Chief Minister SC/ST/EBC Udyami Yojana (CMUY) at IIM Bodh Gaya

The Chief Minister SC/ST/EBC Udyami Yojana (CMUY) is a visionary project by the Bihar Government to address the socio-economic disparities faced by marginalized communities, specifically the Scheduled Castes (SCs), Scheduled Tribes (STs), and Extremely Backward Classes (EBCs). This pioneering scheme is designed to support and promote self-employment and entrepreneurship among these communities, aiming to uplift them and contribute to the overall development of Bihar. Through this scheme, eligible recipients receive a substantial financial incentive up to Rs. 10 Lakh, comprising 50% as a loan and the remaining 50% as a grant. This financial assistance acts as a catalyst for empowering individuals to launch their own business or small industries within the state, thereby enabling them to break free from the vicious cycle of unemployment and poverty.



The training program is designed to be carried out over a period of 6 – days for participants from businesses across 50+ trades. The trades can be summarized as follows:

- 1. Food Processing: Flour, Gram Flour (Besan), Sattu, Spices, Oil Mill, Ice Cream, Pulse Mill, Makhana Processing, Mini Rice Mill, etc.
- 2. Agriculture-Based Products: Cattle Feed, Poultry Feed, Bamboo and Banana Fiber.
- 3. Paper Products: Paper Plates, Notebooks/Copies, Paper Bags.
- 4. Construction Materials: Fly Ash Bricks, RCC Pipes, Paver Blocks, Cement Mesh (Jali).
- 5. Electronics/Electrical: LED Bulbs, Coolers/Fans, Electrical Switches/Sockets, Electric Vehicle Assembling.
- 6. Textile and Readymade Garments: Readymade Garments, Sports Shoes, etc.

- 7. Machinery-Based: Steel Furniture, Welding Unit, CNC Carpentry, Rolling Shutter, Body Building, Auto Garage and Bike Services, Plastic Items.
- 8. Service-Based Businesses: Cyber Café, Hotel/Restaurant/Dhaba, Medical Diagnostic Centre, etc.
- 9. Other Special Businesses: Jute Products, Disposable Napkins/Diapers, Nail Counter, Beekeeping (Apiculture), etc.

IIM Bodh Gaya's contribution in the MMUY Program

The Indian Institute of Management (IIM) Bodh Gaya has been playing an active role in supporting the Central Government's mission, "Make in India," through its contributions to the state's entrepreneurial ecosystem. Dr. Vinita S. Sahay, the Director of IIM Bodh Gaya, has been instrumental in fostering entrepreneurship in Bihar, aligning with the objectives of the Mukhya Mantri Udyami Yojana (MMUY). Under her leadership, the institute has actively promoted entrepreneurial initiatives that resonate with the goals of MMUY, which aims to support youth and women in establishing their own ventures.

Dr. Vinita S. Sahay and IIM Bodh Gaya play a pivotal role in nurturing entrepreneurial talent and supporting the state's mission to promote self-employment and economic development.



The training is carried out in 2 phases and the dispensing of the funds is done in 3 stages as designed by the Department of Industries, Bihar.

Installment	Amount	Purpose
1st	₹4,00,000	Infrastructure setup: sheds, electricity, safety, site preparation, etc.
2nd	₹4,00,000	Machinery & raw materials
3rd	₹2,00,000	Working capital post-trials

The training enables the participants to continuously grow, acquire new skills and knowledge to establish an enterprise, register their business and successfully operate the business with the right vigor and ambition. The participants from different walks of life and diverse mindset are trained to drive their passion to set up a business and become successful entrepreneurs. The fund provided by the Government also acts as a catalyst to establish their business and the participants who come from economically backward/weaker sections and timid backgrounds are motivated to stand on their feet, establish a business and rise as entrepreneurs.



First Phase of MMUY training:

The 1st stage of training in the MMUY program opens the doors to the budding entrepreneurs to the Government driven skill development program which is designed to help them in understanding the need of technical and managerial skills which helps the entrepreneurs are helping in realizing the dream of 'Make in India'. The 1st phase of the training motivates the entrepreneurs and inspires them to start their business with the right tools in their belt so that they have a successful journey ahead. The 6-day training consists of modules from different management areas like Marketing, Finance and Accounting, Communication, IT skills in Excel Word and PowerPoint, Operations, Supply chain and Production Management.



