

RAISING AND ACCELERATING MSME PERFORMANCE - (RAMP) STRATEGIC INVESTMENT PLAN – GOA



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**Raising and Accelerating MSME Performance (RAMP)
Strategic Investment Plan (SIP) for State of Goa**

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1. Introduction

1.1. Overview of MSME in India

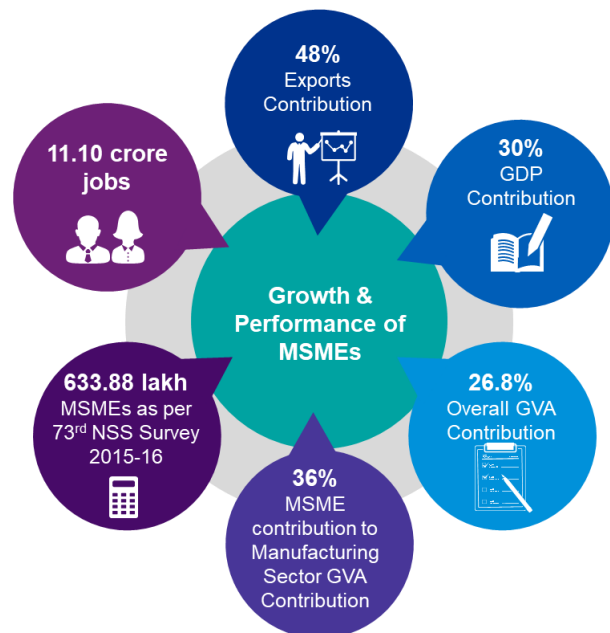
India is paving its way towards 'Atmanirbhar Bharat', propelled by positive developments around policies, domestic capabilities, and digital transformation. Manufacturing remains a core focus, and is expected to drive collaboration with other countries, prompted by India's cost advantage and geographical benefits. The Micro, Small and Medium Enterprise (MSME) sector can play a critical role in achieving the long-term vision of Atmanirbhar (Self-reliant) India by 2047.

The Micro, Small & Medium Enterprises (MSME) considered as a growth engine contributes towards reducing regional imbalances, poverty alleviation and assuring more equitable distribution of national income and wealth. The sector has unremittingly acted as the bulwark for the Indian economy, providing resilience to intercept global economic shocks and adversities. The sector plays a pivotal role in the overall growth of industrial economy. With a contribution of 30 per cent to India's GDP, MSME sector accounted to around 48 per cent of total exports. Being a source of employment for around 110 million people, MSME sector ranks second after agriculture sector, which is the largest employer. With approximately 63.4 million units, MSMEs contribute about 33.4 per cent of India's manufacturing output.

The contribution of the MSME sector to overall GVA rose from 29.3 per cent in FY18 to 30.5 per cent in FY20, and to the economic impact of the pandemic caused the sector's share to fall to 26.8 per cent in FY21. Also, MSME contribution to the manufacturing sector's GVA also fell to 36.0 per cent in FY 21 from ~37.5 per cent in FY21.¹

The sector witnessed a double-digit credit growth of 30.6 per cent, on average during January-November 2022, supported by the extended Emergency Credit Linked Guarantee Scheme (ECLGS) of the Union government. Further, the MSME sector is showing signs of financial resilience as seen from the GST data of MSME which reveals that GST paid by MSMEs after declining in FY21 has been rising since and now has crossed the pre-pandemic level of FY20.²

As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Program Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSMEs in the country engaged in different economic



Source: Economic Survey 2022, GoI and Annual Report of MoMSME, GoI

Figure 1: MSME Growth Indicators

¹ Economic Survey, Government of India, 2022-23

² Economic Survey, Government of India, 2022-23

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activities (196.64 lakh in Manufacturing, 230.35 lakh in Trade, 206.84 lakh in Other Services, and 0.03 lakh in Non-captive Electricity Generation and Transmission).

Out of the 633.88 lakh estimated number of MSMEs, 324.88 lakh MSMEs (51.25%) are in rural areas and 309 lakh MSMEs (48.75%) are in the urban areas, being a lever for equitable distribution of national income and inclusive economic growth.

The gross foreign direct investment (FDI) inflows for manufacturing sector increased, from USD 82 billion in FY21 to USD 83.6 billion in FY22, signaling rising confidence. A 35.4 per cent y-o-y increase in capital expenditure to nurture infrastructure development, is further expected to boost investment prospects in MSME landscape. The 2023-24 FY union budget has laid the foundation for the MSME sector to propel its growth trajectory. There has been ~ 200 per cent increase in the budgetary allocation for MSMEs in the last seven years, increasing from INR 6,481 crore in 2017-18 to INR 22.138 crore in 2023-24.

Allocation to the tune of INR 22,138 crore have been made in the Union budget for FY24 for the Ministry of Micro, Small and Medium Enterprises, Government of India³. Notwithstanding, Budget FY 2023-24 also encompassed of initiatives like the emergency credit line guarantee scheme, and the RAMP (Raising and accelerating MSME performance) program with an outlay of INR 6,000 crore. Also, the revamped credit guarantee scheme worth INR 9,000 crore is a shot in the arm for reviving the glory of MSMEs.

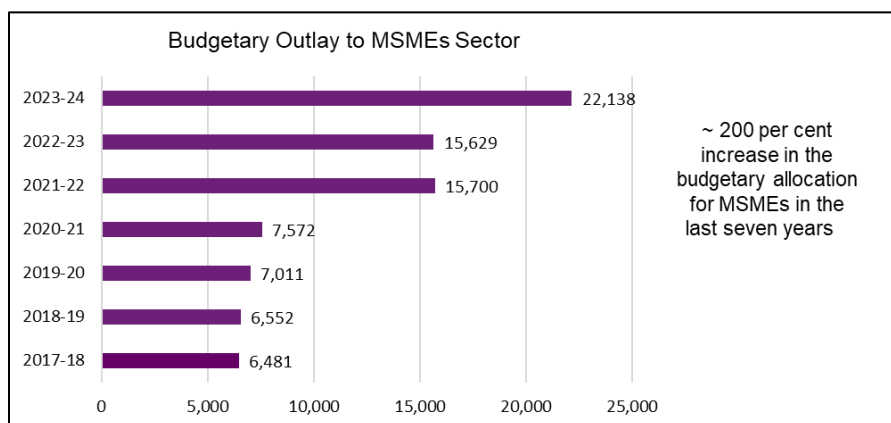


Figure 2: Budgetary Outlay to MSME Sector (INR Crore)

Thus, with the immense capacity of MSMEs for driving economic growth and development at regional, national, and global levels promoting and raising the competitiveness of MSMEs nationally and globally becomes an imperative to achieve long term sustainable and balanced growth.

1.2. About RAMP Programme

a. Background

Raising and Accelerating MSME Performance (RAMP) is a World Bank supported Programme, supporting the Ministry of MoMSME's "Implementing MSME competitiveness Programme- post Covid Resilience and Recovery Programme (MCRRP)", which aims at strengthening schemes that focus on improving market access, access to credit, strengthening institutions and

³ 'India's MSMEs must adopt the mantra of going from local to global' | Mint (livemint.com)

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governance at the Centre and State, improving Centre-State linkages and partnerships, addressing issues of delayed payments, and greening of MSMEs. RAMP seeks to support States to develop and implement strategic Programmes for MSMEs. States will have to conduct a diagnostic exercise and develop a State Strategic Investment Plan (SIP) defining main gaps, priorities for intervention and use of existing National and State schemes (including convergence of non-MSME schemes), and critical actions that need financing through the RAMP Programme. The SIP is an evidence-based plan for addressing the main challenges for MSME growth in the State, listing priority sectors and geographies for intervention, and including outcome goals over the next five years. All RAMP Programme interventions in the State will be based on the SIP.

b. Programme Outlay:

The total outlay approved under RAMP is for INR 6062.45 crore out of which INR 3750 Crore is a loan from the World Bank and the remaining INR 2312.45 Crore is the counterpart funding by the Government of India.

c. Programme Objective

The aim of the RAMP Programme is to strengthen institutions and access to markets to enhance MSME Performance. The objectives of the Programme are:

- Strengthening coordination and institutions at the National and State level
- Building and integrating technology platforms
- Enhancing firm capabilities and access to markets
- Strengthening the receivables financing market
- Enhancing guarantee products towards increased greening and gender participation
- Expanding access to Online Dispute Resolution Mechanism (ODR)

d. Key Result Areas:

The Programme has identified two results areas viz:

- i. **Result Area#1: Strengthening Institutions and Governance of the MSME Programme:** This intervention will target results at the Central and State levels to address institutional capacity and coordination constraints. This RA aims to strengthen National and State institutions to deliver on the MSME agenda through better CG level and CG - State coordination in the MSME sector; enhanced policy capacity of MoMSME to undertake evidence-based policy and Programme design; improved and interoperable portals to deliver online services to MSMEs at scale and in a cost-effective manner; and a more decentralized, flexible, and cohesive MSME Programme led by States.
- ii. **Result Area#2: Support to market access, firm capabilities, and access to finance:** The intervention will aim to use technology-driven solutions and leverage platform approaches to achieve economies of scale and better outreach of quality market-based private sector service provision in the areas of firm capabilities and access to finance. This RA aims to improve the quality, coverage and delivery of the existing Firm Capabilities schemes and strengthen the market for BDS; improve access to finance and working capital by strengthening receivable financing markets for MSMEs through well-functioning digital factoring platforms; improve access to finance for women entrepreneurs and greening investments through CGTMSE; and strengthen dispute resolution mechanisms

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for delayed payments to MSMEs by incorporating online dispute resolution and private sector provision of these services.

e. Disbursement Linked Indicators (DLIs)

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



Figure 3: Disbursement Linked Indicators (DLIs)

f. State Participation - Strategic Investment Plan (SIP)

RAMP entails preparation and implementation of SIPs which will lay out a plan for a four-year period (FY 2023-24- FY 26-27) which will be results based with budgeted MSME support. The SIP will require formulation of milestones to be developed by States which will be approved by the Ministry. Financial assistance will be disbursed to the States based on achievements against agreed upon targets as per the SIPs.

The SIP will serve as a strategic roadmap to strengthen the resilience of MSMEs and provide support for the development of the MSME sector in the State. It will address not just traditional challenges faced by the MSME sector but will also build systemic capacity to respond to emerging challenges. The SIP will be based on a diagnostic exercise which will gather evidence- based data and information on the MSME sector in the State.

The SIP would focus on identification of gaps by the State. Moreover, as part of the SIPs, the States are expected to converge other sources of financing including their own budgetary resources that are critical for development. So, the effective amount going into MSME development in the State through the SIP process would be a substantial amount.

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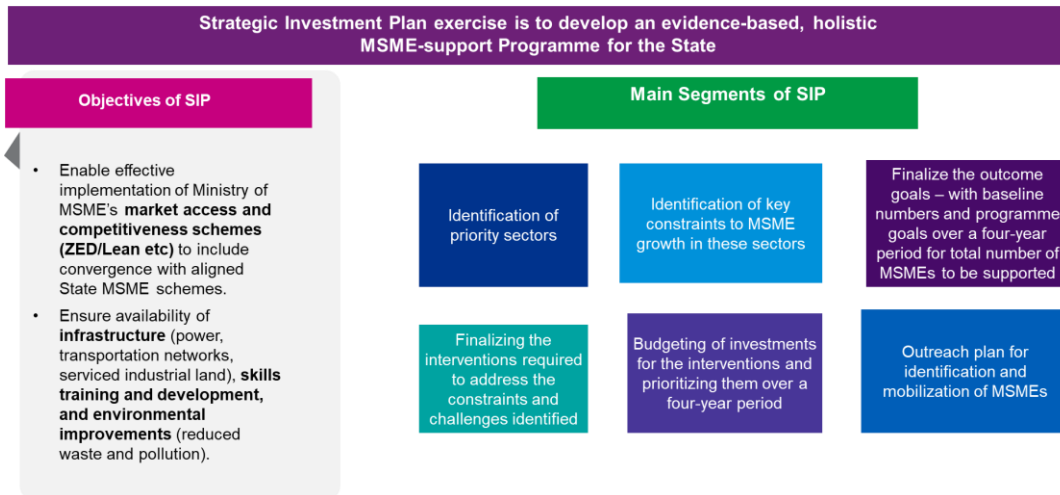


Figure 4: State Strategic Investment Plan (SIP) under RAMP

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2. Overview of Goa

Goa, State of India, comprising a mainland district on the country's southwestern coast and an offshore island. It is located about 250 miles (400 km) south of Mumbai (Bombay). One of India's smallest states, it is bounded by the states of Maharashtra on the north and Karnataka on the east and south and by the Arabian Sea on the west. The capital of Goa is Panaji (Panjim), on the north-central coast of the mainland district. Formerly a Portuguese possession, it became a part of India in 1962 and attained statehood in 1987. Total area is 1,429 square miles (3,702 square km). As per Census 2011, the population of goa is 1,457,723.4

Goa is one of the most sought-after destinations for tourists from all over the world. Its scenic beaches, mild weather, friendly culture, thriving nightlife and delectable food are the main attractions. Its rich flora and fauna owing to its location in the Western Ghats, classified as a biodiversity hotspot, sapphire skies, and golden, palm-fringed beaches make it the supreme holiday destination for domestic and foreign and high-end tourists alike. But these are not the only things that make Goa unique.

Goa has well-developed infrastructure, roadways, railways, airport, seaport, high socio-economic indicators, skilled talent etc. that makes the state an ideal destination for investment. Goa has the highest GDP per capita among all Indian states, two and a half times as high as the GDP per capita of the country. The Eleventh Finance Commission of India named Goa the best-placed state because of its infrastructure, and India's National Commission on Population rated it as having the best quality of life in India (based on the commission's "12 Indicators"). It is the third-highest ranking among Indian states in human development index.⁵

S. No.	Parameter	Details
1.	Capital	Panjim
2.	State language	Konkani
3.	Number of districts	2
4.	Area (Sq. KM)	3,702
5.	Actual Population	14.59 Lakhs
6.	Sex ratio	973
7.	Schools	2,150
8.	Food godowns ⁶	15
9.	Product with GI tag	Cashew and Feni

Table 1: Demographic details of Goa

⁴ <https://www.britannica.com/place/Goa>

⁵ <https://www.goaibp.goa.gov.in/about-go/>

⁶ <https://nfsa.gov.in/State/GA>

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2.1. Demographics

Goa comprises of 2 districts, 11 Talukas, 334 villages and 71 towns. As per the Census India 2011, Goa has 343611 households, population of 1458545 of which 739140 are males and 71,94,05 are females. The population of children between age 0-6 is 144611 which is 9.91% of total population. The sex-ratio of Goa state is around 973 compared to 943 which is national average of India. The literacy rate of Goa state is 79.91% out of which 83.32% males are literate and 76.41% females are literate.

2.2. Key Economic Indicators of Goa⁷

Goa's Gross State Domestic Product (GSDP) was Rs. 914.17 billion (US\$ 11.09 billion) in 2022-23. The GSDP (in Rs.) increased at a CAGR of 6.41% between 2016-17 and 2022-23. Goa's Net State Domestic Product (NSDP) was Rs. 735.33 billion (US\$ 10.05 billion) in 2020-21.

Tourism is the largest segment in the services sector. Goa is traditionally known as a tourist paradise for its natural scenery, beautiful beaches, and cultural diversity. In the State Budget 2022-23, Rs. 2.5 crore (US\$ 0.32 million) has been allocated to the Goa Tourism Board. In 2021, Goa recorded arrival of 3,308,089 domestic tourists and 22,128 foreign tourists.

Goa currently has a total of 38 operational mining leases with a reported production of 9.84 million tons in 2018-19. Exports of iron ore from the state reached US\$ 112.55 million in FY22 (until February 2022). The Mormugao port handled 8,242 thousand tons of cargo traffic in FY23 (April-September 2022).

Goa has a coastline of ~104 kms and inland waterways of ~250 kms. The coast is full of creeks and estuaries formed by rivers. 125.6 thousand tons of marine fish were harvested in 2019. In 2021-22, exports of marine products from Goa stood at US\$ 72.34 million.

According to the Department for Promotion of Industry and Internal Trade (DPIIT), between October 2019-June 2022, FDI inflow in Goa stood at US\$ 118.98 million.

Merchandise exports from the state in FY22 stood at US\$ 2.43 billion, and in FY23 (till August 2022) stood at US\$ 0.99 billion.

2.3. Key Sectors in Goa⁸

a. Tourism

Goa is a popular tourist destination due to its natural beauty and bountiful avenues for leisure and relaxation. The tourism industry directly contributes 16.43% to Goa's Gross Domestic Product (GDP) and directly employs ~35% of the state's population. The state is trying to recuperate from effects of the pandemic with induced investments and planned developments. The key highlights are as below,

- During the state budget FY 2022-23, Rs. 2.5 crore had been allocated to Goa Tourism Board
- Rs. 80 crores were allocated for various tourism infrastructure development projects

⁷ <https://www.ibef.org/states/goa-presentation>

⁸ <https://www.ibef.org/states/goa>

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- Rs. 2 crore (US\$ 0.26 million) has been allocated under the ‘Tourist Guide Certification Scheme’, which is expected to increase the base of tourist guides to around 1,000 guides over the next two years.
- In September 2022, the Goa Tourism Department introduced a Draft Jetty Policy 2022 to strike a balance between tourists and jetty owner’s interests in Goa.
- Chief Minister of Goa, Mr. Pramod Sawant, in association with BLADE, launched three helicopter services in Goa in May 2022. This will give a boost to the tourism sector.
- In 2021, Goa recorded arrival of 3,308,089 domestic tourists and 22,128 foreign tourists.

b. Agriculture⁹

Goa has made a remarkable progress in agriculture sector besides various other spheres of economic upliftment. The GSDP of Goa stands at Rs. 80,000 per annum. Though tourism and mining are at forefront in terms of employment generation, agriculture has been providing livelihood support to almost 12 Lakhs of the population. The agriculture along with Forests in Goa is instrumental in keeping Goa green and cover nearly 65% of the total area of the State.

At the time of liberation, nearly 70% of the population was involved in agriculture as their full-time occupation. Paddy was the predominant crop of the State followed by Cashew and Coconut. The cropping pattern is changing and today, we have Cashew which is cultivated in nearly 55,000 Ha with paddy covering about 31,000 Ha. The cultivation of horticultural crops is gaining importance due to the better returns, lower risk, and tolerance of these crops for part time farming. The State of Goa is aiding agriculture at all levels to provide substantial returns to rural people. The Department of Agriculture aids with farmer from land preparation to the extent of marketing of the produce.

Processing adds value to Agriculture produce. Cashew kernel processing, Feni extraction are important agro industry with Fruit processing like Mango, Kokum, Jamun supporting the sector. Agro cottage industries making Papad, Pickles, Medicine, Masala etc. are also booming in the state.

c. Pharmaceuticals¹⁰

The pharmaceutical sector plays a vital role in Goa as well as India’s health care system by providing safe, proven alternatives to more expensive brand name prescription drugs. In addition, pharma companies are increasingly exporting their products and expanding their presence throughout the world. Pharmaceutical formulations are the major focus sub-sector in Pharma industries in Goa.

The pharmaceutical industry in Goa produces 12% of the total medicines manufactured in India; and about 70% of their produce is exported to the most developed countries in the world, while 30% is consumed in the domestic market. The Pharmaceutical and Medical Devices Sector accounts for a 10% share in the State’s GDP with estimated yearly revenues of more than Rs. 18,000 crores (USD 2.40 billion). 70% of the production accounts for exports amounting to USD 1.57 billion. The Verna Industrial Estate has Pharmaceutical and Medical Devices Clusters as pharmaceuticals being one of the focus sectors of the investment policy of Goa. Goa is also well

⁹ <https://www.agri.goa.gov.in/Overview;jsessionid=D778C98C8410C977859EE4B50510FF89?0>

¹⁰ <https://diplomatist.com/2021/07/15/pharma-manufacturing-in-go/>

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connected by sea and air. The Mormugao port is a notified port for both import and export of pharmaceutical products with an Assistant Drug Controller Office in Mormugao.

The pharmaceutical segment has established its concrete presence in Goa and received approvals from regulated bodies like US FDA, UK MHRA etc.

d. Fishing¹¹

Goa is one of the key fish producing states in India. Marine fisheries provide livelihood to numerous people in the state. The government aims to make Goa a fisheries hub by developing the fishing infrastructure in the state.

Fishes form an integral part of Goan life and culture, as it is one of the most important food items for >90% of the population. Goa, with a coastline of 104 kms (1.28% of the Indian coastline), poses a great opportunity for the fisheries sector, which contributes ~2.5% to the state's total GDP and 17.1% to the state's agricultural GDP. Marine and coastal fisheries contribute 97% to the total fish production in Goa. Goa is bestowed with 330 ha. of brackish water resources, which hold good potential in development of fisheries, particularly through capture and coastal aquaculture. As per State Budget 2020-21, fisheries have been allotted an annual fund of Rs. 2,223.50 lakh (US\$ 3.03 million). The Sagar Mitra scheme aims to develop fisheries in rural areas by educating the local youth on fishing and fisheries.

e. Mining¹²

The State of Goa is endowed with Mineral Resources. Iron ore, Manganese ore, Bauxite are minerals of economic importance. Besides there are minor minerals like Basalt, Laterite stones and rubbles, River sand, Murrum etc., which are in great demand as construction material. This industry is labour intensive and provides work to large number of people.

Mining in Goa today is synonymous with iron ore mining. Exploration for Iron ore started at the beginning of the 20th Century. Present day mining resumed in 1947 which marks the beginning of modern-day mining and export of iron ore. The exports have steadily increased from 4,36,400 tonnes of iron ore in 1951 to 35 million tones in 2008-09. The Goan iron ore is exported to China, Japan, Taiwan, South Korea, and Eastern European Countries.

Iron ore mining in Goa is completely in the private sector. The Iron ore deposits are distributed over the Northern, Southern and Central Blocks of Goa. The Northern Block deposits are richer both in terms of quality and quantity of the ore, as compared to the Southern and Central Blocks.

Infrastructure wise Goa has an advantage over other exporting regions in the countries in view of its being endowed with a deep seaport and waterways that crisscross the territory facilitating barge transport. The two rivers Mandovi and Zuari have proved to be a boon to the working industry as they provide cheap river transport. These two rivers and the Mormugao Harbour are nature's gift and are natural resources of Goa.

2.4. MSMEs in Goa

The Micro, Small & Medium Enterprises (MSMEs) have been contributing significantly to the expansion of entrepreneurial endeavors through business innovations. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to

¹¹ <https://www.ibef.org/states/goa>

¹² <https://dmg.goa.gov.in/#>

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meet demands of domestic as well as global markets. 33,389 MSMEs are registered on Udyam out of which 95.91% are micro enterprises. The sector is not formalized, and many businesses are not informed about the formalization initiative by Ministry of MSME and the State. Registered MSMEs are majorly looking forward for finance and marketing assistance. The share of Manufacturing and Service sector for MSMEs in Goa is 18.50% and 81.50% respectively.

- Goa recorded over **\$2.15 Bn** worth of exports in 2022-23.
- **Among top 3 states with highest Per Capita Net State Domestic Product (\$6,653) in India. Goa GSDP (current price) is approx. \$12.18 billion in FY 23.**
- **4th highest literacy rate amongst Indian states & UTs.**
- Goa is the most urbanized state in India with **62.17% urban population.**
- **FDI inflow in Goa stood at US\$ 118.98 million (Oct 2019-Jun 2022)**

MSME Snapshot

Total 31 thousand registered MSMEs in the state, with **~60% in North Goa**

More than 96% of total registered MSMEs in the state **are Micro**

Employment of ~1.6 Lakhs in the State (~25% women)

MSME focused policies - Tourism Policy, Beach Shack Policy, Start-up Policy etc.

The share of Manufacturing and Service sector for MSMEs in Goa is 18.50% and 81.50% respectively.

2.5. Central Govt. Schemes benefitting MSMEs in Goa

MSMEs, or Micro Small and Medium Enterprises, play a significant role in the economic development of India. The sector has seen a remarkable growth in the number of enterprises in recent years, with a CAGR of 18.5% from 2019 to 2020. The sector has contributed immensely to the GDP of the country and has also promoted entrepreneurship in semi-urban and rural areas of the country. A revision in MSME definition was announced in the Atmanirbhar Bharat package on 13th May 2020. As per this announcement, the definition of Micro manufacturing and services units was increased to Rs. 1 Crore of investment and Rs. 5 Crore of turnover. The limit of small unit was increased to Rs. 10 Crore of investment and Rs 50 Crore of turnover. Similarly, the limit of medium unit was increased to Rs. 20 Crore of investment and Rs. 100 Crore of turnover. The

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Government of India on 01.06.2020 decided for further upward revision of the MSME Definition. For Medium Enterprises, now it is Rs. 50 Crore of investment and Rs. 250 Crore of turnover.

Goa has been actively implementing MSME schemes of Center and State benefiting the enterprises. Below are the details of the beneficiaries of the schemes:

MSME Schemes	Incentives	Beneficiaries in India	Beneficiaries in Goa
Prime Minister's Employment Generation Programme (PMEGP)	<ul style="list-style-type: none"> • Credit linked subsidy program for setting up new micro-enterprise in non-farm sector. • Margin Money subsidy ranges from 15% to 35% of project cost for projects up to <ul style="list-style-type: none"> ○ Rs. 50 Lakh in Manufacturing sector ○ Rs. 20 Lakh in the Service sector. • For beneficiaries belonging to Special categories such as SC/ST/ Women/ Minorities/ Ex-Servicemen/ Transgenders/ Aspirational districts/NER, the margin money subsidy <ul style="list-style-type: none"> ○ 35% in rural areas ○ 25% in urban areas 	Since 2016-17 to 2022-23 (As on 21 st June 2023), 5.14 lakh micro enterprises have been assisted with a margin money subsidy of Rs 14,928 crore providing employment to an estimated 41 lakh persons	530 projects have been sanctioned under PMEGP out of which Margin Money has been disbursed to 420 projects as 21 st June 2023
Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)	<ul style="list-style-type: none"> • Credit guarantee for loans up to Rs. 2 crores, without collateral and third-party guarantee • Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakhs) to 75% (others) • 50% coverage is for retail activity. 	During last 9 years, the credit guarantee is extended to around 47.82 lakh cases amounting to Rs. 2.88 lakh crore. Whereas the total no of settled claims are 2.97 lakhs amounting to Rs. 7184 crores	During last 9 years, the credit guarantee is extended to around 16,232 cases amounting to Rs.1072 crore. Whereas the total no of settled claims are 625 amounting to Rs. 28.85 crores

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MSME Schemes	Incentives	Beneficiaries in India	Beneficiaries in Goa
Micro & Small Enterprises Cluster Development Programme (MSE-CDP) Scheme	<ul style="list-style-type: none"> • Creation of Common Facility Centers including Plug & Play Facilities. • Support for Infrastructure Development Projects including Flatted Factory Complexes. 	As on 20.06.2023, 292 Projects are completed under this Scheme.	1 project is completed and 1 project is in progress as on 20.06.2023
Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	<ul style="list-style-type: none"> • GoI support: <ul style="list-style-type: none"> ○ Upto Rs. 2.5 cr. for upto 500 artisans ○ Rs. 5 cr for more than 500 artisans. • A production facility is set up with latest machineries • Soft Interventions – upto Rs. 25 lakhs • Raw material support, Exposure Visits, Buyer Seller Meets, Marketing connect, e-commerce, Design support 	From the year 2015 to 21st June 2023, 513 clusters have been approved with GoI grant worth Rs. 1336.10 crore that will benefit about 2.99 lakh artisans.	NIL
Entrepreneurship and Skill Development Programme (ESDP) Scheme	<ul style="list-style-type: none"> • Widen the base of entrepreneurship by development, achievement, motivation and entrepreneurial skill to the different sections of the society 	Upto 18.01.2023, Total No. of Programmes Completed under ESDP are 1105 and No. of Beneficiaries under ESDP are 66502	NIL
National SC-ST Hub Scheme	<ul style="list-style-type: none"> • Central State Collaboration initiative • Marketing and mentoring support through participation in exhibitions and vendor development programmes. • Free skill trainings and distribution of trade 		

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MSME Schemes	Incentives	Beneficiaries in India	Beneficiaries in Goa
	specific tool kits to trained candidates under the Skill Development programmes.		
MSME CHAMPIONS Scheme	<ul style="list-style-type: none"> • MSME-Sustainable (ZED) • MSME-Innovative (for Incubation, IPR, Design) • MSME-Competitive (Lean) • Digital MSME 	<ul style="list-style-type: none"> • Over 26000 nos. of MSMEs registered under MSME Sustainable (ZED) certification Scheme. • In MSME-Innovative (Incubation), Host Institutes (HIs) approved: 632 nos. & Ideas approved: 257 nos. • Under MSME-Innovative (Design), No. of Professional Design /Student Projects approved: 22 • MSME-Innovative (IPR) <ul style="list-style-type: none"> ○ No. of IP Facilitation Centres On-boarded: 88 ○ No. of Reimbursement for Patent – 108 ○ No. of Trademark reimbursement- 863 ○ No. of Design reimbursement- 37 	

Table 2: Central Government for State MSMEs

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2.6. State Initiatives for MSME

Directorate of Industries, Trade and Commerce, Goa has been enthusiastically enrolling the enterprises under Udyam Registration. As per the Udyam data, Goa has a total of 33,389 Udyam registrations, out of which, 32,024 are registered as micro enterprises, 1246 as small enterprises, and 119 as medium enterprises. Breakdown of Udyam Registration in Goa districts are provided below:

S. No.	District Name	Total Udyam	Micro	Small	Medium
1	North Goa	20,041	19,265	707	69
2	South Goa	13,348	12,759	539	50
Total		33,389	32,024	1,246	119

Table 3: Udyam Registration – District wise in Goa¹³

To provide financial assistance to the enterprises in the state; Department of Industries, Government of Goa formulated a scheme called '**The Goa State Incentives to Encourage Investments Scheme, 2017**' also called as the '**Umbrella Scheme**'. It came into force with effect from 1st October 2017.

Umbrella Scheme is a bundle of seven incentives meant specifically for manufacturing sector as listed below,

- a. Interest subsidy scheme
- b. Employment subsidy
- c. Incentives to green investments scheme
- d. Incentives for certification and IPR reimbursement scheme
- e. Incentives to training prospective employees.
- f. Incentive to local purchases scheme
- g. Capital subsidy scheme.

