> Mind is consciousness which has put on limitations. You are originally unlimited and perfect. Later you take on limitations and become the mind.
> —Ramana Maharshi

IDDS: STRENGTHENING RURAL LIVELIHOODS

The Integrated Dairy Development Scheme (IDDS) has emerged as a significant initiative aimed at transforming India's dairy sector by strengthening infrastructure, improving productivity, and enhancing the income of dairy farmers, particularly small and marginal ones. As dairying remains a crucial component of the rural economy and a reliable source of supplementary income, the scheme reflects a holistic approach to address long-standing challenges in milk production, processing, and marketing.

India is the world's largest milk producer, yet the sector continues to face issues such as fragmented production, low productivity of milch animals, inadequate cold-chain infrastructure, and limited access to organized markets. The Integrated Dairy Development Scheme seeks to bridge these gaps by focusing on the entire value chain-from milk production at the village level to processing, storage, and marketing.

One of the key strengths of the scheme lies in its emphasis on infrastructure development. By supporting the establishment and modernization of milk collection centers, bulk milk coolers, processing plants, and transportation networks, the scheme ensures that quality milk reaches consumers while reducing wastage. This not only improves the efficiency of dairy cooperatives and producer organizations but also enhances the bargaining power of farmers by integrating them into formal markets.

Another critical component of the scheme is its focus on improving animal productivity and health. Through better access to veterinary services, artificial insemination, balanced feed, and disease control measures, the scheme contributes to higher milk yields and improved quality. Healthier animals directly translate into higher incomes for farmers and reduced economic losses due to disease outbreaks.

The Integrated Dairy Development Scheme also plays an important role in promoting inclusivity. Women, who form the backbone of dairy activities in rural households, benefit significantly from the scheme through capacity-building programmes, skill development, and access to credit. By empowering women dairy farmers and self-help groups, the scheme strengthens social equity while fostering entrepreneurship at the grassroots level.

However, the success of the scheme depends largely on effective implementation and coordination between various stakeholders, including government agencies, dairy cooperatives, financial institutions, and local bodies. Delays in fund disbursement, lack of awareness among beneficiaries, and uneven regional implementation remain areas of concern. Addressing these challenges requires greater transparency, timely monitoring, and active involvement of local communities.

Startup India: How India Rebuilt the Startup Ecosystem by Removing Five Structural Barriers

At the turn of the last decade, India was widely seen as a country of ideas, but not yet a country of startups. Entrepreneurial energy existed, ambition was plentiful, and technology costs were falling, yet the system surrounding founders was brittle. Innovation struggled to move beyond concept, scale was elusive, failure was penalised, markets were closed, and exits were rare. Entrepreneurship, for most Indians, was an act of personal risk rather than institutional support. The absence was not talent, but structure.

The launch of Startup India in 2016 marked a deliberate attempt to correct this imbalance. Under PM Modi, the objective was not to create isolated success stories but to redesign the full startup lifecycle. The transformation that followed is best understood by examining how five long-standing barriers were systematically dismantled, using policy, capital, and regulatory reform grounded in evidence rather than aspiration.

Repairing the Missing First Mile of Innovation

▶ Before 2016, India's startup challenge began at the idea stage, where innovation routinely failed to secure its first institutional backing. There was no national seed funding architecture for startups. The World Bank's 2014 Enterprise Innovation survey found that young Indian firms cited lack of early financing as the primary constraint on innovation. Formal angel investment was scarce, with industry bodies estimating that fewer than 300 startups per year accessed structured angel funding nationwide, concentrated in three cities. Innovation was gated by personal wealth and geography, not by the quality of ideas.

▶ Startup India addressed this first-mile failure by institutionalising seed capital. The Startup India Seed Scheme, launched in 2021 with a Rs945 crore corpus, was designed specifically to fund proof of concept, prototyping, product trials, and market entry. As of 2025, 219 incubators across India have been approved to deploy this capital, ensuring sectoral and regional coverage.

▶ In parallel, formal recognition expanded rapidly, with DPIIT-recognised startups growing from around 500 in 2016 to over 2 lakh by 2025. India shifted from anecdotal innovation to a pipeline-driven system where ideas could mature institutionally.

Bridging the Valley Between Early Promise and Scale

▶ Even when startups survived their early phase, scaling remained a systemic bottleneck. Prior to 2016, India's venture capital ecosystem was shallow and skewed toward early exits or late-stage bets. Traexn and VC Circle data showed a steep drop in deal volumes and deployed capital, exposing the absence of shock absorbers for young firms. Promising startups stalled or shut down once private capital retreated.