Dedicated sessions are also organized which involves an interaction session with an entrepreneur who has successfully completed training in the MMUY Program and has a successful business. The participants learn about the challenges and issues they face in the business as well as tips and tricks to running a successful business. Similarly, a session is scheduled with the officers from the Department of Industries from Gaya to help them understand the importance of the MMUY program as well as address questions and doubts from the participants about setting up the business.

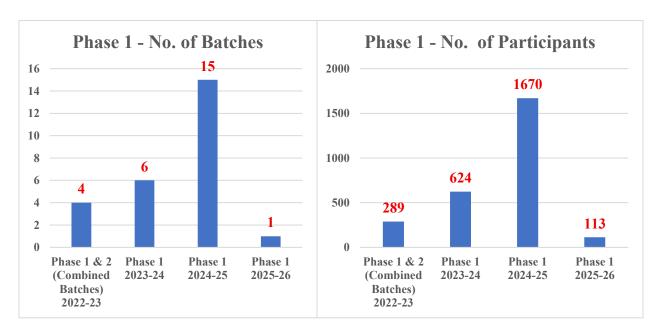


The first phase is incomplete without evaluating the readiness of the entrepreneurs which is achieved though the submission of a Detailed Project Report (provided by the Department of Industries) and a one-on-one interview with the participants to know their level of technical and managerial knowledge acquired by the participants to ensure that they are ready before they take the crucial step of setting up their business and establish the necessary machinery.

The first phase has resulted in motivated and goal driven entrepreneurs with a strong grasp on their vision and mission to serve the society and the nation.

The details of the batches and participants trained in the Phase 1 of MMUY are as follows.

Phase wise	Phase 1 & 2 (2022-23)	Phase 1 (2023-24)	Phase 1 (2024-25)	Phase 1 (2025-26)	Total Phase 1 Trained participants
No. of Batches	4	6	15	1	26
No. of Participants	289	624	1670	113	2969



Second Phase of the MMUY Training

The second phase of the training in the MMUY Program is conducted for the participants who have completed their first phase of their training and have installed the basic infrastructure required for their business, like site preparation, sheds, electricity connection, etc. The participants undergo training in topics related to:

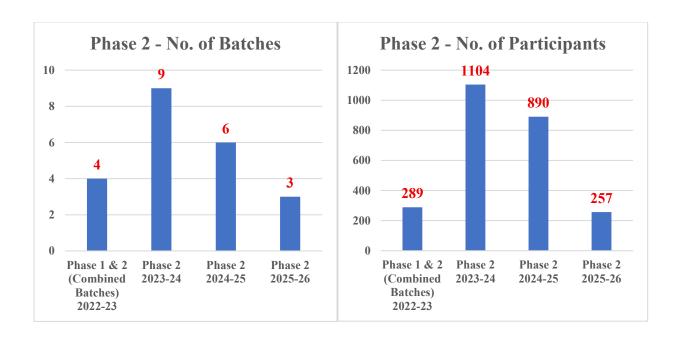
- Accounting and Finance: Calculating their ledgers, Finance statements, GST filing, etc.
- Marketing: Advertising, Branding, Digital and Social media marketing, etc.
- Operations Management : Quality, Production management, Process improvement, etc.
- IT: Digital transformation of business processes, Advanced IT being used for higher performance.

The 6-day training is executed such that the entrepreneurs can get more insight into advanced business tools and efficient practices. Sessions are dedicated towards visiting the industries and businesses set up by the entrepreneurs who had completed their MMUY training and are successfully running their business and serving society through their business. The experience that the participants gain through these industrial visits are collated during sessions conducted for reflecting on their experience with their peers so that the challenges, issues, lessons learnt, and wisdom imparted by the successful entrepreneurs could help them in the near future.



The details of the batches and participants trained in Phase 2 of MMUY are as follows.

Phase wise	Phase 1 & 2 (Combined Batches (2022-23)	Phase 2 (2023- 24)	Phase 2 (2024- 25)	Phase 2 (2025-26)	Total Phase 2 Trained participants
No. of Participants	289	1104	890	257	4947
No. of Batches	4	9	6	3	44



The institute has been instrumental in conducting training sessions for budding entrepreneurs participating in the CMUY Program. Over a period of four years, IIM Bodh Gaya has successfully trained over 4,500 participants.

Year	2022-23	2023-24		2024-25		2025-26		
Phase wise	Phase 1 & 2 (Combined Batches)	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2	Total
No. of Batches	4	6	9	15	6	1	3	44
No. of Participants	289	624	1104	1670	890	113	257	4947
Total Participants	289 (Combined Batches)	17	28	25	60	37	70	4947