



Strategic Investment Plan (SIP) for Jharkhand under Raising and Accelerating MSME Performance (RAMP)

**A Central Sector Scheme of the Ministry of Micro Small
and Medium Enterprises supported by the World Bank**

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Corporation (JIIDCO)**

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Abbreviations & Acronyms

AIADA	Adityapur Industrial Area Development Authority
ATM	Automated Teller Machine
BIADA	Bokaro Industrial Area Development Authority
BIS	Bureau of Indian Standards
BDS	Business Development Service
BDSP	Business Development Service Provider
BMO	Business Member Organization
BSM	Buyer Seller Meet
CMD – CMPDI	Central Mine Planning & Design Institute Limited
CPSU	Central Public Sector Undertakings
CIIE IIT (ISM)	Centre for Innovation, Incubation and Entrepreneurship, Indian Institute of Technology (Indian School of Mines)
CEO	Chief Executive Officer
CFC	Common Facility Center
CSC	Common Service Center
CAGR	Compounded Annual Growth Rate
CAD/CAM	Computer Aided Design/Computer Aided Manufacturing
CNC	Computer Numerical Control
CMM	Coordinate Measuring Machine
CD Ratio	Credit Deposit Ratio
CGTMSE	Credit Guarantee Trust for Micro and Small Enterprises
DSR	Diagnostic Study Report
DLIs	Disbursement Linked Indicators
DIC	District Industries Center
DMFT	District Mineral Foundation Trust
DOP	Date of Production
EDM (Machine)	Electrical Discharge Machining
EDC	Enterprise Development Cell
EDP	Enterprise Development Programme
ERP	Enterprise Resource Planning
ESDP	Entrepreneurship and Skill Development Program
EPI	Export Preparedness Index
EPC	Export Promotion Council
EEPC	Export Promotion Councils
FMCG	Fast Moving Consumer Goods
FJCCI	Federation of Jharkhand Chamber of Commerce & Industries
FGD	Focus Group Discussion
FDI	Foreign Direct Investment

GM DIC	General Manager, District Industries Centre
GST	Goods and Service Tax
GeM	Government e-marketplace Platform
Gol	Government of India
GOJ	Government of Jharkhand
GDP	Gross Domestic Product
GSDP	Gross State Domestic Product
GSVA	Gross State Value Added
GVA	Gross Value Added
IP	Implementation Partners
IAS	Indian Administrative Service
IIM	Indian Institute of Management
ITI	Industrial Training Institute
IA	Industry Associations
ICT	Information and Communication Technology
ICD	Inland Container Depots
IPFC	Intellectual Property Facilitation Center
JGTR	Jharkhand Government Tool Room
JIIDCO	Jharkhand Industrial Infrastructure Development Corporation Ltd
JHARCRAFT	Jharkhand Silk Textile & Handicraft Development Corporation Ltd
JSIA	Jharkhand Small Industries Association
JSLPS	Jharkhand State livelihood Promotion Society
KPI	Key Performance Indicators
KVIB	Khadi and Village Industries Board
KVIC	Khadi and Village Industries Commission
LMS	Learning Management Systems
LOU	Letter of Undertaking
MDP	Management Development Programme
MDP	Management Development Programme
MIS	Management Information Systems
MD	Managing Director
MPI	Manufacturing Performance Index
MATLAB	Matrix Laboratory
MoU	Memorandum of Undertaking
MECON	Metallurgical & Engineering Consultants Limited
MSECDP	Micro and Small Enterprises Cluster Development Programme
MSEFC	Micro and Small Enterprises Facilitation Council
MSE	Micro Small Enterprises
MSMED	Micro, Small and Medium Enterprises Development
MSME	Micro, Small, and Medium Enterprises
MFI	Microfinance Institutions

MoMSME	Ministry of Micro, Small and Medium Enterprises
M&E	Monitoring & Evaluation
MCRRP	MSME Competitive Programme – Post Covid Recovery Programme
MSME-DI	MSME Development Institute
MFC	MSME Facilitation Centre
MSMEDFO	MSME-Development and facilitation Office
NHDP	National Handloom Development Programme
NIAMT	National Institute of Advanced Manufacturing Technology
NIFFT	National Institute of Foundry & Forge Technology
NIT	National Institute of Technology Jamshedpur
NMDFC	National Minorities Development & Finance Corporation
NPC	National Productivity Council
NPMU	National Program Management Unit
NRLM	National Rural Livelihood Mission
NSS	National Sample Survey
NSSO	National Sample Survey Organization
NSIC	National Small Industries Corporation
NSDP	Nominal State Domestic Product
NBFC	Non-Banking Financial Companies
NPA	Non-Performing Asset
ODOP	One District, One Product
ODR	Online Dispute Resolution
ONDC	Open Network for Digital Commerce
OEM	Original Equipment Manufacturer
OBC	Other Backward Castes
PAN	Permanent Account Number
PVC	Poly Vinyl Chloride
PMFME	Pradhan Mantri Formalization of Micro Food Processing Enterprises
PMMY	Pradhan Mantri Mudra Yojana
PMEGP	Prime Minister's Employment Generation Programme
PMS	Procurement and Marketing Support Scheme
PG	Producer Groups
PPP	Public Private Partnership
PSU	Public Service Undertaking
QCI	Quality Council of India
RAMP	Raising and Accelerating MSME Performance
RPC	RAMP Programme Committee
RIADA	Ranchi Industrial Area Development Authority
RU	Ranchi University
RDSRE	Regional Directorate of Skill Development & Entrepreneurship

R&D	Research & Development
RBSM	Reverse Buyer Seller Meet
SC	Scheduled Castes
ST	Scheduled Tribes
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SCFS	Seed Capital Fund Scheme
SHG	Self Help Groups
SIDBI	Small Industries Development Bank of India
SSI	Small Scale Industries
SPV	Special Purpose Vehicle
SGST	State Goods and Service Tax
SNA	State Nodal Agency
SPIU	State Programme Implementation Unit
SRPC	State RAMP Programme Committee
SIP	Strategic Investment Plan
SIPEC	Strategic Investment Plan Evaluation Committee
TC	Technology Centre
TReDS	Trade Receivables Discounting System
ToT	Training the Trainer
TSP	Tribal Sub Plan
UT	Union Territory
VAT	Value Added Tax
VC, BIT Mesra	Vice Chancellor, Birla Institute of Technology, Mesra
VC	Video Conferencing
VLE	Village Level Entrepreneur
WEDC	Women Entrepreneurship Development Cell
XISS	Xavier Institute of Social Science
XLRI	Xavier School of Management
XRF	X-Ray Fluorescence
ZED	Zero Defect Zero Effect



**Strategic Investment Plan
Raising and Accelerating MSME
Programme (RAMP)**

Executive Summary

Jharkhand is a landlocked, mineral rich state located in the eastern India. Nestled amidst West Bengal on east, Chhattisgarh on west, Bihar on North and Odisha on South, Jharkhand was erstwhile a part of Bihar on the southern side and became a state under the Republic of India on November 15, 2000. The 15th biggest state in terms of size in India, Jharkhand is also the 14th largest by the size of its population. Primarily a Hindi speaking state, Jharkhand's capital is Ranchi and largest city is Jamshedpur. Lying on the Chota Nagpur Plateau for the most part, Jharkhand is home to the watersheds of the Damodar, Brahmani, Kharkai, Koel and Subarnarekha rivers originating from the plateau.

Jharkhand's Industrial and MSME ecosystem is dynamic and concentrated in different districts and clusters with high concentration of units/enterprises viz. Ranchi, Jamshedpur, and Bokaro, Dhanbad, Hazaribagh, Giridih etc. Each district offers unique opportunities to the MSME sector.

Mining is a major impetus for Jharkhand's economy. Due to its rich mineral resources, including coal, iron ore, copper, bauxite, and other materials, the state has become an important part of India's industrial and economic landscape. A significant section of the state's workforce employed directly or indirectly by the mining industry. Coal, in particular, is one of Jharkhand's most valuable mineral resources, and it has powered the country's industries and enabled energy self-sufficiency. Dependent on the state's iron ore reserves, the steel sector has prospered, promoting economic expansion and modernisation.

Horticulture plays a crucial role in sustaining the livelihoods of impoverished farmers' enabling them to have a consistent source of revenue and ensuring environmental integrity. Horticulture, thus, is an excellent and versatile method for maximising the use of agricultural land, as it allows farmers to derive several benefits from it. Although Jharkhand is not now a prominent producer of horticultural crops, its advantageous agro-climatic conditions suggest that it possesses a significant potential in this regard.

Jharkhand is home to diverse forests, including tropical moist deciduous, dry deciduous and semi-evergreen, contributing to the state's ecological balance and biodiversity. These forests also hold cultural and economic significance for tribal communities, who rely on them for their livelihoods. To balance conservation efforts with sustainable resource extraction, the state government and conservation organisations are implementing initiatives for afforestation, anti-poaching and community-based conservation. Despite challenges like illegal logging and encroachment, Jharkhand is committed to sustainable forest management, ensuring a harmonious coexistence between nature and human activities.

As mentioned, the State of Jharkhand is one of the richest mineral resource zones in India and 29% of country's coal reserves and 40% of mineral resources are found in the State. Due to its large mineral reserves, mining and mineral extraction are the major industries in the state. The other manufacturing sector includes food processing and agri business, light engineering and fabrication, auto components, woodworking, textile and garments, and plastic processing units largely catering to fragmented regional markets. The Handloom and Handicraft sector has strong base in the state. Handicrafts include Katha, Applique, Satin Stich, Tie & Dye, Terracotta, Tasar Print, Paper meshe, Dhokra, Agarbatti making, Bamboo & Leather Craft, etc. Khadi products including Tasar silk products also have a base. There are many clusters, both industrial as well as artisan clusters. These clusters include Bamboo Craft Cluster (Ramgarh), Brass and Bronze Cluster (Bishnugarh), Bamboo Craft Cluster (Ranchi), Khadi Cluster (Deogarh), etc. The state government is also developing industrial corridors such as the Ranchi Patratu Ramgarh industrial

corridor. The State of Jharkhand shares borders with West Bengal, Chhattisgarh, Bihar and Odisha and is well connected with other parts of the country through roads, railways and air network.

Support Institution have critical role in the overall development of the MSME Ecosystem in Jharkhand. These institutions play an important role in influencing policy decisions and are responsible for execution and implementation of different central and state schemes and initiatives for last-mile delivery of different benefits. Some of the major support institutions in the state are viz. Micro, Small and Medium Enterprises-Development Facilitation Office, Directorate of Industries, Directorate of Handloom, Sericulture and Handicraft, Mukhyamantri Laghu Evam Kutir Udyam Vikas Board, District Industries Centers, National Small Industries Corporation (NSIC), Khadi and Village Industries Commission, Jharkhand Industrial Infrastructure Development Corporation (JIIDCO), Jharkhand Silk Textile & Handicraft Development Corporation Ltd. (JHARCRAFT), Jharkhand Industrial Area Development Authority (JIADA), Jharkhand Tribal Development Society (JTDS), Jharkhand Khadi and Village Industries Board, Jharkhand Small Industries Association, Federation of Jharkhand Chamber of Commerce and Industries, Adityapur Small Industries Association, Jharkhand Small Industries and Traders Association, National Institute of foundry and Forging Technology, National Institute of Secondary Agriculture, Jharkhand University of Technology, Central Institute of Plastic Engineering and Technology, and Xavier School of Management etc.

The real GSDP of Jharkhand at INR 2,59,800 Crore which is 1.62 per cent of the GDP of the country in 2022-23. The growth rate of the state GSDP has been largely higher than that of the country's average in recent years. However, per capita income of the state remains at only Rs. 98,374 in FY 2022-23 (PE), which is amongst the lowest in the country. The MSME base is also relatively low at 15.88 lakh units.

Manufacturing is the most important constituent of the secondary sector. It has grown at an average annual rate of 5.6 per cent between 2011-12 and 2022-23. The Manufacturing sector contributes to 23.2 per cent of the state GSVA at constant prices in FY 2022-23 (Pr.). The industrial sector in total including the manufacturing sector contributes 67% of the GVA of the secondary sector in 2022-23. The GSVA, per capita incomes, MSME base in Jharkhand is low when compared to leading industrialised states like Maharashtra and Tamil Nadu. The GSVA, per capita incomes, MSME base in Maharashtra stood at INR 27,69,43,485 lakh, INR 2.15 lakh, and 47.78 lakh, respectively. The figures related to Tamil Nadu stood at INR 24,73,182,83 lakh, INR 2.73 lakh, and 49.48 Lakh. Under RAMP Maharashtra has received support to the tune of INR 189.49 Cr. and Tamil Nadu to the tune of INR 164.10 Cr. A comparator state like Bihar with 34.45 lakh units has received support to the tune of INR 135.74 Cr.

As per the Jharkhand Economic Survey 2023-24 (Department of Industries), the state has seen a constant increase in the Micro units, rising from 10081 to 29488, shining light on the robust growth of small-scale enterprises. However, the small enterprises sustained a loss, declining from 775 to 329. The Medium category faced fluctuations but presented a decline from 96 to 17. Overall, the total number of MSMEs in Jharkhand grew to rise, increasing from 10952 in 2020-21 to 29834 in 2023-24, reflecting the changing entrepreneurial stride of the state. MSME sector's total production increased from 1274.69 crore rupees to 10040.29 crore rupees, showing a boost of 687.67% in Jharkhand in a span of 5 years (per Fourth Census, 2006-07).

The State has successfully implemented SFURTI scheme of Ministry of MSME, Government of India for revival and development of traditional and village industries of Jharkhand, with a focus on organizing the units to empower and develop artisans and the traditional workforce. Out of eight sanctioned SFURTI projects, common facility centre of six SFURTI clusters have been completed. Four more clusters have been identified for intervention.

Jharkhand's MSME Policy-2023 is targeted at employment generation and acceleration via 2.33 lakh MSMEs. This policy offers subsidies up to Rs 10 crore, monthly incentives of Rs 1,000 for EPF and ESI deposits along with a comprehensive investment subsidy scheme for MSMEs. The policy categorizes MSMEs and provides underserved communities like ST, SC, women and disabled businesses a 5% incentive and 100% stamp duty exemptions. To enable global reach of the local businesses, it provides Rs 4 lakh for exhibitions and Rs 50,000 in airfare for international exhibitions, along with quality certification (up to Rs 10 lakh) and patenting (Rs 10 lakh grant). This all-inclusive policy aims to strengthen Jharkhand's MSME ecosystem by assisting existing and aspiring enterprises. It encourages inclusive growth and innovation by enabling support for marginalized entrepreneurs through financial aid, certification and foreign exposure.

Jharkhand has witnessed massive growth in the Sericulture sector and has become the largest producer of Tasar Silk in India. UK, US, Germany, France, Turkey, Japan, Australia, Sweden and Switzerland are the main countries importing Tasar silk from Jharkhand. Additionally, the state is focused on reviving the cotton wool weaving industry post the Jharkhand Textile, Apparel and Footwear Policy 2016 was announced. Handloom fabric woven with cotton, wool or silk yarn is generally seen in the districts of Ranchi, Ramgarh, Latehar, Bokaro, Palamu, Dhanbad, Godda, Khunti, Pakur, and Sahebganj. Jharkhand has 162 Primary Weavers Co-operative Societies and one Regional Handloom Co-operative union. These units faced several issues like insufficient raw material, unavailability of new designs, and lack of marketing opportunities since 1996. However, the sector saw a revival after a gap of 12 years. With more than 80 societies becoming functional, units in Palamu area practice wool weaving via traditional production means. Product quality has seen a vast difference as earlier coarse blankets and shawls were produced. Now, high quality blankets, shawls, tweeds, scarves and mufflers are woven. Jharkhand's cotton clusters have also seen a boost in quality of weaving. Previously, fabrics were woven on 48-52 reeds which has now increased to 100-120 reeds. The Government of India sanctioned 35 mini handloom clusters comprising 250-300 weavers. Jharkhand Silk Textile and Handicraft Development Corporation Limited (Jharcraft) is implementing the scheme with the aim of enabling sufficient basic infrastructure to the weavers such as looms and accessories and providing design and marketing support along with skilling.

6 corridors have been proposed within the state of Jharkhand namely East-West Highway Corridor, Jharkhand Eastern Corridor, North-South Corridor, Jharkhand Central Corridor, Tourist Corridor, Holy Tourist Corridor covering 1369 kms along with 10 National Highway projects in Jamshedpur covering 220 kms and 21 National Highway projects in Ranchi covering 532 kms. The current scenario of connectivity within the state is feasible for movement internally and with other states through multiple airports in major cities and a well-defined road and rail network. Additionally, there's a Silk Park comprising 4 units is under production.

The Micro, Small and Medium enterprises (MSME) sector has emerged as an immensely dynamic and evolving sector of the Indian economy and is considered an important driver of economic development in the country. MSME sector contributes to more than 48 per cent of exports, over 30 per cent of the country's GDP and generates employment for about 111 million people. Being one of the most vibrant sectors of the Indian economy, the MSME sector produces and manufactures a variety of products for both domestic as well as international markets. MSMEs have played an important role in providing employment opportunities in rural areas. The sector has helped in rural industrialization, given the inherent advantages of low capital cost, high employment potential, and flexibility in operations, utilization of local resources, etc. Acting as a complementary unit to the large industrial sector, the MSME sector has significantly contributed to the overall industrial development of the country.

Post COVID-19, to support the MSME sector in overcoming challenges in business growth, the Government of India (GoI) given priority on strengthening the existing programmes of

Ministry of MSME and address the challenges of the last mile enterprises across institutional, financial, and technological areas with the overall objective of improving competitiveness of MSMEs in India. This initiative is called as the MSME Competitiveness Programme towards Covid Resilience and Recovery (MCRRP).

To further bolster the MSME Sector, Government of India launched a World Bank supported Scheme called “Raising and Accelerating MSME Performance (RAMP)” which supports the overall Covid Resilience and Recovery Programme of MoMSME and aims at improving market access, access to credit, strengthening institutions and governance at the Centre and State, improving Centre-State linkages and partnerships, addressing issues of delayed payments, and greening of MSMEs.

The core objective of RAMP is to develop a comprehensive Strategic Investment Plan (SIP) that assesses the critical needs and gaps in Jharkhand State and proposes targeted interventions to address them. Over the next three years, the programme will be implemented subject to SIP approval from the Ministry of MSME, in alignment with the investment norms and guidelines. The SIP outlined in this report will serve as a strategic roadmap for RAMP implementation in Jharkhand State, driving development and growth initiatives.

The Government of Jharkhand has recognized the Raising & Accelerating MSME Performance (RAMP) Programme of the Ministry of Micro, Small and Medium Enterprises (MoMSME), Government of India, as a vital initiative for the growth and development of the MSME sector in Jharkhand. Jharkhand Industrial Infrastructure Development Corporation is selected as State Nodal Agency (SNA) for RAMP programme implementation. State Programme Implementation Unit (SPIU) has been engaged for preparation of strategic investment plan and its implementation.

To prepare a Strategic Investment Plan (SIP) as a prerequisite for RAMP implementation the team developed stakeholders survey questionnaire and conducted survey in each district with the help of district industries centre, industry associations, line departments to understand the challenges faced by MSMEs, assess the need-gap, and evaluate the MSME ecosystem in Jharkhand.

The outcome of this report is the result of consultations with various stakeholders of the MSME sector in Jharkhand, including officials from government departments, industry associations, financial institutions and MSMEs themselves. These stakeholder engagements have been instrumental in shaping the targeted interventions and projects proposed in the Strategic Investment Plan (SIP), ensuring that the plan is tailored to address the specific needs and challenges of Jharkhand's MSME ecosystem.

During interaction with stakeholders, it has been observed that the MSME sector in Jharkhand is facing critical challenges towards their business growth which includes accessing information and benefits of central and state government schemes, lack of formalization of existing enterprises, delay in getting regulatory/statutory compliances, lack of expansion of industries due to unavailability of lands, inadequate infrastructure, unavailability of uninterrupted power supply, lack of market information and access to proper marketing channel, limited capacity for catering to export market, lack of awareness on quality control mechanism and quality assurance measures, limited research and development opportunities for new product development for MSMEs, inadequate and timely credits etc.

The major challenges identified formed the basis for formulation of suitable interventions/project proposals with budget aligned to RAMP manual. Total 21 project proposals have been proposed with an overall budget INR 93.02 Cr. The proposals are prepared in consultation with 7-8 state government offices which are directly involved in

MSME development, promoting livelihood for artisans, entrepreneurship development, providing skilled workforce, promoting green audits in MSMEs, and similar organisations. It is expected to carry out direct intervention to 7,000-8,000 MSMEs, artisans, SHG member khadi and village industry units through these projects and indirectly 55-60% beneficiaries.

The projects are developed for formalization of informal enterprises, create information repository and ready to access MSME data base, one stop facilitation centre for MSMEs, micro cluster development programme, women entrepreneurship acceleration programme, women entrepreneurship development cell, strengthening institution and networks, promotion of Lean, ZED, Samadhan and TReDS, capacity building of government officials and MSMEs, facilitation for export promotion and government e-marketplace, promotion of circular economy, quality certification, create energy efficient MSMEs, etc.

It is expected effective implementation of RAMP programme will bring positive changes in MSME ecosystem in Jharkhand and it will make a great impact on the state economy. RAMP will be instrumental in transformation of the MSME sector of the state and make the enterprises competitive, innovative, technically and energy efficient, complying to quality, promote economic and environment sustainability.

Chapter - 1: About RAMP Programme

1.1. Introduction about RAMP

Raising and Accelerating MSME Performance (RAMP) supports the overall Covid Resilience and Recovery Programme of MoMSME and aims at improving market access, access to credit, strengthening institutions and governance at the Centre and State, improving Centre-State linkages and partnerships, addressing issues of delayed payments, and greening of MSMEs. The period of the RAMP programme, the number of MSMEs targeted to benefit and the project outlay under RAMP Programme have been given in the following Snapshot.

RAMP Programme – a Snapshot



Supporting the Ministry of MoMSME's "Implementing MSME competitiveness Programme- post Covid Resilience and Recovery Programme (MCRRP)"

Figure 1: RAMP Snapshot

1.2. RAMP Programme: Objectives, Key Result Area and DLIs

RAMP is a World Bank supported Central Sector Scheme of the Government of India (Gol). A brief outline of the RAMP Programme and its objectives as per RAMP Manual has been provided in the following Snapshot and the details are provided in the following paragraphs.

1.3. Objectives of RAMP Programme

The scheme supports an overall programme encompassing the following interventions –

- a) MSME institutional strengthening through, inter-alia, the MSME Council; digital portals, policy and M&E functions.
- b) The convergence of relevant State-level schemes and support Programmes through the preparation and implementation of the Strategic Investment Plans (SIPs).
- c) Firm competitiveness schemes including Technology upgradation and quality certification; marketing support schemes; capacity building for technology centers.
- d) Strengthening the receivables financing market for MSMEs.
- e) Enhancing the effectiveness of the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) for greening investments and investments in women owned businesses.
- f) Addressing delayed payments through online dispute resolution (ODR).

The Programme funds for RAMP would be provided to the Ministry by Gol through its annual budget and disbursements will be made by the World Bank to Gol on achievement of agreed Disbursement Linked Indicators (DLIs). RAMP programme with impacts across the country will directly or indirectly benefit all 63 million enterprises that qualify as MSMEs. However, a total of 5,55,000 MSMEs are specifically targeted for enhanced performance and in addition, target market to include service sectors and 70,500 women MSMEs is envisaged.

RAMP programme, through enhanced collaboration with States, will be a job-enabler, market promoter, finance facilitator, and will support vulnerable sections and greening initiatives.

1.4. Key Result Areas of RAMP Programme

RAMP is designed in accordance with the World Bank Programme for Results (P for R) instrument. World Bank funds under RAMP would be provided to the Ministry on achievement of mutually agreed Disbursement Linked Indicators (DLIs). This will include Technical Assistance for strengthening implementation and monitoring capacity of MoMSME and of States. The Programme has identified two results areas viz:



Figure 2: RAMP Snapshot

1.5. Disbursement Linked Indicators (DLIs) of RAMP Programme

The key matrix to monitor progress under RAMP are the DLIs against Key results areas. The six DLIs are as follows:

- i. Implementing the National MSME Reform Agenda
- ii. Accelerating MSME Sector Centre-State collaboration
- iii. Enhancing effectiveness of MSME CHAMPIONS Scheme
- iv. Strengthening Receivable Financing Market for MSMEs (TReDS)
- v. Enhancing Effectiveness of CGTMSE and “Greening and Gender” delivery
- vi. Reducing the incidence of delayed payments through ODRs

1.6. Constitution of Central & State Committee

As per the RAMP Manual, the constitution of various Central & State Committees and their functions for the monitoring and implementation of RAMP Programme have summarized in the following Table.

Table 1: Constitution of Central & State Committee

TEAM/ COMMITTEE	FUNCTIONS
National MSME Council	Monitoring and Policy Overview of RAMP
RPC - RAMP Programme Committee	Headed by the Secretary of MoMSME, RPC would comprise the heads of the various Divisions of MoMSME and/or other related Ministries (Ministry of Textiles, Ministry of Food Processing Industries, Department of Financial Services, etc.)
NPMU - National Program Management Unit (NPMU):	The NPMU at the MoMSME and will comprise professionals and experts competitively selected from the industry to support MoMSME to implement and monitor RAMP programme.
SIPEC- Strategic Investment Plan Evaluation Committee	Evaluation of SIPs duly approved by SRPC

TEAM/ COMMITTEE	FUNCTIONS
SRPC - State RAMP Programme Committee	<p>Functions of SRPC include:</p> <ul style="list-style-type: none"> ➤ Coordinate with the MoMSME on RAMP implementation, ➤ Oversee the SIP preparation process, ➤ Approval of SIP to be submitted to RAMP Programme Committee of MoMSME for consideration, ➤ Review performance of RAMP in the respective States/UTs periodically to ensure inter Departmental/Ministerial coordination for SIP preparation and its implementation, ➤ Monitoring of fund releases & utilization and audits, ➤ Oversee the functioning of the State PIUs, ➤ Approval of work plan and budget, Annual Procurement Plans, and fund releases for SIP implementation.
SIPEC- Strategic Investment Plan (SIP) Evaluation Committee	To appraise, evaluate and approve the SIPs received from SRPC
SNA- State/UT Nodal Agency	Jharkhand Industrial Infrastructure Development Corporation Ltd (JIIDCO)
SRPC- State RAMP Programme Committee	Headed by the Principal Secretary/Secretary of the relevant department.
SPIU- State Programme Implementation Unit	SPIU established in the Industries Department/ Department of MSME at the State will support the State in monitoring, evaluation, and implementation of RAMP.

1.7. Implementation Priorities of MSME Competitiveness Programme

As per the RAMP Manual, the implementation priorities of MSME Competitiveness Programme have summarized in the following Table.

Table 2: Implementation Priorities of MSME Competitiveness Programme

Outcomes of the RAMP Programme	Measurable Result Indicator (after five years)
Strengthening Institutions and Governance at the Center	
Greater policy level expertise with linkages with MSME eco system	<ul style="list-style-type: none"> Establish MSME Council with Ministries/ State/UT Governments representation. Strengthen Policy expertise within the Ministry
Improved monitoring and evaluation frameworks for implementation of MoMSME schemes.	<ul style="list-style-type: none"> Digital platforms for M&E of Ministry schemes established and operational
Enhance Center- State/UT Synergies	
Understand State/UT priorities and gaps in the MSME sector	Preparation of Strategic Investment Plans in States/UTs.
Improved State/UT participation to manage MSME Programmes.	All States/UTs to participate in the MSME competitiveness Programmes
Improve Market Access	
<p>Increase in number of Implementation partners.</p> <p>Increase in number of MSMEs adopting</p>	<ul style="list-style-type: none"> To add Implementing Partners (IPs) across six MSME Champions Schemes. Five-fold increase in number of MSMEs under MSME Champions Scheme to cross 2,00,000

Outcomes of the RAMP Programme	Measurable Result Indicator (after five years)
ZED/Lean/and other competitive Programmes.	<ul style="list-style-type: none"> To create 2,00,000 champion MSMEs
Of which, accessed by enterprises owned by Scheduled Castes, Scheduled Tribes and women (%)	At-least one third of these to be enterprises owned by Scheduled Castes, Scheduled Tribes and women
Addressing issue of delayed payments	
Increase in number of MSMEs on the TReDS platform	At least tenfold increase in the number of lending agencies
Increase in volume of transactions on TReDS	At least three times increase from the current baseline in the volume of transaction on the TReDS platform to reach at least INR 1000 billion
Greater efficiency in dispute resolution by MSEFCs	MSEFCs to reach 100% disposal of applications from the current 7% and increased use of online dispute resolution services through the Samadhan portal
Increase access to finance	
Increase in volume of MSME term loans extended through Financial Institutions (FIs) under the CGTMSE umbrella.	Five-fold increase in volume of MSME term loans extended through Financial Institutions (FIs) under the CGTMSE umbrella to reach at-least INR 375 billion
Of which, accessed by SC, ST, and women	<ul style="list-style-type: none"> At-least one third of this volume, to be accessed by enterprises owned by Scheduled Castes, Scheduled Tribes, and women. Up to 300 Crore (\$41 Mn) on green investments

Outcomes of the RAMP Programme	Measurable Result Indicator (after five years)
Greening of MSMEs	
Number of MSMEs adopting green technologies and using green energy sources	All Champion MSMEs to adopt green technologies.

1.8. State Participation

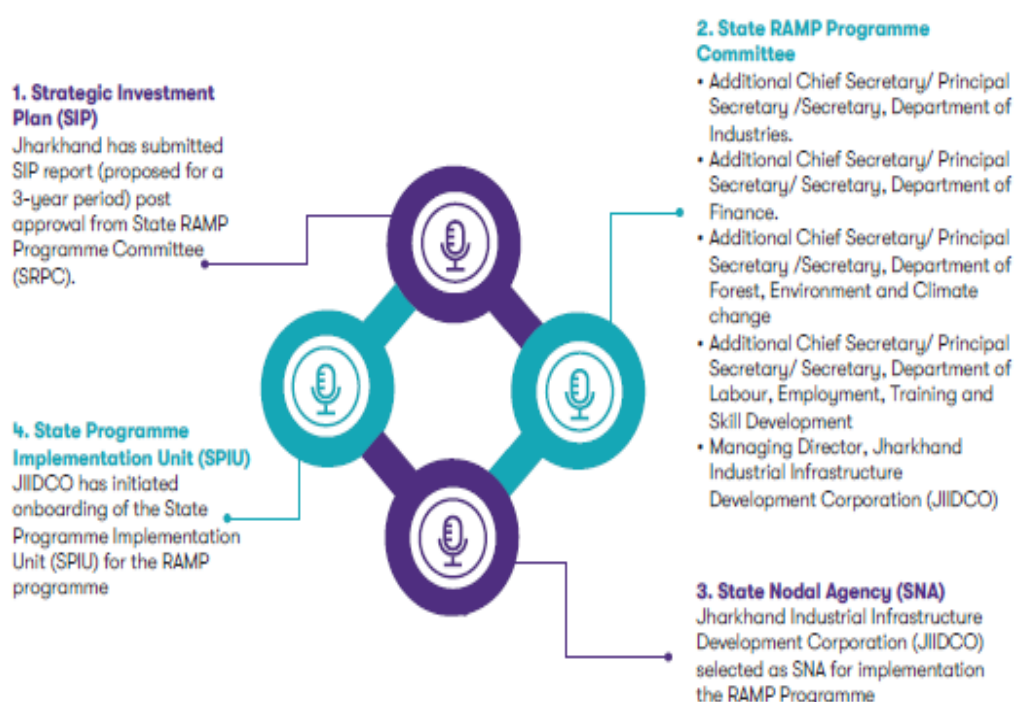


Figure 3: RAMP stages of implementation

1.9. RAMP Programme Implementation in Jharkhand

The state government signed Letter of Understanding and opened programme specific bank account. JIIDCO was appointed as State Nodal Agency and State RAMP Programme Committee was formed. The Strategic Investment Plan (SIP) is prepared by JIIDCO.

Chapter - 2: SIP- Approach & Methodology

Both secondary and primary research were undertaken which resulted in gaining better understanding on the geographical region wise, segment wise and cluster value chain/sector wise insights into the key challenges and constraints to the MSME growth. The overall approach & methodology, along with the observations and findings of the study is provided below:

Both secondary and primary research were undertaken which resulted in gaining better understanding on the geographical region wise, segment wise and cluster value chain/sector wise insights into the key challenges and constraints to the MSME growth. The overall approach & methodology, along with the observations and findings of the study is provided below.

2.1. Approach & Methodology

The overall approach focused on preparation of a Strategic Investment Plan (SIP) that adheres to the RAMP Manual for project implementation in Jharkhand. The methodology adopted is a mix of secondary/ desktop research and primary research.

Step 1: Secondary Research/ Desktop Research

Secondary research was conducted in a very systematic way by studying relevant websites and reports published by various government departments which are available on website & portals of those departments. The desktop research helped to understand the status of the MSME ecosystem in the Jharkhand w.r.t various parameters and arrive at suitable baseline numbers for various initiatives/programs, which may form an integral part of the proposed SIP. The desktop research, in conjunction with the RAMP Manual guidelines, helped in framing appropriate line of enquiry to establish major gaps and challenges in the MSME ecosystem at enterprise level as well as policy and governance level. The data collected with the help of various sources was analyzed for drawing inference, conclusion & utilize for preparation of SIP. Important sources of secondary information is tabulated below:

Table 3: Secondary Research/Desktop Research

S. No	Particulars /Name of Document	Source /Link	Insight Obtained
1	MSME Annual Report 2022-23	https://msme.gov.in/sites/default/files/MSMEANNUALREPORT2022-23ENGLISH.pdf	Comparative analysis on MSME performance between major States of India vis a vis Jharkhand.

S. No	Particulars /Name of Document	Source /Link	Insight Obtained
2	Economic Survey of India 2022-23	https://www.indiabudget.gov.in/economicsurvey/doc/echapter.pdf	Comparative analysis on the contribution of manufacturing sector to Jharkhand's GSDP
3	National Sample Survey (NSSO) 2015-16	https://www.mofpi.gov.in/sites/default/files/2015_16_nssso_73rd_round.pdf	MSME Survey information
4	6th Economic Census of India 2013-14	https://www.mospi.gov.in/all-india-report-sixth-economic-census	Comparative analysis on various MSME oriented economic activities including Employment, type wise establishments, growth/performance of MSMEs, size class wise comparison, broad industrial sector wise comparison (NIC 2 digit), women headed enterprises, Agri and non-Agri enterprises, social group wise analysis, source wise financial resources for MSMEs.
5	Compendium of MSME Schemes (Gol)	https://www.msme.gov.in/sites/default/files/FlipbookEnglishSchemeBooklet.pdf	Various Central sector & Sponsored Schemes details and Analysis
6	RBI Annual Report	https://rbidocs.rbi.org.in/rdocs/AnnualReport/PDFs/0ANNUALREPORT20222322A548270D6140D998AA20E8207075E4.PDF	Sector wise credit flow to MSME
7	RBI Master Direction - Lending to MSME Sector	https://rbidocs.rbi.org.in/rdocs/notification/PDFs/56MD24072017E50D0ED63F9B4414AA756FF0FC72FB66.PDF	MSME Sector Credit support Highlights
8	CGTMSE Annual Report 2022-23	https://www.cgtmse.in/DocumentRepository/ckfinder/files/CGTMSE%20AR%202023-%20English.pdf	Comparison of CGTMSE coverage across India
9	Udyam Dashboard	https://dashboard.msme.gov.in/Udyam_Statewise.aspx	Udyam Comparison analysis
10	GEM and ODOP Portal/ Dashboard	https://gem.gov.in/odop-category/	GEM Transaction Statistics

S. No	Particulars /Name of Document	Source /Link	Insight Obtained
11	MSME SAMADHAAN-Delayed Payment Monitoring System	https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_StatePendingRpt.aspx	Analysis of Delayed payment cases
12	TReDs Platform	https://www.champions.gov.in/MyMsme/FaqspdfURL/Q27_2.pdf	Highlights of TReDS
13	Economic Survey of Jharkhand 2023-24	https://static.investindia.gov.in/s3fs-public/2024-03/Jharkhand%20Economic%20Survey%202023-24.pdf	Economic assessment State on various parameters

Step 2: Primary Information

To set the context of preparation of the Strategic Investment Plan (SIP) three key meetings were held. The first meeting was held on August 6, 2024, under the chairmanship of Shri Varun Ranjan, IAS, MD, Shri Sanjay Kumar Sahu, General Manager, Jharkhand Industrial Development Corporation (JIIDCO) and attended by Smt. Dr. Rajeshwari K.R, Deputy Director, MoMSME, Shri Anriban Ghosh, Head BO,SPM – RAMP and NPMU to MSME, NPMU team, Smt. Jyoti Kumari, FJCCI Treasurer Industrialist, Shri Vinod Kumar Agarwal, Subcommittee chairman FJCCI, Industrialist, Saquib Ahmed, Assistant Manager and others. This meeting introduced the RAMP program and initiated activities to prepare the



Figure 4: Shri Varun Ranjan, IAS, MD, JIIDCO in discussion with NPMU-RAMP team

SIP, essential for implementing RAMP in Jharkhand. The discussion also included challenges that MSMEs are currently facing, including rising competition due to e-Commerce and globalization, difficulties in obtaining credit because of collateral requirements, productivity issues, marketing obstacles, insufficient infrastructure, the lack of access to the latest technology and ways to address and mitigate these challenges.

- The second meeting was held on August 7, 2024, under the Chairmanship of the Secretary of Ministry of MSME, with officials from JIIDCO, DIC, and association members. He discussed the current situation of MSMEs and the policy-level challenges they face, offering suggestions on how to address them. He also inquired about the ongoing efforts to improve MSMEs in the state.
- On August 9, 2024, under the chairmanship of MD of JIIDCO, a meeting was organized with GMs of the DICs, reinforcing the importance of these initiatives. He emphasized the need for cooperation to ensure MSMEs in Jharkhand benefit and improve their performance. District Industry Centers (DICs) are key drivers of economic development, as they play a critical role in developing the MSME ecosystem. Therefore, it was essential to create awareness of RAMP among DIC officials.

These meetings gave insight about the potential for development of various industrial sectors in the respective districts, which can make positive impact on socio-economic development of the district.

The details of various types of Stakeholders who participated are as follows:

- Individual MSMEs/ Existing entrepreneurs,
- Industry and Trade associations
- MSME related Govt. depts./ organizations

An objective based questionnaire was designed and shared which aimed at assessing the current state of MSMEs, focusing on their scale, location, sector, financial access, market reach, environmental practices, infrastructure, and technology adoption. The data gathered helped to identify key challenges and opportunities for MSMEs, guiding targeted interventions to enhance their growth, efficiency, and competitiveness. The survey was shared with respondents (957) and responses were duly received and the survey revealed the following findings:

- a) **Location of Enterprises-** The distribution of enterprises, with 441 in rural areas, 287 in semi-urban areas, and 229 in urban areas, suggests that a significant portion of MSMEs is based in rural areas. This rural concentration reflects the need for targeted support and infrastructure development to enhance business operations and growth in these areas.

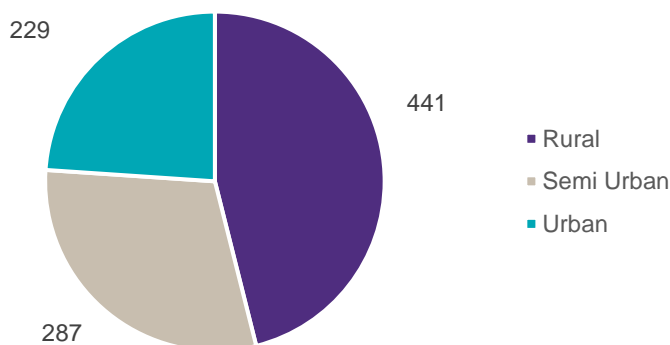


Figure 5: Location-wise distribution of enterprises in Jharkhand

- b) **Scale of Enterprise-** The categorization of enterprises based on the scale at which they operate is indicative of most businesses operating on a micro and smaller scale, maybe due to limited resources and capacity. This highlights the need for support mechanisms tailored to micro and small enterprises, such as access to finance, technology, and training, to help them scale up.

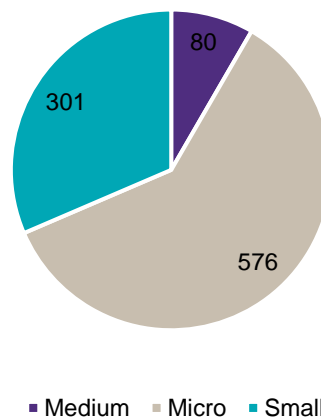


Figure 6: Distribution of enterprises in Jharkhand based on scale

- c) **Type of Enterprise-** Most of the enterprises are focused on manufacturing (739), indicating that this sector dominates the MSME landscape. The smaller numbers involved in both manufacturing and services (109), services alone (92), and trade (17) suggest that there may be less diversification in enterprise activities. This heavy reliance on manufacturing implies a strong industrial base, but it also points to the potential for growth in the services and trade sectors.

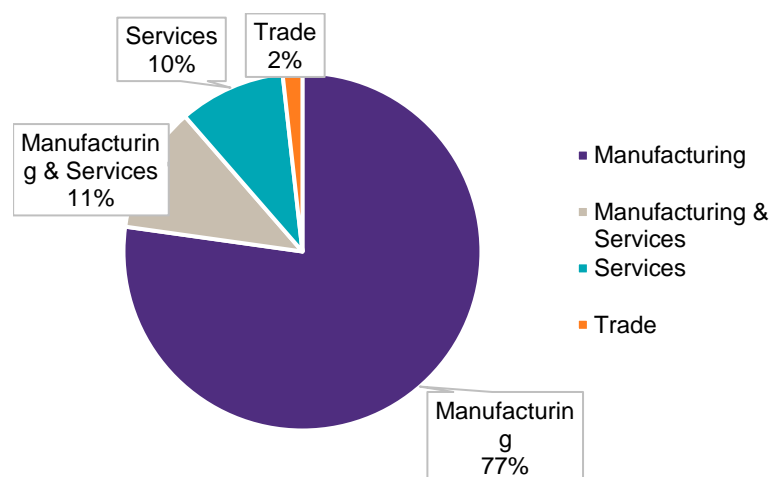


Figure 7: Distribution of enterprises in Jharkhand based on type

- d) **Customer Location-** The distribution of customer locations shows that most enterprises (431) serve the local area within their district, indicating a strong local focus, possibly limiting the reach beyond their immediate region. A significant number (236) operate within the state, while fewer enterprises (194) serve customers across the country, suggesting that many MSMEs have not expanded their market beyond regional boundaries. The small number of enterprises engaged in exports (9) highlights limited international market penetration providing the opportunities for growth in national and international markets, where businesses could benefit from strategies and support to expand their customer base beyond local and regional areas.

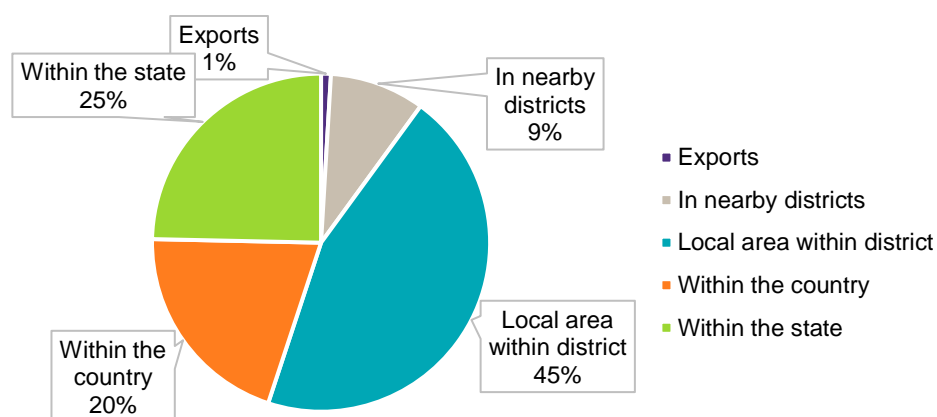


Figure 8: Distribution of enterprises in Jharkhand based on customer group location

- e) **Govt. Schemes Awareness-** 643 respondents were aware of government schemes, indicating a significant awareness level, though 314 were still uninformed. The 314 respondents who remain uninformed suggest that there is still a considerable gap in the outreach and communication indicating the need for enhanced dissemination efforts and targeted awareness programs to ensure that all MSMEs are informed about the available government support.

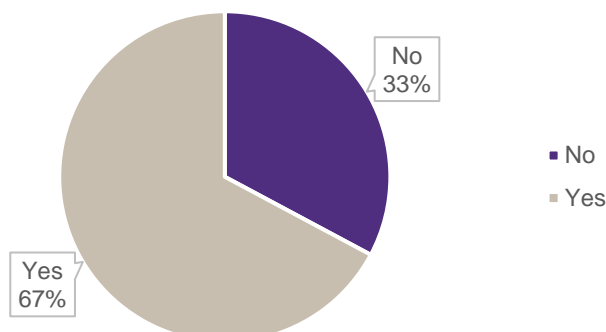


Figure 9: Distribution of enterprises in Jharkhand based on their state scheme awareness

- f) **Financing-** Financing was accessible to a majority, as 524 respondents received it, although a notable 356 did not respond, potentially indicating uncertainty or lack of access to information.

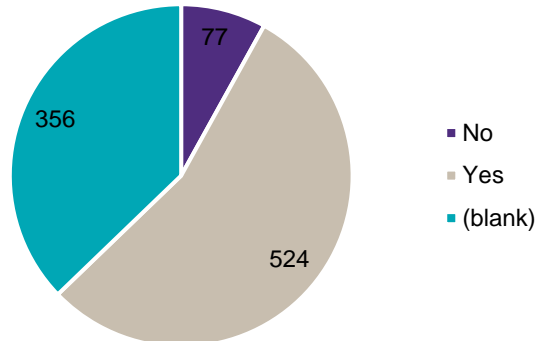


Figure 10: Distribution of enterprises in Jharkhand based on their Credit Access

- g) **Delay of the Payments-** The high number of payment delays reported in the manufacturing sector, with 739 respondents affected, suggests that this sector is particularly vulnerable to cash flow issues, which can significantly hinder operations and growth. The fewer delays noted in the services (92) and trade (17) sectors may indicate better payment terms or less dependency on extended credit cycles. This highlights the need for targeted interventions to alleviate these financial challenges.

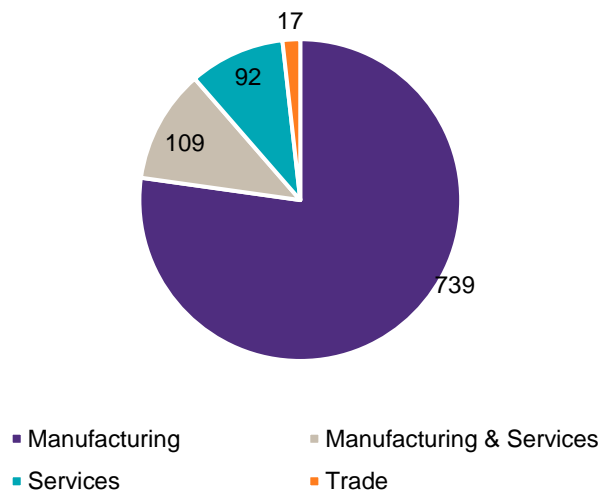


Figure 11: Distribution of enterprises in Jharkhand based on their delays in payment

- h) **Awareness about the Samadhan portal-** This highlights a need for increased outreach and education to ensure that more micro and small entrepreneurs are informed about the portal and its benefits. Enhancing awareness could empower more businesses to utilize the portal effectively.

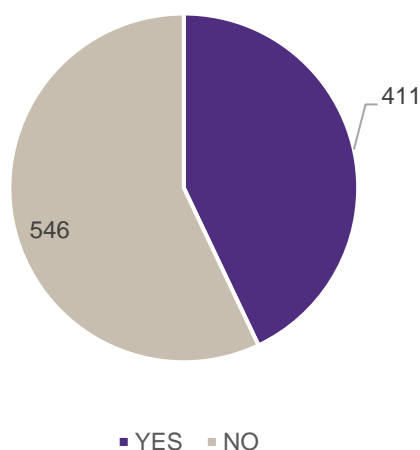


Figure 12: Distribution of enterprises in Jharkhand based on their awareness about the Samadhan portal

- i) **Udyam Registration-** Majority of the respondents (852 out of 957) are registered on the Udyam portal, indicating a high level of compliance and awareness among small and medium enterprises regarding the importance of legal recognition and operational certification. However, the fact that 105 respondents are still not registered suggests there is room for further outreach and support to ensure that all eligible businesses are aware of the benefits of Udyam Registration and are encouraged to complete the process.

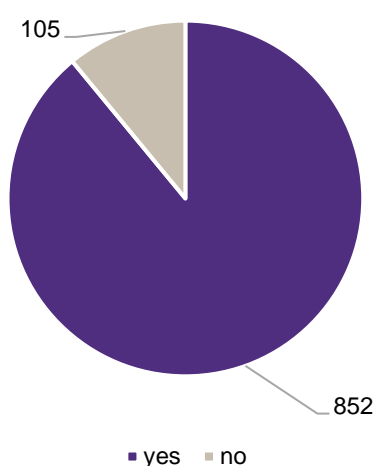


Figure 13: Distribution of enterprises in Jharkhand based on their Udyam registration

- j) **GST registration-** The survey indicates that most respondents (720 out of 957) have obtained GST registration, suggesting that most businesses are either above the ₹40 lakh turnover threshold or are voluntarily registered for GST. However, 237 respondents are not registered for GST, which could imply that these businesses either do not meet the turnover requirement for mandatory GST registration or are unaware of the necessity for registration. This highlights the importance of ensuring that businesses understand the GST requirements based on their turnover and the potential benefits of voluntary registration.

