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OPINION



Sunil Chordia is the Chairman and Managing Director of Rajratan Global Wire Limited, Southeast Asia's largest supplier of bead wire to the tire industry. Under his leadership, the company has grown to become an industry leader with a strong international presence. He also serves as Chairman of the CII National MSME Council and holds key positions in several industry and trade bodies, including the Industrial Research and Technology Development Council at IIT Indore. Beyond business, Mr. Chordia is a committed philanthropist, passionate about advancing healthcare, education, and environmental sustainability.

The Evolving Role of MSMEs in India's Growth Story

Micro, Small, and Medium Enterprises (MSMEs) represent the spirit of a new India—entrepreneurial, bold, and globally engaged. Increasingly, this sector is being recognised as a cornerstone of India's economic and social progress. While MSMEs were among the hardest hit during the pandemic, they displayed remarkable resilience and agility by adapting to new realities—embracing digital technologies, diversifying supply chains, and investing in employee upskilling. Today, they are demonstrating a growing appetite for innovation and emerging as vibrant hubs of research and technology development.

These trends are encouraging given that almost 99% of India's registered businesses fall in the MSME sector—that's almost 63 million enterprises! The sector contributes approximately 30% to the country's GDP, 45% to manufacturing output, and 48% to exports. However, data can serve two purposes: validate theories or catalyse action. What we need to do is look at data with a view to build evolutionary strategies and not just validate what we already know.

To put this 99% in perspective: microenterprises dominate the sector, making up over 98% of all MSMEs. Small and medium enterprises together account for less than 2%, with small businesses comprising just around 0.3%. These

microenterprises alone contribute about 28% to the country's GDP, employ around 111 million people, and account for nearly 40% of the sector's exports.

The story of MSMEs in India is therefore essentially the story of micro enterprises. When we talk of strengthening the sector, our overarching strategy must be to rethink microenterprises.

We see them dot the urban, semi-urban, and rural landscape of the country, often operating within the confines of the informal sector. But their size and façade belie their true potential. To strengthen them is to strengthen 99% of the MSME sector.

How do we do that? There is no definitive answer; the microenterprise sector is not a homogenous one—the challenges of a bootstrapped 4-member tech Startup team are very different from those of a 14-member SHG (Self Help Group) in rural India. But there are some broad levers that we can move to smoothen the microentrepreneurial journey in India, irrespective of the socio-economic or geographic parameters.

Financial inclusion: Access to finance remains a key bottleneck for microentrepreneurs, especially those that fall in the informal sector. Many are not a part of the financial mainstream and hence are perceived as high-risk borrowers by formal lending institutions. While the government is working to bring every Indian into the financial fold, industry and other stakeholders must work in parallel to develop innovative credit assessment models and expand digital lending platforms to increase penetration of credit schemes. It would be strategic to focus on women and youth entrepreneurs in the rural areas; this would address multiple issues: sustainability, inclusion, and rejuvenation of the rural economy.

Skilling and talent development: This is another crucial area that needs immediate attention. As a business evolves, so does the skill set it needs to keep growing. Most microenterprises and small businesses neglect this need, simply because they are unable to recognise the gap and understand its importance. This impacts their efficiency in the long run and finally their growth potential. Big players, especially those who have microenterprises in their supply chain, should look at working with the government to design industry-focused skilling programs for these businesses. Pro bono industry engagement can also be a part of the solution; it can only benefit the industry as a whole if larger businesses help build the quality of the workforce at the micro level. It is the soil that determines the might of the tree.

Digital inclusion and technology adoption: In today's world, technology is changing at the speed of thought. It is no longer enough to be tech-friendly; one needs to be tech agile. MSMEs, irrespective of size, need support in

accessing and adopting affordable digital tools, cybersecurity frameworks, and automation technologies. While initiatives like the Digital MSME Scheme and the Technology Centres under the Ministry of MSME are steps in the right direction, there is a need to scale them up urgently. We need to invest in quality digital infrastructure and bring the most remote corner of the country on the digital map. Multi-stakeholder collaborations can be an important step in promoting digital literacy among the more marginalised microentrepreneurs.