▶ Scale financing was redesigned through public anchoring of private capital. The Fund of Funds for Startups, with a Rs10,000 crore corpus managed by SIDBI, was created to crowd in private investment. Government commitments of over Rs11,800 crore have been channelled through more than 150 SEBI-registered AIFs, which have collectively invested over Rs22,900 crore in more than 1,270 startups across sectors. Complementing equity, the Credit Guarantee Scheme for Startups, launched in 2022, enabled collateral-free loans up to Rs20 crore , with over Rs750 crore in loans guaranteed within three years. Scaling became a function of market performance rather than access to foreign capital alone.

▶ The scale of this structural shift is reflected in capital flows. Over the past decade, Indian startups and emerging enterprises have attracted more than $150 billion in private investment, spanning venture capital, private equity, and growth funding, placing India among the largest startup investment destinations globally.

Replacing Regulatory Uncertainty with Predictable Risk

▶ Before Startup India, regulations amplified risk rather than managing it. India ranked 130th in the World Bank's Doing Business 2016 report, reflecting pre-reform conditions, with weak scores on starting a business and resolving insolvency. Startups were subject to the same inspection regimes as large firms, while angel tax provisions introduced in 2012 created valuation uncertainty and discouraged early-stage investment.

▶ Startup India normalised risk through compliance reform and legal clarity. DPIIT-recognisedstartups were allowed to self-certify compliance with nine labour laws and three environmental laws, avoiding inspections for up to five years. More than 64 regulatory reforms have been undertaken since 2016 to reduce compliance burden and ease capital raising. Also, more than 47,000 compliances have been reduced, with over 4,458 provisions decriminalized.

▶ Crucially, fast-track exit mechanisms under the Insolvency and Bankruptcy Code now allow eligible startups to close operations within 90 days. Risk shifted from regulatory survival to innovation outcomes.

Opening Markets That Were Once Structurally Closed

▶ Capital without customers left startups stranded. Before 2016, government procurement rules mandated prior turnover and prior experience, effectively excluding startups from India's largest buyer ecosystem. The Kelkar Committee on Public Procurement noted in 2015 that the framework was biased toward incumbents and hostile to innovation. Reviews found negligible participation of new firms in central procurement. Startups lacked credible domestic buyers to validate and scale solutions.

▶ However, Startup India mandated relaxation of turnover and experience criteria for DPIIT-recognised startups in public procurement. Through the Government e-Marketplace in Startup Mahakumbh 2025, startups have completed transactions worth over Rs 38,500 crore, with more than 30,000 startups. National platforms such as Startup India Hub, National Startup Awards, institutionalised visibility and discovery. Market access moved from closed networks to open platforms.

Turning Failure and Exit into a Legitimate Cycle

▶ A startup ecosystem cannot compound without exits. Prior to the Insolvency and Bankruptcy Code, business closure in India took years, with low recovery rates and limited capital recycling. Failure often marked the end of entrepreneurial careers rather than a transition.

▶ Exit reforms completed the startup lifecycle. Eligible startups can now close operations within 90 days through fast-track processes. Amendments to angel tax provisions exempted investments from accredited investors, AIFs, and non-residents, while income tax exemptions allow eligible startups three tax-free years within their first ten years of incorporation.

▶ By 2025, India ranked among the world's most active IPO markets. In 2014, the country had just four unicorns. Today, India counts around 120-125 active unicorns, with a combined valuation exceeding $350 billion, placing it behind only the United States and China. Capital recycling and repeat entrepreneurship have become structurally viable.

Startup India was not a collection of incentives layered onto a weak system. It was a structural correction. By repairing the first mile of innovation, stabilising scale finance, reducing regulatory uncertainty, opening markets, and legitimising exits, India rebuilt the foundations of entrepreneurship itself.

The result is visible not only in startup counts, but in behaviour. What once depended on chance now rests on design. That shift defines the real transformation of Startup India.

Startup India and the Rise of India's New Growth Sectors

A decade ago, India did not lack innovation; it lacked pathways for new sectors to grow. Early-stage ideas faced thin capital, closed markets, regulatory uncertainty, and high penalties for failure, making sectoral emergence the exception rather than the norm. Startup India altered this landscape fundamentally. Instead of chasing isolated success stories, itfocused on building the scaffolding for new industries to take root. Over time, this approach enabled emerging sectors, from defence and space to AI and agritech, to move from the margins into the mainstream of India's growth story.