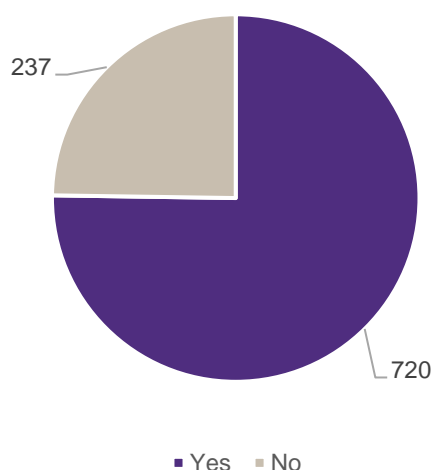
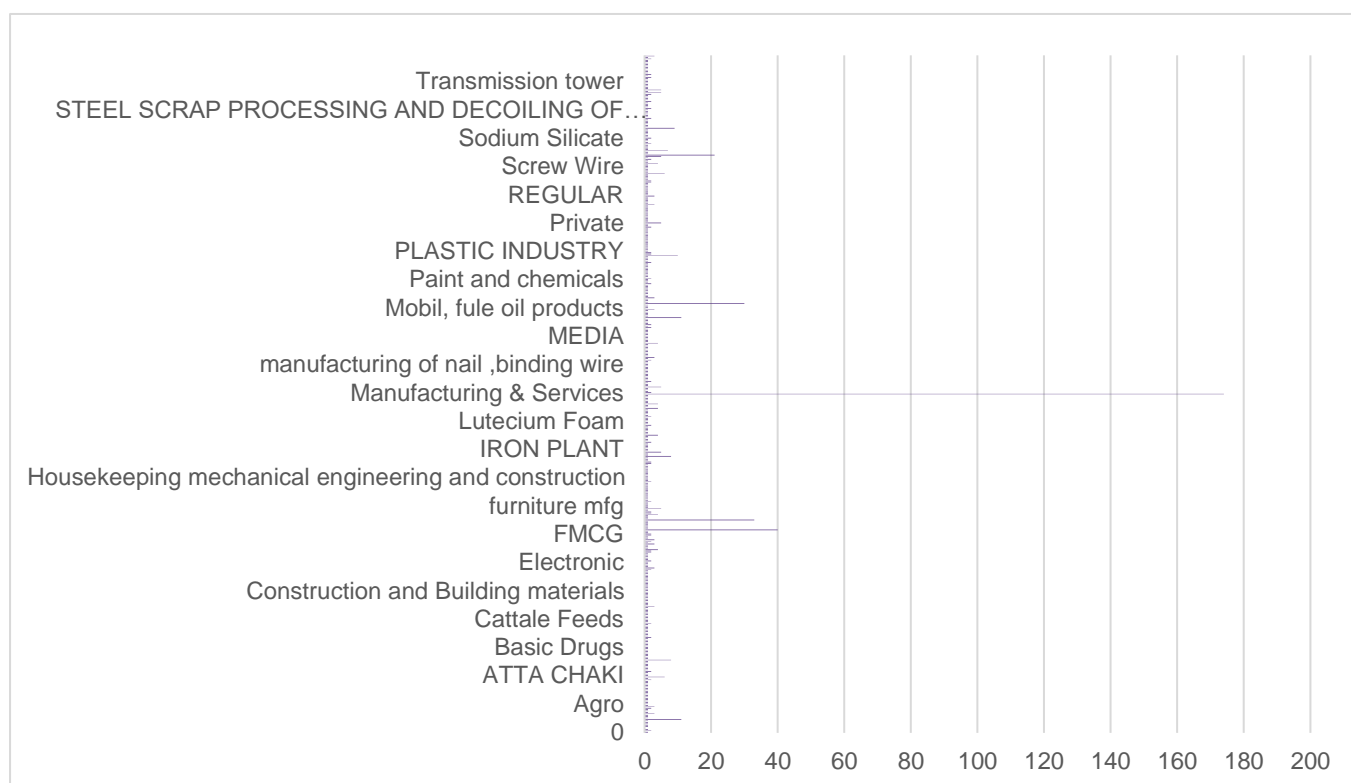


Figure 14: Distribution of enterprises in Jharkhand based on their GST registration

k) Sector of Operations



- l) **Pan Number-** Majority of respondents (869 out of 957) have PAN registration, indicating a high level of compliance and understanding of the importance of PAN for financial transactions and MSME sector association. The fact that only 88 respondents lack PAN registration suggests that most businesses recognize the necessity of having a PAN for legal and financial purposes. However, the small percentage without PAN registration may need further guidance to ensure they meet compliance requirements and fully benefit from being part of the MSME sector.

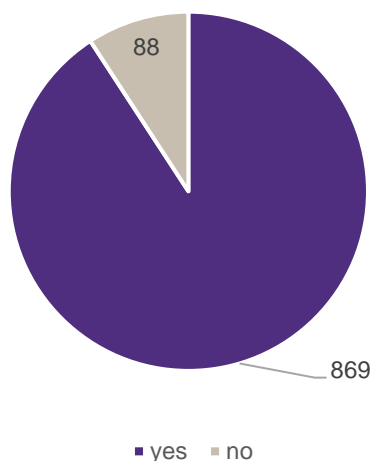


Figure 16: Distribution of enterprises in Jharkhand based on their pan registration

- m) **Availed credit/ financial assistance for technology upgradation or assistance under any Govt. of India Scheme or State Scheme** - This suggests that many MSMEs may be unaware of these opportunities or find the process challenging. Increasing awareness and simplifying access to these schemes could help more businesses take advantage of financial assistance, leading to improved technology adoption and competitiveness.

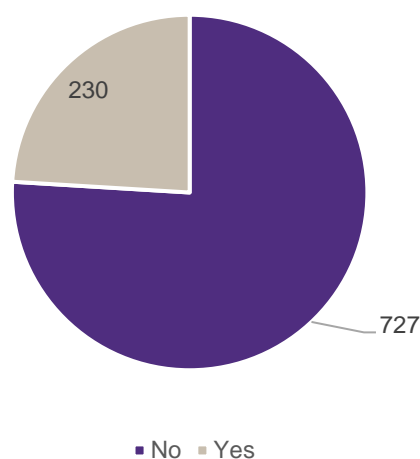


Figure 17: Distribution of enterprises in Jharkhand based on awareness regarding centre/state scheme for credit assistance for tech upgradation and other purpose

- n) **Awareness about the industry 4.0-** 815 out of 957 respondents are unaware of Industry 4.0, highlighting a significant knowledge gap in the adoption of smart technologies and automation. This lack of awareness suggests that many businesses may not be fully leveraging the potential of digital transformation to enhance efficiency and competitiveness. The opportunity lies in educating and training MSMEs about Industry 4.0, enabling them to integrate these advanced technologies into their processes, which could lead to increased productivity, innovation, and competitiveness.

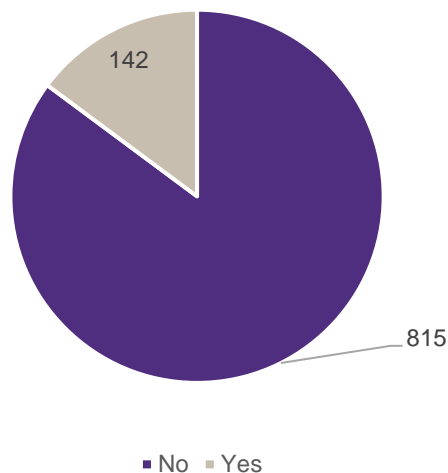


Figure 18: Distribution of enterprises in Jharkhand based on awareness about industry 4.0

- o) **Awareness about the certifications like ZED, LEAN-** This indicates that a majority of MSMEs may be missing out on the benefits of these certifications, which are designed to improve quality, efficiency, and sustainability in manufacturing processes. The gap in awareness presents an opportunity to educate and promote these certifications, encouraging more MSMEs to adopt best practices that can enhance their operational performance and market competitiveness.

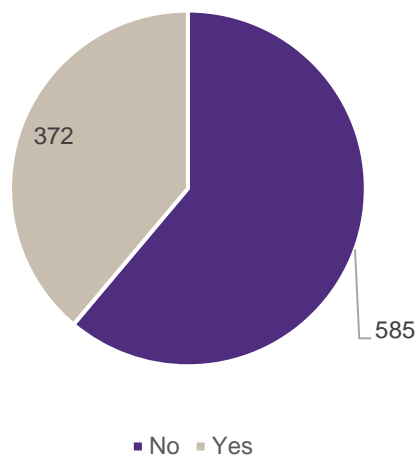


Figure 19: Distribution of enterprises in Jharkhand based on awareness about ZED & LEAN certification

- p) **Have you found these certifications useful-** The majority's uncertainty suggests that many businesses have either not engaged with these certifications or lack sufficient information to assess their value. There is an opportunity to raise awareness and demonstrate the tangible benefits of these certifications, potentially increasing their adoption and effectiveness in improving business processes.

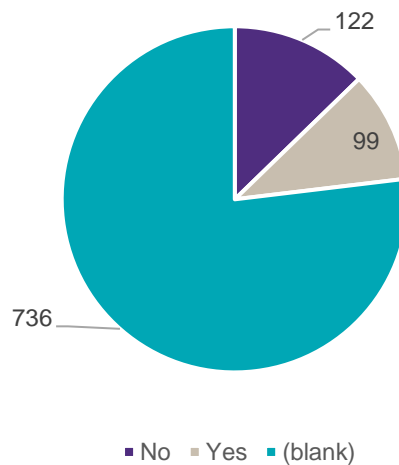


Figure 20: Distribution of enterprises in Jharkhand based on opinion on usefulness of Zed & LEAN certification

- q) **Customer Target Groups:** This distribution highlights that most MSMEs successfully maintain a diverse customer portfolio, but there may be opportunities for those with a high reliance on repeat customers to explore strategies for attracting new customers and for those focused on new customers to enhance customer retention.

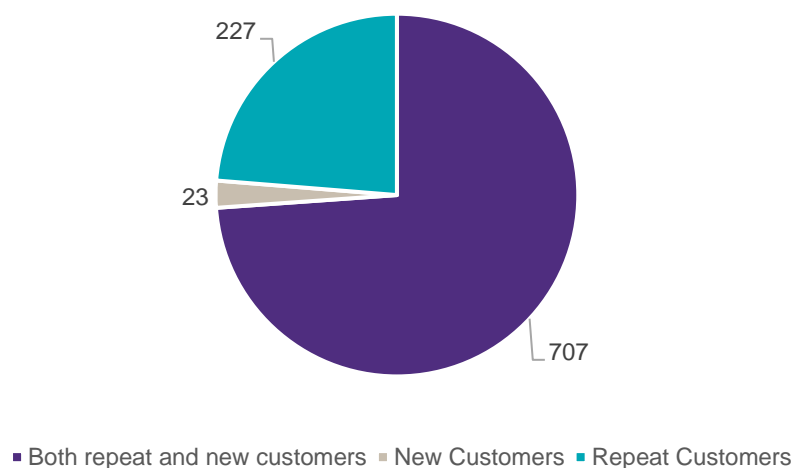


Figure 21: Distribution of enterprises in Jharkhand based on the diversity of their target customer groups

- r) **Access to digital media, and e-commerce means:** This suggests that a majority of MSMEs are utilizing digital tools and online channels, which can enhance their market reach and operational efficiency. However, the significant number of businesses without access indicates a potential barrier to digital engagement, highlighting an opportunity to support and encourage the adoption of digital and e-commerce solutions among those who are currently lacking access.

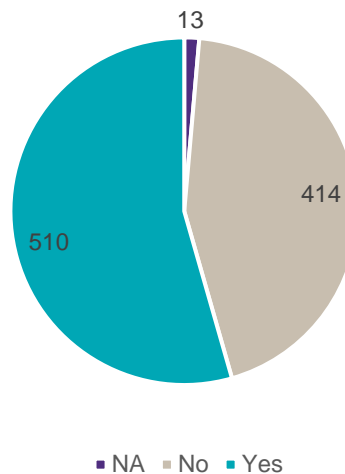


Figure 22: Distribution of enterprises in Jharkhand based on their access to digital media and e-commerce opportunities

- s) **Empanelment with OEM-** This suggests that a vast majority of MSMEs are not engaged with OEMs, which could imply limited access to OEM partnerships or a lack of integration with larger supply chains. This presents an opportunity to explore and promote strategies that facilitate OEM empanelment, which could enhance business prospects and access to larger markets.

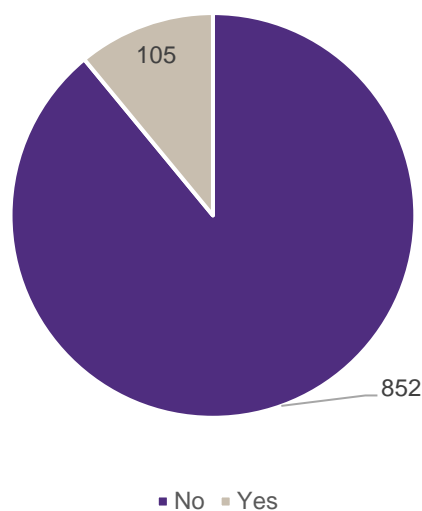


Figure 23: Distribution of enterprises in Jharkhand based on their empanelment with OEM

- t) **Does the enterprise have an effluent treatment plant-** This indicates that majority of MSMEs may not have implemented necessary environmental management practices to handle waste effectively. This lack of effluent treatment infrastructure could suggest gaps in regulatory compliance or awareness regarding environmental sustainability. There is an opportunity to promote the benefits of effluent treatment plants, such as compliance with environmental regulations and improved sustainability, to help more MSMEs adopt these essential practices.

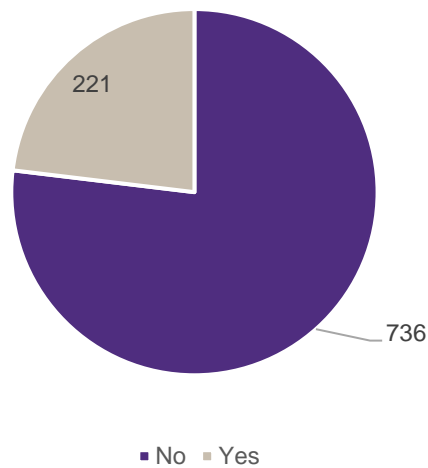


Figure 24: Distribution of enterprises in Jharkhand based on availability of effluent treatment plant

- u) **Common ETP for Group of MSMEs-**

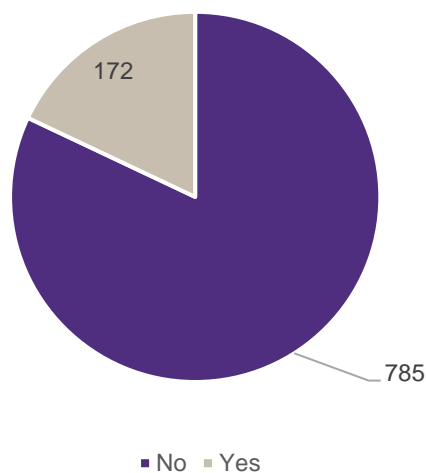


Figure 25: Distribution of enterprises in Jharkhand based on common ETP for group of MSMEs

- v) **Aware of Govt. schemes providing finance for MSMEs-** Majority of businesses are informed about available financial support, which can aid their growth and development. However, the fact that a substantial number of MSMEs are unaware suggests that there is still room to improve outreach and communication about these schemes to ensure that all eligible businesses can benefit from them.

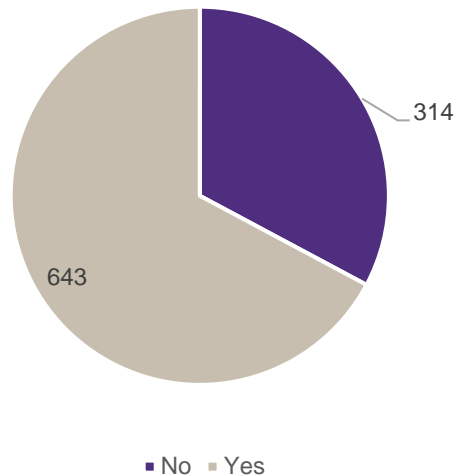


Figure 26: Distribution of enterprises Jharkhand based on their participation in marketing and promotion events

- w) **Has the Enterprise participated in market events like trade fairs/exhibition/ vendor development/buyer seller meet -** This indicates that a significant number of MSMEs are missing out on opportunities to showcase their products, network with industry peers, and explore new business prospects. Engaging more MSMEs in such events could enhance their visibility, market reach, and business growth, suggesting a need for increased awareness and support for participation in these key business development activities.

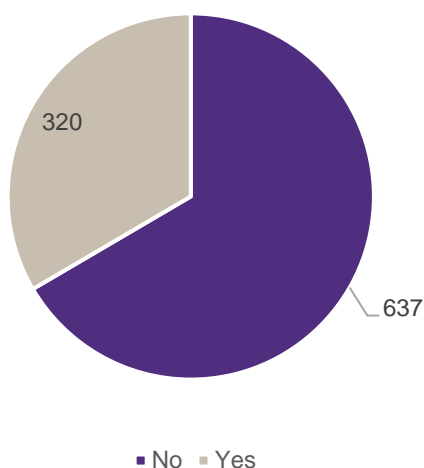


Figure 27: Distribution of enterprises in Jharkhand based on their participation in marketing and promotion events

- x) **Count where the enterprise is established** - Most MSMEs are concentrated in industrial areas, benefiting from infrastructure and facilities provided there. Home-based enterprises also represent a significant portion, suggesting a notable number of smaller or startup businesses operating from home settings. The lower numbers in government and private industrial clusters imply that these locations are less utilized. There may be opportunities to enhance the appeal and support for MSMEs in government and private industrial areas to better distribute business activities and foster growth across various types of establishment environments.

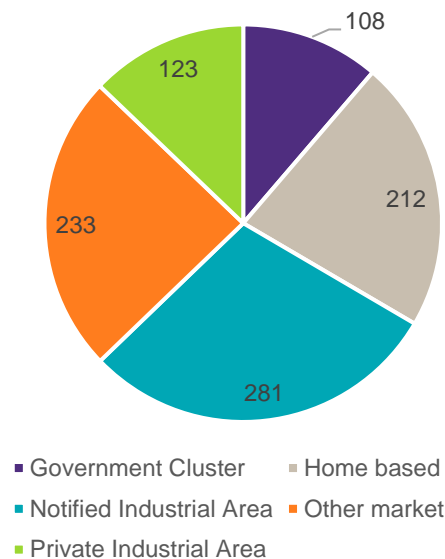


Figure 28: Distribution of enterprises in Jharkhand based on establishment

- y) **Face the Issue of Delayed payments to your enterprise-**

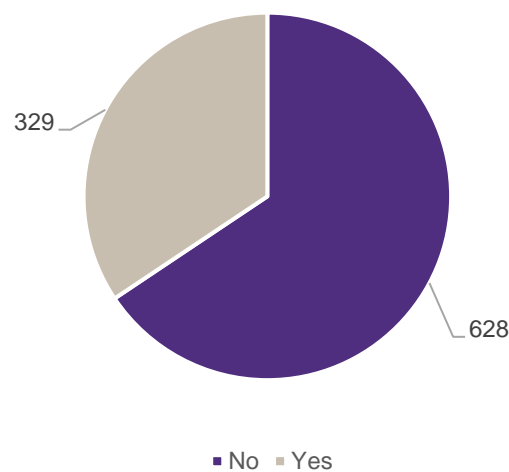


Figure 29: Distribution of enterprises in Jharkhand based on delays in payments faced

z) TReDs platforms

Awareness about the TReDs platform

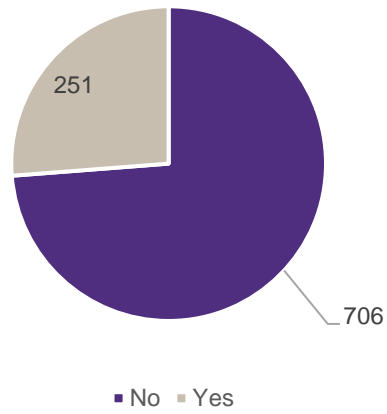


Figure 30: Distribution of enterprises in Jharkhand based on awareness about TReDs platform

Onboarded on the TReDs platform

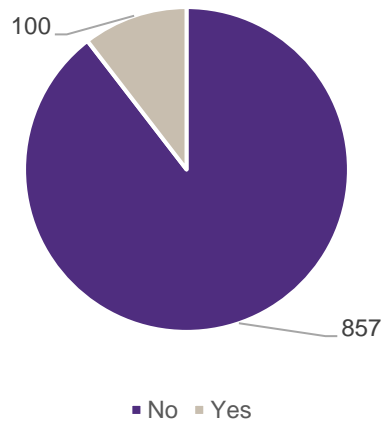


Figure 31: Distribution of enterprises in Jharkhand based on onboarding on the TReDs platform

aa) Enterprise follow Occupational and Health Standards-

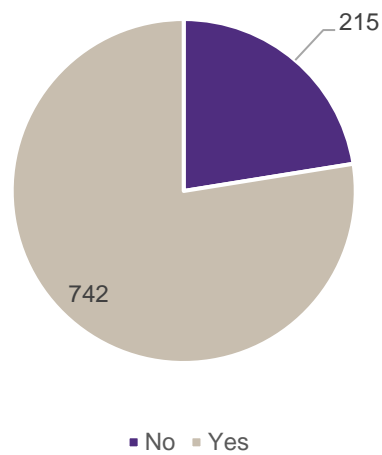


Figure 32: Distribution of enterprises in Jharkhand that follow occupational and health standards

bb) Requirement of collateral for getting finance from the Financial Institution- This demonstrates that the majority had no idea about this which might be due to the knowledge gap. A major part suggested that there is need for collateral for access to financing.

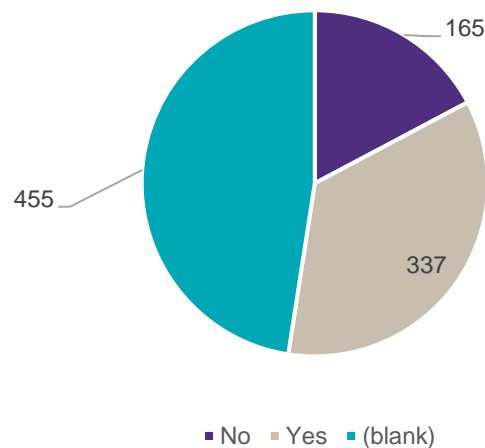


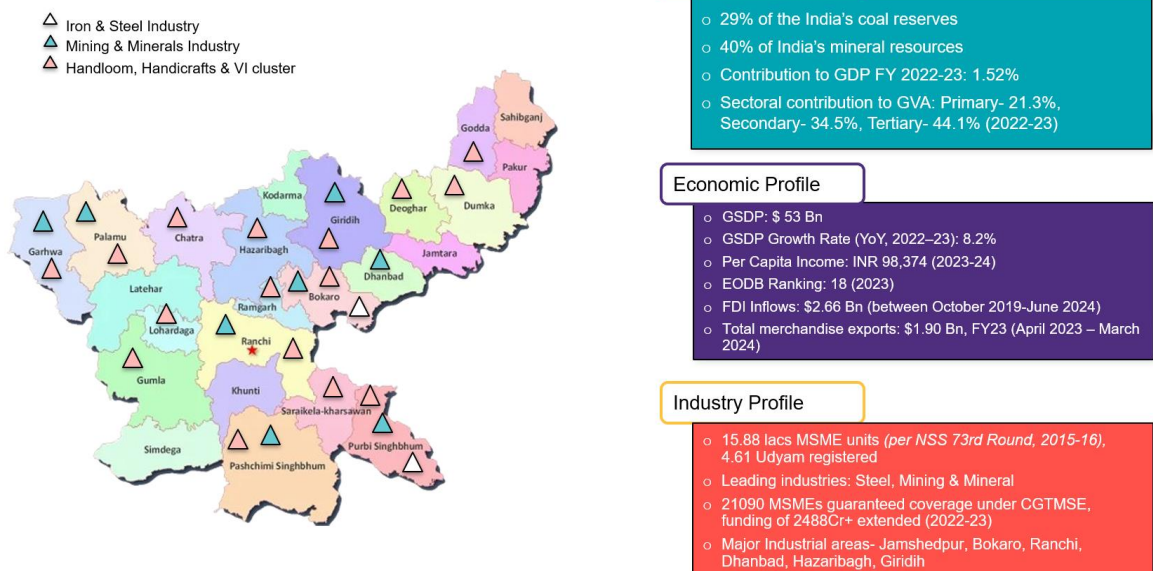
Figure 33: Distribution of enterprises in Jharkhand based on their awareness about collateral requirements for finance from FIs

Chapter - 3: Overview of Jharkhand

3.1. Overview

Jharkhand is a landlocked, mineral rich state located in the eastern India. Nestled amidst West Bengal on east, Chhattisgarh on west, Bihar on North and Odisha on South, Jharkhand was erstwhile a part of Bihar on the southern side and became a state under the Republic of India on November 15, 2000. The 15th biggest state in terms of size in India, Jharkhand is also the 14th largest by the size of its population. Primarily a Hindi speaking state, Jharkhand's capital is Ranchi and largest city is Jamshedpur. Lying on the Chota Nagpur Plateau for the most part, Jharkhand is home to the watersheds of the

Jharkhand at a Glance



Damodar, Brahmani, Kharkai, Koel and Subarnarekha rivers originating from the plateau.

Figure 34: State, Economic and Industry profile of Jharkhand

Jharkhand is renowned for its mineral wealth which paved the way for much of its industrialization during and after the colonial rule. Home to one of the largest commercial manufacturing units by Tata Motors, Jharkhand has the second largest iron ore deposits. India's oldest steel plants, also one of the country's largest, operated by Tata Steel is located in Jamshedpur. With growing focus on the power projects, auto-component industries, metal and mineral mining, and cement plants, Jharkhand has emerged as a growing hub of business opportunities in Jharkhand.

Jharkhand has an installed power capacity of approximately 3000 MW. Bio-diverse forests cover nearby 30% of Jharkhand's geographical area offering plenty of opportunities into exploration and development of Minor Forest Produce-based industries.

Table 4: An overview of Jharkhand

1. Geography	
Geographic coordinates	23° 36' 36.651" N , 85° 16' 47.767 E
Area	79,714 km ²
Prominent terrain	Chota Nagpur Plateau (Deccan Plateau)
2. Administrative	
No. of Divisions	5
No. of Districts	24
No. of Sub-divisions	45
No. of CD Blocks	260
No. of Panchayats	4402
No. of Revenue Villages	32,620
Urban Local Bodies (ULBs 2022-2023)	52
3. Demography (National Census Report 2011)	
Total Population	32,988,134
No. of Male	16,930,315
No. of Female	16,057,819
Population density	414 per sq km
Literacy (%)	66.41%
Male literacy (%)	78.45 %
Female literacy (%)	56.21 %
Sex Ratio	948
Decadal Population Growth (2001-2011)	22.42%
4. Transport Infrastructure	
4.1 Road Network (Ministry of Road Transport and Highways, upto 2019)	
Total length of National Highways	3,367 kms
Total length of State Highways	1,232 kms
Total length of Major District Roads	81,245 kms
Total length of Rural Roads	44317 kms
Rail network	
Total length of Rail routes	1,984 kms (as on 2011)
Rail route density (kms/1000 sq.km)	176.4 Kms (as on 2017)
4.2 Air Network	

<ul style="list-style-type: none"> • Birsa Munda Airport (IXR) in Ranchi • Deoghar Airport (DGH) in Deoghar • Sonari Airport (IXW) in Jamshedpur • Bokaro Airport in Bokaro • Gaya Airport 	
4.3 Waterway network (IWAI, 2022)	
National waterway (NW) –1: 03 Community Jetties in Jharkhand (Sahibganj Multimodal Terminal construction ongoing)	
5. Electric Energy/ Power infrastructure	
<ul style="list-style-type: none"> • Jharkhand Bijli Vitran Nigam Limited (JBVNL) • Jharkhand Urja Vikas Nigam Limited (JUSL) • Jharkhand Urja Sancharan Nigam Limited (JUSNL) • Jharkhand Renewable Energy Development Agency (JREDA) 	
6. Finance related Infrastructure (Source: SLBC Jharkhand, upto 31 Mar 2024)	
No. of Public Sector Banks & branches (nos.)	12 & 2114
No. of Private Sector Banks & branches (nos.)	14 & 452
No. of Regional Rural Banks RRBs & branches (nos.)	1 & 446
No. of Cooperative Banks & branches (nos.)	2 & 117
No of Microfinance Institutions (MFIs)	3 (as on 2022)
No. of Small Finance Bank & Branches	5 & 129

With abundant mineral wealth, Jharkhand has been at the cusp of nation-wide development since the early 1900s. Jharkhand's mineral production contributes to 32% of India's total coal reserves and produces around 160 million tonnes of different types of minerals valued at Rs 15,000 crores. Jharkhand's mineral industry results in the revenue amounting to Rs 3,500 crores. The state is rich in coal, iron ore, bauxite, uranium, limestone, dolomite, pyroxenite, quartz and quartzite resources along with deposits of china clay, fireclay, magnetite, graphite, kyanite, feldspar, mica and ornamental stones. Additionally, it also has andalusite, manganese, chromite, beryl, talc, gold, and bentonite. Jharkhand is also the only Indian state producing coking coal, uranium and pyrite. Jharkhand also dominates the Indian states with its production of coal, mica, kyanite and copper.

Table 5: Eight major zones based on raw material deposits and industrialization

Zones	Raw Material Deposits
Palamau-Garhwa	Deposits of Iron Ore, Dolomite, Coal, Graphite, China Clay and granite
Lohardaga Industrial Area / Latehar	Aluminium Industries based on bauxite reserves, Power Plants
Koderma– Hazaribagh Industrial Area	Mica based Industries, Power, Cement, Glass, Alloy Steels, Refractory and Power Plants

Ranchi Industrial Area	Medium and Large-Scale Industries, IT-ITES, Food and Feed Processing
Dhanbad-Bokaro Industrial Area	Coal and Steel, Refractories, Coal-based Power Plants
Singbhum Industrial Area (Jamshedpur and Adityapur) and Singbhum, Kolhan Division	Iron and Steel, Automobile and Auto Component, Cement, Uranium, Copper and Gold Mining, IT-ITES, Forest Produce based, Horticultural Food Processing, Silk and Textile
Ghatsila Industrial Area	Copper, Automobile and auto component and Forest-based Industries
Deoghar-Jasidih and Santhal Pargana	Oil Mills, Glass, Steel, Aromatic-Medicinal Plant, Medicine, Coalbased power plants, silk-textile, food and feed processing industries

Mineral Resources of Jharkhand

Being one of the leading states in terms of mineral resources, Jharkhand's mineral production contributes to 32% of India's total coal reserves and produces around 160 million tonnes of different types of minerals valued at Rs 15,000 crores. Jharkhand's mineral industry results in the revenue amounting to Rs 3,500 crores. Below is an understanding of the state's major mineral resources.

Table 6: A look at the mineral resources of Jharkhand by region and estimated reserves

Glass & Ceramic Resources of Chhotanagpur Region				
RANCHI, LOHARDAGA & GUMLA DISTRICT				
S. No.	Minerals	Location Details of Deposit	Estimated Reserves [Million Tones]	Remarks
1.	Asbestos	-	N.A.	Massive variety minor occurrence.
2.	Bauxite	Lohardaga Area- Piruapati, Hanrap, Barpat, Chandipat Plateau North of parisa, Manduapat Pokhara Pat, Bagaric hills, Maidu pat, Birhani pat.	12.50 measured 10.50 indicated 79.00 inferred	AI 203-50 60%.
3.	China Clay	Sarsu, Ray	0.24 indicated 0.82 inferred	Low grade clay
4.	Chromites	Hotang hills	N.A.	
5.	Fire Clay	Ray, Bisha, Churi, Hindgir	2.912 inferred	AI203.32-39%

6.	Graphite	Hindebali, Mamalu and Tedwadhi	Not known	---
7.	Kainite	-	-	Minor deposit
8.	Mica	-	-	Minor deposit
9.	Vermiculite	Benaiajaratoli Mermotoli etc.	-	Venis in granite

Dhanbad, Bokaro & Giridih Districts				
1.	Feldspar	Dharampur and Mandadih within 10 KMs. of Poddardih Pradhan Khunta and Chhota Ambona.	N.A.	Associated with Pegmatite
2.	Fire Clay	Mugma, Jharia, Phusro, Katrasgarh, Chirkunda, Nirsa & Bermo	8.032	Semi Plastic and Non-plastic clay.
3.	Kainite	Birkham	---	Small deposit
4.	Mica	Giridih, Gawan, Tisri, Bengabad etc.	---	At present Minor occurrence
5.	Coal	Jharia, Nirsa	---	Huge Quantity
6.	Steatite/talc	---	---	Reserve not known inferior grade
7.	Quartz	Bagodar, Parasnath	58 Million Tonnes Reserve deposit 154 Million Tones Expected reserve 96 Million Tonnes	Vain quartz and rose-coloured quartz
8.	Steatite [Talc]	West of Parasnath hills	---	Working mines
9.	Vermiculite	Bakardih and Jail area, Kubri, Chatra, Dhanwar, Jitkundi, Kharkhuta, Pandatoli, Seraitoli	---	Chatra deposit is notable, with dark bronze to brown colour
Hazaribagh, Chatra, Koderma District				
1.	Feldspar	Chatra, Koderma	---	Good quality pink feldspar

2.	Fire clay	Basaria, Giddi, Dendua Chordhara, Chapti, & Hesla	9.905	Mostly non-plastic clay
3.	Mica	Koderma, Domchanch, Dwar Pahri, Urma etc.	---	---
Palamu Garhwa District				
1.	Bauxite	Netarhat area, daswan Rot, Tamolgand Chiro, Kukud and Orsapat	12.50 measured 10.50 indicated 79.00 inferred	High grade variety Alzoz 60 to 63%
2.	Dolomite/ Graphite	Bampaher, Kauria, Saua, Teliaband, Talsidamar	10.046 indicated	---
3.	Feldspar	Hundaru hills	---	Associated with Pegmatite
4.	Fire clay	Latehar, Rajhara Chakla, Chatarpur, Mahua, Milan, Chitarpur Saung.	5.446 inferred	Rajhara and Chatarpur deposits contains plastic clay
5.	Graphite	Sakra, Urnadih, Kahamadih, Parasia Mahugain, Hathinala and Belt around Daltonganj	1.60 inferred	There are about 50 known occurrences [Graphite contain 50% FC]
6	Mica	---	---	In association with Beryl.
7.	Steatite / talc	Sua	---	Minor occurrence
8.	Vermiculite	Thekala	---	Minor occurrence
SINGHBHUM [E], SINGHBHUM [W] & SARAIKELA – KHARSAWAN DISTRICT				

1.	Asbestos	(About a hundred places of occurrences are located Barbana, Bichapurau, Bamanjhar, Harina, Lailam, Gam etc. Kocha, Manpur, Chardila, TelinKocha, Sarang, Sarjori, Citilata Lipokacha, Netundih and Lipiabara Nurda RoraBura, Talburu	31,18,889 48,625 1.608 20,320	Mostly amphibole variety Termolite Termolite Crystallite.
2.	China clay	Hatgamharia, Karanjia, Bhonda, Raikhoman, Pandrasali	31.30 indicated	Good quality clay
3.	Chromites	Rora Buru, Chitungburu Kimsiburu hills, Ranjarkoch and Janso area.	8,800 63,000 (low grade)	<u>Selected</u> 48 – 51% Cr 03
4.	Dolomite	---	---	<u>Reserves not known</u>
5.	Feldspar	North of Jainithi	---	Large Pegmatite"s with abundant potash feldspar
6.	Fire clay	Kharidungri and Matiabendi	300 (inferred)	
7.	Kainite	Lapsa Baru Kanyaluva, Mohanpur and other deposits Sirbai Tungri, Jatipahar, JambaniRekhaMinex	0.750-60% Approx. 0.260% - do – 1.010	This is the large and best variety
8.	Magnetite	N W of Bhitardari on Patharpahar hills	6.1	Talc/Magnetite rocks
9.	Mica	---	---	Minor deposit

10.	Quartz/ Quarsite	Near Chakradharpur Gutubhatu and Chiruburu	4.90 inferred	Gray colour
11	Static	Bandhgaon area, Bhitari Dari, Mahuli sol, Nurda, Turamdih and Kudada South of Jamshedpur	600	Gray colour talc Associated with Magnetite.

Regardless of the minerals and mining concentration within the State, 80% of the rural population is employed in agricultural activities and 40.8% of the rural population remains below poverty line. Agriculture. Rice is among the leading crops and the sector is completely dependent on the vagaries of the monsoon. In addition to paddy, maize, millet, ragi (marua), wheat, barley, gram, masoor, chickpeas, vegetables, potato, sunflower are among other crops that lead the production in Jharkhand. According to the Indian Council of Agricultural Research, 22% of the geographical area amounting to 1.8 million ha is cultivated within Jharkhand with only 9.3% of it being net irrigated area. Jharkhand's forests serve as an important natural resource for the wood-based industries supplying raw material (timber). Jharkhand's milk production is estimated to be 19.10 lakh tonnes, about 1.5% of the total milk production in the country.

3.2. An overview of MSME sector in Jharkhand

Jharkhand's GSDP stood at INR 2,59,800 crore, making it amount for 1.62 per cent of India's total GDP. The state's GSDP – at constant (2011-12) prices has expanded at an average annual rate of 8.8 per cent over the period spanning last three years, i.e. between 2020-21 and 2022-23. Estimates suggested growth nearby 7.1% during 2023-24 and 7.7% in the current FY 2024-25. It's important to note that Jharkhand's growth rate of GSDP has been relatively higher than the country's average during the last few years sans the economic slowdown during Covid 19 years. The contribution of the secondary sector to GSVA has remained relatively same since 2011-12, amounting to nearby 34%. Per NSS 73rd Round, 2015-16, Jharkhand has a relatively low MSME base amounting to 15.88 lakh units. Manufacturing constitutes a large chunk of the secondary sector and has grown at an average annual rate of 5.6% between 2011-12 and 2022-23. The manufacturing sector amounted to 23.2% of the state GSVA at constant prices in FY 2022-23. The industrial sector in total including the manufacturing sector covers 67% of secondary sector's GVA.

Table 7: A comparison of Jharkhand with leading state Maharashtra and comparator state Bihar

	National	Maharashtra (Leading state)	Bihar (Comparator)	Jharkhand
No. of MSME Units (in Lakhs) – [Source: NSS 73rd Round, 2015-16]				
Micro	630.52	47.60	34.41	15.78
Small	3.31	0.17	0.04	0.10
Medium	0.05	0.01	0	0
Total MSMEs	633.88	47.78	34.45	15.88

Udyam Registrations – Total MSMEs	27185673	4503497	1099227	461871
Contribution in GDP FY 2022-23		13.17%	2.76%	1.52%
Ease of Doing Business Ranking (2023)		11	22	18
FDI inflows in States (between October 2019-June 2024)		\$ 69.08 Bn	\$ 0.21 BN	\$2.66 Bn
Total merchandise exports in FY23 (April 2023 – March 2024)	\$ 437.06 Bn	\$ 67.21 Bn	\$ 2.05 Bn	\$1.90 Bn
GDP/GSDP (current price 2022-23)	\$ 173820 Bn	\$ 439 Bn	\$ 99.3 Bn	\$ 53 Bn
GDP/GSDP growth rate (YoY, 2022-23)	8.2%	9.4%	9.7%	8.2%
Per capita Income current price 2022-23	\$ 2067	\$ 2622	\$ 727	\$ 1047
Distribution of MSMEs on Gender Basis in the State (in Lakhs)				
Men-owned enterprises	48450722	3798339	3239698	1250953
Women-owned enterprises	12390523	801197	168347	310388
Total	60841245	4599536	3408044	1561341
Percentage of women-owned enterprises	20.36%	17.41%	4.93%	19.87%
Share of State in India among women-owned enterprises	100%	6.47%	1.36%	2.51%
Employment Distribution in MSMEs in State (in Lakhs)– [Source: NSS 73rd Round, 2015-16]				
Women	264.92	17.97	4.79	5.57
Men	844.68	72.77	48.26	19.34
Total	1109.89	90.77	53.07	24.91

In comparison with the leading industrial states like Maharashtra and Tamil Nadu, Jharkhand's GSVA, per capita income, MSME base are quite low.

Out of the estimated 15.88 lakhs of MSME units in Jharkhand, only 4.6 lakhs are registered with the Udyam portal with women ownership estimated to be 19.87% of the MSMEs showing a stark disparity between women and men entrepreneurs within the MSME sector.

As per the Jharkhand Economic Survey 2023-24 (Department of Industries), the state has seen a constant increase in the Micro units, rising from 10081 to 29488, shining light on the robust growth of small-scale enterprises. However, the small enterprises sustained a loss, declining from 775 to 329. The Medium category faced fluctuations but presented a decline from 96 to 17. Overall, the total number of MSMEs in Jharkhand grew to rise, increasing from 10952 in 2020-21 to 29834 in 2023-24, reflecting the changing entrepreneurial stride of the state. MSME sector's total production increased from 1274.69 crore rupees to 10040.29 crore rupees, showing a boost of 687.67% in Jharkhand in a span of 5 years (per Fourth Census, 2006-07).

Figure 35: Details of MSMEs registered in Jharkhand 2020-21, 2021-22, 2022-23 and 2024-24 (Up to Sep 2023)

Year		2020-21	2021-22	2022-23	2023-24 (Up to September, 23)
Micro	Units (Nos)	10081	17103	66255	29488
	Investment (in Rs. Lakh)	43393.61	88084.47	61923.01	112848.05
	Employment	67357	107624	107404	137317
Small	Units (Nos)	775	744	570	329
	Investment (in Rs. Lakh)	52063.87	60847.66	47335.59	31395.22
	Employment	35616	19729	17824	6441
Medium	Units (Nos)	96	59	40	17
	Investment (in Rs. Lakh)	121054.71	63444.18	60693.79	30284.3
	Employment	10950	5128	2515	509
Total	Units (Nos)	10952	17906	66865	29834
	Investment (in Rs. Lakh)	216512.19	212376.31	169952.39	174527.57
	Employment	113923	132481	127743	144267

Source: Department of Industries, GOJ

Clusters Projects Approved under SFURTI Scheme

Scheme of Fund for Regeneration of Traditional Industries (SFURTI) by MOMSME has focused on reviving the traditional industrial clusters of Jharkhand, with a focus on organizing the units to empower and develop artisans and the traditional workforce.

Table 8: Clusters projects under SFURTI scheme within Jharkhand

S. N	Name of Project	Location	Project Cost (Rs. In Lakhs)
1	Lac Farming and Processing Cluster	Bundu, Ranchi	578.70

2	Honey Processi ng Cluster	Kuru, Lohardag a	187.75
3	Gold and Silver Jeweller y Cluster	Sukrigar ha, Ramgarh	365.94
4	Woodcra ft Cluster	Chas Bokaro	259.43
5	Bamboo Crafts Cluster	Bundu, Ranchi	429.35
6	Badge and Embroid ery Cluster	Basantrai , Godda	236.25
7	Brass and Bronze utensils Cluster	Kariyatpu r, Hazariba gh	262.30
8	Brass & Bronze Utensils Cluster	Bishnuga rh, Hazariba gh	460.45
	Total		2780.17
S.N o.	Name of Cluster		Present Status
1	Gold & Silver Jewellery Cluster, Sukrigarha, Ramgarh		CFC Work Comple ted
2	Honey Processing Cluster, Kuru, Lohardaga		CFC Work Comple ted
3	Bamboo Crafts Cluster, Bundu		CFC Work Comple ted
4	Lac Processing Cluster, Bundu, Ranchi		Ongoing

5	Woodcraft Cluster, Chas, Bokaro	CFC Work Completed
6	Badge & Embroidery Cluster, Basantrai, Godda	CFC Work Completed
7	Brass & Bronze Utensils Cluster, Kariyatpur, Hazaribagh	CFC Work Completed
8	Brass & Bronze Utensils Cluster, Bishnugarh, Hazaribagh	Ongoing

Table 9: Some identified clusters

S. No.	Name of the Clusters	No of Beneficiaries
1	Handcrafted Textile Cluster, Katkamdag, Hazaribagh	630
2	Woodcraft Cluster, Keredari, Hazaribagh	508
3	Woodcraft Cluster, Chatra	271
4	Metal Craft and Hand Tools Cluster, Bhendra, Bokaro	515

Industrial Profile in various districts of Jharkhand

Table 10: Industrial Development Authority of Jharkhand

S.N.	Districts	No.	Location
RIADA			
	Ranchi	6	Tupudana, Kokar, Namkum, Tatisilwai, Getalsud, Knunti
	Palamu	2	Daltonganj, Belchampa
	Hazaribagh	4	Jaumritellaiya, Hazaribagh, Patratu, Rajgarha.
	Gumla	1	Gumla
	Lohardaga	1	Lohardaga
BIADA			
	Bokaro	1	Bokaro
	Giridih	1	Giridih
	Dhanbad		Kandra, Sindri

AIADA			
	Singhbhum [E]	1	Adityapur
	Deoghar	2	Jasidih & Dabargram

Ranchi District Industrial Area

Ranchi Industrial Area Development Authority [RIADA] has been overseeing industrial development within specific allotted areas since its establishment in 1982. It has developed 5 industrial estates in Tupudana, Kokar, Namkum, Getalsud, Tatisilwai and Khunti out of which 507.48 acres of land is available. On the land under RIADA, 697 plots have been developed and 636 plots and sheds/shops have been occupied by various industrial enterprises for diverse activities ranging from engineering, minerals, electronics to hosiery, chemical, ceramics, wooden, etc.

Palamu District Industrial Area

Palamu covers two industrial estates: Daltonganj and Belchampa. Following table represents the area, allotted land, plots and nature of established SSI units within Palamu District Industrial Area.

Table 11: Palamu District Industrial Area Industrial Estates

S.N.	Particulars	Industrial Estate Daltonganj	Industrial Area Belchampa
1.	Area in acre	1700	98.82
2.	No. of constructed sheds	18	-
3.	No. of developed plots.	49	172
4.	Types of established SSI units.	Ceramics, Alum., Utensils Engineering, Mineral based industries Coal briquettes etc.	Mineral [Coal based]

For the Palamu district, no Industrial Area Development Authority has been setup and Ranchi Industrial Area Development Authority oversees the operations. However, availability of large industrial estate spanning across 4.46 acres of land makes it viable for further exploration and development opportunities.

Hazaribagh District Industrial Area

RIADA has acquired land at Barhi and Rajrappa and overseeing the construction of plots for industrial development. Following table demonstrates the current state of Hazaribagh Industrial Areas.

Table 12: Hazaribagh District Industrial Estates

S.N.	Industrial Area / Estate	Patratu Industrial Area	Ramgarh Industrial Area	Hazaribagh Industrial Area
1	Area [in Acres]	207	39	37
2	Developed plots/sheds	103	48	76
3	Allotted plots/ sheds	64	30	8

4	Allotted to units	21	24	8
5	Units under production	3	14	2
6	Under construction	8	4	2
7	Units [proposed status]	10	5	6

Giridih District Industrial Area

Table 13: Giridih District Industrial Area

SL No	Particulars	Information
1.	Area acquired in Hectare	18.61
2.	No. of Plot Developed	82
3.	No. of Plot available for allotment	34
4.	No. of Plot allotted to Industries	24
5.	No. of Unit registered	10
6.	No. of unit under construction	14
7.	Unit not started construction	NIL
8.	Loan Sanctioned by BIADA to SSI unit	NIL
9.	Types of items produced by the units in BIADA industrial Estate	Cement, M.S. Washer, Aluminum Utensils, Spring, Mica Products

Dhanbad District Industrial Area

Table 14: Dhanbad District Industrial Area

S.N.	Particulars	Kandra	Sindri
1.	Area of Industrial Estate	53.82 Hec.	22.00 Hec.
2.	No of plots and sheds developed	186	98
3.	No. of plots and sheds available for allotment up to 31.7.1998	5	51
4.	Total no. of units in Industrial Estate		
4.1	No. of plot/sheds allotted to SSI upto 31.7.98	129	31
4.2	No. of registered unit up to 31.7.98	92	19
4.3	No. of shed/plot under construction up to 31.7.98	19	8
4.4	Other plot/shed not beginning construction work	18	4

East and West Singhbhum District Industrial Area

To ensure industrial development in East Singhbhum, Adityapur Industrial Area Development Authority has been overseeing the activities. AAIDA has 1775.39 hectares of land available with 1228 developed plots out of which 750 have been occupied by numerous industrial enterprises. Majority of these enterprises include engineering units along with those operating in areas of minerals, hosiery, chemical, ceramics, wooden, plastic, electrical and electronics. While 60%-70% of these units rely on TATA group of companies, the rest of them operate within the free market for business opportunities.

Table 15: Singhbhum District Industrial Area

S.N	Particulars	Information
1.	Area of Industrial Estate	1775.39 Hectare.
2.	Plots developed	1228
3.	No. Of units established	750
4.	No. Of units in production	460

Deoghar District Industrial Area

Table 16: Deoghar District Industrial Area

S. No.	Description	Industrial Jasidih	Area	Industrial Dabargram	Area
1.	Total land acquired	602 Acres		8.36 Acres	
2.	Area developed	410.90 Acres		8.36 Acres	
3.	No. of plots developed	237		7	
4.	No. of plots allotted	165		7	
5.	No. of units, who have been given ownership of plots	136		6	
6.	No. of working units	10		4	
7.	No. of units under construction	76		1	
8.	Total employment	820		59	
9.	No. of sheds constructed	28		35	

S. No.	Description	Industrial Jasidih	Area	Industrial Dabargram	Area
10.	No. of sheds allotted	27		29	
11.	No. of closed units	18		9	

MSME Institutional Framework in Jharkhand

Jharkhand's MSME sector is supported by an intertwined framework of numerous institutions that support innovation, capacity building, credit and market access, infrastructure development among other functions. The Department of Industries is the wider Government department leading strategic policy interventions and formulation to establish a growth roadmap for state-wide industrial ecosystem. To support the overarching MSME sector thoroughly and enable development along with innovation within the state, Jharkhand has multiple institutions like Jharkhand Industrial Area Development Authority (JIADA), Jharkhand Silk Textile and Handicraft Development Corporation Ltd (JHARCRAFT), etc.

Table 17: Industrial and MSME Institutional Framework of Jharkhand

#	Departments/ Organization/ Institution	Major Function
1.	Department of Industries	The department plays important role in policy formulation and creating strategic roadmap for the growth of overall Industrial Ecosystem in the State.
1a.	Directorate of Industries	The directorate primarily promotes industries in the state, develops execution plans for industrial developmental activities, supports in policy formulation and strategic roadmap development for industries in the state.
1b.	Directorate of Handloom, Sericulture and Handicrafts	The directorate promotes handloom, sericulture and handicraft sub-sector in the state. Providing support to these sub-sectors through implementation of schemes.
1c.	Jharkhand Industrial Area Development Authority (JIADA)	Responsible for acquisition of land, development of infrastructure facilities like road, drainage, water supply, public utilities, etc.
1d.	Jharkhand Industrial Infrastructure Development Corporation (JIIDCO)	An apex body to maximise capital investment for its accelerated development in Jharkhand. JIIDCO is the nodal agency for developing infrastructure.

1e.	Jharkhand Silk Textile & Handicraft Development Corporation Ltd. (JHARCRAFT)	Jharcraft was formed to create sustainable livelihood opportunities in the rural areas, based on Sericulture, Handloom, Handicraft, and other allied activities. Providing support to Handicraft and Handloom sector by providing support to artisans on technology and design front, financial assistance, marketing, access to trade fair etc. Also show-case of products through state run emporium- JHARCRAFT
1f.	Mukhyamantri Laghu Evam Kutir Udyam Vikas Board	It executes various activities to assist small and cottage enterprises in Jharkhand through technical, financial, and marketing interventions. It organizes capacity building and skill development programmes for beneficiaries.
1g.	Jharkhand State Khadi and Village Industries Board	The JSKVIB is charged with the planning, promotion, organization and implementation of programs for the development of Khadi and other village industries in the rural areas in coordination with other agencies engaged in rural development wherever necessary.
1h.	Jharkhand Matikala Board	It promotes pottery and potters of the state by providing market connect, skill training, technical facilities, economic assistance etc.
2	Jharkhand State Livelihood Promotion Society (JSLPS)	JSLPS is also the nodal agency for implementation of National Rural Livelihood Mission (NRLM) Project in state of Jharkhand
3	Small Industries Development Bank of India (SIDBI)	Apex Financial Institution - promote, finance and develop MSMEs and co-ordinate with other institutions engaged in similar such activities.
4	Financial Institutions- Banks / MFIs etc.	Term lending, fund-based and non-fund-based facilities, deposits, etc. Total 3211 bank branches of Public, Private, Co-operative and Small Finance bank in the State. State Bank of India (SBI), the Lead Bank of the state
5	Micro Small and Medium Enterprise Development Facilitation Office (MSME-DFO)	Preparation of State and District Industrial profiles, Project profiles, Skill development & EDP programs, Quality Control and upgradation, Field testing stations and Technology centers, Export promotion, Facilitate establishment of CFCs and Industrial Infrastructure, ZED Scheme, Grievances etc.
6	Technical Institutions, Polytechnic Colleges	It supports in DPR preparation, technical support, skill training for MSMEs and aspirational entrepreneurs.
7	National Small Industries	Finance / Market Access/ Raw material Procurement

Corporation
(NSIC)

8	National Productivity Council (NPC)	Productivity improvement
9	Engineering Export Promotion Council (EEPC)	Export Marketing (Presently, services are availed as cluster is service oriented)
10	Government E-Market place (GeM)	Facilitate online procurement of goods & services required by various Government departments / organizations / PSUs

MSME Policies and Budget allocated to Jharkhand

With numerous financial incentives, credit assistance, skill development programmes among others, Jharkhand's MSME sector is yet awaiting the enormous push that it seeks in its textile and pharmaceutical thrust areas. During the 2024-25 budget, the finance minister announced that the government will formulate a plan, Purvodaya, for broader and all-encompassing development of the eastern region of the country covering Jharkhand among other states like Bihar, West Bengal, Odisha and Andhra Pradesh. Human resource development, infrastructure, and generation of economic opportunities will remain key focus areas.