Compliance support: A complex regulatory environment is one of the important deterrents to growth. Small and micro businesses often lack the wherewithal to navigate complex regulatory environments in their journey to scale up. It is important we create simplified processes, single-window clearances, and offer proactive handholding to make the entrepreneurial experience both exciting and enriching for the MSME sector.

Policy synergy and ecosystem support: Recent policy developments such as the enhanced Credit Guarantee Scheme, the MSME Credit Card, the revamped ZED Certification, and targeted support under PM Vishwakarma and PM SVANidhi are welcome steps in strengthening the MSME backbone—especially microenterprises and informal entrepreneurs. These schemes, when combined with industry-led initiatives like those by CII, create the enabling environment MSMEs need to grow, compete, and formalize.

CII's commitment to strengthening MSMEs: The Confederation of Indian Industry (CII) has long been committed to enabling the growth and competitiveness of India's MSME sector. The CII National MSME Council has translated this vision into action through a wide spectrum of strategic engagements. The MSME Clinics have emerged as a crucial platform for real-time policy dialogue connecting MSMEs directly with central and state governments, resulting in tangible solutions and deepened Centre–State alignment. Our digital skilling efforts through the 'Digital *Saksham* Project' have enabled micro-enterprises to formalize operations and unlock new opportunities in the tech-driven economy. Through research collaborations such as the 'National MSME Challenges Study' with the Indian School of Business (ISB), we are generating sector-level insights that guide data-backed interventions for overall sector development.

Flagship initiatives such as the MSME Growth Summit and Global MSME Business Summit have amplified national dialogue, while domestic and international missions are enabling peer learning and adoption of global best practices. Underpinning these efforts are continuous stakeholder consultations, including with various ministries and departments on evolving policies such as Quality Control Orders and Industry 4.0 readiness. Across each

of these fronts, CII has helped build resilient, future-ready MSMEs that are well-integrated into national and global value chains.

The way forward

Strengthening MSMEs is now a growth imperative. These enterprises are no longer support actors; they have moved centre stage as the lead protagonists in India's growth narrative. We must all do our bit—from policymakers to industry leaders and civil society—supporting them with the right policies, collaborative partnerships, and an enabling environment. Empowering MSMEs is not just about economic returns—it is about building an inclusive, resilient, and forward-looking India@100.

CHANGESPEAKE

CHANGESPEAKE is a series of conversations featuring individuals who, through their beliefs and passion, are shaping the contours of an inclusively developed India@100. We hope the series will motivate others to emulate these best practices and also build their ability to open new frontiers for the country. Doing so will help accelerate change and build the momentum that India needs to reach its ambitious goals for 2047.

“Sport and Art have proven to be a unifier. It can be used to replicate not just programmes, but cultures of dignity, gender equality, and teamwork across the country. India@100 will be meaningful when our development models are not built for communities, but with them.”

— Sylvester Peter



Sylvester Peter, known as the “Football Man of India” began his extraordinary journey at just 13 years old, dedicating his life to empowering underprivileged children. His remarkable contributions have earned him numerous accolades, including recognition from the President of India and an honour from the prestigious FC Metz club in France. Sylvester was also celebrated by Amitabh Bachchan on the KBC show, and his inspiring story has been extensively covered nationally and on global platforms. Through his academy, My Angels Academy, Sylvester continues to transform lives through love and football with centers in Delhi and Odisha.

You founded My Angels Academy at just 13—a transformational step at such a young age. What moments or experiences inspired you to believe that change can begin early and from within?

I was born in Chennai but raised in Delhi, where my schooling took place. Determined to keep me connected with our Tamil roots, my mother enrolled me in the Delhi Tamil Education Association School. Unlike the well-equipped schools many of my cousins attended, mine had minimal infrastructure—our early classes were held under tents. I was reluctant at first, unaware that this experience would profoundly shape my life.