Objectives of the umbrella scheme:

- To create sustainable employment for Goan people
- To support environmentally sustainable industrial development while accelerating investment in the state
- To make the existing industry in Goa competitive
- To extend the benefits of the Investment Policy schemes to beneficiaries in time bound manner

¹³ https://dashboard.msme.gov.in/udyam_dist_wise.aspx?stid=30

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About the schemes:

a. Interest Subsidy Scheme

BENEFITS	<ul style="list-style-type: none"> Term Loan - Reimbursement of 30% of the interest paid and/or Working Capital Loan - Reimbursement of 30% of interest paid or 1.5% of turnover (whichever is less) Incentive in proportion to the % of Goan employees
ELIGIBILITY	<ul style="list-style-type: none"> Micro, Small, Medium manufacturing units, hinterland eco-tourism projects in lesser developed talukas Commenced commercial production after 01.10.2017 Minimum 60% Goan employees Loan from any nationalized bank, scheduled private bank, co-operative bank, EDC Ltd. Or any Non-Banking Financial institutions recognized by RBI
CEILING	<ul style="list-style-type: none"> Up to Rs. 25 Lakhs per annum
PERIOD	<ul style="list-style-type: none"> First 28 quarters post commencement of production
INELIGIBLE LOANS	<ul style="list-style-type: none"> Loan under any employment generation scheme Already availed modified interest rebate scheme of EDC Ltd.
PROPORTIONATE BENEFIT	<ul style="list-style-type: none"> <60 employees – No Benefit 60% employees - 60% Benefit >60% to <80% employees - >60% to <100% Benefit 80% & Above employees – 100% Benefit

b. Employment Subsidy Scheme

BENEFITS	<ul style="list-style-type: none"> Micro, Small, Medium, Eco tourism – reimbursement of 50% of salaries paid to Goan eligible employees Large – reimbursement of 25% of salaries paid to Goan eligible employees 60% to 80% employment – Proportionate benefit 80% and above employment – Full benefit
ELIGIBILITY	<ul style="list-style-type: none"> Micro, Small, Medium manufacturing units, hinterland eco-tourism projects in lesser developed talukas Minimum 60% Goan employees Being paid minimum salary of Rs. 8000 per month Relatives as per section 56 of income tax act 1961 - ineligible
CEILING	<ul style="list-style-type: none"> Micro, Small, Medium, Eco tourism – Upto 25 Lakhs p.a. Large – Up to Rs. 50 Lakh p.a. The benefit shall be restricted to Rs. 7000 / Person / Month

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PERIOD	<ul style="list-style-type: none"> For a maximum period of 7 years
PROPORTIONATE BENEFIT	<ul style="list-style-type: none"> <60 employees – No Benefit 60% employees - 60% Benefit >60% to <80% employees - >60% to <100% Benefit 80% & Above employees – 100% Benefit

c. Incentives to Green Investments Scheme

BENEFITS	<ul style="list-style-type: none"> Reimbursement of 25% of cost of Water & Energy audit Reimbursement of 40% of cost of Power conservation equipment
ELIGIBILITY	<ul style="list-style-type: none"> Micro, Small, Medium & Large manufacturing units Conducted Water and Energy audit Purchased power saving equipment
CEILING	<ul style="list-style-type: none"> Water & Energy Audit – Rs. 1 Lakh / Unit Power Conservation Equipment – Rs. 10 Lakh / Unit
PERIOD	<ul style="list-style-type: none"> During validity of the scheme

d. Incentives for certification and IPR reimbursement scheme

BENEFITS	<ul style="list-style-type: none"> Reimbursement of 100% of cost of obtaining certificates (excluding hotel / travel charges etc.) Reimbursement of 50% of cost of registering IPR & fees paid to the registry
ELIGIBILITY	<ul style="list-style-type: none"> Micro, Small, Medium & Large manufacturing units. Hospitals, educational bills Any standard certification except statutory certificates Intellectual Property Rights
CEILING	<ul style="list-style-type: none"> Certification - Rs. 8,00,000 IPR – Rs. 15,00,000
PERIOD	<ul style="list-style-type: none"> During validity of the scheme

e. Incentives to training prospective employee's scheme

BENEFITS	<ul style="list-style-type: none"> Reimbursement of 60% of cost of training to the unit Yearly application – incentive per year
ELIGIBILITY	<ul style="list-style-type: none"> Micro, Small, Medium & Large manufacturing units Training by approved skill training providers All institutes recognized by Directorate of technical education, Directorate of skill development and craftsmen training and DITC. Other statutory organization setup under act of parliament are eligible to be STP

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CEILING	▪ Rs. 60,000 / employee and Rs. 7,20,000 / Unit / Year
PERIOD	▪ During validity of the scheme

f. Incentive to local purchases scheme

BENEFITS	<ul style="list-style-type: none"> ▪ Reimbursement of 2% of the cost of local purchases ▪ Local purchases mean every industrial input purchased from Goa (irrespective of local manufacturing) except services. All items covered under SGST, except services shall be considered as eligible purchases
ELIGIBILITY	<ul style="list-style-type: none"> ▪ Reimbursement of 2% of the cost of local purchases ▪ Local purchases mean every industrial input purchased from Goa (irrespective of local manufacturing) except services. All items covered under SGST, except services shall be considered as eligible purchases
CEILING	▪ Rs. 5,00,000 / Unit / Year
PERIOD	▪ For 5 consecutive years from the date of first application

g. Capital subsidy scheme

BENEFITS	<ul style="list-style-type: none"> ▪ Capital subsidy of 30% of capital cost, provided the subsidy on building / office is restricted to Rs. 5 lakhs ▪ Capital subsidy of 30% of capital cost, provided the subsidy on building / office is restricted to Rs. 20 lakhs ▪ Under this scheme, the capital cost would involve the cost of, <ul style="list-style-type: none"> ○ All Plant & Machinery installed in the unit ○ Information & Communication Technology (ICT) equipment required to operate machinery ○ Office and factory premises
ELIGIBILITY	<ul style="list-style-type: none"> ▪ Micro and small-scale manufacturing units ▪ Commenced commercial production after 1.10.2017 ▪ Units which carry out substantial expansion after 1.10.2017 as defined in the umbrella scheme
CEILING	<ul style="list-style-type: none"> ▪ Micro units – Rs. 10 Lakhs ▪ Small units – Rs. 20 Lakhs
PERIOD	▪ Onetime benefit

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3. Key Stakeholders

The Directorate of Industries, Trade and Commerce (DITC) being the nodal agency for RAMP, along with the State MSMEs and Industry Associations shall be the primary stakeholders. DITC is concerned with the promotion, development, and regulation of Industries within the State of Goa. It is also responsible for implementing government policies for the all-round development of industries in the State in coordination with Goa Investment Promotion and Facilitation Board (GIPFB), Goa Industrial Development Corporation (Goa IDC), Goa Handicraft Rural Small Scale Industrial Development Corporation (GHRSSIDC), Khadi & Village Industries Board (KVIB), EDC Ltd. and other departments of the government. DITC is involved with policy framing, planning, administrative framework, putting in place guidelines, and implementation of both State and Central sponsored schemes. DITC provides aid, mentoring, and various support systems to entrepreneurs.

In addition to MSMEs and DITC, other Line Departments, Financial Institutions (*Banks, NBFCs, and other Financial Institutions*), Skill & Capacity Building Institutions, Academic Institutions, TReDs platforms (*M1 Exchange, RXIL, InvoiceMart*), and e-commerce platforms (*ONDC, Amazon, Flipkart*) etc. will also play pivotal role in MSME development under RAMP programme.

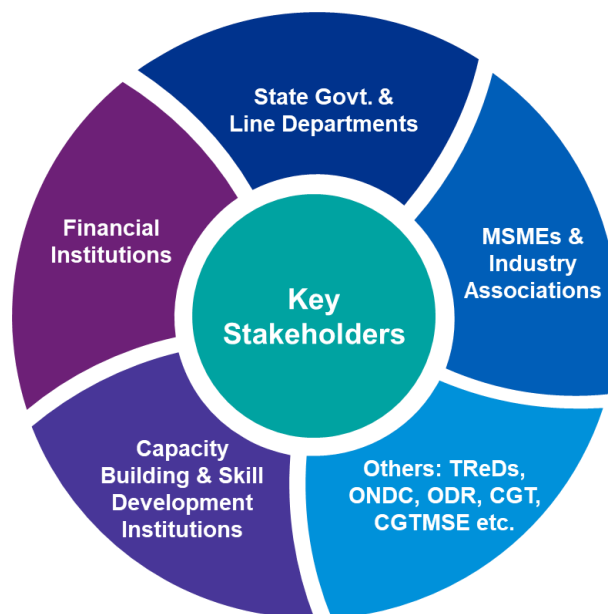


Figure 5: Key Stakeholders

3.1. Govt. Departments and Line Departments

- a. **Goa Industrial Development Corporation (GIDC):** The Goa Daman and Diu Industrial Development Corporation (GDDIDC) was established by the Government of Goa, Daman & Diu in February 1966 under the provisions of Goa, Daman and Diu Industrial Development Act, 1965 with the aims and objectives of securing and assisting in the rapid and orderly establishment of industries in Industrial Areas and Industrial Estates in Goa. One of the important activities of the Corporation is setting up of Industrial Estates and offer developed plots to industrial units and so far, established twenty Industrial Estates in Goa, Daman and Diu.

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- b. MSME Development Institute (DI):** MSME Development Institute Goa is an organization established by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India. The institute is responsible for providing support and services to MSMEs in the state of Goa. The main objective of the institute is to promote entrepreneurship and assist in the development of MSMEs by providing them with training, consultancy, and other support services.
- c. Goa Khadi and Village Industries Board:** Goa Khadi and Village Industries Board established under the Goa, Daman and Diu Khadi and Village Industries Board Act, 1965. It 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. Its functions also comprise building up of a reserve of raw materials and implements for supply to producers, creation of common service facilities for processing of raw materials as semi-finished goods and provisions of facilities for marketing of KVI products apart from organization of training of artisans engaged in these industries and encouragement of co-operative efforts.
- d. Economic Development Corporation (EDC):** Economic Development Corporation (EDC) of Goa established in March 1975. EDC has been a professionally managed organization and acts as an excellent Delivery Channel for conversion of the Government policies and delivering them to the citizens. The main function of the EDC is to extend financial assistance by means of various financial products, to encourage and promote participation of capital in various forms like equity, preference or debentures in industrial enterprises and other economic activities, to identify and motivate entrepreneurs to set up industries and assist them by providing required training and guidance etc.
- e. Goa Investment Promotion and Facilitation Board (Goa-IPB):** Goa Investment Promotion and Facilitation Board (Goa-IPB) established in the year 2014 and has been mandated by the Government of Goa for promoting and facilitating investments in the State. The Board provides and/or facilitates approvals from the Government of Goa and its entities and aids in obtaining clearances from the Central Government or its entities.
- f. District Rural Development Agency (DRDA):** The District Rural Development Agency (DRDA) organization aims to promote rural development in the 2 districts. It was established in 1980 under the Ministry of Rural Development. The DRDA works towards improving the quality of life of people living in rural areas by implementing various schemes and programs. One of the main objectives of the DRDA is to provide basic infrastructure facilities such as roads, water supply, sanitation, and electricity to rural areas. It also focuses on promoting livelihood opportunities for rural communities through various skill development programs and employment generation schemes.
- g. Department of Information Technology, Electronics and Communications (DITEC):** The Department of Information Technology, Electronics and Communications (DITEC) is responsible for the development and implementation of policies related to information technology, electronics, and communications in the state. The department aims to promote the use of technology in various sectors such as education, healthcare, agriculture, and tourism. DITEC has several initiatives to promote the use of technology in Goa. One such initiative is the Goa IT Policy 2018 which aims to create a conducive environment for the growth of the IT industry in the state. The policy focuses on promoting entrepreneurship, creating a skilled workforce, and providing infrastructure support to IT companies. Another initiative by DITEC is the Goa Startup Policy 2017 which aims to promote startups in the state.

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The policy provides various incentives such as funding support, mentorship, and incubation facilities to startups.

- h. Department of Civil Supplies and Consumer Affairs Goa:** Department of Civil Supplies and Consumer Affairs is a regulatory Department and implements various statutory provisions as contained in the Essential Commodities Act 1955 and the rules made there under regulating procurement and/or distribution of essential commodities namely rice, wheat, sugar, edible oil and kerosene oil under the Public Distribution System (PDS). Renewal of the ration cards every five years. Issue of New ration cards within the State.
- i. Directorate of Food and Drugs Administration:** The Directorate of Food and Drugs Administration was established in November 1991. The Directorate works for pharmaceutical excellence and health by ensuring the availability of safe, effective and quality food and drugs to the public and endeavors to continue with the time-tested tradition of sustaining Goa Food and Drugs Administration as one of the best FDA in the Country.
- j. Goa State Pollution Control Board:** The Goa State Pollution Control Board established on 1st July 1988 is a Statutory Board constituted under the Water (Prevention & Control of Pollution) Act, 1974. The Board is responsible for controlling water and air pollution. Board has various sections for undertaking its activities such as scientific section for carrying out analysis of water, air and soil samples of industrial effluents, rivers, wells, etc. Technical section handles the consent management, Legal section handles all the legal / Court matters related to the functions of the Board and Administrative & Account section for all the administrative matters of the Board
- k. Department of Environment and Climate change:** The Department of Environment has been functioning independently since 2018 after bifurcation of Dept of Science, Technology & Environment (DST&E) which was established in the year 1983. The Department implements environmental projects relevant to the State, and enforcement of “environmental protection/pollution control” laws. The mandate of the Department is executed through various statutory and non-statutory agencies/authorities.
- l. Inspectorate of Factories and Boilers:** The Factories Act, 1948 and The Boilers Act, 1923 was carried out by the Factory Inspector functioning under the authority of Commissioner, Labour, and Employment, Government of Goa. Later, it bifurcated the Factory and Boiler Inspectorate from the Office of the Commissioner, Labour, and Employment and became "Inspectorate of Factories and Boilers". Activities of the Department includes the approval of factory plans, Registration, grant & renewal of factory license, Routine inspections of registered factories, Inspections for new coverage of factories, investigation of accidents, dangerous occurrences & occupational diseases reported etc.
- m. Infotech Corporation of Goa:** NFO Tech Corporation of Goa Ltd. (ITG), an ISO 9001:2008 Certified Organization, has been set up by the Government of Goa to promote overall growth of the state's economy using Information Technology. Government decided to entrust the work of development of infrastructure for IT Industry to this Corporation.

3.2. Industry Associations and Industrial Estate Associations

- a. Goa Chamber of Commerce and Industry:** The Goa Chamber of Commerce and Industry (GCCCI) is a non-profit organization that represents the interests of businesses. It was established in 1908 and has since been working towards promoting trade, commerce, and industry in the region. The GCCCI acts as a bridge between the government and the business

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community, providing a platform for dialogue and cooperation. The GCCI has a wide range of activities aimed at promoting economic growth and development in Goa. It provides various services to its members, including networking opportunities, business promotion, advocacy, and training programs.

- b. Confederation of Indian Industry:** The Confederation of Indian Industry (CII) is a non-government, not-for-profit, industry-led and industry-managed organization that works to create and sustain an environment conducive to the development of India. The CII was established in 1895 with over 9,000 members from various sectors including manufacturing, services, and small and medium enterprises. The CII has a strong presence in Goa, with the Goa State Council serving as the regional arm of the organization. The council works towards promoting industrial growth and development in the state by engaging with policymakers, facilitating business networking opportunities, and providing support to local businesses.
- c. World Trade Centre (Goa) Association (WTC-Goa):** World Trade Center (WTC) Goa is an initiative of M. Visvesvaraya Industrial Research and Development Centre (MVIRDC), promoter of WTC Mumbai. WTC Goa facilitates trade and investment promotion in the state, assists local businesses to foray into global markets and help enhance competitiveness of Goa.
- d. Goa State Industries Association (GSIA):** Goa State Industries Association is an apex body representing Micro, Small & Medium Enterprises (MSME) in Goa on various State & Central Govt. Bodies. Established in 1965 by the Small Industrialists mainly to strengthen the economic base of Goa. GSIA is represented on various boards viz. Goa Industrial Development Corporation (GIDC) Board, Goa MSE Facilitation Council, Goa State Pollution Control Board (GSPCB), Goa Handicrafts, Rural and Small-Scale Industries Development Corporation Ltd. (GHRSSIDC) etc.
- e. Verna Industrial Estate Industries Association:** Verna Industries Association was established in 1996, as a few stakeholders wished to create a platform to interact with the various government agencies to bring about an improvement in the operations of the Industrial Estate. From the beginning, given that Verna had a lot of multinational corporations as members, the thought process was always on how to improve infrastructure and get better facilities for which the benchmarks were high, be it national or global. Verna Industrial Estate is the biggest industrial estate in Goa.
- f. The Bicholim Industrial Estate Industries Association (BIEIA):** BIEIA located in the Bicholim Industrial Estate area. The association aims to promote industrial growth and development in the region, as well as to provide a platform for its members to voice their concerns and suggestions. It is located in the northern part of Goa and covers an area of approximately 1,000 acres. It is home to a diverse range of industries, including pharmaceuticals, engineering, textiles, and food processing. The estate provides employment opportunities to thousands of people in the region and contributes significantly to the state's economy.
- g. Pilerne Industrial Estate Association (PIEA):** Pilerne Industrial Estate Association (PIEA) was established in 1995 with the aim of promoting and developing the industrial estate. PIEA provides various facilities and services to its members, including security, maintenance, and infrastructure development. The industrial estate is spread over an area of 1,50,000 sq.m. and has more than 200 units engaged in various industries such as pharmaceuticals, engineering, electronics, and food processing. The association also works closely with the government to

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address issues related to infrastructure development and policy changes that affect the industrial sector.

- h. Honda Industrial Estate Association:** The Automobile Corporation of Goa Ltd. Located in Honda Sattari. Corporation is already manufacturing buses for many of its foreign clients. Honda through ACGL has carved the place in Goa as it has made the State famous nationally and internationally. Established in 1982 by the Goa Industrial Development Corporation, for setting up of an industrial estate and ACGL facility.
- i. Tivim Industrial Estate Association:** The Tivim Industrial Estate is a government-owned industrial park that was established in 1985. It is in the village of Tivim, which is situated in the Bardez taluka of North Goa district. The estate covers an area of approximately 50 acres and is home to a variety of industries, including manufacturing, engineering, and pharmaceuticals. The Tivim Industrial Estate Association works closely with the government and other organizations to promote the interests of its members. It provides a platform for businesses to network and collaborate, as well as offering support services such as training programs, marketing assistance, and access to funding.
- j. Kakoda Industrial Estate Industries Association (KIEIA):** The Kakoda Industrial Estate Industries Association (KIEIA) is an organization based in Goa, India that represents the interests of industries located in the Kakoda Industrial Estate. The estate is home to a variety of industries, including manufacturing, engineering, and pharmaceuticals. KIEIA was established to promote the growth and development of industries in the Kakoda Industrial Estate. The association works closely with local government authorities to address issues related to infrastructure, transportation, and other concerns that affect the businesses operating in the estate.
- k. Mapusa Industrial Estate Association (MIEA):** Mapusa Industrial Estate Association (MIEA) represents the interests of businesses located in the Mapusa Industrial Estate. The association was established in 1991 with the aim of promoting industrial growth and development in the region. MIEA works closely with government agencies and other stakeholders to address issues related to infrastructure, taxation, and regulatory compliance. The association also provides a platform for networking and knowledge-sharing among its members.
- l. Margao Industrial Estate SSI Association:** The association aims to promote and protect the interests of its members by providing them with a platform to voice their concerns and grievances, as well as to facilitate communication and cooperation between members. The Margao Industrial Estate SSI Association provides a range of services to its members, including advocacy on policy matters, networking opportunities, access to training and development programs, and support for marketing and export activities. The association also works closely with government agencies and other stakeholders to promote the growth and development of the SSI sector in Goa.
- m. The Sancoale Industrial Estate Association (SIEA):** SIEA established in 1995 with the aim of promoting and protecting the interests of industries located in the Sancoale Industrial Estate. The association works towards creating a conducive environment for industrial growth and development in the region. SIEA provides a platform for industries to come together and address common issues related to infrastructure, transportation, power supply, and other regulatory matters. The association also liaises with government agencies and local authorities to represent the interests of its members. One of the key objectives of SIEA is to promote sustainable industrial practices that are environmentally friendly. The association

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encourages its members to adopt green technologies and practices that reduce their carbon footprint and contribute to a cleaner environment.

- n. Pissurlem Industrial Estate Association (PIEA):** Pissurlem Industrial Estate Association (PIEA) located in the Pissurlem Industrial Estate, which is situated in the mining belt of North Goa. The association was formed with the objective of promoting and protecting the interests of its members, who are primarily engaged in manufacturing activities.
- o. Colvale Industrial Estate Association:** Colvale Industrial Estate Association is situated in the Bardez taluka of North Goa district. The association aims to promote and protect the common interests of its members, as well as to provide a platform for networking and collaboration among them. It also works towards improving the infrastructure and facilities in the industrial estate and liaises with government authorities on behalf of its members. The Colvale Industrial Estate is home to a diverse range of industries, including manufacturing, engineering, pharmaceuticals, and food processing. The estate covers an area of approximately 100 acres and is located close to major transport links such as the National Highway 66 and the Thivim railway station.
- p. Canacona Industrial Estate Association:** The Canacona Industrial Estate is in the southern part of Goa and covers an area of approximately 50 acres. It was established in 1989 with the aim of promoting industrial development in the region. The estate is home to a variety of industries, including manufacturing, food processing, and packaging. CIEA plays an important role in promoting the growth and development of these industries by providing various services and facilities like infrastructure development, such as roads, drainage systems, and electricity supply, waste management system etc.
- q. Madkaim Industrial Estate Association:** Situated in the Ponda taluka of North Goa district, the association was formed with the objective of promoting and protecting the interests of its members, who are primarily engaged in manufacturing and other industrial activities. The Madkaim Industrial Estate is spread over an area of approximately 1,50,000 square meters and houses a variety of industries, including pharmaceuticals, engineering, food processing, and textiles. The estate provides employment opportunities to a large number of people and contributes significantly to the economy of the state.
- r. Cuncolim Industries Association:** The association was established in 1995 with the aim of promoting and developing industries in the Cuncolim Industrial Estate. CIA provides a platform for industries to come together and address common issues related to infrastructure, policy, and regulations. The association also works towards creating a conducive environment for industrial growth and development in the region. CIA has also been actively involved in social welfare activities. The association has been supporting various social causes such as education, healthcare, and environmental conservation.
- s. Corlim Industrial Estate Association:** Situated on the banks of the Mandovi River, the association was formed with the objective of promoting and protecting the interests of its members, who are primarily engaged in manufacturing and related activities. The Corlim Industrial Estate is one of the oldest industrial estates in Goa, with a history dating back to the 1960s. It is home to a diverse range of industries, including pharmaceuticals, food processing, engineering, and textiles. The estate provides employment opportunities to thousands of people and contributes significantly to the economy of Goa.
- t. Kundaim Industrial Estate Association:** The association was established in 1995 with the aim of promoting and protecting the interests of its members, as well as fostering a conducive

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business environment within the industrial estate. KIEA provides a platform for its members to voice their concerns and issues related to their businesses and works towards finding solutions to these problems through dialogue with relevant authorities.

- u. Bethoda Industrial Estate Association:** The Bethoda Industrial Estate is a hub for small and medium-sized enterprises (SMEs) in Goa, with a wide range of industries represented, including manufacturing, engineering, electronics, and food processing. The estate provides infrastructure and facilities to support these businesses, including power supply, water supply, roads, and drainage.
- v. Tuem Industrial Estate Manufacturer's Association (TIEMA):** The Tuem Industrial Estate is in North Goa and is spread over an area of 100 acres. It was established in 1989 by the Goa Industrial Development Corporation (GIDC) to promote industrialization in the state. The estate has over 100 units engaged in various manufacturing activities such as pharmaceuticals, engineering, plastics, and food processing. TIEMA plays an important role in representing the interests of its members to the government and other stakeholders. The association works closely with GIDC and other government agencies to address issues related to infrastructure, power supply, and other facilities required by the industries in the estate. TIEMA also organizes training programs and workshops for its members to enhance their skills and knowledge.
- w. Panchwadi Industrial Estate Association:** The Panchwadi Industrial Estate is in Verna, Goa and is spread over an area of approximately 100 acres. The estate is home to a diverse range of industries, including pharmaceuticals, food processing, engineering, and electronics. The PIEA represents the interests of these industries by providing a platform for dialogue between its members and the government authorities.

3.3. Other Stakeholders

In addition to above, other stakeholders like – Financial Institutions, Academic/Skill Development Institutions, TReDs, CGTMSE, e-commerce platforms, and Online Dispute Resolution (ODR) etc. will play a crucial role in strengthening MSME ecosystem for the State.

TReDs: TReDs is one of the most effective ways to address challenges related to delayed payments and helps in maintaining required working capital for MSMEs. TReDS is an electronic platform for facilitating the financing / discounting of trade receivables of Micro, Small and Medium Enterprises (MSMEs) through multiple financiers. These receivables can be due from corporates and other buyers, including Government Departments and Public Sector Undertakings (PSUs). Currently we have three TReDS Exchange partners - M1xchange, InvoiceMart, and RXIL.

e-Commerce platforms: e-Commerce platforms like Amazon and Flipkart helps in opening of markets which are not easily accessible through conventional modes. Such platforms provide a neutral platform to buyers and sellers with endless opportunities for business. **ONDC (Open Network for Digital Commerce)** is yet another tech-based initiative to transform the way e-commerce functions in the country by enabling e-commerce through an open protocol based on open-source specifications. The initiative will not only facilitate the rapid adoption of e-commerce but also boost and strengthen the growth of startups in India. By facilitating scalable and cost-effective e-commerce through the open protocol, ONDC will empower startups to grow collaboratively.

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4. Approach & Methodology for SIP Preparation

SIP preparation shall be the most critical aspect for successfully achieving the objectives of the RAMP program. In this regard, team shall undertake a comprehensive primary and secondary research. Furthermore, at stages requiring key technical and sectoral experience such as framework development, evaluation & finalization of interventions, budgeting & defining timelines for outcomes, expertise of sectoral experts & firm's vast knowledge base & experience in the MSME global as well as national ecosystem shall be leveraged. The SIP preparation will be divided into four main stages:

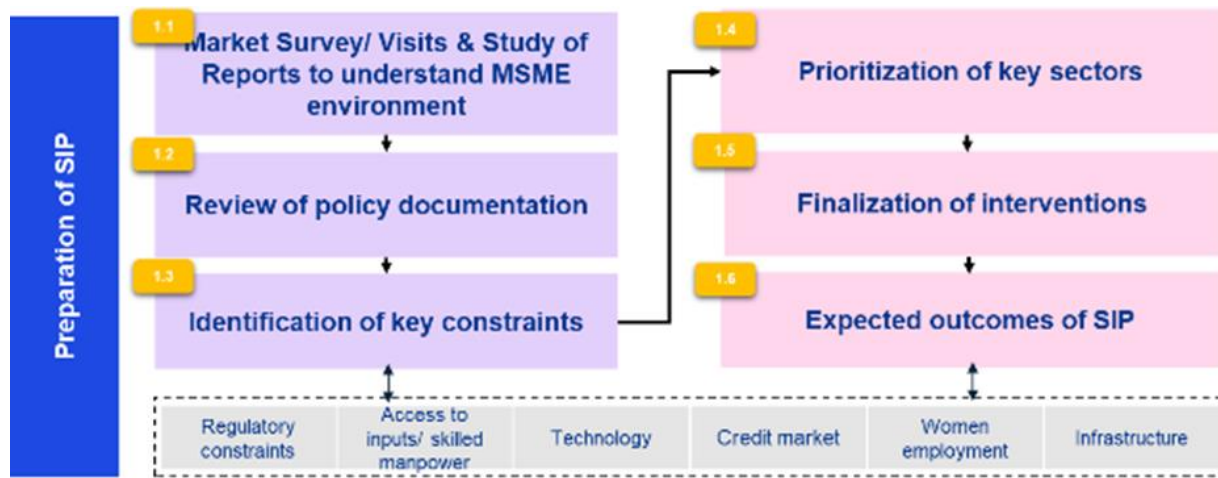


Figure 6: SIP preparation stages

a. Step 1: Study of MSME ecosystem in the state

The initial step would involve understanding the MSME scenario in the state by conducting comprehensive primary and secondary research. Also, analyzing the coverage of MSME schemes across various stakeholders, sectors and clusters in the state.

Primary research – The primary research would be conducted for assessing the challenges and policy level interventions required in MSME sector such as identification of gaps in existing markets and supply chain, skilling and investment gap, issues related with access to finance in the state etc. The methodology to be adopted for undertaking the research would be through focused group discussions, survey, interviews etc.

Secondary research – The secondary research would focus mainly on understanding the MSME scenario at macro level such as analyzing the trends at national and international level; assessing the existing government policies, MSME schemes and their acceptance by their stakeholders; understanding the key gaps in supply chain / value chain, challenges in production on environment and regulatory front etc. The methodology to be adopted for undertaking research would be through referring the databases, reports or publications of various concerned authorities.

b. Step 2: Review of existing documentation such as policies, schemes, etc.

The purpose of a comprehensive review is to take an in depth look at existing policies, schemes and associated documents such as procedures, FAQs, and appendices to:

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- Determine whether a policy is still needed or if it should be combined with another relevant policy;
- Determine whether the purpose and goal of the policy is still being met;
- Determine whether changes are required to improve the effectiveness or clarity of the policy and procedures;
- To ensure that appropriate monitoring and regular review of the policy is occurring.

The primary and the secondary research activities shall play a major role in understanding the existing scenario of the MSME ecosystem in the state. Findings of the primary and secondary research will be analyzed by our team and shall assist in identification of key parameters (key sectors, challenges, baseline data etc.) to be incorporated in the SIP.

c. Stage 3: Development of Frameworks for prioritization of sectors

The team shall formulate a framework basis parameter in line with RAMP interventions areas. Parameters such as current capability and capacity, requirement and availability of manpower (skilled & unskilled) industry potential size of market, future demand, competitors, market, supply chain, raw material availability, any upcoming technology intervention etc. shall be considered in addition to their short (0-1 year), medium (2-4 years) and long term (4th year onwards) impact on the MSME ecosystem of state to prioritize and identify key sectors in the MSME ecosystem in the state.

d. Step 4: Finalization of Interventions

Based on the outcome of assessment as per above activities, necessary interventions required would be finalized and proposed. This step would involve identification of root causes, develop solution, plan and implement interventions which would help in achieving the set objectives within the timeframe.

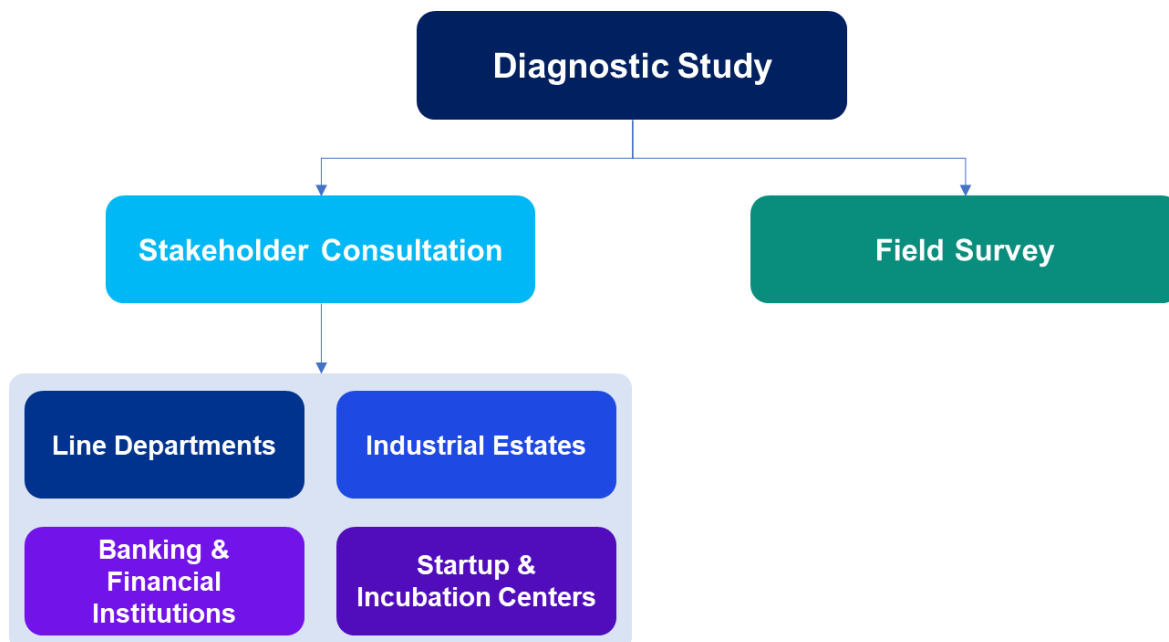
e. Step 5: Formulation of outcomes and timelines and outreach plan

This step would involve forecasting the actual positive impact on the performance of MSMEs in the state post implementation of the identified interventions on the baseline data (derived from primary and secondary survey) over a 4-year period. This would help the state to analyze and take action for commissioning and improving the performance of MSMEs in terms of schemes, programmes etc. The timelines and defined quantifiable targets shall assist the state in monitoring the implementation and impact of the suggested outcomes.