Jharkhand's MSME Policy-2023 is targeted at employment generation and acceleration via 2.33 lakh MSMEs. This policy offers subsidies up to Rs 10 crore, monthly incentives of Rs 1,000 for EPF and ESI deposits along with a comprehensive investment subsidy scheme for MSMEs. The policy categorizes MSMEs and provides underserved communities like ST, SC, women and disabled businesses a 5% incentive and 100% stamp duty exemptions. To enable global reach of the local businesses, it provides Rs 4 lakh for exhibitions and Rs 50,000 in airfare for international exhibitions, along with quality certification (up to Rs 10 lakh) and patenting (Rs 10 lakh grant). This all-inclusive policy aims to strengthen Jharkhand's MSME ecosystem by assisting existing and aspiring enterprises. It encourages inclusive growth and innovation by enabling support for marginalized entrepreneurs through financial aid, certification and foreign exposure.

Jharkhand's Startup Policy 2016 also focuses on promoting innovation and skilling to bring young innovators to the frontline and assist in transformation of ideas through a conducive environment within the state.

A look at the rising aspects of Jharkhand

- **Economic Growth:** During the last three years, Jharkhand GSDP has grown at an average annual rate of 8.8% (between 2020-21 and 2022-23). Estimated to grow at 7.1 per cent in the current financial year (2023-24) and by 7.7 in the next financial year (2024-25), the economy of Jharkhand has recovered remarkably post the Covid 19 slowdown. Jharkhand was earlier growing at an average annual rate (CAGR) of 6.2% between the years 2011-12 and 2018-19 with its growth declining between 2019-2020 and 2020-2021. At current prices, the per capita income saw an increase from Rs

69,963 to Rs 91,874 in 2022-23, recovering immensely from the decrease that Covid 19 slowdown brought. The GSDP was Rs. 1,50,918 crores in the year 2011-12, expanding to Rs. 2,29,274 crores at constant prices and Rs. 3,05,695 crores at current prices in the year 2018-19. Declining during the Covid 19 slowdown, it became Rs. 2,31,755 crores at constant prices and Rs. 3,10,305 crores at current prices in the year 2019-20. Recovering post the economic slowdown, the GSDP grew to Rs. 2,59,800 crores at constant prices and Rs. 3,93,772 crores at current prices in the year 2022-23 and is estimated to be Rs. 2,78,316 crores at the constant prices and 4,28,155 crores at current prices in the year 2023-24. It is projected to be Rs. 2,99,843 crores at constant prices and 4,70,104 crores at current prices in the year 2024-25. In the year 2019-20, Jharkhand's share in the national GDP was 1.59% and it rose to 1.62% in the year 2022-23. Between Oct 2019-Dec 2023, Jharkhand saw cumulative FDI Inflow amounting to US\$ 2,667 million. Ranking 4rth in EODB, Jharkhand contributed to 0.32% (US\$1398) of the total exports during FY 2022-23.

- Textile and Apparel Production:** Jharkhand has witnessed massive growth in the Sericulture sector and has become the largest producer of Tasar Silk in India. UK, US, Germany, France, Turkey, Japan, Australia, Sweden and Switzerland are the main countries importing Tasar silk from Jharkhand. Additionally, the state is focused on reviving the cotton wool weaving industry post the Jharkhand Textile, Apparel and Footwear Policy 2016 was announced. Handloom fabric woven with cotton, wool or silk yarn is generally seen in the districts of Ranchi, Ramgarh, Latehar, Bokaro, Palamu, Dhanbad, Godda, Khunti, Pakur, and Sahebganj. Jharkhand has 162 Primary Weavers Co-operative Societies and one Regional Handloom Co-operative union. These units faced several issues like insufficient raw material, unavailability of new designs, and lack of marketing opportunities since 1996. However, the sector saw a revival after a gap of 12 years. With more than 80 societies becoming functional, units in Palamu area practice wool weaving via traditional production means. Product quality has seen a vast difference as earlier coarse blankets and shawls were produced. Now, high quality blankets, shawls, tweeds, scarves and mufflers are woven. Jharkhand's cotton clusters have also seen a boost in quality of weaving. Previously, fabrics were woven on 48-52 reeds which has now increased to 100-120 reeds. The Government of India sanctioned 35 mini handloom clusters comprising 250-300 weavers. Jharkhand Silk Textile and Handicraft Development Corporation Limited (Jharcraft) is implementing the scheme with the aim of enabling sufficient basic infrastructure to the weavers such as looms and accessories and providing design and marketing support along with skilling.
- Infrastructure Development:** 6 corridors have been proposed within the state of Jharkhand namely East-West Highway Corridor, Jharkhand Eastern Corridor, North-South Corridor, Jharkhand Central Corridor, Tourist Corridor, Holy Tourist Corridor covering 1369 kms along with 10 National Highway projects in Jamshedpur covering 220 kms and 21 National Highway projects in Ranchi covering 532 kms. The current scenario of connectivity within the state is feasible for movement internally and with other states through multiple airports in major cities and a well-defined road and rail network. Additionally, there's a Silk Park comprising 4 units is under production.
- Industrial Expansion:** Factors such as a strong locational advantage and uninterrupted access to natural resources and proximity to emerging markets make Jharkhand a favoured destination for a wide range of industrial and business investment. The Government of Jharkhand further emphasizes on sustainable

industrial development through its Industrial and Investment Policy 2016. Jharkhand Investment Promotion Board was approved to advise the government on matters concerning investments (FDI and otherwise) along. To create a simpler and feasible system for Ease of Doing Business within Jharkhand, the Department of Industries, Mines and Geology established a Single Window Clearance Mechanism. Four Industrial Area Authorities have been setup by the state government covering industrial estates and development covering diverse districts within Jharkhand.

- **Skilled Workforce and Human Development:** The Government of Jharkhand has launched numerous skilling schemes and programmes like Global Skill Summit to invite private sector participation in state-wide capacity building. While almost half of Jharkhand's population remains employed in agrarian and other traditional means of livelihoods, the focus has shifted to micro level skill development so the state's human resource capital grows and develops collectively. These efforts have directly improved the literacy and employability of the younger generation and improved access to education for masses, setting in motion a wider evolution of the state's population covering social inclusion and boosting gender parity.
- **Digital Transformation:** The Government of Jharkhand has launched multiple initiatives for good governance through a digital transformation, also focusing on socio-economic development and reducing the parity of information dissemination amongst the urban and rural areas. Recent concentration has been on skilling of the youth in the IT sector, thus building a workforce that's not only labour intensive but also tech-intensive through digitization and financial inclusion. The GoJ's initiatives are also aligned with enabling a stronger IT-enabled supply chain management for rural products while also assisting the local industries in finding a digital market space. Widespread adoption of digital technology by the state government has resulted in higher transparency, efficiency, and accessibility across various sectors, directly impacting the population and state development.

3.3. Agriculture sector in Jharkhand

In the year 2022-23 the share of 'Agriculture, Forestry and Fishing' sub sector decreased to 13.3 per cent and that of 'Mining and Quarrying' sub sector to 8.0 per cent of the GSVA of the state. The share of these two sub sectors in the GSVA of the state declined because their growth rate remained much less than the growth rate of the GSVA of the state. Between 2011-12 and 2022-23, the Gross Value Added (GVA) at constant (2011-12) prices of this sector grew at an average annual rate (CAGR) of 3.1 per cent only. The coefficient While the GSVA of the state grew at an average annual rate of 4.9 per cent, the 'Agriculture, Forestry and Fishing' and 'Mining and Quarrying' sub sectors grew at an average annual rate of 3.1 per cent and 1.5 per cent respectively between the years 2011-12 and 2022-23.

The state's economy is sustained by 7.9 million hectares of agricultural land, providing sustenance for 80% of its rural population. The abundance of minerals and woods in the region creates an optimal environment for the expansion of farming, horticulture, and forestry activities. High-quality soil that holds organic matter effectively enhances agricultural productivity. Forest biomass sustains soil fertility, enhancing the management of land and water. This sector encompasses agricultural activities such as farming, gardening, animal breeding, and food processing.

Crop Production

Crop-production, the major component of the 'Agriculture, Forestry and Fishing' sub-sector, grew at an average annual rate of 2.5 per cent only during 2011- 12 to 2022-23. As a result, its share, which was about 60 per cent of the value of the output of this sub sector during 2011-12 to 2013-14, decreased to about 56 per cent in the year 2022-23. Jharkhand's crop sector is vital for its economy, featuring Kharif crops and Rabi crops contributing to the state's agricultural diversity. Challenges and success depend on factors like monsoon, irrigation, soil health, and government initiatives for sustainable farming . The major crop is paddy and its production increased from 3612.588 thousand tonnes in 2019-20 to 5365.173 thousand tonnes in 2021-22. However, the production dropped significantly to 1823.179 thousand tonnes in 2022-23.

Table- provide a comparative analysis of the distribution of landholding sizes in Jharkhand for the years 2010-11 and 2015-16, juxtaposed against the corresponding national figures for India. Jharkhand exhibited a marginally higher percentage of Marginal holdings (0.41%) compared to the national average (0.39%), while Small, Semi-medium, and Medium holdings in the state were slightly lower than the national averages. The proportion of Large holdings in Jharkhand (15.35%) was notably higher than the national average (17.38%). However, the state continued to demonstrate a higher percentage of Large holdings (15.33%) compared to the national average (17.07%).

Figure 36: Distribution of Landholding in Jharkhand (2010-11 and 2015-16)

Size Class	No of Operational Holdings ('000)		Area of Operational Holdings ('000 hectares)		Variations (%)	
	2010-11	2015-16	2010-11	2015-16	Number	Area
Year						
Marginal	1848	1962	764	754	6.13	-1.3
Small	429	419	591	569	-2.37	-3.6
Semi-Medium	283	277	775	755	-1.95	-2.52
Medium	129	126	725	708	-2.46	-2.35
Large	20	20	311	304	-2.05	-2.19
All	2709	2803	3165	3091	3.47	-2.36

Source: Agriculture Census 2015-16, Ministry of Agriculture and Farmer's Welfare, Govt. of India

Lac Cultivation in Jharkhand

Recently, it has been notified by the state government that lac farming is an agricultural activity in the state. This ruling represents a significant breakthrough for the lac cultivation business. The state government affirmed that this measure would benefit over five hundred thousand agricultural households in twelve districts, specifically Khunti, Gumla, Singhbhum, Latehar, Garhwa, and Hazaribagh. Jharkhand is the biggest producer of lacquer in India, highlighting the significance of lac farming in the state's agricultural industry. The advantageous characteristics of Jharkhand, such as its favourable atmosphere and abundant resources, render it an optimal location for lac production. These circumstances generate ideal conditions for farmers engaged in this occupation. The numbers emphasize the state's remarkable annual production of 15-16 thousand tonnes of lac, underscoring the fact that this agricultural activity plays a vital role in supporting a substantial population's livelihood. Lac cultivators derive a substantial 25 percent of their total income alone from this industry,

underscoring its crucial contribution to their financial well. Legal recognition of lac farming as agriculture in Jharkhand not only acknowledges its economic significance but also opens avenues for increased support and development, fostering socio-economic empowerment.

Horticulture

Horticulture plays a crucial role in sustaining the livelihoods of impoverished farmers' enabling them to have a consistent source of revenue and ensuring environmental integrity. Horticulture, thus, is an excellent and versatile method for maximising the use of agricultural land, as it allows farmers to derive several benefits from it. Although Jharkhand is not now a prominent producer of horticultural crops, its advantageous agro-climatic conditions suggest that it possesses a significant potential in this regard.

The annual vegetable planting and harvesting area. From 2018–19 to 2022–23, the area used for vegetable cultivation increased from 3507.316 thousand hectares to 4219.877 thousand hectares. Although this growth has been erratic, the overall expansion of farmland is indicative of agricultural diversification. Since 2018-19, the state's vegetable harvest has increased annually until 2021-22 and decreased slightly in 2022-23. Vegetable yields have seen an increase from 293.88 thousand tonnes in 2018- 19 to 305.28 thousand tonnes in 2022-23. In the agricultural landscape of Jharkhand, Potato (755590 tonnes) was the most-grown vegetable in 2022-23. It was followed by pea (359560 tonnes) and cabbage (297900 tonnes). Bitter Gourd was the least grown vegetable in the state (35861 tonnes). In 2022- 23, 50268 hectares of land was used to grow potato, and 3830 hectares were used to grow Bitter Gourd.

Since 2018-19, the area of production for fruits cultivation in Jharkhand has increased. In 2018- 19, 104.08 thousand hectares of land was used to grow fruits, which has been indicated in Figure 6.22. In 2022- 23, the area has increased to 111.36 thousand hectares. In the state in 2018-19, 1118.365 thousand tonnes of fruits were grown, and in 2021-22, that number rose to 1312.454 thousand tonnes which further declined to 1264.57 thousand tonnes. In 2022-23, the most-grown fruit was Mango followed by jackfruit and guava. In 2022-23, 518.53 thousand tonnes of mango were produced followed by 212.13 thousand tonnes of jackfruit.

The agriculture sector in Jharkhand provides the significant opportunities in primary and secondary processing Ketchup, Puree, Pulp, Canned & Frozen Product, Pickles, Ginger & Turmeric Powder & Paste Cold chain and preservation Individual Quick Freezing (IQF) Unique location providing a ready and serviceable market for the processed items.

3.4 Forests in Jharkhand

Jharkhand is home to diverse forests, including tropical moist deciduous, dry deciduous and semi-evergreen, contributing to the state's ecological balance and biodiversity. These forests also hold cultural and economic significance for tribal communities, who rely on them for their livelihoods. To balance conservation efforts with sustainable resource extraction, the state government and conservation organisations are implementing initiatives for afforestation, anti-poaching and community-based conservation. Despite challenges like illegal logging and encroachment, Jharkhand is committed to sustainable forest management, ensuring a harmonious coexistence between nature and human activities.

Forest and Tree Cover

As per ISFR (India State of Forest Survey) 2021, roughly, 29.76% of the state's geographical area covered by forest, which comprises about 3.26 per cent very thick forest (VDF), 12.15

per cent moderately dense forest (MDF) and 14.34 per cent open forest (OF). For 2023, the total forest cover and tree cover stand at 23721 sq. km. and 2867 sq. km respectively. The total forest cover is 12,282 sq. km of which the open forest is 5682 sq. km, moderately dense forests in 5186 sq. km, and very dense forest is 1414 sq. km. Outside the recorded forest area, the total forest cover is 11439 sq. km., out of which open forest is 5749 sq. km., moderately dense forests in 4503 sq. km., and very dense forest is 1187 sq. km. Which can be utilised for plantation of medicinal herbs.



National Park & Wildlife Sanctuaries	Area (in Sq.Kms)	Districts	National Park & Wildlife Sanctuaries	Area (in Sq.Kms)	Districts
1. Belta National Park	231.67	Palamu	7. Palkot Sanctuary	183.13	Gumla
2. Palamu Sanctuary	794.33	Palamu	8. Gautam Buddha Sanctuary	100.00	Korarma
3. Lawalong Sanctuary	207.00	Chatra	9. Mahuadanr Wolf Sanctuary	63.25	Palamu
4. Dalma Sanctuary	193.22	Singhbhum (E)	10. Parasnath Sanctuary	49.33	Giridih
5. Hazaribagh Sanctuary	186.25	Hazaribagh	11. Topchanchi Sanctuary	8.75	Dhanbad
6. Kodarma Sanctuary	177.35	Kodarma	12. Udhwa Lake Bird Sanctuary	5.65	Sahebgunj

Figure 37: National Park & Wildlife Sanctuaries in Jharkhand

Chapter – 4: Diagnostic Study – Key Challenges and Gaps in the MSME Ecosystem

4.1 Diagnostic Study – Key Challenges and Gaps in the MSME Ecosystem of Jharkhand

Jharkhand is endowed with a rich variety of mineral resources, including major minerals such as iron ore, copper ore, coal, limestone, fire clay, china clay, and quartz. Minor minerals like granite and sand are also abundant in the state. Jharkhand's economy is diverse, with key sectors including agriculture, horticulture, minerals, power, manufacturing, and tourism.

The state's vast natural resource base has enabled Jharkhand to play a significant role in India's mining sector. With its varied agro-climatic conditions, particularly in regions like the Chotanagpur plateau, Jharkhand has substantial potential for horticulture. Food processing and agro-based industries are thriving, particularly those beyond conventional grinding and extraction units. The state's climate is ideal for horticulture, Non-Timber Forest Produce which supports a wide variety of plant species.

Jharkhand is also renowned for its traditional handicrafts Sohrai and tassr silk production, and which have gained international recognition. This industry has potential to emerge as a significant economic sector, providing large-scale employment and having strong export potential. The state is famous for its small-scale and cottage industries, including tassar silk weaving, silk production, shawls, basketry, pottery, papier-mâché, and wood crafts.

The Micro, Small, and Medium Enterprises (MSME) sector has been growing rapidly in Jharkhand, especially since it became a separate state in 2000. This growth is driven by the government's focus on promoting small-scale and cottage industries, leveraging the state's natural resources and traditional skills.

4.2 Growth of the Economy in terms of Gross State Domestic Product (GSDP)

Table 18 Comparison of GDP the Selected States

Growth of GSDP/GDP at Current Prices (Rs. Crore)						
Year	Jharkhand	Bihar	Gujarat	Maharashtra	Tamil Nadu	India
2014-15	218525	342951	921773	1779138	1072678	12467959
2015-16	206613	371602	1029010	1966225	1176500	13771874
2016-17	236250	421051	1167156	2198185	1302639	15391669
2017-18	269816	468746	1329095	2352782	1465051	17090042
2018-19	305695	527976	1492156	2528854	1630209	18899668
2019-20	310305	581855	1617143	2657371	1743144	20103593

Growth of GSDP/GDP at Current Prices (Rs. Crore)						
2020-21	296664	567263	1636781	2627542	1808239	19829927
2021-22	358863	650302	1957583	3108022	2065436	23471012
2022-23	393722	751396	2203062	3527084	2364514	27203767
ACGR (%)	21	10.4	11.0	7.9	9.9	9.4

It is noted from Table 20 ¹that the nominal GSDP of Jharkhand has increased from Rs. 186,534 Crores in 2014-15 to Rs. 2,59,800 Crores in 2022-23 with an annual compound growth rate of 21%. Further, it is noted from the table that the annual compound growth rate of nominal GSDP is in competition that of all India (9.4%), Bihar (10.4%) and Maharashtra (7.9%), State it is very higher than that of Bihar (.10.4%) and Gujarat (11.0%). Therefore, it is inferred that the nominal GSDP of Jharkhand has been growing at not only higher than all India level State also higher than some of the industrially developed states like Maharashtra and the frontier state of Maharashtra and this may be due to late entry of Jharkhand in the development process.

Growth of the Economy in terms of Real State Domestic Product of Jharkhand in comparison with Real Gross Domestic Product of India is provided in Table below-

Table 19 Growth in the Real GSDP of Jharkhand in comparison with GDP of All India and selected states

Growth of GSDP/GDP at Constant (2011-12) Prices (Rs. Crore)						
Year	Jharkhand	Bihar	Gujarat	Maharashtra	Tamil Nadu	India
2014-15	186534	279482	811428	1543165	893915	10527674
2015-16	174881	296488	894465	1654284	967562	11369493
2016-17	193174	318797	981342	1807046	1036762	12308193
2017-18	210587	344028	1086570	1888706	1125793	13144582
2018-19	229274	381383	1183020	1957381	1204667	13992914
2019-20	231755	398329	1265277	2004663	1243836	14534641
2020-21	219483	368733	1248189	1858370	1245595	13687118
2021-22	243348	399930	1382530	2027971	1345108	14925840
2022-23	259800	442473	1433684	2165558	1453321	15971090

¹ Source: 1. Reserve Bank of India (2023), Handbook of Statistics on Indian States, 2022-23
2. Government of India (2023), Economic Survey, 2022-23, Statistical Appendix
3. Jharkhand Economic Survey Report (2023-24)
4. Government of Gujarat (2023), Socio-Economic Review, 2022-23
5. Government of Maharashtra (2023), Economic Survey of Maharashtra, 2022-23
6. Government of Bihar (2023), Economic Survey, 2023-24
7. Government of Tamil Nadu (2023), Estimates of State Domestic Product of Tamil Nadu

Growth of GSDP/GDP at Constant (2011-12) Prices (Rs. Crore)

ACGR (%)	7.7	5.4	7.3	3.5	5.8	4.8
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It is noted from Table 21² that the real GSDP of Jharkhand has increased from Rs. 1,86,534 Crores in 2014-15 to Rs. 2,59,800 Crores in 2022-23 with an annual compound growth rate of 7.7%. Further, it is noted from the Table that the annual compound growth rate of real GSDP is higher than that of all India (4.8%), Gujarat (7.3%) and Maharashtra (3.5%). Therefore, it is inferred that the real GSDP of Jharkhand has been growing at not only higher than all India level but also higher than some of the industrially developed states like Maharashtra and the frontier state of Himachal Pradesh and this may be due to late entry of Jharkhand in the development process.

It is better to assess the growth of Jharkhand Economy in terms of the comparable quantities such as **per capita net State Domestic Product** with that of selected States and all India level, because it removes the effects of population and depreciation on the GSDP/GDP. Growth of the Economy in terms of Per Capita Net State Domestic Product at current prices of Jharkhand in comparison with Per Capita Income of India and Per Capita NSDP of selected States is provided in Table below.

Table 20 Growth in the Per Capita NSDP at current prices of Jharkhand

Year	Jharkhand	Bihar	Gujarat	Maharashtra	Tamil Nadu	India
2014-15	57301	NA	127017	132836	129494	86647
2015-16	52754	NA	139254	146815	142028	94797
2016-17	60018	NA	156295	163726	156595	104880
2017-18	67484	NA	176961	172663	175276	115224
2018-19	75421	44451	197457	182865	194373	125946
2019-20	75016	48263	212428	189889	206165	132115
2020-21	69963	46367	207324	183704	209628	126855
2021-22	84059	52379	241930	215233	242253	150007
2022-23	91874	59637	NA	NA	275583	170620
ACGR (%)	8.5	7.6	9.4	6.1	9.4	8.0

Note: NA = Not Available

² Source: 1. Reserve Bank of India (2023), Handbook of Statistics on Indian States, 2022-23
2. Government of India (2023), Economic Survey, 2022-23, Statistical Appendix
3. Government of Jharkhand (2023), Economic Survey, 2022-23
4. Government of Gujarat (2023), Socio-Economic Review, 2022-23
5. Government of Maharashtra (2023), Economic Survey of Maharashtra, 2022-23
6. Government of Tamil Nadu (2023), Estimates of State Domestic Product of Tamil Nadu
7. Government of Bihar (2023), Economic Survey, 2023-24

It is noted from Table 22 that the Per Capita NSDP at current prices of Jharkhand has increased from Rs. 62,327 in 2014-15 to Rs. 91,874 in 2022-23 with an annual compound growth rate of 8.5%. Further, it is noted from the Table that the annual compound growth rate of Per Capita NSDP at current prices is higher than that of all India (8.0%), Bihar (7.6%) and Maharashtra (6.1%), State it is lower than that of Tamil Nadu (9.4%) and Gujarat (9.4%). Therefore, it is inferred that the Per Capita NSDP at current prices of Jharkhand has been growing at not only higher than all India level State also higher than that of the industrially developed state of Maharashtra and the frontier state of Himachal Pradesh and this may be due to late entry of Jharkhand in the development process.

Growth of the Economy in terms of Per Capita Net State Domestic Product at constant prices of Jharkhand in comparison with Per Capita Income at constant prices of India and Per Capita NSDP of selected States is provided in Table 22. It is noted from Table 3.4 that the Per Capita NSDP at constant prices of Jharkhand has increased from Rs. 51,649 in 2014-15 to Rs.77,891 in 2022-23 with an annual compound growth rate of 3.9%. Further, it is noted from the Table that the annual compound growth rate of Per Capita NSDP at constant prices is higher than that of all India (2.9%), Himachal Pradesh (4.2%) and Maharashtra (2.1%), State it is lower than that of Tamil Nadu (5.2%) and Gujarat (6.6%). Therefore, it is inferred that the Per Capita NSDP at constant prices of Jharkhand has been growing at not only higher than all India level but also higher than that of the industrially developed of Maharashtra and the frontier state of Himachal Pradesh and this may be due to late entry of Jharkhand in the development process.

Table 21 Growth in the Per Capita NSDP at constant prices of Jharkhand³

Year	Jharkhand	Bihar	Gujarat	Maharashtra	Tamil Nadu	India
2014-15	48781	NA	111370	115058	107117	72805
2015-16	44524	NA	120683	122889	115875	77659
2016-17	48826	NA	129738	133686	123206	83003
2017-18	52277	NA	143604	137808	133029	87586
2018-19	56133	32109	154887	140782	141844	92133
2019-20	55658	33040	164060	142211	144845	94270
2020-21	51464	30140	160321	127970	143482	85110
2021-22	56559	32212	174539	138490	154557	91481
2022-23	60033	35119	NA	NA	166727	96522
	6.1	2.3	6.6	2.1	5.2	2.9

³ Source: 1. Reserve Bank of India (2023), Handbook of Statistics on Indian States, 2022-23
2. Government of India (2023), Economic Survey, 2022-23, Statistical Appendix
3. Government of Jharkhand (2023), Economic Survey, 2022-23
4. Government of Gujarat (2023), Socio-Economic Review, 2022-23
5. Government of Maharashtra (2023), Economic Survey of Maharashtra, 2022-23
6. Government of Bihar (2023), Economic Survey, 2022-23
7. Government of Tamil Nadu (2023), Estimates of State Domestic Product of Tamil Nadu

4.2 Trends in the Contribution of Economic Sectors to GSDP of Jharkhand

- **GSDP:** In 2022-23, Jharkhand's GSDP (at constant prices) is estimated to grow at 7.8%. In 2021-22, GSDP increased by 8.2%. after contracting by 5.5% the previous year. In comparison, national GDP is estimated to grow at 8.7% in 2021-22, after a contraction of 6.6% in 2020-21.
- **Sectors:** Higher growth is estimated for agriculture, manufacturing, and services sectors in 2021-22. While agriculture grew by 8.8% in 2020-21, the manufacturing and services sectors saw a contraction (Figure 1). In 2021-22, agriculture, manufacturing, and services sectors are estimated to contribute 26%, 29%, and 45% of the economy, respectively (at current prices).
- **Per capita GSDP:** The per capita GSDP of Jharkhand in 2022-23 (at current prices) is estimated at Rs 86,060, an increase of 9% over 2021-22.

Therefore, it is inferred that the economy of the STATE of Jharkhand is dominated by Service Sector followed by Industry and Agriculture Sectors, and this gave the priority to the development of MSMEs, which have been playing a greater role in the performance of both Industry and Service sectors of Jharkhand Economy because MSMEs include both Manufacturing and Service Sector components.

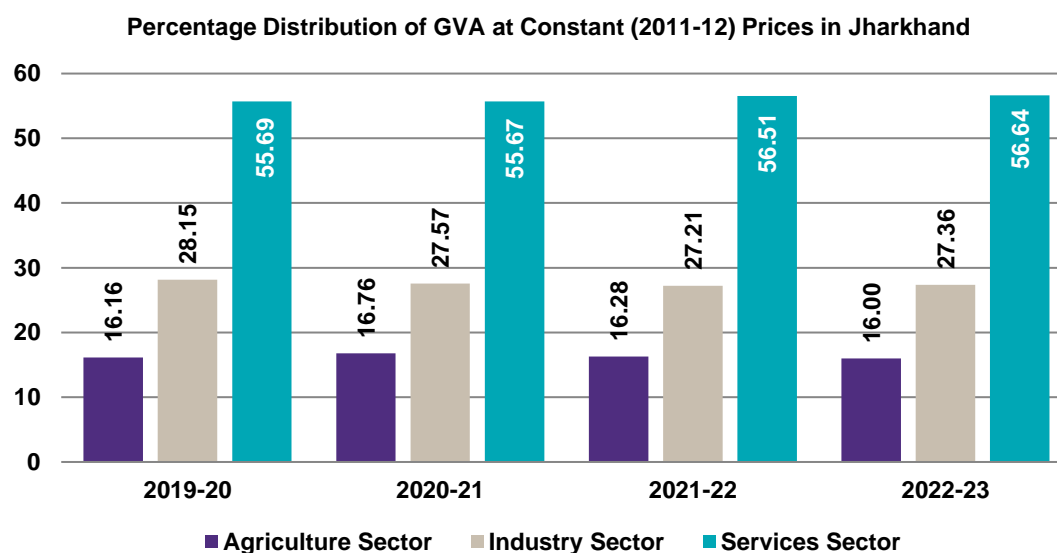


Figure 38: Chart Percentage Distribution of GVA at Constant (2011-12) Prices

4.3 Poverty Decline in the state of Jharkhand

The decline in the poverty ratio is another indicator of development of the economy of Jharkhand. The National Multidimensional Poverty Index by NITI Aayog uses the

internationally acclaimed Alkire Foster methodology with a difference that National MPI covers 12 indicators while global MPI covers 10 indicators. This analysis attempts to study the decline in poverty rates across various time periods. The recent report on National MPI was based on National Family Health Surveys 4 (2015-16) and 5 (2019-21). Owing to lack of data for the years after 2019-21 concerning the incidence of poverty levels, headcount poverty ratios for 2022-23 have been estimated based on compound growth rate of the reduction in the incidence of poverty levels between 2015-16 and 2019-21. The data on National Multidimensional Poverty Index for the state of Jharkhand, selected states and India for comparison is provided in Table below.

Table 22 Multidimensional Poverty Index⁴

States/India	Multidimensional Poverty Index (%)		
	2015-16	2019-21	2022-23
Jharkhand	42.10	28.81	23.34
Bihar	51.89	33.76	26.59
Gujarat	18.47	11.66	9.03
Maharashtra	14.8	7.81	5.48
Tamil Nadu	4.76	2.2	1.43
India	24.85	14.96	11.28

Multidimensional poverty in Jharkhand has declined from 42.10 % in 2015-16 to 28.81% in 2019-21 and further it is estimated to decline to 23.34% in 2022-23. Similarly, the Multidimensional poverty in India has declined from 24.85% in 2015-16 to 14.96% in 2019-21 and further it is estimated to decline to 11.28% in 2022-23. Among the selected states, the Multidimensional Poverty in Tamil Nadu is the lowest and it has declined from 4.76 % in 2015-16 to 2.2% in 2019-21 and further it is estimated to decline to 1.43% in 2022-23. On the other hand, among the selected states, the Multidimensional Poverty in Gujarat is the highest and it has declined from 18.47% in 2015-16 to 11.66% in 2019-21 and further it is estimated to decline to 9.03% in 2022-23 followed by Maharashtra with a decline in the Multidimensional Poverty from 14.8% in 2015-16 to 7.81% in 2019-21 and further it is estimated to decline to 5.48% in 2022-23. The frontier state of Bihar has higher poverty level than Jharkhand at 51.89% in 2015-16, State its poverty levels are higher than Jharkhand at 33.76% in 2019-21 and at 26.59% in 2022-23. Therefore, it is inferred from the Table that the Government of Jharkhand has brought down the double-digit poverty ratio in 2015-16 (42.10%) to double-digit poverty ratio in 2019-21 (28.81%) and 2022-23 (23.34%) through proper implementation of poverty alleviation programmes linking to all 12 indicators of National MPI and exhibited better performance in terms of poverty reduction in comparison with all India levels and with the levels of selected states, except Tamil Nadu State.

⁴ Source: NITI Aayog (2024), Multidimensional Poverty in India Since 2005-06

4.4 Financial Inclusion of Male and Female Population

All India Debt and Investment Survey – 2019 has estimated the percentage population having deposit accounts with Banks with gender wise for all States and Union Territories to assess the Financial Inclusion Status of population. The percentage of adult population (18 years & above) having deposit account in bank by gender for Jharkhand and the selected States and India is provided in Table – 27.

Table 23 Percentage of gender-wise adult population (18 years & above) having deposit account in bank for each selected State

State/STATE/India	Rural Areas			Urban Areas		
	Male	Female	Persons	Male	Female	Persons
Jharkhand	86.6	79.6	83.2	88.9	81.5	85.3
Bihar	82.7	72.2	77.7	86.1	71.9	79.6
Gujarat	83.0	64.6	73.8	90.2	76.4	83.5
Maharashtra	89.7	75.7	82.8	91.2	78.1	84.7
Tamil Nadu	90.2	90.9	90.5	89.8	86.4	88.1
All India	88.1	80.7	84.4	89.0	81.3	85.2

Source: NSS Report No. 588: All India Debt & Investment Survey - 2019, Statement 12, Page No. S34

It is found from the table that the percentage of adult population (18 years & above) has deposit account in bank is 86.6 % for Males, 79.6% for Females and 83.2% for persons in Rural Areas of Jharkhand and it is 88.9 % for Males, 81.5% for Females and 85.3% for persons in Urban Areas of Jharkhand. Further, it is observed from the Table that the percentages of adult population (18 years & above) having deposit account in bank are considerably good in Jharkhand than that of all India levels and higher than the levels of selected industrially developed states and the state like Bihar.

Therefore, it is inferred that the financial inclusion of both male and female population in Jharkhand is performing good in comparison than that of all India level and the levels of selected states except percentage of female accounts in Rural Areas of Tamil Nadu.

4.5 Financial Inclusion of Social Groups of Population

All India Debt and Investment Survey – 2019 has estimated the percentage population having deposit accounts with Banks for Social Groups such as SCs, STs, OBCs and Others for all States and Union Territories to assess the Financial Inclusion Status of various Social Groups of population. The percentage of adult population (18 years & above) having deposit account

in bank by Social Groups for Jharkhand and the selected States and India is provided in Table below.

Table 24 : Percentage of adult population having deposit account in Bank⁵

Social Categories	Jharkhand	Bihar	Gujarat	Maharashtra	Tamil Nadu	All India
ST Rural	81.7	71.2	64.0	72.9	88.4	80.4
ST Urban	90.9	100	87.3	78.8	83.9	80.4
SC Rural	79.7	77.2	75.1	82.8	91.2	84.9
SC Urban	78.7	75.3	79.1	84.9	84.9	83.6
OBC Rural	87.4	76.4	75.3	84.2	90.2	85.0
OBC Urban	85.3	80.1	79.6	85.3	88.5	84.9
Others Rural	73.8	84.8	81.8	85.2	97.5	85.1
Others Urban	87.4	79.8	87.3	84.8	91.6	86.7

It is found from the Table that 81.7% of ST population in rural areas and 90.9% of ST population in urban areas have deposit accounts in the banks in Jharkhand, which is higher than all India levels and the levels of selected industrially developed States, State lower than the levels of state of Bihar. Similarly, it is found from the Table that 79.7% of SC population in rural areas and 78.7% of SC population in urban areas have deposit accounts in the banks in Jharkhand, which is performing good at all India levels and the levels of selected industrially developed States and state of Bihar, except the percentages of SC Rural in Tamil Nadu and Himachal Pradesh.

Further, it is found from the Table that 87.4% of OBC population in rural areas and 85.3% of OBC population in urban areas have deposit accounts in the banks in Jharkhand, which is higher than all India levels and the levels of selected industrially developed States except OBC Rural population in Tamil Nadu, State lower than the levels of frontier state of Himachal Pradesh. It is also found from the Table that 73.8% of Other Group of population in rural areas and 87.4% of Other Group of population in urban areas have deposit accounts in the banks in Jharkhand, which is higher than all India levels and the levels of Gujarat and Maharashtra State lower than the levels of Tamil Nadu and better than Bihar in urban areas.

Therefore, it is inferred that all social groups have higher levels of financial inclusion in Jharkhand with State social discrimination, and it can be concluded that the population in Jharkhand has considerably good financial inclusion at all India level, which indicates the growth of banking business and financial accessibility to the population in Jharkhand.

⁵ ⁵ Source: NSS Report No. 588: All India Debt & Investment Survey-2019, Statement 13, Page No. S35

4.6 The Present Status of Banking Sector in Jharkhand

The development of banking sector is essential for the development of all other economic sectors of the economy. The status of Banking Sector as on 31-03-2023 in Jharkhand presented in below tables.

Table 25 District wise distribution of Banking Business in Jharkhand⁶

Sl. No.	District	No of Bank Branches	Deposits (INR Crores)	Advances (INR Crores)	CD Ratio
1	Bokaro	215	2,120,002.77	773,545.31	36.49%
2	Chatra	65	419,969.64	117,297.21	27.93%
3	Deoghar	142	911,191.47	325,617.05	35.74%
4	Dhanbad	300	3,695,817.38	1,253,512.49	33.92%
5	Dumka	116	529,186.01	180,150.29	34.04%
6	East Singhbhum	343	3,702,742.55	1,816,071.86	49.05%
7	Garhwa	94	331,584.59	140,013.67	42.23%
8	Giridih	171	951,089.13	361,203.24	37.98%
9	Godda	102	473,628.04	167,055.38	35.27%
10	Gumla	80	361,095.70	105,783.76	29.30%
11	Hazaribagh	175	1,196,763.92	510,044.81	42.62%
12	Jamtara	68	285,024.40	84,092.78	29.50%
13	Khunti	50	209,711.93	84,422.38	40.26%
14	Koderma	64	418,330.24	162,491.62	38.84%
15	Latehar	53	233,666.05	92,087.22	39.41%
16	Lohardaga	45	191,034.53	86,888.41	45.48%
17	Pakur	60	229,453.69	116,767.90	50.89%
18	Palamu	135	765,455.86	299,297.14	39.10%
19	Ramgarh	118	838,758.54	343,102.83	40.91%

⁶ Source: <http://slbcJharkhand.in/fi.html> (Govt of Jharkhand SLBC data)

20	Ranchi	498	8,430,832.07	3,348,495.24	39.72%
21	Sahibganj	77	354,036.35	128,383.48	36.26%
22	Seraikela-Kharsawan	123	619,410.07	364,697.26	58.88%
23	Simdega	52	190,285.79	53,161.06	27.94%
24	West Singhbhum	134	3,282,337.68	291,031.16	8.87%
	Total	3280	30,741,408.38	11,205,213.56	36.45%

It is found from the table that the Jharkhand has 3280 bank branches with Rs. **30,741,408.38** Crores as deposits and Rs. **11,205,213.56** Crores as advances with as CD Ratio of 36.45%.

It is observed from the table that two districts in Jharkhand have CD Ratio of greater than 50%. state of them SERAIKELA-KHARSAWAN district has the highest CD Ratio of 59% followed by Pakur District (51%), East Singhbhum District (49%), Lohardaga District (46%) and Pakur District (46%). Further, it is found that all the DMFT districts in the Jharkhand have lower CD Ratios than the level CD Ratio of 50% On the other hand, most of the districts except West Singhbhum and Chatra, have lower CD Ratios among all districts. Therefore, it is inferred that the banks have transferred the deposit money from Jharkhand as they have less demand for advances in Jharkhand.

4.7 Growth of Exports from Jharkhand and Export Ecosystem

Jharkhand has emerged among top performers reaching 2nd position among in second edition of Export Preparedness Index 2022 by NITI Aayog. By securing third place the overall ranking of JHARKHAND has jumped over from 23rd to **20th rank** with increase its scores from **30.07** to **43.91**.

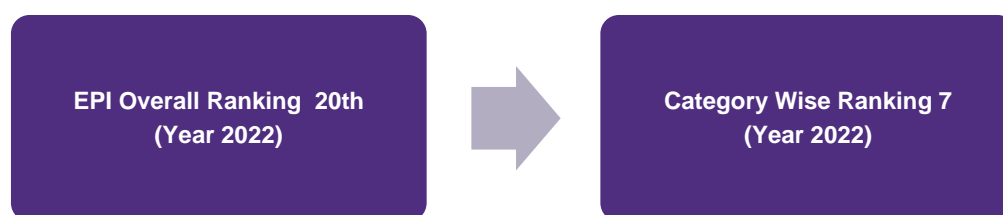


Figure 39 EPI Ranking

As of 2021, Jharkhand had around 2.4 lakh registered MSME units, providing employment to over 6 lakh people. Sectors: The major sectors where MSMEs operate in Jharkhand include mineral-based industries (iron and steel, aluminum, cement), food processing, handicrafts, textiles, and engineering. Policies and Schemes: The Government of Jharkhand has introduced several policies and schemes to promote MSMEs in the state.

Since the organized retailing business is projected to grow at 25% per annum, it will also benefit the JHARKHAND-by- Jharkhand Industrial and Investment Promotion Policy 2021 attracting

massive investments and professional expertise in the sector which shall create large number of white-collar jobs. It shall also boost the rural economy by establishing direct business contacts with farmers through efficient supply chains, scuttling down huge intermediary expenses and heavy storage and transportation wastages.

4.8 Jharkhand MSME Policy

Jharkhand MSME Promotion Policy 2023 aims to boost the growth of MSMEs in the state and unlock the employment potential in the state. Through this policy, it is envisaged to assist them in modernization/technological upgradation, provide necessary common facilities, backward and forward linkages including product design, marketing support and facilitate them by providing attractive financial and non-financial incentives so as to make them globally competitive and their product remunerative.

Policy Objective

- To foster the growth of new and existing MSME units in the state.
- To boost expansion and diversification of existing MSME.
- To spur employment generation and support young entrepreneurs.
- To accelerate the pace of formalisation and digitization among the MSMEs.
- To encourage adoption of new and innovative technologies.
- To integrate skilling and employment more efficiently.
- Thrust to women and SC/ST entrepreneurs to promote inclusivity.
- To strengthen MSMEs by overcoming various financial, technological and marketing constraints.
- To rejuvenate existing MSMEs including sericulture, handloom, handicraft, khadi, textile, etc.
- To create a conducive ecosystem so that the MSME units can prosper and grow.

Policy Strategy

- Fiscal incentives- Providing financial incentives and support to units.
- Institutional structure- A dedicated institutional framework to assist and support MSMEs.
- Ease of doing Business- Providing ease of doing business through time bound approvals and permissions and launch of Jharkhand MSME Special Concession Act.
- Technical upgradation- Extend technical support to units to increase their access to modern technology.
- Cluster development- Development of product specific clusters industrial parks including rural industrialisation e.g. Sericulture, Khadi, Handicraft, Food Processing, Handlooms, Bamboo, Leather and Lac etc.

Enabling Framework

❖ MSME Cluster-Based Development Strategy

- a) Cluster-based development - an all-encompassing approach, which endeavors to provide support to the units in the sector collectively rather than providing dispersed benefits.
- b) Collective efficiencies in each of the key facets of the business right from the provision of modern physical and social infrastructure, bulk sourcing of raw materials, procurement of modern technology and equipment, institutional financing support and access to organised domestic and international markets to implementing modern

manufacturing and trade practices and also suitable environmental protection measures.

- c) Clusters to be organized/developed in a manner such that a group of entrepreneurs who produce and sell a range of related or complementary products and thus, face common challenges and opportunities, come together to achieve collective efficiency and penetrate markets beyond their individual reach.
- d) Promotion and facilitation of cluster potential product groups including One District One Product (ODOP).

❖ Institutional Framework

The state envisages to set up a dedicated directorate of MSME at state level and District MSME Centre (DMC) in every district.

Table 26 Responsibilities of State MSME Directorate and District MSME Centre

The State MSME Directorate's responsibilities are:	DMC's responsibilities include:
<ul style="list-style-type: none"> ● Implementation of State & Central Government MSME Schemes/programs in Jharkhand state. ● State MSME Director shall carry out a periodic assessment of DMCs and state programs and schemes to ensure proper implementation and operation. ● Promotion and implementation of national and international trade and export. ● Resolution of any dispute related to DMCs. ● Appointment and formulation of Corporation/ Board/ Council/ Competent authority and human resource management for State MSME Directorate. ● Monitoring of single-window clearance system that allows MSMEs to settle their business-related problems quickly. <ul style="list-style-type: none"> ● State MSME Directorate shall be responsible for the disbursement of Incentives related to all MSMEs under the superintendence of Single Window Clearance Committee (SWCC). ● MSME facilitation council constituted under MSMED Act 2006 shall work with this directorate. ● All other incidental and policy matters related to MSME Sector. 	<ul style="list-style-type: none"> ● DMCs shall assist an entrepreneur in the State & Central Government MSME Schemes/programs and ensures continuous support during the establishment of their business. ● DMCs shall assist the MSME units in Udyam registration. Also, it would create awareness regarding the registration process and benefits. ● DMCs shall offer business owners assistance in single-window clearance system that will allow them to settle their business-related problems quickly. ● DMCs shall encourage the expansion and development of manufacturing/service oriented MSME units in rural and urban communities. ● DMCs shall also carry out a periodic assessment of State & Central Government MSME programs and schemes to ensure proper implementation

Incentives

Comprehensive Project Investment Subsidy (CPIS)

1. MSME units shall be entitled to get CPIS at the rate for investments made in fixed capita.

2. SC/ST/Women/Differently abled Entrepreneurs will avail 5% additional benefit under CPIS.
3. Applicable CPIS will be disbursed to units in two instalments with 50% in first year and balance 50% in third year

Table 27 Details on Comprehensive Project Investment Subsidy for Micro, Small and Medium units

Type of Unit	Maximum Limit	Maximum Admissible Subsidy
Micro	40% of FCI	INR 15 Cr
Small	35% of FCI	
Medium	30% of FCI	

Interest subsidy

New MSME units shall be entitled to interest subsidy for timely payment **@5% per annum** on total loan availed from public financial institutions / Banks for period of five years from the date of Commercial Production subject to total maximum limit of:

1. INR 25 Lakhs for Micro Enterprises
2. INR 1 crore for Small Enterprises
3. INR 2 crore for Medium Enterprises

Units which are classified as Non-performing Asset (NPA) at the time of making the application will not be eligible to avail such incentive. In addition to the interest subsidy, the guarantee fee charged under the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme to Micro and Small Enterprises (MSEs) will be reimbursed to the enterprises in order to improve the CGTMSE coverage for collateral free loans in the state.

Quality Certification

a) High priority is being accorded by the State government for improvement of quality of the industrial units and will be provided with assistance for obtaining quality certification from B.I.S. and other internationally recognised institutions **@ 100% of the expenditure incurred up to maximum of INR 25.00 lakh.**

b) Units obtaining certification / accreditation under any of the following internationally recognised / accepted standards will be eligible for the benefit:

- ISO-9000 Quality Management System
- ISO-14000 Environmental Management System
- ISO-18000 Occupational Health and Safety Standards
- BIS certification
- Social Accountability Standards
- Green Energy Certificate
- Bureau of Energy Efficiency (BEE) Certificate
- LEED Certification in New and renewable Energy
- Internationally accredited eco-labels OKE-TEX 100 etc.
- Zero Defect Zero Effect (ZED) Certification

c) In case of ZED certification, units will be provided 100% of the balance amount provided by Government of India in the following manner:

- 20% of expenses incurred by micro units
- 30% of expenses incurred by small units
- 25% of expenses incurred by medium unit

Patent Registration: The State Government will provide financial assistance of **50%** of the expenditure incurred, up to a maximum of INR 25 lakh, per patent.

Electricity Duty: The state shall provide **100%** reimbursement of electricity duty for **5 years** from the date of commencement of commercial production.

Export Development Assistance (EDA): Government of Jharkhand will extend the Export Development Assistance to MSMEs for participation in approved International Trade Fairs at National, International, State Level, Buyer-Seller meet and for exploring new markets.

Green Production & Management: A reimbursement up to 75% of the cost, subject to a limit of INR 3 lakhs, of Energy and Water Audit, conducted in the units by any Government empaneled or Government approved agency, shall be made to the eligible units.

Trademark Registration: Assistance A reimbursement of 100% of expenditure incurred in obtaining Trademark registration subject to a maximum limit of INR 3 lakhs.

Raising capital through SME Exchange: New Enterprises shall be provided one-time financial assistance of 20% of expenditure incurred for raising of capital through SME Exchange subject to a maximum of INR 10 lakh after successful raising of equity as per the scheme approved by SME Exchange.

Effluent Treatment Plant: A reimbursement of 50% of expenditure for setting up of Effluent Treatment Plant by units subject to a maximum financial assistance of INR 25 lakhs.

Technology support subsidy: The state government will provide financial assistance of 75% for implementing ERP solutions and ICT solutions subject to maximum limit of INR 1 lakh and INR 5 lakhs respectively. The ERP/ICT solutions should be certified from CMMI Level 3 firms/ organizations.

Green measures subsidy: A reimbursement of 50% of expenditure incurred in consultancy charges, for obtaining green rating for industrial buildings from Indian Green Building Council (IGBC) subject to a maximum financial assistance of INR 4 lakhs.

4.9 Industrial and Investment Promotion Policy 2021

Jharkhand is becoming the vanguard of industrialization among the Indian States. The government of Jharkhand is keenly working on skill development and improving exports from the State. Decentralized employment augmentation through the promotion of labour-intensive industries such as Mining and Minerals, Agriculture and Processed Food etc. is one of the key prongs identified by the Government of Jharkhand. The government of Jharkhand is encouraging investments in mineral exploration, Steel, Plastics, Chemicals, Electrical, Cement, Metallurgy and Automobile components, Light Engineering and Textiles amongst others. Jharkhand handled the COVID-19 pandemic with a coordinated effort, but the economy and developmental progress has been adversely affected due to disruption of supply-chains and crash in overall demand. The major industries of the state including

construction, mining, tourism, automobile and light/ heavy engineering were amongst the worst hit leading to a crash in exports from the state.

The manufacturing and service industry needs to be revived and with this aim, the policy has been revised to provide investors with regulatory support. To rejuvenate the existing rural industries including sericulture, handloom, handicraft, khadi, textile, etc, it is envisaged to assist them in modernization/technological up gradation and provide necessary common facilities, backward and forward linkages including product design, marketing support, etc. to make them globally competitive. The Government realizes that export units in the state need to be modernized by adopting the latest technologies, undertaking skill up gradation and diversification. Thus, this policy envisages several measures for facilitating export promotion and marketing including Infrastructure support for exports and fiscal incentives which will enable the exporters to achieve higher numbers.

The State Government, with an aim to accelerate Industrial development, has desired to set up Private, Joint Venture and PPP mode Industrial Park consisting of a minimum of 50 acres with a minimum of 15 industrial units. In the case of sector-specific industrial parks, the minimum area shall be 10 acres with a minimum of 5 industrial units through a Special Purpose Vehicle (SPV) registered under the Companies Act. Jharkhand is progressing fast on adopting investor-friendly best practices in the state to facilitate investments and generate avenues of employment for the welfare of people. Measures like Jharkhand Investment Promotion Board, single-window clearance, online payments, online verification, third-party certifications, self-certification, time-bound approvals, availability of information online, standard operating procedures for approvals, deemed approvals, etc. have been adopted by most of the departments and government agencies. This policy has been drafted after intensive interaction with representatives of industries, industry associations, investors, subject experts etc. and efforts have been made to accommodate their views. This policy proposes to provide an attractive and tailor-made investment package to the industry to promote industrialization and create a multiplier effect in the State's economy. Due care has been taken to ensure that the packages provided in this policy are amongst the best in the country to attract more industry and investment into the state.

