**Internet for All,
Livelihood for All**

INTERNET
FOR ALL
LIVELIHOOD
FOR ALL

Collaborate to Realize Employment & Entrepreneurship
For All Through Technology Ecosystem

Project CREATE

Draft for Public Consultation

Project CREATE

(**C**ollaborate to **R**ealize **E**mployment & **E**ntrepreneurship For **A**ll Through **T**echnology **E**cosystem)

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Foreword

Over the past few years, I have been firming my ideas on how to leverage technology for job creation. It has taken me a good four years to get clarity on how IT can deliver jobs. Finally, I have come to the conclusion that if we change our approach towards technology, we can create livelihoods for all, as long as we can guarantee the internet for all. We require the following shifts:

- Instead of corporatizing technology, democratize and decentralize it.
- Build a technology ecosystem around individuals rather than just big corporations.
- For local markets, create a decentralized marketplace – tech platforms.
- Instead of a small number of large companies, we need to move towards a large number of small companies.
- Instead of upskilling, let's cross-skill.
- Let us bring new people into jobs and new businesses into sectors leveraging technology.
- Instead of incremental growth, let us deliver exponential growth.

Project CREATE is a culmination of the above thought process. I believe that if we follow the key principles of the CREATE Framework, we will move from incremental growth to exponential growth and create a livelihood for all.

I am concluding that, finally, job creation and the growth of the middle class are the real measures of economic growth and not GDP! Also, job creation and growth will solve the growing menace of drug abuse, increasing crime, and decreasing social harmony i.e., it will lead to peaceful coexistence along with prosperity.

We have with us the history of Detroit becoming a Ghost town from once being the most buzzing city and automobile capital of the world. Recently, we witnessed the Birmingham City Council (U.K.) declaring bankruptcy. If cities, provinces (states), and nations don't create enough jobs, they can slide the Detroit and Birmingham

way. Something that the world cannot afford! We need to create enough middle-class jobs (the real taxpayers and value creators – spenders in any nation) through technology innovation. In this report, we are giving a formula for how we can create new jobs and bring new businesses. Let us remember that when small businesses grow, regions grow, and nations prosper. Let us take the lessons from German Mittelstand; it is time for a global 'Tech driven German Mittelstand.' 'More business, more jobs, more growth.'

All new jobs are created by MSMEs, and every government – regional or national must embed Project CREATE in their planning and create a 'Distributed Growth Model', and I can assure you there is an opportunity to achieve 'Internet for All, Livelihood for All'. We would be happy to discuss this. We recently launched Mission SCALE to help start-ups, and we need Mission SCALE in every nation. We have so much to do, and the United Nations' Internet Governance Forum gives us that platform to come together and CREATE together. Project CREATE is essential to achieve the SDGs, and so, in 2024, we should host 'The Jobs Summit' alongside, if not before, the 'Summit of the Future'! We will continue to build Project CREATE for all sectors, and we invite Governments, multi-lateral bodies, corporations, and community-based organizations to come together and CREATE together.

Let's CREATE!

Dr. Rajendra Pratap Gupta, PhD.
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Introduction

We are living in the Digital age, and increased technology adoption should lead to job creation. Still, we see mass layoffs across the tech industry, and this will continue, which brings to the fore the biggest challenge of 'job creation' for countries, more so, for the LMICs (Low- and Middle-Income Countries) - which have huge populations to serve, but lack the financial wherewithal, and the increased digital divide with nearly 2.7 billion of the world are out of the internet era.

We can reverse this by creating decentralized technology models around individuals and communities to ensure 'Internet for All & Livelihood for All'. We need to engage multiple stakeholders (Academia, Government, Industry, Multi-lateral bodies & Civil Society) to come together with a goal to:

a)Bridge the digital divide by connecting everyone to the internet.
b)Create a tech-enabled ecosystem to provide employment and entrepreneurial opportunities to everyone.

Project CREATE (**C**ollaborate to **R**ealize **E**mployment & **E**ntrepreneurship For **A**ll Through **T**echnology **E**cosystem) was announced by Dr. Rajendra Pratap Gupta, Chairman of Dynamic Coalition on Digital Economy (Formerly known as DC on Internet & Jobs), Internet Governance Forum (IGF), at the 17th Annual IGF meeting in Addis Ababa, Ethiopia, on 30th November 2022. Earlier, Dr. Gupta had talked about creating jobs using technology during the closing ceremony of IGF, Paris, in 2018, and later, at the IGF platform, in 2021, he talked about the idea of having 'a large number of small companies driving the internet than a small number of large companies.

We believe that Internet technologies can create a tech-enabled ecosystem that can connect the world seamlessly and provide a pathway for ensuring 'Livelihood for All' through 'Internet for All.' Hence the Project CREATE.

Project CREATE is supported by United Nations' IGF, Dynamic Coalition on 'Digital Economy (Formerly known as DC on Internet & Jobs),' and the secretariat is hosted by Digital Health Associates.

Vision
"Internet for All, Livelihood for All"

Project CREATE will bring new people to existing domains by leveraging technology. It will not just lead to upskilling, but also cross-skilling, which would lead to a multiplier effect. Markets will move to Marketplace, thus creating new markets, new job profiles, and new business opportunities. Revenue generation will be exponential; since money would change hands multiple times, which would increase the value of money.

-Dr. Rajendra Pratap Gupta
Founder, Project CREATE

Can the Internet create Livelihood? - People's Opinion

70.33 % respondents felt that Internet helped in their jobs[1]

36.26% respondents felt that Internet helped them in finding their jobs[1]

87.91% felt that Internet would help local business to go national/global[1]

75.82% felt that Internet will lead to more incomes[1]

93.85% have Intrenet access at home[2]

64.62% felt that Internet & Automation will create local economies and support businesses[2]

25.38% felt that Internet led to the growth of their business[2]

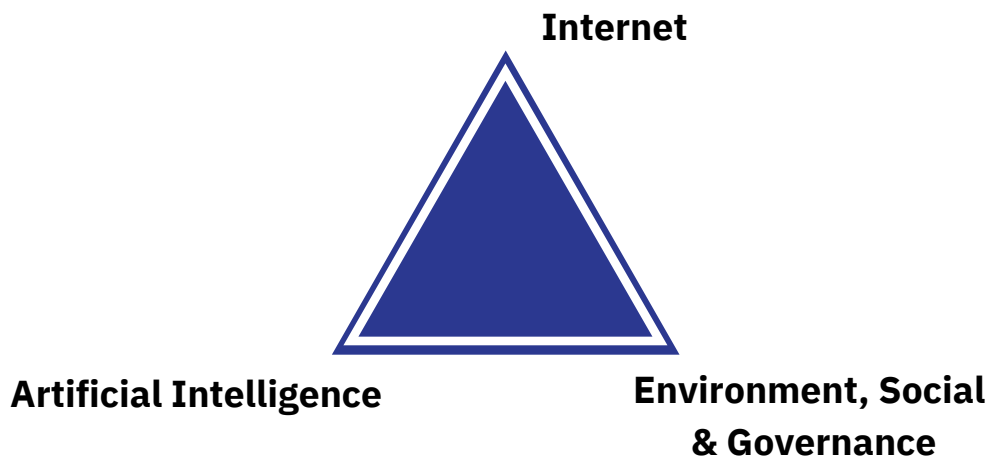43.08% felt that Metaverse will create more job opportunities[2]

Figure 1: The findings depict people's opinion of creating livelihoods using the internet.[1,2]

1 (Gupta, Internet & Jobs 2021)
2 (Gupta, Internet & Jobs 2022)

Overarching Themes - CREATE

Internet

Artificial Intelligence

Environment, Social & Governance

Each of the following themes represents a significant need for the right execution and application of Project CREATE.

Internet: Access and Affordability of the Internet for all segments of people, irrespective of age, gender, strata, region, and country is essential for creating Job Maps. The Internet also has to be used responsibly since there is a digital footprint in all we do on the Internet (Gupta & Lohia, 2022)

Artificial Intelligence (AI): AI has the potential to revolutionize various sectors. However, there is a need to use robots discreetly & not indiscriminately (Gupta, Sustain-able Automation as SDG#18, 2022). Only then can it lead to job creation rather than job displacement/losses.

ESG (Environmental, Social, and Governance): Job Maps created through Project CREATE should be in line with the ESG considerations as they need to be sustainable, equitable, and ethical.

By focusing on these three themes, Project CREATE aims to explore the synergy of technology (Internet & AI), and ESG to transform the existing models and create new businesses, thereby expanding the Market Size for job creation.

These overarching themes set the agenda for the execution and implementation of Project CREATE.

CREATE Principles

- **Access & Affordable:** For the CREATE model to succeed, it is important that the resources required (like, the internet, mobiles, and the IoT resources) are accessible and affordable for all.
- **Business:** There needs to be buying and selling of a product or service for profit. More the money changes hands, the more value it creates.
- **Community or Cooperative or Individual Based/Consumption Based:** The business thus created should be owned by the community/cooperative/ Entrepreneurs at Residence, solo entrepreneur, small and medium corporates.
- **Domain/Decentralized:** The CREATE model is not centralized, rather it is decentralized with individuals or households or communities owning the business, rather than BIGTECH.
- **Equitable/Ecosystem/Ethical:** The CREATE model should create an ecosystem that is just, equitable and ethical.
- **Financially Viable/Empowering:** The business thus created should be financially viable, self-sufficient, and lead to the generation of profits.
- **Generate Jobs:** The CREATE model should lead to the generation of jobs above all.

Enablers

We need principles as envisioned above, but we need enablers to create a Technology Ecosystem around an individual.