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5. Diagnostic Exercise

To make a comprehensive SIP, it is crucial to have a 360-degree view of the MSMEs, artisans, government departments, industry associations, banks, incubations centers, etc. As part of our diagnostic study, a mix of primary assessment and secondary research was performed. Primary assessment consists of interacting with MSMEs both physically and virtually, government departments, administration bodies, banks, incubation centers etc. A detailed list of challenges and suggestions are captured in Section 3.1.2. A stakeholder workshop was also conducted on 12th July 2023 under the chairpersonship of Managing Director, GIDC and Director, Directorate of Industries, Trade and Commerce (DITC), Govt. of Goa. As part of secondary research and desk review, reports/schemes/policies related to Goa MSMEs and Industries were studied and analyzed thoroughly and summary of which has been captured in our introduction section.



5.1. Stakeholder Consultation

As part of primary assessment, we tried to capture challenges not only from MSME perspective but also from implementation perspective. Being a tourism hub, Hospitality and tourism sector are the most prominent sectors. Other sectors which are emerging as thrust sectors are Agriculture, Pharmaceuticals, Fishing, Mining etc. Majority of these businesses are unorganized, and unaware of the Central government schemes. Recommendations were suggested primarily in the areas of development of cluster, CFCs, incubation centers to promote these areas of business. Other recommendations were provided for capacity building, media, marketing, technology upgradation, and greening initiatives. A snapshot of the interactions with stakeholders are listed below:

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5.1.1. Focused Group Discussion with Stakeholder

Primary assessment in a diagnostic exercise for MSME sector refers to the initial evaluation and analysis conducted to identify the key areas of concern or potential for improvement within the MSME sector. It is a crucial step in the diagnostic process as it helps in understanding the current state of the sector and determining the necessary actions to enhance its performance. The primary assessment involves gathering relevant information about various aspects of the MSME. In order to understand these aspects of the MSME sector in Goa, a focused group discussion (FGD) and consultation with all the stakeholders was organized on 12th July 2023 in GIDC, Government of Goa.

The FGD process typically involves bringing together a diverse group of stakeholders, including MSME owners, Industrial Estates, government representatives, line departments, industry experts, financial institutions, and other relevant parties and the same was followed by involving all the stakeholders to understand the issues and challenges of MSMEs in Goa. The idea behind the discussion was to create an open and inclusive environment where participants can freely express their thoughts, share experiences, and contribute to the decision-making process.

The outcome of the FGD was encouraging and various issues/challenges had been highlighted by the stakeholders which are as under:

- a. Revival / Rehabilitation of sick industries should be a key concern for Government. Various industries which have become sick/defunct due to Covid related impacts should be on priority of the State Government and Government may come up with some interventions under RAMP programme to address this issue.
- b. Focus of the RAMP programme should be on strengthening the relationship between governance and institutions so that the processes such as licensing etc. may become simple and thus elimination of the major roadblocks may be ensured.
- c. Focus of MSMEs should be on quality and branding of the product to compete at National and International level. To ensure the quality and branding, State can have training and Common Facility Centre's to do branding, trade shows and market linkages, market intelligence, forward and backward linkage, and capacity building in the related areas under RAMP programme.
- d. Issues related to access to finance has been the major challenge hindering the growth of MSMEs in the State. Stakeholders also appreciated the initiative of RAMP by which these "access to credit" and other financial issues may be dealt with.
- e. There is an urgent need for soft intervention in power sector in the State to address the supply of power, load shedding issues etc. It was further added that there may be some options which can be explored through the interventions under the RAMP programme.
- f. Issue of a common testing lab facility in the State for medical devices testing was also raised. Also, it was indicated that the GIDC is currently exploring the possibilities for medical devices manufacturing setup in the State and hence the issue of testing facility may be resolved through it.
- g. The educational institutions (Technical, ITI's etc.) are unable to nurture industry ready candidates, which is a major issue in the state as it creates a skill gap and industries suffer. There is a dire need to update the domain labs / equipment's in educational institutions to get industry ready candidates.

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- h. The courses undertaken by technical institutions should also be designed in a way to disseminate sufficient theoretical as well as practical knowledge required to undertake the designated work of MSMEs.
- i. Suggestion was made by the CII wherein they suggested that they have been running the skilling centers in multiple States. Such Centre can also come up in the state of Goa on a PPP model so that MSMEs can benefit out of it.
- j. It was discussed and suggested that MSMEs can leverage the ONDC platform to improve the market access / reach. They can also benefit from the Champions scheme (ZED, Lean and Innovate) to ensure market penetration.

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5.1.2. Summary of Interaction with Line Departments

#	Stakeholders	Challenges	Interventions recommended
1	Goa Industrial Development Corporation (GIDC)	<ul style="list-style-type: none"> ▪ GIDC is currently working on a digit based specialized framework for urban governance for providing and monitoring the utility services to industries ▪ This will cater to needs of all the IDCs setup in the state for their utility requirements ▪ GIDC has also developed a Common Effluent Treatment Plant (CETP) Detailed Project Report (DPR). It is not yet implemented as most of the waste generating units in the Estates have their own treatment plants ▪ GIDC is also exploring the idea of setting up bus terminal on PPP model at Verna Industrial Estate ▪ There are many defunct units in the industrial Estates which are idle since long time ▪ There are frequent power issues across the Estates, which leads to wastage of resources ▪ People lack awareness about sustainability practices ▪ Skill Development / Capacity Building of the locals should be done to address the manpower issue faced by industries 	<ul style="list-style-type: none"> ▪ Solar option for supply of electricity to the bus terminal planned at Verna Industrial Estate can be explored ▪ Drafted new regulations, which are under approval stage that provide exit options for existing defunct unit owners. This will help free up some space for new enterprises / expansion of existing units ▪ To address the power issue, GIDC wants the Transmitters that provide power to Industries under the purview / control of GIDC ▪ Sustainability measures have been incorporated as a part of new regulations drafted by GIDC ▪ To address the Skill gap, DITC and GIDC may converge for setting up a Skill Development Centre, where GIDC would invest in the Infrastructure and DITC may help with soft interventions through RAMP ▪ The idea of multi-story infrastructure to support micro entrepreneurs may be explored

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> ▪ The scope of expansion for accommodating / motivating new age enterprises should be explored 	
2	Goa Investment Promotion and Facilitation Board (Goa-IPB)	<ul style="list-style-type: none"> ▪ Scarcity / unavailability of land is the major challenge for SMEs in Goa ▪ Lack of Single Window Clearance System for approvals / clearances required for MSMEs ▪ Challenge with institutional strengthening / training of officials in various government offices ▪ There are large number of defunct units which are not investigated since long time 	<ul style="list-style-type: none"> ▪ Government may plan to conduct a special drive to undertake reallocation of defunct units to existing / new units ▪ Capacity building / Awareness sessions related to Certifications / Portals / Schemes / Processes should be undertaken to strengthen the MSMEs / Departments ▪ IPB is in process of designing a single clearance form for MSMEs, which will minimize the efforts required from MSME of running pillar to post ▪ The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
3	Khadi and Village Industries Board (KVIB)	<ul style="list-style-type: none"> ▪ Uptake of MSME scheme is low due to lack of awareness ▪ Rejection rate of applicants is high. Banks need to understand limitations of applicant. Avenues should be explored to exempt MSMEs from CIBIL ▪ Lengthy processes for availing schemes such as PMEGP discourage applicants ▪ Banks have the liberty to reject applications as per their terms and convenience ▪ Unique model should be developed for awareness / capacity building of KVIB schemes and activities 	<ul style="list-style-type: none"> ▪ Awareness and Capacity building sessions towards promoting schemes such as PMEGP, SFURTI etc. ▪ Collaboration with banks for easy process of loan applications ▪ Target should be earmarked for bank branches to approve at least 1 MSME per district. ▪ Facilitation cell and handholding support for KVIB, Credit Facilitation Centers

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> Existing facilitation cells may be strengthened to impart knowledge about KVIB schemes and activities Credit Facilitation Centers for bank related facilitation should be established which not only handhold the MSMEs but also help them from the Registration to Commissioning of the unit. The entire cycle should be facilitated by the Credit Facilitation Centers Residual small plots in the Industrial Estate which are not being used should be made available for the KVIB related MSME units 	
4	MSME – Development Institute (MSME DI)	<ul style="list-style-type: none"> Lack of awareness highlighting the advantages / benefits is the main cause for low uptake of schemes People are not willing to take up the opportunities due to fear of failure Conveyance infrastructure is major issue for enterprises, as the workers find it difficult to commute and are not taking up jobs in outskirts The major issue SFURTI scheme is struggling to kick-off is due to land unavailability Support functionaries are lacking in their respective capacities 	<ul style="list-style-type: none"> Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs Government should focus more on developing public transport infrastructure connecting areas with industrial concentration with capital / nearby cities The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
5	Directorate of Skill Development & Entrepreneurship	<ul style="list-style-type: none"> There are behavioral issues with candidates, they are more attracted towards the lucrative and luxurious sector like Tourism 	<ul style="list-style-type: none"> Workshop with candidates to deal with behavioral issue and better understand their perspective

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> Department is also facing challenge with collaborative effort from industries, there is limited participation from industries. This limits the scope for getting industry ready candidates Department has prepared a District Skill Development Plan, which is yet to be approved and further implemented. There are 6 long term courses (6-12 months) and 23 short term courses (3 months), which could benefit the candidates 	<ul style="list-style-type: none"> The department should devise a strategy to collaborate with ITI(s) and Industries in an efficient manner Strengthen the District Skill Development functionaries and implementation mechanism Strengthen industrial tie ups and explore on the job training opportunities for candidates Apprenticeship model may be adopted to get the candidates industry ready
6	Department of Handicrafts, Textile & COIR (DHTC)	<ul style="list-style-type: none"> There is abundance of COIR fiber in the state of Goa. Comparatively, the facility to re-fiber is not available. There is need for selling outlets at prominent tourist places to boost the sales There is scope of involving more artisans by way of training. Currently, 4000 artisans are involved for different tasks Technology is obsolete and should be replaced with latest available technology Every village has resource person for training and handholding of artisans. However, they also need awareness sessions related to latest trends and technologies in the sector 	<ul style="list-style-type: none"> Dedicated chain of marketing facilities should be established for handicrafts sector Establishment of CFCs or Business Facilitation Centre Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs Strengthen market presence by tapping the prominent tourist hubs in the state Ease of access to finance for women owned enterprises and marginalized artisans
7	District Rural Development Agency (DRDA)	<ul style="list-style-type: none"> There is a challenge related to packaging and marketing of local goan product Lack of branding and value chain is hampering the supply and sale of products 	<ul style="list-style-type: none"> Awareness sessions and handholding support should be provided to SHGs to make them aware about processes for obtaining GSTIN and other important licenses Handholding support for product standardization and marketing of products

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> There is also issue with launching SHGs on online platform due to absence of GSTIN registration There is also lack of training and support in terms of product standardization There is also lack of awareness and training amongst rural masses, which limits the reach of schemes / benefits of the schemes 	<ul style="list-style-type: none"> Arrange trainings related to product development, value chain, marketing, packaging etc. Technological support should be provided to SHGs Packaging support may be proposed for development of rural products
8	Startup and IT Promotion Cell	<ul style="list-style-type: none"> Bank Facilitation cell for credible and high performing MSMEs Lack of awareness amongst youth related to entrepreneurship as a career Dependency on migrant workers to fulfill the needs of various industries Lack of training on entrepreneurship and startup ecosystem 	<ul style="list-style-type: none"> Awareness and trainings should be conducted at college level to make them familiarize about startup ecosystem Cluster development should be prioritized Collaborate with incubators and ToT from startup perspective
9	Directorate of Food and Drugs Administration (DFDA)	<ul style="list-style-type: none"> Need for capacity building / awareness of stakeholders with regards to Rules & regulations of DFDA Issue with documentation processes and use of online portals Sensitizing panchayat level functionaries about Digital Mitra and Food Safety Mitra Absence of lab testing facility for food products in the state Food Business Operators (FBOs) should be strengthened and necessary trainings / awareness to be provided 	<ul style="list-style-type: none"> Capacity building / Awareness sessions related to Certifications / Portals / Schemes / Processes should be undertaken to strengthen the MSMEs Government should plan to setup a food testing lab in the state for ease of convenience to MSMEs The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
10	Department of Environment &	<ul style="list-style-type: none"> Approximately 40% MSMEs fail in compliance due to lack of awareness 	<ul style="list-style-type: none"> Facilitation cell should be setup to handhold the MSMEs in terms of compliances

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#	Stakeholders	Challenges	Interventions recommended
	Climate Change (DoE&CC)	<ul style="list-style-type: none"> There are various portals in place for MSMEs, but the services are not utilized due to certain reasons Lack of knowledge dissemination related to environmental impacts 	<ul style="list-style-type: none"> Awareness camps should be organized to emphasize the importance of environment and Climate change
11	Pollution Control Board (PCB)	<ul style="list-style-type: none"> There is mandatory requirement on part of MSMEs who generate considerable amount of effluents and pollutants to submit bi-annual report. However, sometime units fail to submit the report which is a major challenge for PCB PCB is also mandated to conduct regular inspection of the MSMEs as per the norms. Many MSMEs are unable to comply with the norms, which is also a major challenge 	<ul style="list-style-type: none"> Awareness about the PCB norms should be made amongst the MSMEs. The enterprises should be sensitized on importance of moving towards circular economy. The possibility of setting up SWM / treatment plant should also be explored. Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs
12	Inspectorate of Factories and Boilers	<ul style="list-style-type: none"> Compliances and regulatory issues with the MSMEs and industrial units. The issues of participation and awareness is a key challenge under mandated trainings of the department. Inspectorate is facing the issue of the infrastructure and workforce. The key challenge for MSMEs are the capacity as these units are under sole proprietorship and hence only one person is doing all the works of compliances and regulation thus it takes a lot of time and energy and sometimes delay in statutory compliances 	<ul style="list-style-type: none"> The training & handholding support is required at department level and at MSMEs level as well. A dedicated structured training over and above of the departmental trainings are also welcome where MSMEs may be made aware about the process of licensing, regulations, and compliances. The simplification of process and awareness about the document may be a key intervention for MSMEs. Training and awareness on the use of online portal of Government for registration & Licensing. MSMEs may be handhold through BFCs or CFCs for training of at least 2 persons per MSMEs in the compliances of the rules and

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#	Stakeholders	Challenges	Interventions recommended
			regulations for the inspectorate of factories and boilers.
13	Tourism (Goa Tourism Development Corporation) GTDC	<ul style="list-style-type: none"> ▪ Uptake of tourism related trainings and courses in Goa is very low for e.g., the Department is imparting the trainings for tourist guide however, the participation of the guides is very low. ▪ Department is also doing several IEC through various channels, but the outreach may be increased. ▪ Awareness among tourist regarding the other tourist activities apart from regular activities is low for example rural tourism, spiritual tourism etc. ▪ Development of new tourist destination such as local homestays, village and agro-tourism etc. is underway which may be enhanced further. 	<ul style="list-style-type: none"> ▪ The training and capacity development programme and augmentation of established training programme imparted by the department may be undertaken with focus on tourism like tour guide training, hospitality and related activities, homestays, water and adventure sports etc. ▪ Tourism related IEC activities may be enhanced through RAMP programme in collaboration with tourism department & GTDC. ▪ Exclusive training and capacity development programme for the persons or MSME units involved in off beat tourist destination. ▪ Training & Capacity Development programme for MICE tourism. ▪ Collaboration with IIHM and Water and Adventure sports institute may be undertaken for further outreach and enhancement of tourism training and licensing etc. ▪ As the 7 taluks have been identified for homestays development where in collaboration with GTDC & Tourism department may be undertaken for further development and trainings in other taluks. ▪ Technical trainings may be undertaken in the tourism sector with focus on repair and maintenance of equipment's used in tourism activities such as water sports equipment and safety equipment's, boats and cruises etc.

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#	Stakeholders	Challenges	Interventions recommended
			<ul style="list-style-type: none"> As GTDC is developing new policies such as Goa homestay policy, Goa Caravan Policy, Goa Heritage home policy and Yuva Tourism Ambassadors etc. for which awareness and training of stakeholders may be undertaken. Further the people specially students and younger generation may be made aware about these reforms to take the tourism sector of Goa on a next level.
14	Directorate of Fisheries	<ul style="list-style-type: none"> The need of the fisherman are very limited and hence department is facing the challenges in the uptake of schemes. Although there are various training & awareness programme for the stakeholders involved in the fisheries sector however, again the uptake is on lower side. Long forms and involvement of lengthy documentation process for registration & assistance in any scheme is a main challenge due to which people are least interested to take up the benefits under the various scheme. The main work of the department is to register the fishing units and equipment's such as trawlers, boats etc. registration of fish processing units, fish farms etc. department is also having "Sagar Mitra" who are creating awareness and 	<ul style="list-style-type: none"> Awareness, training and handholding support to the fisherman towards availing the assistance under the various Central & State Government schemes should be initiated along with the activities of the department. Support in the form of assistance for filing and documentation of paper may be provided to all the stakeholders under the sector. A cluster approach may be explored for the activities related to fisheries sector such as boat building & repair, nets mending and manufacturing, selling and maintenance of boat motors, fish and sea food processing units etc. The training of boat drivers towards safety, navigation, hazards, and on other activities may be conducted. Awareness generation through Sagar Mitra and Cooperative societies and other IEC activities may be conducted for all the stakeholders. Exploration of the latest available marine technologies may be undertaken, and the information may be disseminated in the form

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#	Stakeholders	Challenges	Interventions recommended
		<p>handholding support at panchayat level however, the mobilization of people is at lower side.</p> <ul style="list-style-type: none"> • Department also tried the solar boat model of Gujarat in Goa; however, it couldn't get the full attention of the people. Stakeholders are also being mobilized from the 24 cooperative societies and also providing various kinds of trainings. • Fisheries sector also facing the issues with the labour and training of the fisherman on new avenues in the fisheries sector which needs to be investigated. <ul style="list-style-type: none"> ▪ Fisheries sector in Goa need to have a new outlook and best practice towards latest development in other States. Also adoption of new marine technologies may be encouraged. 	<p>of workshops to all the stakeholders involved in the fisheries sector.</p>

5.1.3. Summary of Interaction with Industrial Estate Associations

#	Stakeholders	Challenges	Interventions recommended
1	Tuem Industrial Estate	<ul style="list-style-type: none"> ▪ Awareness / Capacity building sessions on certification processes for MSMEs ▪ Estate is facing challenges related to Solid Waste Management (SWM) and requires its own treatment plant / segregation mechanism. 	<ul style="list-style-type: none"> ▪ Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs. ▪ The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry requirements.

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> Overhead electrical cables and their height is affecting the big vehicle movement in and around the Estate. Issues related to non-availability of skilled manpower. Quality of power is a major challenge across Estate. The courses provided by technical institutes require upgradation as per latest industry requirements. Government portals need to be strengthened for ease of access / convenience to users. Weak transportation facility affects commute of workers to Estates. Lack of Awareness related to TReDS and ODR 	<ul style="list-style-type: none"> The various portals related to the MSMEs should be merged and a single window portal should be designed to ensure ease of access to the MSMEs. The possibility of setting up SWM / treatment plant should also be explored. The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
2	Thivim Industrial Estate	<ul style="list-style-type: none"> Issue with existing government portals Lack of awareness about Green Technology and alternative energy options Challenges related to Solid Waste Management (SWM) and its segregation Lack of knowledge about various government platforms like TReDS, ODR, Champions portal Issues related to fire hydrants Standard Operating Procedures (SOP) / Detailed Guidelines charting out all the 	<ul style="list-style-type: none"> Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs Detailed SOP / Flow charts providing step by step approvals required for certain approvals should be drafted Awareness sessions related to importance of adopting green technologies should be undertaken The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments

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#	Stakeholders	Challenges	Interventions recommended
		<p>processes / formalities to obtain government approvals</p> <ul style="list-style-type: none"> ▪ Drainage is also a major issue, leading to water logging during monsoon within the Estate ▪ Frequent power failure and distribution of power in the Estate is a major challenge 	
3	Bethora Industrial Estate	<ul style="list-style-type: none"> ▪ Lack of skilled manpower. Attrition rate of the workers is high. ▪ Delay in payments while dealing with government departments is a challenge ▪ Lack of support related to grievances and payment issues ▪ Government should focus on improving ease of doing business from enterprise perspective ▪ Lack of awareness about TReDS, ODR and Champions platform ▪ Standard Operating Procedures (SOP) / Detailed Guidelines charting out all the processes / formalities to obtain government approvals ▪ Lack of local common testing facility leads to wastage of time and money ▪ Weak bank linkage affects the credit access to MSMEs ▪ Solid Waste Management and Segregation (SWM) is a major challenge 	<ul style="list-style-type: none"> ▪ Capacity building / Awareness sessions on various platforms of government should be undertaken ▪ The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry requirements ▪ Detailed SOP / Flow charts providing step by step approvals required for certain approvals should be drafted ▪ Possibility of setting up common testing lab facility within the state should be explored in collaboration with private players ▪ Linkages between the banks and MSMEs should be strengthened to ensure credit access to MSMEs ▪ The possibility of setting up SWM / treatment plant should also be explored

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#	Stakeholders	Challenges	Interventions recommended
4	Bicholim Industrial Estate	<ul style="list-style-type: none"> ▪ Lack of awareness related to CHAMPIONS portal, ODR, TReDS etc. ▪ Government should strengthen the process for timely payments. ▪ External garbage issue, Solid Waste Management / Segregation of waste ▪ There is no fencing / wall for the Estate, leading to security issues ▪ Power failure is a major issue ▪ Lack of facilitation centre to resolve the issues faced by MSMEs ▪ Access to skilled labor is a challenge⁷ 	<ul style="list-style-type: none"> ▪ Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs ▪ Single window system for obtaining clearances related to day-to-day MSME approvals should be in place ▪ Business Facilitation Centre (BFC) should be set up to cater to issues / challenges faced by MSMEs ▪ The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry requirements to generate industry ready workforce ▪ The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
5	Colvale Industrial Estate	<ul style="list-style-type: none"> ▪ Lack of awareness related to CHAMPIONS portal, ODR, TReDS etc. ▪ Issue with approach road within the Estate for long vehicle movement ▪ Lack of financing options for MSMEs, need to be strengthened ▪ No provision for truck terminal within the Estate ▪ Non availability of skilled manpower to meet the Estates requirements ▪ Absence of robust online portal 	<ul style="list-style-type: none"> ▪ Capacity building / Awareness sessions on various platforms of government should be undertaken ▪ The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry ▪ Single window system for obtaining clearances related to day-to-day MSME approvals should be in place ▪ The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> Challenges resolving the MSME grievances and payment issues 	
6	Corlim Industrial Estate	<ul style="list-style-type: none"> Quality of power is a major challenge across Estate. Lack of awareness related to CHAMPIONS portal, ODR, TReDS etc. Complex approval process related to approval of certain licenses Non availability of skilled manpower to meet the Estates requirements The licensing process should be simplified and timebound The Estate should be ring fenced 	<ul style="list-style-type: none"> Capacity building / Awareness sessions on various platforms of government should be undertaken Single window portal for clearances of all licensing formalities The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry requirements to generate industry ready workforce The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
7	Honda Industrial Estate	<ul style="list-style-type: none"> Lack of approach road to IDC, the road passes through villages creating hurdles commuting for long vehicular movement Absence of streetlights on roads approaching towards Estate Lack of awareness related to CHAMPIONS portal, ODR, TReDS etc. Traditional harvesting structures are present, whereas the Estate is open to new green initiatives under the RAMP programme Estate is facing lack of awareness towards Government's schemes and initiatives such as GST and requires training and handholding support 	<ul style="list-style-type: none"> Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs Green initiative related to energy / technology should be proposed under the scheme The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> Quality of power is a major challenge 	
8	Kundaim Industrial Estate	<ul style="list-style-type: none"> Issue with approach road within the Estate for long vehicle movement Quality of power is a major challenge within the Estate Lack of awareness about green technology and solar power systems Lack of information on available land within the Estate Estate is facing the challenges of SWM facilities and waste collection and segregation Lack of awareness related to CHAMPIONS portal, ODR, TReDS etc. 	<ul style="list-style-type: none"> Portal should be designed to show available free land within the Estate for utilization Awareness sessions should be undertaken to showcase green technologies / energy efficient alternatives The possibility of setting up SWM / treatment plant should also be explored The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
9	Madkaim Industrial Estate	<ul style="list-style-type: none"> Non availability of skilled labor and retention of labor is a major challenge The courses provided by technical institutes require upgradation as per latest industry requirements Quality of power is a major challenge Lack of knowledge about various government platforms like TReDS, ODR, Champions portal Non allotment of available / free land within the Estate Government functionaries should be strengthened and given more authority Procedural delays from departments 	<ul style="list-style-type: none"> The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry requirements Awareness / Capacity building sessions would be conducted to strengthen inter departmental tie-ups Increase awareness about climate resilience and benefits of adopting green technologies The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> State should take initiatives for improving on Ease of doing business. Absence of common affluent treatment plant for dealing with the wastage generated in the Estate 	
10	Mapusa Industrial Estate	<ul style="list-style-type: none"> Unavailability of fire hydrant system in proportion to the requirement in the Estate Issues of road maintenance, speed breaker and streetlights, common facility Centre for workers and drivers such as canteen, washrooms, parking etc Issues with drainage system Managing waste / SWM from surrounding areas is a challenge. The courses provided by technical institutes require upgradation as per latest industry requirements. Lack of awareness related to CHAMPIONS portal, ODR, TReDS etc. 	<ul style="list-style-type: none"> Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs. The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry requirements. The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
11	Margao Industrial Estate	<ul style="list-style-type: none"> The lease rent payment system should be automated. Despite of submitting the application online, units must manually follow up for the processes. Due to lack of infrastructure, the Estate is struggling to attract new units. The umbrella scheme benefits are availed by only existing / old units. Similar 	<ul style="list-style-type: none"> Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs. The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry. The possibility of setting up SWM / treatment plant should also be explored

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#	Stakeholders	Challenges	Interventions recommended
		<p>schemes should also be brought for new units</p> <ul style="list-style-type: none"> ▪ Lack of Skill development / Capacity building trainings should be organized for labor force ▪ Academics and industries need to be work parallely to ensure industry ready candidates are produced ▪ Existing technical institutions should be strengthened / updated with latest equipment's to ensure candidates are industry ready ▪ Unavailability of local labor and retention of the existing workers is a major issue ▪ Fish processing units are having their internal affluent treatment plants. Rest units struggle to dispose their waste i.e., both wet and dry waste ▪ There is need to strengthen coordination between internal government departments 	<ul style="list-style-type: none"> ▪ The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
12	Pilerne Industrial Estate	<ul style="list-style-type: none"> ▪ Issue with approach road within the Estate for long vehicle movement ▪ Estate is facing shortage of labor and dependent upon migrant labor as local labor prefer working in tourism sector ▪ Expansion for existing units is not possible due to limited availability of land ▪ Lack of awareness / handholding to existing units 	<ul style="list-style-type: none"> ▪ The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry ▪ Government should explore possibility of expansion of industrial Estate in nearby area ▪ Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> ▪ Lack of information and handholding towards TReDS and ODR portal ▪ Lack of awareness about clean / green technologies 	
13	Sancoale Industrial Estate	<ul style="list-style-type: none"> ▪ The quality of power received by the Estate is not up to the mark ▪ Industrial units are generating the solid and liquid waste frequently but there are challenges regarding the collection and transportation of waste and other SWM facilities ▪ Availability of skilled manpower is an issue in the Estate. ▪ Estate suggested that the ITI's and other technical training institutions should adopt apprenticeship model to ensure candidates are industry ready ▪ Estate also facing challenges of approach road to the highway and transportation of big vehicles has become an issue ▪ Estate also required the support for renewable energy resources and hence needs information and training ▪ Lack of information towards various MSMEs online portal and Estate also need handholding towards various online portals of Govt such as Champion, TReDS, ODR etc 	<ul style="list-style-type: none"> ▪ Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs ▪ Awareness sessions related to importance of adopting green technologies should be undertaken ▪ The training courses imparted by ITS(s) / Technical institutions should also be updated to be in line with latest industry requirements ▪ The possibility of setting up SWM / treatment plant should also be explored ▪ The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments

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#	Stakeholders	Challenges	Interventions recommended
14	Verna Industrial Estate	<ul style="list-style-type: none"> ▪ Lack of awareness about green / non-conventional energy sources ▪ Issues related to maintenance and connectivity of internal roads within the Estate ▪ Challenges dealing with Solid Waste Management (SWM) and Segregation ▪ Lack of information regarding various portals and their benefits such as TReDS, ODR, ONDC etc. ▪ Non availability of skilled manpower to meet the Estates requirements ▪ Quality of power is a major challenge across Estate. Maintenance and repair of streetlights within premises is also a challenge 	<ul style="list-style-type: none"> ▪ Capacity building / Awareness sessions on Green Technology / Non-Conventional energy ▪ Strengthening of existing ITI(s) and convergence with Skills and Entrepreneurship department for providing formal / vocational training to workers ▪ Workshops should be organized to train the enterprises with regards to know-how of various platforms, in coordination with the MSMEs and respective departments / nodal agencies / SPOC responsible for managing the platforms / portal

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5.1.4. Summary of Interaction with Banks and Financial Institutions

#	Stakeholders	Challenges	Interventions recommended
1	State Bank of India (SLBC)	<ul style="list-style-type: none"> ▪ Fisheries being a major sector, there is no special scheme to promote fisheries ▪ Initiatives should be taken up for promoting facilities / resources to support fishing sector such as Ice factories, fishing nets trolleys etc. ▪ As the state of goa is tourism dominated, government should work on greening of tourist vehicles ▪ Currently, there is no infrastructure for charging electric vehicles ▪ Defunct units in the industrial Estates should be identified and reallocation should be done to strengthen the MSME ecosystem ▪ Issue with land records while applying for loan, major reason why the loan is rejected by the banks ▪ There are schemes like CMRY, which is giving loan at a very low interest rate, resulting in low uptake of MSME schemes ▪ CIBIL needs frequent update to reflect actual score of the applicants, which is currently not happening 	<ul style="list-style-type: none"> ▪ Government can explore and promote the idea of greening in tourism sector ▪ Exercise of identifying defunct units in Estates may be carried out and the same may be allotted to potential / existing enterprises for setting up units ▪ The fisheries being a top sector, interventions should be undertaken to formalize the sector ▪ The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
2	Economic Development Corporation (EDC)	<ul style="list-style-type: none"> ▪ There is limited availability of land for expansion of new / existing units ▪ Non availability of skilled manpower, limited awareness about schemes, compliance procedures, obsolete technology, and infrastructure ▪ There is need for long term development plan for MSMEs rather than short term interventions 	<ul style="list-style-type: none"> ▪ Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs ▪ The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> ▪ Lack of awareness about TReDS and ODR platform 	
3	National Bank for Agriculture and Rural Development (NABARD)	<ul style="list-style-type: none"> ▪ SHGs find it difficult to register them as MSME due to lack of awareness on processes ▪ Cluster formation a big challenge due to scarcity of land (size of land parcel) ▪ There is scope for food processing in the state, government should focus on the sector. Products are not properly marketed / branded ▪ Absence of value chain in products is a main challenge ▪ There are many products such as coconut, cashew where the old plantation needs to be nurtured for better yield 	<ul style="list-style-type: none"> ▪ Capacity building / Awareness sessions related to Certifications / Portals / Schemes should be undertaken to strengthen the MSMEs ▪ Marketing strategy should be formulated for effectively marketing the products ▪ There are products such as cashew, coconut which are produced in large quantities, there is dire need to focus on strengthening the same ▪ The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
4	Small Industries Development Bank of India (SIDBI)	<ul style="list-style-type: none"> ▪ Issues with drafting of bankable project proposals by applicants. Very few MSMEs put up a proposal worth sanctioning ▪ Resistance of MSMEs in taking finance for expansion ▪ The growth rate of people accessing the available finance options is very low. Whereas the trend is slowly changing ▪ Lack of capacity building and handholding is required 	<ul style="list-style-type: none"> ▪ SIDBI suggested that cluster approach should be adopted in Goa. Clusters in Auto, Packaging, Ship Building, Pharmaceuticals etc. should be promoted ▪ SIDBI is financing a project under Solar which is successful. The same may be replicated for MSMEs ▪ Proper marketing of Goan products. Designing catalogue of products for buyers ease ▪ Awareness / Capacity building trainings are required to be arranged for MSMEs. The number of ITI's should also be increased

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5.1.5. Summary of interaction with Incubation Centers

#	Stakeholders	Challenges	Interventions recommended
1	Forum for Innovation Incubation Research and Entrepreneurship (FiiRE)	<ul style="list-style-type: none"> Micro enterprises find it difficult to identify land / space to set up their unit Handholding support needs to be provided to the enterprises / budding entrepreneurs The ideas of many enterprises are innovative, but they lack business acumen Absence of CFC is creating a major gap in information dissemination Lack of experts for guidance in diverse fields 	<ul style="list-style-type: none"> Micro industrial parks may be set up inside the Estates or wherever possible Capacity building / Awareness sessions related to Certifications / Portals / Schemes / Processes should be undertaken to strengthen the MSMEs CFC / BFC is proposed to be setup in the state The department should also highlight the issues / challenges raised by Estate out of their ambit to respective departments
2	Centre for Incubation and Business Acceleration (CIBA)	<ul style="list-style-type: none"> Lack of support / motivation at ground level for micro enterprises Due to lack of awareness, the uptake of various Central / State government schemes is limited Curriculum on entrepreneurship development must be included as a part of formal education The trainers also need to be equipped with proper entrepreneurship knowledge through ToT Management Institutes / ITIs unable to produce entrepreneurs due to lack of sufficient exposure / finance Need to adopt target-based approach from grass root level for successful implementation of schemes 	<ul style="list-style-type: none"> Capacity building / Awareness sessions related to Processes / Schemes should be undertaken to strengthen the MSMEs Entrepreneurship development curriculum should also be included as a part of formal education Strategy to adopt target-based approach should be devised States should also infuse the funds through incubators for betterment of startups / MSMEs Women empowerment programmes should be conducted at regular intervals

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#	Stakeholders	Challenges	Interventions recommended
		<ul style="list-style-type: none"> ▪ The conversion rate of successful startups is low ▪ Lack of provision to support existing MSMEs by the incubators / accelerators ▪ Scattered approach for women empowerment. There should be a proper mechanism ▪ Financial literacy amongst MSMEs is a challenge 	<ul style="list-style-type: none"> ▪ Innovative initiatives should be developed to uplift existing enterprises ▪ Women empowerment should be fostered by setting up of facilitation cell / desk ▪ Financial programmes should also be undertaken to sensitize the budding entrepreneurs

5.1.6. Summary of interaction with Industries Associations

#	Stakeholders	Discussion Points
1	World Trade Center (WTC) Goa	<ul style="list-style-type: none"> ▪ Lack of awareness and proper understanding on the compliances is one of the major challenges for MSMEs. ▪ Meeting various compliance comes as a cost to MSMEs. To reduce the compliance burden of MSMEs it is important to handhold MSMEs through training, workshops, awareness & handholding support. ▪ Awareness towards UDYAM and registration of MSMEs under the UDYAM is limited. ▪ The coverage of semi-skilled sector such as various SHGs is a big challenge. These semi-skilled units and SHGs etc. should be registered under Udyam & should come in the formal setup. ▪ Lack of awareness towards delayed payment resolution, market identification & outreach and different portals such as TReDS etc. is a challenge. ▪ SHGs and other semi-skilled workers units should be handhold & sensitize to bring them into formal MSME setup with Udyam registration etc. ▪ A provision of Digi-Locker for MSMEs should be explored so that they need not to have difficulties towards submitting documents for various purposes.