Vision Statement

The state intends to be the most preferred destination for investors by providing favourable business climate, excellent infrastructure, progressive and conducive industrial relations. This policy focuses on creating a conducive eco-system that makes industries based in Jharkhand innovative and competitive. This policy also focusses on ensuring that the state is prepared for adapting itself to Industry 4.0 and other new-age technologies. The government of Jharkhand lays utmost emphasis on sustainable industrial development anchored by capacity building at the grassroots level.

Mission Statement

The mission of this Policy is to facilitate rapid and sustained growth of Industry and to increase its share across the GSDP over the next decade. This is envisaged to be achieved by

- Providing an effective, proactive and supportive institutional mechanism.
- Evolving and implementing promotional strategies.
- Building supportive infrastructural facilities like warehouses, Common Facility Centres, etc.
- Marketing development assistance, R&D on global market research and testing laboratories support, etc.

Policy Objectives

To achieve the mission stated above, the following objectives have been set by the Government of Jharkhand:

- To generate employment of 5,00,000 by attracting investments of more than Rs. 1,00,000 Crore in the state of Jharkhand.
- To convert Jharkhand into a favoured destination for investors and to promote sustainable industrial growth of the State.
- To create a time-bound, web-based transparent working mechanism for project clearance, Date of Production declaration and financial and non-financial assistance and clearances.
- Strengthening the infrastructure such as warehouses, Inland Container Depots (ICDs), Cold Storages, rail-road connectivity from Industrial Clusters, Tool Rooms, etc.
- To focus on industries with export potential and to encourage and motivate such industries for increasing the volume of exports and also to focus on export items manufactured from 100 percent indigenous inputs normally done by the MSME sector.
- To establish linkages between OEMs and MSME/ ancillary industries. vii. Provide a simple, proactive, and supportive institutional mechanism for the rapid growth across sectors.
- To promote employment generation in industrial and services sectors by providing facilitation under Industrial and Investment promotion Policy, MSME Act 2006 and other policy interventions.
- To bring about technology and skill up gradation in the traditional sectors like Mineral-based products, Handicrafts, Handlooms, Agriculture and Processed Food products to enhance value addition and quality competitiveness.
- To increase the level of processing, reduction of wastage, value addition, enhance the income of farmers as well as increase exports thereby resulting in the overall development of food and feed processing sector.
- To promote innovation, start-ups and technology transfer.

Incentives, Subsidies and Support

Incentives to Renewable Energy Sector (as per Jharkhand State Solar Power Policy 2015 & Jharkhand Energy Policy 2012):

- A power plant generating power from renewable sources, will not be liable to pay 50% electricity duty for a period of 10 years.
- If the power is being sold to the State Utility or consumers within the State, shall also be provided concessional access to the T&D network to encourage renewable power development.
- Mega Projects (with investment in fixed assets in excess of Rs. 100 Crore) will be allowed to have captive power plants. Technologies like power from waste heat recovery, and to wheel power to sister concerns will also enjoy 50% exemption from electricity duty for a period of 5 years.
- The Equipment purchased for installation of solar plants are exempted from payment of SGST
- Grant of 4% of Wheeling Charges for power generated from Solar Power Projects
- Cross Subsidy Surcharge shall be exempted for Third Party Sale

Sound physical Infrastructure with availability of key utilities will attract investors. Further, export infrastructure is key to support exporters for movement of goods and logistics of shipment. Special emphasis will also be given for quality power and high-speed internet facility. Additional and critical export related infrastructure will be developed with fund from state budget. The concerned Departments/Organizations of the Government would be mandated to reserve certain percentage of their annual budget for supporting critical projects coming under their purview.

Subsidy/Incentive On SGST

This facility will be available to all industries including MSME, Handloom, Sericulture, Handicraft, Khadi and village industries products, as given below:

- New MSME units will be given incentive of 100% NET SGST per annum for five years from the date of Production with a ceiling of maximum 100% of total fixed capital investment made.
- New large projects will be given incentive of 100% of NET SGST per annum for seven years from the date of Production with a ceiling of maximum 100% of total fixed capital investment made.
- New mega projects will be given incentive of 100% of NET SGST per annum for nine years from the date of Production with a ceiling of maximum 100% of total fixed capital investment made.
- New ultra-mega projects will be given incentive of 75% of NET SGST per annum for twelve years from the date of Production with a ceiling of maximum 100% of total fixed capital investment made.
- Industrial units which have qualified to be new unit by expansion/modernization/diversification will be entitled to get similar benefits in respect of SGST. However, they have to maintain separate record of production, investment details and SGST paid/ payable after such expansion/diversification/modernization. In case, maintaining a separate record is not possible by such units the benefit to such eligible units shall be available in the ratio of installed capacity.
- Any unit claiming these benefits will have to get registered with Commercial Taxes Department, Government of Jharkhand and shall have to file all their statutory returns.
- Industrial units shall be eligible for reimbursement of NET SGST paid as per their criteria provided. Operational guideline for reimbursement of NET SGST will be issued separately.
- Prior to the implementation of GST in the state, the Industrial Units of state were entitled to the remission of VAT on local purchase of raw material. VAT was first paid by the units on the procurement of raw material, which was subsequently reimbursed to them by the state Government through Jharkhand.
- To continue the incentive, the State Government has decided to reimburse 100% of SGST paid by the eligible Industrial Units after Stateilization of input State tax credit. The scheme in this regard has been issued by the Finance Department vide SROs-519 and 521 dated 21st December 2017.
- As per Budget Announcements for 2018, the State Government will consider providing suitable incentive in lieu of 2% CST exemption available to the Industrial units in Jharkhand during pre-GST regime.
- The State Government in the Budget announcement of 2018 had extended the benefit of Freight Subsidy in favour of the industrial units located in the state for transporting their manufactured goods beyond 1000 kilometres for which notification is expected soon.
- Marketing support to the Artisans, Weavers, Cooperative Societies and manufacturers of Handicrafts and Handloom products is provided by the Government in different forms.
- Sale-cum-Exhibitions, Expos, craft bazaars are organized at the National/ Regional/State and District level. The major support in organizing these events comes from various programmes of the Ministry of Textiles, Government of India through the Development Commissioners of Handicrafts and Handlooms. The stalls are provided to the participants on subsidized rates. Annual calendars are framed for organizing/participating in all such events.
- Market Intervention Scheme under National Handloom Development Programme (NHDP) of Ministry of Textiles, provides incentive in the shape of rebate of 10% from the sales of Handloom products to the Handloom Development Corporation, apex organizations and primary weavers cooperative societies. This rebate which is shared in reimbursement by Government of India and the State Government on 50:50 basis provides a significant boost in the sales of these products.

Interest Subsidy

New MSME units and non MSME sector units shall be entitled to interest subsidy for timely payment @5% per annum on total loan availed from public financial institutions/banks for period of five years from the date of Commercial Production subject to total maximum limit of

- Rs. 25 Lakhs for Micro Enterprises.
- Rs. 1 crores for Small Enterprises
- Rs. 2 crore for Medium Enterprises
- Rs. 3 Crores for non-MSME Sector units

Units which are classified as Non-performing Asset (NPA) at the time of making the application will not be eligible to avail such incentive.

In addition to the interest subsidy, the guarantee fee charged under the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme to Micro and Small Enterprises (MSEs) will be reimbursed to the enterprises in order to improve the CGTMSE coverage for collateral free loans in the state.

Schemes for Export Promotion and Marketing

The State Export Promotion Committee will look after the activities of export promotion and marketing. A nodal agency in the Department of Industries will be identified to coordinate with all government departments and export promotion councils to provide a favourable environment for the exporter. The nodal agency shall interact with the exporter on one hand and the EPCs, exporter association, state and central bodies on the other so that the implementation of State Export Policy can be ensured, and the problems of the exporters may be resolved timely.

The nodal agency would also organize buyers sellers meet at regular intervals and arrange participation of exporters in trade fairs and exhibitions both in the country and abroad. It would also conduct project studies keeping in view the international market condition.

In addition to the above the nodal agency shall also perform the following functions:

- I. Act as the Nodal Agency for undertaking all export promotion activities in the State.
- II. Coordinate the export promotion activities of all the Departments/Agencies of the State Government.
- III. Liaison between the exporters and the various departments of Government of Jharkhand and Government of India and other Government agencies for redressing the problems being faced by the exporters of the State.
- IV. Liaison between Government of Jharkhand and Government of India to coordinate the implementation of the various export promotional schemes/projects of Government of India in the State and to explore the availability of funds from Government of India for the development of export related infrastructural facilities.
- V. Act as the Convener of the State Level Empowered Committee and other such export promotion related committees.
- VI. Implement the export policy and export strategy for the State and other functions which will be cleared by Department of Industries through operational guidelines and/or circulars.

The Department of Industries is administering and implementing a number of schemes where incentives are also available for export trade related and service sector units. These schemes are:

- The Jharkhand Birsa Harit Gram Yojana aims to utilize over 2 lakh acres of unused government land for afforestation, benefiting 5 lakh families with 100 fruit-bearing

plants each. The scheme's unique feature is that individuals planting and maintaining trees will reap the benefits of the produce, with estimated annual earnings of Rs. 50,000 per family. The government will retain land ownership, while facilitating market linkages to support the families' economic growth.

- The Chief Minister Employment Generation Scheme provides minority youth with accessible loans and grants to start their own businesses, with benefits including easy repayment terms and subsidized interest rates. To be eligible, applicants must meet criteria such as age, residency, income, and caste certificates, and provide required documents like Aadhar cards and business proposals. The scheme aims to promote self-employment and income generation, with additional support for handicapped applicants and self-help groups, while excluding businesses harmful to the environment or society.
- The Mukhyamantri Rojgaar Srijan Yojana provides accessible loans and subsidies to youths from underrepresented groups (ST, SC, BC, Minority, and Differently abled) to start their own businesses and promote self-employment. This financial assistance aims to generate income through self-employment opportunities, not for personal consumption. The Jharkhand State Tribal Cooperative Development Corporation Ltd. offers term loans and subsidies at subsidized interest rates to eligible youths under this scheme, empowering them to become entrepreneurs.
- Term Loan & Education Loan Scheme of National Minorities Development and Finance Corporation (NMDFC)- The maximum quantum of credit is Rs. 20.00 lakhs @ 6% interest per annum.
- Scheme for Setting up of Start-up Hub, Incubators and Assistance to Start-ups in Jharkhand has been introduced. Start-up hub, Incubation Centres and Innovation Centres set-up in the state. The eligible Incubators shall be provided capital grant of max 50% for Fixed Cost Investment (excluding Land cost) for setting up Incubator, subject to max of Rs. 50.00 lakh.
- Prime Minister's Employment Generation Programme (PMEGP) - The Government of India, Ministry of MSME is administering this Credit Linked Subsidy Scheme, the subsidy in the shape of Margin Money ranging from 25% (urban) to 35% (rural) is provided by the Central Government to the entrepreneurs for setting up their units.
- Pradhan Mantri Mudra Yojana (PMMY) supports Micro enterprises by bringing them to the formal financial system and extending affordable credit. It enables a small borrower to borrow loan upto Rs. 10.00 lakhs (Shishu: covering loans upto Rs. 50,000.00, Kishor: covering loans above Rs. 50,000.00 and upto Rs. 5.00 lakh and Tarun: covering loans above Rs. 5.00 lakh upto Rs. 10.00 lakh) from all Public Sector Banks such as PSU Banks, Regional Rural Banks and Cooperative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions and Non Banking Finance Companies (NBFC) for non-farm income generating activities. PMMY can also be used to leverage and scale up initiatives and projects undertaken by entrepreneur through above mentioned schemes.

4.10 MSME Udyam Registration – Comparative Analysis with Selected States

An analysis of Udyam Registration data provides a break-up of MSMEs into Micro, Small and Medium Enterprises. The MSMEs data with break-up is provided in Table 26 for Jharkhand in comparison with neighbouring state of Bihar, industrially developed states of Gujarat, Maharashtra and Tamil Nadu, and India.

Table 28 Number and Distribution of MSMEs⁷

⁷ Source: [State Wise Udyam Registration \(msme.gov.in\)](https://msme.gov.in) accessed on 22-01-2024 at 7-00 p.m

	Number of MSME Units				Percentage Distribution of MSME Units		
State/UT Name	Total Udyam	Micro	Small	Medium	Micro	Small	Medium
Bihar	1151092	1131363	18724	1005	98.29	1.63	1.63
Gujarat	2004641	1914314	81864	8463	95.49	4.08	4.08
Jharkhand	482887	473504	8733	650	98.06	1.81	1.81
Odisha	874962	859386	14495	1081	98.22	1.66	1.66
Punjab	1085300	1056154	26708	2438	97.31	2.46	2.46
Rajasthan	2033644	1988501	41770	3373	97.78	2.05	2.05
Uttar Pradesh	2707560	2642268	60562	4730	97.59	2.24	2.24
India	28441191	27657818	715475	67898	97.25	2.52	2.52

There are 482887 MSME Units in Jharkhand registered in the Udyam Portal. Of which, 473504 units are Micro Enterprises, 8733 units are Small Enterprises and only 650 units are Medium Enterprises. The percentage distribution of MSME units exhibits that 98.05% of the units are Micro Enterprises, 1.81% are Small Enterprises and only 1.81% are Medium Enterprises in Jharkhand.

A comparative analysis on MSMEs in the selected states and India shows that Micro Enterprises comprise a larger proportion of MSMEs registered in the Udyam Portal as compared to Small and Medium.

Enterprises. It is inferred from the table that Jharkhand has the largest percentage of Micro Enterprises and the smallest percentage of Small and Medium Enterprises among the selected states and India for comparison. On the other hand, Gujarat State has the relatively lower percentage of Micro Enterprises and the higher percentage of Small and Medium Enterprises among the selected states and India for comparison.

Inference: *The analysis on Udyam data indicates that 98.05% of the units are Micro Enterprises, 1.81% are Small Enterprises and only 1.81% are Medium Enterprises in Jharkhand and hence there is a need for promoting more Small and Medium Enterprises by upgrading Micro Enterprises into Small Enterprises and Small Enterprises into Medium Enterprises in Jharkhand.*

4.11 MSME Udyam Registration – Services and Manufacturing Units in Jharkhand

The district wise data on MSMEs registered in the Udyam Portal is collected from the Official in charge of Udyam Data in Jharkhand. from Udyam Portal with his Official login ID. The number of MSMEs with the above classification is depicted in Figure –39.

It is noted from the chart that there are 482887 MSME Units in Jharkhand registered in the Udyam Portal. Of which, 473504 units are Micro Enterprises, 8733 units are Small Enterprises and only 650 units are Medium Enterprises. Of the total MSMEs, 371024 MSMEs are Service Enterprises and 110047 MSMEs are Manufacturing Enterprises. State of the Micro MSMEs, 364631 MSMEs are Service Enterprises and 107057 MSMEs are Manufacturing Enterprises. Therefore, it is inferred from the chart that most of the MSMEs are Micro MSMEs and majority of them are Service Enterprises.

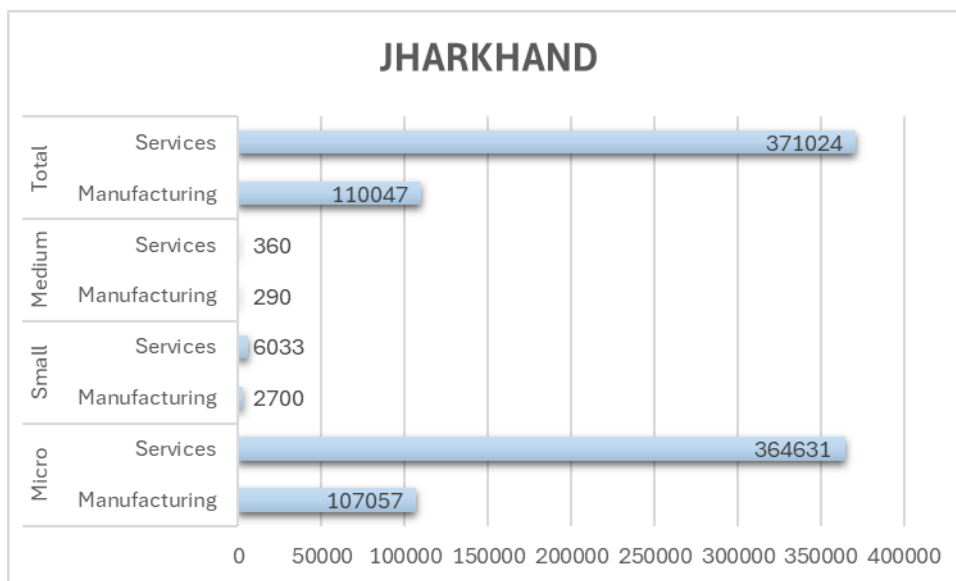


Figure 40: Manufacturing and Services MSMEs in Jharkhand

4.12 District wise distribution of total MSMEs in Jharkhand

The distribution of MSME Units among the 24 districts of Jharkhand with its classification as Micro, Small and Medium Enterprises is provided in Table below.

Table 29 Distribution of MSME Units among the 24 districts of Jharkhand⁸

S. No.	District Name	Number of MSMEs				Share in the total (%age)		
		Total Udyam	Micro	Small	Medium	Micro	Small	Medium
1	Ranchi	80851	78719	1960	172	97.4	2.4	0.2
2	East Singhbhum	51829	50358	1386	85	97.2	2.7	2.7
3	Dhanbad	51390	50211	1090	89	96.9	2.1	2.1
4	Bokaro	38390	37726	625	39	72.8	1.2	1.2
5	Hazaribagh	34587	34156	404	27	65.9	0.8	0.8
6	Giridih	30436	30045	373	18	58.0	0.7	0.7
7	Ramgarh	20191	19864	304	23	38.3	0.6	0.6
8	Deoghar	20058	19733	296	29	38.1	0.6	0.6
9	Palamu	16420	16153	253	14	31.2	0.5	0.5
10	Seraikela-Kharsawan	15880	15322	478	80	29.6	0.9	0.9

⁸ Source: Data was downloaded from Udyam Portal by the Official in charge in Jharkhand on 20-08-2024 at 12-30 p.m.

Number of MSMEs						Share in the total (%age)		
11	Koderma	14190	14010	167	13	27.0	0.3	0.3
12	West Singhbhum	13342	13139	191	12	25.4	0.4	0.4
13	Chatra	12286	12195	86	5	23.5	0.2	0.2
14	Dumka	11732	11540	181	11	22.3	0.3	0.3
15	Godda	11406	11293	109	4	21.8	0.2	0.2
16	Garhwa	10527	10386	136	5	20.0	0.3	0.3
17	Sahebganj	9101	8927	165	9	17.2	0.3	0.3
18	Pakur	6857	6735	114	8	13.0	0.2	0.2
19	Gumla	6633	6532	100	1	12.6	0.2	0.2
20	Lohardaga	6509	6435	72	2	12.4	0.1	0.1
21	Latehar	6209	6128	77	4	11.8	0.1	0.1
22	Jamtara	6145	6081	64	0	11.7	0.1	0.1
23	Khunti	4454	4399	55	0	8.5	0.1	0.1
24	Simdega	4042	3991	51	0	7.7	0.1	0.1
Total		48346 5	47407 8	8737	650	98.1	1.8	0.1

The percentage distribution of MSMEs units in Jharkhand exhibits that 98.1% of the MSME units are Micro Enterprises, 1.18% are Small Enterprises and only 0.1% are Medium Enterprises in Jharkhand. The analysis on Udyam data indicates that there is a need for promoting more Small and Medium Enterprises by upgrading Micro Enterprises in Jharkhand.

Inference: The district wise analyses of the data given in the table exhibits Ranchi district with 80851 MSME Units has the highest number of MSMEs. The main reason behind the high concentration of MSMEs in Ranchi is that this is Capital City of the Jharkhand, where all types of infrastructure required for industrial development is available. On the other hand, Simdega District with 4042 MSME Units the lowest number of MSMEs, because they are in remote areas where the infrastructure required for industrial development is inadequate. The other districts in both divisions have the unequal distribution of MSMEs in Jharkhand. Therefore, it is inferred that there is a need for Government intervention to promote the MSMEs in the industrially backward districts by providing necessary hard and soft interventions and required infrastructure to attract more and more entrepreneurs into the industrial sector of Jharkhand.

4.13 District wise distribution of Manufacturing MSMEs in Jharkhand

The distribution of Manufacturing MSME Units among the 24 districts of Jharkhand with its classification as Micro, Small and Medium Enterprises is provided in Table – 28.

Table 30 Distribution of Manufacturing MSME Units among the 24 districts of Jharkhand⁹

District Name	Number of Manufacturing MSMEs				Share in the total (%)		
	Medium	Micro	Small	Total	Medium	Micro	Small
Dumka	3	2368	49	2420	0.1	97.9	2.0
East singhbhum	27	8879	286	9192	0.3	96.6	3.1
Hazaribag	10	8946	59	9015	0.1	99.2	0.7
Khunti	0	772	13	785	0.0	98.3	1.7
West singhbhum	8	1745	33	1786	0.4	97.7	1.8
Godda	0	2798	16	2814	0.0	99.4	0.6
Gumla	0	1316	11	1327	0.0	99.2	0.8
Latehar	2	959	9	970	0.2	98.9	0.9
Ranchi	55	13992	432	14479	0.4	96.6	3.0
Sahebganj	5	1881	54	1940	0.3	97.0	2.8
Seraikela-kharsawan	63	3401	267	3731	1.7	91.2	7.2
Garhwa	1	1571	17	1589	0.1	98.9	1.1
Jamtara	0	1291	12	1303	0.0	99.1	0.9
Pakur	3	1203	28	1234	0.2	97.5	2.3
Chatra	2	2557	17	2576	0.1	99.3	0.7
Deoghar	11	3858	51	3920	0.3	98.4	1.3
Dhanbad	42	9213	298	9553	0.4	96.4	3.1
Lohardaga	2	1208	8	1218	0.2	99.2	0.7
Ramgarh	10	3978	62	4050	0.2	98.2	1.5
Bokaro	15	7489	136	7640	0.2	98.0	1.8
Giridih	9	5365	73	5447	0.2	98.5	1.3
Koderma	7	2697	31	2735	0.3	98.6	1.1
Palamu	6	2841	41	2888	0.2	98.4	1.4
Simdega	0	616	10	626	0.0	98.4	1.6
Total	281	90944	2013	93238	0.2	98.0	1.8

The percentage distribution of Manufacturing MSMEs units in Jharkhand exhibits that 98% of the MSME units are Micro Enterprises, 1.8% are Small Enterprises and only 0.2% are Medium Enterprises in Jharkhand. The analysis on Udyam data indicates that there is a need for promoting more Small and Medium Enterprises by upgrading Micro Enterprises in Jharkhand.

The district wise analyses of the data given in the table exhibits Ranchi district with 14479 MSME Units has the highest number of Manufacturing MSMEs. On the other hand, Simdega district with 626 MSME Units, has the lowest number of less than 1000 Manufacturing MSMEs, because they are in remote areas where the infrastructure required for manufacturing development is inadequate.

Inference: There is a need for Government interventions to promote the MSMEs in the industrially backward districts like Simdega and similar districts by providing necessary hard and soft interventions and required infrastructure to attract more and more entrepreneurs into the industrial sector of Jharkhand.

⁹ Source: Data was downloaded from Data.Gov.in Portal by the Official in charge in Jharkhand on 20-08-2024 at 12-30 p.m.

4.14 District wise distribution of Service MSMEs in Jharkhand

The distribution of Service MSME Units among the 24 districts of Jharkhand with its classification as Micro, Small and Medium Enterprises is provided in Table below.

The percentage distribution of Service MSMEs units in Jharkhand exhibits that 98.48% of the MSME units are Micro Enterprises, 1.46% are Small Enterprises and only 0.06% are Medium Enterprises in Jharkhand. The analysis on Udyam data indicates that there is a need for promoting more Small and Medium Enterprises by upgrading Micro Enterprises in Jharkhand.

The district wise analyses of the data given in the table exhibits Ranchi with 66288 Service MSMEs has the highest number of Service MSMEs. On the other hand, Simdega District with 3409 MSME Units has the lowest number of Service MSMEs in Jharkhand, because they are in remote areas where the infrastructure required for the development services is inadequate. The other districts in both divisions have the unequal distribution of MSMEs in Jharkhand.

Inference: There is a need for Government interventions to promote the MSMEs in the backward districts like Simdega by providing necessary hard and soft interventions and required infrastructure to attract more and more entrepreneurs into the Service sector of Jharkhand.

Table 31 Distribution of Service MSME Units among the 24 districts of Jharkhand¹⁰

District Name	Number of Services MSMEs				Share in the total (%)		
	Medium	Micro	Small	Total	Medium	Micro	Small
Bokaro	24	30204	489	30717	0.08	98.33	1.59
Chatra	3	9621	69	9693	0.03	99.26	0.71
Dumka	8	9157	131	9296	0.09	98.50	1.41
East singhbhum	58	41426	1100	42584	0.14	97.28	2.58
Garhwa	4	8806	119	8929	0.04	98.62	1.33
Khunti	0	3624	42	3666	0.00	98.85	1.15
Ranchi	117	64645	1526	66288	0.18	97.52	2.30
Seraikela-kharsawan	17	11901	211	12129	0.14	98.12	1.74
Deoghar	18	15835	245	16098	0.11	98.37	1.52
Koderma	6	11296	136	11438	0.05	98.76	1.19
Lohardaga	0	5223	64	5287	0.00	98.79	1.21
Pakur	5	5526	86	5617	0.09	98.38	1.53
Latehar	2	5167	68	5237	0.04	98.66	1.30
Simdega	0	3368	41	3409	0.00	98.80	1.20
West singhbhum	4	11385	158	11547	0.03	98.60	1.37
Dhanbad	47	40924	791	41762	0.11	97.99	1.89

¹⁰ Source: Data was downloaded from Udyam Portal by the Official in charge in Jharkhandr on 20-08-2024 at 12-30 p.m

District Name	Number of Services MSMEs				Share in the total (%)		
	Medium	Micro	Small	Total	Medium	Micro	Small
Giridih	9	24642	300	24951	0.04	98.76	1.20
Hazaribag	17	25178	345	25540	0.07	98.58	1.35
Palamu	8	13303	212	13523	0.06	98.37	1.57
Ramgarh	13	15863	242	16118	0.08	98.42	1.50
Sahebganj	4	7037	111	7152	0.06	98.39	1.55
Godda	4	8480	93	8577	0.05	98.87	1.08
Gumla	1	5210	89	5300	0.02	98.30	1.68
Jamtara	0	4780	52	4832	0.00	98.92	1.08
Total	369	382601	6720	389690	0.06	98.48	1.46

4.15 Main Challenges and Key Constraints to MSME Growth

Business Environment

Jharkhand's MSME sector, particularly in Iron & Steel, Coal, Agriculture, Food Processing, and Textiles, has experienced significant growth due to various policy interventions. However, several sectors such as IT manufacturing, Electric Vehicles, Pharmaceuticals, and Plastics lag behind the national average. Key challenges affecting MSMEs in Jharkhand include:

- **Limited Access to Finance:** MSMEs often struggle with high-interest rates, inadequate collateral, and complex loan application processes. This hampers their ability to secure necessary funding.
- **Lack of MSME Databases:** The absence of comprehensive and updated databases restricts targeted support and effective policy development.
- **Low R&D Expenditure:** Insufficient investment in research and development limits innovation and competitiveness within the MSME sector.
- **Underdeveloped Marketing Channels:** Many MSMEs face challenges in establishing effective marketing strategies and channels to expand their reach.
- **Inadequate Infrastructure Support:** Poor infrastructure, including testing facilities and transportation networks, impedes MSME growth and operational efficiency.
- **Shortage of Skilled Manpower:** There is a significant gap in the availability of skilled labor, affecting productivity and growth.
- **Limited Awareness of Government Schemes:** Many MSMEs are unaware of the government schemes designed to support them, resulting in underutilization of available resources.
- **Slow Technology Adoption:** The slow pace of technology adoption and digitalization affects efficiency and competitiveness in MSMEs.
- Despite these challenges, the implementation of policies such as the Jharkhand Industrial Investment Promotion Policy 2016/2021, Jharkhand MSME Promotion Policy 2023, and others has improved key factors like land acquisition, energy access, finance, and infrastructure.

Infrastructure

Infrastructure remains a significant constraint for MSMEs, especially those not located in Jharkhand Industrial Area Development Authority (JIADA) zones:

- Land Acquisition Issues: The CNT and SPT Acts complicate land acquisition for MSMEs, limiting their expansion opportunities.
- Power Supply: Frequent power outages disrupt production processes and lead to increased operational costs.
- Connectivity Issues: Poor Road infrastructure and inadequate drainage systems exacerbate operational challenges for MSMEs.

Credit

Access to credit is a major challenge for MSMEs in Jharkhand:

- High Interest Rates: MSMEs face higher borrowing costs compared to larger enterprises, which can strain their financial stability.
- Lack of Awareness: Many MSMEs and financial institutions are unaware of available credit schemes, leading to underutilization.
- Untimely Disbursal: Delays in loan approval and disbursement affect cash flow and operational efficiency.
- Bank Risk Aversion: Financial institutions perceive lending to MSMEs as riskier, which leads to cautious lending practices.
- Limited Financial History and Collateral: Many MSMEs, particularly startups, lack the financial history or collateral required for securing loans.
- Lengthy Application Process: The complex and prolonged loan application process can deter MSMEs from seeking financial support.
- Inadequate Credit Assessment Mechanisms: The lack of effective credit assessment methods complicates the approval process.
- Limited Access in Rural Areas: MSMEs in remote areas face difficulties in accessing institutional credit due to limited banking infrastructure.

Delayed Payments

Delayed payments are a prevalent issue impacting MSMEs:

- Incomplete Documentation: Issues with invoices or supporting documentation can cause payment delays.
- Lack of Financial Discipline: Some buyers, including government entities, exhibit poor payment practices, causing disruptions.
- Buyers' Cash Flow Constraints: Financial difficulties faced by buyers can lead to delays in settling payments to MSMEs.

Technology

Technology adoption remains a challenge for MSMEs in Jharkhand:

- Limited Access to Technology Infrastructure: Financial constraints and resistance to change hinder the adoption of new technologies.
- Lack of Skilled IT Professionals: There is a shortage of skilled IT personnel to support technology integration.
- Integration Challenges: Difficulty in integrating new technologies with existing processes affects overall efficiency.

Gender Gaps

Women-led MSMEs face unique challenges:

- **Access to Trusted Advisors:** Many women entrepreneurs lack access to experienced mentors and advisors, impacting their growth potential.
- **Timely Finance:** Women-led enterprises often struggle to access capital due to limited financial records and perceived risk.
- **Digital Inclusion:** Limited digital literacy and access to technology hinder growth and marketing efforts.
- **Support Networks:** Absence of supportive networks restricts access to information and financial linkages.
- **Gender Barriers:** Social norms and gender-based barriers limit access to business networks and opportunities.

Skills

Skill gaps present significant challenges:

- **Shortage of Skilled Workers:** There is a lack of training facilities and low wages, making it difficult to attract skilled labor.
- **Wage Disparities:** Low wages offered by MSMEs fail to attract and retain skilled professionals.
- **Labor Migration:** Skilled workers often migrate to other regions for better opportunities.
- **Technological Upgradation:** Continuous up-skilling is needed to keep pace with technological advancements.

Key Gaps in MSME Support, Policy Development, and Delivery

Coordination Mechanisms

Jharkhand's MSME support and policy delivery face several coordination gaps:

- **Limited Access to Information:** MSMEs struggle with accessing information about government policies and support mechanisms.
- **Insufficient Technology Support:** There is a lack of assistance for MSMEs to adopt modern technologies.
- **Inadequate Finance Access:** Coordination between government agencies and financial institutions is suboptimal, affecting finance access.
- **Limited Skill Development Programs:** Skill development programs often do not meet the specific needs of MSMEs.
- **Complex Regulatory Compliance:** Navigating regulatory requirements can be challenging due to insufficient coordination.
- **Inadequate Market Linkages:** There is a need for better support in connecting MSMEs with larger markets.
- **Limited Data Sharing:** Poor data-sharing practices hinder effective policy development and targeted support.
- **Inefficient Grievance Redressal:** Grievance redressal mechanisms are not effective, making it difficult for MSMEs to resolve issues.
- **Weak Public-Private Partnerships:** Limited collaboration between government and private sector organizations reduces opportunities for impactful MSME development initiatives.

Monitoring and Evaluation (M&E) System

Jharkhand's M&E systems for MSME support face significant gaps:

- **Data Collection and Quality:** Inefficiencies in data collection methods and quality issues affect the reliability of MSME performance data.

- **Outcome-Based Evaluation:** There is a need for a focus on outcome-based evaluation to measure the actual impact of MSME policies.
- **Timeliness of Reporting:** Delays in data reporting hinder timely decision-making and policy adjustments.
- **Lack of Performance Indicators:** The absence of relevant performance indicators makes it difficult to assess policy success.
- **Inadequate Use of Technology:** M&E systems do not fully leverage technology for data management and analysis.
- **Limited Evaluation Capacity:** There is a shortage of skilled evaluators for rigorous program assessments.
- **Feedback Mechanisms:** Ineffective feedback mechanisms limit stakeholder engagement in the evaluation process.
- **Inter-agency Coordination:** Coordination between government departments is insufficient, leading to inefficiencies.
- **Transparency and Accountability:** Ensuring transparency and accountability in M&E processes is challenging.
- **Use of Findings:** Evaluation findings are often not utilized effectively to inform policy development.

Digital Platform / Web Portals

Jharkhand faces several gaps in digital platforms for MSME support:

- **Limited Digital Infrastructure:** The digital infrastructure is inadequate to support comprehensive MSME portals.
- **Lack of Awareness:** Many MSMEs are unaware of available online portals and their benefits.
- **Complex User Interfaces:** User interfaces of MSME portals can be complex and difficult to navigate.
- **Outdated Information:** Portals may contain outdated or incomplete information about policies and support.
- **Limited Language Options:** Content is often not available in local languages, limiting accessibility.
- **Insufficient Online Services:** The range of online services provided is limited, creating bureaucratic hurdles.
- **Lack of Integration:** Portals are not well-integrated with other government departments, leading to fragmented information.
- **Inadequate Support and Training:** There is a need for better guidance and training for MSMEs to use portals effectively.
- **Security Concerns:** Data security and privacy concerns affect MSMEs' willingness to share information online.
- **Limited Feedback Mechanisms:** There are insufficient channels for MSMEs to provide feedback on portal services.

To address these gaps, Jharkhand should focus on improving digital infrastructure, simplifying user interfaces, ensuring up-to-date and comprehensive information, and enhancing integration with government departments. Additionally, increasing awareness, providing training, and addressing security concerns will help maximize the benefits of digital platforms for MSMEs.

Chapter - 5: Proposed Projects under Strategic Investment Plan (SIP)

5.1 Proposed Projects under SIP

Considering the gaps identified during the diagnostic study and after being validated by the stakeholders in the state of Jharkhand, 21 project proposals have been formulated under the strategic investment plan (SIP).

The proposed projects are categorized into five different segments:

1. Formalisation & Promotion of MSMEs
2. Procurement & Marketing Support
3. State Specific Interventions
4. Entrepreneurship & Skill Development
5. Strengthening Receivables Market & Reduction of Delayed Payments

Under each segment several projects have been proposed which are catering to the gaps identified during the diagnostic study as well as meeting the twin objective of the RAMP Programme which is Strengthening Institutions and Governance of the MSME Programme and Support to market access, firm capabilities, and access to finance. The programs have also been designed to meet the Disbursement Linked Indicators (DLIs) of the program viz:

- ✓ Implementing the National MSME Reform Agenda
- ✓ Accelerating MSME Sector Centre-UT Collaboration
- ✓ Enhancing effectiveness of MSME CHAMPIONS Scheme
- ✓ Strengthening Receivable Financing Market for MSMEs
- ✓ Enhancing Effectiveness of CGTMSE and "Greening and Gender" delivery
- ✓ Reducing the incidence of delayed payments

A snapshot of the proposed projects, their brief features, applicability, indicative implementation strategy, envisaged impact/key performance indicators for 3 years is summarized below.

Table 32: Comprehensive summary of the proposed projects

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
1	Project I- Proposal for Formalization of MSMEs – Udyam Registration in Jharkhan	To register in the Udyam Registration Portal of the Ministry of MSME, Government of India and get Udyam Registration Number	Survey the existing and aspiring entrepreneurs create awareness and make them to register in the Udyam Registration Portal of the Ministry of MSME, Government of India and get Udyam Registration Number	Existing and aspiring MSMEs in Jharkhand that are not yet registered on the Udyam Portal.	- Conduct meeting with Govt Department and Stakeholders also through IEC - Survey the existing and aspiring entrepreneurs, create awareness and make them to register in the Udyam Registration Portal of the Ministry of MSME, Government of India and get Udyam Registration Number	More than 50 thousands MSMEs, artisans, enterprises will be benefitted by formalization activity.	3
2	Project-II Proposal for Organising Reverse Buyer - Seller Meets	Market Linkage and Penetration	Organizing 6 Reverse Buyer-Seller Meets (RBSMs) over three years, enabling MSMEs to engage with national and international buyers, and develop new market (s)	MSMEs, particularly those producing GI/ODOP/ export quality / niche (including artisanal) unique products.	-awareness creation, mobilization, linkages creation, directory, one to one meet, etc.	6 Reverse Buyer -Seller Meets to be conducted and 150 MSMEs to be benefitted.	3
3	Project- III- Proposal for Digital Portal for MSMEs- Jharkhand MSME One	Uses of MIS to know the real time data	The proposed platform, Jharkhand MSME One will be very useful in paperless performance monitoring & evaluation, progress tracking, data enabled decision making,	Existing and aspiring MSMEs in Jharkhand, as well as government agencies, investors, and	- Development of scope & validation, incorporation of best practices. - Identification and selection of web/app	Data visualization and transparency Effective monitoring &	3

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
			optimum utilization of resource etc.	other stakeholders involved in the MSME ecosystem	developer through prescribed procurement process followed Govt norms - Dynamic portal, 2 way interactive, all solutions in just one click, robust M&E tool for govt. officials/ departments, 24X7 information available.	evaluation of ongoing and upcoming projects	
4	Project- IV (a) - Proposal for MSME Facilitation Centre	To provide a one stop platform for MSMEs to access information, resources and support. To facilitate local MSMEs to in their complete work cycle i.e. filling Common Application form to disburse the subsidies under various Industrial policies the State.	<ul style="list-style-type: none"> - To provide a single-window platform for MSMEs to access information, resources and support services. - To provide ease to existing and new entrepreneurs/industrialists and provide a hand-holding support by dissemination of information regarding regulatory requirement for opening/ operating any industry. 	Existing and aspiring MSMEs, entrepreneurs, exporters, and industry stakeholders in Jharkhand.	Setting up of MSME Facilitation Centres in 24 district industries centres Need assessment and sensitization of stakeholders about the importance of facilitation centres Training & Capacity Building programs of officials. Create a comprehensive database of industry associations, value chain specific BMOs, CSCs, clusters, MSME products and conduct meeting with Concern bodies.	Setting up of MSME Facilitation Centre (One-stop solution centre for MSMEs at district level)	3
5	Project- IV (b) - Proposal for Export	To address the problems identified	Provide an effective, proactive and supportive institutional	MSMEs, exporters,	- Need assessment,	The number of MSME seeking	3

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
	Promotion and facilitation Cell	by in the Economic survey of India and the objectives of the Export Promotion Policy 2023	mechanism, evolve and implementing export promotional strategies Market development assistance	potential exports and industry stakeholders in Jharkhand seeking to expand their market reach and improve export readiness.	<ul style="list-style-type: none"> mobilization, necessary documentation, learnings, preparation of information decks, SOPs, etc. - Setting up of the cell manned with experts - With the help of expert, Committee recommended by department and Various other stakeholder conduct meeting starting from ground to state level - can lead to establishment of Jharkhand export council. 	benefits of Export policy of the State Number of MSME connected to the value chain of the market linkages	
6	Project- IV (c) - Proposal for GeM facilitation Cell	Enhancing the effectiveness of Firm Capabilities Scheme of RAMP	The objective of this project is to develop comprehensive awareness campaigns targeted at MSMEs in different districts of Jharkhand, with the aim of educating them about online e-	MSMEs in Jharkhand. In the cell official will also target other scheme viz. CGTMSE, TReDS, and GeM. Special	<ul style="list-style-type: none"> - Need assessment, mobilization, necessary documentation, learnings, preparation of 	Registration and participation of MSMEs on GeM portal, enhanced awareness and understanding	3

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
			commerce platforms various schemes initiated for their benefit.	focus on women led MSMEs	information decks, SOPs, etc. - Setting up of the cell manned with experts - With the help of expert, Committee recommended by department and Various other stakeholder conduct meeting staring from ground to state level	among MSMEs about available schemes	
7	Project V - Proposal for Promotion of Women Led entrepreneurship in Jharkhand	To promote women led entrepreneurship in the state and converge them into women centric scheme	To promote women led entrepreneurship in the state. To create a conducive ecosystem for providing appropriate and customized support to women entrepreneurs across the spectrum, including development of business plan, identification and accordingly capacity building and convergence to be done.	Women entrepreneurs in Jharkhand	- By conducting value chain analysis, accordingly, prepare DSR to provide complete package of women development program, viz. handholding support, capacity building through business management, inventory management, financial	50 Women entrepreneurs will upgrad their business with BDS support, market connect, finance connect, technology adoption.	3

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
					management training/sessions etc		
8	Project VI- Proposal for Women Entrepreneurship Acceleration Programme	Elevate Self-Help Groups (SHGs) by transforming them into Micro and Small Enterprises (MSEs).	Enhance the socio-economic standards of SHG members in the state. Develop entrepreneurial skills among SHG members, from basic to advanced levels.	SHGs engaged in farm, off-farm, and non-farm activities, particularly those with the potential to scale up into MSEs	Conduct focus group discussion with SHG member at Village level, cluster level and conduct value chain analysis accordingly prepare DSR, carry out soft intervention activities.	50 women SHG members will be transformed to micro enterprises.	3
9	Project- VII (a) Proposal for Institutional strengthening and capacity building of Department of industries.	Enhance the skills and knowledge of Jharkhand's MSME department	It will also strengthen institutional capacity, foster a supportive entrepreneurship ecosystem, and ensure efficient resource allocation. Leveraging existing training infrastructure, a robust policy framework, and technological advancements in Jharkhand, the project seeks to elevate the overall effectiveness and efficiency of MSME governance in the state	MSME owners, managers, and government officials	Develop a detailed curriculum in collaboration with government officials and industry representatives. Training will be delivered through a mix of workshops, seminars, and online courses, focusing on essential areas like policy implementation, service improvement, and sector-specific knowledge	Enhance capacity of officials from department, directorates, DIC offices, proposed MSME facilitation centres, block coordinators etc. will be trained.	3
10	Project- VII (b) Proposal for Institutional strengthening and capacity building of MSMEs	Enhance the skills and knowledge of Jharkhand MSMEs	It will also strengthen institutional capacity, foster a supportive entrepreneurship ecosystem, and ensure efficient resource allocation. Leveraging existing training infrastructure, a robust	MSME owners, managers, and government officials	Develop a detailed curriculum in collaboration with government officials and industry representatives.	Enhance capacity of Industry associations, BMOs, MSMEs etc.	3

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
			policy framework, and technological advancements in Jharkhand, the project seeks to elevate the overall effectiveness and efficiency of MSME governance in the state		Training will be delivered through a mix of workshops, seminars, and online courses, focusing on essential areas like policy implementation, service improvement, and sector-specific knowledge		
11	Project-VIII- Proposal for promotion of micro cluster development program	strengthen value chains and foster the growth of micro enterprises	Focus on value chain development - Establishment of Common Facility Centres (CFCs) and Technology upgradations - Integration with existing government schemes. - Leverage existing schemes like SFURTI, MSECDP, MoT, MoFPI	Promote the development of micro enterprises through the strengthening of value chains and enhance the competitiveness and sustainability of micro enterprise clusters.	By conducting value chain analysis, accordingly, prepare DSR to capacitate and converge them into schemes, prioritization of issues, development of action plan and its implementation.	8-10 cluster value chain to be strengthened.	3
12	Project-IX- Proposal for strengthening institutions, Networks, and Artisan groups in Khadi & Village Industries Products	Strengthening institutions, and artisans involved in the Khadi and Village Industries sub sector in Jharkhand	Strengthen the institutions, networks, and artisans in the Khadi and Village Industries sub sector. Facilitate access to working capital and other financial resources	Artisans, institutions, and networks in the Khadi and Village Industries sub sector.	By conducting value chain analysis, accordingly, prepare DSR to capacitate and converge them with schemes benefits.	Total 150 product Development. Total 75 technology upgradations. Followed by capacity building upskilling programme.	3

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
13	Project- X - Proposal for Technology Centre and Skill Development training program for MSME workforce	Aid in tool manufacturing and tool design	To work as nucleus centre for providing consultancy, information services, documentation etc. for solving the problems related to tooling of industries in the region.	MSME Workforce	Collaborate with various Industry Associations and Stakeholders, need assessment, mobilization of resources, institutional tie-ups.	Workforce to be trained -200	3
14	Project-XI- Proposal for Green Audit of MSMEs	Analyse the current environmental footprint of existing MSMEs, including energy consumption, waste management, water usage, and emissions	To develop a roadmap for - Sustainable Practices: Green Manufacturing, Environmental Management Systems - Stakeholder Engagement: Community Impact, Communication - Training and Capacity Building: Employee Training, Awareness Programs - Monitoring and Reporting: Performance Monitoring, Continuous Improvement	MSMEs located in Jharkhand	Awareness and mobilization of resources, Energy /Green Audit of facilities available in the existing MSMEs,	Manufacturing MSMEs will be sensitized on green technology adoption and green audit will be carried out in 800 units.	5
15	Project- XII- Proposal for the Single Window System Strengthening in the state of Jharkhand.	Streamline processes and enhance user experience	Unified digital platform	MSMEs and investors	Involve all relevant stakeholders, including government departments, MSMEs, financial institutions, and technology providers, from the outset to ensure their needs and inputs are considered ensure ongoing improvements.	MSMEs expected to be registered on the Single Window Portal in Jharkhand	3

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
16	Project-XIII- Proposal for Skill Enhancement and training program for workers in Plastic Parks under RAMP	Targeted training to the workforce in Plastic Parks	Provide targeted training to the workforce in Plastic Parks to improve their technical skills, operational knowledge, and adherence to best practices	Plastic manufacturing industries	Partner with industry associations, technical institutes, and vocational training centers to develop and deliver the training modules	Sector Specific Training to be completed	5
17	Project-XIV- Proposal to establish an incubation center to Nurture, “Forest Place culture” and “Circular Economy” based Entrepreneurial ventures	The objective of the project is to proposes to identify entrepreneurship opportunities that exist in the (i) Forest produce and ecosystem services (NTFP and forest carbon offsets); Place (cultural and eco-tourism, tribal homestay); cultural identity (dance forms, paintings, murals, artifacts, culinary tourism)”in the context of tribal community	This proposal outlines the scope of engagement between the Departments of Industries & Forest, Environment, and Climate Change of Government of Jharkhand in identifying and incubating over 100 entrepreneurial ventures	To ensure “sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”. Progress on Goal 8 is essential for other SDG goals related to poverty, hunger, good health and wellbeing are to be realized.	Scoping Study to identify “Forest-Place-Culture” related entrepreneurship opportunities in Jharkhand. Establish an incubation centre to nurture “Forest-Place-Culture” and Circular Economy based entrepreneurial ventures	Induction of batches in the incubation centre-50	5
18	Project-XV- Proposal to establish an Innovation Centre for Strengthening and Revamp of JHARCRAFT	The aim of the project is to achieve and promote JHARCRAFT’s mission of “Creating	The Key Deliverables of Innovation Park for Phase 1 of the JHARCRAFT Revamp & Revival Project would be the three reports that would summarize the findings and	Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation	The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along	The artisans , weavers engaged with Jharcraft will be benefitted.	3

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
		Opportunities and Changing Lives” through social, economic and cultural development.	outcomes of the 3 stages of Phase 1 of the Project	Dashboard of Jharkhand MSME One, The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators	with suitable timelines and outcome & output indicators		
19	Project- XVI (a) Proposal for the industry - Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP) (b) Proposal for Management Development & Upskilling of Existing Women, SC/ST Entrepreneurs	To infuse entrepreneurship skill among the women, SC/ST entrepreneurs.	Identify the aspiring entrepreneurs and to empower them through Entrepreneurship and Skill Development Programmes organized by the Institutions under the Department of Labour, Employment, Training and Skill Development, Government of Jharkhand, with special focus on women and SC/ST category in different identified Skill Sectors	Existing women, SC/ST entrepreneurs	Conduct workshops with all govt. institute. Accordingly, capacity building workshops should be planned	625 beneficiaries to be benefitted.	3
20	Project-XVII- Proposal for Promotion of	promotion of Zero Defect Zero Effect (ZED) and LEAN	Encourage MSMEs to achieve higher ZED and LEAN Certification levels through	All MSMEs registered in the UDYAM	-Training, certification, and	ZED Certification to more than 200	5

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
	Champion MSMEs through ZED and LEAN	practices among the MSMEs	graded incentives. Increase public awareness on demanding Zero Defect and Zero Effect and LEAN products through the MSME Sustainable (ZED and LEAN) Certifications. Identify areas to improve upon, thereby assisting the Government in policy decisions and investment prioritization	registration portal. Special focus on women, and those in Aspirational Districts or SFURTI/MSME-CDP clusters.	awareness programs to e conducted	MSMEs and lean certification to more than 10 LMCs.	
21	Project XVIII- Proposal for Setting up of Testing Lab for Fabric and Yarn and Finishing Units	To check the quality of Tasar silk produced	Quality assurance leading to the increased market value for better marketability and support to tasar silk producers.	Tasar silk producers and stakeholders	Awareness programs for MSMEs and trainings	Quality assurance for the tasar silk which in turn will lead to better market opportunities and hence better revenue realizations	3
22	Project-XIX- Proposal for adoption of MSME- Samadhan/Online Dispute Resolution (ODR) and TReDS Platforms	Reduce the incidence of delayed payment	To reduce the incidence of delayed payment by providing an online, transparent resolution mechanism which integrated with State MSE Facilitation councils.	MSMEs in Jharkhand facing delayed payment issues. - State government departments, corporations, and large buyers. - Financial institutions such as banks, NBFCs, etc., involved in	MIS will be used for to track the delay payments and resolution	Number of Buyer and Seller organizations expected to be sensitized about the MSME Samadhan (ODR)	6,4

S.no	Project Name	Objective	Features	Applicable for	Indicative implementation strategy	Envisaged impact/key Performance Indicators (3yrs)	DLI
				bill discounting and financial transactions with MSMEs			
23	Project-XX-Proposal for Human Resources for RAMP Implementation	Engagement of RAMP SPIU team	Overall implementation, coordination, documentation, MIS management, monitoring of activities and budget utilisation	Facilitate effective planning & coordination & follow-ups with connected departments.	Selection of Human Resource/SPIU through transparent bidding process.	Effective implementation within proposed timeline.	3
24	Project-XXI-Proposal for Information, Education, and Communication	To provide clear, accurate, and timely information and Communication about the project's goals, processes, and progress to stakeholders	To provide clear, accurate, and timely information and Communication about the project's goals, processes, and progress to stakeholders	To provide clear, accurate, and timely information and Communication about the project's goals, processes, and progress to stakeholders	Incorporating Information and Communication Technology (ICT) and innovative technologies into the IEC strategy can significantly enhance project implementation. - ICT tools, such as digital platforms, mobile applications, and social media, facilitate real-time communication, streamline information sharing, and provide interactive educational resource	Digital Outreach, print media outreach, community engagement, strategic partnership with technical institutes.	3

5.2 Summary of the Proposals

Table 33: Brief Summary of the proposed Projects

	Jharkhand - RAMP - SIP - Budget Summary				(INR Crores)
S No	Name of the Proposals	Gol Scheme Convergence	Jharkhand Government Scheme Convergence	RAMP Contribution	Total
A	Formalization and Promotion of MSMEs in Jharkhand				
1	Project I- Proposal for Formalization and Promotion of MSMEs in Jharkhand	0	0	2.18	2.18
B	Procurement & Marketing Support (PMS)				
2	Project-II Proposal for organizing Reverse Buyer - Seller Meets	0	0	3.20	3.20
C	State Specific Interventions-Strengthening Monitoring & Evaluation and Implementation Support Framework for RAMP				
3	Project- III- Proposal for Digital Portal for MSMEs- Jharkhand MSME One	0	0	5.50	5.50
4a	Project- IV (A)- Proposal for MSME Facilitation Centre	0	0	2.46	2.46
4b	Project- IV (B) Proposal for Export Promotion and facilitation Cell	0	0	0.07	0.07
4c	Project- IV (C)- Proposal for GeM facilitation Cell	0	0	0.14	0.14
5	Project V - Proposal for Promotion of Women Led Entrepreneurship in Jharkhand	0	0	5.69	5.69
6	Project VI- Proposal for Women Entrepreneurship Acceleration Programme	0	0	3.83	3.83
7	Project-VII (A)- Proposal for Institutional strengthening and capacity building of Department of industries.	0	0	2.28	2.28
	Project- VII (B) Proposal for the institutional strengthening and capacity building of Jharkhand's MSMEs	0	0	0.90	0.90
8	Project- VIII - Proposal for promotion of micro cluster development program	0	0	6.13	6.13
9	Project-IX- Proposal for strengthening institutions, Networks, and Artisan groups in Khadi & Village Industries Products	0	0	5.23	5.23
10	Project- X - Proposal for Technology Centre and Skill Development training program for MSME workforce	0	0	10.48	10.48
11	Project-XI- Proposal for Green Audit of MSMEs	0	0	2.70	2.70
12	Project- XII-Proposal for the Single Window System Strengthening in the state of Jharkhand.	0	0	4.39	4.39
13	Project-XIII- Proposal for Skill Enhancement and training program for workers in Plastic Parks under RAMP	0	0	6.20	6.20
14	Project-XIV- Proposal to establish an incubation center to Nurture, "Forest Place culture" and "Circular Economy" based Entrepreneurial ventures.	0	0	2.57	2.57

15	Project-XV-Proposal to establish an Innovation Centre for Strengthening and Revamp of JHARCRAFT	0	0	1.38	1.38
Entrepreneurship & Skill Development Programs					
16	Project- XVI (a) Proposal for the industry -Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)	0	0	2.46	2.46
	Project- XVI (b) Proposal for Management Development & Upskilling of Existing Women and SC/ST Entrepreneurs	0	0	0.66	0.66
E	Strengthening the competitiveness of MSMEs				
17	Project-XVII- Proposal for Promotion of CHAMPIONS MSMEs through ZED and LEAN Certification	0	0	0.75	0.75
18	Project XVIII- Proposal for Setting up of Testing Lab for Fabric and Yarn and Finishing Units	0	0	2.06	2.06
F	Strengthening receivable market & reduction of delayed payment (Samadhan and TReDS)				
19	Project-XIX- Proposal for adoption of MSME-Samadhan/Online Dispute Resolution (ODR) and TReDS Platforms	0	0	0.94	0.94
G	Sub-Total Budget (A)				
20	Project-XX- Proposal for Human Resources for RAMP Implementation	0	0	9.63	9.63
	Sub-total Activities (A) Project 1-20	0	0	81.83	81.83
H	IEC (5% of the total project (A) cost)				
21	Project-XXI-Proposal for Information, Education, and Communication	0	0	4.09	4.09
I	Sub-Total Budget (B)			85.92	85.92
I	Institutional charges for JIIDCO				
22	Institutional charges for JIIDCO as per Memorandum & Article of Association (7% of sub total cost including 18% GST)	-	-	7.10	7.10
	Total Budget Estimated	0.00	0.00	93.02	93.02

RAMP Implementation Strategy for the Holistic Development of MSME Ecosystem

The RAMP program is proposed to be implemented through District Administrations/ DICs to have a significant impact at the local level by promoting entrepreneurship, economic growth, job creation, and sustainable development that involves Coordination, Collaboration and Integration of resources and efforts across various levels. In order to have a district level impact the following strategy will be adopted:

- A. **Engaging key stakeholders** including District Administrations, Department of Industries, Jharkhand & team to follow up with the line departments, community leaders and beneficiaries in the planning and implementation process. Establishing a strong partnership and collaboration

will ensure a coordinated and holistic approach. It is considered that General Manager, DIC(s), Jharkhand will be the focal points for the effective implementation of RAMP and Director Industries, Jharkhand will coordinate with MD JIIDCO vis-a-vis the targeted interventions.