- **Policy:** There must be a policy system in place that would enable the creation of Process Maps and Job Maps. New policies should be drafted, and changes in the existing policies should be made to enable the right implementation of Project CREATE.
- **Platform:** A cloud medium to enlist and map jobs, requirements, and persona, across the sectors should be in place for Project CREATE to take off.
- **Financial & Digital Literacy:** Individuals need to be imparted with financial and digital literacy so as to grow their business and make it financially viable.
- **Ownership:** The ownership of the business should be decentralized - home or community-based entrepreneurs/micro-entrepreneurs.

CREATE Framework

The first and foremost step towards creating a CREATE Framework is the mapping of sectors within which Process Maps will be designed. We are looking at CREATE from sectors, skills, and stage (age groups) perspective within each sector.

Sectors

To start with, we have identified the following sectors across which Jobs will be mapped:

1) Retail
2) Agriculture
3) Tourism
4) Micro, Small, and Medium Enterprises (MSME)
5) Infrastructure – Construction
6) GovTech – Public Goods
7) Education
8) Health
9) Environment

Retail

Goods in all sectors, from agriculture, consumer goods, and healthcare, to education, technology, and others, finally reach the consumer through retail channels (Gupta, 2019). In a series of developments, the mom-and-pop stores traditionally seen in the economy have gradually vanished or have taken a back seat, as big-box retailers such as Walmart and Amazon have taken over the market. This has squeezed the profit margins of the local retailers and taken away many jobs. Conventionally, the shift has been from *Disorganized to Organized Retail.* However, this has led to the closure of stores and the big-box retailers of the world becoming bigger. Today, the retail sector has taken a further shift from being *Organized to becoming Online* that too without human intervention. An example of this is the Amazon Go Stores which are completely *Automated* stores that work without any human intervention, killing many direct and indirect jobs. This has led to a situation of *Twin Challenges*, the first being the reduction in the mom-and-pop stores, and the second being the reduction in the number of jobs, leading to the accumulation of profits and revenues in the hands of few corporations.

This Twin Challenge can be addressed by establishing a Regional and State level Open Network for Digital Commerce (ONDC) (Open Network for Digital Commerce) which would facilitate taking orders while the mom-and-pop stores fulfill those orders, thereby creating more sustainable jobs and livelihoods using the internet. India has started this already, and we need to have a similar thing in every country. A few years ago, I was helping my friend try out a similar project in central India, where we listed the existing retails to make their inventory online, do group purchasing and selling to neighbourhood consumers. As a former retail CEO, I understand that in retail, the money is made in buying and not selling! The more bargaining power you have in the backend, the more profits will show up in the front end!

> *CREATE is a model where new people and new businesses enter the profession. That's how we create jobs.*
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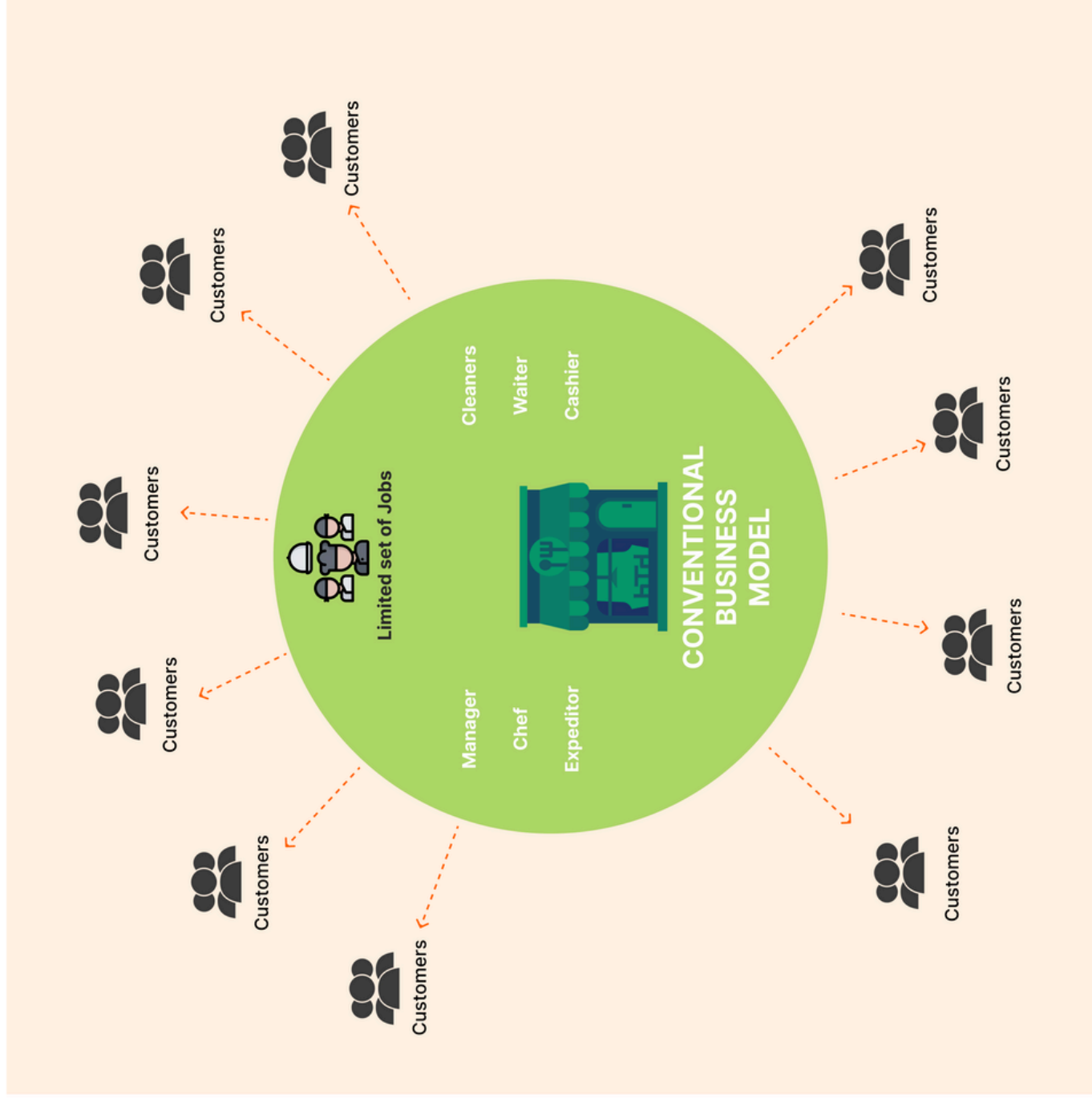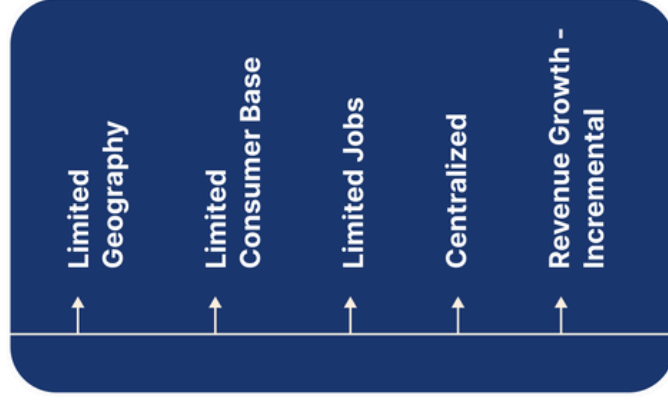> -Dr. Rajendra Pratap Gupta
> Founder, Project CREATE

Let us understand the transition from the Conventional Model to the CREATE model in the Retail sector through an example of the Restaurant business.

The **Conventional model** of the Restaurant Industry was centralized and limited in many ways, including the geographical area and the jobs created. The restaurant employed limited staff who prepared limited food items and served limited customers who either visited these restaurants or called up nearby restaurants for delivery of food. There was a limited Market where the revenue generation was incremental.

The **CREATE model** focuses on decentralizing and creating new Jobs, and new business opportunities, promoting micro-entrepreneurship/ home-based entrepreneurship, increasing the customer base, and expanding the Market, where revenue generation is exponential.

Through the CREATE model, new aggregators who establish themselves in the market collaborate with the restaurants to increase the geographical area the food can be delivered to. They employ Delivery Agents who are assigned to contact the restaurant staff when a customer orders food. Also, people could enter restaurant business by selling food directly from their home-based kitchens through the online selling aggregators. So, newer people enter market, no physical restaurant, no telephone operator, no waiters and yet, more sales and more profits are achieved by serving newer markets and customers. So, Project CREATE essentially looks at new entrepreneurs (creating kitchen restaurants) and micro-entrepreneurs (delivery agents) and new flexi-remote jobs (web designing , digital marketing, customer service helpline etc.).