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#	Stakeholders	Discussion Points
2	Goa Chamber of Commerce & Industry (GCCCI)	<ul style="list-style-type: none"> ▪ Goa MSMEs are facing the issues with the uptake of the Government schemes due to un-awareness. Although EDC is doing good work towards the uptake but the issue of awareness for MSMEs is prevailing. ▪ The requirement of collateral for credit is a major issue for the MSMEs, especially for small entrepreneurs. ▪ The improvement of retail sector on all aspect is very much necessary for the retailers of Goa. GCCCI needing support to further strengthen it. ▪ Awareness generation towards various initiatives of Government of Goa and Central Government is very important to increase uptake. ▪ Single form and single window system should be strengthened more and implemented more systematically. Also, compliance issues may be solved through simple process to increase EoDB. ▪ Retail trade in Goa should be identified and improved in various aspects through support & trainings. ▪ GCCCI is running several training courses and awareness programme where RAMP can contribute and increase the number of stakeholders.
3	Confederation of Indian Industries (CII)	<ul style="list-style-type: none"> ▪ Lack of information and awareness towards delayed payment, market identification & outreach and different portals such as TReDS etc. is a gap which needs to be bridged. ▪ Availability of skilled labor is a major challenge for MSMEs in Goa. ▪ Logistics is a huge challenge for Goa as only one port is there which is also not working up to its capacity. ▪ Huge scope for tourism basically nautical tourism is present in Goa which need to be strengthened. ▪ Energy efficiency, water audits, greening of infrastructure especially green building are a big-time challenge for Goa and these areas may be intervene at appropriate levels. ▪ Some of the key areas to focus are: <ul style="list-style-type: none"> ○ Awareness & outreach activities in support of MSMEs with collaboration through CII,

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#	Stakeholders	Discussion Points
		<p>GSIA, WTC, GCC, DITC and other stakeholders</p> <ul style="list-style-type: none"> ○ Awareness generation & handholding support for MSMEs towards TReDS, ONDC, ODR and other online portals of Government. ○ Awareness generation towards labour laws, communication, logistics, tourism and in other important sectors. ○ Improvement in the EoDB, Digital Health, skilling through various programmes with contribution from all stakeholders including CII. ○ A multi skilling center may be proposed with the help of CII on the lines of skilling center CII developed in Chhindwara (MP). ○ CII is also working for the Model Career Center in Goa which needs to be strengthened and participation of people from Goa may be increased through sensitization. ○ The sectors such as renewable energy, nautical tourism, logistics, water & energy audits, greening of infrastructure is present in Goa which may be explored.
4	Goa State Industries Association (GSIA)	<ul style="list-style-type: none"> ▪ A dedicated and robust online portal is urgently required for the MSMEs to work seamlessly in their operations. ▪ Departments and stakeholders need good and user-friendly website for the MSMEs to approach and gather information about the processes involved. ▪ Capacity of the Government department and other stakeholders needs to be increased. ▪ There is significant scope to enhance EoDB in real sense through technology interventions and capacity building of stakeholders.

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5.1.7. Interaction with MSMEs

One-to-one interaction with MSME units is a crucial aspect of fostering their growth and development. Such interactions play a significant role in understanding the specific needs and challenges faced by MSMEs, providing them with tailored support, and facilitating their integration into the broader ecosystem. This comprehensive response will delve into the various forms of one-to-one interaction with MSME units, highlighting their importance and benefits. Consultations were conducted through face-to-face meetings, phone calls, or video conferences. The purpose of these interactions was to understand the unique circumstances of each MSME unit, stakeholders can offer tailored advice and solutions to address their specific challenges.

Accordingly, the one-to-one consultation was carried out among 60 MSMEs out of which 62% responded to the interaction. However, due to paucity of time with the MSMEs only 30% had participated to the full length of the interaction and actively discussed their issues and challenges along with that shared full insights of their activities.

All the surveyed/investigated MSMEs are active with their production activities. Almost all the MSMEs who actively participated in the discussion indicated that they have not availed any benefits from the MoMSME schemes. Upon further analysis of responses from MSMEs it is seen that approximately 45% of actively participating MSMEs are aware about the benefits of the MoMSME schemes however they still not desired to avail it. Approximately 55% of MSMEs indicated that they are not fully aware or not at all aware about the benefits which are being provided through MoMSME schemes.

As the responses and data of interaction suggested, none of the MSMEs are registered with TReDS for any benefits. Although 20% of MSMEs (Approx.) are aware about the TReDS portal however, they do not want to register as these MSMEs don't seek any bill discounting help from the portal or are financially capable to run their units. The main issue which was seen from the analysis of the data is that approximately 80% MSMEs are not at all aware about the TReDS portal and hence seeks guidance, training, and handholding support from the RAMP programme to avail the benefits under TReDS.

Upon further interaction and investigation with the actively participating MSME units and after the analysis of responses it is seen that 18% of MSMEs are aware about the SAMADHAN portal of MoMSME and 82% of investigated MSMEs are not aware about the portal and its benefits. Further, the Information and awareness regarding the CHAMPION scheme is also not encouraging and almost 99% MSMEs are not aware about it.

The issues and challenges identified from the interaction and data analysis of the responses are:

- a. MSMEs are not inclined in the participation of Government surveys may be due to dejection with the time-consuming processes of Government.

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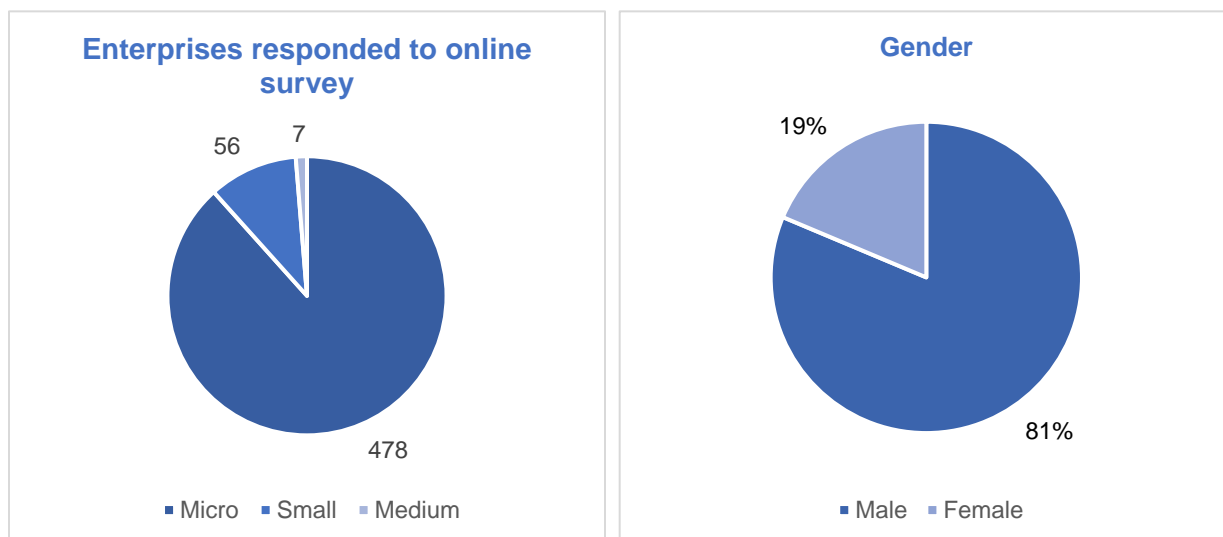
- b. Many MSMEs have not availed the benefits of the Government schemes due to lack of knowledge and understanding of the scheme as well as challenges in understanding the application process.
- c. Issue of awareness towards various government initiatives are prevalent with MSMEs.
- d. Handholding of the MSMEs is required on priority basis on the registration on various portals.
- e. Awareness and capacity building towards TReDS, SAMADHAN, SAMBANDH portals is also desired by the MSMEs.
- f. Challenges from lack of information are most prevalent with MSMEs and MSMEs are not aware about the channels from which they can get quality information.

5.2. Field Survey and Analysis of Data

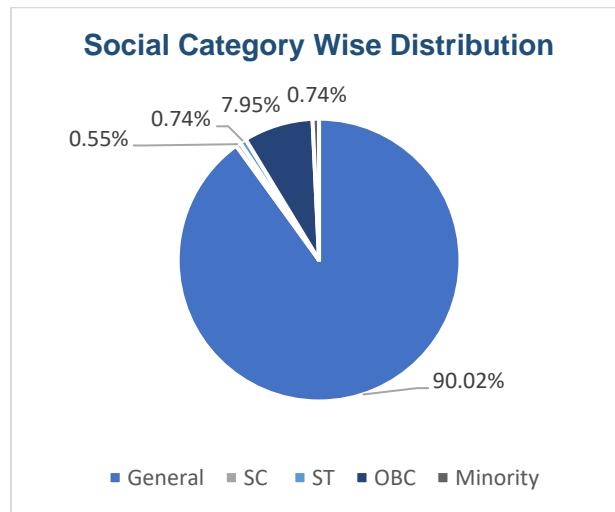
In order to understand the issues and challenges of MSMEs, a comprehensive survey encompassing a through questionnaire was conducted for more than 600 MSMEs in both the district i.e., North Goa & South Goa was conducted. The survey comprises of questions to capture MSME growth in turnover, employment, scheme awareness, access to finance, market linkages, TReDS, and greening initiatives. Below is the analysis of survey conducted.

5.2.1. Profile of respondents

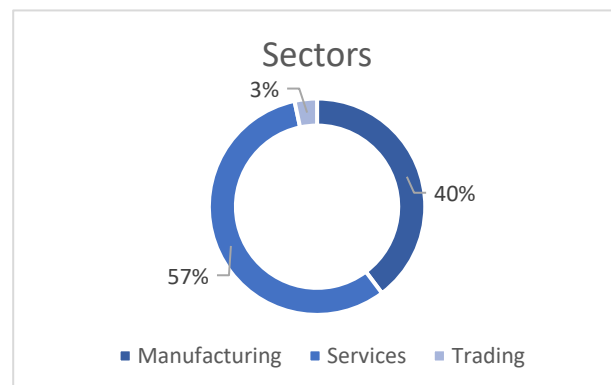
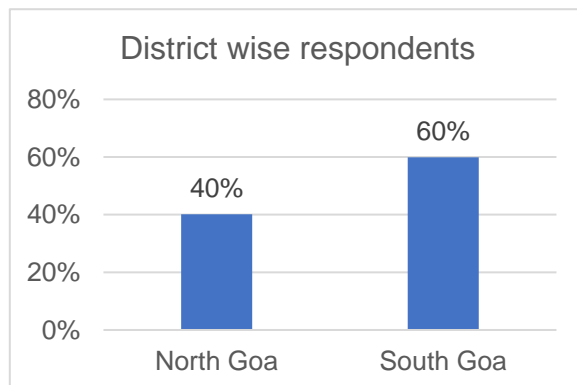
81% of the subjects surveyed are male whereas 19% are females. Out of the responses received, 90% belongs to General, 7.95% belongs to OBC, 0.55% belongs to SC, 0.74% belongs to ST category and 0.74% belong to Minority category.



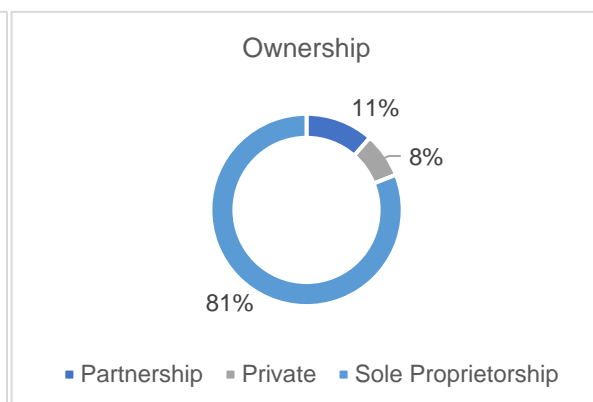
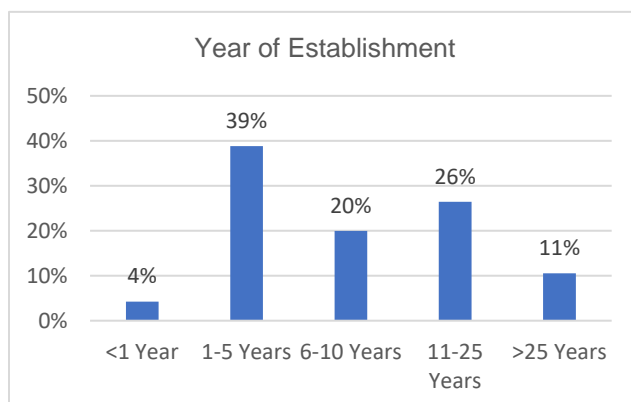
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40% of the respondents have enterprises set up in North Goa, 60% in South Goa. Since 88% of the responses collected are of micro enterprises, it is found that amongst micro enterprises, 57% are engaged in Service sector, 40% are engaged in Manufacturing sector and 3% are engaged in Trading sector.



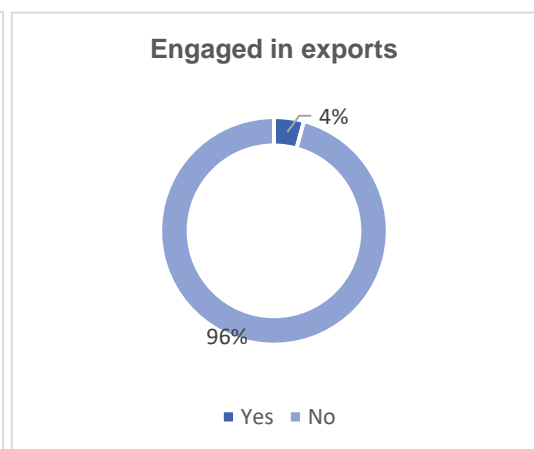
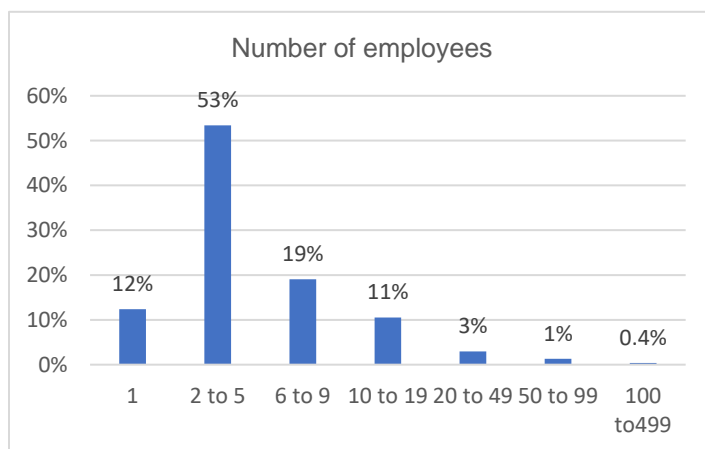
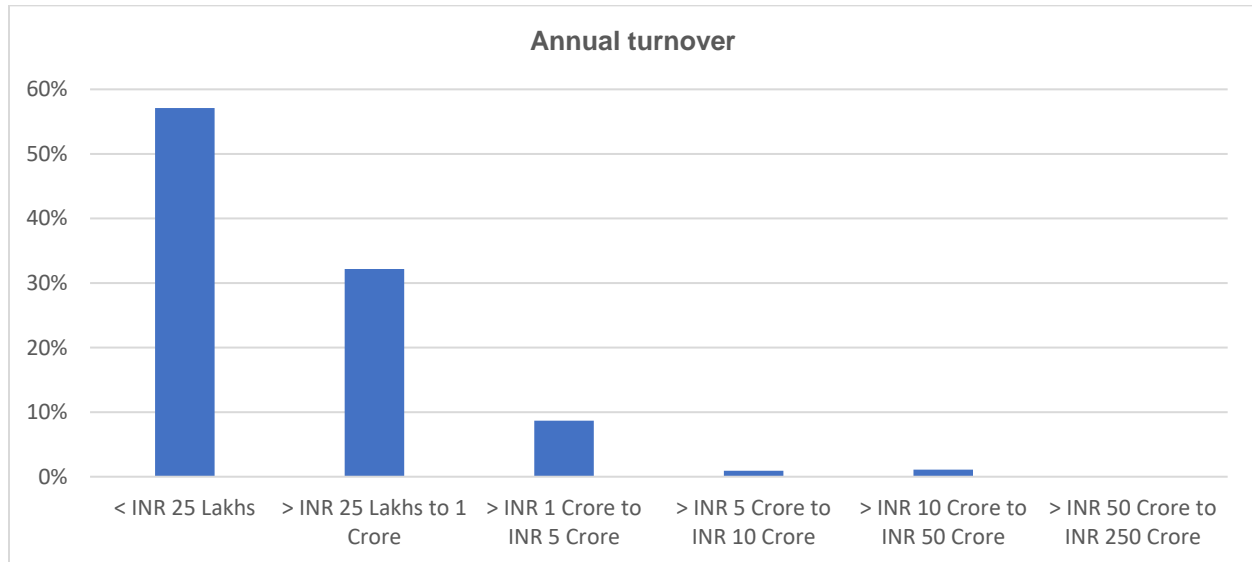
63% of the respondents started their businesses within last 10 years, this indicates the increase in entrepreneurship as a choice for Goan residents. Even during Covid phase, 38% of the



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enterprises were set up in Goa. Since majority of the enterprises in Goa are micro, the ownership type also came out to be Sole Proprietorship (81%) for the units interviewed.

Out of the enterprises surveyed, 57% of them have annual turnover less than 25 lakhs, 32% have their turnover between > INR 25 Lakhs to 1 Crore, 9% Between >INR 1 Crore to INR 5 Crore thus we observed nano category of enterprises majorly being established in Goa.

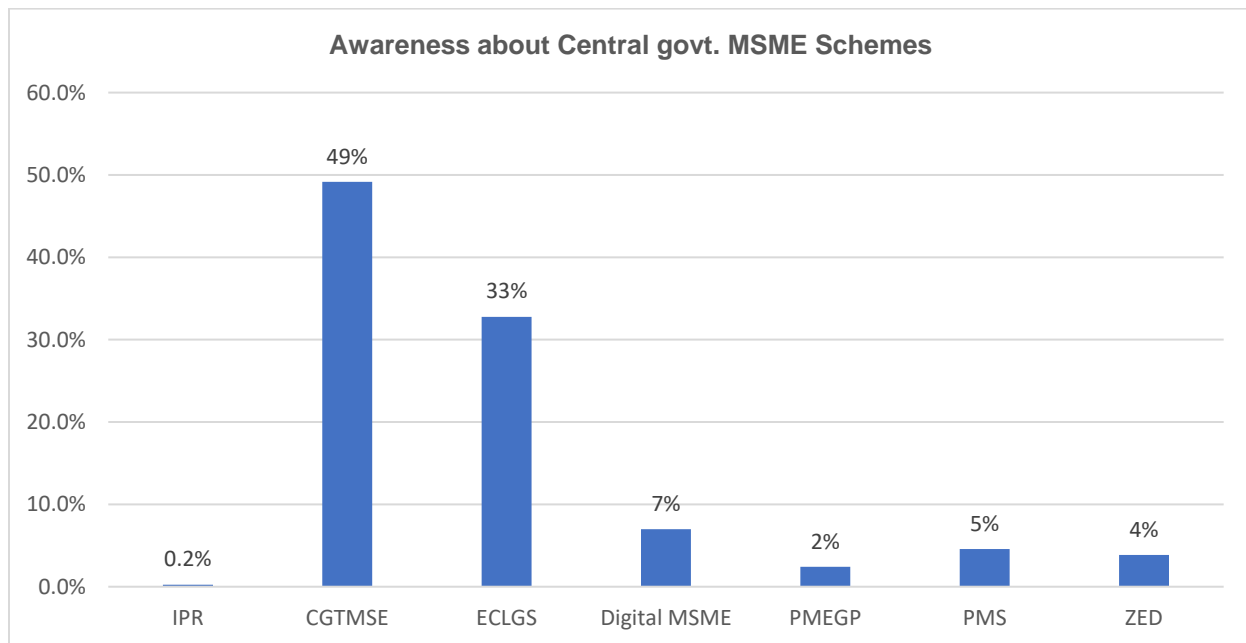


53% of the enterprises have 2-5 employees, 12% of the enterprises surveyed has only one person, 19% have 6-9 employees, 11% have 10-19 employees, 3% have 20-49 employees and only 1% had employees more than 50. Boosting single owner oriented and operated firms is required as these owners themselves manage the finances, marketing, and supply chain operations. Incentives for them will lead to employment generation and increase in turnover. 4% of the MSMEs surveyed are engaged in exports.

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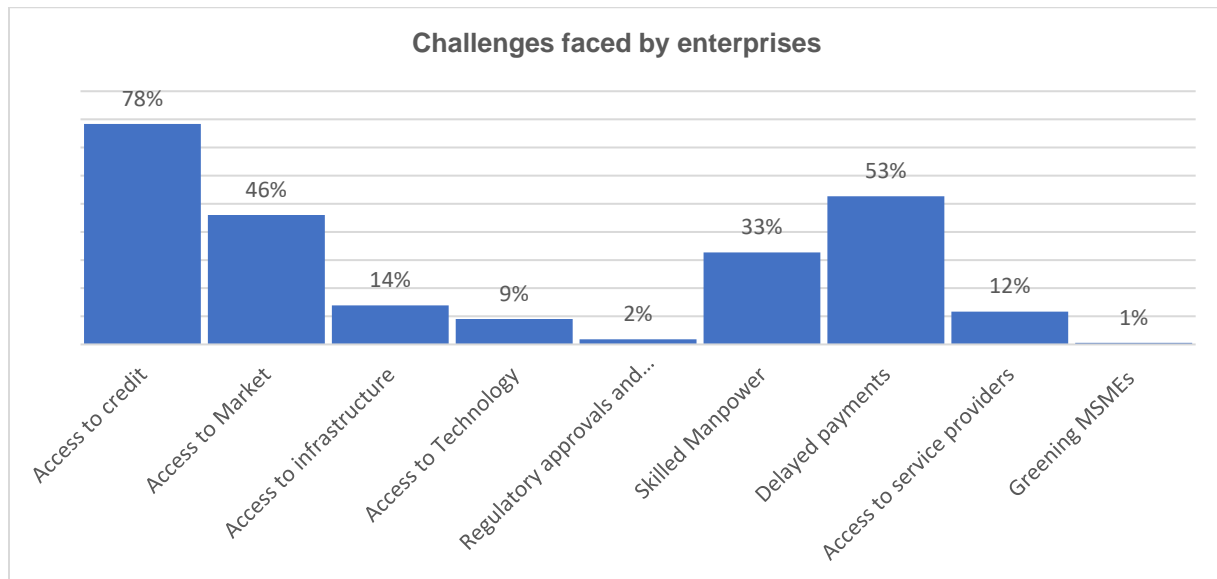
5.2.2. Awareness about Central Government schemes

Entrepreneurs of MSME enterprises are surveyed about their awareness of different central government schemes for MSME's and observed that out of 435 people who responded, 67% have awareness about CGTMSE Scheme, 33% have heard about Emergency Credit Line Guaranteed Scheme (ECLGS), 7% have heard about Digital MSME scheme, 2% have heard about Prime Minister Employment Generation Programme (PMEGP), 5% have heard about Procurement and Marketing Support (PMS) Scheme and 4% Zero Effect Zero Defect Scheme (ZED), Whereas only 0.2% are aware about Intellectual Property Rights (IPR). 106 people didn't respond the survey question.



With regards to challenges faced by Entrepreneurs, the three most common challenges are Access to Credit, Access to Market and Access to infrastructure with 78%, 46% and 14% respectively voted by entrepreneurs. 9% entrepreneurs faced challenges related to access of technology, 2% with respect to Regulatory approvals & clearances, 33% with skilled manpower, 53% with delayed payments, 12% with respect to access to Service Providers, 1% faced challenges regarding Greening MSME's.

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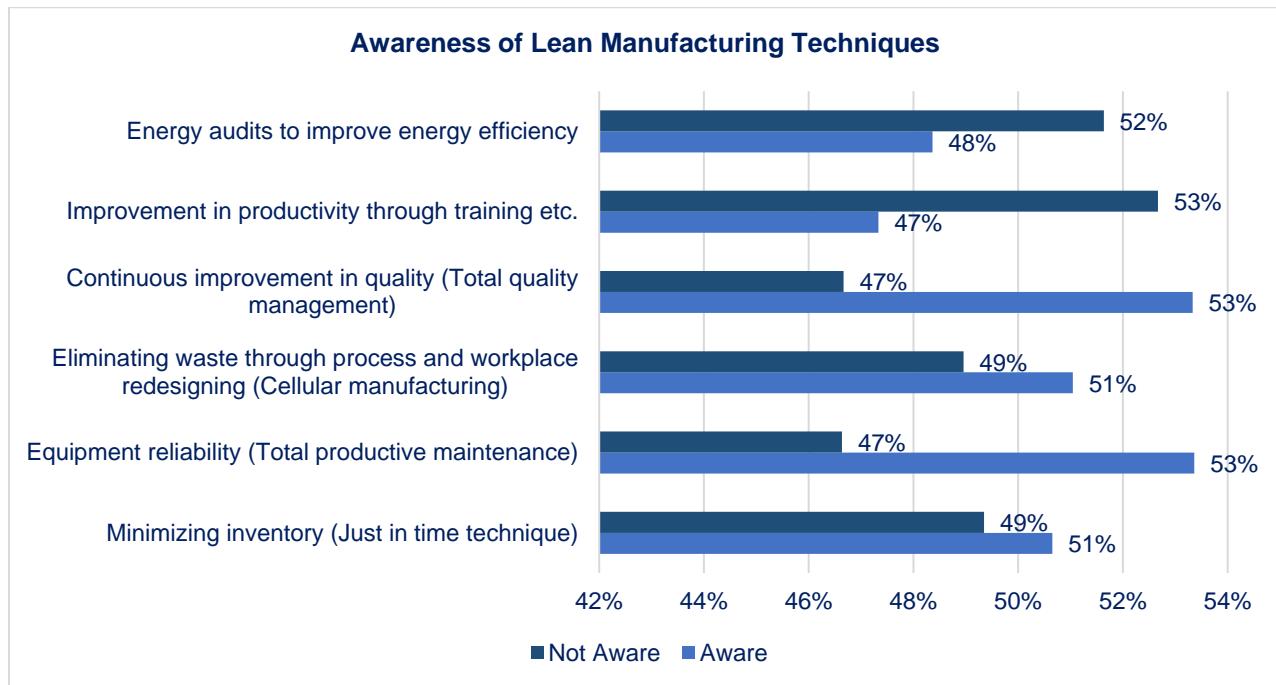


Lean Manufacturing Techniques

While assessing the awareness of entrepreneurs regarding the Lean Manufacturing Techniques, it is found that out of the people who responded to the question,

- Only 51% are aware about Minimizing inventory (Just in time) technique.
- 53% are aware about Equipment reliability (Total productive maintenance) technique.
- 51% are aware about Eliminating waste through process and workplace redesigning (Cellular manufacturing) technique.
- 53% are aware about Continuous improvement in quality (Total quality management)
- 47% are aware about Improvement in productivity through training etc.
- 48% are aware about Energy audits to improve energy efficiency.