- B. **Need Assessment:** Conduct a thorough need assessment to understand the specific challenges, opportunities, and resources available (financial, human, technical, and institutional) within each district. This will help to align the RAMP program to address the unique needs of the communities and ensure relevance and effectiveness. This will also be validated at district level vis-à-vis the Baseline Survey conducted by the Consultants.
- C. **Work in collaboration** with District Administrations/Industries Departments, Jharkhand, Industry Associations, and other connected stakeholders to develop a detailed implementation that aligns with local priorities, policies and resources. Involving district level officials in the planning process will help secure their commitment towards the program, foster multi-sectoral partnerships for addressing cross-cutting issues, leveraging sectoral expertise, sharing best practices, avoiding duplication of efforts, and maximizing impact.
- D. **Capacity Building & training support** to District Administration and local stakeholders to enhance their skills, knowledge, and capacity to effectively implement and manage the program. This will empower the stakeholders to take the ownership of the program and sustain its impact in the long run.
- E. **Communication & Outreach:** Preparation of Annual Action Plan for conducting state Level, Divisional Level & District Level outreach programs to raise awareness, build support and engage stakeholders at the district level.
 - ✓ Setting goals, targets, indicators, and timelines for each outreach activity.
 - ✓ Identify key activities/events to reach out to MSMEs across different regions.
 - ✓ Allocate resources, and support services for outreach activities to achieve the targets.
- F. **Resource Mapping & Mobilization:** Facilitate **resource mobilization** efforts by leveraging partnerships and optimizing existing resources within the district. Engage with government agencies, private sector partners and development organizations to pool resources and maximize impact.
- G. **Monitoring & Evaluation:** Establish **Digital Monitoring and Evaluation framework** to track progress, measure outcomes and identify areas for improvement to ensure successful implementation.

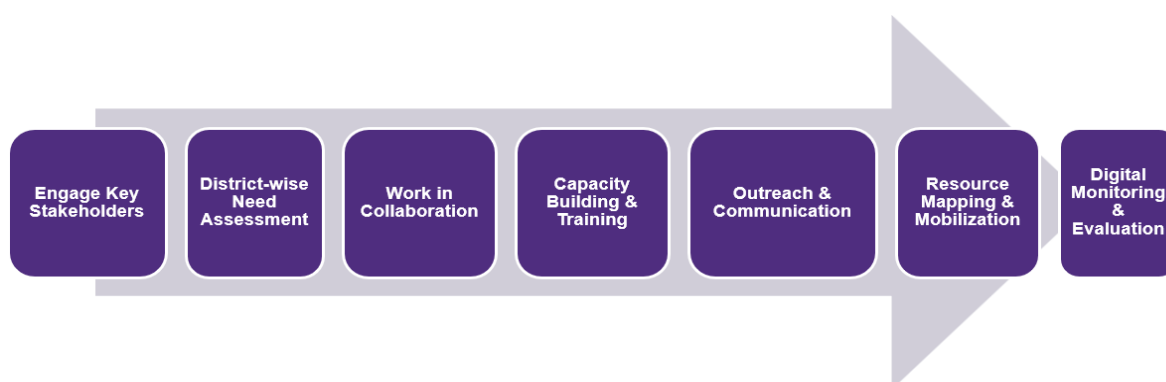


Figure 41: Process flow of RAMP Implementation Strategy

District Level Impact

Raising & Accelerating MSMEs Performance



Figure 42: District Level Impact for SIP Implementation

Project I- Proposal for Formalization and Promotion of MSMEs in Jharkhand

a) Introduction about the Project

Formalisation of existing and aspiring MSMEs by registering them in the Udyam Portal is essential to provide the gainful linking to various Government of India and Government of Jharkhand schemes, programs, and to improve access to Credit, Training and Market facilities to the state MSMEs. Keeping the vitality of formalization of MSMEs in Jharkhand in consideration, it is proposed to be the first project under RAMP to strengthen its foundation and effectively implementation, with the project essentially serving the fundamentals of DLI – 2 of the RAMP Programme.

b) Objectives of the Project

The objective of the project is to encourage the existing and aspiring entrepreneurs and support them to register in the Udyam Registration Portal of the Ministry of MSME, Government of India and get unique Udyam Registration Number. During the process of formalisation, informal micro enterprises will be connected with designated agencies for Udyam Registration Number (Udyam-I) and Udyam Assist Certificate through Udyam Assist Portal.

c) Statement of the Problem with the help of Baseline Data

Ministry of MSME, Government of India launched Udyam Registration portal with effect from the 1st day of July, 2020 and issued a notification for all enterprises that are covered under the new definition given by MSMED Act, 2006 to register with the Udyam Portal online on 26th June 2020. The number of MSMEs registered with the Udyam Portal are very low at 4.82 lakh MSMEs from Jharkhand against the existing 15.88 lakh MSMEs as per 73rd NSS Round. Therefore, it is noticed that only 30.35% of MSMEs in Jharkhand have registered on Udyam Portal and the remaining 69.65% of MSMEs did not register on the Udyam Portal, which is a big gap that RAMP Programme can address.

d) Concept Design, Feasibility and Viability of the Project

The first step towards formalization is the registration of MSMEs with the Udyam Portal. Through this project, the goal is to onboard maximum number MSMEs on the platform through multi-pronged approach, including involvement of Industry Associations (IAs), District Industry Centres (DICs), Mukhyamantri Laghu Evam Kutir Udyam Board, Jharkhand Khadi and Village Industries Board, Jharkhand Tribal Development Society, Jharkhand Silk Textile & Handicraft Development Corporation Ltd, Jharkhand State Livelihood Promotion Society, and other connected Departments, including strengthening the CSCs/block coordinators at Panchayat level (in each Block) for greater outreach and registration of MSMEs in the Udyam Portal and driving Udyam registration drive through them. Second is to use the grass root level social organisations to conduct a survey and drive the Udyam registration along with capturing additional information about the MSMEs.

e) Approach and Methodology for Project Execution/Implementation

The implementation process of the Project should consist of the following steps:

- Identification & Mapping of District level Industry Associations (IAs) & Sector/MSME Value Chain specific Business Management Organisation (BMO), Common Service Centre, Centres in consultation with DICs.
- District Need Assessment and Sensitization of key stakeholders, MSMEs/VLEs/CSCs
- Training & Capacity Building programs for stakeholders

- Creation a comprehensive database of IAs, value chain specific BMOs, CSCs within the districts in consultation with DICs.
- Strategic collaboration with Govt. agencies for Udyam drives.

****Implementing body:** The project will be implemented by Department of Industries, Government of Jharkhand.

f) Use of ICT/ Innovative Technology towards Project Implementation

The data collected through survey shall be stored and used judiciously in the proposed Jharkhand MSME One Dashboard, an integrated platform to provide one stop solution to MSMEs in Jharkhand. Awareness creation through social media platforms (Design of govt. scheme flyers and short videos mentioning the benefits of Udyam Registration and broadcast them on Facebook, Instagram, YouTube Channel, and WhatsApp groups). It is also proposed to create the audio content about the benefits of Udyam Registration and broadcast on FM Radio for greater reach to the MSMEs for awareness creation.

g) Timelines for achievement of Project deliverables and Verification Protocols

The programmes proposed to implement for the Awareness Creation-cum-outreach Programme for Formalisation and Registration of MSMEs for the three-year period of RAMP Programme are provided in Table below.

Table 34: Proposed Programmes for Formalization of MSMEs - Udyam Registration

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
Number of Programmes					
1	Outreach Programmes/ Udyam registration Camps cum Udyamita Clinic/Drive in each month, 9 programmes per month	75	90	105	270
2	Best Performing 3 Districts Award (1st, 2nd and 3rd) for their active role as Facilitator in the MSME Udyam Registration Process in the Districts based on the highest number of Udyam Registrations made under their supervision with a Certificate and Cash Prize of Rs, 1,50,000 for 1st, Rs 1,00,000 for 2nd and Rs 75,000 for 3rd, which is the incentive for their performance in terms of registering more than MSMEs per Year in the Udyam Portal. (Minimum number of registrations per district is 5000 to be eligible for the prize)	3	3	3	9

h) Impact of the Project on the number of MSMEs:

The impact of the project may be visualized by increasing the registration of MSMEs in the Udyam registration and the annual increments in the Udyam registration is provided in the following Table.

Table 35: Envisaged Beneficiaries for Formalization of MSMEs¹¹

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Outreach Programmes/ Udyam registration Camps cum Udyamita Clinic/Drive in each month, 9 programmes per month, and engage Resource Person	10000	15000	25000	50000
2	Best Performing 3 Districts Award (1 st , 2 nd and 3 rd) for their active role as Facilitator in the MSME Udyam Registration Process in the Districts based on the highest number of Udyam Registrations made under their supervision with a Certificate and Cash Prize of Rs, 1,50,000 for 1 st , Rs 1,00,000 for 2 nd and Rs 75,000 for 3 rd , which is the incentive for their performance in terms of registering more than MSMEs per Year in the Udyam Portal. (Minimum number of registrations per district is 5000 to be eligible for the prize)	10000	20000	20000	50000

It is noted from the above table that the proposed RAMP Project will be able to formalise more than 50,000 MSMEs for Udyam Registration during the RAMP Project Period and it targets the existing non-registered MSMEs and the aspirant MSMEs.

i) Project Cost Estimation and State Government Contribution to the Cost:

The cost of Udyam Registration Project is estimated for two different activities, i.e., the Cost of Awareness-Cum-Outreach Programmes, the Cost of Incentives for Best Performer Awards for the best performing districts at Panchayat level for their active role as facilitators in the MSME Udyam Registration Process in the District, and Udyamita drive programme. The details are given in the following table.

Table 36: Formalization of MSMEs - Udyam Registration Project Cost Estimation

S/N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Programme (in Crores)	Budget Estimation (Rs. In Crores)
1	Outreach Programmes/ Udyam registration Camps cum Udyamita Clinic/Drive in each month, 9 programmes per month including cost allocated towards the incentivization of resource personnel	Number	75	90	105	270	0.007	1.89

¹¹ Source: Estimated by the Consultant

S/N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Programme (in Crores)	Budget Estimation (Rs. In Crores)
2	Best Performing 3 Districts Award (1st, 2nd and 3rd) for their active role as Facilitator in the MSME Udyam Registration Process in the Districts based on the highest number of Udyam Registrations made under their supervision with a Certificate and Cash Prize of Rs, 1,50,000 for 1st, Rs 1,00,000 for 2nd and Rs 75,000 for 3rd, which is the incentive for their performance in terms of registering more than MSMEs per Year in the Udyam Portal. (Minimum number of registrations per district is 5000 to be eligible for the prize)	Number	3	3	3	9	0.032	0.29
Total Cost of formalization of MSMEs								2.18

Table 37: Formalization of MSMEs - Udyam Registration Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Proposal for Formalisation of MSMEs	0.00	0.00	2.18	2.18

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard of Jharkhand MSME One, The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project-II Proposal for organizing Reverse Buyer - Seller Meets

a) Introduction about the Project

A Buyer-Seller meeting is an in-person meeting between seller and a potential buyer or business broker or M&A Advisor. Depending on confidentiality concerns, it can be conducted at seller facility, off-site, or a combination of both. The meeting is a chance for the buyer to find out about seller, seller's business, look at seller's facility and equipment, and it is also an opportunity for seller to learn more about the buyer. The buyer-seller meeting should only occur after the buyer has been fully vetted by business broker or M&A advisor. Broker should be able to confidently say the buyer has relevant industry experience, they seem to be a good cultural fit, and they have the financial resources to get the deal done. This project comes under the DLI – 1 of the RAMP Programme.

b) Objectives of the Project

To conduct Buyer-Seller meetings outside of regular business hours or offsite to help maintain confidentiality. Setting a time limit for the meeting, providing an agenda, and clearly defining expectations will set the tone and lead to a smooth meeting. The in-person buyer-seller meeting will last not more than 90 minutes. A meeting less than 90 minutes will give the buyer enough time to learn about seller's business and the seller will give the opportunity to learn about the preferences of the potential buyer.

c) Statement of the Problem with the help of Baseline Data:

MSMEs in Jharkhand often face difficulties in securing access to international markets/ national markets for expanding their operations and building their competencies in the market. Additionally, MSMEs struggle with establishing credibility and trust with potential buyers. Effective buyer seller meetings are crucial to address these market challenges, build trust, and facilitate successful relations between the buyer and the seller.

During the baseline survey, it was learnt that

- MSMEs lack access to National/International Markets, limiting their potential for expansion.
- Lack of awareness about Buyer's expectations limit their competitiveness, credibility and ability to access new markets and customers.
- Limited resources for packaging & branding of products

d) Concept Design, Feasibility and Viability of the Project:

- Buyer Seller Meet: The Buyer Seller Meet aims at interaction between exhibitors/buyer Sellers. Pre-arranged one to one meeting will be conducted between overseas sellers and Indian buyers, resulting in direct orders. BSM can also lead to unexplored business opportunities.
- Reverse Buyer Seller Meet: The Reverse Buyer Seller Meet aims at interaction between Confirmed buyers and seller MSMEs. Pre-arranged one to one meeting will be conducted between overseas Buyers and Indian suppliers, resulting in direct orders. RBSM can also lead to unexplored business opportunities.

e) Approach and Methodology for Project Execution/Implementation

The following implementation strategy will be adopted for the proposed project.

- Identification, collection, and collation of MSMEs based on industry, sector, product/service offerings, and business requirements with the help of existing database.
- Develop a comprehensive database of potential buyers, technology providers, value chain stakeholders (National/International and Local).
- Preparation & mapping Calendar of BSMs/RBSMs at various levels
- Invite participants by using database for BSM/RSMs
- Publicity using digital, print and social media to reach out to large number of participants.
- Facilitate logistics & event management.
- Customize matchmaking to maximize business opportunities.
- Design well-structured agenda and (panel discussions, industry presentations, product showcases, business pitches, networking sessions, one-on-one meetings, roundtable discussions etc.
- Follow-up, Relationship building & Collaboration between Buyers & Sellers.
- Facilitate MSMEs participation in RBSMs at different levels.

****Implementing body:** The project will be implemented by JIIDCO/Dept of Industries in consultation with Industry Associations and other line departments and Business Clusters.

f) Use of ICT/ Innovative Technology towards Project Implementation:

The Buyer-Seller Meets and Reverse Buyer-Seller Meets are expected to motivate the MSMEs to come forward to market their products through digital tools, applications and technologies in the marketing process with a view to improve the access to markets easily empower & enable MSMEs to harness IT as a medium of communication to revamp access to the markets to update their digital marketing through online content—both static and dynamic. Further, it offers MSMEs a safe and sound bouquet of customized digital marketing solutions that have been designed keeping in mind the diverse marketing requirements of the MSME eco-system in Jharkhand.

g) Timelines for achievement of Project deliverables and Verification Protocols:

Table 38: Proposed Reverse Buyer - Seller Meets Programmes

#	Details of the Reverse Buyer-Seller Meets	2024-25	2025-26	2026-27	Total
1	Number of Reverse Buyer Seller Meets (RBSM) Proposed @ 3 BSMs Per Year	-	3	3	6

h) Impact of the Project on the number of MSMEs:

It has been envisioned that 150 MSME sellers would be benefitted in 3 years by participating different buyer seller meets and reverse buyer seller meet. It is also expected that 20-25 international buyers would visit the state during the reverse buyer seller meets.

i) Project Cost Estimation and State Government Contribution to the Cost:

Table 39 Buyer-Seller and Reverse Buyer Seller Meet Programme Cost Estimation

Sl.No.	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation (INR Crores)
1	Cost of Accommodation for International Buyers/Sellers of	Number	-	1	1	2	0.10	0.20

the BSM Programmes @INR 10,000 per Night for 10 Nights for 1 Program per year (10 MSMEs)

2	Cost of Accommodation for National Buyers/Sellers of the BSM Programmes @INR 2,500 per Night for 5 Nights for 2 Programs per year (20 MSMEs)	Number	-	2	2	4	0.025	0.10
3	Cost of organising Reverse Buyer Seller meet at Ranchi @ 1 RBSM per year for 2-3 days for minimum 20-25 international buyers, expenses towards logistics, promotional material, advertising, publications, accommodation, fares, and so on	Number	-	1	1	2	0.75	1.5
4	Cost of organising Reverse Buyer Seller meet in 2 metropolitan/ Tier-1 cities @ 2 BSM per year for 2-3 days for minimum 20-25 MSME sellers, in collaboration with Chamber/ Industry Associations, expenses towards logistics, promotional material, advertising, publications,	Number	-	2	2	4	0.35	1.4
Total Project Cost								3.20

Note:- Other relevant costs such as Travelling expenditures, Installation of stalls for trade fairs, exhibitions etc., Logistics arrangement costs, Freight charges etc. may cover under the International Cooperation Scheme (ICP) and Procurement of Marketing Scheme (PMS) of the Ministry of MSME. For more information about the scheme coverage, please refer to the below mentioned link:-
https://msme.gov.in/sites/default/files/Revised_IC_Scheme2023.pdf
[Guidelines_PMS.pdf \(msme.gov.in\)](#)

Table 40: Buyer - Seller Meets and Reverse Buyer - Seller Meets Programme Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State Contribution	RAMP Programme	Total Cost of Project (in Crore)
1	Total Cost of Reverse Buyer-Seller Meets (RBSMs)	0.00	0.00	3.20	3.20

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for Jharkhand. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project- III- Proposal for Digital Portal for MSMEs- Jharkhand MSME One

a) Introduction about the Project

JHARKHAND MSME ONE is a proposed digital one stop solution for MSMEs in the state of Jharkhand. The platform is proposed under Jharkhand RAMP 2024-27 as a multifaceted business enablement program envisaged to create a single-window interface that facilitates seamless access to MSME related services and benefits for entrepreneurs, potential investors, and existing MSME unit.

b) Objectives of the Project

The objective of the project is:

- To develop MSME Database
- To create repository for information, support services, resources
- To reduce information asymmetry
- Easy access to schemes, compliances, registrations by the MSMEs
- To achieve good governance
- Paperless performance monitoring & evaluation
- Real time progress tracking
- Data-enabled decision making
- Optimum utilization of resources

c) Statement of the Problem with the help of Baseline Data:

The need for the proposed project was derived from the survey and discussion conducted with various stakeholders. The access to reliable information and support infrastructure like BDS services, available schemes, market access etc. is limited for the entrepreneurs. There is a need for developing a single window system for all MSME related information and there is also an imperative need for strengthening the monitoring & evaluation mechanism for the RAMP as well as other ongoing and upcoming programs aimed at the development of MSME ecosystem.

d) Concept Design, Feasibility and Viability of the Project:

The proposed platform, Jharkhand MSME One will be very useful in paperless performance monitoring & evaluation, progress tracking, data enabled decision making, optimum utilization of resource etc. It will be an integrated online platform having features like

- Central and state scheme data – repository of all the state and central schemes.
- Dashboard for beneficiaries
- Grievance redressal
- Access to BDS providers
- Market access
- Knowledge and Training Materials
- Capacity Building and Skill Development program details with calendar and institutes list
- Activities & interventions of RAMP
- MIS report generation
- Cluster, CFC, Incubation details for MSMEs
- District Performance Report

- Annual Progress Reports

The Monitoring & Evaluation dashboard will capture the RAMP as well as ongoing and upcoming programs, their KPIs, Output-Outcome matrix along with the milestones for completion of each activity and proposed budget requirement and utilization status.

e) Approach and Methodology for Project Execution/Implementation:

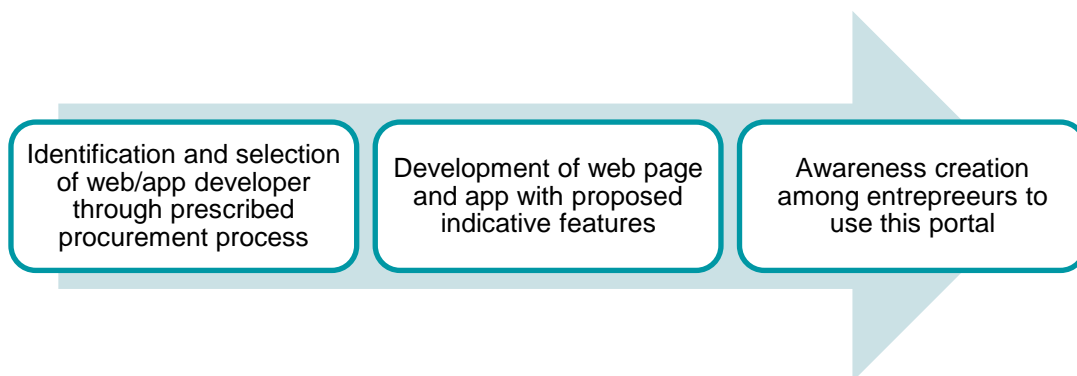


Figure 43: Steps for Project Implementation

Jharkhand Industrial Infrastructure Development Corporation (JIIDCO) can be the implementing body for this intervention. The implementation process of the Project should consist of the following steps:

- Identification and selection of web/app developer through prescribed procurement process.
- Development of web page and app with proposed indicative features.
- An agency for web development will be onboarded following procurement guidelines.

f) Use of ICT/ Innovative Technology towards Project Implementation:

The platform shall be a digital platform which may be accessed as a web-based as well as an app-based interface.

g) Timelines for achievement of Project deliverables and Verification Protocols:

The web portal will be developed in the first year of intervention. Maintenance will be done by the implementing body in the following years. The solution is proposed to be developed and continuous improvements/amendments is proposed throughout the duration of the program.

h) Impact of the Project on the number of MSMEs:

The indicative impact of the project envisaged are:

1. Single platform for schemes
2. Multi-dimensional data analytics
3. Agility & lesser dependency
4. Data visualization and transparency
5. Effective monitoring & evaluation of ongoing and upcoming projects, including RAMP leading to tangible output and outcome and avoidance of time and cost overrun.

i) **Project Cost Estimation and State Government Contribution to the Cost:**

Table 41: Digital Portal for MSMEs - Jharkhand MSME One Project Cost Estimation

Sl.	Details of the Programmes	Units	2024-25*	2025-26	2026-27	Total	Benchmark Cost of the Programme (in INR Crore)	Budget Estimation (INR Crores)
Capital Expenditure (CAPEX)								
1	Content Development with AI and Metaverse	Number	1	-	-	1	3.00	3.00
2	Hardware Procurement	Number	1	-	-	1	0.50	0.50
3	Installation, Commissioning, Transportation, etc.	Number	1	-	-	1	0.50	0.50
4	Transfer of Technology	Number	-	-	-	-	-	-
Total Capital Expenditure								4.00
Operational Expenditure (OPEX)								
5	AMC for Content Upgradation and Maintenance	Number	-	1	1	2	0.25	0.50
6	Staff Salary	Number	1	1	1	3	0.33	1.00
Total Operational Expenditure								1.50
Total Project Cost								5.50

Table 42: Digital Portal for MSMEs - Jharkhand MSME One Project Cost Contribution

#	Details of the Cost	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total of Project Cost (in Crore)	Cost the (in Crore)
1	Proposal for Jharkhand MSME One	0.00	0.00	5.50	5.50	

j) **Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:**

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be developed as part of the JHARKHAND MSME ONE, a state level integrated platform for MSMEs in the state of Jharkhand. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same along with suitable timeline and outcome & output indicators. The software platform will be developed using a technology that aligns with the state's requirements, stakeholder familiarity, and availability of experts for training. Additionally, government officials will undergo capacity building to ensure they understand the portal's functionalities.

Project- IV (A) - Proposal for MSME Facilitation Centre

a) Introduction about the Project:

There are 15.88 lakh MSMEs employing 24.91 lakh people in Jharkhand as per NSS 73rd Round survey, 2015-16. The proposed project aims to establish a facilitation center for MSMEs, exporters, start-ups, and emerging entrepreneurs in Jharkhand, providing a one stop platform for accessing critical information, resources, and support services. By offering hand-holding support, facilitating regulatory compliance, and streamlining access to licenses and subsidies, the initiative seeks to enhance business operations and promote local MSMEs, especially micro small and medium industries. The project will focus on convergence with government schemes, reduce information asymmetry and support entrepreneurial growth through expert guidance.

b) Objectives of the Project:

To develop a set-up for policy level interventions and one stop facilitation center for manufacturing and service based MSMEs, Exporters, Start-ups, Budding Entrepreneurs and provide accessible information, handholding support for business needs, promote business network and market connect, induce business development service providers by synchronizing efforts of MSME stakeholders in and around Jharkhand. Primary objectives are as follows:

- To provide a one stop platform for MSMEs to access information, resources and support services.
- To provide ease to existing and new entrepreneurs/industrialists and provide a hand-holding support by dissemination of information regarding regulatory requirement for opening/ operating any industry.
- To facilitate local MSMEs to in their complete work cycle i.e. filling Common Application form to disburse the subsidies under various Industrial policies the State.
- To increase the area of coverage for promotion of MSMEs especially Micro & Small industries.
- To provide a better understanding of industry specific technological upgradation and to organize skill development programmes, workshops and training sessions for capacity building.
- To assist MSMEs in understanding and availing government schemes, incentives and subsidies.
- To offer guidance and counselling services to aspiring and existing MSME entrepreneurs.
- It will be a comprehensive information repository accessible to MSMEs.
- To reduce information asymmetry among MSMEs.
- Scheme Convergence with various Central and State Government for MSMEs.

c) Statement of the Problem with the help of Baseline Data:

There are challenges and bottlenecks, which exist due to which MSMEs are not able to achieve their full potential. Many MSMEs are not conversant with the provisions of relevant Acts and Rules, compliances, application forms, and the location of government offices to submit the applications for approvals, certificates and licenses to start enterprises or to avail government incentives. Entrepreneurs are required to visit various offices to enquire, consult, and finally to submit applications. Apart from running around, they often become victims of unscrupulous middlemen. It has been observed that 33% of the respondents do not have state scheme awareness, 45% respondents do not have proper access/understanding of finance/financial operation in business operations, 1% respondent has access to export market.

d) Concept Design, Feasibility and Viability of the Project

MSME Facilitation Centre (MFC) would be single point of contact for MSME business needs. It would function as a dedicated service provider for the MSMEs on statutory compliances and

entitlements. Entrepreneurs can directly visit the Centre or make a call in Entrepreneur Care number (dedicated phone number available on working days) for getting guidance and handholding support on information about compliances and entitlements, application guidance and checklist of supporting documents and hand-holding support to fill the applications. Entrepreneurs can obtain information to complete necessary administrative procedures in the Centre. This proposed project would support in creating greater number of Champion MSMEs in Jharkhand in coming years and is aligned with DLI 3.

MFC will train officers to provide complete information about benefits, eligibility criteria, necessary conditions, application process, required documents etc. to apply under various GOI schemes (viz. M/o MSME, M/o Textiles, M/o Commerce & Industries, M/o Food Processing, Department of Science & Technology etc.), as well as state government schemes, NSIC, EEPIC programmes for business needs. It would also provide information related to potential market connect (i.e. buyers information, regional/national/international exhibition/ trade fair) to entrepreneurs, industry associations. Exporters, buyers would get necessary information about product specific sellers in the forms of sellers' directory. Such information under one roof would reduce information asymmetry in the MSME sector.

The trained officer of MFC would provide need-based solutions to all having challenges in running a business. It would help entrepreneurs, exporters, buyers in getting answer/ solution of specific needs either by having readymade solutions or by providing connection of concerned experts.

e) Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

- Setting up of MSME Facilitation Centres in 24 districts
- Need assessment and sensitization of stakeholders about the importance of facilitation centres
- Training & Capacity Building programs of officials
- Create a comprehensive database of industry associations, value chain specific BMOs, CSCs, clusters, MSME products, enterprise profiles within the districts in consultation with block level offices/gram panchayats, social organizations, technical institutions etc
- Collaborate with Govt. agencies for MSME promotional activities

****Implementing body:** The project will be implemented by Department of Industries, Government of Jharkhand. The MSME Facilitation Centres will be created in all 24 districts of Jharkhand including 12 District Industrial Centre's (DICs) and 12 Camp offices of the Department of Industries. All DFCs will be under the administrative control of the Vice Chairman, Single Window System-cum-Director Industries, Industries Directorate, Govt. of Jharkhand.

f) Use of ICT/ Innovative Technology towards Project Implementation:

A web-based portal would have information on all the MFCs viz. MSMEs, Clusters, Industrial Estates, Seller profiles based at Jharkhand. This portal will have district wise contact details of business development service providers such as technical experts, management consultants, quality consultants, financial consultants, etc. Few sample project profiles would also be uploaded on the portal. Information about various events (technical seminars, workshops, national & international exhibitions) and govt. circulars/ notifications etc. would also be available on the portal. This MFC portal will be integrated with Jharkhand MSME One digital platform.

g) Timelines for achievement of Project Deliverables and Verification Protocols:

The programmes proposed to implement for handholding support to entrepreneurs and MSMEs in the first year of RAMP Programme implementation are provided in Table below.

Table 43: Proposed MSME Facilitation Centre

S.No.	Details of the Programmes	2024-25	Total
1	Setting up MSME Facilitation Centre	12 (DIC)+12 (Camps)	24

h) Impact of the Project on the number of MSMEs:

Table 44: Proposed MSME Facilitation Centre Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Setting up of MSME Facilitation Centre (One-stop solution centre for MSMEs at district level)	3600	7200	14400	25200

i) Project Cost Estimation and State Government Contribution to the Cost:

Table 45: MSME Facilitation Centre Project Cost Estimation

S/N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Programme (INR Crores)	Budget Estimation for Programme (INR Crores)
1	Miscellaneous Fixed Assets (Laptop, Printer, Desktop, Projector, LED Televisions, Furniture, Display Cabinet, Internet Connectivity etc.) at each facilitation centre @ INR 10 Lakh	Number	24	0	0	24	0.1	2.40
2	Training Programs for MFC staff (5 persons per MFC/ DIC- Total 120, 8 Programmes)	Number	2	3	3	8	0.007	0.06
Total Cost								2.46

Table 46: MSME Facilitation Centre Project Cost Contribution

Sl. No.	Details of the Cost	Gol Scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Setting up of MSME Facilitation Centre (One-stop solution centre for MSMEs at district level)	0.00	0.00	2.46	2.46

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard of Jharkhand MSME one, apart from monthly progress review meeting at department level.

Project- IV (B) Proposal for Export Promotion and Facilitation Cell

a) Introduction about the Project

Jharkhand ranks 20th in the Export Preparedness Index (EPI) ranking 2022 published by NITI Aayog and basis the findings of the report, the state However, need to develop district export action plans to enhance their export strategies at the district level. To improve their business ecosystem, should consider reducing the tariff for High Tension Power supplied to industries. Additionally, should focus on improving power supply. The internet coverage in the states is below the national average, indicating the need for improvements in digital infrastructure. Strengthening industrial clusters can lead to improved productivity and a more favorable business environment. Creating Free Trade Zones and enhancing storage facilities would further support businesses and exports. (Source: Niti Aayog-Export preparedness report 2022).

To achieve Jharkhand's mission of Jharkhand Export Policy 2023 of facilitating the rapid and sustained growth of exports and to increase its share in all Indian exports to 5% by 2028; an export promotion and facilitation cell will be incorporated at district level to:

- Provide an effective, proactive and supportive institutional mechanism
- Evolve and implement export promotional strategies
- Provide market development assistance

b) Objectives of the Project

The objective of the project is to address the problems identified by in the Economic survey of India and to fulfil the objectives of the Export Promotion Policy 2023.

c) Statement of the Problem

Jharkhand ranks 20th in the Export Preparedness Index (EPI) ranking 2022 published by NITI Aayog and basis the findings of the report, the state However, need to develop district export action plans to enhance their export strategies at the district level.

d) Concept Design, Feasibility and Viability of the Project:

Concept Design – ‘Set up an Export Promotion and Facilitation Cell for Jharkhand Government’ requires a team of experts to be on boarded which will implement State Export Action Plan which would include implementation of schemes such as:

- Dissemination of Information of schemes and provide handholding support to avail benefits from schemes.
- Provides handholding support to MSMEs for export procedures and documentations.
- Supports MSMEs to search & explore export markets for their products and services.
- Assists exporters to avail credits through financial institutions.
- Encouraging MSME exporters for technology up-gradation and adopt modern methods of international marketing to meet requirements of the global market.
- Educate exporters in the procedures & documentations, compliances & standards, packaging & labelling, Containers & Custom Clearance etc., which are required for export.

Feasibility of Project- The major challenge faced by an MSME is lack awareness about procedures and compliances required for exports however considering their capabilities, quality of products and the benefits of exporting. The project will address the issues faced by exporters in international value chain to reap the multi-fold benefits, which they are unable to achieve in the domestic market. By addressing the challenges related to awareness and handholding

support, the project would be beneficial in providing for MSMEs to redefine their growth trajectory.

Viability of the Project- The proposed intervention is viable for the MSMEs in the state as the current goal of state is to achieve state export objective to focus on certain sectors and top importing countries. However, in the end, because of the capacity building, international exposure, quality production of the level of global standards would lead to exploring potential of new products and exploring new markets. Diversification opportunities and achievable global expansion of exporters would create a spillover effect on the performance of aspiring MSMEs.

e) Approach and Methodology for Project Execution/Implementation:

The implementation process of the project should consist of the following steps:

- The project based on a hub and spoke model wherein a team of experts would be spread across the state.
- 5-member team with expertise in export facilitation and process for handholding the exporters proposed, of which one member at the head office and the remaining members would be based at district industries offices along with district level officials, provide on ground support to the MSMEs.
- Joint Director (Industries) appointed to head the export cell at the head office along with 10 officials with separate subjects related to exports and to handle queries related to sector specific support required by the exporters from the export cell. At district level, officials under GM DICs in addition to the team of experts at the districts will also support the exporters.

****Implementing body:** Department of Industries and line departments.

f) Use of ICT/ Innovative Technology towards Project Implementation:

An interface for the queries raised at district level with all the relevant details of the MSME to be catered for the follow up and redressed.

g) Timelines for achievement of Project deliverables and Verification Protocols:

The programmes proposed to implement for the Export facilitation cell MSMEs for first year period of RAMP Programme.

Table 47: Proposed Export Promotion and Facilitation Cell Programmes

Details of the Programmes		2024-25	2025-26	2026-27	Total
S.No.					
Export Promotion Council		Number of Programs			
1	Workshop on export procedures, export opportunities	2	4	4	10
2	Export facilitation helpdesk	12	-	-	-

h) Impact of the Project on the number of MSMEs:

The impact of the project will be visualized by:

- 500 MSMEs would be benefitted.
- The number of queries raised and updated on the online platform.

- The number of MSME seeking benefits of Export policy of the State
- Number of MSME connected to the value chain of the market linkages

i) Project Cost Estimation and State Government Contribution to the Cost:

Table 48: Project Cost Estimation for Export Promotion and Facilitation Cell

S/N	Details of the Programmes	2024-25	2025-26	2026-27	Total	Benchmark cost of Programmes (INR Crores)	Budget Estimation (INR Crores)
1	Workshop on export procedure, export opportunities	2	4	4	10	0.007	0.07
Total Cost							0.07

Table 49: Export Promotion and Facilitation Cell Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through Scheme Convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	MSME Export Promotion and Facilitation Cell	0.00	0.00	0.07	0.07

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program through a Monitoring & Evaluation Dashboard, integrated with RAMP Monitoring Dashboard created for Jharkhand, a state level integrated platform for MSMEs. The M&E dashboard designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project- IV (C) - Proposal for GeM Facilitation Cell

a) Introduction about the Project:

The project is proposed for promotion of Government e-Marketplace and providing support to MSMEs for GeM onboarding. This project aligns with DLI 3: Enhancing the effectiveness of Firm Capabilities Scheme of RAMP.

b) Objectives of the Project:

To develop comprehensive awareness campaigns targeted at MSMEs in different districts of Jharkhand, with the aim of educating them about online government e-commerce platform.

c) Statement of the Problem:

Our primary survey highlighted the lack of awareness among MSMEs in different districts of Jharkhand about the various schemes and policies introduced for their benefit. Due to this lack of knowledge, MSMEs are unable to take full advantage of these schemes, hindering their growth and development potential. The data of the surveyed units suggests that the least penetration is on CGTMSE scheme, Jharkhand Industrial Investment and Promotion Policy 2021, MSME Procurement and TReDS. Other government initiatives like GeM also have limited coverage across the state of Jharkhand. There is a need to bridge this information gap and provide comprehensive education and understanding about the relevant schemes. The MSMEs have limited access to GeM introduced by GOI for marketing support to MSMEs. By addressing this problem through targeted awareness campaigns, the project aims to empower MSMEs with the necessary knowledge and resources to leverage GeM effectively, ultimately fostering their growth and contributing to the overall development of the region.

d) Concept Design, Feasibility and Viability of the Project:

Project Design

- **Awareness sessions** organized for GeM facilities and Central and State schemes for MSMEs. The experts coming in to take the sessions would possess the necessary knowledge and experience to make the industries aware and train the members of each industry in each district of Jharkhand through the awareness campaigns. These experts would essentially be experts from the industry, retired faculty members, stalwarts from the industry, government officials. Regarding the training material, team of experts who shall take the session, shall possess well-equipped training material, including audio-visual resources, to conduct workshops and campaigns. We will utilize these resources to create engaging and interactive sessions that facilitate effective knowledge transfer and engagement with the MSMEs.
- **Content development** is a crucial aspect of the project. The experts taking awareness sessions shall have specific content created in bilingual language with comprehensive and informative materials tailored as per the needs. These materials will include brochures, presentations, videos, and online resources, ensuring that the information is easily accessible and understandable for the MSMEs.
- **Technical sessions** shall be organized for GeM and multiple topics across the schemes and key sectors of the State, such as ZED, LEAN, TReDS to extend the reach of the programme.

Feasibility

It is imperative in the MSME sector to increase scheme penetration across the state. A proper structured awareness development programme and MSME facilitation centres shall help address this challenge and prove to be extremely beneficial for the MSMEs in Jharkhand. Moreover, this exercise can also help identify unregistered MSMEs in the state and help them to register on the Udyam platform.

Viability

Once the project intervention rolled out in the state, it shall create a spillover effect across sectors and clusters, wherein the MSMEs who have gained awareness through these sessions/facilitation centres can handhold other units too. Given the project is undertaking a wholesome approach, wherein equal importance given to women MSMEs, it makes the project viable in both, short and long run.

e) Approach and Methodology for Project Execution/Implementation:

The awareness campaigns, the project will use a multifaceted strategy. The following elements will be included in the approach and methodology: -

- **Targeted Approach:** The initiative will concentrate on each district of Jharkhand, considering the MSME environment, industry sectors, and knowledge gaps that already exist. The project's influence on the attendees will be greater if the campaigns tailored to the requirements and features of each district.
- **Comprehensive Campaigns:** The awareness campaigns created to offer thorough information about the programmes, ensuring that MSMEs are aware of the advantages, requirements for eligibility, and application procedures. The information developed in an approachable manner.
- **Collaboration and Partnerships:** The initiative will create partnerships and collaborations with pertinent parties, such as local MSME networks, financial institutions, industry groups, and government organisations. This will guarantee the availability of accurate and current data and encourage support for the projects.
- **Technical Workshops and Sessions:** Awareness sessions are encompassed and provide an overarching view of the schemes to enhance effectiveness of the programme.
- **Collaboration with Industry Associations:** To help the implementation of the awareness initiatives, industry associations representing various industries. These organisations may be extremely helpful in mobilising MSMEs, setting up workshops for certain industries, and offering sector-specific advice on the programmes. They can also serve as go-betweens for sharing information and gathering member input.
- **One-on-One Consultations:** MSMEs who want in-depth one-on-one consultation sessions with personalised consultations. These discussions carried out by committed project team members, experts conducting the sessions or in conjunction with specialists from the industry. They will assist in addressing certain issues and giving each MSMEs specialised guidance.

f) Use of ICT/ Innovative Technology towards Project Implementation:

1. To create the audio content about the benefits of GeM and broadcast on FM Radio for greater reach to the MSMEs for awareness creation.
2. Virtual sessions arranged for training and technical workshops
3. A page on various social media and X handle on GeM portal

g) Timelines for achievement of Project deliverables and Verification Protocols:

The programmes proposed to implement for the GeM facilitation cell MSMEs for first year period of RAMP Programme.

Table 50: Proposed GeM facilitation Cell Programmes

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
Number of Programs					
1	Technical Workshop session and one-on-one consultation	2	4	4	10

2	Comprehensive Campaign	2	4	4	10
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h) Impact of the Project on the number of MSMEs:

Table 51: Envisaged GeM Facilitation Cell Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Technical Workshop session and one-on-one consultation	100	300	300	700
2	Comprehensive Campaign	200	400	400	1000

i) Project Cost Estimation and state Government contribution to the cost

Table 52: GeM facilitation Cell Project Cost Estimation

S/N	Details of the Programmes	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Programme(INR Crores)	Budget Estimation (INR Crores)
1	Technical Workshop session and one on one consultation	2	4	4	10	0.007	0.07
2	Comprehensive Campaign	2	4	4	10	0.007	0.07
Total Cost							0.14

Table 53: GeM facilitation Cell Project Cost Contribution

Sl. No.	Details of the Cost	GOI contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	GeM facilitation cell	0.00	0.00	0.14	0.14

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

Monitoring and Evaluation (M&E) of the program through a Monitoring & Evaluation Dashboard, integrated with RAMP Monitoring Dashboard created for Jharkhand, a state level integrated platform for MSMEs. The M&E dashboard designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project V- Proposal for Promotion of Women Led Entrepreneurship in Jharkhand

a) Introduction about the Project

The establishment of Women Entrepreneurship Development Cells (WEDCs) at both the state and district levels is proposed to foster an ecosystem conducive to women-led entrepreneurship in Jharkhand. These cells, which could be stand-alone or part of existing MSME Facilitation Centre, will focus on providing customized support to women entrepreneurs, facilitating their business growth, and integrating them into the broader MSME framework under the RAMP Programme.

b) Objectives of the Project

The objective of the project are as follows:

- To promote women led entrepreneurship in the state.
- To create a conducive ecosystem for providing appropriate and customized support to women entrepreneurs across the spectrum, including development of business plan, identification and sourcing of benchmarked technology, raw material and consumables, compliance, credit facilitation, skill development and upskilling of workers, market linkage, etc.
- Convergence with women-oriented schemes and creation of a feedback loop for policy development.

c) Statement of the Problem with the help of Baseline Data

Despite the growing number of women entrepreneurs in India, Jharkhand still faces challenges in providing adequate support and resources to women-led enterprises. The lack of a dedicated framework for addressing the needs of women entrepreneurs has resulted in limited access to technology, finance, skill development, and market opportunities. This gap hinders the potential for women-led MSMEs to thrive, necessitating targeted interventions under the RAMP Programme to bridge these gaps and empower women entrepreneurs in the state.

d) Concept Design, Feasibility and Viability of the Project:

The project proposes the establishment of Women Entrepreneurship Development Cells at the state and district levels, which will act as enablers for women entrepreneurs. These cells will coordinate with various stakeholders, including Business Development Service Providers (BDSPs), to provide necessary support. The involvement of institutions for awareness campaigns, and Management Development Program (MDPs) will enhance the feasibility and viability of the project, ensuring that women entrepreneurs receive comprehensive and tailored assistance.

e) Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

- Development and empanelment of BDSPs (technical and non-technical) at pre-negotiated rates for various support activities.
- Organizing awareness campaigns in collaboration with reputable institutions to encourage women entrepreneurship.

- Conducting General/Product-cum-Process Oriented EDP/MDP for women entrepreneurs.
- Handholding and assisting women entrepreneurs in securing land, sheds, and other facilities required for starting enterprises, especially in industrial estates.
- Assisting in obtaining clearances and licenses from relevant statutory bodies.
- Facilitating financial assistance through credit, equity, and coverage.
- Organizing exposure visits to established women-led clusters to learn and adopt best practices.
- Providing handholding support for convergence with women-oriented schemes.
- Creating a robust M&E mechanism to track baseline, midline, and endline data on identified factors.
- Implementing Body: The project will be implemented by the Department of Industries, in collaboration with Line Departments, Women Entrepreneurship Development Cells, BDSPs, and other relevant stakeholders.

f) Use of ICT/ Innovative Technology towards Project Implementation:

The project will utilize ICT for the development of an integrated digital platform to streamline support services for women entrepreneurs. This platform will include resources for business planning, skill development, and market linkages, along with tools for monitoring and evaluating the impact of the interventions. Social media and other digital channels will be leveraged to create awareness and disseminate information about women-oriented schemes and opportunities.

g) Timelines for achievement of Project deliverables and Verification Protocols:

The project deliverables will be spread across the three-year period of the RAMP Programme, with regular monitoring and evaluation to ensure timely implementation. Specific programs, including awareness campaigns, EDPs, MDPs, and exposure visits, will be conducted as per the annual plans, with progress tracked through the M&E mechanism.

Table 54: Proposed Programmes for Promotion of Women led Entrepreneurship in Jharkhand

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Empanelment of BDSPs	2	50	50	120
2	Awareness cum Orientation Program at state level and district level	2	30	30	80
3	Buyer-Seller Meets	2	4	4	10
4	Skill Development Programs	10	15	15	40
5	EDPs/MDPs	5	10	10	25
6	Design / New product development	1	2	2	5
7	Training on marketing and packaging of products	1	2	2	5
8	Training on quality management and certification, IPR, GI	20	50	50	120
9	Procurement of tool kits for craft-based enterprise	30	50	50	130

h) Impact of the Project on the number of MSMEs:

The project is expected to significantly increase the number of women leading and participating in the MSMEs in Jharkhand by providing them with the necessary support and resources. The establishment of Women Entrepreneurship Development Cells will create a sustainable ecosystem for women entrepreneurs, enhancing their capacity to contribute to the state's economic growth. At least 100 women entrepreneurs will upscale their businesses.