Most of my classmates came from economically disadvantaged families. I naturally bonded with them through a shared love of outdoor play, especially football. One day, in Class 4, a friend came to school looking unusually neat. When I asked why, he quietly said, “It’s my birthday.” I expected stories of cake and balloons, but he explained that his celebration consisted of sweet Pongal, a temple visit, and an oil massage—no party, no presents. I assumed his parents were unloving. When I expressed this at home, my mother gently opened my eyes to the reality of poverty. “You check the fridge when you come home,” she said. “Your friend checks empty utensils for food.” That truth pierced me. From then on, I began sharing my lunch, often going hungry myself. Gradually, I started sharing more books, toys, and care, and became a mentor to my friends. That was the beginning of My Angels Academy—a place rooted in love, where every child is seen as an Angel, and where true change begins not with age or wealth, but with empathy, awareness, and action.

You’ve beautifully woven sports—especially football—into the fabric of learning. How do these experiences on the field empower children to face life with confidence, discipline, and teamwork?

At My Angels Academy, football is not just a game—it is the sun that lights up every child’s world. It brings warmth, purpose, structure, and joy to children who grow up in communities where hope is scarce. Many of our Angels arrive with low self-worth, shaped by poverty, neglect, and social stigma. On the field, they begin to reclaim their identity. Football instils discipline through routine and confidence through resilience. The pitch becomes a classroom where children learn to rise after every fall. Every pass, every cheer, every goal fosters teamwork, communication, and mutual respect. The game teaches them that they are not alone—that progress is built collectively.

What sets our approach apart is that football is never detached from values. We reward not only performance, but kindness, empathy, proactiveness, and gratitude. Children learn that love is earned, not through talent alone, but through character. We address each student as an Angel—Komal Angel, Poonam Angel—because we see their spirit and potential. Hygiene, gender

equality, and dignity are woven into our routines. Girls play alongside boys, their voices respected equally. Cleanliness is celebrated. The field becomes a space where respect and equality are non-negotiable. These lessons don't end at the final whistle. They ripple through the classroom, into families, and into communities. Football gives our Angels the courage to dream, the strength to persevere, and the heart to serve. They emerge not just as players but as leaders of change—resilient, compassionate, and ready to face life with grace.



As we build a more inclusive and equitable India, what forward-looking policy actions can ensure that children in informal settlements grow with dignity, opportunity, and hope?

To build a more inclusive India, we must first uphold the idea that dignity is not a privilege—it is a right. Children in informal settlements deserve more than survival; they deserve meaningful growth. They are not problems to be fixed, but potential to be nurtured. Policy must begin by prioritising holistic education—one that blends academics with emotional intelligence, life skills, and character-building. Children must be taught empathy, gratitude, teamwork, and self-respect alongside literacy. Programmes like ours, which use football and mentorship to instil these values, have shown how transformative such learning can be. We must ensure clean, safe, inclusive spaces for learning and play. Sanitation, nutrition, and mental health should not be afterthoughts—they are foundations. At My Angels Academy, the simple act of providing a clean football kit has changed how children see themselves. Dignity breeds discipline. Respect grows where it is given.

Policies must also support grassroots educators and community organisations that already have the trust of local families. Rather than replace these efforts

with large-scale systems, governments and institutions should strengthen and replicate them with care, funding, and flexibility. Gender equality must be embedded across all interventions. Every girl should have the same access to sport, education, and leadership as her male counterparts. Finally, access to digital tools, mentorship, and safe environments must be guaranteed to every child. When policies are driven not just by numbers, but by compassion, we create an India where every child can grow up not in fear, but in hope—and with the confidence to soar.

India@100 is a vision that belongs to every child. How can we create stronger ecosystems that support and scale inspiring grassroots models across communities and cities nationwide?