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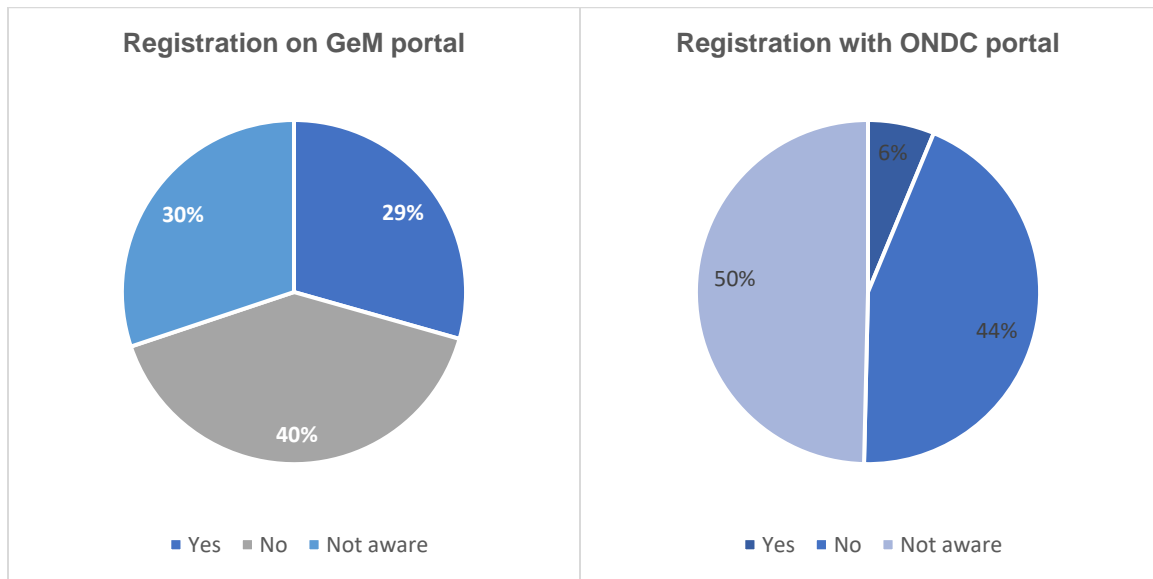


Also, it is found that, 75% of the respondent have not availed marketing support under any Central Government scheme and 25% have availed. In terms of marketing support under state government scheme, 82% have not availed any benefit and 18% have availed support under State Government Schemes.

5.2.3. Online access to MSMEs

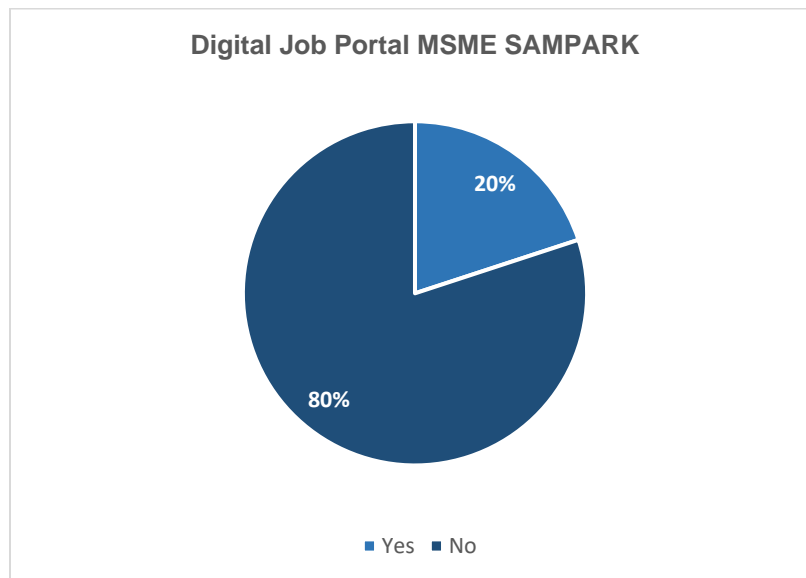
On surveying about GeM (Government e marketplace) portal, it is found out that 30% of the respondents are not aware of GeM Portal, 40% are not registered on it and only 29% are registered on GeM Portal. Similarly, for ONDC portal 50% of the respondents are not aware, 44% are not registered on it and only 6% are registered with ONDC Portal.

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Only 2% survey respondents were aware about empanelment with Original Equipment Manufacturer (OEMs).

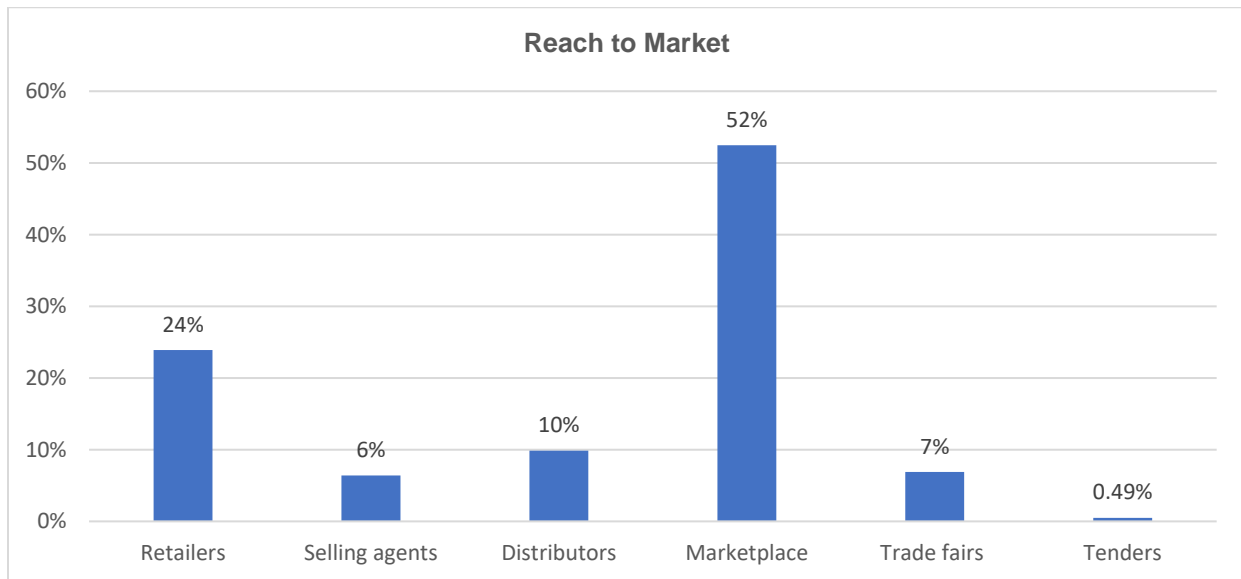
With respect to awareness about the digital job portal MSME SAMPARK, it is observed that only 20% have heard about it.



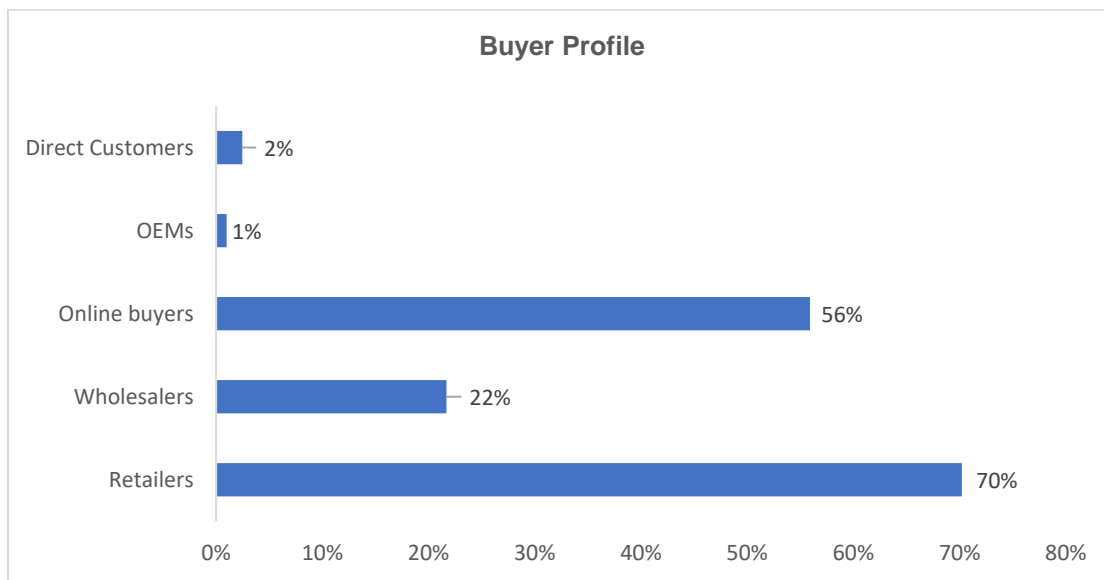
5.2.4. Market Access

Out of 406 people who responded about how they reach their markets, it is found that 52% reach through various marketplaces, 24% through retailers, 10% through distributors, 7% and 0.45% through trade fairs and tenders respectively.

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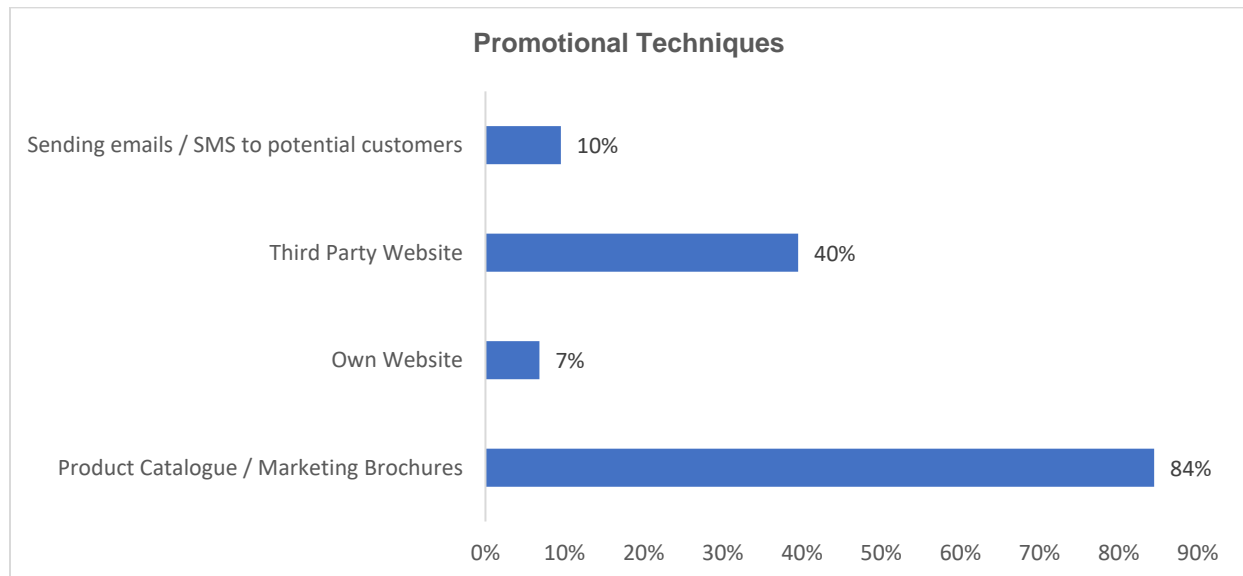
Out of 406 enterprises who responded to this question, it is found that 70% buyers are retail customers, 56% are online buyers, 22% are wholesalers and 1% & 2% are OEMs and direct customers respectively.



Out of the 367 enterprises responded under this parameter, about how they promote their product amongst customers, it is found that many are not aware about any promotional techniques, 84% of them are using Product catalogue / Marketing brochures, 40% rely on Third party websites (Amazon, Indiamart.com, Trademart.com etc., 7% do promotions through their own websites and

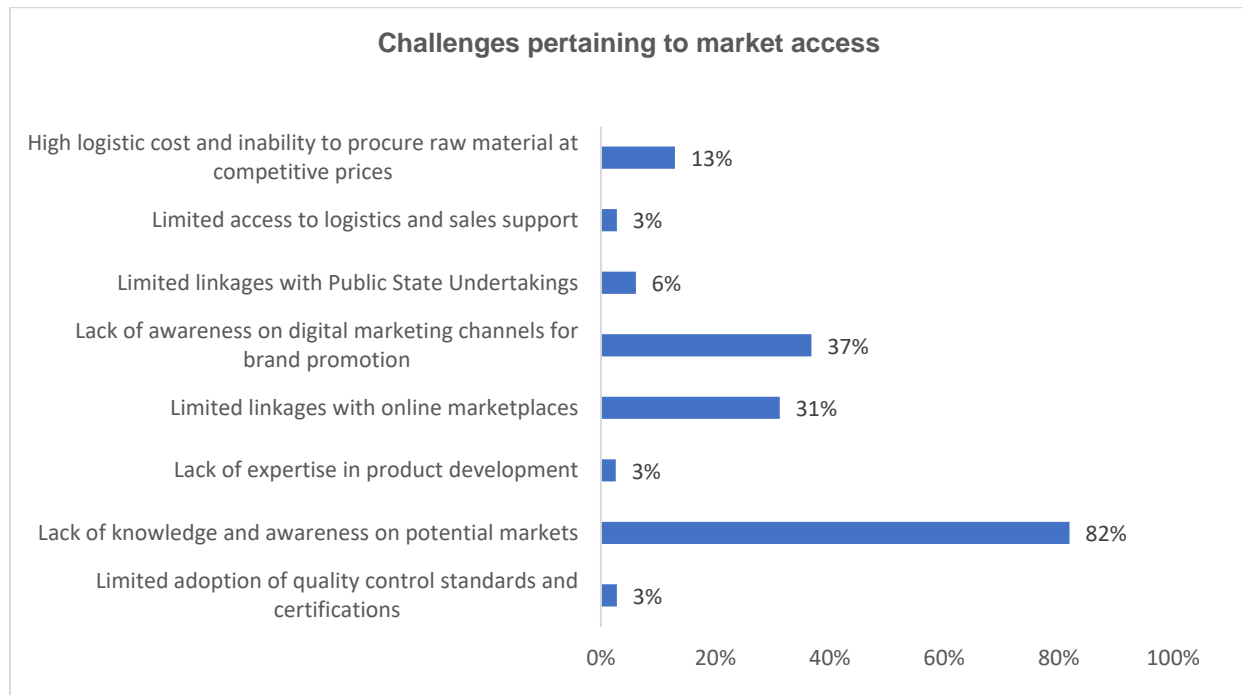
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10% are using Event sponsorship and Sending emails / SMS to potential customers to promote their product.

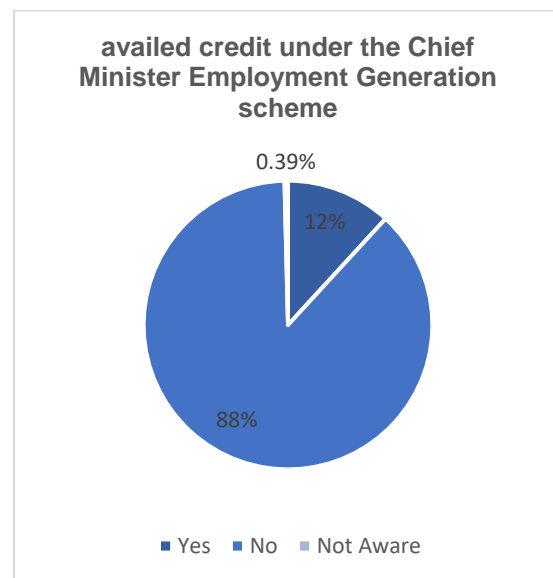
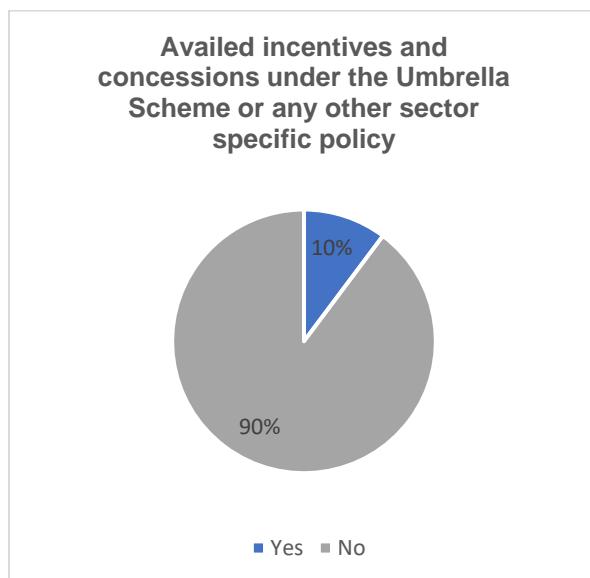


In terms of Challenges pertaining to market access that they face, major ones are Lack of knowledge and awareness on potential markets (82%), Lack of awareness on digital marketing channels for brand promotion (37%), Lack of expertise in product development, designing, packaging, and marketing strategy (3%), Limited access to logistics and sales support, and information and communication technology (ICT) support (3%), High logistic cost and inability to procure raw material at competitive prices (13%). Some of the other challenges that they face include Limited linkages with Public State Undertakings, Government Departments, Wholesalers, Retailers (6%), Limited linkages with online marketplaces (31%) and Limited adoption of quality control standards and certifications (3%).

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On inquiring, whether they have availed incentives and concessions under the DITC's Umbrella Scheme or any other sector specific policy, it is found that 90% have not availed any. Reasons being lack of awareness. 10% respondents have received incentives under this scheme.



On analyzing whether they have availed credit under the chief minister employment generation scheme, it is observed that only 12% have availed, 88% have not availed and 0.39% were not

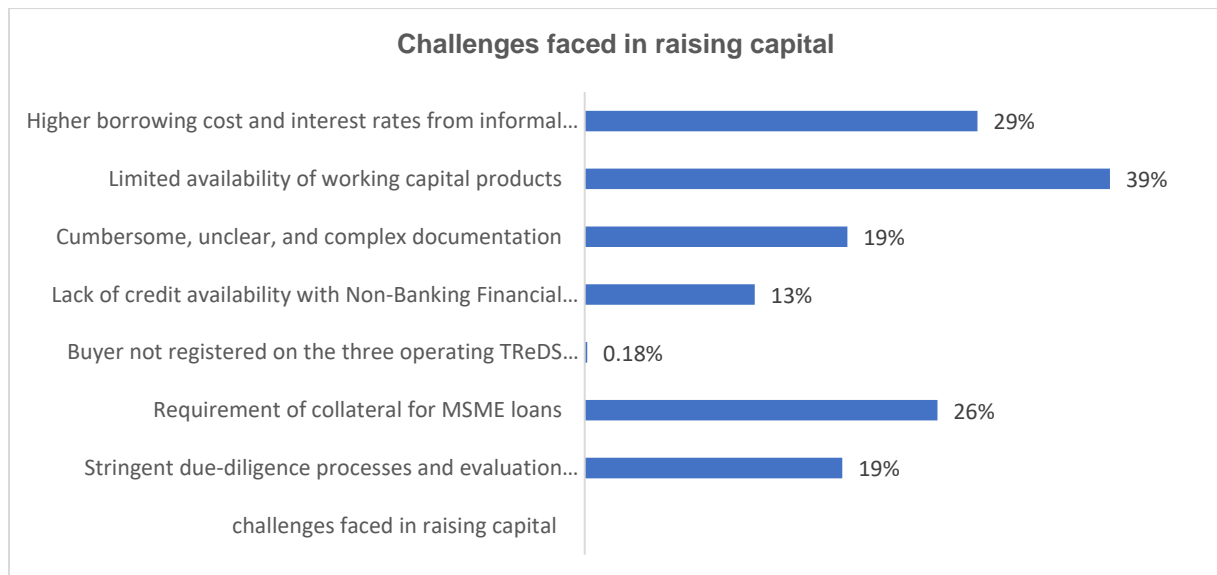
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aware about such scheme. Reasons being lack of knowledge, absence of need, surpassed age criteria, cumbersome process etc.

5.2.5. Credit access and TReDS

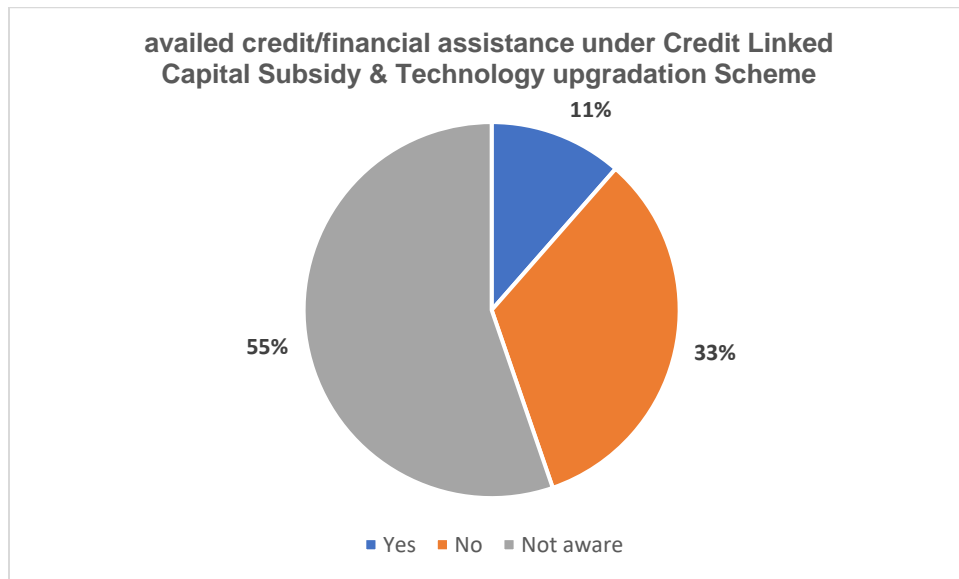
29% of the entrepreneurs surveyed had awareness about the Trade Receivables electronic Discounting System (TReDS) platform of Government of India which helps to facilitate the discounting of trade.

With respect to challenges entrepreneurs face in raising capital, major ones are Higher borrowing cost and interest rates from informal sources (29%), Limited availability of working capital products (39%), Requirement of collateral for MSME loans (26%), Cumbersome, Unclear and complex documentation (19%),. Some of them also faced challenges regarding Stringent due-diligence processes and evaluation criteria/credit ratings (19%), Lack of credit availability with Non-Banking Financial Corporations (NBFCs) (13%).



Regarding whether the entrepreneurs have availed any credit or financial assistance under credit linked capital subsidy and technology upgradation scheme, only 11% have availed this. Whereas 55% people are not aware about any such scheme. The reasons of not availing as stated by them including lack of awareness, don't know procedure to apply, difficult procedure and high interest rate.

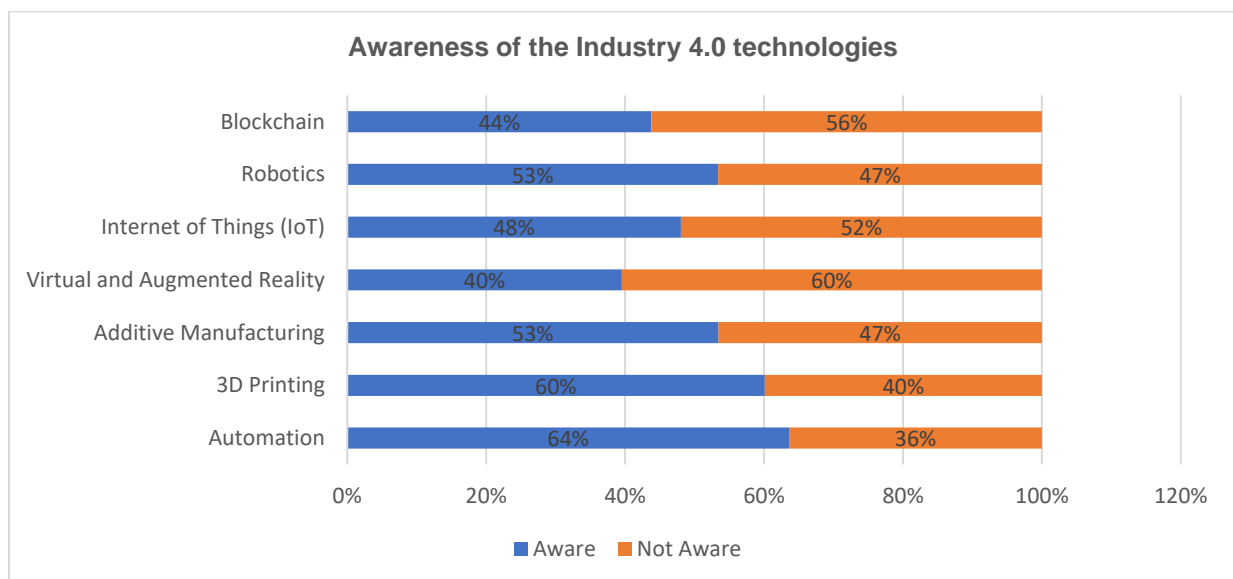
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5.2.6. Technology

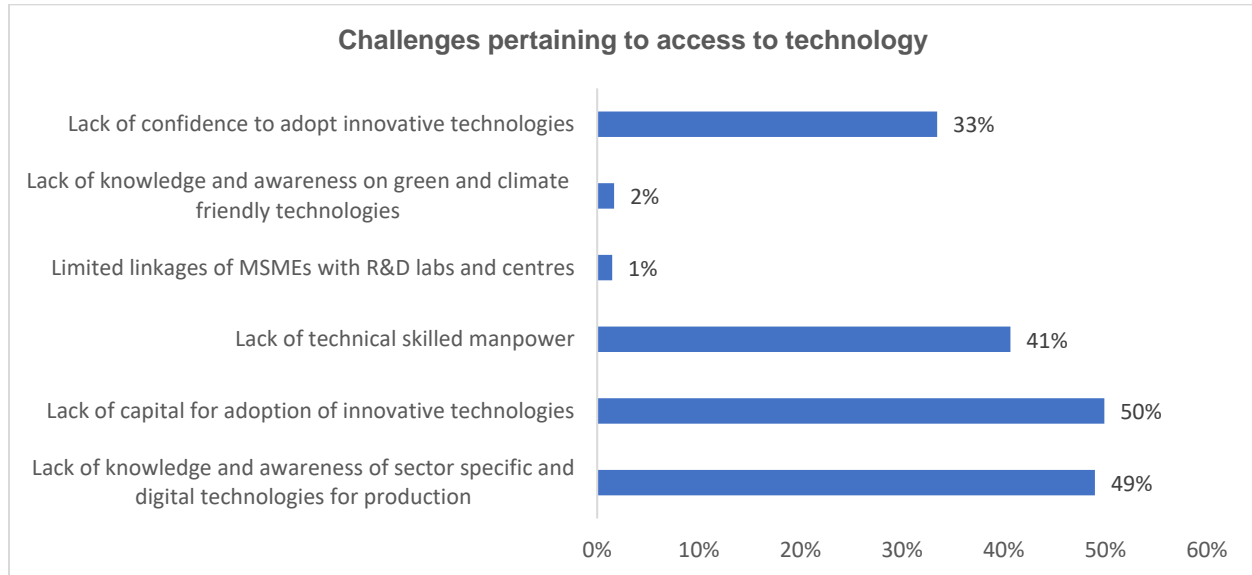
In context of awareness of listed industry 4.0 technologies, it is observed that:

- 44% entrepreneurs surveyed have heard about Block chain technologies.
- 53% have heard of Robotics.
- 48% have heard of the term internet of things.
- In context of Virtual and augmented reality, 40% have heard of it.
- 53% respondents had awareness regarding Additive Manufacturing.
- 60% know about 3D Printing.
- 64% have awareness of Automation.



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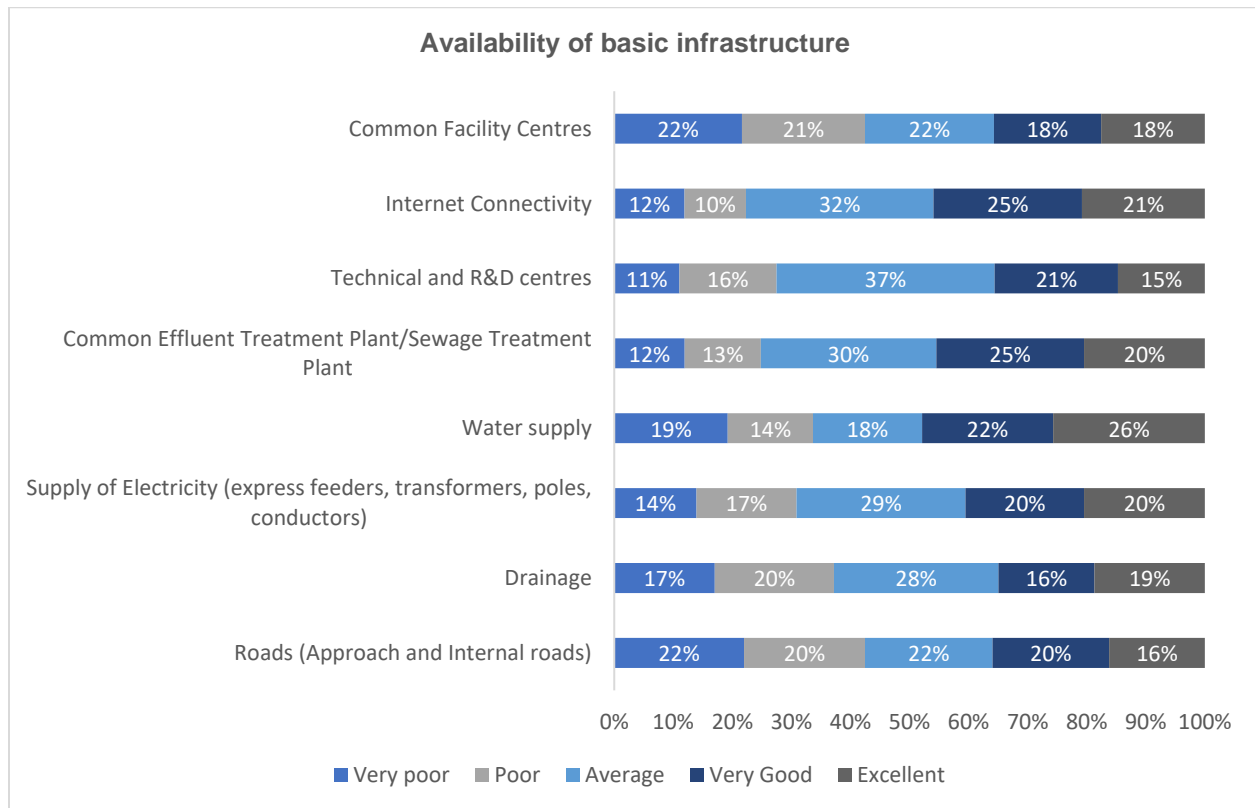
With regards to the challenges pertaining to access to technology that they face, it is observed that 50% feel Lack of capital for adoption of innovative technologies, 49% feel Lack of knowledge and awareness of sector specific and digital technologies for production as major problem, 41% feel Lack of technical skilled manpower and 33% feel Lack of confidence to adopt innovative technologies is a major hurdle. Other challenges include Limited linkages of MSMEs with R&D labs and centers (1%) and Lack of knowledge and awareness on green and climate friendly technologies and benefits for adoption of green & energy efficiency technologies (2%).