Table 55: Envisaged Promotion of Women led Entrepreneurship in Jharkhand Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Empanelment of BDSPs	20	50	50	120
2	Awareness cum Orientation Program at state level and district level	100	150	150	400
3	Buyer-Seller Meets	60	200	200	460
4	Skill Development Programs	20	45	45	110
5	EDPs/MDPs	25	50	50	125
6	Design / New product development	25	50	50	125
7	Training on marketing and packaging of products	25	50	50	125
8	Training on quality management and certification, IPR, GI	20	50	50	120
9	Procurement of tool kits for craft-based enterprise	20	50	50	120

i) Project Cost Estimation and State Government Contribution to the Cost:

The Total Cost of the Project (in Crore) will be estimated based on the activities proposed, including the establishment of EDCs, awareness campaigns, EDPs/MDPs, and other support services. The cost-sharing structure will involve contributions from the Government of India scheme convergence and RAMP Programme.

Table 56: Promotion of Women led Entrepreneurship in Jharkhand Project Cost Estimation

Sl.No.	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Activity (INR Crores)	Budget Estimation (INR Crores)
1	Empanelment of BDSPs for access to credit, market and technology	Number of beneficiaries	20	50	50	120	0.007	0.84
2	Orientation Program at state level and district level)	Number of events	20	30	30	80	0.007	0.56
3	Buyer-Seller Meets	Number of events	2	4	4	10	0.05	0.50
4	Skill Development Programmes	Number of events	10	15	20	45	0.0125	0.56
5	Training on marketing and packaging of products	Number of events	1	2	2	5	0.0125	0.06
6	Training on Quality Management & certification, IPR, GI	Number of beneficiaries	20	50	50	120	0.01	1.20

7	Design / New Product Development	Number of events	1	2	2	5	0.2	1.00
8	Procurement of toolkits for craft based enterprise	Number of beneficiaries	30	50	50	130	0.005	0.65
9	EDPs/MDPs	Number of events	5	10	10	25	0.013	0.32
Total Cost								5.69

Table 57: Promotion of Women led Entrepreneurship in Jharkhand Project Cost Contribution

Sl. No.	Project	GOI Contribution through convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Proposal for Promotion of Women Led Entrepreneurship in Jharkhand	0.00	0.00	5.69	5.69

i) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

A Monitoring & Evaluation Dashboard will be developed as part of the project, integrated with the RAMP Monitoring Dashboard. This platform will enable continuous tracking of project progress, ensuring that interventions are effectively implemented and that the impact on women entrepreneurs is regularly assessed.

Project VI - Proposal for Women Entrepreneurship Acceleration Programme

a) Introduction about the Project

The project aims to elevate Self-Help Group members by transforming them into Micro and Small Enterprises (MSEs). This transition will be facilitated through the formation of Producer Groups (PGs) or Special Purpose Vehicles (SPVs) and providing them with essential support across the value chain. The project will target SHGs engaged in farm, off-farm, and non-farm activities, helping them scale up operations, access financial resources, and establish market linkages. The goal is to make SHGs entrepreneurial and productive, enhancing their competitiveness and socio-economic impact.

b) Objectives of the Project

The objective of the project are as follows:

- Enhance the socio-economic standards of SHG members in the state.
- Develop entrepreneurial skills among SHG members, from basic to advanced levels.
- Facilitate the transformation of SHGs into certified MSEs.
- Create a cadre of women CEOs to manage the PGs/SPVs professionally and efficiently

c) Statement of the Problem with the help of Baseline Data

Most SHGs face significant challenges in transitioning from informal nano enterprises to formal micro or small enterprises. These challenges include limited access to finance, inadequate business skills, and a lack of market linkages. Without the necessary support, SHGs struggle to scale up and fully realize their business potential, hindering the economic empowerment of women and the overall growth of the MSME sector.

d) Concept Design, Feasibility and Viability of the Project

The project will federate few SHGs with common interests into PGs/SPVs and register them as MSMEs. Once established, these PGs/SPVs will receive comprehensive support, including capacity building, financial assistance, and market linkages. The project also focuses on creating a strong ecosystem by identifying and supporting, providing necessary training, and ensuring access to resources and markets. The approach is viable and scalable, with potential for significant socio-economic impact.

e) Use of ICT/ Innovative Technology towards Project Implementation

The project will leverage digital tools to streamline operations and monitoring. A digital platform may be developed for tracking progress, facilitating registrations, and ensuring real-time data collection. Social media and other digital communication channels will be used for awareness campaigns and market linkages.

f) Approach and Methodology for Project Execution/Implementation

The implementation process of the Project should consist of the following steps:

- Identify SHGs through the State Rural Livelihood Mission (SRLM) that have the potential to transform into MSEs. Existing Producer Groups will also be mapped for further support.

- Awareness & Training Programs: Conduct awareness and training programs focused on entrepreneurship, management, bookkeeping, financial management, and HR management.
- Select Business Development Service Providers (BDSPs) to facilitate joint activities such as registration, compliance, and licensing.
- Identify and create a cadre of women CEOs to manage the PGs/SPVs.
- Organize exposure visits to established clusters to learn and replicate best practices.
- Facilitate participation in trade fairs and buyer-seller meets to establish market linkages.
- Establish productive partnerships with buyers for assured buy-back arrangements and support for technology access, training, and infrastructure.
- Provide handholding support for convergence with schemes like CGTMSE, PMEGP, and PMFME.
- Create a robust Monitoring and Evaluation mechanism to track baseline, mid-line, and end-line data on key indicators. Use of ICT/ Innovative Technology towards Project Implementation

The project will utilize ICT for the development of an integrated digital platform to streamline support services for women entrepreneurs. This platform will include resources for business planning, skill development, and market linkages, along with tools for monitoring and evaluating the impact of the interventions. Social media and other digital channels will be leveraged to create awareness and disseminate information about women-oriented schemes and opportunities.

g) Timelines for achievement of Project deliverables and Verification Protocols

The project will leverage digital tools to streamline operations and monitoring. A digital platform may be developed for tracking progress, facilitating registrations, and ensuring real-time data collection. Social media and other digital communication channels will be used for awareness campaigns and market linkages.

Table 58: Proposed "Women Entrepreneurship Acceleration Programme (Conversion of SHGs to MSEs)" Programmes

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Awareness Program	10	15	15	40
2	EDP of BoDs/Leaders	12	15	15	42
3	Skill Development Programs	30	45	45	120
4	Exposure Visits	15	20	20	55
5	Buyer-Seller Meet	4	8	8	20
6	Vendor Development Programs	10	15	15	40
7	Certification/Quality Conformance	7	10	10	27
8	Licenses/Export facilitation	15	20	20	55

9	Incentive based on milestone for the Village Level Secretaries/officials	5	10	10	725
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h) Impact of the Project on the number of MSMEs

The project is expected to significantly increase the number of SHG women to start their business as micro enterprises. The promotion of Women Entrepreneurship Acceleration Programme will create a sustainable ecosystem for women micro entrepreneurs and generate regular income. At least 50 women micro enterprise would be set up under this programme.

Table 59: Envisaged “Women Entrepreneurship Acceleration Programme (Conversion of SHGs to MSEs)” Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Awareness Program	100	150	150	400
2	EDP of BoDs/Leaders	60	75	75	210
3	Skill Development Programs	300	450	450	1200
4	Exposure Visits	30	40	40	110
5	Buyer-Seller Meet	80	240	240	560
6	Vendor Development Programs	200	450	450	1100
7	Certification/Quality Conformance	140	300	300	740
8	Licenses/Export facilitation	150	400	400	950
9	Incentive based on milestone for the Village Level Secretaries/officials	25	50	50	125

i) Project Cost Estimation and State Government Contribution to the Cost:

The total cost of the project will be estimated based on the activities proposed, including, awareness campaigns, EDPs, and other support services. The cost-sharing structure will involve contributions from the Government of India scheme convergence and RAMP Programme.

Table 60: Women Entrepreneurship Acceleration Programme (Conversion of SHGs to MSEs) Project Cost Estimation

Sl.No	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Activity (INR Crores)	Budget Estimation (INR Crores)
1	Awareness Program	Number	10	15	15	40	0.007	0.28
2	EDP of BoDs/Leaders	Number	3	5	7	15	0.01	0.15
3	Skill Development Programs	Number	10	15	20	45	0.01	0.45
4	Exposure Visits	Number	15	20	20	55	0.01	0.55
5	Interventions on Design/ New Product Development	Number	2	4	4	10	0.05	0.50
6	Vendor Development Programs	Number	2	4	4	10	0.007	0.07

7	Certification/Quality Conformance	Number	7	10	10	27	0.007	0.19
8	Licenses/Export facilitation	Number	15	20	20	55	0.007	0.39
9	Workshop on Business Plan Preparation & access to credit and market linkages	Number	5	10	10	25	0.01	0.25
10	BDS Support for required certifications & registrations	Number	20	40	40	100	0.01	1.00
Total Cost								3.83

Table 61: Women Entrepreneurship Acceleration Programme (Conversion of SHGs to MSEs) Project Cost Contribution

Sl. No.	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	0.00	0.00	3.83	3.83

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

A Monitoring & Evaluation Dashboard will be developed as part of the project, integrated with the RAMP Monitoring Dashboard. This platform will enable continuous tracking of project progress, ensuring that interventions are effectively implemented and that the impact on women entrepreneurs is regularly assessed.

Project-VII (A) - Proposal for Institutional Strengthening and Capacity Building of Department of Industries

a) Introduction about the Project

The project is designed to empower and enhance the capabilities of General Managers of District Industries Centres, and other government officials. The goal is to develop a proactive and well-equipped department that will significantly support the growth and advancement of MSMEs in Jharkhand.

b) Objectives of the Project:

The project aims to enhance the skills and knowledge of Jharkhand's MSME department officials through a targeted learning and training program. By updating their expertise on emerging trends and technological advancements, the program will enable officials to provide informed guidance, adapt policies, and improve service delivery to MSMEs. It will also strengthen institutional capacity, foster a supportive entrepreneurship ecosystem, and ensure efficient resource allocation. Leveraging existing training infrastructure, a robust policy framework, and technological advancements in Jharkhand, the project seeks to elevate the overall effectiveness and efficiency of MSME governance in the state.

c) Statement of the Problem

The MSME department in Jharkhand faces challenges in effectively supporting and promoting the growth of micro, small, and medium enterprises due to outdated knowledge, limited institutional capacity, and insufficient service delivery capabilities among its officials. There is a need for a comprehensive training program to update officials on emerging trends, enhance their expertise, and strengthen their ability to provide tailored support to MSMEs. Without addressing these gaps, the department will struggle to meet the evolving needs of MSMEs, impacting their growth and the overall economic development of the state.

d) Concept Design, Feasibility and Viability of the Project

The project involves designing a comprehensive training program for Jharkhand's MSME department officials to enhance their expertise and improve support for MSMEs. It will leverage existing infrastructure, including training institutions and technological resources, and build upon Jharkhand's robust policy framework. The feasibility is supported by the state's readiness to integrate modern training techniques and the expected benefits, such as improved service delivery and enhanced policy adaptation, justify the investment. The program's viability is ensured through a structured approach to curriculum development.

e) Approach and Methodology for Project Execution/Implementation

The project will implement a structured capacity-building program for Jharkhand's MSME department. Experts will develop a detailed curriculum in collaboration with government officials and industry representatives. Training will be delivered through a mix of workshops, seminars, and online courses, focusing on essential areas like policy implementation, service improvement, and sector-specific knowledge. The program will start with basic training and advance over the years.

f) Use of ICT/ Innovative Technology towards Project Implementation

ICT and technology can greatly enhance the capacity-building program by utilizing Learning Management Systems (LMS) for flexible online training and virtual simulations for immersive

learning experiences. Data management systems will track progress and manage assessments efficiently, while digital platforms facilitate knowledge sharing and policy updates. Remote collaboration tools will enable real-time interactions, and mobile apps will provide on-the-go access to real time information.

g) Timelines for achievement of Project deliverables and Verification Protocols

A detailed timeline will be established, with specific milestones for each phase of the project. Monitoring and evaluation will be conducted at regular intervals to ensure that the project is on track and achieving its objectives.

Table 62: Programmes under Institutional Strengthening and Capacity Building of Department of Industries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Learning management system development (LMS portal development includes portal development, pilot testing, roll out, user training, e-repository and curriculum, mobile app development, integration with other department portal, annual maintenance)	-	1		1
2	Laptop procurement for training (for officials)	40	-	-	40
3	Content Development activity in collaboration with Ministry of MSME, NI-MSME, MSME DFO, Tool Room, NSIC, SIDBI etc.	1	1	1	3

h) Impact of the Project on the number of MSMEs

The project will significantly enhance the capabilities of Jharkhand's Industries department officials, leading to improved support and service delivery for MSMEs. By equipping officials with updated knowledge and skills, the project will foster more effective policy adaptation, boost institutional capacity, and enhance the overall efficiency of MSME operations. This will result in a more responsive and innovative department, better support for entrepreneurs, and a strengthened entrepreneurship ecosystem, ultimately driving economic growth and development in the state. Total 100 officials from department, directorates, DIC offices, proposed MSME facilitation centres, block coordinators etc. will be trained and their capacities for dealings with industries will be enhanced.

Table 63: Envisaged Institutional Strengthening of Department of Industries Programme Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Learning management system development	-	-	-	-
2	Laptops for training	40	-	-	40
3	Content Development	-	-	-	-

i) Project Cost Estimation and State Government Contribution to the Cost:

Table 64: Institutional Strengthening of Department of Industries Programme Project Cost Estimation

S/N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Programme (INR Crores)	Budget Estimation (INR Crores)
1	Learning management system development	Number	-	1	-	1	1.00	1.00
2	Laptops procurement for training	Number	40	-	-	40	0.007	0.28
3	Content Development	Number	1	1	-	2	0.5	1.00
Total Cost								2.28

Table 65: Institutional Strengthening of Department of Industries Programme Project Cost Contribution

Sl. No.	Project	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Proposal for Institutional Strengthening and Capacity Building of Department of Industries	0.00	0.00	2.28	2.28

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

The project will integrate with the RAMP Monitoring Dashboard for continuous tracking and evaluation. The Monitoring and Evaluation framework will include baseline data collection, regular progress reviews, and impact assessments to ensure the project meets its objectives.

Project- VII (B) Proposal for the institutional strengthening and capacity building of Jharkhand's MSMEs

a) Introduction about the Project:

The Capacity Building for MSMEs project in Jharkhand aims to address the needs identified. This initiative seeks to empower MSMEs by focusing on essential areas such as entrepreneurship development, market access, and business planning. By fostering an entrepreneurial ecosystem and enhancing business acumen, the project intends to bolster productivity. Collaboration with industry leaders, government bodies, academic institutions, and financial stakeholders will be pivotal in driving sustainable growth and forming strategic partnerships for Jharkhand's MSME sector.

b) Objectives of the Project

The objective of the Capacity Building for MSMEs project in Jharkhand is to enhance the growth and sustainability of MSME units by:

- Foster the growth of entrepreneurial capabilities among MSME owners and managers.
- Increase the ability of MSMEs to access new and existing markets.
- Enhance the development and execution of effective business plans.
- Facilitate linkages and partnerships between large enterprises, MSMEs, and various stakeholders.
- Create a robust and sustainable entrepreneurial environment that supports long-term growth and competitiveness.
- Boost the productivity and international competitiveness of MSMEs.

c) Statement of the Problem

Despite the potential of micro, small, and medium enterprises in Jharkhand, these units face significant challenges that hinder their growth and competitiveness. Key issues include limited entrepreneurial skills, insufficient access to markets, inadequate business planning, and weak collaboration with larger enterprises and industry experts. There is an urgent need for a comprehensive capacity-building initiative to address these gaps, develop a supportive entrepreneurial ecosystem, enhance the productivity and global competitiveness of MSMEs in the region. This project aims to tackle these challenges by fostering skills development, improving market access, and promoting sustainable business practices among Jharkhand's MSME units.

d) Concept Design, Feasibility and Viability of the Project:

The project aims to enhance the capacity of Jharkhand's MSMEs through a comprehensive approach involving twelve key sectors. This involves tailored training programs, sector-specific workshops, collaborative platforms for networking and market expansion. The feasibility is supported by existing support structures, stakeholder engagement, and identified market needs.

e) Approach and Methodology for Project Execution/Implementation:

The approach and methodology for the Capacity Building of MSMEs in Jharkhand involves a structured, phased strategy and active stakeholder engagement. The project will begin by collaborating with key industry leaders from diverse sectors to mentor and support MSMEs. The methodology includes conducting a needs assessment to identify specific gaps, designing tailored training programs, and implementing these through workshops and networking events. A monitoring and evaluation (M&E) framework will track progress and impact, while a feedback

mechanism will ensure continuous improvement and alignment with project objectives. This approach aims to address key challenges, enhance entrepreneurial skills, and foster sustainable growth for MSMEs in the state.

f) Use of ICT/ Innovative Technology towards Project Implementation

The project will leverage digital tools to streamline operations and monitoring. A digital platform may be developed for tracking progress, facilitating registrations, and ensuring real-time data collection. Social media and other digital communication channels will be used for awareness campaigns and market linkages.

g) Timelines for achievement of Project deliverables and Verification Protocols:

A detailed timeline will be established, with specific milestones for each phase of the project. Monitoring and evaluation will be conducted at regular intervals to ensure that the project is on track and achieving its objectives.

Table 66: Proposed Institutional Strengthening and Capacity Building of Jharkhand's MSMEs Programmes

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Capacity Development Programs on Corporate Governance, marketing, financial reporting & analysis, supply chain management, bill discounting system	5	10	10	25
2	Content Development for MSME productivity enhancement through AI/ML/AR/VR	10	15	20	45
3	Best practices MSME/Cluster visits/Meeting industry leaders/ Benchmark unit visit	5	10	10	25

h) Impact of the Project on the number of MSMEs:

The project will enhance Jharkhand's MSME sector by improving entrepreneurial skills, increasing market access, and boosting productivity. It will foster global competitiveness, sustainable growth, and stronger networks, contributing to economic development and job creation in the state. 250+ MSMEs will be benefitted.

Table 67: Envisaged Institutional Strengthening and Capacity Building of Jharkhand's MSMEs Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Capacity Development Programs on Corporate Governance, marketing, financial reporting & analysis, supply chain management, bill discounting system	125	250	250	625
2	Content Development for MSME productivity enhancement through AI/ML/AR/VR	500	750	1000	1000
3	Best practices MSME/Cluster visits/Meeting industry leaders/ Benchmark unit visit	50	100	100	250

i) Project Cost Estimation and State Government Contribution to the Cost:

Table 68: Institutional Strengthening and Capacity Building of Jharkhand's MSMEs Project Cost Estimation

S/N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Bench mark Cost (INR Crores)	Budget Estimation (INR Crores)
1	Capacity Development Programs on Corporate Governance, marketing, financial reporting & analysis, supply chain management, bill discounting system	Number	5	10	10	25	0.013	0.33
2	Content Development for MSME productivity enhancement through AI/ML/AR/VR	Number	10	15	20	45	0.007	0.32
3	Best practices MSME/Cluster visits/Meeting industry leaders/ Benchmark unit visit	Number	5	10	10	25	0.01	0.25
Total Cost								0.90

Table 69: Institutional Strengthening and Capacity Building of Jharkhand's MSMEs Project Cost Contribution

Sl. No.	Project	GOI Contribution through convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Proposal for the institutional strengthening and capacity building of Jharkhand's MSMEs	-	-	0.90	0.90

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

The project will integrate with the RAMP Monitoring Dashboard for continuous tracking and evaluation. The Monitoring and Evaluation framework will include baseline data collection, regular progress reviews, and impact assessments to ensure the project meets its objectives.

Project- VIII- Proposal for Promotion of Micro Cluster Development Program

a) Introduction about the Project:

The Micro Cluster Development Program is designed to strengthen value chains and foster the growth of micro enterprises in Jharkhand. By concentrating development efforts on micro enterprise clusters, the program seeks to create a more robust and competitive ecosystem.

b) Objectives of the Project:

- Promote the development of micro enterprises through the strengthening of value chains.
- Enhance the competitiveness and sustainability of micro enterprise clusters.
- Establish common facility centres for shared resources and accountability within clusters.

c) Statement of the Problem with Baseline Data:

Micro enterprises in Jharkhand often struggle due to fragmented value chains, limited access to technology, inadequate infrastructure, and weak market linkages. These challenges hinder their ability to scale up and compete in larger markets. There is a need for targeted interventions to strengthen these clusters and address gaps in the value chain to ensure sustainable growth.

d) Concept Design, Feasibility, and Viability of the Project:

The program will focus on the development of multiple micro enterprise clusters by providing comprehensive support, including product and design development, technology upgradation, inventory management, and market connect. The establishment of common facility centres (CFCs) will enhance operational efficiency and accountability within clusters. The approach is feasible and offers long-term viability by integrating with existing government schemes and leveraging local resources.

e) Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

- **Onboarding of Professionals/Facilitating Agency:** Engage professionals or a facilitating agency with expertise in cluster development to guide the project.
- **Identification of Micro Enterprise Clusters:** Identify multiple micro enterprise clusters and explore potential for setting up of 8-10 CFCs for their growth and development.
- **Value Chain Analysis:** Conduct a detailed identification and analysis of value chains within the selected clusters.
- **Detailed DSR and Project Report Preparation:** Prepare a Detailed Survey Report (DSR) and a comprehensive project report for each cluster, outlining the proposed interventions and expected outcomes.
- **Scheme Convergence:** Integrate with existing schemes such as SFURTI, MSECDP, MoT, MoFPI, and MoA to maximize resources and support.
- **Facilitate Linkages with Service Providers:** Establish linkages with Business Development Service Providers (BDSPs) to offer ongoing support in areas like technology, finance, and market access.

f) Use of ICT/Innovative Technology towards Project Implementation:

The project will leverage Information and Communication Technology (ICT) to streamline cluster operations and enhance communication among stakeholders. Technology upgradation will be a

key focus area, ensuring that micro enterprises can adopt modern practices in inventory and supply chain management.

g) Timelines for Achievement of Project Deliverables and Verification Protocols

The project will be implemented over a 3-year period. Key milestones will include the onboarding of professionals, identification of clusters and value chains, preparation of reports, and establishment of CFCs. Regular monitoring and evaluation will be conducted to verify progress and ensure the timely achievement of project deliverables.

Table 70: Proposed Promotion of Micro Cluster Development Programmes

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Onboarding of professionals/facilitating agency	1	-	-	1
2	Training program/ Skill Development program	2	2	4	8
3	Product and Design Development	1	2	2	5
4	Empanelment of BDSPs	2	4	4	10
5	Establishment of CFCs*	0	4	6	10
6	Outreach and orientation program	5	10	15	30

*Potential CFC will be explored in multiple clusters and will set up through scheme convergence of Ministry of MSME (SFURTI, MSE-CDP), Ministry of Textiles, GoI.

h) Impact of the Project on the Number of MSMEs

The project is expected to significantly improve the operational efficiency and market competitiveness of micro enterprises in Jharkhand. By strengthening value chains and providing targeted support, the project will lead to the formalization and growth of these enterprises, contributing to an increase in the number of registered MSMEs. More than 500 units from 8-10 clusters will be benefitted.

Table 71: Envisaged Promotion of Micro Cluster Development Programme Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Training program/ Skill Development program	50	50	100	200
2	Product and Design Development	25	50	50	125
3	Empanelment of BDSPs	20	40	40	100
4	Establishment of CFCs	0	100	300	400
5	Outreach cum orientation program	150	300	450	900

i) Project Cost Estimation and State Government Contribution to the Cost:

The project cost will be determined based on the interventions, including technology upgradation, establishment of CFCs, skill development, and scheme convergence.

Table 72: Promotion of Micro Cluster Development Programme Project Cost Estimation

S/N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation (INR Crores)
1	Onboarding professionals/facilitating agency of	Number	1	-	-	1	5.50	5.50
2	Training program/ Development program to people @1.25 lakhs in 3 years	Skill 200 Number	2	2	4	8	0.0125	0.1
3	Product and Design Development in 5 training sessions @ 5 Lakhs	Number	1	2	2	5	0.05	0.25
4	Empanelment of BDSPs	Number	2	4	4	10	0.007	0.07
5	Establishment of CFCs*	Number	-	-	-	-	-	-
7	Outreach cum orientation program	Number	5	10	15	30	0.007	0.21
Total Cost								6.13

* The CFC will be established from the convergence of the SFURTI, MSECDP schemes.

** Through scheme convergence PMS, Ministry of MSME, GoI.

Table 73: Promotion of Micro Cluster Development Programme Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Promotion of Micro Cluster Development Programme	0.00	0.00	6.13	6.13

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

A Monitoring and Evaluation (M&E) framework will be established, integrated with the RAMP Monitoring Dashboard. The framework will track progress against the baseline data, monitor the effectiveness of interventions, and provide feedback for course correction to ensure the project meets its objectives within the specified timeline.

Project-IX- Proposal for Strengthening Institutions, Networks, and Artisan Groups in Khadi & Village Industries Sector

a) Introduction about the Project

The project focuses on strengthening institutions, networks, and artisan groups involved in the Khadi & Village Industries Products in Jharkhand. By addressing key challenges and providing targeted support, the project aims to enhance the overall capacity and market presence of Khadi & Village Industries producers, ensuring sustainable growth and development.

b) Objectives of the Project

- Strengthen the institutions, networks, and artisan groups in the Khadi & Village Industries Products
- Enhance design capabilities, market access, and integrated inventory management.
- Facilitate access to working capital and other financial resources.

c) Statement of the Problem with Baseline Data

The Khadi & Village Industries products in Jharkhand faces multiple challenges, including limited access to modern design techniques, inadequate market connectivity, and a lack of integrated inventory management systems. Artisans and institutions often struggle with securing working capital and other necessary resources, which hampers their ability to scale and compete effectively in the market. This project aims to address these gaps through comprehensive interventions.

d) Concept Design, Feasibility, and Viability of the Project:

The project will implement a series of interventions including design development, technology upgradation, and market connectivity to strengthen the Khadi & Village Industries products. By creating a robust support system, including Common Facility Centers (CFCs) and Raw Material Bank, the project will enhance the sector's resilience and competitiveness. The approach is feasible and aligns with the long-term goals of sustainable economic development in the region.

e) Approach and Methodology for Project Execution/Implementation:

- Engage experts or agencies with experience in the silk industry to oversee project implementation.
- Identify key stakeholders within the Khadi & Village Industries Products making institutions, networks, and individual artisans who will benefit from the project.
- Conduct a comprehensive mapping of challenges related to raw materials, design, products, and market connections to develop targeted interventions.
- Perform a baseline survey to collect data on the current state of the sector, which will inform the diagnostic study and subsequent actions.
- Prepare a detailed Diagnostic Study Report (DSR) to outline the specific needs and opportunities for each identified stakeholder.
- Leverage existing government schemes like SFURTI, MSECDP, and MoT to provide additional resources and support to the sector.
- Introduce modern design techniques to improve the aesthetic and market appeal of Tasar silk products.

- Implement technology solutions to enhance production efficiency and product quality.
- Establish integrated inventory management systems to streamline operations and reduce wastage.
- Facilitate market linkages through buyer-seller meets and other networking events.
- Provide access to credit facilities to ensure artisans and institutions have the working capital needed to grow.
- Connect stakeholders with Business Development Service Providers (BDSPs) for ongoing support.
- Establish CFCs to provide shared resources and services to artisans and institutions.
- Set up Raw Material Banks to ensure a steady supply of high-quality materials.
- Offer skill development programs to enhance the capabilities of artisans in areas such as design, production, and business management.

f) Use of ICT/Innovative Technology towards Project Implementation

The project will integrate ICT solutions for inventory management, market connectivity, and monitoring. These technologies will help streamline processes, reduce inefficiencies, and provide real-time data for informed decision-making.

g) Timelines for Achievement of Project Deliverables and Verification Protocols

The project will be implemented over a 3-year period. Key deliverables will be achieved through a phased approach, beginning with the onboarding of professionals and baseline survey, followed by the implementation of design and technology interventions, and culminating in market connectivity and credit facilitation. Regular monitoring and verification protocols will be established to ensure milestones are met on time.

Table 74: Programs under Strengthening Institutions, Networks, and Artisan groups in the Khadi & Village Industries Products

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Onboarding of professionals/facilitating agency	1	-	-	1
2	Product and design development	2	4	4	10
3	Technology upgradation	1	2	2	5
4	Establishment of Common Facility Centers (CFCs).	0	1	1	2
5	Outreach cum orientation program	1	2	4	7
6	Skill Development programs	2	3	4	9

h) Impact of the Project on the Number of MSMEs

The project is expected to significantly enhance the operational capacity of Khadi & Village Industries producer groups/networks, leading to an increase in the number of formal groups/MSMEs in the sector. Each producer group/network could be consisted of 15-20 producers/artisans. By providing comprehensive support, the project will enable small-scale producers/artisans to formalize their operations and scale their businesses. Approximately 200 producers/artisans to be benefitted.

Table 75: Envisaged Strengthening Institutions, Networks, and Artisan groups in the Khadi & Village Industries Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Onboarding of professionals/facilitating agency	-	-	-	-
2	Product and Design Development	20	40	40	100
3	Technology upgradation	15	30	30	75
4	Establishment of Common Facility Centers (CFCs).	0	5	5	10
5	Outreach cum orientation program	10	20	40	70
6	Skill Development programs	20	30	40	90

i) Project Cost Estimation and State Government Contribution to the Cost

The project cost will be calculated based on the scope of interventions, including technology upgradation, skill development, and establishment of CFCs. The state government's contribution will be critical in providing the necessary financial support to ensure the project's success.

Table 76: Strengthening Institutions, Networks, and Artisan groups in the Khadi & village Industries Products Project Cost Estimation

S/ N	Details of the Units	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation (INR Crores)
1	Onboarding of professionals/facilitating agency	1	-	-	1	4.5	4.5
2	Product and Design Development	2	4	4	10	0.05	0.5
3	Technology upgradation	1	2	2	5	0.03	0.15
4	Establishment of Common Facility Centers (CFCs)*	0	1	1	2	-	-
5	Outreach cum orientation program	1	2	4	7	0.0025	0.018
6	Skill Development programs	2	3	4	9	0.007	0.063
Total Cost							5.23

*CFC will be proposed under Ministry of MSME Scheme (SFURTI, MSE-CDP etc.).

Table 77: Strengthening Institutions, Networks, and Artisan groups in the Khadi & Village Industries Sector Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Strengthening Institutions, Networks, artisan groups	0.00	0.00	5.23	5.23

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

A Monitoring and Evaluation (M&E) framework will be established to track the project's progress against baseline data. The M&E framework will be integrated with the RAMP Monitoring Dashboard to ensure comprehensive oversight and timely adjustments as needed to achieve the project's objectives.

Project-X- Proposal for Technology Centre and Skill Development Training Program for MSME Workforce

a) Introduction about the Project

Tool Room plays vital role in the development of any country or State, and it is the growth engine of the large-scale Industries in India. Therefore, it is important to prepare the skill youth for the industry. To create the Skilled manpower, Quality Inspection & Technology of new age for the MSMEs, Jharkhand Government Tool Room, Ranchi is going to upgrade the existing Centre at Ranchi, Dumka & Gola in collaboration with Ministry of MSME GOI, sponsored by Development Commissioner (MSME), Ministry of MSME, Govt. of India under RAMP scheme. The TC will focus on improving access to technology, providing skill up-gradation and offering advocacy support to the MSMEs with high growth potential. The long-term vision is to ensure competitiveness of the MSMEs in the eco-system by strengthening their linkages to the mainstream manufacturing sector in the region.

b) Objectives of the Project

- To aid in tool manufacturing and tool design to provide training facilities in order to generate work force of skilled workers, supervisors, engineers/designers etc.
- To manufacture jig, fixtures, cutting tools, gauges, press tools, forgings dies, pressure casting dies and other tooling for small scale & other industries. Advanced tool making process using CAD/CAM techniques are to be adopted.
- To work as nucleus centre for providing consultancy, information services, documentation etc. for solving the problems related to tooling of industries in the region.
- To act as common facility centre for small-scale industries and to assist them in product and prototype development.

c) Statement of the Problem with the help of Baseline Data

It has been observed that a large number of MSMEs lack skilled workforce who are not competent with the machines which in turn leads to delays in production processes and delivery of orders. Certain raw materials like tool dies, jigs, fixtures, moulds, casting dies etc. are not readily available to the MSMEs and even if they are, MSMEs have to outsource these materials at a much higher cost leading to increase in production costs and erosion of their profits. It is also seen that MSMEs lack in technical know-hows or have certain knowledge gaps when it comes to using new and advanced machines, adoption of upgraded technologies etc. which makes it important for an entity like a Tool Room to fill in these gaps and allow these MSMEs to flourish.

d) Concept Design, Feasibility and Viability of the Project

The Centre, while aiming to skilled the youth to become part of global business community, will endeavor to build greater awareness and provide insights into the complex mechanism of creation, ownership and protection of livelihood and also help MSMEs in facing the challenges of current industry requirements.

The Centre's vision for the future is given as follows:

- To become nationally acclaimed center of excellence in providing solutions in tool design & development, manufacturing, skill development & up gradation and project consultancy.

- Developing competitive edge through adoption of best manufacturing practices.
- Develop value-added bridging courses.
- Focus on guiding weaker section for the self-employment.

Extension Centre will provide the following facilities to the MSMEs:

- Skilling awareness campaigning and training (in-house/ national) to sensitize on Industry related issues.
- Information and advisory services to foster on work culture which would enhance the skill.
- Assistance for drafting and preparation of specifications for Industry applications.
- Assistance for filing of applications for self-employment with follow up services.
- Act as common facility centres for the MSMEs.

e) Approach and Methodology for Project Execution/Implementation:

Jharkhand Government Tool Room (JGTR) was established in 2007 with state of art technology by the Govt. of Jharkhand with the support of Ministry of MSME, Govt. of India under the supervision of MECON. It is registered under the Society Registration Act, 1861. It is working under Department of Industries, Govt. of Jharkhand. The Chairman of the Centre is Secretary of Industries and Vice Chairman is Director of Industries, Govt. of Jharkhand. The institute is being governed by a Governing Council having the members VC-BIT Mesra, Ranchi, Director NIFFT, Ranchi, CMD - CMPDI, Ranchi, Director- Usha Martin Industries, Ranchi, Plant Head - TATA Motors, Jamshedpur, Director MSME-DI, Ranchi etc. The Extension Centre will continue to be governed by the same Governing Council only.

A steering committee will be constituted under the chairmanship of the Principal, JGTR, Ranchi and having representation from MSME-DFO-Ranchi, DIC-Ranchi, Chairman JSIA, Ranchi, Members from BIT Mesra, Ranchi, NIAMT, Ranchi, and also Sr. officers from JGTR, Ranchi. The committee will meet at defined periodicity as per their plan to formulate the policy and take decisions with respect to the activities of extension centre and review the same.

The Centre will also collaborate with various Industry Associations and Stakeholders for the effective implementation of the project and these include: -

- Prominent Technical Institutes in the Jharkhand Catchment area with the objective of increasing skilled manpower and adopt innovative technologies.
- Key OEMs which will provide handholding support in new product development and facilitate tie ups with outsourced production firms.
- The Centre will also collaborate with those clusters which lack proper infrastructure facilities in order to provide them with consultancy services along with technology upgradation for manufacturing and other processes.

f) Use of ICT/ Innovative Technology towards Project Implementation:

There are a number of innovative machines that will be used in the newly constructed Centre some of which are listed below:

- Digital Ultrasonic Testing Machine for inspection and measuring purposes
- Electronic Universal Testing Machine which will conduct various types of testing such as Tensile testing, Shear testing, Flexural testing, Fatigue testing, Impact testing etc.
- XRF Machine for determining the composition of various materials by detection of fluorescent X-rays
- Automatic CNC Wire cut EDM Machine
- Axis CNC Milling Machine for machining complicated and intricate parts with a high level of precision

- Along with this a MATLAB (Matrix Laboratory) will also be developed which is a high-level programming language and interactive environment developed by Math Works. It's used for numerical computing, visualization, and programming.

g) Timelines for achievement of Project deliverables:

Table 78: Proposed Technology Centre and Skill Development Training Programme for MSME Workforce

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
	Technology Centre Establishment	Number of Machines			
1	Acquisition and Installation of Machinery	-	8	-	8

h) Impact of the Project on the number of MSMEs

Table 79: Envisaged Technology Centre and Skill Development Training Programme for MSME Workforce Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Provision of Training to the workforce	25	75	100	200

i) Project Cost Estimation and State Government Contribution to the Cost:

Table 80: Technology Centre and Skill Development for MSME Workforce Project Cost Estimation

S/N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation (INR Crores)
Machinery Expenditure								
1	5-Axis CNC Milling Machine	Number	-	1	-	1	3.00	3.00
2	Digital Ultrasonic Testing Machine	Number	-	1	-	1	0.20	0.20
3	Digital Vicker's Hardness Test	Number	-	1	-	1	0.10	0.10
4	Surface Roughness Tester	Number	-	1	-	1	0.10	0.10
5	Electronic Universal Testing Machine	Number	-	1	-	1	0.20	0.20
6	Workstation for Labs	Number	1	1	3	5	0.075	0.38
7	XRF Machine	Number	-	1	-	1	1.50	1.50
8	Creep Machine	Number	-	1	-	1	2.00	2.00
Total Cost of Machinery								7.48
9	Total Training Expenditure @1.5 Lakhs for 200 Trainees	Number	50	75	75	200	3.00	3.00
Total Project Cost								10.48

Table 81: Technology Centre and Skill Development for MSME Workforce Project Cost Contribution

Name of the Project	Gol contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
Proposal for Technology Centre and Skill Development Training Programme for MSME Workforce	0.00	0.00	10.48	10.48

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

The Mechanism for monitoring the progress of the centre is as under: -

- To render awareness, training, protection, information & advisory services, through experts.
- To identify areas of Training.
- To facilitate about the latest developments in the field at national and global level.
- To conduct short term and long-term training programmes
- To conduct awareness campaigning and training (in-house/ national)
- To advise beneficiaries on legal remedies available on issues such as infringement, duplication of patent/ industrial designs, etc

Project-XI- Proposal for Green Audit of MSMEs

a) Introduction about the Project

This proposal outlines the plan to conduct a comprehensive green audit for the designated MSMEs and incentivisation to these MSMEs located in Jharkhand. The audit will assess the environmental performance of the MSMEs and recommend strategies to improve sustainability and reduce the ecological footprint.

b) Objectives of the Project

- To Analyse the current environmental footprint of existing MSMEs, including energy consumption, waste management, water usage, and emissions
- To Evaluate the MSMEs' adherence to national and international environmental regulations and standards
- To Identify opportunities for optimizing resource usage, including energy, water, and raw materials, to reduce waste and operational costs.
- To Assess the implementation of sustainable practices within the cluster, such as recycling, green manufacturing processes, and renewable energy adoption.
- To develop a roadmap for implementing green initiatives.
- To Involve key stakeholders, including industry participants, local communities, and regulatory bodies, to ensure a collaborative approach to sustainability.

c) Statement of the Problem

- Infrastructure Upgrades: Although the area is well-developed, ongoing upgrades to infrastructure, such as roads, power supply, and waste management facilities, are necessary to meet the growing demands of MSMEs.
- Environmental Management: Balancing industrial growth with environmental sustainability remains a critical challenge, necessitating comprehensive planning and the adoption of green technologies.

d) Concept Design, Feasibility and Viability of the Project

Concept: The proposed audit aims to identify areas where environmental performance can be improved, ensure compliance with regulatory standards, and recommend sustainable practices.

Table 82: Detailed viability and feasibility scope of the proposed Green Audit Programme

Viability and Feasibility Scope	Particulars
Energy Management	Energy Consumption Analysis, Energy Efficiency, Renewable Energy Integration
Water Management	Water Usages Assessment, Water Conservation, Wastewater Management
Waste Management	Solid Waste Generation, Waster Reduction and Recycling, Hazardous Waste Handling
Air Quality Management	Emission Analysis, Pollution Control Measures, Compliance with Air Quality Standards
Material and Resource Management	Raw Material Usages, Resource Management
Biodiversity and Ecosystem Impact	Land Use and Habitat Impact, Environmental Restoration
Compliance with Environmental Regulations	Regulatory Rivew, Permits and Certifications

Viability and Feasibility Scope	Particulars
Sustainable Practices	Green Manufacturing Process, Environmental Management System
Stakeholder Engagement	Community Impact Assessment, Stakeholders' communication
Training and Capacity Building	Employee Training, Awareness Programmes
Monitoring and Reporting	Environmental Performance Monitoring, Continuous Improvement
Cost-Benefit Analysis	Economic Impact Assessment, Return on Investment (ROI)

The above-mentioned scope ensures that the Green Audit for the MSME in the state of Jharkhand is thorough and addresses all critical aspects of environmental management, paving the way for a more sustainable and compliant industrial operation.

e) Approach and Methodology for Project Execution/Implementation

The proposed green audit will cover primarily two components:

- Audit of facilities available in the existing MSMEs
- Audit of all the Udyam Registered MSMEs located in Jharkhand.

The audit will be conducted in the following phases:

Pre-Audit Planning

- Initial meeting with stakeholders.
- Review of existing environmental policies and data.
- Development of audit checklist and criteria.
- Onboarding of team for conducting Audit.

On-Site Assessment

- Inspection of facilities and operations.
- Interviews with key personnel.
- Collection of quantitative data on resource usage and waste.

Data Analysis

- Assessment of data against best practices and benchmarks.
- Identification of areas for improvement.

Reporting

- Preparation of a detailed audit report.
- Presentation of findings to stakeholders.

Recommendations and Action Plan

- Development of a strategic plan for implementing recommendations.
- Setting targets and timelines for improvement initiatives.

f) Use of ICT/ Innovative Technology towards Project Implementation:

The Green Audit will make use of a variety of innovative systems to conduct proper and accurate audits and to ensure that no discrepancies arise throughout the process. These systems include:

- Energy Management Systems
- Waste Management Systems
- Air Quality Management Systems
- Material and Resource Management Systems
- Biodiversity and Impact Assessment
- Mechanism for compliance with Environmental Regulations
- Training and Capacity Building Sessions
- Monitoring and Reporting Solutions
- Cost-Benefit Analysis
- Incentivization Schemes

g) Timelines for achievement of Project deliverables and Verification Protocols:

Table 83: Proposed Green Audit Programmes

Particulars of the programme	2024-25	2025-26	2026-27	Total
Pre-Audit Planning	100	350	350	800
On-Site Assessment	100	350	350	800
Data Analysis	100	350	350	800
Reporting and Recommendation	100	350	350	800
Initiation of the Action Plan	100	350	350	800

h) Impact of the Project on the number of MSMEs

Table 84: Envisaged Green Audit Programme Beneficiaries

Particulars of the programme	2024-25	2025-26	2026-27	Total
Number of beneficiaries from the Incentive Schemes provided through green auditing	100	350	350	800

i) Project Cost Estimation and State Government Contribution to the Cost

Table 85: Green Audit Project Cost Estimation

S/ N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation (INR Crores)
1	Personnel Cost	Number	1	1	1	3	0.04	0.12
2	Travel and Accommodation	Number	1	1	1	3	0.008	0.025
3	Equipment and Supplies	Number	1	1	1	3	0.017	0.05

4	Miscellaneous Expenses	Number	1	1	1	3	0.008	0.025
5	Workshop and Training Sessions	Number	1	1	1	3	0.017	0.05
6	Contingency (10%)	Number	1	1	1	3	0.009	0.027
7	Incentives to units	Number	100	350	350	800	0.003	2.4
Total Cost								2.7

Table 86: Green Audit for MSMEs Project Cost Contribution

S.No	Name of the Project	Gol contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Proposal for the Green audits of MSMEs	0.00	0.00	2.7	2.7

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for Jharkhand. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project-XII- Proposal for the Single Window System Strengthening in the State of Jharkhand

a) Introduction about the Project:

Jharkhand Industries Facilitation and Single Window Clearance Bill focusses to create an investor friendly environment and improve ease of doing business in the State. This is being facilitated by providing accelerated and time bound grant of various licenses, permissions & approvals, promoting industrial development and facilitating new investments as well as by simplifying the regulatory framework by reducing procedural requirements and rationalizing documents. It is a landmark bill for the investors as it includes provisions such as Deemed Approval, Self-certification, third party inspections and appeals among others.

All proposed or existing investments which need clearance under one or more of the applicable acts are eligible for facilitation through single window clearance web-portal (<https://advantage.Jharkhand.gov.in>).

b) Objectives of the Project:

Devised to streamline processes and enhance user experience, the primary objectives of a Single Window Portal are:

1. **Simplified Access:** Provide a unified platform for users to access various services, information, and transactions, eliminating the need to navigate multiple websites or physical offices.
2. **Improved Efficiency:** Automate and speed up processes, reducing processing time and increasing productivity.
3. **Enhanced Transparency:** Offer clear and concise information, reducing ambiguity and ensuring accountability.
4. **Reduced Complexity:** Minimize the number of steps and documents required for various transactions and services.
5. **Increased Citizen Engagement:** Encourage participation and feedback through a user-friendly interface.
6. **Better Decision Making:** Provide real-time data and analytics for informed decision-making.
7. **Cost Savings:** Decrease operational costs by reducing paperwork, manual labor, and physical infrastructure needs.
8. **Improved Security:** Ensure secure authentication, data protection, and privacy.

By achieving these objectives, Single Window Portals aim to revolutionize the way users interact with governments, businesses, and institutions, making services more accessible, efficient, and citizen centric.

c) Statement of the Problem with the help of Baseline Data:

The Advanced Jharkhand Single Window Clearance Portal aims to facilitate all businesses and industries in Jharkhand by providing a single online interface at <https://advantage.Jharkhand.gov.in>

Most applications are pending with the investors and the Department, and they fail to comply with the timeline as per the Jharkhand Rajya Seva Dene Ki Guarantee Adhiniyam, 2011. Currently, about 187,268 applications have been received through the Single Window Portal, out of which 162,656 have been approved. There is also a parallel department portal active in Jharkhand, and some applications are submitted through this portal. This creates a significant problem for analyzing pending applications. There should be only one portal where all business entities and citizens are mandated to apply for any services. This would ensure applications automatically land in the department portal, making it easier to identify and resolve issues. A few

of services are still in offline mode and these need to be onboarded to the Single Window Portal. It is essential to ensure that all services are available on the Single Window Portal.

There should be awareness among all business entities and citizens that the Single Window Portal is the only platform where applications should be submitted. Jharkhand has already onboarded most citizen services onto the Single Window Portal, and additional services will be added in the future.

d) **Concept Design, Feasibility and Viability of the Project:**

Single Window System is one-stop portal investors, which will help entrepreneurs secure various clearances without going to department physically. The following steps ensure that the Single Window Strengthening Project is well-planned, feasible, and viable, ultimately benefiting MSMEs in Jharkhand.

Concept Design

- **Unified Digital Platform:** The project involves creating a comprehensive digital platform that integrates various services such as business registration, licensing, financial assistance, and market access.
- **User-Friendly Interface:** The platform will feature an intuitive and user-friendly interface to ensure ease of use for MSMEs, reducing the complexity of navigating multiple government services.
- **Real-Time Updates:** Incorporating real-time updates and notifications to keep users informed about the status of their applications and any new opportunities or regulations.
- **Data Security:** Ensuring robust data security measures to protect sensitive business information and maintain user trust.

Feasibility

- **Technical Feasibility:** The project leverages existing digital infrastructure and technologies, making it technically feasible. The use of cloud computing, secure databases, and scalable architecture ensures the platform can handle a large number of users.
- **Financial Feasibility:** Initial funding can be sourced from government grants, international aid, and public-private partnerships. The long-term financial sustainability can be achieved through nominal service fees and government support.
- **Operational Feasibility:** The project requires collaboration between various government departments and agencies. Establishing a dedicated project management team and clear communication channels will be crucial for smooth operations.

Viability

- **Economic Viability:** By reducing administrative burdens and improving access to services, the project can significantly boost the productivity and growth of MSMEs in Jharkhand. This, in turn, will contribute to the overall economic development of the state.
- **Social Viability:** The project promotes inclusivity by making it easier for small businesses, including those in rural and underserved areas, to access government services. This can lead to job creation and improved livelihoods.
- **Environmental Viability:** By digitizing processes, the project reduces the need for paper-based applications and physical visits to government offices, contributing to environmental sustainability.

Implementation Phases

- **Inception Phase:** Conducting a preliminary study to understand the needs and challenges of MSMEs and developing a concept paper.

- **Elaboration Phase:** Performing a detailed feasibility study and setting up a project management group comprising key stakeholders.
- **Planning Phase:** Developing a high-level master plan that outlines the objectives, key performance indicators, and strategies for the project.
- **Development Phase:** Implementing the digital platform, conducting pilot tests, and making necessary adjustments based on feedback.
- **Deployment and Oversight Phase:** Rolling out the platform to all users and establishing mechanisms for continuous monitoring and improvement.

e) Approach and Methodology for Project Execution/Implementation:

The Single Window Strengthening Project in Jharkhand aims to streamline and simplify processes for MSMEs by providing a unified platform for various services. Here's an overview of the approach and methodology for executing and implementing this project:

Approach

- **Stakeholder Engagement:** Involve all relevant stakeholders, including government departments, MSMEs, financial institutions, and technology providers, from the outset to ensure their needs and inputs are considered.
- **Needs Assessment:** Conduct a comprehensive needs assessment to identify the specific requirements and challenges faced by MSMEs in Jharkhand. This will help in designing a tailored solution.
- **Phased Implementation:** Adopt a phased approach to implementation, starting with a pilot phase to test the system and make necessary adjustments before a full-scale rollout.

Methodology

1. Inception Phase:

- **Preliminary Study:** Conduct an initial study to understand the feasibility and scope of the project.
- **Concept Paper:** Develop a concept paper outlining the objectives, benefits, and high-level plan for the Single Window system.

2. Elaboration Phase:

- **Detailed Feasibility Study:** Perform a detailed feasibility study to assess technical, financial, and operational aspects.
- **Project Management Group:** Establish a project management group comprising senior representatives from key agencies.

3. Planning Phase:

- **Master Plan Development:** Create a high-level master plan that includes objectives, key performance indicators, and strategies for implementation.
- **Resource Allocation:** Identify and allocate necessary resources, including budget, personnel, and technology.
-

4. Development Phase:

- **System Design and Development:** Design and develop the digital platform, ensuring it is user-friendly and secure.
- **Pilot Testing:** Conduct pilot tests to identify any issues and make necessary adjustments.
- **Full-Scale Rollout:** Implement the system across the state, ensuring all MSMEs have access.
- **Training and Support:** Provide training and support to users to ensure they can effectively use the system.

5. Monitoring and Evaluation Phase:

- Continuous Monitoring: Establish mechanisms for continuous monitoring and evaluation to track progress and identify areas for improvement.
- Feedback Loop: Create a feedback loop to gather user feedback and make iterative improvements to the system.

****Implementing body:** The project will be implemented by JIIDCO with Directorate of Industries.

f) Use of ICT/ Innovative Technology towards Project Implementation:

Single window systems serve as comprehensive platforms where businesses can submit applications, obtain approvals, and fulfill regulatory obligations seamlessly. These systems integrate various government departments and agencies, eliminating the need for businesses to navigate multiple channels independently. A single window system consolidates various administrative procedures, offering businesses a unified platform to fulfill regulatory requirements efficiently. remains singular: to facilitate ease of doing business (EODB) by reducing the compliance burden and improving the overall investment climate.