India@100 is not merely a celebration of longevity—it must reflect the strength, dignity, and dreams of its youngest citizens. To realise this vision, we must invest in grassroots models that already embody the change we wish to see. Organisations like My Angels Academy are built on relationships, trust, and lived experience. We do not function with massive infrastructure, but with deep emotional structure. Our strength lies in love, consistency, and local understanding. To scale such models, we must nurture ecosystems that preserve their soul while amplifying their reach. Support should be adaptive, not restrictive. Policies and funding mechanisms must allow grassroots organisations the freedom to innovate. Capacity-building, mentorship, and knowledge-sharing should be prioritised over mere compliance. Most importantly, these organisations must be seen not as beneficiaries of support, but as equal partners in progress.

We must build stronger connections between the government, corporates, NGOs, and citizens to foster co-created ecosystems. Collaborative platforms can allow community models to grow without losing authenticity. Let us also centre children's voices. The Komal Angels and Poonam Angels of this country must be heard—not just as recipients, but as contributors. Their stories, struggles, and solutions hold power. Sport, Karma Yoga, and Art have proven to be a unifier. It can be used to replicate not just programmes, but cultures of dignity, gender equality, and teamwork across the country.

India@100 will be meaningful when our development models are not built for communities, but with them. When every child sees themselves reflected in the nation's dream, we will know we are truly moving forward.

India's youth hold incredible potential to shape the nation's future. What empowering message would you like to share with the young generation in the journey to India@100?

To the youth of India—your potential is immense, and your moment is now. You are not preparing for the future; you are already building it. Every choice you make, every voice you raise, shapes the India we are becoming. In today's fast-moving world, it is easy to chase success through numbers—marks, likes, awards. But I urge you to seek meaning alongside achievement. Lead not only with ambition, but with compassion. Use your strength to lift others, your privilege to serve, your pain to build purpose.

At My Angels Academy, we call every child an Angel—not because they are flawless, but because they rise with grace, courage, and gratitude. Be that Angel in your own world. Share whatever you can, things or Knowledge. Encourage your peers. Speak up when it matters. Stand beside someone who feels invisible. True leadership is built not on applause, but on action. The world needs your ideas—but more than that, it needs your integrity. India@100 should not only be remembered for economic growth or technological advancement. Let it be celebrated as a nation where youth shaped a culture of empathy, inclusion, and service. Let it be known that we raised not just brilliant minds, but brave hearts. You have within you the ability to move hearts, shift systems, and light the way. Believe that your journey matters. Act with love. Lead with courage. And remember: even a 13-year-old can spark a revolution of hope—so why not you.

I HAVE A DREAM

I HAVE A DREAM is a fireside chat series that invites sector experts to reflect on how their sectors have progressed over the years and what they want India to be by its 100th year. This series also builds context for further conversations between stakeholders on issues that are key to the country's future.

India@100 Foundation presents

I HAVE A DREAM

Inspiring Fireside chat series with
visionaries building India's tomorrow

Arundhati Bhattacharya

President & CEO
Salesforce, South Asia



India@100: Powering the Future through Digital Acceleration

4 August 2025 | 1630-1730 hrs



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We are excited to announce a Fireside Chat with Padma Shri Awardee Ms. Arundhati Bhattacharya on *India@100: Powering the Future through Digital Acceleration*. The conversation, scheduled for 4 Aug 1630–1730 hrs, will be a multi-faceted one. You can expect discussions on the digital landscape of India, the ideal ecosystem to accelerate digitalisation, Ms. Bhattacharya's vision for India@100 and her leadership journey. Do join us and be a part of this interesting exchange.

Register to join

PANEL DISCUSSION

DIGITALIZATION

THE JOURNEY TOWARDS AN INCLUSIVE INDIA@100

6 August 2025 | 1500-1600 hrs



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Join us for an engaging discussion with a stellar panel, on how digital innovation can accelerate inclusive growth. The conversation, scheduled for 6 August 1500–1600 hrs, will throw light on how critical development pillars such as healthcare, education, and skilling can leverage technology to bridge historic gaps and empower citizens at scale.

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