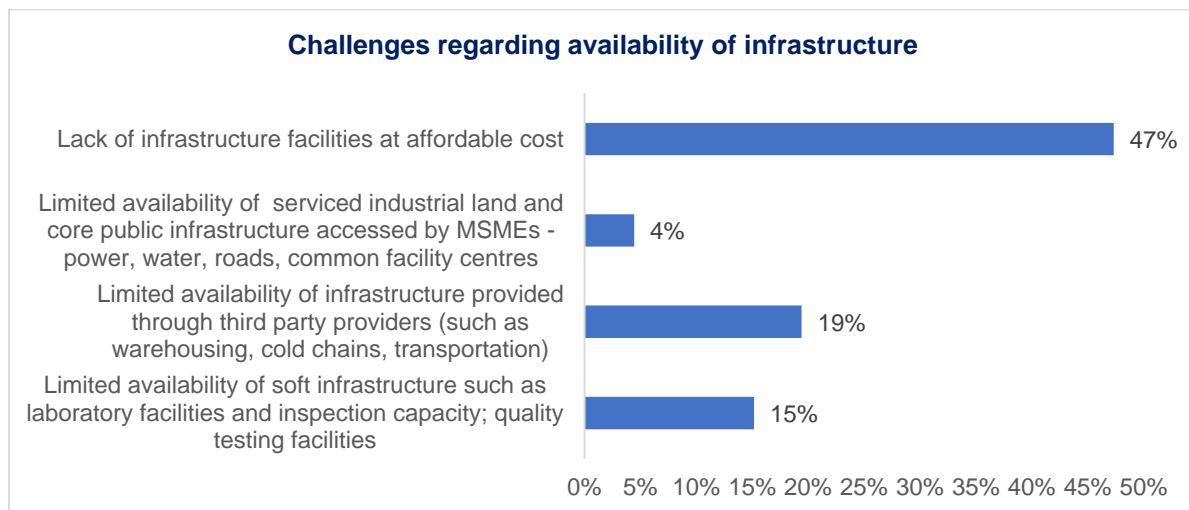
5.2.7. Infrastructure

- Around 16% of entrepreneurs responded feel that roads are in excellent condition, 20% feel very good, 22% feel average and 20% find condition of roads poor / very poor.
- In case of Drainage, 19% voted it as excellent, 16% as very good, 28% as average and 20% as poor & 17% very poor.
- With regards to electricity i.e availability and condition of express feeders, transformers, poles, conductors, it is observed that 20% voted excellent, 20% as very good, 29% as average, 17% as poor and 14% as very poor.
- For water Supply, 26% voted as excellent, 22% as very good, 18% as average and remaining 14% as poor 19% as very poor.
- For Common Effluent Treatment Plant/Sewage Treatment Plant, 20% excellent, 25% very good, 30% voted as average, 13% as poor and 12% as very poor.
- In context of Technical and R&D centers, 15% voted as excellent, 21% as very good, 37% as average, 16% as poor and 11% as very poor.
- With regards to Internet connectivity, 21% found it excellent, 25% as very good, 32% as average and 10% as poor and 12% as very poor.
- For Common Facility Centers, 18% voted as excellent, 18% voted as very good, 22% as average, 21% as poor and 22% as very poor.

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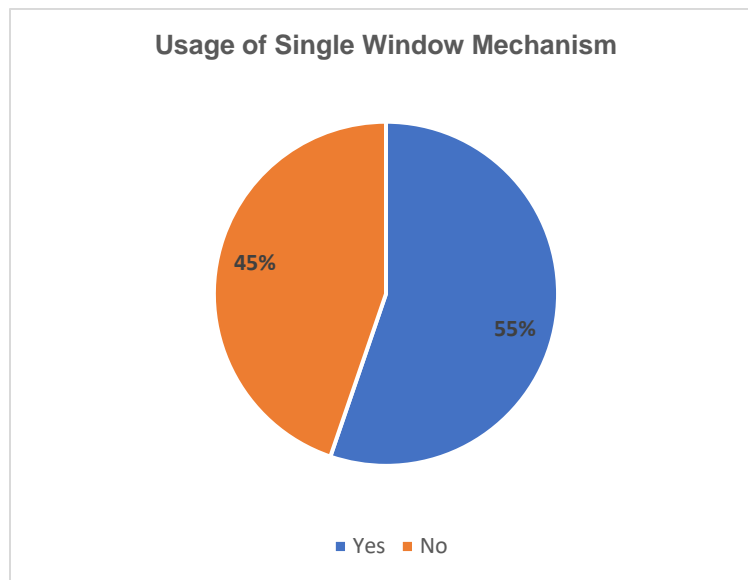
About the challenges that they face regarding availability of infrastructure, it is observed that Lack of infrastructure facilities at affordable cost is the major challenge (47%) followed by Limited availability of serviced industrial land and core public infrastructure accessed by MSMEs - power, water, roads, common facility centers (4%), Limited availability of infrastructure provided through third party providers (such as warehousing, cold chains, transportation) (19%) and Limited availability of soft infrastructure such as laboratory facilities and inspection capacity; quality testing facilities (15%).



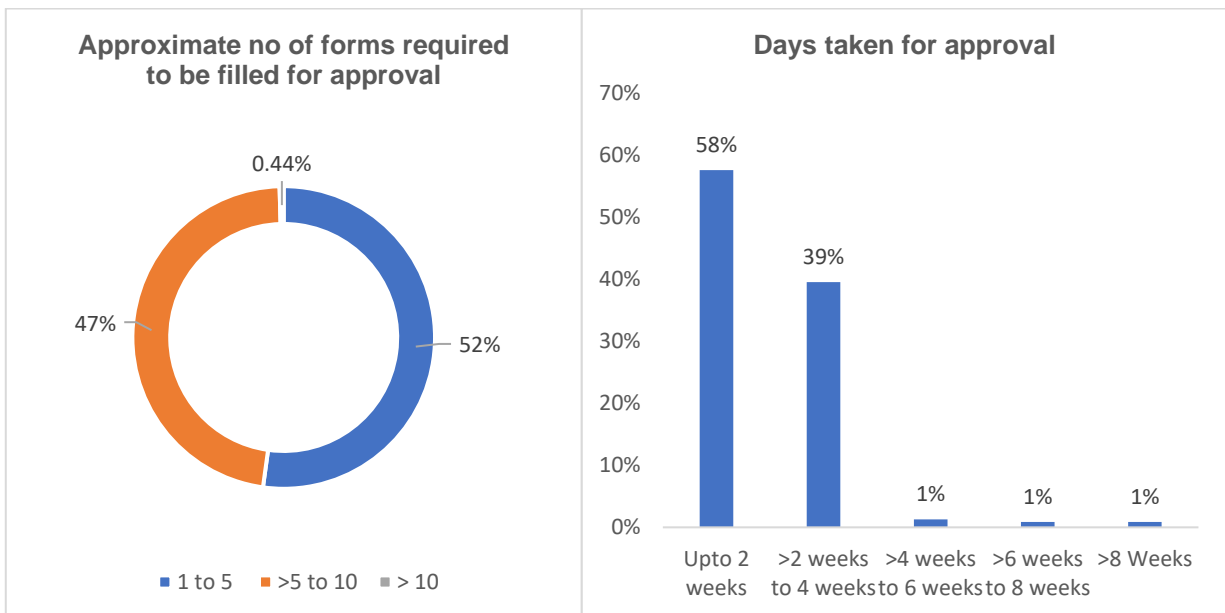
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5.2.8. Single Window Access for Ease of Business

With reference to the question, response received from 228 respondents on this component, whether they have utilized the common application form facility under single window clearance mechanism, it is observed that 55% have used the facility and 45% have never used it.



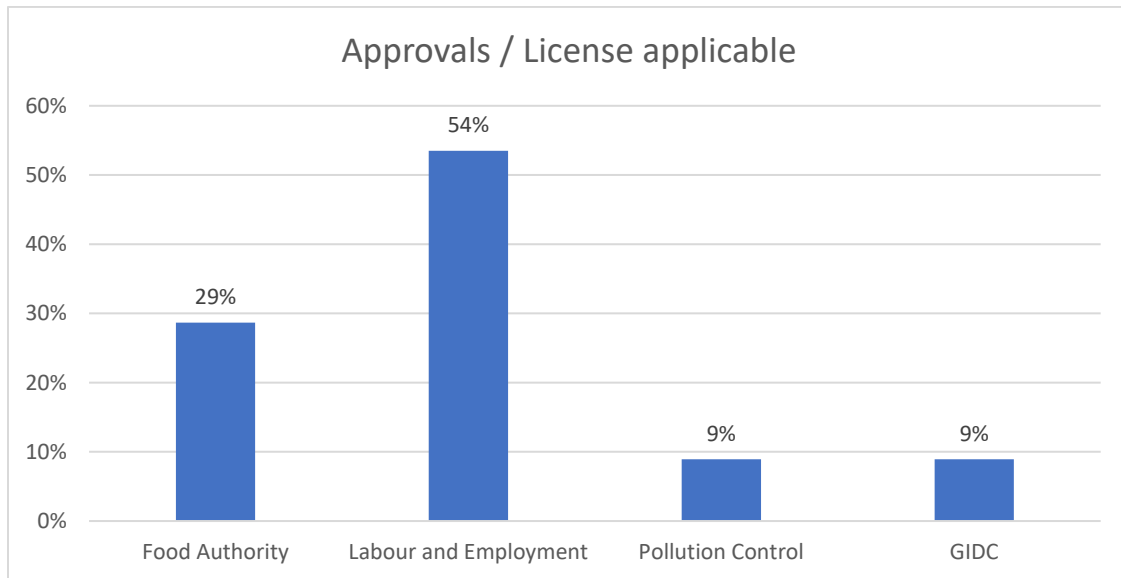
With respect to approximate number of forms to be filled for obtaining any approval or clearance, it is observed that more than 10 number of forms need to be filled in 0.44% cases, whereas 52% and 42% for 1 to 5 forms and 5 to 10 forms respectively.



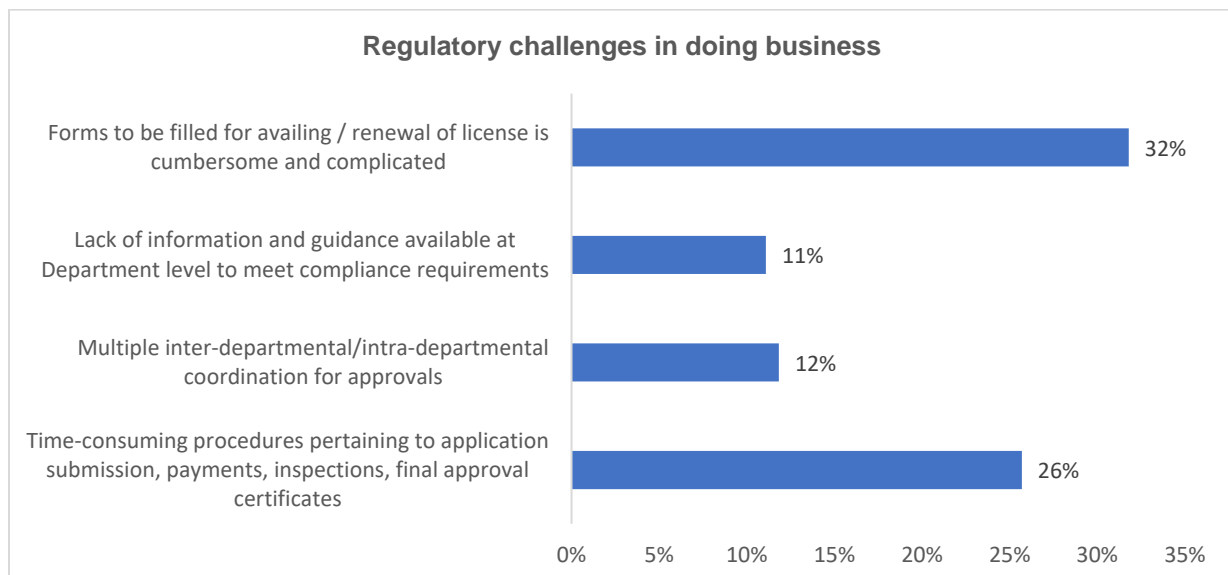
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58% reported approvals are given within 2 weeks, 39% between 2 to 4 weeks, 1% between 4 to 6 weeks, followed by 6-8 weeks as per 1% of the respondents, >8 weeks for 1%

Out of the 157 respondents who responded under this criterion, 54% of them need approval / license from Labor and Employment, 9% need them from Pollution Control Board, followed by Food Authority 29% and GIDC at 9%.



In context of Regulatory challenges that they face in doing business, major one is Forms to be filled for availing / renewal of license is cumbersome and complicated (32%), followed by Time-consuming procedures pertaining to application submission, payments, inspections, final approval certificates (26%), Lack of information and guidance available at Department level to meet compliance requirements (11%) and Multiple inter-departmental/intra-departmental coordination for approvals (12%).

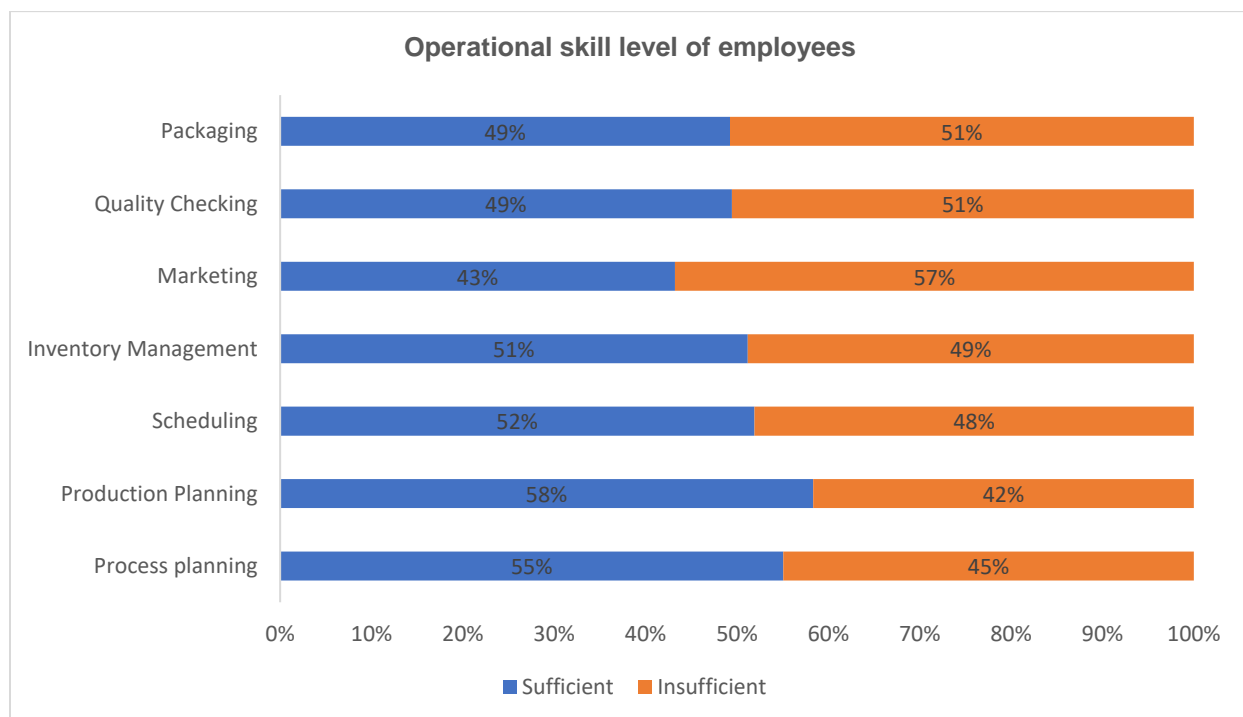


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5.2.9. Skillset of the Entrepreneurs

Regarding the operational skills of the employees of micro enterprises, it is found that:

- For process planning, 55% of employees have sufficient skills.
- For Production planning, 58% of employees have sufficient skills.
- For Scheduling, 52% of staff had sufficient skills.
- For inventory management, 51% of employees have relevant skills.
- For marketing, only 43% of staff has relevant skills.
- For quality check, 49% of staff has relevant skills.
- For Packaging, 49% of staff has relevant skills.

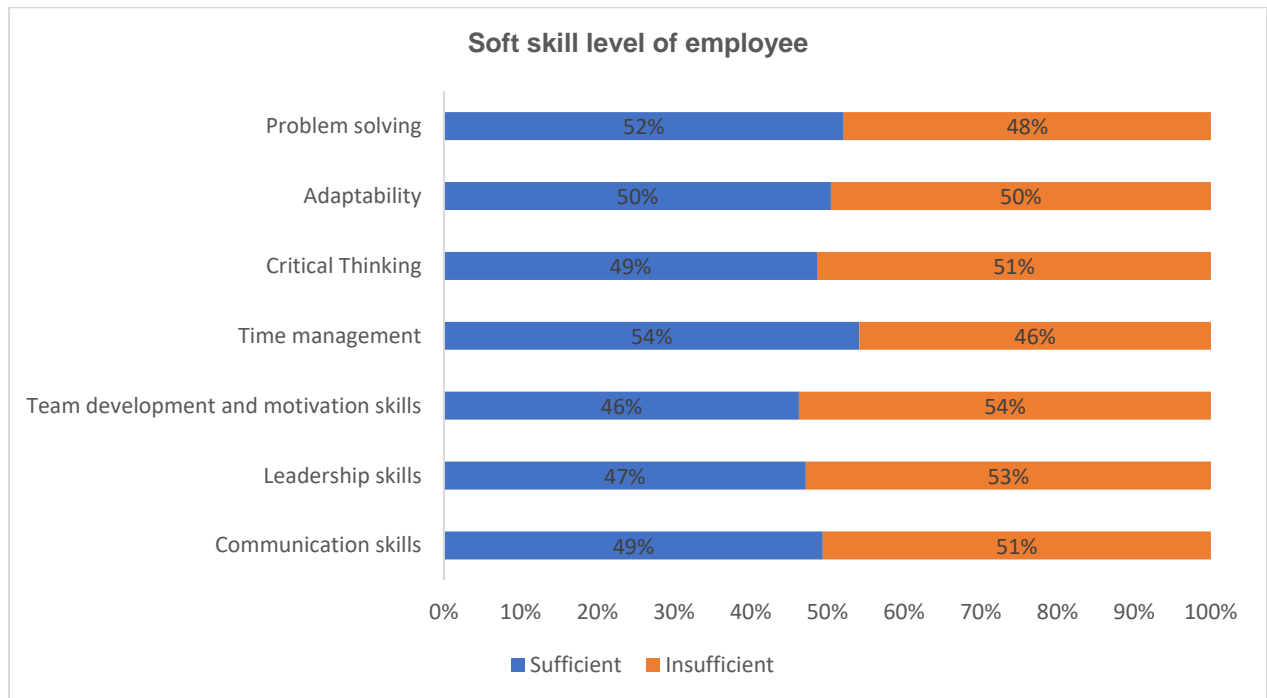


5.2.10. Soft Skills of Employees

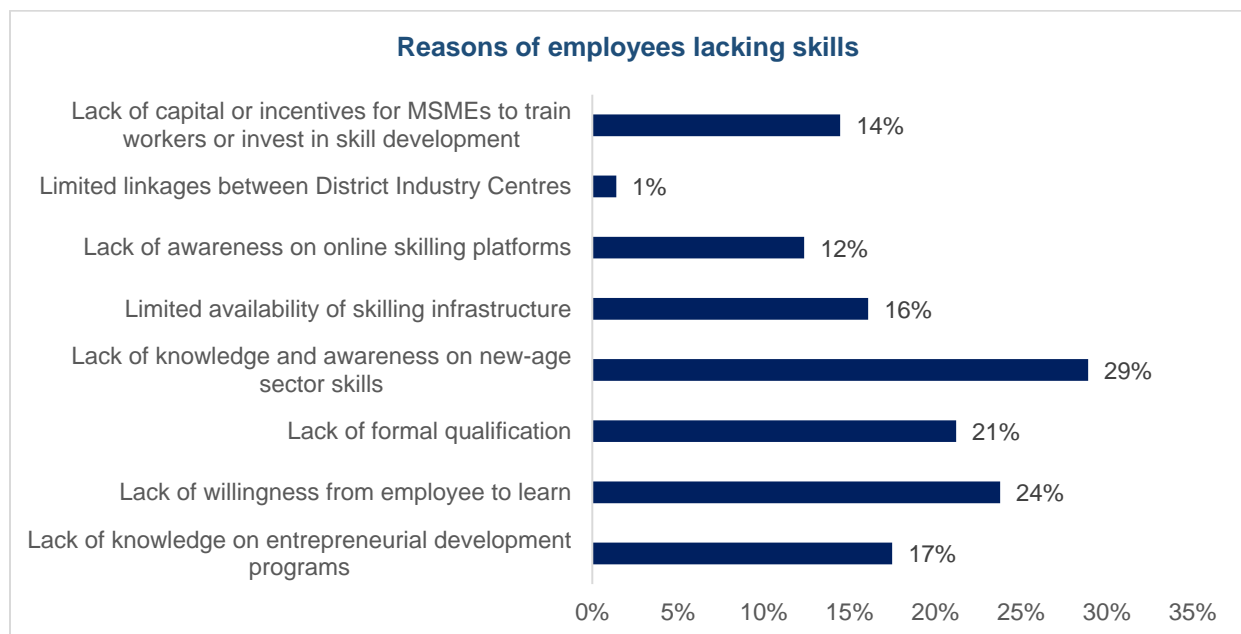
With respect to soft skills, it is observed that,

- 49% have sufficient communication skills.
- 47% of the employees have sufficient leadership skills.
- 46% of the staff has team development and motivational skills.
- Around 54% of the staff has time management skills.
- 49% of the employees has critical thinking skills.
- 50% has sufficient adaptability skills.
- 52% of the staff has problem solving skills.

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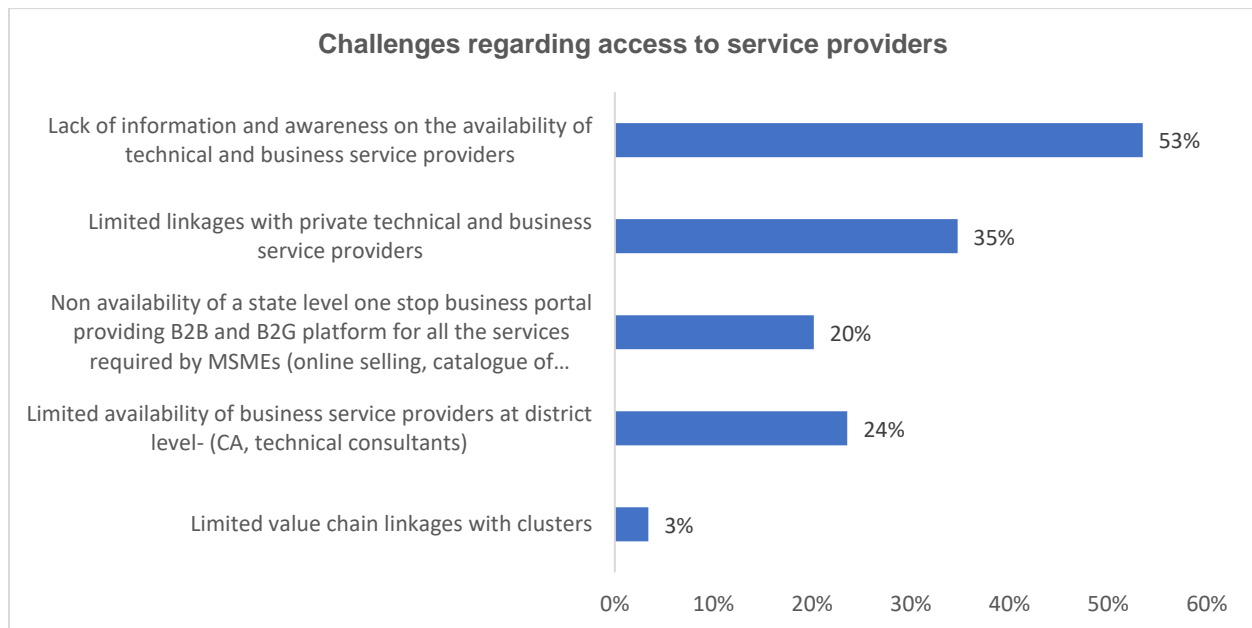
In terms of reasons due to which employees lack skills, predominant ones are Lack of knowledge and awareness on new-age sector skills (29%), Limited availability of skilling infrastructure i.e. Technology Centres, ITIs (39%) Lack of formal qualification (31%), Lack of willingness from employee to learn (16%), Lack of awareness on online skilling infrastructure (12%). Others include Lack of capital incentives to MSMEs (14%), Lack of knowledge on entrepreneurial development programs (17%) and Limited linkages between District Industry Centres (1%).



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5.2.11. Business Development Services

Major challenges regarding access to service providers, they face includes, Lack of information and awareness on the availability of technical and business service providers (53%), Limited linkages with private technical and business service providers (35%), Non availability of a state level one stop business portal providing B2B and B2G platform for all the services required by MSMEs (online selling, catalogue of products, consultant to be hire, central schemes) (20%), Limited availability of business service providers at district level- (CA, technical consultants) (24%),. Some of other challenges are Limited value chain linkages with clusters (3%).



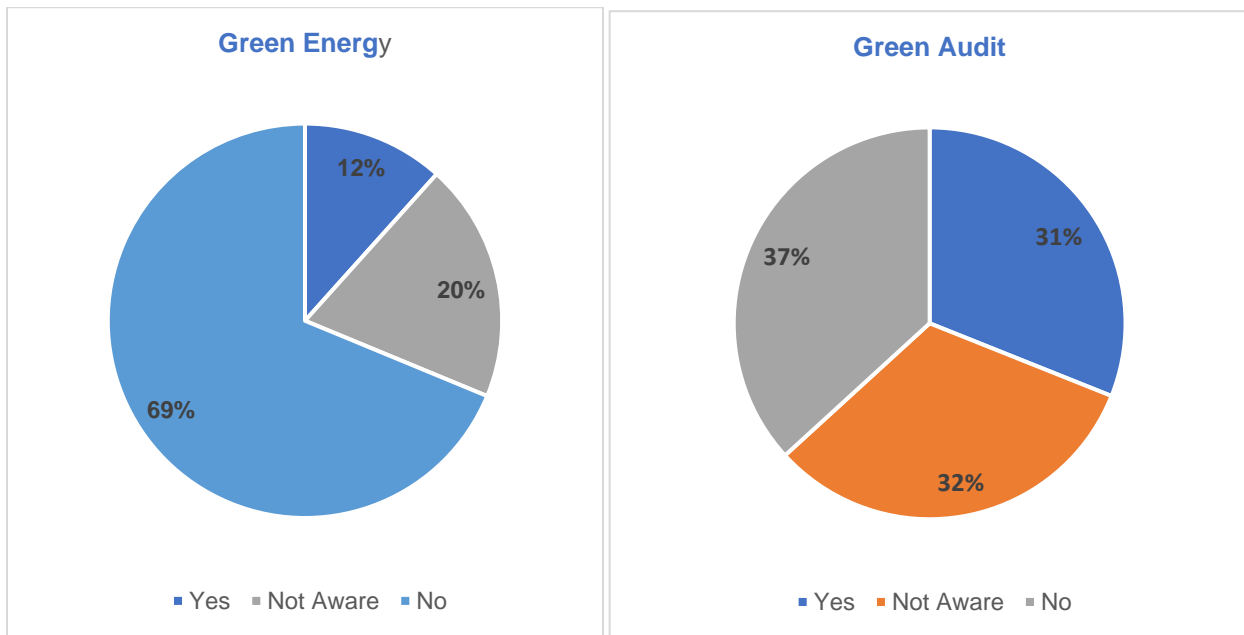
5.2.12. Sustainability

None of the entrepreneurs surveyed have availed any credit/ financial assistance under Central or State Government scheme for adopting sustainable practices, reasons being lack of awareness of the scheme and not knowing the need to go for sustainability practices.

On Finding whether they are you using green energy sources such as (solar, hydro, wind, geothermal, etc.), it is observed that 20% are not aware of this and 12% are aware but are not using.

On analyzing whether the respondents conduct energy audits to improve energy efficiency, it is found that none of them is doing this, 32% are unaware of it and 31% are not doing even having idea about it.

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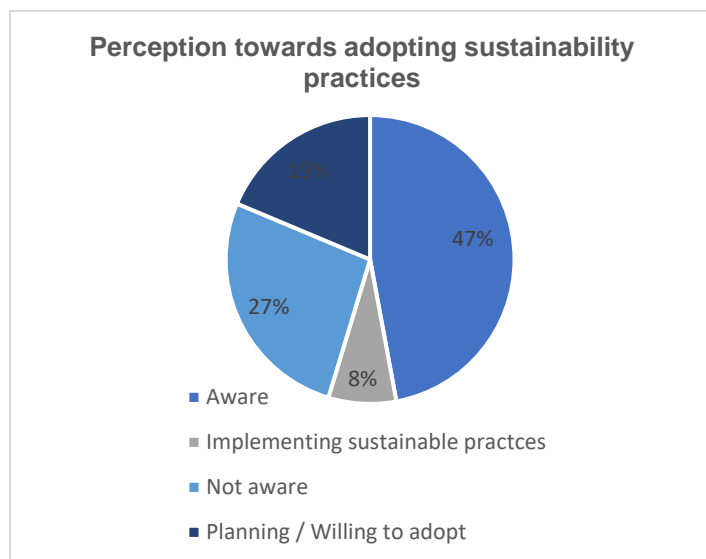


On asking what their perception are towards adopting sustainability practices such as resource efficient and cleaner production techniques, it is observed that 27% are not aware, 47% are aware and 19% are willing to adopt sustainability practices.

With respect to priorities for adopting sustainability practices, more than 26% have not indicated any priorities towards sustainable practices. 53% of them have their priorities with respect to Social Responsibility, 25% are conscious about the environment, 13% towards Compliance to Environmental Social and Governance (ESG) requirement and 63% people responded they prioritize Business Profitability.

With regards to the percentage of the total consumption of water, heat or raw materials are recycled/recovered, 85% of them are not recycling them. 4% are recovering 51% to 75%, 58% of the respondent are recovering less than 10%

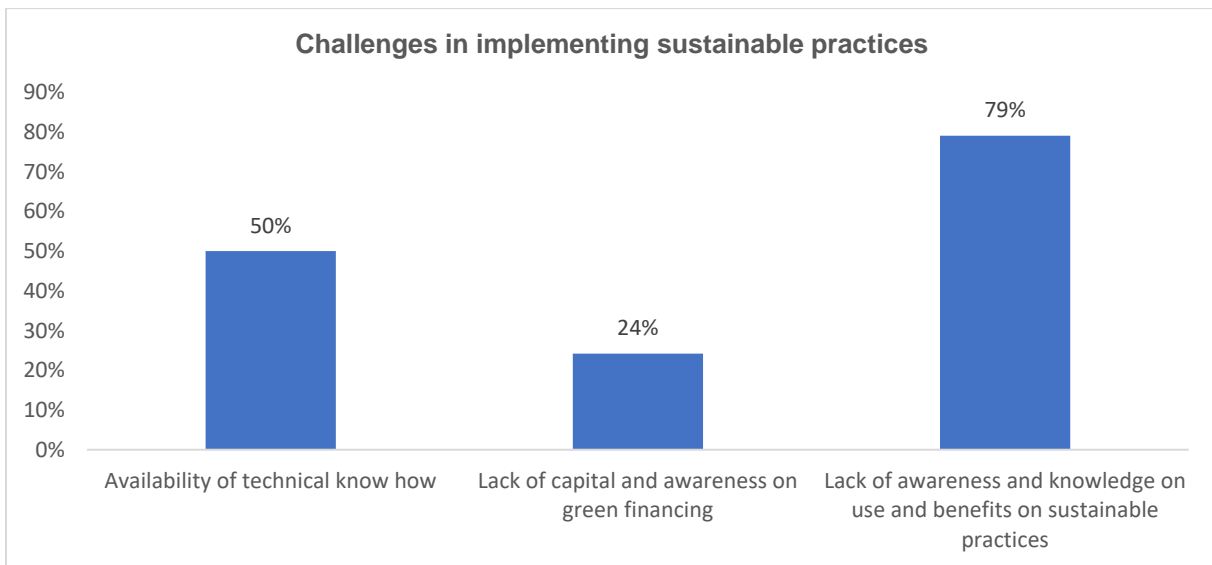
With respect to awareness regarding green finance instruments with financial institutions, NBFCs, Fin tech companies, etc. more than 54% of the respondent are unaware of it.