- Allows user to access listed services of the aforementioned departments without signing into the respective department portal (seamless integration)
- Auto populates data from Single Window Portal on respective department portal
- Eliminates the need to create and remember separate login credentials at various department portals
- Reduces time spent re-entering passwords for the same identity

g) Timelines for achievement of Project deliverables and Verification Protocols:

The programmes proposed to implement for the Awareness Creation-cum-outreach Programme for Single Window Strengthening for the three-year period of RAMP Programme are provided in Table below

Table 87: Proposed timeline for Single Window System Programmes

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Awareness Creation-Cum-Outreach Programmes for Single Window Strengthening and registration of application on Single Window Portal	3	12	12	27
2	Onboarding of IT consultant	4	-	-	4
3	Udyog Bandhu	4	-	-	4
4	Upgradation and maintenance programme for Single Window Portal	-	-	-	-

h) Impact of the Project on the number of MSMEs:

Table 88: Envisaged Single Window Strengthening in the State of Jharkhand Programme Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Number of MSMEs expected to be registered on the Single Window Portal in Jharkhand	360	670	920	1950

It is noted from the above table that the proposed RAMP Project will be able to formalise 1800-2000 MSMEs for Single Window Registration during the RAMP Project Period and it targets the existing non-registered MSMEs and the aspirant MSMEs.

i) Project Cost Estimation and State Government Contribution to the Cost:

The cost of Single Window Strengthening Project is estimated for two different activities, i.e., the Cost of Awareness-Cum-Outreach Programmes and the Cost of Upgradation and maintenance programme for Single Window Portal in the in Jharkhand. The details are given in the following table.

Table 89: Single Window Strengthening in the State of Jharkhand Programme Project Cost Estimation

S.No.	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Programme (INR Crores)	Budget Estimation (INR Crores)
1	Outreach Programmes for Single Window Strengthening	Number	3	12	12	27	0.007	0.19
2	Manpower for Coordination with the different department, Ease of Doing Business and IT upgradation:							
2.1	Udyog Bandhu	Number	4	-	-	4	0.5	2.00
2.2	IT Consultant	Number	4	-	-	4	0.5	2.00
3	Hardware including VC Room	Number	1	-	-	1	0.20	0.20
Total Cost								4.39

Table 90: Single Window Strengthening in the State of Jharkhand Programme Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	MSME Single Window Strengthening Projects	-	-	4.39	4.39

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for Jharkhand integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project-XIII- Proposal for Skill Enhancement and Training Program for Workers in Plastic Parks under RAMP

a) Introduction about the Project

The State Government has established Plastic Parks to consolidate plastic manufacturing industries and achieve economies of scale. However, to fully realize the benefits of this consolidation, it is essential to enhance the skills of the workforce operating within these parks. The proposed project aims to secure funding from the RAMP program to implement a comprehensive training program for workers in the Plastic Parks, ensuring improved operational efficiency and productivity.

b) Objectives of the Project

The primary objective of the project is to provide targeted training to the workforce in Plastic Parks to improve their technical skills, operational knowledge, and adherence to best practices. This training will focus on modern manufacturing techniques, advanced machinery operation, and sustainable practices, thereby increasing productivity and competitiveness in the plastic manufacturing sector.

c) Statement of the Problem with the help of Baseline Data

The establishment of Plastic Parks aims to consolidate plastic manufacturing industries, yet there is a skill gap among the workforce that hinders the full realization of these benefits. Currently, a large portion of workers lacks the necessary skills to operate advanced machinery and implement best practices in manufacturing. This skill gap results in lower productivity, higher operational costs, and an inability to compete effectively in both national and international markets.

d) Concept Design, Feasibility and Viability of the Project

The project will be designed to provide structured training modules tailored to the specific needs of the plastic manufacturing industry. The feasibility of the project is supported by the existing infrastructure of the Plastic Parks and the willingness of industry stakeholders to participate in skill development initiatives. The viability of the project is ensured through collaboration with industry associations, technical institutes, and government bodies.

e) Approach and Methodology for Project Execution/Implementation

The implementation process of the Project should consist of the following steps:

- Partner with industry associations, technical institutes, and vocational training centers to develop and deliver the training modules.
- Design training programs that are industry-specific, focusing on areas such as machinery operation, quality control, and sustainable manufacturing.
- Implement the training programs across the Plastic Parks, utilizing both in-person and online methods to reach a wide audience.
- Establish a monitoring and evaluation framework to track the progress of the training programs, assess the impact on worker productivity, and make necessary adjustments.
- The project will be implemented by the Department of Industries in collaboration with Industry Associations, and designated training institutes.

f) Use of ICT/ Innovative Technology towards Project Implementation

The project will leverage ICT tools for efficient training delivery and monitoring. A digital platform will be developed to host training materials, track participant progress. Additionally, the project will use social media and other digital communication channels to create awareness about the training programs and encourage participation. The data collected from the training sessions will be integrated into a centralized dashboard to monitor outcomes and identify areas for improvement.

g) Timelines for achievement of Project deliverables and Verification Protocols

The training program will be implemented over three years, with specific milestones and deliverables outlined for each year.

Table 91: Proposed Skill Enhancement and Training Program for Workers in Plastic Parks under RAMP

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Sector Specific Training	2	4	4	10
2	Workshops/ Seminar/Market Linkages	4	8	12	24
3	Special assistance to the industries getting date of commercial production in 3 years	5	10	10	25
4	Xenon Arc Weatherometer	1	-	-	1
5	UTM 10 KN Capacity	1	-	-	1
6	Digital Infrastructure with software & VC studios	1	-	-	1

h) Impact of the Project on the number of MSMEs

The project is expected to significantly improve the operational efficiency and productivity of MSMEs operating within the Plastic Parks. By enhancing the skills of the workforce, the project will enable these MSMEs to reduce operational costs, increase production quality, and better compete in the market. The expected outcome is a marked increase in the number of MSMEs successfully leveraging the benefits of the Plastic Parks, leading to overall sector growth.

Table 92: Envisaged Skill Enhancement and Training Program for Workers in Plastic Parks under RAMP Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Sector Specific Training	25	50	50	125
2	Workshops/ Seminar/Market Linkages	100	200	300	600
3	Special assistance to the industries getting date of commercial production in 3 years	10	20	20	50

i) Project Cost Estimation and State Government Contribution to the Cost:

The project cost will be divided into two main components: training module development and delivery, and monitoring and evaluation. The total estimated cost is outlined below.

Table 93: Skill Enhancement and Training Program for Workers in Plastic Parks under RAMP Project Cost Estimation

S.No.	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation* (INR Crores)
1	Sector specific training	Number	2	4	4	10	0.35	3.50
2	Workshops/ Seminar/Market Linkages	Number	1	2	2	5	0.10	0.50
3	Special Assistance to the industries getting date of commercial production in three years apart from existing policy 10% Capital subsidy @ 10L (approx) total 10 units	Number	2	4	4	10	0.10	1.00
4	Xenon Arc Weatherometer	Number	1	-	-	1	0.70	0.70
5	UTM 10 KN Capacity	Number	1	-	-	1	0.30	0.30
6	Digital Infrastructure with software & VC studios	Number	1	-	-	1	0.20	0.2
Total cost								6.20

Table 94: Brief of Workshops/ Seminar/Market Linkages

Seminar/Workshops/Promotion/ Market linkage
Seminar/Workshops State Level
Seminar/ Workshops District Level
Seminar/Workshops National Level
Vender Development Programme/Buyer -Seller Meet
Investment promotion through Participation in Trade fairs (National Level Outside State)
Investment promotion through Participation in Trade fairs (Inside State)
Special Camps at Specific Areas

Table 95: Sector Specific Training

Sector Specific Training
Short term training for MSME entrepreneurs/Stakeholders (30 days) batch of 25 (9540x25)
Stipend for individuals (per Batch)(12168x25)
Food and Lodging cost (per Batch) (10500x25)
Course & Printed Study Materials (per Batch)(1000x25)

Table 96: Skill Enhancement and Training Program for Workers in Plastic Parks under RAMP Project Cost Contribution

Name of the Project	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
Skill Enhancement and training program for workers in Plastic Parks under RAMP	0.00	0.00	6.20	6.20

i) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

The M&E framework will utilize a centralized digital dashboard to track the progress of training sessions, monitor participant outcomes, and evaluate the overall impact of the project on the productivity of MSMEs within the Plastic Parks. The dashboard will be integrated with the RAMP Monitoring Dashboard to ensure real-time data access and reporting, allowing for timely adjustments and improvements in the project implementation process.

Project-XIV- Proposal to Establish an Incubation Center to Nurture, “Forest Place Culture” and “Circular Economy” Based Entrepreneurial Ventures

a) Introduction about the Project

Establishment of an Incubation Centre to nurture “Forest-Place-Culture” and “Circular Economy” based Entrepreneurial Ventures would aid in upliftment of the tribal community and promotion of circular economy-based ventures, in line with the nation’s vision towards sustainable development. The same would boost the employment of the region and encourage growth of MSMEs from this venture.

b) Objectives of the Project

The objective of the project is to propose to identify entrepreneurship opportunities that exist in the (i) Forest produce and ecosystem services (NTFP and forest carbon offsets); Place (cultural and eco-tourism, tribal homestay); cultural identity (dance forms, paintings, murals, artifacts, culinary tourism)” in the context of tribal community. This will also help in the preservation and promotion of forests, tribal identity while leading to multi-dimensional development of the community in the long run; and (ii) waste to wealth entrepreneurship (Circular Economy) opportunities. We propose to incubate about 100 entrepreneurial ventures centred around “forest-place-culture” and Circular Economy (CE) in three years.

c) Statement of the Problem with the help of Baseline Data

Goal 8 of the United Nations Sustainable Development Goals (SDGs) aims to ensure “sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”. Progress on Goal 8 is essential for other SDG goals related to poverty, hunger, good health and wellbeing are to be realized. It is estimated that Jharkhand needs to create about 4,65,000 jobs by 2030 to be able to meet the Goal 8 (SDG India, Index & Dashboard 2020-21). Jobs created within the state would help to reduce migration of workforce and improve the state GDP and per capita incomes. This requires the establishment of new business ventures in the state, based on the key resources available to the state.

d) Concept Design, Feasibility and Viability of the Project

This proposal outlines the scope of engagement between the Departments of Industries & Forest, Environment, and Climate Change of Government of Jharkhand in identifying and incubating over 100 entrepreneurial ventures. The engagement will have three stages.

Stages I(A) and I(B) are the scoping studies that will identify the entrepreneurial opportunities, which will run parallelly, and culminate into stage II, i.e., creating and operating a comprehensive incubation centre.

Identification of entrepreneurial opportunities

Stage I(A): Scoping study to identify “Forest-Place-Culture” related entrepreneurship opportunities in Jharkhand.

Stage I(B): Scoping study to identify opportunities to create circular economy based MSME clusters.

Creation and operation of incubation center

Stage II: Establish an incubation centre to nurture “Forest-Place-Culture” and circular economy based MSME entrepreneurial ventures at XLRI.

e) Approach and Methodology for Project Execution/Implementation

The implementation process of the Project should consist of the following steps:

Stage I(A): Scoping Study to identify “Forest-Place-Culture” related entrepreneurship opportunities in Jharkhand

- Identification Extensive field surveys for primary data collection.
- Interaction and interviews with stakeholders involved in the “Forest-Place-Culture” and in forest supply chains.
- Inter-ministerial/inter-departmental consultation meetings and extensive analysis of secondary data and global/Indian best practices.
- Identify existing and new entrepreneurship opportunities needing support and nurture.

Stage I(B): Scoping Study to identify “Forest-Place-Culture” related entrepreneurship opportunities in Jharkhand.

- Understand and analyse the resource utilization and waste production patterns of MSMEs in Jharkhand.
- Identify and study existing best practices in circular economy by MSMEs and other industries in India.
- Identify circular economy opportunities focusing on industrial metal scrap within MSMEs in Jharkhand.
- Identifying new entrepreneurship opportunities and potential entrepreneurs in MSMEs sector.
- Analyse existing policies and suggest appropriate policy interventions.

Stage II: Establish an incubation centre to nurture “Forest-Place-Culture” and Circular Economy based entrepreneurial ventures.

- Launch annual crowd sourced innovation contests and challenges in collaboration with Department of Industries, Government of Jharkhand, and other technical institutions to promote entrepreneurial ideas related to the focus areas of “Forest-Place-Culture” and Circular Economy.
- Initiate the application process and select eligible entrepreneurial ventures for incubation (Incubates). The incubates will be of two categories:
- Mentoring, evaluation and selection of incubates by management team at incubation centre.
- Provide support to the ventures for their registration, certification, consent to operate and other governmental and legal approvals.
- Provide support and training for business idea development, business plan creation, technological assessment, and business training, finance, branding, marketing strategy, intellectual property (IP) development, initial market test and commercialization.

****Implementing body:** The project will be implemented by Department of Industries, Forest, Environment, and Climate Change, Government of Jharkhand.

f) Use of ICT/ Innovative Technology towards Project Implementation

The data collected through scoping survey shall be stored and used judiciously in the proposed Jharkhand MSME One Dashboard, an integrated platform to provide one stop solution to MSMEs in Jharkhand. Incubation facilities will be promoted through social media platforms and videos mentioning the benefits of circular economy and broadcast them on Facebook, Instagram, YouTube Channel, LinkedIn, and WhatsApp groups). It is also proposed to create the audio content about

the benefits of circular economy and broadcast on FM Radio for greater reach to the MSMEs for awareness creation.

g) Timelines for achievement of Project deliverables and Verification Protocols

The programmes proposed to implement for the establishment of an Incubation Centre to Nurture “Forest-Place-Culture” and “Circular Economy” based Entrepreneurial Ventures for the three-year period of RAMP Programme are provided in Table below.

Table 97: Promoting Forest – Place- Culture and Circular Economy-based Enterprises Programmes

Sl. No	Stage	Deliverables	Timeline
1	I(A)	Identify focus regions and “Forest-Place-Culture” based enterprise opportunities for incubation (3 months after the start of the project)	3 months
2	I(B)	Identification of focus regions and cluster structures for promoting zero-waste	3 months
3	I(A)	Detailed report on the entrepreneurship opportunities identified in the focused regions and “Forest-Place-Culture” products (6 months after the start of the project)	6 months
4	I(B)	Detailed report on a) status of circular economy in Jharkhand based MSMEs, b) identified entrepreneurship opportunities related to circular economy in Jharkhand, c) existing policies on circular economy by Indian and other state governments, and d) suggested policy interventions for circular economy (6 months after the start of the project).	6 months
5	II	Induction of first batch of incubates (20)	2 yr 6 months
6	II	Induction of batch of incubates (30)	3 yr 6 months

h) Impact of the Project on the number of MSMEs:

The impact of the project may be visualized by increasing the awareness on circular economy and the number of ventures incubated at the centre. The same would have the potential of developing into potential MSMEs.

Table 98: Envisaged Promoting Forest – Place- Culture and Circular Economy-Based Enterprises Programme Beneficiaries

S.No.	Details of the Programme	2024-25	2025-26	2026-27	Total
1	Induction of batches in the incubation centre	-	20	30	50

i) Project Cost Estimation and State Government Contribution to the Cost:

The cost of the project is estimated for two different stages, i.e., the Cost of Stage I(A) and I(B)- identification of potential opportunities, and Stage II- creation and operation of incubation centres. The details are given in the following table.

Table 99: Promoting Forest – Place- Culture and Circular Economy-Based Enterprises Project Cost Estimation

S.No.	Details of the programs	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation (INR Crores)
1	Stage I(A) and I(B) Scoping study to identify forest-based entrepreneurship opportunities And identification of circular economy bases MSME clusters	Number	1	-	-	1	0.378	0.378
2	Stage II Establishment and operations of incubation centres (incl. Training expenses for incubatees, expert and institutional charges)	Number	-	20	30	50	0.036	1.80
Project cost								2.18
GST (18%)								0.39
Total project cost								2.57

Table 100: Promoting Forest – Place- Culture and Circular economy-based enterprises Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution (In Crore)	Total Cost of the Project (in Crore)
1	Establish an Incubation Centre to Nurture “Forest-Place-Culture” and “Circular Economy” based Entrepreneurial Ventures	0.00	0.00	2.57	2.57

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard of Jharkhand MSME One, The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project – XV: Proposal for setting up an Innovation Centre for Strengthening and Revamp of JHARCRAFT

a) Introduction about the Project

Jharkhand Silk Textile and Handicraft Development Corporation Ltd., also known as JHARCRAFT, is a Government of Jharkhand undertaking. JHARCRAFT was formed in 2006 to create sustainable livelihood opportunities, particularly in rural areas of Jharkhand, based on Sericulture, Handloom, Handicraft and other allied activities. A unique aspect of this project would be the customized adoption of the famous Design Thinking methodology, that would allow the solutions, strategies, roadmap & deliverables for JHARCRAFT Revamp & Revival be co-created (and hence ensure adequate ownership & better implementation) by the key stakeholders of JHARCRAFT, including its Management Team & Key Functionaries.

b) Objectives of the Project

The objective of the project is to propose a plan of action to achieve and promote JHARCRAFT's mission of "Creating Opportunities and Changing Lives" through social, economic and cultural development. The following objectives would aid in achieving the larger Vision and Goals.

- Protect and develop the languishing Art forms of Jharkhand
- Strengthen Jharkhand's rural cottage industry
- Implement Training & Capacity-building programs for rural weavers & artisans
- Create a development fund for Jharkhand's weavers and artisans
- Ensure Trust building among the Jharkhand's weavers and artisans
- Implement government welfare schemes in areas of sericulture, textile, handloom & handicraft

c) Statement of the Problem with the help of Baseline Data

Goal Formed with the mission of 'Creating Opportunities and Changing Lives', JHARCRAFT plays a supporting unit to the state, aiming to contribute towards Jharkhand's social, economic, and cultural development and growth. It's first outlet was opened in 2007 at the state capital Ranchi, and by 2022, had multiple stores spread across India.

The organizational vision of JHARCRAFT focuses on the following goals: -

- Preservation of Natural Wealth of the state, & Value Creation from it
- Socio-Economic & Socio-Cultural Upliftment of Jharkhand's people, especially economically backward & rural people
- Women Empowerment
- Livelihood & Employment Generation
- Financial Empowerment & Upliftment of Jharkhand's people, particularly rural, economically backward & women populations
- Pooling and directing collaborative efforts towards sustainable development & inclusive growth.

However, despite its worthy aspirations & goals, JHARCRAFT has met with limited success till date, and is not yet financially profitable & growing at a desirable pace. This is a key issue that needs to be addressed with adequate importance and urgency if JHARCRAFT has to fulfil its stated vision, goals and objectives.

d) Concept Design, Feasibility and Viability of the Project

The Key Deliverables of Innovation Park for Phase 1 of the JHARCRAFT Revamp & Revival Project would be the three reports that would summarize the findings and outcomes of the 3 stages of Phase 1 of the Project – As-Is Mapping Report of JHARCRAFT'S current processes & systems, providing a bird's-eye view of JHARCRAFT'S current process flow, value chain, key stakeholders and linkages, Gap Identification Report capturing the common shared understanding of the key issues & obstacles that need to be overcome to enable JHARCRAFT'S profitability and growth, and Way Forward Report incorporating the co-created, shortlisted, filtered and agreed ideas, solutions, strategies and roadmap, with broadly agreed deliverables, timelines, and responsibility matrix (mostly JHARCRAFT internal stakeholders) to help JHARCRAFT move towards profitability and growth. These reports, particularly the Way Forward Report, will be a critical input for Phase 2 of the project, when the actual implementation of the co-created and agreed strategies and plans would be implemented, principally by JHARCRAFT stakeholders & partners, with overall monitoring, guidance and supervision of an Expert Team.

e) Approach and Methodology for Project Execution/Implementation

The implementation process of the project should consist of the following steps:

Phase – I

Table 101: Implementation Process during Phase 1 of Establishment of Innovation Centre for Revamp and Revival of JHARCRAFT

Stage	Action	Deliverables
1	As-Is Mapping of current status	<ul style="list-style-type: none">• Primary and secondary data collection• Process Flow Mapping• Value Chain Mapping• As-Is Mapping Report
2	Problem and Need – Gap identification	<ul style="list-style-type: none">• Gaps from data analysis• Benchmarking with relevant contemporaries• Design Thinking Workshop 1• Gap Identification Report
3	Solution strategy and Roadmap Identification	<ul style="list-style-type: none">• Design Thinking Workshop 2• Elimination and Prioritizing• Implementation Plans and strategies• Way Forward report

Phase -II

Phase 2 should commence with the creation of a Steering Committee, comprising key internal stakeholders (typically Department Heads) of JHARCRAFT, perhaps a senior representative each of Key Business Partners (e.g., ERP Software company, Marketing/Communications Partner, Logistics Partner, etc.), and 2 experts from IIMCIP. The Steering Committee would be chaired by the MD of JHARCRAFT. The Steering Committee would need to meet once a month (ideally physically, but at least online) for a 3-to-4-hour meeting to monitor & review past performance (particularly last month's agreed

plans & deliverables), analyse achievements, gaps & shortfalls, discuss & decide continuing and corrective actions & strategies for the next month/quarter.

Implementing bodies: The project will be implemented by JHARCRAFT

f) Use of ICT/ Innovative Technology towards Project Implementation

The data collected through survey shall be stored and used judiciously in the proposed Jharkhand MSME One Dashboard, an integrated platform to provide one stop solution to MSMEs in Jharkhand. Awareness creation through social media platforms (Design of govt. scheme flyers and short videos mentioning the benefits of handicraft sector and broadcast them on Facebook, Instagram, YouTube Channel, LinkedIn, and WhatsApp groups). It is also proposed to create the audio content about the benefits of circular economy and broadcast on FM Radio for greater reach to the MSMEs for awareness creation.

g) Timelines for achievement of Project deliverables and Verification Protocols

The programmes proposed to implement for the establishment of an Innovation Centre to promote sustainable livelihood opportunities through JHARCRAFT Ventures for the RAMP Programme are provided in Table below.

Table 102: Proposed Innovation Centre for Revamp and Revival of JHARCRAFT Programme

Activity	Wk 1	Wk 2	Wk 3	Wk 4	Wk 5	Wk 6	Wk 7	Wk 8	Wk 9	Wk 10	Wk 11	Wk 12	Wk 13	Wk 14	Wk 15	Wk 16	Wk 17	Wk 18
As-is Mapping																		
Data Gathering (Primary & Secondary)																		
Process Flow Mapping																		
Value Chain																		
Report																		
Gap Identification																		
Gap from data analysis																		
Compare with Benchmark																		
Design Thinking																		
Report																		
To Be: Recommendation																		
Design Thinking																		
DFV Filtering																		
Implementable Action																		
Report																		

The timeline for implementation of Phase-II is 12 months

h) Impact of the Project on the number of MSMEs:

The impact of the project may be visualized by increasing the awareness on circular economy and the number of ventures incubated at the centre. The same would have the potential of developing into potential MSMEs.

Table 103: Envisaged Innovation Centre for Revamp and Revival of JHARCRAFT beneficiaries

S.No.	Details of the Programme	2024-25	2025-26	2026-27	Total
1	Induction of batches in the incubation centre	-	20	30	50

i) Project Cost Estimation and State Government Contribution to the Cost:

The cost of the project is estimated for two different stages, i.e., the Cost of Stage I(A) and I(B)- identification of potential opportunities, and Stage II- creation and operation of incubation centres. The details are given in the following table.

Table 104: Innovation Centre for Revamp and Revival of JHARCRAFT Project Cost Estimate

S.No.	Details of the Programmes	Budget Estimation (INR Crores)
Phase- I		
1	Project Resources	0.08
2	Experts & Consultants	0.43
3	Travel & Accommodation	0.15
4	Miscellaneous & Management Fee	0.13
Total		0.79
Phase-II		
1	Experts & Consultants	0.36
2	Travel & Accommodation	0.11
3	Miscellaneous & Management Fee	0.12
Total		0.59
Total Project Cost		1.38

Table 105: Innovation Centre for Revamp and Revival of JHARCRAFT Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	JHARCRAFT Strengthening and Revamp Project	0.00	0.00	1.38	1.38

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard of Jharkhand MSME One, The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project- XVI (a) Proposal for the Industry -Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)

a) Introduction about the Project

This project is intended to provide Industry-Academia Collaboration for Entrepreneurship and Skill Development Programmes to train and incubate aspiring entrepreneurs/Youths as Start-up MSMEs with special focus on Women & SC/ST Category in Jharkhand in different identified Skill Sectors of the Economy. This project comes under the DLI – 3 of the RAMP Programme. This project proposal is applicable for Aspiring Entrepreneurs/Youth and Master Trainers.

b) Objectives of the Project

The objective of the project is to identify the aspiring entrepreneurs and to empower them through Entrepreneurship and Skill Development Programmes organised by the Institutions under the Department of Labour, Employment, Training and Skill Development, Government of Jharkhand, with special focus on women and SC/ST category in different identified Skill Sectors of the Economy, through Incubation Support under Champions and other Central sponsored schemes in the State of Jharkhand for the identified aspiring entrepreneurs. The trained aspirant entrepreneurial units in the Entrepreneurship and Skill Development Programmes will become incubatees and start-ups with the directions of Industry-Academia Collaboration.

c) Statement of the Problem with the help of Baseline Data

During the diagnostic study conducted, it is observed that there is no dearth of qualified and aspiring youth in Jharkhand who want to become start-up entrepreneurs. However, the existing infrastructure and supporting financial system in Jharkhand, especially the District Industries Centre (DICs) in Jharkhand lack in financial resource to conduct the Entrepreneurship & Skill Development Programmes (ESDPs) for aspiring MSMEs. Also, there is a need for training the trainers, who are working in Engineering Colleges, ITIs, Polytechnics, and other Entrepreneurship Development Institutes. Therefore, this project has been conceptualized under RAMP Programme to increase the number of new start-ups MSMEs by providing Skill Development Programmes through Industry-Academia Collaboration.

d) Concept Design, Feasibility and Viability of the Project:

Through the diagnostic study it is observed that there are 58 ITIs and 17 Polytechnic Colleges operating under the Department of Labour, Employment, Training and Skill Development, Government of Jharkhand. However, it is observed that most of the trainers working in those ITIs and Polytechnic Colleges require skill upgradation through Capacity Building Programmes by Sector Specific experts through Industry Academia Collaboration. Entrepreneurship Development for aspiring MSMEs will be provided through structured training and handholding in business ideation, business plan, convergence with Government of India/State level Schemes. The programme shall also include training the trainers in the selected Industrial sectors of the Economy.

e) Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

- Identification & Selection of Aspiring Entrepreneurs and Trainers from existing Skill Institutions.
- Sector-wise ESDPs & Tie up with incubation centers – Universities/RDSDE (Jharkhand)
- Designing ESDP Curriculum based on industry expert inputs.

- Convergence with PMEGP, CIIE IIT (ISM) & others
- ESDPs to be conducted by DICs with defined target number of district wise and sector wise skill based ESDPs, and number of MSMEs to be grounded and upgraded.
- Awareness Creation Programmes/Workshops should be organised to train the aspiring MSMEs and existing trainers in the ITIs and Polytechnics with sector specific specialists through Industry-Academia Collaboration.
- Strategic tie-up with sector specific specialized Institutions such as Atal Incubation Centres and Universities of eminence for setting up of state-of-art Start-up Incubation Centres in Jharkhand.
- Conducting of awareness camps in each district on the Design and IPR components of Champions Schemes will provide an opportunity to the aspiring entrepreneurs to enrol for the specified Skill Development Programmes.

****Implementing body:** The project will be implemented by JIIDCO in collaboration with Directorate of Industries.

f) Use of ICT/ Innovative Technology towards Project Implementation:

The following ICT/Innovative technologies are proposed to be used during implementation:

- Jharkhand e-Procurement Platform for EOI for empanelment of trainers/training partners.
- Proposed JIIDCO MSME Development Platform as the aggregator platform for the service providers.
- Use of web-based meeting platform for conducting ESDP.
- Tutorial Videos for basic ESDP component.

g) Timelines for achievement of Project deliverables and Verification Protocols:

Table 106: Proposed Industry - Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)

S.No.	Particulars of the programme	2024-25	2025-26	2026-27	Total
1	Number of ESDPs in collaboration with ITIs and Polytechnic Colleges functioning under Department of Skill Development, Government of Jharkhand in collaboration with Sector Specific Training Organisations such as, Atal Incubation Centres, CIIE IIT (ISM)	5	10	10	25
2	Need-cum gap assessment study	1	-	-	1
3	Train the trainers (ToT) programme comprising of 10 Trainers per batch for in Jharkhand	2	3	5	10

h) Impact of the Project on the number of MSMEs

Table 107: Envisaged Industry - Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP) Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Number of ESDPs in collaboration with ITIs and Polytechnic Colleges functioning under Department of Skill Development, Government of Jharkhand in collaboration with Sector Specific Training Organisations such as, Atal Incubation Centres, CIIE IIT (ISM)	125	250	250	625
2	Train the trainers (ToT) programme comprising of 10 Trainers per batch for in Jharkhand	20	30	50	100

i) Project Cost Estimation and State Government Contribution to the Cost:

The cost of Industry-Academia Collaboration Project is estimated for conduct of Entrepreneurship and Skill Development Programmes for MSMEs with special focus on Women and SC/ST/OBC/Minority MSMEs and the details are given in the following table.

*Table 108: Industry - Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)
Project Cost Estimation*

SN	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation (INR Crores)
1	Number of ESDPs in collaboration with ITIs and Polytechnic Colleges functioning under Department of Skill Development, Government of Jharkhand in collaboration with Sector Specific Training Organizations such as, Atal Incubation Centres, CIIE IIT (ISM)	Number	5	10	10	25	0.013	0.33
2	Need-cum gap assessment study	Number	1	-	-	1	2.00	2.00
3	Train the trainers (ToT) programme comprising of 10 Trainers per batch for in Jharkhand	Number	2	3	5	10	0.013	0.13
Total Cost								2.46

The details of sharing of the cost of Industry-Academia Collaboration Project between Centre, State and RAMP are given in the following table.

*Table 109: Industry - Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)
Project Cost Contribution*

Sl. No.	Cost Process	Sharing	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Total Cost of Industry Academia Collaboration Project		0.00	0.00	2.46	2.46

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for State of Jharkhand (a State level integrated platform for MSMEs). The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project- XVI (b) Proposal for Management Development & Upskilling of Existing Women and SC/ST Entrepreneurs

a) Introduction about the Project:

This project is intended Management Development & Upskilling of existing MSMEs/Entrepreneurs through Entrepreneurship & Skill Development Programmes (ESDP) with special focus on Women & SC/ST Category in Jharkhand in different identified Skill Sectors of the Economy. This project comes under the DLI – 3 of the RAMP Programme.

b) Objectives of the Project:

The objective of the project is Management Development of existing Entrepreneurs through Entrepreneurship & Skill Development Programmes (ESDP) with special focus on Women & SC/ST Category in Jharkhand in different identified Skill Sectors of the Economy.

c) Statement of the Problem with the help of Baseline Data:

During the diagnostic study conducted, it was observed that there is a requirement of advance technical skill development and Management Development skills of existing Entrepreneurs for their sustainability and scalability. However, the existing infrastructure and financial support system in Jharkhand, especially the District Industries Centre (DICs) in Jharkhand face lack of financial resources to conduct Management Development and upskilling of existing MSMEs. Lack of marketing avenues, technical know-how and financial expertise for scaling up limit the scope of MSMEs for Expansion and Upgradation. Therefore, this project has been conceptualized under RAMP Programme.

d) Concept Design, Feasibility and Viability of the Project:

Management Development of existing Entrepreneurs through Entrepreneurship & Skill Development Programmes (ESDP) for existing MSMEs will be provided through structured training and handholding in business ideation, business plan, effective technical and financial management, convergence with Government of India/State level Schemes like PMEGP etc., linkage with factor of production – land, labour, technology, credit etc. specially focused on Women & SC/ST category.

e) Approach and Methodology for Project Execution/Implementation:

The implementation process of the Project should consist of the following steps:

- Identification of stakeholders with the help of DICs, JHARCRAFT, JSLPS, KVIB etc.
- Mobilization of Resources for Management Development of existing Entrepreneurs/MSMEs with defined target of district wise and sector wise skill based ESDPs and number of MSMEs to be upgraded.
- Effective conduct of MDPs & follow-ups.
- Coordination and convergence with respective Skill Development Councils and Skill Development Corporation, RDSDE (Jharkhand).

****Implementing body:** The project will be implemented by JIIDCO in collaboration with Directorate of Industries.

f) Use of ICT/ Innovative Technology towards Project Implementation:

The following ICT/Innovative technologies are proposed to be used during implementation:

- Jharkhand e-Procurement Platforms for EOI for empanelment of trainers/training partners.

- Proposed RAMP M & E dashboard as the aggregator platform for the service providers.
- Use of web-based meeting platform for conducting MDP & upskilling through ESDP.
- Tutorial Videos for basic ESDP component.

g) Timelines for achievement of Project deliverables and Verification Protocols:

Table 110: Proposed Management Development & Upskilling of Existing Entrepreneurs Programmes

S No	Particulars of the programme	2024-25	2025-26	2026-27	Total
1	Number of Management Development Programmes & Upskilling of Existing Women Entrepreneurs	5	10	10	25
2	Number of Management Development Programmes & Upskilling of Existing Entrepreneurs with Special emphasis SC/ ST Entrepreneurs	5	10	10	25

h) Impact of the Project on the number of MSMEs

Table 111: Envisaged Management Development & Upskilling of Existing Entrepreneurs Beneficiaries

S.No.	Details of the Programmes	2024-25	2025-26	2026-27	Total
1	Number of Management Development Programmes & Upskilling of Existing Women Entrepreneurs	100	200	200	500
2	Number of Management Development Programmes & Upskilling of Existing Entrepreneurs with Special emphasis SC/ ST Entrepreneurs	100	200	200	500

i) Project Cost Estimation and State Government Contribution to the Cost:

The cost of Entrepreneurship and Skill Development Programmes Project is estimated for conduct of Entrepreneurship and Skill Development Programmes for MSMEs with special focus on Women and SC/ST/OBC/Minority MSMEs and the details are given in the following table.

Table 112: Management Development & Upskilling of Existing Entrepreneurs Project Cost Estimation

S/N	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Programme (INR Crores)	Budget Estimation (INR Crores)
1	Number of Management Development Programmes & Upskilling of Existing Women Entrepreneurs	Number	5	10	10	25	0.013	0.33
2	Number of Management Development Programmes & Upskilling of Existing Entrepreneurs with Special emphasis SC/ ST Entrepreneurs	Number	5	10	10	25	0.013	0.33

S/N	Details of the Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Programme (INR Crores)	Budget Estimation (INR Crores)
Total Cost of the Project							0.66

The details of sharing of the cost of Entrepreneurship and Skill Development Programmes Project between Centre, State and RAMP are given in the following table.

Table 113: Management Development & Upskilling of Existing Entrepreneurs among Contribution

Sl. No.	Cost Process	Sharing	GOI Contribution through convergence	State Contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	MDP & Upskilling Entrepreneurship & Skill Development Program (ESDP) for Existing MSMEs.		0.00	0.00	0.66	0.66

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be integrated with RAMP Monitoring Dashboard created for State of Jharkhand, a state level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project-XVII- Proposal for Promotion of CHAMPION MSMEs through ZED and LEAN Certification

a) Introduction about the Project

MSME Sustainable (ZED) Certification is an extensive drive to create awareness amongst MSMEs about 'Zero Defect Zero Effect' (ZED) practices and motivate them for ZED Certification while also encouraging them to become MSME Champions. MSME Competitive (Lean) Scheme for MSMEs on the other hand has the objective to enhance the productivity, efficiency, and competitiveness of MSMEs by reduction of wastages in processes, inventory management, space management, energy consumption, etc.

b) Objectives of the Project

The MSME CHAMPIONS project envisages promotion of ZED and LEAN practices among the MSMEs to:

- Encourage and enable MSMEs for manufacturing of quality products using latest technology, tools & to constantly upgrade their processes for achievement of high quality and high productivity with the least effect on the environment.
- Enhancement of Quality in Process and Product, Production & Export Capabilities, Workplace Safety, Knowledge & Skills Sets, Innovative Work Culture, Social & Environmental Accountability, Profitability, Introduction & Awareness to Industry 4.0 and Digital Empowerment.
- Enhance the Domestic and Global Competitiveness of MSMEs through the application of various LEAN Techniques
- Develop an Ecosystem for ZED Manufacturing in MSMEs, for enhancing competitiveness and enabling exports.
- Promote adoption of ZED and LEAN practices and recognising the efforts of successful MSMEs.

c) Statement of the Problem with the help of Baseline Data

ZED certified MSMEs as per cent of total MSMEs is only 1.12 % in Jharkhand which is very low. Apart from that the progress of registrations for Lean certification is also very low with only 188 MSMEs on the Lean Portal since its advent.

Source for ZED data: [ZED Certified MSMEs | ZED - Zero Defect Zero Effect](#)

Source for LEAN data// <https://lean.msme.gov.in/Home/RegisteredMSME>

- The scanty number of MSMEs with ZED and LEAN Certification in Jharkhand is only because of lack of awareness and knowledge on the benefits of ZED and LEAN Certification among the owners of MSMEs and other stakeholders of MSME Sector.
- Hence, there is a need to conduct the continuous awareness creations camps for MSMEs and capacity building workshops at district level for the stakeholders of MSME Sector in order to propagate the benefits of ZED and LEAN Certifications among them.

d) Concept Design, Feasibility and Viability of the Project:

The ZED scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs and ZED Assessment for their certification to:

- Develop an Ecosystem for Zero Defect Zero Effect Manufacturing in MSMEs, for enhancing competitiveness and enabling exports.

- The ZED Certification has feasibility because during the process of ZED Certification MSMEs can reduce wastages substantially, increase productivity, enhance environmental consciousness, save energy, optimally use natural resources, expand their markets, etc.
- MSMEs will also be motivated to adopt best practices in work culture, standardization of products, processes and systems etc. in order to enhance their global competitiveness and sustainability.
- The ZED Certification has viability because it aims at enhancing the competitiveness of an MSME by assessment, modification through guidance, handholding, managerial and technological intervention –not just certification.

MSME Competitive (Lean) Scheme can be attained in THREE Levels such as (a) Basic, (b) Intermediate and (c) Advanced:

- Every MSME that embarks on the journey of Lean (Basic, Intermediate, Advanced) will have to take a “Lean Pledge” before undertaking the journey of implementation of lean tools and techniques.
- The intent of taking a Lean Pledge is to take a “pre-commitment” or a solemn promise by MSMEs to uphold the values of Lean Practices and Philosophy in their functioning and to urge them to move ahead on the journey of Lean.
- After taking the Lean Pledge, the MSME can apply for handholding of its units depending on the need and level of preparedness and interest of MSME unit. Lean Scheme can be implemented by MSME units in the above three levels.
- Implementation process will be done by QCI / NPC (National agencies for Lean implementation). They will depute consultants to support the MSMEs during the Lean Certification process after submission of online application for Lean certification.

e) Approach and Methodology for Project Execution/Implementation:

The ZED and LEAN Certification Project should be implemented by Quality Council of India (QCI) through its empaneled Consultants/ Resource Persons to provide one week training on ZED and LEAN Certifications. Parameters to be enrolled officials of MSMEDFOs, MSME-Testing Centres, Technology Centres, Design Incubation Centres, IPFC, etc.

The ZED and LEAN Certification projects propose to conduct ‘One Day Industry Awareness Programmes/Workshops/ Registration Camps’ for MSMEs at District Level to ensure maximum pledges per camp as deliverables.

The implementation process of the ZED Certification Project should consist of the following steps:

- Identification of potential clusters in the state where ZED and LEAN can be implemented, in consultation with DICs and other state and centre institutions supporting MSMEs like MSME-DFO, NSIC etc.
- Awareness and capacity building programs - both physical and virtual - with cluster associations and facilitating ZED and LEAN adoption.
- Exposure visits to the units, which have adopted ZED and LEAN manufacturing to motivate and accelerate adoption of ZED and LEAN.
- Empanelment of BDS providers for facilitating ZED and LEAN pledge and registering for appropriate certifications.

****Implementing body:** The project will be implemented by JIDCO in collaboration with MSME DFO

f) Use of ICT/ Innovative Technology towards Project Implementation:

The ZED and LEAN Certification processes make MSMEs digitally empowered and motivate them to adopt digital tools, applications and technologies in their production & business processes with a view to improve their competitiveness in domestic and global markets through the digital portal, which empower & enable MSMEs to harness IT as a medium of communication to revamp access

to the markets to update their managerial and technical knowledge through online content—both static and dynamic.

Further, the process provides software interventions to MSMEs, evolving their internal efficiencies by way of intense ICT intake and automating procedure for cost reduction, imparting digital literacy and capacity enhancement for information access, processing, collaboration and dissemination. Finally, it offers MSMEs a safe and sound bouquet of customized digital solutions which have been designed keeping in mind the diverse requirements of the eco-system, saving them from the travails of indiscreet and indiscriminate adoption of technology.

Proposed RAMP M & E Dashboard shall also be used for creation of awareness through publication of notifications and appropriate linkages with the Samadhan/ TReDS platform.

g) Timelines for achievement of Project deliverables and Verification Protocols:

Based on the proposed number of Awareness-cum-Registration Camps for ZED and LEAN Certification, the projections for the outcomes of the ZED and LEAN Certification project are made for intermediate targets for the four-year period and the end target for the total period. The details are given in the following table.

Table 114: Proposed Promotion of CHAMPIONS MSMEs through ZED and LEAN Programmes

S.No	Nature of Program	2024-2025	2025-2026	2026-2027	Total
1	Industry Awareness Programmes/ Workshops: MSMEs will be made aware of the Scheme with the assistance of stakeholders like MSMEDFO, Industry Associations, Implementing Agencies, District Industries Centres (DICs), Large Enterprises/OEMs. (Number of Programmes)	2	4	4	10
2	Training Programmes: Stakeholders like Consultants will be trained on the MSME Competitiveness and Sustainability (ZED and LEAN) Scheme to enable an effective implementation by Implementing Agencies like QCI and NPC. (Number of Programmes)	1	2	2	5
3	One Day Industry (ZED and LEAN Certification) Awareness Programmes /Workshops /Registration Camps for exclusively for Women headed MSMEs (Number of Programmes)	2	4	4	10
4	One Day Industry (ZED and LEAN Certification) Awareness Programmes /Workshops /Registration Camps exclusively for SC/ST MSMEs (Number of Programmes)	2	4	4	10

h) Impact of the Project on the number of MSMEs

Table 115: Promotion of CHAMPIONS MSMEs through ZED and LEAN Beneficiaries

S.No	Nature of Program	2024-2025	2025-2026	2026-2027	Total
1	Industry Awareness Programmes/ Workshops: MSMEs will be made aware of the Scheme with the assistance of stakeholders like MSMEDFO, Industry Associations, Implementing Agencies, District Industries Centres (DICs), Large Enterprises/OEMs.	200	400	400	1000
2	Training Programmes: Stakeholders like Consultants will be trained on the MSME Competitiveness (ZED and LEAN) Schemes to enable an effective implementation by Implementing Agencies like QCI and NPC	20	40	40	100
3	One Day Industry (ZED and LEAN Certification) Awareness Programmes /Workshops /Registration Camps for exclusively for Women headed MSMEs	50	200	200	450
4	One Day Industry (ZED and LEAN Certification) Awareness Programmes /Workshops /Registration Camps exclusively for SC/ST MSMEs	20	40	40	100

i) Project Cost Estimation and State Government Contribution to the Cost:

Table 116: Promotion of CHAMPIONS MSMEs through ZED and LEAN Project Cost Estimation

Sl no	Type of programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the programme (INR Crores)	Budget Estimation (INR Crores)
1	Training programme for Consultants/ Assessors/ Master Trainers, etc. (ZED and LEAN)	Number	1	2	2	5	0.007	0.035
2	One Day Industry Awareness Programmes/Workshops/Registration Camps for MSMEs	Number	2	4	4	10	0.007	0.07
3	One Day Industry (ZED and LEAN Certification) Awareness Programmes /Workshops /Registration Camps for exclusively for Women headed MSMEs (Number of Programmes)	Number	2	4	4	10	0.007	0.07
4	Reimbursement of ZED certification cost upto INR 10,000 for Gold category to first 200 MSMEs	Number	30	70	100	200	0.001	0.20
5	One Day Industry (ZED Certification) Awareness	Number	2	4	4	10	0.007	0.07

Programmes /Workshops /Registration Camps exclusively for SC/ST MSMEs (Number of Programmes)

6	Incentives to Industry associations for facilitating certifications in ZED for 200 members in total	Number	50	75	200	0.0005	0.10	
7	Reimbursement of Lean Certification cost upto INR 2,00,000 for first 10 Lean manufacturing Clusters	Number	1	5	4	10	0.02	0.20
Total Cost							0.75	

Table 117: Promotion of CHAMPIONS MSMEs through ZED and LEAN Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Proposal for Promotion of CHAMPION MSMEs through ZED and LEAN Certification	0.00	0.00	0.75	0.75

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program through a Monitoring & Evaluation Dashboard, integrated with RAMP Monitoring Dashboard created for Jharkhand, a state level integrated platform for MSMEs. The M&E dashboard designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project-XVIII: Proposal for Establishment of a State-of-the-Art Testing Laboratory for Fabric and Yarn and Finishing Units in Jharkhand

a) Introduction about the Project:

India is the second-largest producer of silk globally, with Jharkhand leading in the production of Tasar silk. Tasar silk, mainly reared in the forests on Arjuna and Asan trees, is a vital component of the state's economy. To enhance the quality of Tasar silk and ensure better fabric and price realization, a dedicated testing laboratory is crucial. This project aims to establish a testing facility in Jharkhand to ensure consistent, high-quality silk production, thereby bolstering the state's reputation as a premier Tasar silk producer.

b) Objectives of the Project:

- **Quality Assurance:** To ensure the high-quality Tasar silk through testing standards.
- **Time and Cost Efficiency:** To reduce the time and costs associated with sending silk to other centers for testing.
- **Increased Market Value:** To improve the marketability and price realization of Tasar silk through certification and quality assurance.
- **Support to Tasar Silk Producers:** To provide local producers with easy access to testing facilities, enhancing their production capabilities.
- **Sustainability and Eco-Conservation:** To support the conservation of Laria and other ecoraces by ensuring the quality of silk produced from different trees.

c) Statement of Problem

Jharkhand, a leading producer of Tasar silk, faces significant challenges due to the absence of a local testing facility for quality assurance. Producers must send silk samples to distant centers for testing, leading to delays, increased costs, and inconsistent quality standards, which negatively impact marketability and price realization. Without standardized testing and certification, Tasar silk struggles to command premium prices, limiting production efficiency and growth potential. Establishing a dedicated testing facility in Jharkhand is essential to ensure high-quality production, improve market value, reduce costs, and enhance the livelihoods of local silk producers.

d) Concept Design, Feasibility, and Viability of the Project:

- **Concept Design:** The laboratory will be equipped with the latest technology to test various quality parameters of Tasar silk. It will be designed to cater to the needs of both small-scale and large-scale producers.
- **Feasibility:** Given Jharkhand's leading position in Tasar silk production, the establishment of a testing facility is both necessary and feasible.
- **Viability:** The project is viable, considering the expected increase in silk quality, market value, and reduced costs for producers.

e) Approach and Methodology for Project Execution/Implementation:

1. Proposal and Bid Procedure:

- Constitute a technical and financial committee to evaluate bids based on predefined criteria.

2. Construction and Setup:

- Identify the site and begin construction as per the design specifications.
- Install and calibrate testing equipment with technical support.

- Train the staff in operating the equipment and conducting tests.

3. Quality Assurance and Certification:

- Establish standard operating procedures (SOPs) for testing and certifying Tasar silk.

f) Use of ICT/Innovative Technology towards Project Implementation:

- ICT Integration: Implement a digital platform for real-time data collection, monitoring, and analysis of silk quality.
- Blockchain for Traceability: Introduce blockchain technology to ensure transparency and traceability in the silk production process, from rearing to testing.

g) Timelines for achievement of Project deliverables and Verification Protocol

Table 118: Timeline for the testing lab project

Sl.No.	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total
1	Awareness programs among MSME units on setting up of testing labs	Number	2	3	3	8
2	Installation of Machinery	Number	1	-	-	1
3	Trainings on proper operating procedures of the equipment	Number	1	2	2	5

h) Impact of the Project:

- Economic Impact: Enhanced quality and marketability of Tasar silk will lead to better price realization for producers.
- Social Impact: Improved income for Tasar silk producers, especially in rural and forested areas, leading to better livelihoods.
- Technological Advancement: The introduction of cutting-edge technology in silk testing will position Jharkhand as a leader in quality Tasar silk production.

i) Project Cost estimation and State Government Contribution to the Cost

Table 119: Proposed budget for the Establishment of Testing Laboratory for Tasar Silk in Jharkhand

Sl.No.	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of the Activity (INR Crores)	Budget Estimation (INR Crores)
1	Awareness programs among MSME units on setting up of testing labs	Number	2	3	3	8	0.004	0.03
2	Installation of machinery	Number	1	0	0	1	2.00	2.00
3	Trainings on proper operating procedures of the equipment	Number	1	2	2	5	0.006	0.03
Total Cost								2.06

Table 120: Proposed project cost breakup

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Proposal for Establishment of a State-of-the-Art Testing Laboratory for Tasar Silk in Jharkhand	0.00	0.00	2.06	2.06

j) Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:

Monitoring and Evaluation (M&E) of the program through a Monitoring & Evaluation Dashboard, integrated with RAMP Monitoring Dashboard created for Jharkhand, a state level integrated platform for MSMEs. The M&E dashboard designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project-XIX- Proposal for adoption of MSME-Samadhan/Online Dispute Resolution (ODR) and TReDS Platforms

a) Introduction about the Project:

The project envisages increasing the adoption of MSME Samadhan/Online Dispute Resolution (ODR) platform for reducing the incidence of delayed payment through a systematic and transparent, timebound resolution mechanism. Similarly, the project envisages increasing the adoption of TReDS platform for deepening the bill discounting platform and improving the cash flow cycle of the MSMEs. This project comes under the DLI – 6 of the RAMP Programme.

b) Objectives of the Project:

The objective of the Samadhan (ODR) project is:

- To reduce the incidence of delayed payment by providing an online, transparent resolution mechanism which integrated with State MSE Facilitation councils.
- To encourage MSMEs to use the platform for grievance redressal w.r.t delayed payments.

The objective of the TReDS project is:

- To reduce the incidence of delayed payment by instant bill discounting solution by increasing the sellers as well as buyers on the platform.
- To encourage MSMEs to use the platform for bill discounting and large buyers/state government institutions/corporations to use the platform to settle the transaction with MSMEs.

c) Statement of the Problem with the help of Baseline Data:

As per the data from Samadhan Portal, it is noted that only 497 applications are filed by MSEs in the Samadhan Portal as on 20-08-2024 with an amount payable is INR 205.45 Crores, i.e., INR 41.33 Lakhs per MSE application on an average. Similarly, it is also observed from the stakeholder consultation meets that a lot of MSMEs do not file their grievances on the delayed payments due to non-awareness and inadequate knowledge of how to file the application in the Samadhan Portal. Therefore, it is inferred that there is a need for awareness creation about the role of MSEFCs and Samadhan Portal, which makes Online Dispute Resolutions (ODRs) to settle the delayed payment issues of MSMEs.

Other than delayed payments factor that affects the working capital of an organization is trade receivables. TReDS developed where sellers (MSME), buyers (Corporates, Government Departments, PSUs and any other entity) and financiers (Banks, NBFC - Factors and other financial institutions as permitted by the Reserve Bank of India) participates for bill discounting.

Therefore, in order to avoid the incidence of delayed payments and improve the liquidity for the MSMEs, promotion of Samadhan platform, TReDS and development of online dispute resolution as one of the projects under RAMP.

d) Concept Design, Feasibility and Viability of the Project:

Primarily the project is aimed at creating awareness and encouraging MSMEs to adopt habit of making applications on the Samadhan Portal, TReDS and approaching MSEFCs for delayed

payment issues. The same is envisaged to be accomplished through awareness programs at Block level in the state of Jharkhand.