Conventional Model (Retail - Food Industry)

CONVENTIONAL BUSINESS MODEL

Limited set of Jobs

Manager
Chef
Expeditor
Cleaners
Waiter
Cashier

Customers
Customers
Customers
Customers
Customers
Customers
Customers
Customers
Customers

- Limited Geography
- Limited Consumer Base
- Limited Jobs
- Centralized
- Revenue Growth – Incremental

CREATE
Model (Retail – Food Industry)

Expansion of Market/Exponential

Continuous up-skilling of Business

- Culinary Professional
- Cloud Service Providers
- Delivery Boy
- Packaging
- Customer Service Executive
- Online Management
- Online Finances
- Online Marketing
- Graphic Designing
- IT Professionals

Persona

Qualification/ Age/ Experience/ Infrastructure Req./ Skills Required

Micro-Entrepreneurs

Home Kitchen

Micro-Entrepreneurs

Cloud Kitchen

A Cloud Kitchen model

Micro-Entrepreneurs

Restaurant/ Food Business
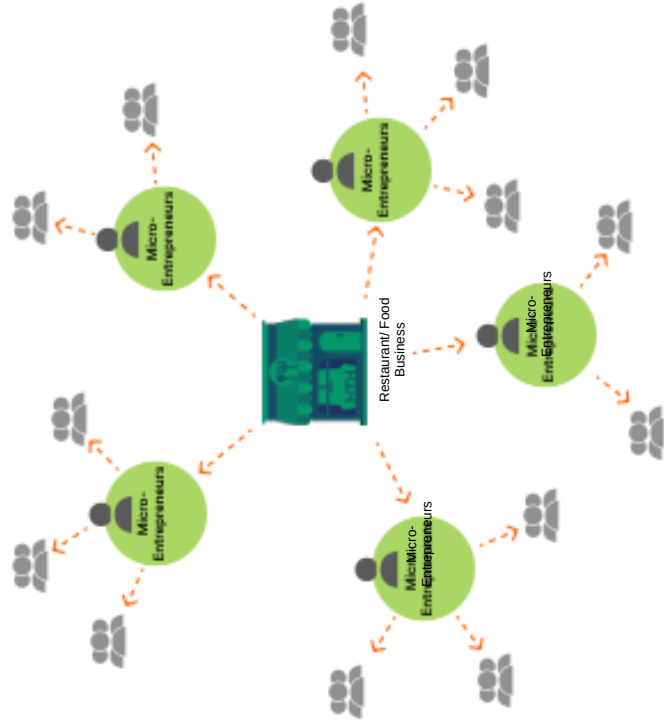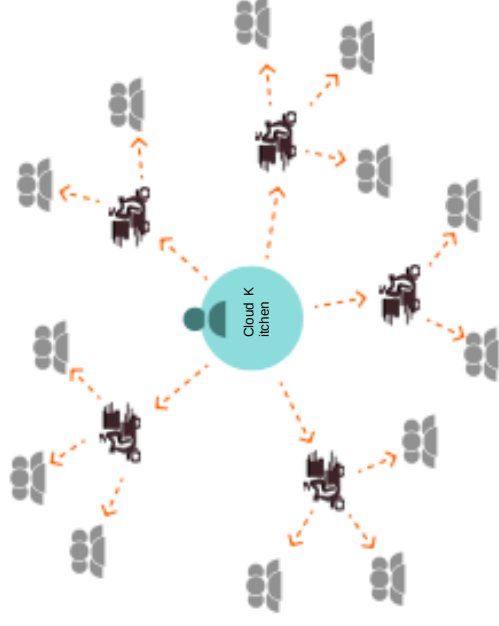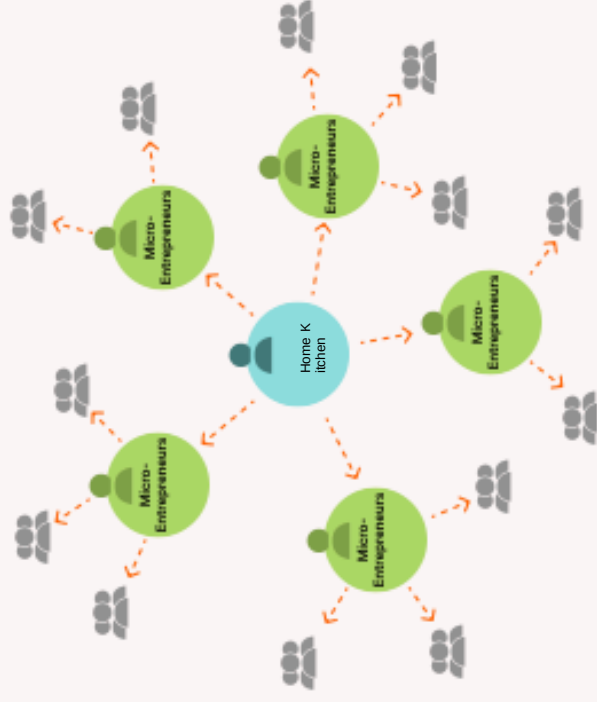
A Restaurant business model

The **process maps** thus created, lead to the establishment of a new ecosystem with multiple jobs across sectors.

Within the Food Industry, the requirement of the following Jobs emerges, which are mapped as follows **(Job maps)**:

- **Customer Service Executive:** An expert in building and maintaining customer relations, having a nag for communication and hospitality.
- **Delivery Personnel:** As the geographical area expands, more delivery personnel will be required to cater to the needs of the increased customer base.
- **Culinary Professional:** More orders would mean the need to employ more culinary professionals.
- **Packaging:** As the demand rises, more staff would be required for quick packaging of food.
- **Online Management:** A designated employee for Online Management of orders and coordination with the delivery personnel.
- **Online Finances:** Management of Finance is best done by someone with the knowledge of Finance and Accounting. A professional trained in Financial Management would be much appreciated under the CREATE model.
- **Online Marketing:** Marketing is a key aspect for any entrepreneurship model to succeed. In the age of Internet, digital marketing is quick, simple and more persuasive to attract the consumers to order food. An expert in the field will not only attract new customers, but also scale up the business.
- **Graphic Designer:** Online food industry demands continuous change in designs, colours, templates, creatives, designing of the menus (online and offline), festive offers, etc. The need to keep pace with the dynamic trends states the need of a graphic designer.
- **IT Professionals:** Operation of Enterprises via the internet opens the need of IT Professionals, who have the technical know-how.

This is followed by the creation of *cross-sector jobs*, such as:

- **Education & Training Sector:** The requirement of the staff in the food industry w.r.t. hospitality, management, financing, culinary, designing, marketing, and IT, can be fulfilled only when personnel are trained in these professions.
- **Environment Sector:** With the expanding food industry, it is vital to innovate environment-friendly sustainable packing materials, which creates the need of personnel trained in environmental science focussing on sustainability.
- **Creation of Infrastructure:** Increase in the geographical area, and the expansion of the market requires personnel to be trained in Public Works and generates employment for creating the infrastructure needed to facilitate delivery of goods.
- **Agriculture:** As the food industry expands, demand for raw materials required to cook the necessary meals increases, impacting agriculture and raising the need for more farmers to grow more food.
- **Automobile Industry:** Demand for new mediums of transportation to enable food deliveries rises.
- **Health sector:** More Food Quality Experts would be needed to regularly check the quality of food that a wider market would consume.
- **MSME:** Dubbawaalas in Mumbai (a Harvard Case Study) and Home Kitchens can use the online platform to sell food, which gives way to Micro-entrepreneurship and home-based entrepreneurship, and the development of Micro, Small, and Medium Enterprises.

Once the Jobs are mapped, the *Persona* against each job created is determined in terms of Qualification needed, age criteria, experience required, infrastructure requirement, skill set, etc.

Project CREATE aims to map Jobs across sectors, covering every stratum of the population across age groups and skill sets.

Project CREATE doesn't just cater to the tech-savvy population. Rather, it aims to make use of the expertise of every stratum of the population across age groups.

– Dr. Rajendra Pratap Gupta
Founder, Project CREATE

Multiplier Effect: As compared to the conventional model, where the money changes hands only once, i.e. from the customer to the restaurant, generating an incremental growth in revenue, in the CREATE model, money changes hands multiple times i.e. from the customer to the delivery personnel to the restaurant to the bank, and back to the customer, increasing the value creation and generating an exponential growth in revenue.

Thus, it is seen that Decentralization with the help of Technology leads to a multiplier effect, not just in terms of revenue, but also in terms of the amount of jobs created, and new markets identified.
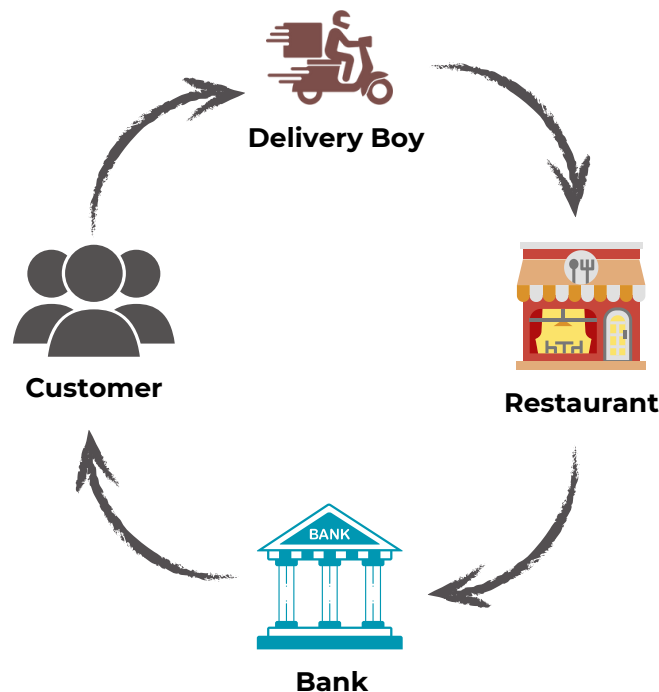
Conventional Model

In the conventional model, the money changes hand only once generating an **incremental growth in Revenue**.

CREATE Model

In the CREATE model, the money changes hand multiple times generating an **exponential growth in Revenue**.

Agriculture

Agriculture is one of the oldest sectors and farming is the oldest profession. It has the potential to change the economy, and people's lives at the same time. Modern agriculture is envisioned to be backed by technology, with educated personnel driving tractors and tilling farmlands, promoting agri-tourism and allied activities, and selling locally sourced handicrafts and organic produce.

We need to create jobs in the Agriculture sector using technology, however, being careful of the ill effects of mechanization and corporatization of farming (Gupta, The Critical Sectors, 2019). The **CREATE model** attempts to map jobs in the agriculture sector without creating an infrastructural, economic, and social burden on the economy. The transition to smart and self-sufficient village clusters should lead to value-addition in the villages, thereby boosting the rural economies, and preventing the urban areas from being over-burdened.