From Isolated Entrepreneurship to a National Innovation Base

Startup India's first structural impact was scale. India moved from a fragmented startup presence in 2014 to a nationally distributed ecosystem that now counts over 2.09 lakh DPIIT-recognised startups. This expansion was not cosmetic. These firms have generated more than 21 lakh jobs and positioned India as the world's third-largest startup ecosystem, growing steadily at 12-15% annually. The ecosystem's breadth became most visible in 2025, when over 44,000 startups were added in a single year, the highest annual addition since the programme began.

Crucially, growth did not come at the cost of stability. Startup shutdowns fell sharply in 2025 to a five-year low, indicating that the ecosystem had begun to mature. Startups were no longer forming only to test ideas, but to build businesses that could endure. This transition from volume to viability created the foundation on which new sectors could be developed with confidence.

Capital as Policy, Not Just Finance

Once scale was achieved, the challenge shifted to risk. Emerging sectors require patient capital, early support, and protection from premature market pressures. Startup India addressed this through direct state intervention in the capital stack. The Rs945 crore Startup India Seed Fund Scheme enabled early-stage firms to move from idea to prototype to market entry, particularly in sectors where private capital typically arrives late. At the other end of the spectrum, the Rs10,000 crore Fund of Funds for Startups, managed by SIDBI, worked as a multiplier rather than a substitute. By anchoring investments through regulated AIFs, the government catalysedover Rs22,900 crore in downstream capital,supporting more than 1,270 startups across technology, manufacturing, and deep-tech domains. Debt access was also normalised through the Credit Guarantee Scheme for Startups, allowing collateral-free lending and restoring balance-sheet credibility for innovation-led firms.

Together, these instruments transformed capital from a constraint into an enabler, particularly for sectors that required long gestation periods.

Defence Innovation Moves from Periphery to Capability

Defence was among the first sectors to reflect this shift. For decades, innovation in military technology remained confined to public institutions and large incumbents. Startup India, combined with defence-specific reforms, altered that structure. Today, more than 1,000 defence startups operate across drones, surveillance systems, electronic warfare, and advanced materials.

The inflection point came when innovation was tied directly to operational demand. Through the iDEX framework, startups were not merely funded but contracted, with nearly 400 projects awarded by 2024-25. This linkage between innovation and procurement ensured that solutions were built for deployment, not demonstration. During Operation Sindoor, Indian startups supplied field-ready technologies across air, sea, land, and cyber domains, marking a decisive transition from experimentation to execution.

Space Opens Up, and an Industry Emerges

Space followed a parallel but distinct trajectory. From a state-dominated model, the sector was deliberately opened to private participation through regulatory reform, foreign investment liberalisation, and the creation of IN-SPACe. The impact was immediate and visible. From a single space startup in 2014, India now hosts over 380 such firms working on launch vehicles, satellites, propulsion systems, and downstream applications. Government backing provided scale and confidence. A Rs13,416 crore space budget and a Rs1,000 crore venture fundsignalled long-term commitment, while ISRO's role evolved from sole operator to ecosystem enabler. Private launches by Indian firms now coexist with national missions, indicating that space has transitioned from a closed programme to a competitive industry with global relevance.

Technology Moves Into the Real Economy

As strategic sectors opened up, technology also began to embed itself into India's core economic systems. Agriculture offers a clear example. Nearly 5,000 agritech startups now operate across the value chain, from farm-level decision tools to logistics, credit, and digital marketplaces. Over 735 funded agritech firms have raised more than USD 6.4 billion, and the sector is projected to cross USD 24 billion in market value by 2026.

This was not a story of digitisation alone. It reflected the absorption of technology into supply chains that affect millions of producers. Precision farming, climate risk management, and price discovery moved from pilots to scale, reshaping how agriculture functions rather than how it is marketed.

Artificial Intelligence as Infrastructure, Not Experiment

Artificial intelligence followed a similar path. Instead of being confined to niche startups, AI became a horizontal layer across the ecosystem. Nearly 89 percent of new startups launched in the past year integrated AI into their products or services, signalling that intelligence had become baseline infrastructure. India now hosts close to 900 generative AI startups, making it the world's second-largest GenAI hub. Importantly, the momentum has shifted towards vertical AI, with startups solving domain-specific problems in finance, healthcare, logistics, and governance. The IndiaAI Startups Global programme extended this ecosystem outward, enabling Indian AI firms to access European markets early in their growth cycle. What emerged was not an AI bubble, but an applied AI economy rooted in real-world use cases.