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In context of challenges that they face in implementing sustainable practice, they Lack awareness and knowledge on use and benefits on sustainable practices is in majority with 79%, Lack of capital and awareness on green financing instruments (24%), Availability of technical know-how (50%).

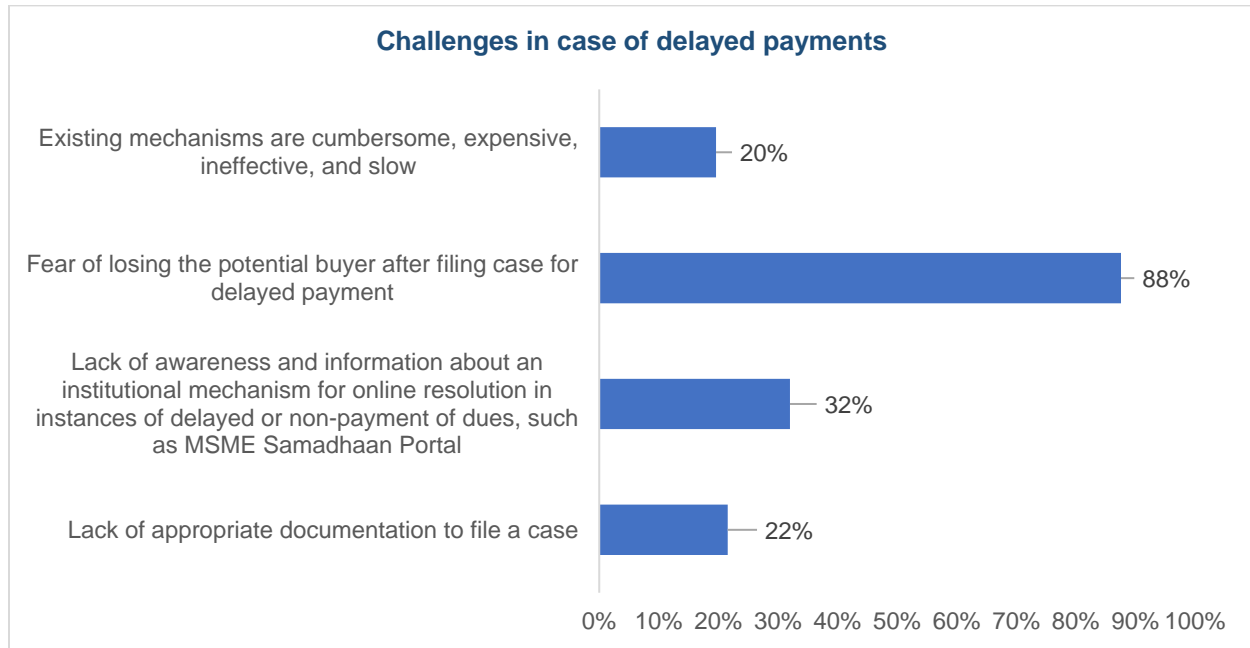


5.2.13. Delayed payments

With regards to challenges, they face in case of delayed payments, mostly it is fear of losing the potential buyer after filing case for delayed payment (88%), Existing mechanisms are cumbersome, expensive, ineffective, and slow (20%) Lack of appropriate documentation to file a case (22%) and Lack of awareness and information about an institutional mechanism for online

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resolution in instances of delayed or non-payment of dues, such as MSME Samadhaan Portal (32%)



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6. Main challenges/Key constraints to MSME growth

6.1. Sector wise key challenges of MSMEs

Based on our analysis of survey data, we have identified sector wise major challenges of MSMEs are listed in below table:

#	Sector	Micro	Small	Medium
1	Agri based activities and Machinery	<ul style="list-style-type: none"> Awareness about Central & State Schemes. Access to Market Awareness about GeM, ONDC, OEM Quality standard certification Awareness about Champion scheme Not registered on TReDS or any other platform Adoption of Green Technology 	<ul style="list-style-type: none"> Raising capital is an issue. Awareness about Central & State Schemes. Access to Market Awareness about GeM, ONDC, OEM Quality standard certification Awareness about Champion scheme Not registered on TReDS or any other platform Adoption of Green Technology 	<ul style="list-style-type: none"> Access to Infrastructure is an issue. Awareness about Central & State Schemes. Access to Market Awareness about GeM, ONDC, OEM Quality standard certification Awareness about Champion scheme Not registered on TReDS or any other platform Adoption of Green Technology
2	Apparel & Leather Product	<ul style="list-style-type: none"> Only aware about CGTMSE Access to credit & market. Awareness about GeM, ONDC, OEM. Awareness about LEAN technologies. Not availed any marketing support. Lack of knowledge in market access. Need finance for expansion & diversification. 	<ul style="list-style-type: none"> Only aware about CGTMSE because it's easy to apply. Access to market & credit is main challenge. Not aware about ONDC, GeM, OEMs. Market reach only through retailers. Registered on India Mart only. 	No Medium Unit as per Data

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> Not availed incentives under umbrella scheme. Not aware about TReDS & other platforms. Lack of infrastructure Time consuming process for regulatory compliance & application. Not aware about MSME SAMPARK No awareness about Green Technology, Sustainability & Resource Efficiency. Not aware about SAMADHAN portal Issues with delayed payments 	<ul style="list-style-type: none"> Not availed any assistance from Central or State Govt. schemes Not aware about Lean tech. Lack of awareness about digital market & other platforms. Aware about TReDS but not registered. Aware about Udyam Assist Platform (UAP) but not aware about SAMPARK. Main regulatory challenge is the time-consuming process. Lack of capital or incentives for MSMEs to train workers in skill development is main issue. Not aware about any green technologies. Not aware about SAMADHAN portal 	
3	Automotive & Auto Component	<ul style="list-style-type: none"> Only aware about CGTMSE no other schemes Access to Market & Credit major issue 90% MSMEs are not aware/registered on GeM, ONDC, OEM Issues in quality standard certification 	<ul style="list-style-type: none"> Empaneled with OEM Documentation is a major issue. GeM & ONDC not aware High logistics cost for market access. Aware about TReDS but not registered. Lack of confidence in access to technology 	<ul style="list-style-type: none"> Aware about ECLGS scheme of Govt. Access to Market, Access to Credit, Delayed Payments are main challenges. Not aware about ONDC, GeM, OEMs Doing online sale through just dial and India mart.

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Not aware about the Lean Technology ▪ Lack of Knowledge is major issue for market access. ▪ Expansion & working capital are the major areas for financial requirements. ▪ 50% have not availed financial assistance under Central Govt. scheme (CGTMSE). ▪ Collateral & Long Process is a major issue. ▪ No take up under Umbrella scheme and not aware too. ▪ 95% are not aware about TReDS ▪ Majority aware about Udyam portal ▪ Time Consuming & Forms are the major issue in regulatory challenge. ▪ 90% are not aware about SAMPARK. ▪ Not aware about green tech. & its benefits ▪ 99% require government support for sustainability. ▪ Partially aware about green finance. ▪ No application for delayed payment 	<ul style="list-style-type: none"> ▪ Limited infrastructure ▪ Time Consuming & Forms are the major issue in regulatory challenge. ▪ Not aware about SAMPARK. ▪ Lack of EDP ▪ Lack of awareness and capacity about delayed payments/ODR 	<ul style="list-style-type: none"> ▪ Product promotion through Product catalogue / Marketing Brochures, Third party website (Amazon, Indiamart.com, Trademart.com, etc.) ▪ Not aware about Lean technologies and not availed any assistance from central government for marketing schemes. ▪ Availed marketing support from State Government. ▪ Lack of knowledge and awareness on potential markets is a challenge. ▪ Financial requirement for working capital. ▪ Availed credit under Emergency Credit Line Guaranteed Scheme (ECLGS) & CMRY ▪ Not aware about TReDS. ▪ Lack of knowledge and awareness of sector specific and digital technologies under access to technologies. ▪ Aware about UAP. ▪ Regulatory challenge is the time-consuming process.

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#	Sector	Micro	Small	Medium
				<ul style="list-style-type: none"> Not aware about green technologies. Willing to adopt
4	Construction	<ul style="list-style-type: none"> Except CGTMSE & Digital not aware about any scheme Awareness about GeM, ONDC, OEM is an issue. No certification except ISO 9001-2015 Not availed any support under marketing scheme (Central & State) Lack of knowledge is major issue for market access. Need finance for expansion, diversification & working capital. 	<ul style="list-style-type: none"> Not aware about TReDS Majority aware about Udyam portal Time Consuming & Forms are the major issue in regulatory challenge. Not aware about SAMPARK. Not aware about green tech. & its benefits 99% require government support for sustainability. Partially aware about green finance. No application for delayed payment 	No Medium Unit As per available Data
5	Tourism & Hospitality	<ul style="list-style-type: none"> Aware about Zero Defect Zero Effect & CGTMSE only. Documentation process is major issue. Registered on GeM but not ONDC or OEM Not availed any marketing support Not availed any assistance under umbrella scheme No awareness about TReDS Awareness and capacity is an issue. 	<ul style="list-style-type: none"> Access to skilled manpower is main challenge. Not aware about Government schemes, GeM, ONDC, OEMs etc. Marketing only through social media networks. Not aware about Lean technologies. Not availed any marketing support from any government schemes. 	<ul style="list-style-type: none"> Access to skilled manpower is main challenge. Not aware about Government schemes, GeM, ONDC, OEMs etc. Marketing only through social media networks. Not aware about Lean technologies. Not availed any marketing support from any government schemes.

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#	Sector	Micro	Small	Medium
			<ul style="list-style-type: none"> ▪ Lack of knowledge and awareness on potential markets is an issue. ▪ Need financial help for expansion & diversification. ▪ Lack of awareness on central government credit schemes ▪ Lack of confidence to adopt innovative technologies, Lack of technical skilled manpower & Lack of infrastructure facilities at affordable cost. ▪ Not aware about UAP ▪ Don't know about single window operations. ▪ Regulatory issues is the time-consuming process. ▪ Lack of knowledge and awareness on new-age sector skills, Lack of willingness from employee to learn. ▪ Limited linkages with technical service providers ▪ Not aware about green and sustainable technologies although willing to adopt it. ▪ Lack of appropriate documentation to file a case, Fear of losing the potential buyer after filing case for delayed payment is main issues in delayed payments. 	<ul style="list-style-type: none"> ▪ Lack of knowledge and awareness on potential markets is an issue. ▪ Need financial help for expansion & diversification. ▪ Lack of awareness on central government credit schemes ▪ Lack of confidence to adopt innovative technologies, Lack of technical skilled manpower & Lack of infrastructure facilities at affordable cost. ▪ Not aware about UAP ▪ Don't know about single window operations. ▪ Regulatory issues is the time-consuming process. ▪ Lack of knowledge and awareness on new-age sector skills, Lack of willingness from employee to learn. ▪ Limited linkages with technical service providers ▪ Not aware about green and sustainable technologies although willing to adopt it. ▪ Lack of appropriate documentation to file a case, Fear of losing the potential buyer after filing case for

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#	Sector	Micro	Small	Medium
				delayed payment is main issues in delayed payments.
6	Food Processing	<ul style="list-style-type: none"> ▪ Only aware about CGTMSE ▪ Access to credit & market. ▪ Awareness about GeM, ONDC, OEM. ▪ Awareness about LEAN technologies. ▪ Not availed any marketing support. ▪ Lack of knowledge in market access. ▪ Need finance for expansion & diversification. ▪ Not availed incentives under umbrella scheme. ▪ Not aware about TReDS & other platforms. ▪ Lack of infrastructure ▪ Time consuming process for regulatory compliance & application. ▪ Not aware about MSME SAMPARK ▪ No awareness about Green Technology, Sustainability & Resource Efficiency. ▪ Not aware about SAMADHAN portal ▪ Issues with delayed payments 	<ul style="list-style-type: none"> ▪ Only aware about CGTMSE ▪ Access to credit & market. ▪ Awareness about GeM, ONDC, OEM. ▪ Awareness about LEAN technologies. ▪ Not availed any marketing support. ▪ Lack of knowledge in market access. ▪ Need finance for expansion & diversification. ▪ Not availed incentives under umbrella scheme. ▪ Not aware about TReDS & other platforms. ▪ Lack of infrastructure ▪ Time consuming process for regulatory compliance & application. ▪ Not aware about MSME SAMPARK ▪ No awareness about Green Technology, Sustainability & Resource Efficiency. ▪ Not aware about SAMADHAN portal ▪ Issues with delayed payments 	<ul style="list-style-type: none"> ▪ Aware about CGTMSE ▪ Access to market & delayed payments are main issues. ▪ Registered on GeM however not aware about ONDC & OEMs ▪ Market reach through GeM, India Mart & Trade Mart. ▪ Aware about Lean technologies. ▪ Availed marketing support under Central & State Government schemes. ▪ Limited linkages with Public State Undertakings, Government Departments, Wholesalers, Retailers ▪ Need financial assistance for working capital. ▪ Not aware about CMRY & not availed any financial help. ▪ Challenges pertaining to access to technology is lack of confidence. ▪ Aware about UAP & SAMPARK ▪ Not facing any regulatory challenge ▪ Lack of knowledge and awareness on new-age

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#	Sector	Micro	Small	Medium
				sector skills, Limited availability of skilling infrastructure is a challenge. <ul style="list-style-type: none"> ▪ Not aware about green technologies, however, conduct energy audits.
7	Metal, Fabrication and Equipment	<ul style="list-style-type: none"> ▪ Only aware about CGTMSE, Digital and IPR no other schemes ▪ Access to Market & Credit major issue ▪ MSMEs are not aware/registered on GeM, ONDC, OEM ▪ Issues in quality standard certification ▪ Aware about the Lean Technology ▪ Lack of Knowledge is major issue for market access. ▪ Expansion & working capital are the major areas for financial requirements. ▪ 50% have not availed financial assistance under Central Govt. scheme (CGTMSE). ▪ Collateral & Long Process is a major issue. ▪ No take up under Umbrella scheme and not aware too. 	<ul style="list-style-type: none"> ▪ Only aware about CGTMSE, Digital and IPR no other schemes ▪ Access to Market & Credit major issue ▪ MSMEs are not aware/registered on GeM, ONDC, OEM ▪ Issues in quality standard certification ▪ Aware about the Lean Technology ▪ Lack of Knowledge is major issue for market access. ▪ Expansion & working capital are the major areas for financial requirements. ▪ 50% have not availed financial assistance under Central Govt. scheme (CGTMSE). ▪ Collateral & Long Process is a major issue. ▪ No take up under Umbrella scheme and not aware too. 	<ul style="list-style-type: none"> ▪ Aware about Emergency Credit Line Guaranteed Scheme (ECLGS). ▪ Access to Market, Credit, Infrastructure (Hard Infrastructure- energy, water, roads, industrial land) are main issues. ▪ Not registered on GeM or ONDC however registered on India Mart. ▪ Aware about Lean Technologies. ▪ Not availed any marketing support. ▪ Financial requirements for adoption of technology including digitalization. ▪ Not aware about TReDS, limited availability of working capital. ▪ Not aware about Credit Linked Capital Subsidy & Technology upgradation Scheme, UAP etc.

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> 95% are not aware about TReDS Majority aware about Udyam portal Time Consuming & Forms are the major issue in regulatory challenge. 90% are not aware about SAMPARK. Not aware about green tech. & its benefits 99% require government support for sustainability. Partially aware about green finance. No application for delayed payment 	<ul style="list-style-type: none"> 95% are not aware about TReDS Majority aware about Udyam portal Time Consuming & Forms are the major issue in regulatory challenge. 90% are not aware about SAMPARK. Not aware about green tech. & its benefits 99% require government support for sustainability. Partially aware about green finance. No application for delayed payment 	<ul style="list-style-type: none"> Main regulatory challenge is time-consuming process. Not aware about green technologies however, using green source of energy (Solar). Willing to adopt green technologies. Lack of awareness in implementing sustainable practice.
8	Logistics (Transport, Warehousing & Courier)	<ul style="list-style-type: none"> Aware about PMEGP, CGTMSE, ECLGS Not aware about ONDC, GeM & OEM Not availed/aware about any marketing support from Central & State Govt. Access to market challenge is due to high logistics cost and Un-awareness. Working capital issues. Not availed incentives under umbrella scheme or CMRY No awareness about TReDS 	<ul style="list-style-type: none"> Aware about PMEGP, CGTMSE, ECLGS Not aware about ONDC, GeM & OEM Not availed/aware about any marketing support from Central & State Govt. Access to market challenge is due to high logistics cost and Un-awareness. Working capital issues. Not availed incentives under umbrella scheme or CMRY No awareness about TReDS 	<ul style="list-style-type: none"> Aware about PMEGP, CGTMSE, ECLGS Aware about GeM (50%) Not aware about ONDC & OEM Not availed/aware about any marketing support from Central & State Govt. Access to market challenge is due to high logistics cost and Un-awareness. Not availed incentives under umbrella scheme No awareness about TReDS Not using any green technologies.

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> 95% not aware about MSME SAMPARK Aware about Greening but not using any Technology. 	<ul style="list-style-type: none"> 95% not aware about MSME SAMPARK Aware about Greening but not using any Technology. 	
9	Machinery & Equipment	<ul style="list-style-type: none"> Only aware about CGTMSE, Digital and IPR no other schemes Access to Market & Credit major issue MSMEs are not aware/registered on ONDC, OEM Issues in quality standard certification Aware about the Lean Technology Lack of Knowledge is major issue for market access. Not availed marketing support under any scheme. Collateral & Long Process is a major issue. No take up under Umbrella scheme and not aware too. 95% are not aware about TReDS Majority aware about Udyam portal Time Consuming & Forms are the major issue in regulatory challenge. Not aware about SAMPARK. 	<ul style="list-style-type: none"> Only aware about CGTMSE Access to Market, Delayed Payments are main issues and challenges. Not registered on GeM, ONDC & OEMs Not availed marketing support from State Government scheme. Lack of knowledge and awareness on potential markets, Limited linkages with online marketplaces are the challenges. Not aware about CMRY and TReDS platform. Lack of confidence to adopt innovative technologies, Lack of knowledge and awareness of sector specific and digital technologies for production. Limited availability of serviced industrial land and core public infrastructure Aware about UAP Main regulatory challenge is the time-consuming process. 	<ul style="list-style-type: none"> Only aware about CGTMSE, Digital and IPR no other schemes Aware about GeM but not ONDC, OEM Need higher certification (have ISO 9001:2015) Aware about the Lean Technology Lack of Knowledge is major issue for market access. Expansion & working capital are the major areas for financial requirements. 50% have not availed financial assistance under Central Govt. scheme (CGTMSE). Not availed marketing support under any scheme. No take up under Umbrella scheme and not aware too. 95% are not aware about TReDS Using 4.0 Technology Time Consuming & Forms are the major issue in regulatory challenge.

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Not aware about green tech. & its benefits ▪ Require government support for sustainability. ▪ Partially aware about green finance. ▪ No application for delayed payment ▪ Challenge of lack of knowledge & Capital for access to technology ▪ Limited availability of land is main issue in infrastructure. ▪ Willing to adopt sustainability measures. ▪ Not aware about SAMADHAN 	<ul style="list-style-type: none"> ▪ Lack of knowledge and awareness on new-age sector skills, Limited availability of skilling infrastructure ▪ Lack of information and awareness on the availability of technical and business service provisions. ▪ Not aware about green technologies and sustainable practices. ▪ Require Government support to implement sustainability measures. ▪ Not aware about SAMADHAN & SAMBANDH portal. ▪ Willing to adopt sustainable practices and green technologies in the production process. ▪ Partially aware about the green finance mechanism. 	<ul style="list-style-type: none"> ▪ 90% are not aware about SAMPARK. ▪ Not aware about green tech. & its benefits ▪ 99% require government support for sustainability. ▪ Partially aware about green finance. ▪ No application for delayed payment ▪ Aware about SAMADHAN
10	Wood & Allied Products including Furniture	<ul style="list-style-type: none"> ▪ Aware about CGTMSE & Digital MSME only ▪ 70% aware about GeM & ONDC but not OEM ▪ High Logistics cost & Lack of Knowledge is an issue in access to market. ▪ Not availed incentives under umbrella scheme of CMRY 	<ul style="list-style-type: none"> ▪ Aware about CGTMSE & Digital MSME only ▪ 70% aware about GeM & ONDC but not OEM ▪ High Logistics cost & Lack of Knowledge is an issue in access to market. ▪ Not availed incentives under umbrella scheme of CMRY 	No Medium unit as per available Data

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Not aware about TReDS. ▪ Not aware about 4.0 Technology. ▪ Main regulatory challenge is lengthy forms. ▪ 10% aware about MSME SAMPARK ▪ Skilled labor is major issue. ▪ Conduct energy audits & aware about green energy. ▪ 80% Not aware about sustainability practices. 	<ul style="list-style-type: none"> ▪ Not aware about TReDS. ▪ Not aware about 4.0 Technology. ▪ Main regulatory challenge is lengthy forms. ▪ Aware about MSME SAMPARK ▪ Skilled labor is major issue. ▪ Conduct energy audits & aware about green energy. ▪ Not aware about sustainability practices. ▪ Willing to adopt green technology. ▪ Not aware about green finance mechanisms. ▪ Need government support to implement sustainable practices. 	
11	Paper & Printing	<ul style="list-style-type: none"> ▪ Not aware about Central Government Schemes except CGTMSE ▪ Access to credit & delayed payment is major issue in doing business. ▪ Not aware about ONDC & OEM ▪ Not aware about certifications except ISO. ▪ Aware about Lean Tech. ▪ Not availed marketing support under any scheme. 	<ul style="list-style-type: none"> ▪ Not aware about Central Government Schemes except CGTMSE ▪ Access to credit & delayed payment is major issue in doing business. ▪ Not aware about ONDC & OEM ▪ Not aware about certifications except ISO. ▪ Availed assistance under umbrella scheme/CMRY ▪ Aware about Lean Tech. 	No Medium Unit as per available data

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Availed credit under CMRY, Mudra & CGTMSE ▪ Not availed assistance under umbrella scheme ▪ Not aware about TReDS ▪ Issue of limited availability of working capital ▪ Not availed Credit Linked Capital Subsidy & Technology upgradation Scheme. ▪ Aware about 4.0 Technology but not using it. ▪ Industrial infrastructure is poor to average. ▪ Not aware about UAP. ▪ Regulatory challenge is time consuming & lack of information. ▪ Not aware about MSME SAMPARK ▪ Not availed any assistance under Centre/State scheme for adopting sustainable practices. ▪ Not aware about Green Energy source although willing to adopt & aware about benefits. ▪ Lack of awareness under delayed payments. 	<ul style="list-style-type: none"> ▪ Not availed marketing support under any scheme. ▪ Availed credit under CMRY, Mudra & CGTMSE ▪ Not availed assistance under umbrella scheme ▪ Not aware about TReDS ▪ Issue of limited availability of working capital ▪ Not availed Credit Linked Capital Subsidy & Technology upgradation Scheme. ▪ Aware about 4.0 Technology but not using it. ▪ Industrial infrastructure is poor to average. ▪ Not aware about UAP. ▪ Regulatory challenge is time consuming & lack of information. ▪ Not aware about MSME SAMPARK ▪ Not availed any assistance under Centre/State scheme for adopting sustainable practices. ▪ Not aware about Green Energy source although willing to adopt & aware about benefits. ▪ Lack of awareness under 	

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#	Sector	Micro	Small	Medium
			delayed payments.	
12	Pharmaceuticals & Medical Devices	<ul style="list-style-type: none"> ▪ Aware about Zero defect Zero Effect, CGTMSE, PMEGP, GeM. ▪ Not aware about ONDC & OEM ▪ One unit is ZED Certified rest are ISO 9001-2015 ▪ Aware about Lean ▪ Not availed marketing support (Central & State schemes). ▪ Not availed assistance under CMRY ▪ Aware about TReDS but not registered. ▪ Not aware about UAP ▪ Time consuming process is the main regulatory challenge. ▪ No awareness about green energy, energy audits but willing to adopt. ▪ Require support to implement sustainability measures. ▪ Aware about SAMADHAN but not filed any case through ODR. 	<ul style="list-style-type: none"> ▪ Aware about Zero defect Zero Effect, CGTMSE, PMEGP, GeM. ▪ Not aware about ONDC & OEM ▪ One unit is ZED Certified rest are ISO 9001-2015 ▪ Aware about Lean ▪ Not availed marketing support (Central & State schemes). ▪ Not availed assistance under CMRY ▪ Aware about TReDS but not registered. ▪ Not aware about UAP ▪ Time consuming process is the main regulatory challenge. ▪ No awareness about green energy, energy audits but willing to adopt. ▪ Require support to implement sustainability measures. ▪ Aware about SAMADHAN but not filed any case through ODR. 	No Medium unit as per available Data
13	Chemicals	<ul style="list-style-type: none"> ▪ Aware about CGTMSE not others ▪ Access to market & credit is main issue. 	<ul style="list-style-type: none"> ▪ Aware about CGTMSE not others ▪ Access to market & credit is main issue. 	No Medium unit as per available Data

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Aware and registered on the GeM portal. ▪ Not aware about ONDC & OEM ▪ ISO 9001-2015 certification only not others. ▪ Aware about Lean Technologies. ▪ One-unit availed marketing support under State Govt. scheme & not availed under Central scheme. ▪ Lack of knowledge & logistics cost are issues with access to market. ▪ Majority need financial assistance for working capital. ▪ Availed credit under Mudra & CGTMSE ▪ Not availed incentives under umbrella scheme & CMRY due to lack of knowledge. ▪ 50% aware about TReDS platform. ▪ Not aware about Credit Linked Capital Subsidy & Technology upgradation Scheme. ▪ Not aware about 4.0 Technology. ▪ Limited availability of land is major issue for infrastructure. 	<ul style="list-style-type: none"> ▪ Aware and registered on the GeM portal. ▪ Not aware about ONDC & OEM ▪ ISO 9001-2015 certification only not others. ▪ Aware about Lean Technologies. ▪ One-unit availed marketing support under State Govt. scheme & not availed under Central scheme. ▪ Lack of knowledge & logistics cost are issues with access to market. ▪ Majority need financial assistance for working capital. ▪ Availed credit under Mudra & CGTMSE ▪ Not availed incentives under umbrella scheme & CMRY due to lack of knowledge. ▪ 50% aware about TReDS platform. ▪ Not aware about Credit Linked Capital Subsidy & Technology upgradation Scheme. ▪ Not aware about 4.0 Technology. ▪ Limited availability of land is major issue for infrastructure. 	

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Not aware about UAP ▪ Aailed private Business Development Service ▪ Not using green energy sources & not conducting energy audits but willing to adopt. ▪ Aware about SAMADHAN portal but not filed any case. ▪ Lack of awareness about delayed payments 	<ul style="list-style-type: none"> ▪ Not aware about UAP ▪ Aailed private Business Development Service ▪ Not using green energy sources & not conducting energy audits but willing to adopt. ▪ Aware about SAMADHAN portal but not filed any case. ▪ Lack of awareness about delayed payments 	
14	Education & Health Care	<ul style="list-style-type: none"> ▪ Access to credit is an issue. ▪ Accept UDYAM not aware about anything. ▪ Not availed incentives under umbrella scheme of CMRY ▪ Main regulatory challenge is time consuming & lengthy forms. ▪ Skilled/trained employees is major issue. ▪ Not aware about sustainability practices. ▪ Need credit for Expansion and Diversification ▪ Lack of awareness on digital marketing channels for promotion 	No Small unit as per available Data	No Medium unit as per available Data
15	Jewelry	<ul style="list-style-type: none"> ▪ Aware about CGTMSE & Digital MSME 	No Small unit as per available Data	No Medium unit as per available Data

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Main business challenge is access to credit & skilled manpower. ▪ Registered on GeM. ▪ Not aware about ONDC & OEM. ▪ Lack of expertise in product development & knowledge is major issue in access to market. ▪ Not aware about TReDS ▪ Not aware about industry 4.0 Technology. ▪ Lack of confidence to adopt innovative technologies. ▪ Main regulatory challenge is time consuming & lengthy forms. ▪ Skilled/trained employees is major issue. ▪ Not aware about sustainability practices. ▪ Need credit for Expansion and Diversification ▪ Lack of awareness on digital marketing channels for promotion 		
16	Energy	<ul style="list-style-type: none"> ▪ Aware about CGTMSE not others ▪ Access to market & credit is main issue. 	<ul style="list-style-type: none"> ▪ Aware about CGTMSE not others ▪ Access to market & credit is main issue. 	No Medium unit as per available Data

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Aware and registered on the GeM portal. ▪ Not aware about ONDC & OEM ▪ ISO 9001-2015 certification only not others. ▪ Aware about Lean Technologies. ▪ One-unit availed marketing support under State Govt. scheme & not availed under Central scheme. ▪ Lack of knowledge & logistics cost are issues with access to market. ▪ Majority need financial assistance for working capital. ▪ Availed credit under Mudra & CGTMSE ▪ Not availed incentives under umbrella scheme & CMRY due to lack of knowledge. ▪ 50% aware about TReDS platform. ▪ Not aware about Credit Linked Capital Subsidy & Technology upgradation Scheme. ▪ Not aware about 4.0 Technology. ▪ Limited availability of land is major issue for infrastructure. 	<ul style="list-style-type: none"> ▪ Aware and registered on the GeM portal. ▪ Not aware about ONDC & OEM ▪ ISO 9001-2015 certification only not others. ▪ Aware about Lean Technologies. ▪ One-unit availed marketing support under State Govt. scheme & not availed under Central scheme. ▪ Lack of knowledge & logistics cost are issues with access to market. ▪ Majority need financial assistance for working capital. ▪ Availed credit under Mudra & CGTMSE ▪ Not availed incentives under umbrella scheme & CMRY due to lack of knowledge. ▪ 50% aware about TReDS platform. ▪ Not aware about Credit Linked Capital Subsidy & Technology upgradation Scheme. ▪ Not aware about 4.0 Technology. ▪ Limited availability of land is major issue for infrastructure. 	