Areas in agriculture where Jobs can be created are (Gupta, Policies That Will Drive India Beyond 2019, 2019)-

- Food fortification
- Food processing
- Logistics (setting up of warehouses and cold-storage facilities)
- Developing & selling mechanized agricultural implements
- Crop insurance and bank loans especially adapted to rural realities
- Ensuring rural connectivity
- Apps and programmes to disseminate information; forecast weather
- Organic Farming
- Irrigation
- Horticulture
- Sericulture

- Pisciculture
- Beekeeping
- Poultry farming
- Agri-tourism
- Friday Markets/Weekend Markets

Let us understand the transition from the Conventional Model to the CREATE model in the Agriculture sector through an example of the Food Processing business.

When food processing units are established in rural areas, the ***Job Maps and the Cross-sector jobs*** created are as follows-

- **Farming:** Farming is an important component of food processing units. More hands will be needed in the farms once the demand for raw materials rises due to the establishment of food processing units.
- **Agriculture implements Co-operatives:** Why should every farmer own all agriculture implements including tractors? This takes a toll on agriculture profits. Rather a cluster of villages should have an entrepreneur or a cooperative to own the implements and 'rent' or 'lease' them during the season.
- **Setting up of MSMEs:** MSMEs processing food and agricultural produce, handicrafts, etc. will not only provide employment to the local population but also improve their standard of living.
- **Online Retail:** The processed food and agricultural produce would need to be linked to the retailers and consumers. This would lead to the demand of personnel trained in IT who would act as a link pin between the MSMEs and online retailers and consumers.
- **Packaging:** As the demand rises, more staff will be required for quick packaging of processed food and agricultural produce.
- **Logistics Management:** A designated employee for the management of orders, cold storage, and coordination with the delivery personnel, etc. will be needed.

Similarly, there will be an increased need for personnel for online finance management, online marketing, graphic design, transportation, and IT Professionals.

This will also lead to the creation of cross-sector jobs such as, the infrastructure sector, education sector, automobile industry, banking sector, etc. As people would prefer to stay in the rural areas, educational facilities, health facilities, and GovTech-Public Goods facilities would have to be enhanced to provide them with a good ecosystem and increase their standard of living. This would have a multiplier effect and in turn lead to the economic development of the villages and rural areas.
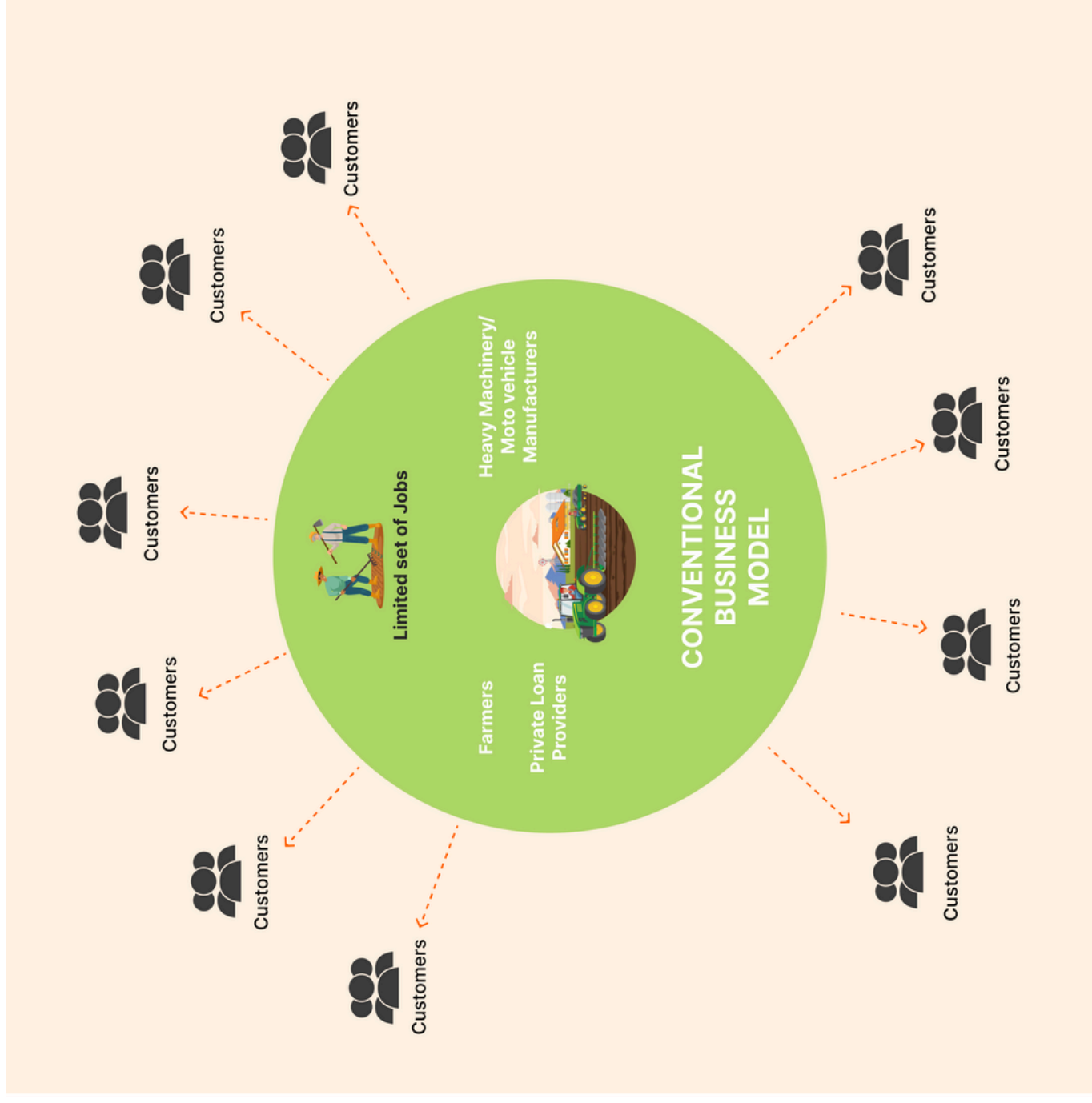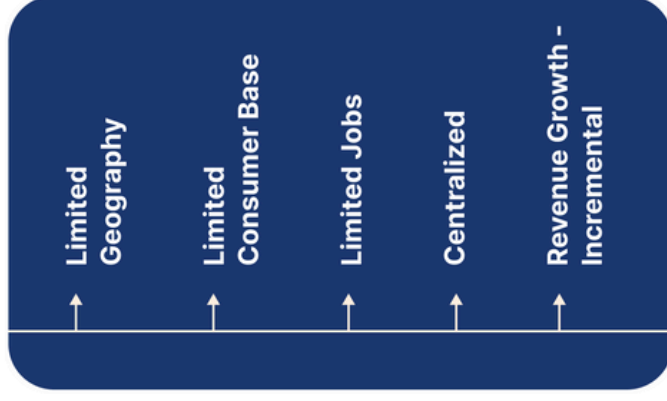
In an attempt to create jobs, the concept of Friday markets should be marketed. People growing organic produce in their backyards should be able to find a market to supply the goods produced. They may use the internet to reach out to their consumers.

For details on job creation in farming, please refer to the Farmland Economic Zones (FEZ) model (Gupta, Tough Choices & Hard Decisions, 2020)

> *The idea behind Project CREATE is for people to have multiple jobs and multiple means of livelihood. So, one person could be doing multiple things at the same time – Retail, Tourism, Hospitality, and so on, unleashing the entrepreneurial potential of every individual & household.*
>
> – Dr. Rajendra Pratap Gupta
> Founder, Project CREATE

Conventional Model (Agriculture)

CONVENTIONAL BUSINESS MODEL

Heavy Machinery/ Moto vehicle Manufacturers

Limited set of Jobs

Farmers

Private Loan Providers

Customers

- Limited Geography
- Limited Consumer Base
- Limited Jobs
- Centralized
- Revenue Growth - Incremental

CREATE
Model (Agriculture)

Expansion of Market ⟶ Exponential

Continuous up-skilling of Business

New Jobs Created

- Home-Based Farmers
- Logistics Management
- Agriculture Implements Co-Operatives
- Farmer's Market
- Rent & Lease Implementation
- AI integrated machinery Experts
- Cold Storage
- Engineers Tech Experts
- Small-scale equipment designer/manufacturer
- Online Retail
- Customer Service Executive
- Online Management
- Online Finances
- Online Marketing
- Packaging
- Graphic Designing
- IT Professionals
- Agri-Tourism Entrepreneur