Creating Markets Where None Existed

Perhaps the most underappreciated lever of Startup India has been market creation. By relaxing prior turnover and experience requirements in government procurement, the state repositioned itself as an early customer. Through the Government e-Marketplace in Startup Mahakumbh 2025, over 30,000 startups have executed transactions worth more than Rs 38,500 crore, spanning defence, electronics, services, and manufacturing. This shift mattered because it replaced validation with demand. Startups no longer had to prove credibility abroad before scaling at home. Public procurement became a bridge between innovation and revenue, accelerating growth in sectors that private buyers approach cautiously. Startup India's most enduring contribution is not the number of startups it helped create, but the kinds of sectors it helped build. It was the result of a deliberate sequencing of reform, capital, and market access. As India enters its next phase of growth, the startups born under this framework are no longer peripheral actors. They are sector builders, capability creators and, increasingly, standard-setters. That is the real story Startup India tells.

Startup India @ 10 Years: How Compliance Reforms Powered India's Startup Revolution

Over the past ten years, the Startup India initiative has played a decisive role in building a strong entrepreneurial ecosystem in India. The country today has the world's third-largest startup ecosystem, growing at a steady 12-15% annually. The number of DPIIT-recognised startups has increased from just about 350 in 2014 to more than 2.09 lakh today.

Using an average employment of 12 jobs per startup, job creation has grown from roughly 4,900 jobs in 2014 to over 21 lakh jobs now, showing how startups have become a major source of employment and economic energy.

Compliance Reforms: The Core Growth Driver

A key reason behind this transformation is the massive reduction in compliance burden by the Modi government.

More than 47,000 compliances have been reduced, over 4,458 legal provisions decriminalised, and over 64 regulatory reforms have been initiated since 2016 to improve ease of doing business, ease of raising capital and overall regulatory simplicity.

Together, these measures marked a decisive shift in governance, from punishment and inspection to facilitation and trust.

Major Compliance Reductions for Startups are:

▶ Startups are permitted to self-certify compliance with 9 labour laws and 3 environmental laws for 3 to 5 years, removing mandatory inspections during the early stage of operations.

▶ The startup recognition and approval process has been converted into a fully digital system through the Startup India portal and the National Single Window System, eliminating physical documentation and multiple departmental visits.

▶ DPIIT-recognised startups are eligible for 100% income tax exemption under Section 80-IAC for three consecutive years out of the first ten years, thereby reducing tax liability in the growth phase.

▶ The Angel Tax under Section 56(2)(viib), which earlier taxed investments above fair market value at nearly 31%, has been abolished from FY 2024-25, removing valuation-based taxation on startup funding.

▶ Startups can now complete business closure within 90 days, instead of facing prolonged winding-up procedures.

▶ Prior turnover and prior experience requirements have been removed for government procurement, enabling startups to participate in public tenders purely on technical and quality criteria.

▶ DPIIT-recognised startups are exempted from Earnest Money Deposit (EMD) in government tenders, reducing capital blockage.

▶ Startups receive an 80% rebate on patent filing and a 50% rebate on trademark filing, while the government bears the full cost of IP facilitators.

▶ Patent applications from startups are fast-tracked for examination, reducing waiting time for intellectual property protection.

▶ The definition of small companies has been revised by increasing the paid-up capital limit to Rs10 crore and turnover limit to Rs100 crore, bringing more startups under simplified compliance rules.

▶ Investments received by eligible startups from accredited investors, AIFs, non-residents and large listed companies are exempted from share premium taxation under Section 56 up to an aggregate limit of Rs 25 crore.

From Regulation to Empowerment

Over ten years, Startup India has transformed the role of government in entrepreneurship, from regulator to enabler. By cutting compliances, reducing fear and simplifying taxation, the Modi government has ensured that startups can focus on innovation, job creation and global competitiveness.

Startup India today stands as one of the most impactful governance reforms in independent India, placing entrepreneurs at the heart of India's economic future.

BISAG partnership propels J&K to new heights in IT expansion

For decades, governance in Jammu & Kashmir was shaped by its geography-mountains, remoteness and access gaps that often made service delivery slow and uneven. Today, that geography is no longer a constraint. Over the past few years, the Union Territory has witnessed not incremental digitisation, but its first comprehensive IT-led governance transformation-one that has unfolded steadily, strategically and with enduring impact.

This transformation is not defined by isolated mobile applications or stand-alone portals. Rather, it marks a systemic shift in the way governance is conceived, delivered and monitored, with technology now embedded into the core architecture of administration.