To contain and eventually eradicate the problem of delayed payments and working capital, a state specific ODR platform proposed to assist MSMEs, buyers and the government institutions.

Component 1: Development & Deployment of Online Dispute Resolution ('ODR') Platform

The ODR platform shall be developed and deployed for the purpose of facilitating conciliation and / or arbitration in MSME delayed payment cases for Department of Industries, Government of Jharkhand. It is proposed that ODR may be integrated eventually with Samadhan portal and TReDS platform.

Platform Framework:

- a) Admin dashboard under control of Department of Industries, Jharkhand
- b) Admin dashboard under control of each MSEFC
- c) User dashboard for MSME and corresponding buyer
- d) Conciliator / arbitrator dashboard

Preliminaries:

Necessary capacity building of the platform shall encompass: -

- e) Training on use of platform, demo tutorials and guidebooks
- f) ODR standards, dispute resolution rules, code of conduct, guidelines for video- conferencing, terms of use, privacy policy, cookie policy
- g) Setup of super admin account with necessary functionalities
- h) Setup admin account with necessary functionalities
- i) Setup of user account with necessary functionalities
- j) Setup of conciliator / arbitrator account with necessary functionalities

Conciliation Module:

- k) Case registration form for MSME
- l) Approval / rejection of cases + allocation of case to conciliator
- m) Auto-generation of conciliation notice + conciliator appointment letter
- n) Onboarding functionality for corresponding buyer along with additional authentication
- o) Scheduling of joint / caucus hearing and automated reminders
- p) Downloadable report
- q) File sharing functionality
- r) Case withdrawal functionality
- s) Uploading functionality for conciliatory award / settlement agreement / non-starter report/ failure report
- t) Digital transmission of communication
- u) Real-time case status

Arbitration Module:

- v) Case escalation to arbitration
- w) Approval / rejection of cases + allocation of case to arbitrator
- x) Auto-generation of arbitration notice + arbitrator appointment letter
- y) Onboarding functionality for corresponding buyer along with additional authentication
- z) Functionality for pleadings
- aa) Functionality for preferring applications by parties
- bb) Functionality to pass directions by arbitrator.
- cc) Scheduling and automated reminders of oral hearing
- dd) Downloadable reports
- ee) Functionality to pass arbitral award by arbitrator.
- ff) Digital signing and stamping facility
- gg) Digital transmission of communications
- hh) Real-time case status

Component 2: Administering delayed payment disputes.

Referral for conciliation:

1. Upon referral of delayed payment case under Section 18(2) of the MSMED Act, 2006 read with relevant provision of the state rules, ODR Institute to administer online conciliation in accordance with Section 65 to 81 of the Arbitration and Conciliation Act, 1996 read with the dispute resolution rules.
2. Submission of conciliation report to the concerned MSEFC.

Referral for arbitration:

3. Upon referral of delayed payment case under Section 18(3) of the MSMED Act, 2006 read with relevant provision of the state rules, ODR Institute to administer online arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 read with the dispute resolution rules.
4. Referral of award to the concerned MSEFC.

Component 3: Human resource cost

MIS experts and Systems Managers shall be recruited as a part of this project to ensure smooth roll out of the project, manage the hardware and software installed and provide all necessary technical support possible.

Repository of all cases received.

The portal shall encompass records of all the delayed payments cases received. This shall serve as a repository that can be referred to in case of any future case-to-case requirements.

Feasibility

To address and eventually eradicate the problem of delayed payments in Jharkhand and reduce the case load and grievances of MSMEs in the state, it is proposed to develop a state ODR portal for Jharkhand to assist MSMEs, buyers and the incumbent institutional set-up. The proposed project will have a direct impact on the economy of the State as delayed payments faced by MSMEs - one of the major roadblocks in the growth of MSMEs, will be tackled effectively.

Viability

The state ODR portal is a viable intervention that can be proposed as a part of RAMP. Given that it is local to the state of Jharkhand and the MSMEs existing here, it shall be able to provide fast track resolution of cases. Given that the GM office shall be well equipped on the functionalities of the platform, they shall be instrumental in spreading awareness on this existing state portal and onboarding more and more MSMEs to access the Jharkhand State ODR Portal and experience grievance redressal and a low turnaround time.

e) Approach and Methodology for Project Execution/Implementation:

Awareness programme for adoption of MSME Samadhan platform by MSMEs for resolution of delayed payment, TReDS Platform by MSMEs for getting benefit of obtaining quick payments on the sales emphasizing on deepening the market platform from buyer side - onboarding state government departments/corporations/agencies on TReDS platform for payment to MSMEs and Mobilizing Industry Associations/BMOs to onboard the members on to the TReDS platform - adopting the MoU model with 3 firms providing TReDS services.

The software part of the platform shall be developed on a suitable platform. A platform that aligns with technological requirements of the state, understanding of the concerned stakeholders and availability of experts to impart training on the platform created. Other than the software part, necessary capacity building shall be undertaken of the government officials so that they are aware of the functionalities of the portal. MIS Expert and Systems Manager shall be deployed as a part of the project to overlook the software and data part of the project.

The scope of work of the MIS Expert and Systems Manager is given below:

Systems Manager

- Plan, install and monitor the software deployed.
- Provide assistance for troubleshooting and address technical lags.
- Recommend possible module/software upgrades and help in their installation.

MIS Expert

- Develop and maintain the database by customizing existing computer information systems.
- Coordinate with the MIS systems of other departments to ensure timely updated data.
- Undertake data analysis and data triangulation from other data sources for corroboration and ensuring data authenticity.

****Implementing body:** The project will be implemented by JIIDCO with Department of Industries through the DICs.

f) Use of ICT/ Innovative Technology towards Project Implementation:

The state ODR Portal shall be a web portal with all functionalities that reflect data in real time. Provision for sending alert message to DCs and parties may be provided in the ODR. The awareness program may adopt web-based event platforms such as Samadhan and TReDS for reaching out to larger number of beneficiaries.

g) Timelines for achievement of Project deliverables and Verification Protocols:

Given below are the tentative broad timelines for the project, basis the requirement and discussion with the relevant authorities, more granular details of timelines can be worked out for the project.

Table 121: Programmes under MSME-Samadhan/Online Dispute Resolution (ODR) and TReDS Platform

S.No.	Details of the Programmes	2024-25*	2025-26	2026-27	Total
A	Awareness Creation and Sensitization of Buyers of MSME Products (State Level)				
1	Awareness Creation Workshops for the Buyer and Seller Organizations like Central Public Sector Undertakings (CPSU), State Public Sector Undertakings (SPSUs), Government Departments and Other Buyer organizations to sensitize them on MSME Samadhan (ODR), MSEFC & TReDS at State level	2	6	6	14
B	Awareness Creation and Registration of Suppliers (MSMEs) (District Level)				
2	Awareness Creation Programmes for Existing and Aspiring MSMEs at District Level (Half yearly once) and train them on how to make applications on MSME Samadhan (ODR), MSEFC & TReDS @2 programmes per District	24	48	48	120
3	Development of the ODR Platform for submission of applications and monitoring on real-time basis	1	-	-	1

Development of the ODR Platform

Table 122: Gantt Chart for the Development of ODR Platform

Activity	M1	M2	M3	M4	M5	M6
Platform development						
Implementation and deployment – Procuring a domain name, Hosting on a domain name and server.						
Creation of storage, obtaining certifications, integration with 3rd party						

h) **Impact of the Samadhan / TReDS Project on the number of MSMEs:**

Awareness Activities: The impact of the Samadhan/ TReDS projects on the number of Officers of the Buyer organizations and MSMEs (Suppliers) with year wise indicative targets are provided in the following Table.

Table 123: Envisaged MSME-Samadhan/Online Dispute Resolution (ODR) and TReDS Platform Beneficiaries

	Details of the Programmes	Units	2024-25	2025-26	2026-27	Total
A	Awareness Creation and Sensitisation of Buyers of MSME Products (State Level)					
1	Number of Buyer and Seller organizations expected to be sensitised about the MSME Samadhan (ODR), MSEFC & TReDS in Jharkhand at state Level Programmes @ 30 Officials per Programme	Number	60	180	180	420
B	Awareness Creation and Registration of Suppliers (MSMEs) (District Level)					
1	Number of MSMEs (40 per programme) expected to be benefitted through Awareness Creation Programmes in Jharkhand @ 2 programme/District/year in All 24 District	Number	960	1920	1920	4800

i) **Project Cost Estimation and State Government Contribution to the Cost:**

Table 124: MSME-Samadhan/Online Dispute Resolution (ODR) and TReDS Platform Project Cost Estimation

Sl.No.	Details of the Programme	Units	2024-25	2025-26	2026-27	Total	Benchmark Cost of Programme (INR Crores)	Budget Estimation (INR Crores)
1	Awareness Creation Workshops for the Buyer and Seller Organizations like Central Public Sector Undertakings (CPSU), State Public	Number	2	6	6	14	0.007	0.098

Sector Undertakings (SPSUs), Government Departments and Other Buyer organizations to sensitize them on MSME Samadhan (ODR), MSEFC & TReDS at State level

2	Awareness Creation Programmes for Existing and Aspiring MSMEs at District Level (Half yearly once) and train them on how to make applications on MSME Samadhan (ODR), MSEFC & TReDS @2 programmes per District	Number	24	48	48	120	0.007	0.84
Total Cost								0.94

Table 125: MSME-Samadhan/Online Dispute Resolution (ODR) and TReDS Platform Project Cost Contribution

Sl. No.	Details of the Cost	GOI Contribution through scheme convergence	State contribution	RAMP Contribution	Total Cost of the Project (in Crore)
1	Cost of MSME Samadhan/ODR/TReDS Project (INR Crores)	0.00	0.00	0.94	0.94

j) **Plan for Strengthening of Monitoring & Evaluation Framework for Project Implementation:**

Monitoring and Evaluation (M&E) of the program through a Monitoring & Evaluation Dashboard, integrated with RAMP Monitoring Dashboard created for Jharkhand, a state level integrated platform for MSMEs. The M&E dashboard designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

Project-XX- Proposal for Human Resources for RAMP Implementation

a) Introduction about the Project

RAMP programme has been set on few Disbursement Link Indicators (DLIs) & the funding for the respective sanctioned activities would be done based on key results set in Strategic Investment Plan. It is for the effective implementation of this programme, most important & separate head has been created under SIP & provisions have been made for deployment of Human Resources to Execute, Monitor & continuously Evaluate various tasks to be completed under RAMP in Jharkhand. This project comes under the DLI – 1 of the RAMP Programme. The details of HR deployment cost are as follows.

b) Objectives of the Project:

- Engagement of professional agency as SPIU for effective RAMP implementation within the proposed timeline.

c) Statement of the Problem with the help of Baseline Data:

The implementation of the RAMP programme is a time-bound activity that requires extensive documentation and coordination with multiple government agencies, technical and management institutions, and industry associations. However, there is limited access to appropriate resources, which hampers the timely submission of reports and effective communication with the Ministry of Micro, Small and Medium Enterprises (MoMSME) and the World Bank. Additionally, there is a limited capacity to execute the implementation effectively, further complicating the process

d) Concept Design, Feasibility and Viability of the Project:

The project aims to engage a professional agency as SPIU for effective RAMP implementation within the proposed timeline. Existence of institutions like JIIDCO and various initiative by the state government to support MSME sector makes the project feasible. The project is viable because engaging a professional agency as SPIU will bring with it capabilities in terms of experience and expertise, resource management, project coordination, capacity building, risk mitigation and monitoring, thus ensuring the effective implementation of projects proposed under RAMP.

e) Approach and Methodology for Project Execution/Implementation:

- Selection of professional agency as SPIU through transparent bidding process.
- Deployment of required resources by SPIU for RAMP implementation.
- Facilitate effective planning, coordination & follow-ups with connected departments.
- Overall monitoring of activities and budget utilization through proposed mechanisms.

****Implementing body: The SPIU will be engaged by JIIDCO**

f) Impact on Project Execution

Effective implementation of RAMP programme through professional agency ensures timely submission of periodic progress reports, which will enhance accountability and informed decision-making. Effective coordination and communication with relevant stakeholders will streamline processes, foster collaboration, and ensure stakeholder engagement, leading to innovative solutions and improved outcomes. Additionally, achieving the completion of tasks within the proposed timeline will drive efficiency and ensure achievement of project objectives, thereby maximizing the project's positive impact and ensuring sustainable benefits for all involved.

g) Project Cost Estimation and State Government Contribution to the Cost:

Table 126: Details of HR deployment cost

Sl. No.	Designation of the Staff	No. of Positions	2024-25	2025-26	2026-27	Total	Benchmark Cost (INR Crores)	Budget Estimation (INR Crores)
1	RAMP Programme Team Leader	1	12	12	12	36	0.035	1.26
2	MSME Expert	1	12	12	12	36	0.0325	1.17
3	Consultant - Data analysis and Report Writing	2	12	12	12	36	0.026	0.96
4	Subject Matter Expert - Enterprise Development Manager	1	12	12	12	36	0.025	0.90
5	Subject Matter Expert - Finance and Banking	1	12	12	12	36	0.027	0.99
6	Subject Matter Expert - Digital/IT	1	12	12	12	36	0.025	0.90
7	Subject Matter Expert - Capacity Building	1	12	12	12	36	0.025	0.90
8	Subject Matter Expert-Procurement	1	12	12	12	36	0.03	1.08
	Total Staff Required to implement RAMP Projects	9						
Cost of 9-member team (SPIU)								8.16
GST 18%								1.47
Total Project Cost								9.63

Table 127: Human resource for RAMP Implementation Project Cost Contribution

S No	Cost Sharing Process	GOI Contribution	State Contribution	RAMP Contribution	Total Project Budget (In Crores)
1	Project Cost Estimation for Human Resources	0.00	0.00	9.63	9.63

Project-XXI- Proposal for Information, Education, and Communication

a) Introduction about the Project

Information, Education, and Communication (IEC) is a critical component of project management, serving as a strategic framework to ensure that project goals and objectives are effectively communicated to all stakeholders. IEC plays a pivotal role in enhancing understanding, promoting engagement, and facilitating the successful implementation of projects. By leveraging IEC, project managers can bridge gaps between project intentions and stakeholder perceptions, ensuring alignment and collaboration throughout the project lifecycle.

b) Objectives of the Project

1. **Information Dissemination:** To provide clear, accurate, and timely information about the project's goals, processes, and progress to stakeholders.
2. **Education:** To enhance the knowledge and skills of stakeholders, ensuring they are well-informed about the project's objectives, benefits, and their roles.
3. **Communication:** To establish effective channels of communication that enable continuous dialogue, feedback, and collaboration among all parties involved in the project.

c) Statement of the Problem with the help of Baseline Data

The successful execution of projects often encounters challenges related to miscommunication, lack of stakeholder engagement, and inadequate understanding of project goals. These issues can lead to delays, conflicts, and suboptimal outcomes. The problem at hand is to develop an IEC strategy that addresses these challenges by ensuring that all stakeholders are informed, educated, and actively engaged throughout the project.

d) Concept Design, Feasibility and Viability of the Project:

Concept Design: The concept design phase involves outlining the project's scope, objectives, and strategies. For an IEC plan, this includes identifying the key messages, target audiences, and communication channels. It also encompasses the development of educational materials and the design of information dissemination mechanisms.

Feasibility: Assessing the feasibility of the IEC plan involves evaluating the resources required for implementation, including budget, personnel, and technology. It also includes analyzing the potential challenges and barriers to effective communication and education.

Viability: The viability of the IEC plan is determined by its ability to achieve the project's communication objectives within the available resources. This involves ensuring that the strategies are practical, sustainable, and adaptable to any changes or feedback received during the project.

e) Approach and Methodology for Project Execution/Implementation

Formalization of MSMEs – Udyam Registration in Jharkhand

- Digital Outreach:

- Social Media Campaigns: Run targeted campaigns on platforms like Facebook, Instagram, LinkedIn, and WhatsApp to reach MSME owners and aspiring entrepreneurs. Use engaging content, such as infographics, testimonials, success stories, and short explainer videos that highlight the benefits of Udyam Registration.
- Content Marketing: Publish articles, blogs, and case studies on relevant websites, and MSME forums, and share them via email newsletters to educate and inform stakeholders about the importance of registration.
- Video Campaigns: Create short, impactful videos explaining the registration process, benefits, and success stories of MSMEs that have benefited from Udyam Registration. These can be promoted on YouTube, social media, and shared via WhatsApp.
- Traditional Media Outreach:
 - Radio Campaigns: Broadcast short audio clips about the benefits of Udyam Registration on popular FM radio stations across Jharkhand, especially in local languages, to ensure broad reach.
 - Print Media: Leverage local newspapers and magazines to publish articles, success stories, and advertisements that encourage MSMEs to register on the Udyam portal.
- **Community Engagement:**
 - On-Ground Activation: Organize awareness drives in collaboration with local industry associations, Panchayats, and community leaders. Distribute flyers, brochures, and registration guides in local languages.
 - Workshops & Seminars: Conduct workshops in collaboration with District Industry Centres (DICs) to educate MSMEs on the registration process, the benefits, and how to leverage their Udyam Registration Number for growth opportunities.
- Strategic Partnerships:
 - Industry Associations: Partner with local industry associations, Chambers of Commerce, and MSME clusters to co-brand and promote the registration drive, leveraging their existing networks for wider reach.
 - Local Influencers: Collaborate with local business influencers, entrepreneurs, and community leaders who can act as brand ambassadors, sharing their experiences and encouraging others to register.

Digital Portal for MSMEs - Jharkhand MSME One

- Traditional Media Outreach:
 - Print and Radio Campaigns: local newspapers, magazines, and FM radio stations to reach MSME owners who may not be as digitally active. Highlight key features of the platform and provide information on how to access it.
 - Public Service Announcements: Develop PSAs in local languages to be broadcasted on television and radio, ensuring that even those in remote areas are informed about the platform's benefits.
- Community Engagement:
 - Workshops and Roadshows: Organize district-level workshops and roadshows in collaboration with local industry bodies to demonstrate the platform's features and benefits. Distribute informative brochures and provide hands-on training for MSME owners on how to use the platform.
 - Partnership with Local Institutions: Engage local educational institutions, industry associations, and NGOs to spread awareness about the platform and encourage its adoption.
- Strategic Partnerships:
 - Industry Collaborations: Partner with industry associations, Chambers of Commerce, and other business networks in Jharkhand to co-promote the platform, ensuring it becomes the go-to resource for MSMEs.
 - Government Integration: Work closely with state and central government agencies to integrate the platform's branding into their communications, ensuring consistency and widespread recognition.

Proposal for MSME Facilitation Centre

- Traditional Media:
 - Print Media: Publish advertisements and articles in local newspapers and business magazines to reach MSMEs across Jharkhand, especially in regions with lower digital penetration.
 - Radio and Television Ads: Create short, impactful radio and TV ads in local languages highlighting the ease and benefits of accessing MFC services. Use testimonials from local entrepreneurs to build trust and credibility.
 - Public Relations: Work with local media to feature news stories and interviews about the launch and success of the MFCs. Position the project as a game-changer for MSMEs in Jharkhand.
- Community Engagement:
 - Workshops **and Seminars**: Organize district-level workshops and seminars to educate MSMEs about the services offered by MFCs. Collaborate with local industry associations, educational institutions, and NGOs to maximize attendance.
 - Local Events and Exhibitions: Participate in regional business events, trade fairs, and exhibitions to showcase the MFC's services and engage directly with potential users.
- Strategic Partnerships:
 - Government **Partnerships**: Collaborate with government departments and agencies to integrate the MFC brand into all communications related to MSMEs. Ensure that the MFC is promoted as a key resource in government schemes and programs.
 - Industry **Collaborations**: Partner with local Chambers of Commerce, MSME associations, and trade bodies to co-promote the MFCs. Position the MFCs as essential for business success in Jharkhand.
 - Educational **Institutions**: Collaborate with technical institutes and universities to promote entrepreneurship and connect students with MFC resources for starting their own businesses.

Proposal for Export Promotion and Facilitation Cell

- Traditional Media:
 - Print Media: Run advertisements and feature articles in regional newspapers and business magazines highlighting the EPFC's role in boosting Jharkhand's export capabilities. Include testimonials from local businesses that have successfully expanded into international markets.
 - Radio and Television Ads: Create engaging radio and TV ads in local languages that emphasize the EPFC's role in simplifying export processes and providing essential support. Feature real stories from local entrepreneurs to build trust and credibility.
 - Public Relations: Work with local and national media to cover the launch and milestones of the EPFC. Position the project as a pivotal initiative for boosting Jharkhand's export potential.
- Community Engagement:
 - Workshops and Seminars: Organize export awareness workshops and seminars across Jharkhand's districts. Collaborate with local industry bodies, educational institutions, and trade associations to educate MSMEs and potential exporters about the opportunities and support available through the EPFC.
 - Local Events and Exhibitions: Participate in trade fairs, exhibitions, and business conclaves to showcase EPFC services and engage directly with MSMEs and exporters. Use these platforms to highlight the success stories and growth opportunities provided by the EPFC.
- Strategic Partnerships:
 - Government Partnerships: Collaborate with state and central government departments to integrate EPFC branding into all communications related to exports and MSMEs. Ensure

that the EPFC is prominently featured in government schemes, programs, and trade missions.

- Industry Collaborations: Partner with local Chambers of Commerce, MSME associations, and export councils to co-promote EPFC services. Position the EPFC as an essential resource for Jharkhand businesses looking to expand internationally.
- Educational Institutions: Work with universities and technical institutes to promote export-related courses and workshops. Encourage students and budding entrepreneurs to utilize EPFC resources for starting export-oriented businesses.

GeM facilitation Cell

- Traditional Media:
 - Print Media: Place advertisements and feature stories in local newspapers and business magazines that highlight the importance of GeM for MSMEs. Include testimonials from business owners who have successfully onboarded to GeM and experienced growth.
 - Radio and Television Ads: Create catchy and informative radio jingles and TV commercials in local languages to promote GeM onboarding. Feature messages that emphasize the ease of use, accessibility, and potential growth opportunities offered by GeM.
 - Public Relations: Engage with local media to cover the launch and progress of the campaign. Position it as a crucial initiative for empowering Jharkhand's MSMEs through digital marketplaces.
- Community Engagement:
 - Workshops and Roadshows: Organize workshops and roadshows in various districts of Jharkhand to provide hands-on training and awareness about GeM. Collaborate with local MSME associations, government bodies, and industry experts to conduct these sessions.
 - Local Events and Exhibitions: Participate in local trade fairs, industry meet-ups, and business expos to showcase the benefits of GeM. Set up booths where MSMEs can receive on-the-spot assistance with GeM registration and onboarding.
- Strategic Partnerships:
 - Government Partnerships: Work closely with state and district-level government bodies to integrate the campaign into broader MSME development programs. Ensure that GeM onboarding is a key focus area in all relevant government initiatives and policies.
 - Industry Collaborations: Partner with industry associations, chambers of commerce, and local business networks to co-promote the GeM onboarding initiative. These partnerships will help in reaching a wider audience and providing sector-specific insights to MSMEs.
 - Financial Institutions: Collaborate with banks and financial institutions to offer special incentives or support to MSMEs that onboard to GeM. This could include easier access to credit or financial services tailored to their e-commerce needs.

Proposal for Strengthening Institutions, Networks, and Artisan groups in the Tasar Silk Sector

Traditional Media:

- Print Media: Publish articles and advertisements in local newspapers, trade magazines, and industry journals to raise awareness about the project. Highlight key initiatives, success stories, and upcoming events related to the Tasar silk sector.
- Radio and Television Ads: Create engaging radio spots and TV commercials in local languages to promote the project and its benefits. Focus on the traditional craftsmanship of Tasar silk and the transformative impact of the project on artisans and institutions.
- Public Relations: Collaborate with local media to cover project launches, major milestones, and success stories. Arrange press conferences and media briefings to generate buzz and attract attention to the project's goals and achievements.

- **Community Engagement:**
 - **Workshops and Seminars:** Organize workshops and seminars across Jharkhand to provide training and information about modern design techniques, technology solutions, and market opportunities. Partner with local craft associations, industry experts, and government bodies to conduct these sessions.
 - **Trade Fairs and Exhibitions:** Set up booths at local and regional trade fairs and exhibitions to showcase Tasar silk products and the project's impact. Use these platforms to connect with potential buyers, network with industry professionals, and demonstrate the project's innovations.
- **Strategic Partnerships:**
 - **Government Collaboration:** Partner with state and local government agencies to integrate the project's goals into broader economic development plans. Leverage government platforms to disseminate information and secure additional support for the project.
 - **Industry Associations:** Collaborate with silk industry associations and networks to promote the project and gather insights on sector needs. These organizations can help mobilize support, provide industry-specific advice, and facilitate connections with potential buyers and partners.
 - **Financial Institutions:** Work with banks and financial institutions to offer tailored financial products for Tasar silk artisans and institutions. This could include low-interest loans, grants, or subsidies to support working capital and technology investments.

Micro Cluster Development Program

- **Traditional Media:**
 - **Print Media:** Develop articles and advertisements for local newspapers, trade magazines, and industry journals to raise awareness about the program. Highlight the objectives, progress, and success stories of micro enterprises benefiting from the initiative.
 - **Radio and Television Ads:** Produce radio spots and TV commercials focusing on the project's impact on micro enterprises. Emphasize the benefits of cluster development and the establishment of CFCs. Tailor messaging to resonate with local audiences and showcase tangible results.
 - **Public Relations:** Work with local media to cover significant milestones and achievements of the program. Organize press conferences and media briefings to generate interest and support for the initiative. Highlight stories of micro enterprises that have successfully scaled up due to the program's support.
- **Community Engagement:**
 - **Workshops and Seminars:** Host workshops and seminars in various districts to provide information and training on cluster development, technology adoption, and market access. Partner with local business associations, industry experts, and government agencies to conduct these sessions.
 - **Trade Fairs and Exhibitions:** Set up booths at local and regional trade fairs to showcase the achievements of the micro enterprise clusters. Use these opportunities to connect with potential buyers, industry professionals, and local stakeholders. Demonstrate the effectiveness of CFCs and technology upgrades.
- **Strategic Partnerships:**

- **Government Collaboration:** Collaborate with state and local government agencies to align the program with broader economic development strategies. Utilize government platforms to disseminate information and secure additional support and resources.
- **Industry Associations:** Partner with industry associations to promote the program and leverage their networks for outreach. These organizations can help mobilize support, offer sector-specific advice, and facilitate connections with potential partners and buyers.
- **Financial Institutions:** Engage with banks and financial institutions to offer tailored financial products and services for micro enterprises. Explore options for low-interest loans, grants, and subsidies to support the adoption of technology and infrastructure improvements.

Women Entrepreneurship Acceleration Programme (SHGs to MSEs)

- **Traditional Media:**

- **Print Media:** Publish articles and advertisements in local newspapers, trade journals, and women's magazines to raise awareness about the project. Focus on the benefits of transitioning SHGs to MSEs and highlight the project's objectives and success stories.
- **Radio and Television Ads:** Produce ads for local radio and TV stations emphasizing the project's impact on women entrepreneurs. Use real-life examples and testimonials to illustrate the positive changes and benefits resulting from the transformation.
- **Public Relations:** Engage local media outlets to cover key milestones and achievements of the project. Organize press releases and media briefings to highlight successful transformations and the project's impact on the community.

- **Community Engagement:**

- **Workshops and Training Sessions:** Host workshops and training sessions in various districts to educate SHG members on entrepreneurship, management, and the process of becoming an MSE. Partner with local organizations, industry experts, and government agencies to conduct these sessions.
- **Trade Fairs and Exhibitions:** Set up booths at local and regional trade fairs to showcase the achievements of transformed SHGs. Use these events to connect with potential buyers, industry professionals, and stakeholders. Highlight the benefits of the project and the success of participating enterprises.

- **Strategic Partnerships:**

- **Government Collaboration:** Work closely with state and local government agencies to align the project with broader economic development goals. Leverage government platforms to disseminate information and secure additional support and resources for SHGs.
- **Industry Associations:** Partner with industry associations to promote the project and leverage their networks for outreach. These organizations can assist in mobilizing SHGs, offering sector-specific advice, and facilitating connections with potential partners and buyers.
- **Financial Institutions:** Collaborate with banks and financial institutions to provide tailored financial products and services for SHGs transitioning to MSEs. Explore options for loans, grants, and subsidies to support business growth and development.

Women led Entrepreneurship in Jharkhand

- **Traditional Media:**

- **Print Media:** Publish articles, advertisements, and success stories in local newspapers, business magazines, and women's journals. Highlight the objectives of the WEDCs, the support they provide, and the positive impact on women entrepreneurs.

- Radio and Television Ads: Produce engaging ads for local radio and TV stations focusing on the project's benefits and success stories. Emphasize the support available through WEDCs and the positive changes for women-led businesses.
 - Public Relations: Coordinate with local media to cover the launch of WEDCs, key milestones, and achievements. Issue press releases and organize media briefings to increase visibility and support for the project.
- **Community Engagement:**
 - Workshops and Training Sessions: Host events and workshops across districts to introduce the WEDCs and their services. Provide training on entrepreneurship, business planning, and skill development. Partner with local organizations and experts to enhance the effectiveness of these sessions.
 - Trade Fairs and Exhibitions: Set up booths at trade fairs and local events to showcase the achievements of women entrepreneurs supported by WEDCs. Use these opportunities to connect with potential entrepreneurs, industry experts, and stakeholders.
- **Strategic Partnerships:**
 - Government Collaboration: Work closely with state and local government agencies to integrate WEDCs into broader economic development strategies. Utilize government platforms for outreach and secure additional support and resources.
 - Industry Associations: Partner with industry associations to promote WEDCs and leverage their networks for outreach. Collaborate on events, workshops, and initiatives to support women entrepreneurs.
 - Financial Institutions: Engage banks and financial institutions to provide tailored financial products for women entrepreneurs. Explore opportunities for loans, grants, and subsidies to support business growth.

Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)

- **Traditional Media:**
 - Print Media: Publish articles, advertisements, and success stories in local newspapers, business magazines, and educational journals. Focus on the impact of industry-academia collaboration and the support available for aspiring entrepreneurs.
 - Radio and Television Ads: Produce ads for local radio and TV stations to promote the project. Emphasize the opportunities for skill development and incubation support, and highlight the benefits for women and SC/ST entrepreneurs.
 - **Public Relations:** Issue press releases and organize media briefings to announce the launch and progress of the project. Coordinate with local media to cover key events and achievements.
- **Community Engagement:**
 - Workshops and Seminars: Host workshops and seminars in collaboration with local institutions and industry experts. Focus on entrepreneurship, business planning, and skill development. Partner with universities and incubation centers to enhance the reach and effectiveness of these events.
 - Trade Shows and Exhibitions: Participate in trade shows and exhibitions to showcase the project and connect with potential entrepreneurs. Use these platforms to highlight the support available and gather feedback from participants.
- **Strategic Partnerships:**

- Educational Institutions: Collaborate with universities, ITIs, polytechnics, and business schools to develop and implement training programs. Leverage their networks and expertise to enhance program delivery.
- Industry Partners: Engage with industry leaders and experts to provide mentorship, training, and resources. Establish partnerships with incubation centers and specialized institutions.
- Government Agencies: Work closely with government agencies to ensure alignment with existing schemes and resources. Utilize their platforms for outreach and support.

Management Development & Upskilling of Existing Entrepreneurs

- **Traditional Media:**

- Print Media: Advertise in local newspapers, industry magazines, and regional business journals. Emphasize the project's goals, benefits, and target groups.
- Radio and Television Ads: Create brief, informative ads detailing the project's offerings, success stories, and how to get involved. Aim for local stations to reach a broad audience.
- Public Relations: Issue press releases and organize press briefings to announce the project launch, objectives, and expected impact. Engage with local media to feature stories and interviews with beneficiaries.

- **Community Engagement:**

- Workshops and Seminars: Conduct local workshops and seminars to introduce the project, explain the training programs, and demonstrate the benefits to potential participants.
- Networking Events: Host networking events and business fairs to connect with entrepreneurs, showcase the project, and encourage participation.

- **Strategic Partnerships:**

- Local Institutions: Collaborate with local universities, business schools, and training institutes to provide expertise and resources. Partner with organizations like JHARCRAFT, JSLPS, and KVIB to extend outreach and engagement.
- Government Bodies: Work with District Industries Centres (DICs) and Skill Development Councils to facilitate smooth implementation and coordination.
- Industry Associations: Partner with industry associations to promote the project, provide industry-specific insights, and ensure alignment with sector needs.

Buyer - Seller Meets (BSM) and Reverse Buyer - Seller Meets (RBSM)

- **Traditional Media:**

- Print Media: Advertise in local newspapers, industry journals, and regional business magazines. Focus on the advantages of participating in BSMs and RBSMs and how they can drive business growth.
- Radio and Television Ads: Develop short, impactful ads for local radio and TV stations to create awareness about the events and encourage participation.
- Public Relations: Issue press releases and organize media briefings to announce the events, highlight their significance, and feature success stories from past participants.

- **Community Engagement:**

- Workshops and Seminars: Host pre-event workshops and informational seminars to educate MSMEs and potential buyers about the BSMs and RBSMs, and how to maximize their participation.

- Networking Events: Organize networking events and business expos to connect potential participants with buyers, provide event previews, and stimulate interest.
- **Strategic Partnerships:**
 - Industry Associations: Partner with industry associations and trade bodies to promote the BSMs and RBSMs, leverage their networks, and ensure broad participation.
 - Business Clusters: Collaborate with local business clusters and incubators to identify MSMEs and facilitate their involvement in the events.
 - Government Bodies: Work with relevant government departments, such as JIDCO and the Department of Industries, to ensure support and alignment with broader economic development goals.

Adoption of MSME-Samadhan/Online Dispute Resolution (ODR) and TReDS Platforms

- **Traditional Media:**
 - Print Media: Advertise in local newspapers, industry magazines, and business journals to reach MSMEs. Focus on the advantages of using Samadhan/ODR and TReDS for resolving disputes and improving financial stability.
 - Radio and Television Ads: Develop ads for local radio and TV stations to promote awareness about the platforms. Highlight the ease of use, benefits, and the impact on MSME financial health.
 - Public Relations: Issue press releases and organize media briefings to announce the launch of the platforms. Highlight key features, benefits, and success stories to attract attention from the media.
- **Community Engagement:**
 - Workshops and Seminars: Conduct workshops and seminars at the block level to educate MSMEs about Samadhan/ODR and TReDS. Provide hands-on training and demonstrations to facilitate understanding and adoption.
 - Trade Shows and Conferences: Participate in industry trade shows and conferences to promote the platforms. Use these events to connect with MSMEs and provide information about the benefits of using the platforms.
- **Strategic Partnerships:**
 - Industry Associations: Collaborate with industry associations to reach a broader audience of MSMEs. Leverage their networks to promote the platforms and provide information to their members.
 - Financial Institutions: Partner with banks and NBFCs to promote TReDS. Use their channels to reach MSMEs and encourage participation in the bill discounting platform.
 - Government Departments: Work with relevant government departments and MSEFCs to support the promotion of the Samadhan/ODR platform and facilitate adoption.

MSME Sustainable ZED Certification

- **Traditional Media:**
 - Print Media: Advertise in local newspapers, industry magazines, and business publications. Focus on the advantages of ZED Certification, available incentives, and success stories.

- Radio and Television Ads: Develop engaging ads for local radio and TV stations to reach a broader audience. Highlight the benefits of ZED Certification and provide information on how to get started.
 - Public Relations: Issue press releases and organize media events to announce the project and its benefits. Share updates and success stories to generate media interest and coverage.
- **Community Engagement:**
 - Workshops and Seminars: Conduct district-level workshops and seminars to educate MSMEs about ZED Certification. Provide hands-on training, demonstrations, and opportunities for direct interaction with experts.
 - Trade Shows and Conferences: Participate in relevant trade shows and conferences to promote the ZED Certification Project. Use these platforms to engage with MSMEs and provide information about the certification process

Proposal for MSME Lean Certification

- **Traditional Media:**
 - Print Media: Place ads in business newspapers, industry magazines, and local newspapers. Emphasize the cost benefits and productivity gains associated with Lean Certification.
 - Radio and Television Ads: Create short, informative ads highlighting the key advantages of Lean practices. Feature testimonials from MSMEs that have successfully implemented Lean techniques.
 - Public Relations: Distribute press releases and organize media briefings to announce the launch of the revised Lean Scheme and its benefits. Share updates and success stories to build momentum.
- **Community Engagement:**
 - Workshops and Seminars: Host district-level workshops and seminars to educate MSMEs about the Lean Scheme. Include practical demonstrations and interactive sessions to showcase Lean tools and techniques.
 - Trade Shows and Conferences: Participate in relevant industry events to promote the Lean Scheme. Set up booths or sessions to provide information and answer questions from MSMEs.
- **Strategic Partnerships:**
 - Industry Associations: Collaborate with industry associations to reach a wider audience. Work with them to organize joint events and leverage their networks for promoting the Lean Scheme.
 - Consultants and Trainers: Partner with Lean consultants and trainers to offer specialized training and support. Utilize their expertise to ensure effective implementation of the Lean Scheme.
 - Government Agencies: Coordinate with government departments and agencies to promote the Lean Scheme. Use their channels to disseminate information and encourage participation.

Green Audit of MSMEs

Awareness and Outreach Campaign:

- **Digital Campaigns:**
 - Social Media Marketing: Run targeted campaigns on LinkedIn, Facebook, and Instagram showcasing the benefits of the Green Audit Programme. Use engaging visuals and infographics to illustrate how MSMEs can improve their environmental performance. Employ hashtags like #GreenAuditJharkhand, #SustainableMSME, and #EcoFriendlyBusiness.
 - Content Marketing: Publish articles, case studies, and white papers on successful green audits and their benefits. Highlight how the programme aids in regulatory compliance and cost reduction through sustainable practices.
- **Traditional Media:**
 - Print Media: Advertise in business newspapers, industry magazines, and local newspapers. Focus on the environmental and economic benefits of the Green Audit Programme.
 - Radio and Television Ads: Create short ads explaining the Green Audit Programme, featuring testimonials from MSMEs that have improved their sustainability. Highlight the importance of environmental management.
 - Public Relations: Issue press releases and organize media events to announce the launch of the Green Audit Programme. Share success stories and updates to build interest and participation.
- **Community Engagement:**
 - Workshops and Seminars: Host district-level workshops and seminars to educate MSMEs about the Green Audit Programme. Include practical demonstrations on environmental management and sustainability practices.
 - Trade Shows and Conferences: Participate in industry events to promote the Green Audit Programme. Set up booths or sessions to provide information and answer questions from MSMEs.

3. Strategic Partnerships:

- Industry Associations: Collaborate with industry associations to reach a broader audience. Work with them to organize joint events and leverage their networks for promoting the Green Audit Programme.
- Consultants and Experts: Partner with environmental consultants and experts to offer specialized support and guidance. Use their expertise to ensure effective execution of the Green Audit Programme.
- Government Agencies: Coordinate with government departments and agencies to promote the Green Audit Programme. Utilize their channels to disseminate information and encourage MSME participation.

Institutional Strengthening and Capacity Building of Department of Industries

- **Traditional Media:**
 - Print Media: Advertise in local and regional newspapers, industry journals, and government magazines. Emphasize the goals of the capacity building initiative and the improvements it will bring to the Department of Industries.
 - Radio and Television Ads: Create short ads explaining the purpose and benefits of the Institutional Strengthening and Capacity Building project. Use testimonials from key stakeholders to underscore its importance and impact.
 - Public Relations: Issue press releases and organize media briefings to announce the initiative. Highlight key milestones and successes to maintain public interest and support.

- **Community Engagement:**

- Workshops and Seminars: Host workshops and seminars for department officials and stakeholders to introduce the capacity building program. Include practical demonstrations on new tools, techniques, and methodologies.
- Public Forums: Organize forums and town hall meetings to discuss the objectives of the initiative and gather feedback from the community and industry representatives.

- **Strategic Partnerships:**

- Consultants and Experts: Partner with consultants and experts to provide specialized training and guidance. Leverage their expertise to ensure effective implementation and maximize the impact of the capacity building efforts.
- Academic Institutions: Collaborate with academic institutions for research and development of best practices in institutional strengthening. Utilize their resources and knowledge to support the initiative.
- Government Agencies: Coordinate with other government departments and agencies to align the capacity building efforts with broader state and national development goals.

Institutional Strengthening and Capacity Building of Jharkhand's MSMEs

- **Traditional Media:**

- Print Media: Advertise in regional newspapers, industry magazines, and government publications. Highlight the project's objectives and anticipated benefits for MSMEs.
- Radio and Television Ads: Create concise and compelling ads to explain the project's aims and benefits. Feature testimonials from key stakeholders and beneficiaries.
- Public Relations: Issue press releases and organize media briefings to announce the project launch and progress. Emphasize the project's potential impact on MSME growth and regional development.

- **Community Engagement:**

- Workshops and Seminars: Host events to introduce the project and its benefits. Offer interactive sessions on entrepreneurial skills, market access, and business planning.
- Public Forums: Arrange forums and town hall meetings to engage with local MSMEs, gather feedback, and discuss the project's objectives and activities.

- **Strategic Partnerships:**

- Industry Leaders and Mentors: Collaborate with industry experts and mentors to provide guidance and support to MSMEs. Utilize their experience to enhance the project's effectiveness.
- Academic Institutions: Partner with universities and research institutions for developing training programs and conducting research on best practices.
- Government and **Financial Institutions:** Work with government bodies and financial institutions to secure support and funding, and to align the project with broader economic development goals.

Proposal for Skill Enhancement and training program for workers in Plastic Parks under RAMP

- **Traditional Media:**

- **Print Media:** Advertise in industry magazines, newspapers, and trade publications. Highlight the training program's goals and benefits.
 - **Radio and Television Ads:** Create concise ads explaining the training program's impact on skills development and productivity. Feature testimonials from industry leaders and beneficiaries.
 - **Public Relations:** Issue press releases and organize media briefings to announce the launch and progress of the training program. Emphasize its role in enhancing workforce skills and industry competitiveness.
- **Community Engagement:**
 - **Workshops and Seminars:** Host introductory events to present the training program and its benefits. Offer interactive sessions to engage with potential participants and gather feedback.
 - **Industry Forums:** Arrange forums and discussions with industry leaders and stakeholders to promote the training program and discuss its impact on the sector.
- **Strategic Partnerships:**
 - **Industry Associations:** Collaborate with industry associations to promote the training program and ensure alignment with industry needs.
 - **Technical Institutes:** Partner with technical institutes and vocational training centers for curriculum development and delivery.
 - **Government Bodies:** Work with government bodies to secure support and funding, and to integrate the training program into broader industrial development initiatives.

Technology Centre and Skill Development Training Programme for MSME Workforce

- **Traditional Media:**
 - **Print Media:** Place ads and feature articles in local newspapers, industry magazines, and regional business journals to reach MSMEs and industry stakeholders.
 - **Radio and Television Ads:** Develop short, impactful ads for local radio and TV stations to create awareness about the upgraded tool room and its benefits for MSMEs.
 - **Public Relations:** Issue press releases and organize media briefings to announce the project, highlight its significance, and feature key milestones and achievements.
- **Community Engagement:**
 - **Workshops and Seminars:** Host informational workshops and seminars to educate MSMEs, students, and industry professionals about the new facilities, training programs, and technological advancements available at the upgraded tool room.
 - **Industry Networking Events:** Organize networking events to connect MSMEs with potential partners, technology providers, and educational institutions.
- **Strategic Partnerships:**
 - **Technical Institutes:** Collaborate with prominent technical institutes and universities in Jharkhand to enhance training programs, provide internships, and ensure alignment with industry standards.
 - **OEMs and Industry Leaders:** Partner with key Original Equipment Manufacturers (OEMs) to provide hands-on support for new product development and facilitate industry tie-ups.
 - **Industry Associations:** Work with local and national industry associations to promote the project, recruit participants for training programs, and facilitate technology transfer.

Proposal for Single Window Strengthening in the State of Jharkhand

- **Traditional Media:**

- **Print Media:** Advertise in industry magazines, local newspapers, and trade publications. Feature the Centre's role in advancing manufacturing skills and technology.
- **Radio and Television Ads:** Create short ads explaining the Centre's offerings and the benefits of its training programs. Use testimonials from industry leaders and successful trainees.
- **Public Relations:** Issue press releases about the Centre's launch, key milestones, and impact. Organize media briefings to discuss the Centre's role in advancing manufacturing skills and technology.

Community Engagement:

- **Workshops and Seminars:** Host introductory workshops and seminars to present the Centre's capabilities and training programs. Engage with potential participants and gather feedback.
- **Industry Forums:** Organize forums and discussions with industry leaders and stakeholders to promote the Centre and explore opportunities for collaboration.

Strategic Partnerships:

- **Technical Institutes:** Partner with local technical institutes to develop and deliver specialized training modules and ensure alignment with industry needs.
- **Industry Associations:** Collaborate with industry associations to promote the Centre's programs and integrate them into broader industry initiatives.
- **OEMs and Industry Stakeholders:** Work with key OEMs and industry stakeholders to facilitate technology transfer, new product development, and outsourcing partnerships.

Single Window Strengthening in the State of Jharkhand

Awareness and Outreach Campaign:

- **Digital Campaigns:**

- **Social Media Marketing:** Run targeted campaigns on platforms like LinkedIn, Facebook, and Twitter to reach business owners, investors, and industry professionals. Use visuals, infographics, and short videos explaining the benefits of the Single Window Portal. Utilize hashtags such as #JharkhandSingleWindow, #EaseOfDoingBusiness, and #InvestInJharkhand.
- **Content Marketing:** Create and distribute content such as blog posts, case studies, and white papers that highlight the portal's advantages, including success stories from businesses that have benefited from the streamlined process.

- **Traditional Media:**

- **Print Media:** Advertise in industry-specific journals, local newspapers, and business magazines. Feature articles about the portal's capabilities, user testimonials, and success stories.
- **Radio and Television Ads:** Produce short ads showcasing the ease of using the Single Window Portal, highlighting features like reduced processing times and improved efficiency.
- **Public Relations:** Issue press releases about the portal's launch, key achievements, and updates. Organize press briefings to discuss the portal's impact on business facilitation in Jharkhand.

- **Community Engagement:**
 - Workshops and Seminars: Host events to demonstrate the portal's features and benefits, provide live demonstrations, and answer questions from potential users.
 - Industry Forums: Participate in or organize forums and conferences where stakeholders can learn about the portal, provide feedback, and discuss its impact on the business environment.
- **Strategic Partnerships:**
 - Industry Associations: Collaborate with industry associations to promote the Single Window Portal and integrate it into industry-specific initiatives.
 - Technical Experts: Partner with IT consultants and experts to ensure the portal's functionality, security, and user experience are top-notch.
 - Business Incubators and Accelerators: Engage with business incubators and accelerators to introduce the portal to startups and new businesses.

Skill Development and Strengthening of Tasar Producers for the state of Jharkhand.

- **Traditional Media:**
 - Print Media: Advertise in local newspapers, industry magazines, and tribal community journals. Highlight the project's goals, benefits, and training opportunities.
 - Radio and Television Ads: Create short, informative ads about the project, focusing on its impact on local communities, training programs, and new market opportunities.
 - Public Relations: Issue press releases and organize press conferences to discuss the project's launch, objectives, and expected outcomes. Engage with local media to cover success stories and milestones.
- **Community Engagement:**
 - Workshops and Seminars: Organize local workshops and seminars to introduce the project to farmers, explain the training programs, and demonstrate the new technology.
 - Field Visits: Arrange field visits and demonstrations for stakeholders and media to showcase the benefits of the project and the progress being made.
- **Strategic Partnerships:**
 - Tribal and Local Organizations: Collaborate with tribal organizations, local NGOs, and community leaders to promote the project and ensure it reaches the intended beneficiaries.
 - Technology Providers: Partner with technology providers to ensure the latest innovations are incorporated into the training and implementation phases.
 - Market Associations: Engage with market associations to help farmers understand market trends, pricing, and opportunities for selling their silk products.

5 Use of ICT/ Innovative Technology towards Project Implementation

Incorporating Information and Communication Technology (ICT) and innovative technologies into the IEC strategy can significantly enhance project implementation. ICT tools, such as digital platforms, mobile applications, and social media, facilitate real-time communication, streamline information sharing, and provide interactive educational resources. Innovative technologies, including virtual reality (VR) and augmented reality (AR), can create immersive educational experiences and engage stakeholders more

effectively. By leveraging these technologies, the IEC plan can ensure broader reach, higher engagement, and more efficient communication, ultimately contributing to the project's success.

g) Project Cost Estimation and State Government Contribution to the Cost

Table 128: IEC (Branding and Marketing) Project Cost Estimation

S/N	Details of the Units	2024-25	2025-26	2026-27	Total	Bench mark Cost of the Programme (INR Crores)	Budget Estimation (INR Crores)
1	IEC (Branding and Marketing) @ 5% of the total estimated project cost under RAMP Programme	-	-	-	-	-	4.09
Total Cost							4.09

Table 129: IEC (Branding and Marketing) Project Cost Contribution

#	Details of the Cost	GOI Contribution through scheme convergence	State Contribution	RAMP Contribution	Total of Project Cost (in Crore)
1	Proposal for Information, Education, and Communication	0.00	0.00	4.09	4.09

Conclusion

With abovementioned detailed list of Proposed Projects, our Strategic Investment Plan aims to revitalize the MSME sector in the mineral-rich state of Jharkhand, stimulating industrial recovery and enhancing resilience from the post COVID-19 slowdown. The RAMP SIP leverages Jharkhand's traditional industries, organizing and diversifying MSME growth sustainable, while fostering skill development and innovation to create a robust state economy.

The Strategic Investment Plan for Jharkhand under Raising and Accelerating MSME Performance Scheme focuses chiefly these Disbursement Link Indicators (DLIs):

- i. Implementing the National MSME Reform Agenda
- ii. Accelerating MSME Sector Centre-State collaboration
- iii. Enhancing effectiveness of MSME CHAMPIONS Scheme
- iv. Strengthening Receivable Financing Market for MSMEs (TReDS)
- v. Enhancing Effectiveness of CGTMSE and "Greening and Gender" delivery
- vi. Reducing the incidence of delayed payments through ODRs

By Implementation of this Strategic Investment Plan, the state of Jharkhand aims for:

- Increased formalization of MSMEs
- Improved and efficient business enablement program
- Enhanced Convergence with centre schemes for MSMEs and reduced information asymmetry
- Develop export strategies to strengthen business ecosystem and market assistance
- Promote the local Tasar silk sector through rigorous capacity building and sector-wide policy push
- Foster MSME competitiveness along with concentrated efforts on formalized transformation of self-help groups to micro units
- Encourage systemic development of women-led entrepreneurship in Jharkhand

The challenge assessment survey highlighted the grave need for enabling a stronger system for credit assistance and facilitation along with centre-state scheme convergence, formalization through Udyam registration, capacity building, promotion of traditional industries and greening of MSMEs.

By identifying key areas of intervention, leveraging state resources, and fostering collaboration between stakeholders, this plan would accelerate economic growth, develop skills, and enhance competitiveness. Jharkhand's rich mineral resources, strategic location, and skilled workforce make it an ideal hub for MSMEs. With a well-structured RAMP plan, the state can attract investments, promote innovation, and empower entrepreneurs, leading to a prosperous and sustainable future with more gender parity within the MSME sector. By implementing this plan, Jharkhand can transform its MSME landscape, driving inclusive growth and becoming a beacon of economic success for the region.

The proposed Strategic Investment Plan under Raising and Accelerating MSME Performance is designed to propel Jharkhand towards MSME resilience, sustainable industry leadership and a thriving economy.