A model for the Farmland Economic Zones

A model for the Weekend Markets

A Agriculture Industry Model
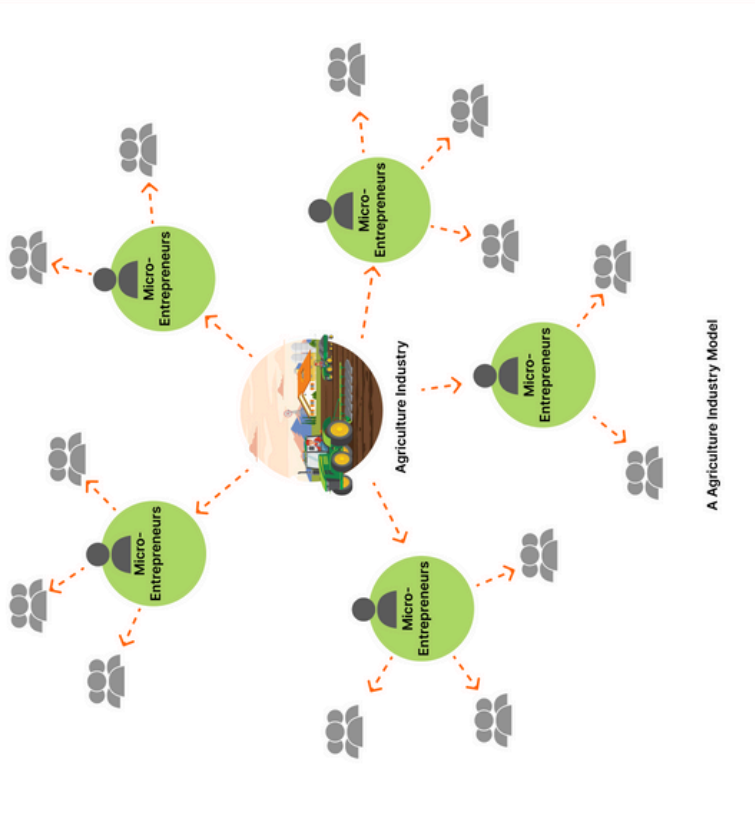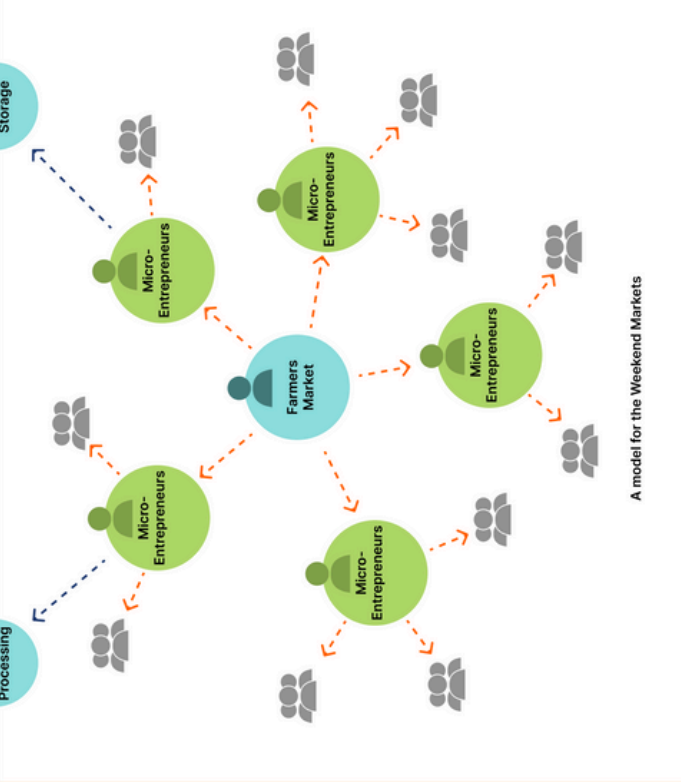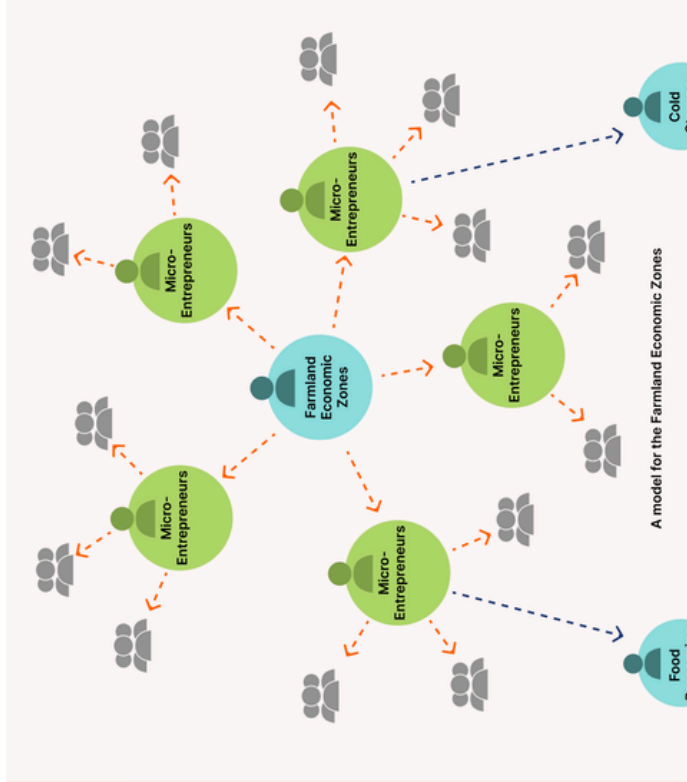
Tourism

The world boasts of natural and man-made beauty with diversity in cultures, heritage, geographies, and much more. Places around the globe present a unique opportunity for all kinds of tourism, such as heritage, landscape, sports, educational, medical, agriculture or rural, and spiritual tourism, amongst others. **Conventionally**, tourism is mostly conducted by the 'organized private sector players.' Under the **CREATE model**, both the public and the private sectors should come together and in partnership promote sustainable tourism. Using technology, there could be a provision for listing all tourist destinations, ranking them on various criteria, and featuring a list of tourist guides, restaurants, local GI - Geographical Identifiers (Champagne, Feta Cheese, Ceylon Tea, Antigua, Guatemalan Coffee, Kampot Pepper of Combodia, Benarsi Silk, etc), product suppliers, souvenir shops, cab drivers, homestays, etc. The small fee charged for being enlisted on the online platform could be directed towards the beautification and maintenance of these tourist hotspots and the creation of a self-sustainable call-center dedicated to guiding the tourists.

This could create millions of jobs in the tourism sector in terms of home-based or solo entrepreneurs, tourist guides, cab drivers, people handling souvenir shops, personnel needed at cafes and restaurants, and to operate joy rides and boat rides, etc. However, job creation would not just be limited to the tourism sector. There would be cross-sectoral job creation as well.

Some of the ***Job Maps and the Cross-sector jobs*** created in the Tourism sector under the CREATE model are as follows leading to millions of 'Entrepreneurs at Residence or Solo Entrepreneurs'-
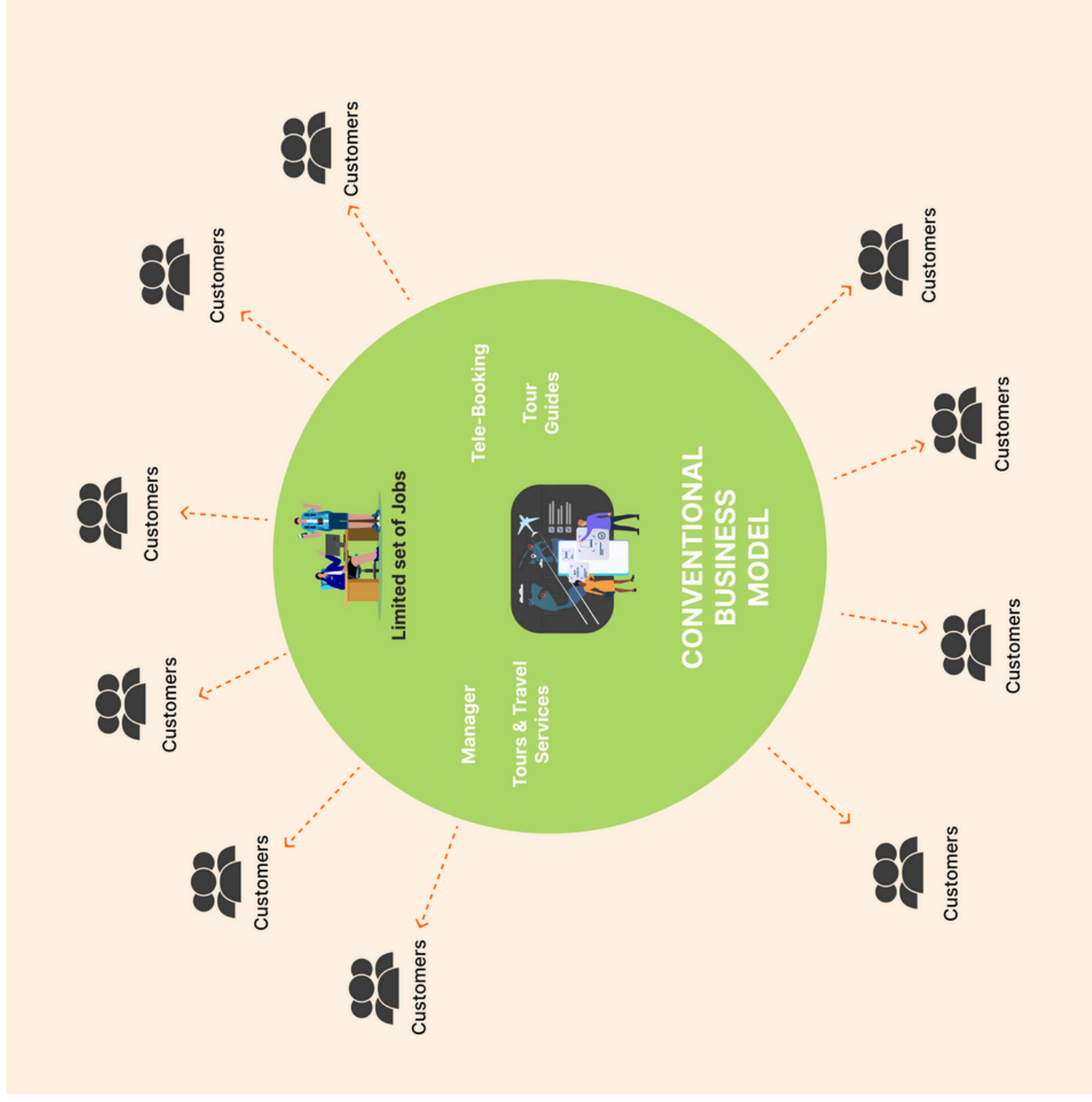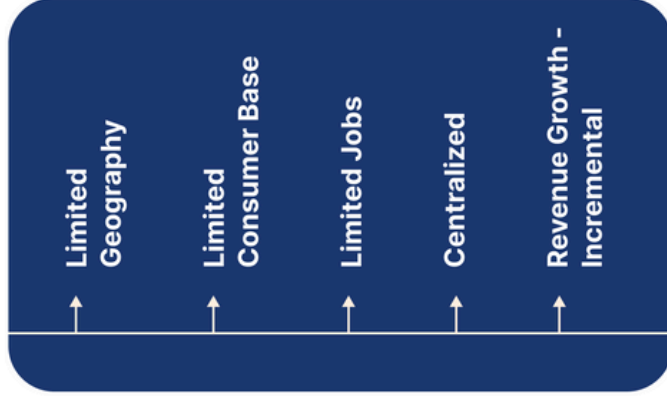
- **Home-based entrepreneurs:** Home-based entrepreneurs could list their property on the cloud platform and invite tourists to stay there.