The Architecture of Change

At the heart of this transformation are 35 pioneering IT interventions implemented across 30 departments, developed in close partnership with BISAG-N. These initiatives have replaced fragmented, paper-intensive processes with integrated digital platforms that are real-time, transparent and citizen-centric.

What distinguishes Jammu & Kashmir's IT journey is not the scale alone, but the manner in which technology has been deployed-not as an add-on, but as a redesign of governance itself. From agriculture and healthcare to welfare delivery, grievance redressal and industrial planning, departments now function on shared dashboards, live data streams and outcome-based monitoring systems.

This decisive shift-from file movement to field visibility-marks the true inflection point in governance over the last two years.

Agriculture Goes Digital: Farmers at the Centre

The transformation is perhaps most visible in agriculture, a sector that sustains a significant portion of Jammu & Kashmir's population. The Daksh Kisan Portal, India's first Learning Management System (LMS) dedicated exclusively to farmers, represents a quiet yet path-breaking intervention.

For the first time, farmers have access to structured, certified digital learning modules tailored to local crops, climate conditions and farming practices. Through videos, assessments and progress tracking, Daksh Kisan moves beyond advisories to genuine capacity building-empowering farmers with knowledge rather than instructions and bridging long-standing gaps in extension services.

This initiative is complemented by Kisan Khidmat Ghar (KKG) and the Kisan Sathi 360 Dashboard, which together integrate data from multiple agricultural schemes under the Holistic Agriculture Development Programme (HADP). Administrators and farmers alike now have a unified, real-time view of progress, outputs and outcomes.

Processes that once required multiple visits, registers and follow-ups are now visible on a single screen, making agriculture governance more predictable, responsive and accountable.

Empowering Youth, Enterprise and Innovation

IT interventions have also reshaped youth engagement with the economy. The digital ecosystem under Mission YUVA goes far beyond online applications. Its AI-based Detailed Project Report (DPR) generator-a national first-enables aspiring entrepreneurs to convert ideas into structured, bankable business plans with minimal procedural friction.

For youth in remote and rural blocks, this translates into seamless access to financial assistance, skill development modules, career counselling and market linkages-without navigating multiple bureaucratic layers. The result is not only ease of doing business, but enhanced confidence to participate in economic activity.

Healthcare, Grievances and Citizen-Centric Governance

In healthcare, JK SEHAT has brought teleconsultation, hospital discovery and service availability directly to citizens' fingertips, particularly benefiting populations in far-flung areas. Telemedicine services, geo-tagged health facilities and multilingual access have significantly reduced travel, waiting times and uncertainty for patients.

Similarly, JK Samadhan, the unified grievance redressal and monitoring system, has institutionalised accountability across departments. Citizens no longer pursue offices for redressal; grievances are digitally logged, tracked and reviewed through centralized dashboards, enabling senior officers to identify systemic issues rather than isolated complaints.

These platforms signify more than convenience-they represent a shift in governance power dynamics by placing information, visibility and accountability firmly in the hands of citizens.

AI, Geospatial Intelligence and Smart Administration

A defining feature of Jammu & Kashmir's IT transformation is its calibrated adoption of AI-driven governance tools. From AI-based GST fraud detection systems to intelligent search engines that allow officials to query multiple databases through natural language, technology is increasingly being used to anticipate risks, prevent leakages and support informed decision-making.

Advanced geospatial mapping of industrial assets, healthcare facilities, welfare coverage and infrastructure has introduced a level of planning precision rarely seen at the sub-national level. Policy decisions are now guided by live, location-specific data rather than assumptions.

Several of these interventions are already being recognised as unique in the country and readily replicable by other states and Union Territories.

A Greener Footprint of Governance

Beyond efficiency, the digital shift has also delivered environmental gains. The transition to paperless systems, online surveys, digital certifications, tele-consultations and remote monitoring has led to a substantial reduction in carbon footprints.

Fewer physical visits, reduced paperwork and optimised logistics together represent a quieter yet meaningful contribution to sustainable governance-an outcome seldom associated with administrative reform, but deeply embedded in Jammu & Kashmir's digital transformation.

A Journey Still Unfolding

Officials describe the current phase as only the beginning. With robust foundational platforms now firmly in place, the next phase will focus on deeper AI integration, predictive analytics, enhanced cross-departmental interoperability and more anticipatory governance models.

What Jammu & Kashmir has achieved over the past two years is not a digital makeover, but a structural reset of governance. From being viewed as a late entrant in e-governance, the Union Territory is now advancing on the IT path like never before-setting benchmarks that resonate well beyond its borders. The revolution may be quiet, but its impact is unmistakable.