- **Tour Guides:** Educated tour guides who have the know-how of the place and are well versed with it would be in demand. And if their information and qualifications are readily available on the cloud platform, the tourists can easily have easy access to the best personnel to show them around.
- **Souvenir Shops:** Online Souvenir shops would attract not only more consumers but also provide jobs to more personnel looking after the online requirements, presentation, and logistics of orders received.
- **Cabs or Transportation services:** As more and more tourists flock in, more cabs will be required. People may work as drivers off-office hours in lieu of some additional income.
- **Cafes & Restaurants:** More cafes and restaurants might come up once the tourism sector is boosted. This would give jobs to more personnel who might be delivering across geographies, catering to a wide consumer base.
- **Education Sector:** Jobs would be created in the education sector to train and educate tour guides, so as to provide a rich experience to the tourists. The creation of infrastructure would also give way to more trained engineers, architects, etc.
- **Infrastructure-Construction:** More shops, cafes, restaurants, roads, etc. would have to be constructed to facilitate the tourism sector. This would give jobs to more workers, engineers, architects, etc.
- **Environment Sector:** Tourism should be sustainable, and in order to achieve that new ideas and mechanisms need to be put into place, for which experts trained in this area would be needed.

In the CREATE model, value creation would be multi-fold. The money would change hands multiple times, so, jobs and growth would be exponential.

– Dr. Rajendra Pratap Gupta
Founder, Project CREATE

Conventional Model (Tourism)

CONVENTIONAL BUSINESS MODEL

- Tele-Booking
- Tour Guides
- Manager
- Tours & Travel Services
- Limited set of Jobs

Customers

- Limited Geography
- Limited Consumer Base
- Limited Jobs
- Centralized
- Revenue Growth - Incremental

CREATE Model (Tourism)

Expansion of Market ——→ Exponential

Continuous up-skilling of Business

New Jobs Created

- Cafes/Restaurants
- Tour Guides
- Translation & Interpretation Services
- Cab Drivers
- Local Handicrafts experts/ Artisans/Vendors
- Geo-Tagging
- Customer Service Executive
- Cloud Service Providers
- Online Management
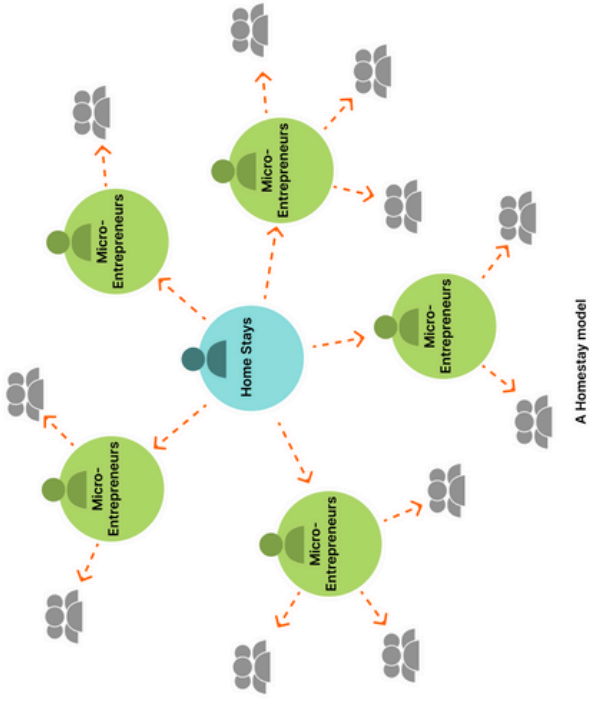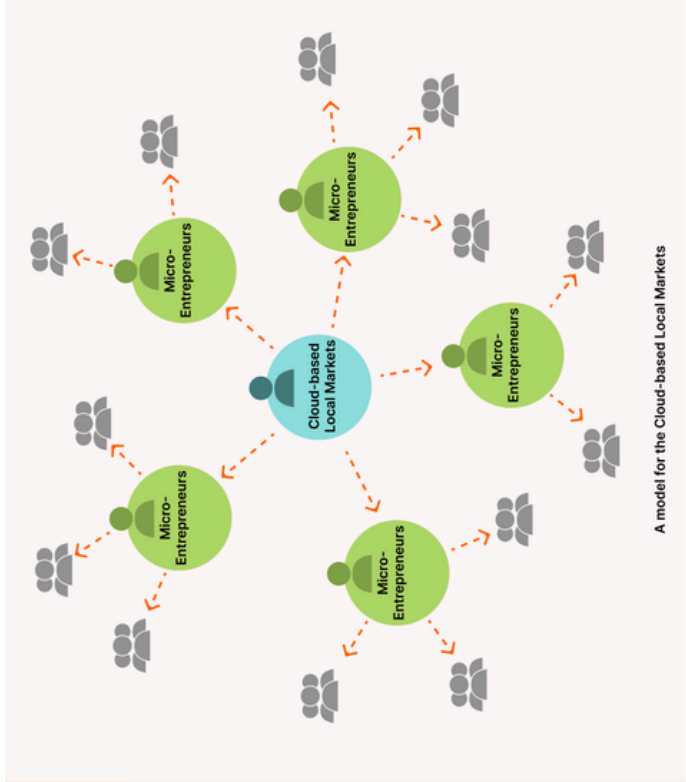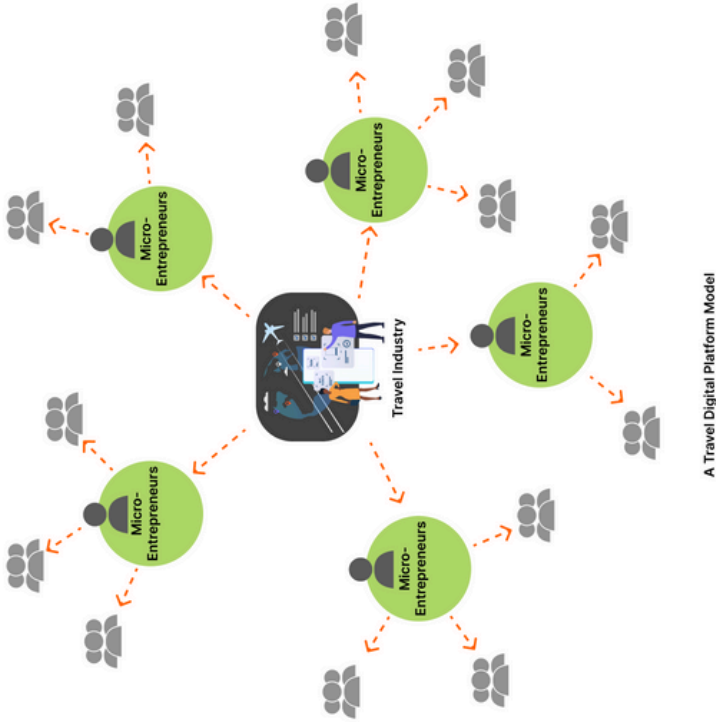- Online Finances
- Online Marketing
- Graphic Designing
- IT Professionals
- Construction Jobs
- Hospitality Training
- Training in Linguistics

A model for the Cloud-based Local Markets

A Homestay model

A Travel Digital Platform Model

Moving beyond Micro, Small, and Medium Enterprises (MSME)

Micro, Small, and Medium Enterprise (MSME) is an important sector for any country since it helps reduce levels of poverty through job creation and economic growth. It is a key driver of employment, decent jobs, and entrepreneurship for women, youth, and groups in vulnerable situations. MSMEs are the majority of the world's food producers and play critical roles in closing the gender gap (United Nations). The **Conventional model** of MSMEs is dependent on the Government in too many ways, including the funding, capacity-building, and strengthening of the enterprises. Through the **CREATE model**, MSMEs will have the financial know-how and institutional support, allowing them to flourish and grow. A cloud-based District Employment and Entrepreneurship Agency could act as an aggregator where MSMEs could be registered and avail the necessary support in terms of finances, logistics, procuring raw materials, etc. This would create an E-MAP – an Employment and Entrepreneurship Map for every district or area, enabling easy identification of the workforce and capacity-building exercises needed. *We need to create 'Entrepreneurs at Residence and Solo Entrepreneurs' and move beyond the MSMEs.*

CREATE Model would encourage micro-entrepreneurs and home-based entrepreneurs to establish business models that would benefit them and create jobs for many others.

Some of the ***Job Maps and the Cross-sector jobs*** created through MSMEs under the CREATE model are as follows-

- **Fully Online Home-based entrepreneurs:** Home-based entrepreneurs running through online platforms would have a better outreach and lead to profitable businesses.

- **Online Logistics:** Connecting with the logistics team to provide storage, packaging, and delivery services would be an essential component of creating jobs in this sector using the internet.
- **Online Management:** Online management and coordination between different stakeholders would be essential and this would create the need for personnel trained in such tasks.
- **Online Financial Support:** Since the Internet would be used to expand the services in this sector, need for personnel with financial knowledge who could guide the home-based entrepreneurs and micro-entrepreneurs in financial matters, would increase.
- **Institutional Support:** Experts having market knowledge and skills to empower the entrepreneurs in this sector, would be required.
- **Education Sector:** Jobs would be created in the education sector to train and educate experts who would provide aid to entrepreneurs and help them make their businesses financially viable.

Infrastructure-Construction

Infrastructure and Construction are the sectors that can create a number of jobs across sectors and have a multiplier effect on many drivers of the economy, including banking, insurance, and finance. The **conventional model** of job creation limits the potential of the workforce readily available to work in this sector. It's a common site to see unorganized labour collect in one place, waiting to be hired, and earn their daily wage. Contrary to this, the **CREATE model** proposes a cloud-based solution to address the issue of identity, productivity, and security of the daily wage earners. The cloud-based platform would enlist the workers available with details of their skills and work experience, a verifiable unique ID, and a list of potential employers. This would map needs based on availability and connect potential employers with potential employees across geographies and markets. The platform could help the labourers to avail benefits of the government schemes and enhance their earnings. Leveraging technology to make the lives of daily wage earners easy and enhance their skill set, is something the CREATE model envisions to do. For details of this model, refer to 'Vishwakarma App' (Gupta, Tough Choices & Hard Decisions, 2020)
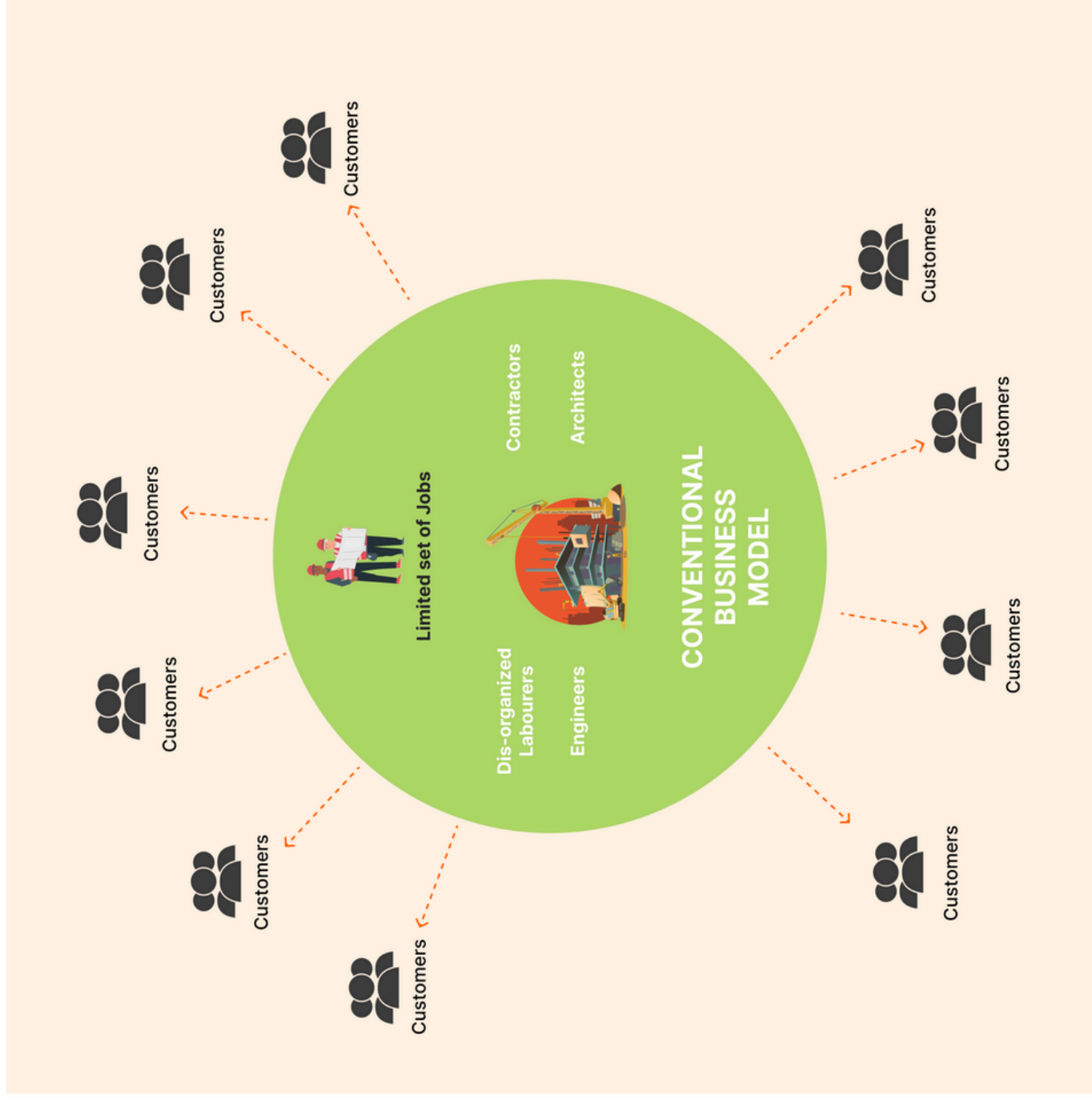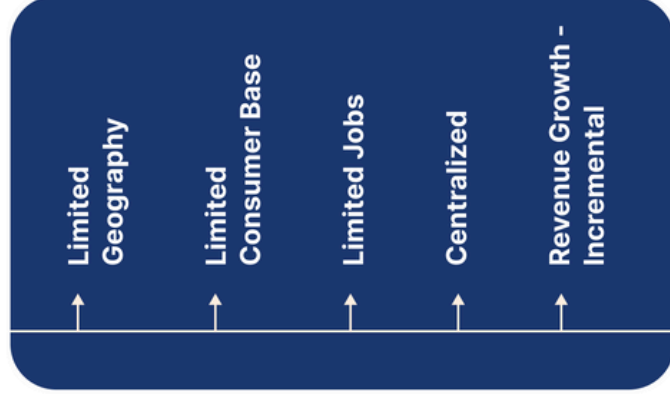
> *Project CREATE will ensure that people are able to search for gainful employment.*
>
> -Dr. Rajendra Pratap Gupta
> Founder, Project CREATE

Some of the ***Job Maps and the Cross-sector jobs*** created through the Infrastructure-Construction sector under the CREATE model are as follows-

- **Organized Labour:** The CREATE model would enable organizing the labour, making sure they are available where needed, and resolving the issue of ghost labour.
- **Capacity-Building:** Jobs will be created for Personnel trained to help the labourers in their skill enhancement.
- **Online Banking:** E-payments to labourers would facilitate the need for financial experts to look after online transactions.
- **IT Support:** IT experts to look after the cloud-based platform and provide support in case of glitches would be needed.
- **Customer Support:** A customer support executive would be required to cater to the questions and problems faced by the employers and employees registered on the platform.

Conventional Model (Infrastructure-Construction)

**CONVENTIONAL BUSINESS MODEL**

Contractors

Architects

Dis-organized Labourers

Engineers

Limited set of Jobs

Customers

- Limited Geography
- Limited Consumer Base
- Limited Jobs
- Centralized
- Revenue Growth – Incremental

CREATE
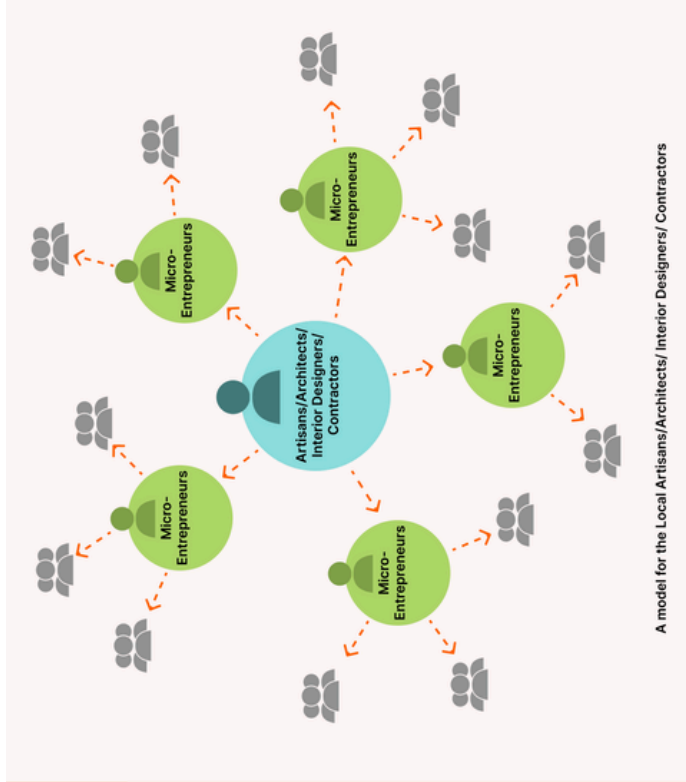## Model (Infrastructure- Construction)

Expansion of Market ——→ Exponential

Continuous up-skilling of Business

New Jobs Created

- Construction Tech. Trainers
- Local Architects/Designers
- Local Material Suppliers
- Brick Kiln
- Skilled Trade Craftsmen
- Electrical Industry
- Furniture Making
- Pottery Making
- Logistics Management
- Capacity Building
- Geo-Tagging
- Customer Service Executive
- Cloud Service Providers
- Online Management
- Online Finances
- Online Marketing
- Graphic Designing
- IT Professionals

Artisans/Architects/ Interior Designers/ Contractors

Micro-Entrepreneurs
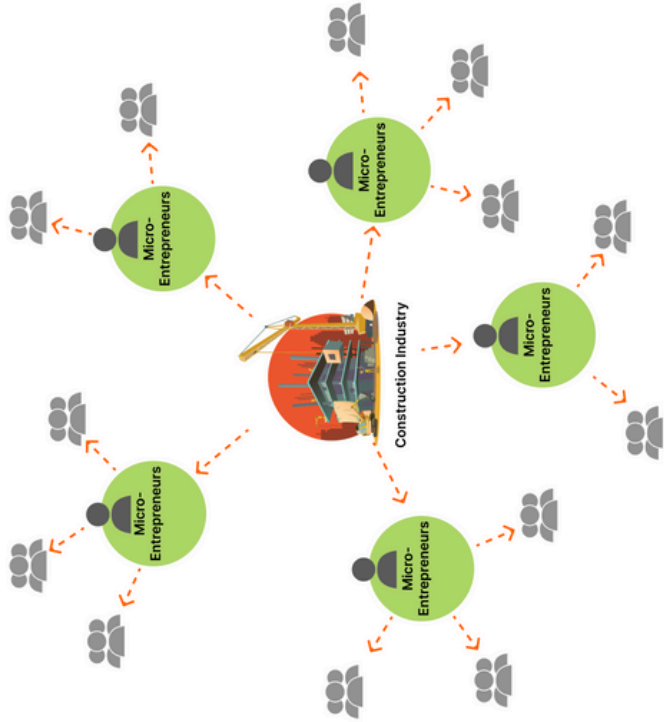
A model for the Local Artisans/Architects/ Interior Designers/ Contractors

Construction Labourers

Micro-Entrepreneurs
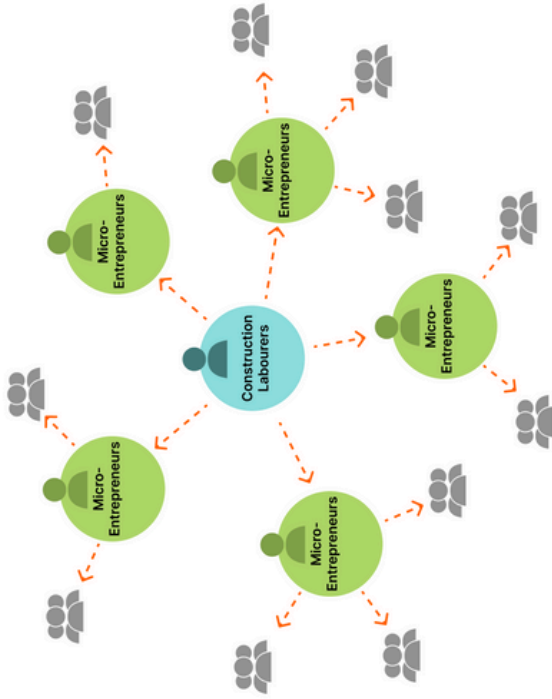
A model for Organized Labourers

Construction Industry

Micro-Entrepreneurs

A Construction Industry Model

GovTech - Public Goods

Public goods are commodities or services that benefit all members of society and are often provided for free through public taxation. The **conventional model** allows a limited scope of job creation and restricts government officials to the four walls of their offices. With the adoption of the **CREATE model**, technology would facilitate officials to work from home. More jobs could also be created in areas through Common or Community Service Centers (CSCs), which would decentralize government offices and make them work beyond the formal environment and office hours, thereby truly democratizing public services.

Post offices or the passport or road transport offices have limited operational hours. However, the CREATE model would aid in expanding their scope of services and network. With the help of technology, government offices can develop a model to appoint extension agents who can work from their premises and facilitate expanding the services in terms of office hours and place of office. This would also enable one person to do more than one job and generate new businesses and more revenue.

Similarly, as the *police, judiciary, and law enforcement* turn to technology, they have to bear in mind the need for cybersecurity experts to ensure that there are no breaches and that data privacy and security are maintained. Many of such services provided by the Government must be digitized to ensure guaranteed basic amenities and time-bound delivery of services. The CREATE model would enable recording real-time impact on lives made, ensuring better service delivery and creating jobs for researchers, data experts, statisticians, cyber security experts, policy-makers, etc.

Education

Education is an insurance policy for the economic development and social progress of a country (Gupta, Policies That Will Drive India Beyond 2019). Education has to move beyond the four walls, and practical, application-based knowledge needs to be imparted. The **CREATE model** promotes the use of technology to impart knowledge, ensuring equity and equal access to resources. Individuals passionate about contributing to the upliftment of society can voluntarily dedicate some time to educating the personnel enrolled on a cloud-based platform.

Reskilling and upskilling of individuals across sectors is possible when the CREATE model is applied. Education has to be backed by the Internet of Things (IoT), Artificial Intelligence (AI), Machine Learning (ML), Robotics, Augmented Reality (AR), and Virtual Reality (VR) to move beyond the rigid model and adapt to the flexible model which would continuously evolve with innovations. Capacity building of personnel would create jobs across sectors.

Health

Health is not just an issue of social security but also economic and national security. If the population is physically, mentally, and emotionally fit, they become an asset to the world or a liability. Providing Universal and Affordable Healthcare to All is a challenge faced by many countries. Lack of an adequate number of medical professionals, affordable equipment, medicines, and resources is unable to meet the demands of the global health market. Technology can, however, turn this around and bridge this gap. Digital Health has changed the way healthcare is perceived. Trained, tech-enabled Healthcare providers are transforming healthcare, making it accessible and affordable. Mapping hospitals, hospices, child-care facilities, etc., enables easy access to these facilities and timely care to those in need. Multi-lingual Telemedicine and health helpline services providing online consultations and generation of prescriptions have reduced the burden on hospitals and improved the timely delivery of care.

To further decentralize the healthcare sector, Health and Wellness Centres (HWCs) can be established at local pharmacies, panchayats, and malls located in the suburbs, bringing aid closer to people and ensuring timely interventions. These could further be mapped on a cloud-based platform with real-world data.

Under the **CREATE model**, the healthcare sector will lead to the establishment of digital infrastructure, blending the latest technological developments and bringing care closer to the patient.

Medical Tourism has the potential to create livelihoods for many by creating cross-sector jobs in terms of publicity and advertising, insurance, quality control, travel, hospitality, human resources, transportation, infrastructure, etc.

Some of the ***Job Maps and the Cross-sector jobs*** created through the Health sector under the CREATE model are as follows-

- **Online Management of Records:** The CREATE model promotes One Health Records (OHR) (Gupta, The Critical Sectors, 2019), which would be available for online access. However, there has to be a system in place to make this happen. Demand for trained personnel who would be responsible for creating a digital file of the patients would soon emerge.
- **Technical assistants:** They would be required to do the vitals, enter them, and create a record or assist the remote consultation from the 'spokes' to the 'hub.'
- **IT Support and Cyber Security:** Jobs will be created for Personnel trained in IT and cyber security to prevent or minimize hospital system hacking.
- **Data Privacy & Security:** Jobs would be created for experts who have knowledge of the various data protection laws of countries around the world to ensure that patient data is not compromised.

Environment

The environment is yet another critical sector that needs attention. The loss of green cover, destruction of land use, loss of habitat, and natural and man-made disasters are some factors that have adversely impacted the environment and led to climate change. It is thus pertinent that the concept of vertical farming and vertical gardens is adopted. Sustainability ought to be practiced, be it in tourism or retail. Environment impacts several sectors, so it is imperative that an ecosystem approach is applied and the internet is used responsibly, ensuring that we gradually shift towards carbon neutrality.

Some of the ***Job Maps and the Cross-sector jobs*** created through the Environment sector under the CREATE model are as follows-

- **Environmental & Sustainability Technologist:** We need to develop new skills to create newer courses for creating technical professionals and businesses for the environment & sustainability. Those who could undertake impact assessment and forecasting for sustainability.
- **Green Experts:** With every sector looking at carbon-neutral or green technologies, we need professionals- technocrats and scientists trained formally to create a green economy.
- **ESG Auditors:** We need auditors to look at the businesses and processes and assess them for their environmental footprint -ESG.
- **Renewables:** The world is moving towards renewable sources, and we need to create professionals and businesses for this sector.
- **Clean Air and de-salination plants:** Clean air and water will be twin existential challenges that each of us will face before the end of this decade unless we find scalable solutions for clean air and water. We need to create professionals and businesses to address this challenge rushing towards humanity.

- **Food crisis:** It is a fact that besides air and food, we will face a food crisis due to climate change. We need to find businesses and develop professionals to address food shortages and nutritional deficiencies.
- **Global Warming:** We have become a slogan-mongering generation, and the slogans are becoming high octane, and the temperature is rising with each year passing. Every business and every individual is a contributor and a victim of Global Warming. We need to create a new sector that addresses the issue of the rise in temperature.

Next Steps

We started this Project with the vision to create jobs and provide livelihood to all by using technology. However, now it seems of utmost importance to go over each sector in depth to be able to create dedicated Job Maps and Persona against the Jobs created. No sector exists in silos. Each sector has a multiplier effect on the other sectors, creating jobs.

There is a need to explore these nine sectors, which have huge potential to create new opportunities and new businesses and we will add more sectors in the future. The sectoral recommendations have to be read in conjunction with other sectors, like agriculture and environment.

To map jobs across different areas in each sector, we invite governments, multi-lateral and multi-sectoral partnerships. You may write to us at contact@projectcreate.tech to get involved in this path-breaking journey of empowering individuals and countries using technology to create employment opportunities and the new age economy. This is the biggest opportunity for each one of us to deliver upon.

Let's CREATE!
https://projectcreate.tech/

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For All Through Technology Ecosystem

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