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Not aware about UAP ▪ Avail private Business Development Service ▪ Not using green energy sources & not conducting energy audits but willing to adopt. ▪ Aware about SAMADHAN portal but not filed any case. ▪ Lack of awareness about delayed payments 	<ul style="list-style-type: none"> ▪ Not aware about UAP ▪ Avail private Business Development Service ▪ Not using green energy sources & not conducting energy audits but willing to adopt. ▪ Aware about SAMADHAN portal but not filed any case. ▪ Lack of awareness about delayed payments 	
17	Fisheries	<ul style="list-style-type: none"> ▪ Aware about CGTMSE ▪ Access to Market & Credit major issue ▪ MSMEs are not aware/registered on GeM, ONDC, OEM ▪ Issues in quality standard certification ▪ Aware about the Lean Technology ▪ Lack of Knowledge is major issue for market access. ▪ Not availed marketing support under any scheme. ▪ Lack of knowledge and awareness on potential markets, High logistic cost. ▪ Collateral & Long Process is a major issue. ▪ No take up under Umbrella scheme and not aware too. 	<ul style="list-style-type: none"> ▪ Aware about CGTMSE & Credit Linked Capital Subsidy & Technology upgradation Scheme. ▪ Registered on GeM & ONDC but not aware about OEMs. ▪ Avail marketing support under Central Government scheme but not State Government scheme. ▪ Challenges pertaining to market access is competition with other brands. ▪ Not aware about the CMRY scheme, also not aware about the TReDS platform. ▪ Lack of technical and skilled manpower is a major challenge. ▪ Limited availability of serviced industrial land and core public 	No Medium unit as per available Data

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> 95% are not aware about TReDS Majority aware about Udyam portal Time Consuming & Forms are the major issue in regulatory challenge. Not aware about SAMPARK. Not aware about green tech. & its benefits Require government support for sustainability. Partially aware about green finance. No application for delayed payment Challenge of lack of knowledge & Capital for access to technology Limited availability of land is main issue in infrastructure. Willing to adopt sustainability measures. Not aware about SAMADHAN 	<ul style="list-style-type: none"> infrastructure at affordable cost Regulatory challenge is documentation and time-consuming process. Limited linkages with private technical and business service providers. Aware about sustainability practices and its benefits. Need overall capacity development of manpower and willing to adopt green technology. Less aware about green technologies and willing to have government support. 	
18	Other Sector	<ul style="list-style-type: none"> Only aware about CGTMSE, Digital and IPR no other schemes Access to Market & Credit major issue MSMEs are not aware/registered on ONDC, OEM 	<ul style="list-style-type: none"> Only aware about CGTMSE, Digital and IPR no other schemes Access to Market & Credit major issue MSMEs are not aware/registered on ONDC, OEM 	<ul style="list-style-type: none"> Aware about Digital MSME Access to Market & Credit major issue Registered on GeM not aware about ONDC, OEM Issues in quality standard certification

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Issues in quality standard certification ▪ Aware about the Lean Technology ▪ Lack of Knowledge is major issue for market access. ▪ Not availed marketing support under any scheme. ▪ Collateral & Long Process is a major issue. ▪ No take up under Umbrella scheme and not aware too. ▪ 95% are not aware about TReDS ▪ Majority aware about Udyam portal ▪ Time Consuming & Forms are the major issue in regulatory challenge. ▪ Not aware about SAMPARK. ▪ Not aware about green tech. & its benefits ▪ Require government support for sustainability. ▪ Partially aware about green finance. ▪ No application for delayed payment ▪ Challenge of lack of knowledge & Capital for access to technology ▪ Limited availability of land is main issue in infrastructure. 	<ul style="list-style-type: none"> ▪ Issues in quality standard certification ▪ Aware about the Lean Technology ▪ Lack of Knowledge is major issue for market access. ▪ Not availed marketing support under any scheme. ▪ Collateral & Long Process is a major issue. ▪ No take up under Umbrella scheme and not aware too. ▪ 95% are not aware about TReDS ▪ Majority aware about Udyam portal ▪ Time Consuming & Forms are the major issue in regulatory challenge. ▪ Not aware about SAMPARK. ▪ Not aware about green tech. & its benefits ▪ Require government support for sustainability. ▪ Partially aware about green finance. ▪ No application for delayed payment ▪ Challenge of lack of knowledge & Capital for access to technology ▪ Limited availability of land is main issue in infrastructure. 	<ul style="list-style-type: none"> ▪ Lack of Knowledge is major issue for market access. ▪ Availed marketing support under any scheme. ▪ Collateral & Long Process is a major issue. ▪ No take up under Umbrella scheme and not aware too. ▪ Aware about Lean not aware about TReDS ▪ Majority aware about Udyam portal ▪ Time Consuming & Forms are the major issue in regulatory challenge. ▪ Availed Credit Linked Capital Subsidy & Technology upgradation Scheme. ▪ Not aware about green tech. & its benefits ▪ Require government support for sustainability. ▪ Partially aware about green finance. ▪ No application for delayed payment ▪ Challenge of lack of knowledge & Capital for access to technology ▪ Limited availability of land is main issue in infrastructure. ▪ Willing to adopt sustainability measures.

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#	Sector	Micro	Small	Medium
		<ul style="list-style-type: none"> ▪ Willing to adopt sustainability measures. ▪ Not aware about SAMADHAN 	<ul style="list-style-type: none"> ▪ Willing to adopt sustainability measures. 	

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6.2. Summary of key challenges

Based on the overall diagnostic exercise, the key issues & challenges have been identified pertaining to all the stakeholders such as industrial estates, line departments, financial institutions, incubation & startups etc. the following is the summary of the key issues and challenges identified and the categorized under various headings accordingly to RAMP programme:

#	Key Challenges	Description
1	Lack of awareness on Government initiatives and schemes for MSME development	During the diagnostic exercise a key issue of lack of awareness & information towards Central & State Government schemes/initiatives under MSME sector such as CGTMSE, ECLGS, PMS, SFURTI, PMEGP, Goa Umbrella scheme, CMRY, CHAMPION scheme & awareness about Various certifications (ZED, Lean, Innovate & Digital) etc. have been identified.
2	Challenges related to market access & market expansion	Issues & Challenges for MSMEs exist in terms of lack of knowledge and awareness on potential markets, lack of awareness on digital marketing channels for brand promotion, lack of expertise in product development, designing, packaging, and marketing strategy. Even though some MSMEs are aware about ecommerce platforms, only few have been able to leverage them. Only 6% of total MSMEs surveyed were registered on ONDC.
3	Limited access to finance & credit	Credit is basic requirement for every business, however, during the survey a key challenge emerged as lack of Access to credit & finance. Many MSME's in the State struggle to provide adequate collateral or assets that can be pledged as security for loans. Further, lack of financial literacy, complex procedure, incomplete documentation, administrative compliances are the challenges which obstructs their access to credit. Many MSMEs are also not much familiar about the GST rules and its filing system. Along with these, entrepreneurs in Goa are not aware of various subsidies and schemes available to them under various schemes as mentioned above such as CGTMSE, PMEGP, Champion etc.
4	Limited access to latest technologies	A key challenge which has emerged during the diagnostic exercise is that MSMEs are not aware about the latest available technologies in the manufacturing & service sector for example MSMEs are not aware about the lean manufacturing techniques like just in time, total quality management etc. Also, they have no experience of new age technologies like automation, blockchain, 3D printing etc.

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#	Key Challenges	Description
5	Limited information on greening initiatives	During the survey a positive aspect which is identified is that majority of the MSMEs understands the benefits from Green Initiatives and are also willing to adopt and collaborate with the green efforts of Government. However, lack of information on such Initiatives, cleaner technology, awareness about green technology, RECP technologies, management of STP & SWM, limited availability of local technology providers & skills are hindering the efforts. A major issue which has been identified is the availability of the funds for equipment & technology for green initiatives where MSMEs seek the support of the Government.
6	Limited availability of manpower (Skilled, Semi-Skilled or Un-Skilled)	MSMEs are facing the challenges regarding the availability of manpower (Skilled, Semi-Skilled or Un-Skilled). Further, the skill sets of available manpower is not in line with industry requirement and local workers are not industry ready and lack the proper knowledge and skill set to operate industrial machinery. This skill gap makes it challenging for MSMEs to find suitable candidates for specific roles. The vocational training or skill development for the MSME workers is not up to the mark, even ITIs and other institutions are lacking the curriculum and equipment's to train the student for emerging market technologies. Issue of limited number of Industrial Training Institutes (ITIs) that provide vocational training and skill development programs is also a concern.
7	Complicated regulatory & compliance procedures	MSMEs in Goa are facing a key constraint around Regulatory and Compliance process. It is identified that MSMEs have limited understanding of mandatory compliances leading to defaults and penalties. Some of the MSMEs also not understand the process related to payment, license renewal, payment of lease rent etc. The lack of guidance from the department on the regulatory & compliance side and Multiple inter-departmental/intra-departmental coordination for approvals has also been highlighted.
8	Lack of Gender/Women participation & facilitation	Goa has very few enterprises run by the women entrepreneur/owner. Although, the women are observed present in both manufacturing and service sectors, the overall representation is very low.
9	Lack of awareness on receivable finance markets	As indicated above MSMEs are not aware about the Trade Receivables electronic Discounting System (TReDS) platform. Very few MSMEs are aware or registered under the platform and are taking the benefits of the TReDS portal. The lack of awareness and presence on the portal hampering the working capital requirements of the MSMEs.

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#	Key Challenges	Description
10	Issues of Delayed Payments	The Survey of MSMEs in Goa identified that MSMEs are facing the issues of delayed payment and linkages with financial institutions. MSMEs are not aware about the SAMADHAN & SAMBANDH portals. Delayed payments are impacting their cash flow, hinder their operations, and even lead to business closures.
11	Limited awareness of Online Dispute Resolution (ODR)	One of the key parameters to growth of MSMEs is address their grievances in time to enable them on focusing on enhancing their businesses. Even though CHAMPIONS portal of Ministry of MSME is available, there is limited awareness among MSMEs about this portal.
12	Challenges in Online portal and single window clearance	Goa Online is a single window clearance portal and plays an essential role in enhancing ease of doing business in Goa. However, the portal is still in nascent stage and only limited services are available. Time taken for approvals is more than the expected and often MSMEs have to submit hard copied to departments as the system is unable to capture all the details.
13	Limited institutional capacity	While the Line departments and other stakeholders are committed to put together unified efforts for MSME development in the State, there is evident gap in the institutional capacity of these departments in terms of manpower and technology adoption. Therefore, it is essential to bridge the gap through institutional capacity building.
14	Absence of Research & Development	Lack of Research & Development facilities in the MSME sector is also a key challenge which is prevailing in the State. The improved R&D services for MSMEs and collaboration with various research institutions, academic institution for imparting knowledge & technologies to MSMEs is lacking.
15	Absence of Business Development Services	According to field survey data, MSMEs have expressed interest in obtaining business development services (BDS) to boost their business and some of the MSMEs had earlier taken BDS through private players. The availability of BDS will act as catalyst to MSME growth.
16	Limited awareness on exports	As per the survey, there are a few MSMEs who are engaged in exports and there are may who want to export their products but due to limited information of international markets, product demand, regulations etc. they are unable to export.

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#	Key Challenges	Description
17	Behavioral Issues	MSMEs show reluctance to seek support through MSME Schemes due to a sense of self-reliance or fear of dependence. Some entrepreneurs prefer to handle their business challenges on their own, even though assistance is available. Some of them have concerns about credibility of the schemes, leading to trust issues. Majority of MSMEs have shown resistance in opting for Government schemes due to complex application procedures and time taken in final approvals.
18	Lack of Product Standards	One of the major challenges for MSMEs in sustaining and being competitive is the limited standardization norms of products. As these norms play an important role in setting benchmark for quality of output from these MSMEs, it is essential to finalize standards various products and services.

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7. Interventions

The Central Idea of RAMP is acceleration of performance across the sectors by offering user oriented practical solutions like creating awareness, building capacity, and facilitating customized skill development solutions and building linkages and handholding mechanism to meet the RAMP objectives. Keeping in mind the objective of the RAMP programme, as mentioned above, a comprehensive diagnostic exercise was undertaken for Micro, Small, and Medium Enterprises (MSMEs). The purpose of the exercise was to have a 360-degree view of all the stakeholders and sectors viz. MSMEs, Government Departments, Industry Associations/Estates, Financial Institutions, Startups, Business, and incubations centers, etc.

As indicated above, the diagnostic exercise helped in the understanding of the key issues, challenges & constraints in the overall MSMEs ecosystem in Goa. Further, the exercise helped in identifying the critical gaps in the MSMEs sector and while recognizing this critical gap, the interventions have been proposed on all the aspects of MSMEs taking an objective & transformative approach towards all the stakeholders.

These interventions seek to create a holistic ecosystem of support that extends beyond the initial injection of resources. The interventions proposed also aims to provide continuous, professional handholding services to MSMEs within the premise of RAMP objectives and addresses key issues with the MSMEs through these interventions in the areas of access to markets, exports, finance, capacity building, institutional strengthening, technological advancements, gender & greening initiatives, process optimization, champion MSMEs etc.

7.1. Identified key Interventions

- a. **Unified Digital Platform for MSMEs:** A unified digital platform is being proposed to provide MSME with detailed information of various schemes and detailed guidance mechanism helping them understand the required compliances along with the importance of these compliances, would play a pivotal role in generating awareness among MSMEs.
- b. **Business Facilitation Centre (BFC):** Two (2) Business Facilitation Centres are proposed to be set at Panaji & Margao respectively for “Points of Single Contact” through which business can obtain information, complete necessary administrative procedures, and get handholding support to obtain different statutory compliances and get relationship officers, it is essential to have dedicated Business Facilitation Centre (BFC) helping MSMEs with various issues and guiding them in overcoming various challenges. Training and Capacity building of the BFC expert is also proposed. Further, the district export hub is the nodal center for MSMEs to gather the information towards various export promotion schemes. It is proposed to strengthen the district export hub through BFC with training of the stakeholders, identification of export ready product and capacity development for export ready product and strengthening of district export action plan.
- c. **Capacity Building:** To augment the efforts of the Goa government in various sector, a series of skill development and capacity building trainings have been identified to cater to the needs

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of local MSME entrepreneurs. The trainings in the areas of Skill Development under Handloom, Textile, Handicraft & Coir, Tourism, Institutional Development, Technical Development trainings are proposed.

- d. **Awareness Campaigns / Seminars / Workshops:** During the survey, it is noticed that people are not aware about the schemes of the central Government & State Government. This was because of the limited capacity knowledge for the stakeholders hence to make MSMEs avail the benefits of the varied schemes designed for them, it is proposed to organize a series of seminars/awareness programs in the State.
- e. **Champion MSMEs:** Development of 300 Champion MSMEs (100 each year for four years) is being proposed through the interventions such as handholding support, training in various areas and providing other supportive activities to MSMEs through BFC & Business Accelerator Agency.
- f. **Gender inclusion and Greening initiatives for MSMEs:** Over the past many decades economic activities across the globe have resulted in adverse impacts on environment in terms of climate change, global warming, contamination of air, water & land beyond repair. The importance of responsible business activities is increasing day-to-day and it is essential to take hard steps to reduce the environmental impact for sustainable development. Additionally, there is urgent need of looking at our economic activities from a socially inclusive viewpoint for holistic development of society. Therefore, a series of activities are being proposed under the Gender & Greening intervention for socially and environmentally sustainable economic development.
- g. **Exhibitions / Trade Fairs / Events:** To increase the market access of MSMEs and to provide exposure to various national and international markets a series of national and international level exhibition/trade fair and events are being proposed.
- h. **Onboarding of MSMEs on TReDS, ODR, ONDC, Amazon, Flipkart etc.:** Various capacity development & training measures such as workshops etc. are proposed to educate, mentor and support MSMEs to facilitate seamless onboarding on various platforms designed for betterment of MSMEs such as Trade Receivables Discounting System (TReDS), Online Dispute Resolution (ODR) platform etc. also MSMEs should be made aware about the benefits of onboarding on E-Commerce platforms to enhance market access and help MSMEs in increasing their customer base with help of available technologies in this regard ONDC platform is playing a pivotal role in development of virtual market place for all type of buyers and sellers. In addition to this Amazon, Flipkart, India Mart etc. are few more available E-Commerce platforms through which MSMEs can appeal to larger consumer base.
- i. **Transforming SHGs into MSMEs:** The objective of this proposed intervention is to empower and strengthen the SHGs into vibrant MSMEs. To encourage entrepreneurship amongst SHGs, various training & awareness programmes are being proposed which will guide the SHGs and overall support will be provided during the transformation journey under this intervention.

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- j. **Information, Education and Communication (IEC):** To create overall awareness about the Central & State Government policies, schemes, and initiatives a robust IEC activity plan is proposed so that not only MSMEs, but citizen may get information and awareness towards the efforts of Central & State Government for betterment of the sectors.

7.2. Detailed Interventions and Implementation Roadmap

7.2.1. Unified Digital Platform for MSMEs

The uptake of Goan MSMEs under various Central and State Govt. is less due to 2 major reasons:

- a. Lack of Awareness About the Scheme and Benefits extended by Central and State Governments
- b. Limited clarity on compliances and procedures to avail that scheme.

To address the above 2 challenges, a unified digital system for disseminating information about the schemes and assistance in compliances there is a dire need of digitalization of service dissemination mechanism. A unified digital platform, providing MSME with detailed information of various schemes and detailed guidance mechanism helping them understand the required compliances along with the importance of these compliances, would play a pivotal role in generating awareness among MSMEs.

To elaborate further, the Unified Digital Platform will have following modules to assist MSMEs at various stages in their journey:

- **Information Module:** This module will provide details of various schemes and policies supporting MSMEs along with detailed eligibility criteria. This will help MSMEs understand what all benefits can be availed based on their profile.
- **Compliance Module:** This module will help MSMEs in understanding their compliances/certification required from various departments and agencies. The module will also provide step-by-step procedure for obtaining compliances.
- **Application Module:** This module will also have the functionality to apply for required compliance if in case the concerned department has functional portal for providing compliance certificate.
- **RAMP monitoring dashboard:** The suggested module will assist in easy maintenance for MIS for RAMP program and informative dashboard will help in course correction and strategic decision making.
- **Training Module:** The proposed module will help MSMEs access video of various training programmes and revisit the lectures in case of any clarity required. Training module will also contain trainings for Line Departments.
- **Online Dispute Resolution Module:** This module will help MSMEs in Goa to file their grievances related to various issues like delayed payment, delayed approvals, issues in

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obtaining licenses/permits etc. The issues filed by MSMEs will be assigned priority level based on the type of issue and resolution will be provided by concerned departments.

- **MSME / Startup equity funding:** This module will act as a platform for MSME to submit their proposal for funding in exchange for equity. The proposal submitted by MSMEs will be evaluated by incubation centers/ business accelerators and rated for the reference of investors.

The proposed Unified Digital System will be integrated with various State and Central portals like - Goa Online, SAMADHAAN, CHAMPIONS portal etc. This will provide easy accessibility.

Implementation Roadmap:

#	Intervention Activities	Timeline
1	DPR for development of Unified Digital Platform	T + 2
2	Preparation of RFP for onboarding System Integrator	T + 3
3	Bid process management & onboarding System Integrator	T + 4
4	System Development (8-months)	T + 12
5	Go-Live	T + 13
6	Operations & Maintenance	T + 13 onwards

Table 4: Timelines for development of Unified Digital Platform

*T = Date on onboarding SPIU

7.2.2. Business Facilitation Centre (BFC)

Many Micro, Small & Medium Enterprises entrepreneurs are not conversant with the 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 were required to visit various offices to enquire, consult, and finally to submit applications. Even after all this, more visits were required to be made to follow up and finally collect certificates or licenses. This remained one of the biggest challenges and a disincentive for entrepreneurs who want to start new venture, diversify, or expand.

Hence for the purpose of “Points of Single Contact” through which business can obtain information, complete necessary administrative procedures, and get handholding support to obtain different statutory compliances and get relationship officers, it is essential to have dedicated Business Facilitation Centre (BFC) helping MSMEs with various issues and guiding them in overcoming various challenges.

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The proposed BFC will have 2 offices, one in Panaji and other in Margao. The BFCs resources shall be trained in all aspects to provide required assistance to MSMEs. Additionally, GIDC Field Managers/Officers shall be trained to take up BFC related activities in the Industrial Estates for better coverage. It is also proposed to have Micro-BFC Kiosks in each of the industrial estates for better accessibility to MSMEs. Below is the list of few activities that BFCs will undertake to assist MSMEs.

- Providing information related to schemes based on MSME profile.
- Providing guidance on meeting compliances.
- Assisting MSMEs in applying for various compliance certificate online.
- Providing information about TReDS, ONDC, ODR etc.
- Assisting in filing complaints and grievances on ODR portal.
- Providing information related to various exhibitions and national/ international trade fairs along with eligibility criteria and step-by-step procedure for application.
- Listing MSME specific Tenders on Unified Digital Platform for easy access for MSMEs.
- Forming linkages with other CFCs for providing support for niche kind of services required by MSMEs.
- BFC will also support the work of District Export Hub to enhance export from Goa through lead identification, MSME awareness and handholding support to stakeholders and help in strengthening the District Export Action Plan.
- Tentatively 10 experts are proposed to be part of BFC (5 in each). These experts shall be trained in all possible domains to efficiently assist MSMEs. The following is the list of the activities (Training, Capacity Building & Awareness) proposed under BFC:

#	Training & Capacity Building interventions for BFC
1	Training on various MSMEs related schemes & their benefits
2	Training on various compliances for MSMEs
3	Detailed training on functionalities & benefits of TReDS, ONDC, ODR etc.
4	Refresher trainings on Central and State schemes (every 6 Months)
5	Training on export related compliances & documentation

Table 5: List of Training & Capacity Building Interventions for Business Facilitation Cell (BFC)

Implementation Roadmap:

#	Intervention Activities	Timeline
1	Office setup for BFC	T + 3

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#	Intervention Activities	Timeline
2	Hiring of BFC experts	T + 6
3	BFC operations	T + 6 onwards

Table 6: BFC implementation roadmap

**T = Date on onboarding SPIU*

7.2.3. Capacity Building

Goa is probably, India's most popular tourist destination, which is popular with domestic as well as international tourists. Goa is loved for its white sandy beaches, palm trees, and sparkling water. This State attracts approximately 2 million visitors annually. Being a Portuguese colony for over 500 years, the influence is evident in its architecture, food, and lifestyle of people. Similarly, Goan handicrafts also bear some influence of the same and like in other states of the country, the range of Goan handicrafts vary. Most of Goa's handicrafts are made with the help of materials like clay, seashells, paper, bamboo, and brass etc. The huge influx of tourists in the state helps in flourishing of the handicraft industry in Goa. The art and crafts of Goa present unified artistic amalgamation. In addition, The Goa handicraft market covers countries like Austria, Switzerland, Germany, Czech Republic, Denmark, Canada, Australia, New Zealand and so on.

Government of Goa has also taken serious steps in the recent times to further upgrade the handicraft industry of the State. Department Of Handicrafts, Textile and Coir entrusted with the responsibility of development, training, and promotion of Handicrafts of Goa by implementing the schemes like "Vishwakarma Kaushal Yojana, Swavalamban Scheme". In addition, Government has also setup the Goa Handicrafts, Rural & Small-Scale Industries Development Corporation Limited (GHRSSIDC) to give employment and support to artisans involved in creating these handicrafts.

The long-term goal of the Department of Handicrafts, Textile and Coir is to Improve the infrastructure of the training centers, formation of Clusters, and societies by which the artisans can avail the benefits of the various centrally sponsored schemes like SFURTI, ASPIRE etc. to start its portal and start online courses of specific period in various fields, self-employment generation by village level trainings. To achieve these long-term goals, Department has already started the process of land acquisition, identified the handicrafts products, and made required arrangements for the formation of the handicrafts and coir cluster under SFURTI Scheme.

To augment the efforts of the Goa government, a series of skill development and capacity building trainings have been identified to cater to the needs of local MSME entrepreneurs.

#	Training Area	No. of Trainings
1	Skill development trainings	124
2	Technical trainings	40

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#	Training Area	No. of Trainings
3	Tourism related trainings	56
4	Institutional strengthening	25
5	Business Management Trainings	40
6	Other trainings	18

Table 7: List of Areas for Trainings and Capacity Building

In addition to the offline mode of training, the courses shall be uploaded on Unified Digital Platform for MSMEs with relevant reading materials. Structured online courses shall be created to reach out to maximum number of participants through digital mediums.

All the participants completing the trainings shall be awarded with certificate of completion and in case of skill development trainings, toolkits may also be provided.

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Implementation Roadmap for Capacity Building

A. Skill Development Trainings

#	Course Name	Training Duration (Days)	Batch Strength	Y1	Y2	Y3	Y4	MSMEs Benefited
1	Brass Work	5	50	1	1	1	1	200
2	Wooden Lacquerware	5	50	1	1	1	1	200
3	Papier Mache	5	50	1	1	1	1	200
4	Bamboo Craft/Furniture	5	50	1	1	1	1	200
5	Terracotta Pottery	5	50	1	1	1	1	200
6	Woodcarving	5	50	1	1	1	1	200
7	Seashell Craft (Chandelier, Mirror, Idol etc.)	5	50	1	1	1	1	200
8	Goan tribal art	5	50	1	1	1	1	200
9	Self Help Groups	5	50	1	1	1	1	200
10	Cookery course	5	50	1	1	1	1	200
11	Artificial flower making	5	50	1	1	1	1	200
12	Intricate crochet and embroidery	5	50	1	1	1	1	200
13	Jute macramé	5	50	1	1	1	1	200
14	Delicate fibre craft	5	50	1	1	1	1	200
15	Coconut masks	5	50	1	1	1	1	200
16	Cotton bags	5	50	1	1	1	1	200
17	Wooden toys	5	50	1	1	1	1	200

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#	Course Name	Training Duration (Days)	Batch Strength	Y1	Y2	Y3	Y4	MSMEs Benefited
18	Table mats from various fibres	5	50	1	1	1	1	200
19	Jute Macrame	5	50	1	1	1	1	200
20	Fabric Collage	5	50	1	1	1	1	200
21	Handicraft from Plaster of Paris	5	50	1	1	1	1	200
22	Crochet and embroidery	5	50	1	1	1	1	200
23	Fiber and batik prints	5	50	1	1	1	1	200
24	Stone carving	5	50	1	1	1	1	200
25	Coconut shell carving	5	50	1	1	1	1	200
26	Metal embossing	5	50	1	1	1	1	200
27	Silver and imitation jewelry	5	50	1	1	1	1	200
28	Cotton dolls	5	50	1	1	1	1	200
29	Soft toys	5	50	1	1	1	1	200
30	Woolen tapestry	5	50	1	1	1	1	200
31	Artistic weaving	5	50	1	1	1	1	200
	Total			31	31	31	31	6200

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B. Technical Trainings

#	Course Name	Training Duration (Days)	Batch Strength	Y1	Y2	Y3	Y4	MSMEs Benefited
1	ToT in ITIs (2 days each in all 10 ITIs)	20	10	1	1	1	1	40
2	Technical Workshop in ITI (2 day each in all 10 ITI)	20	20	1	1	1	1	80
3	Food Processing	10	50	1	1	1	1	200
4	Machining, Forging and Casting	10	50	1	1	1	1	200
5	Moldings & Pattern Making	5	50	1	1	1	1	200
6	Creative Design/ Animation/ Gaming/ Film Editing, sound editing etc.	15	50	1	1	1	1	200
7	3D Printing/ IoT	5	50	1	1	1	1	200
8	Sports Equipment Training	5	50	1	1	1	1	200
9	MS Office and Internet	5	50	1	1	1	1	200
10	Designing and Manufacturing of Artificial Jewelry	10	50	1	1	1	1	200
Total				10	10	10	10	1,720

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C. Tourism related trainings

#	Course Name	Training Duration (Days)	Batch Strength	Y1	Y2	Y3	Y4	MSMEs Benefited
1	Homestay Operations	2	200	1	1	1	1	800
2	Wellness Training (Aroma Therapy)	2	200	1	1	1	1	800
3	SPA, Beauty Parlour & Salon	2	200	1	1	1	1	800
4	Adventure Tourism	2	200	1	1	1	1	800
5	Village Tourism	2	200	1	1	1	1	800
6	Tourist Guide & Translators	2	200	1	1	1	1	800
7	Rural & Village Tourism	2	200	1	1	1	1	800
8	Bird Watching	2	200	1	1	1	1	800
9	Trekking & Rock Climbing	2	200	1	1	1	1	800
10	Water Sports	2	200	1	1	1	1	800
11	MICE Tourism	2	200	1	1	1	1	800
12	Cruise Tourism	2	200	1	1	1	1	800
13	Training on registration, permits and license related to tourism	2	200	1	1	1	1	800
14	Training on international best practices in tourism to attract foreign tourist in Goa	2	200	1	1	1	1	800
	Total			14	14	14	14	11,200

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D. Trainings for Institutional Strengthening

#	Course Name	No. of Trainings
1	Workshop for Line Departments on SIP and SIP implementation roadmap	4
2	Workshop on TReDs, ONDC, and ODR (with all departments)	4
3	Workshop on understanding Unified Digital Platform	3
4	Workshop on Business Facilitation Cell & Women Entrepreneurship Facilitation Cell	2
5	Training on Government Bidding Process (Documentation, Portals, GeM, etc.)	4
6	Technical Trainings on MS Office (Excel, Word & Power Point) & Statistical Methods	8
Total		25

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E. Business Management Trainings

#	Course Name	Training Duration (Days)	Batch Strength	Y1	Y2	Y3	Y4	MSMEs Benefited
1	Training on Project Management	1	200	1	1	1	1	800
2	Training on Leadership, Team Building & Communication Skills	1	200	1	1	1	1	800
3	Training on Financial Management, Accounting, Bookkeeping etc.	1	200	1	1	1	1	800
4	Training on Quality Management	1	200	1	1	1	1	800
5	Training on Risk Management	1	200	1	1	1	1	800
6	Training on Digital Marketing, Brand Management and Brand Promotion	1	200	1	1	1	1	800
7	Training on Strategic Planning and Decision-Making	1	200	1	1	1	1	800
8	Training on Labour Laws & Contract Labour	1	200	1	1	1	1	800
9	Training on Talent Management & Human Resources	1	200	1	1	1	1	800
10	Bid Management/ Govt. Procurement/ Contract Management etc.	1	200	1	1	1	1	800
	Total			10	10	10	10	8,000

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F. Other Trainings

#	Course Name	Training Duration (Days)	Batch Strength	Y1	Y2	Y3	Y4	MSMEs Benefited
1	Traditional Snacks & Confectionary	2	50	1	0	1	0	100
2	Spices Cluster Training	2	50	0	1	0	1	100
3	Packaging	2	50	1	0	1	0	100
4	Meat processing	2	50	0	1	0	1	100
5	Fish Processing and Packaging	2	50	1	0	1	0	100
6	Milk Processing	2	50	0	1	0	1	100
7	Millet, Pulses & Grains Processing & Value Addition	2	50	1	0	1	0	100
8	Apparel Manufacturing	2	50	0	1	0	1	100
9	Repair & Maintenance of vehicles etc.	2	50	1	0	1	0	100
Total				5	4	5	4	900

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7.2.4. Awareness Campaigns / Seminars / Workshops

During the diagnostic exercise, it was found that the very few entrepreneurs are aware about the State Government Schemes like Chief Minister Rojgar Yojana. However, people are not aware about the schemes of the central Government. This was because of the limited capacity of DICs, KVIB offices as well as lack of awareness through other mediums like TV, Radio, Newspaper, etc. To make MSMEs avail the benefits of the varied schemes designed for them, it is decided to organize a series of awareness programs in the State. Depending upon the importance level of the program, the work plan has been drafted to accommodate programs every month in each district/Taluk/Industrial Estate

Implementation Roadmap:

#	Awareness Programs Topic	No. of events				
		Y1	Y2	Y3	Y4	Total
1	Udyam Registration	12	10	8	6	36
2	Importance of PAN and GST	4	4	2	2	12
3	PMEGP Scheme	4	4	2	2	12
4	CHAMPIONS Scheme – ZED and LEAN	12	10	8	6	36
5	CHAMPIONS Scheme – IPR Component	12	10	8	6	36
6	CHAMPIONS Scheme – Incubation Component	12	10	8	6	36
7	CHAMPIONS Scheme – Design Component	12	10	8	6	36
8	MSE-CDP Scheme	12	10	8	6	36
9	CGTMSE Scheme	12	10	8	6	36
10	TReDS	4	4	2	2	12
11	SAMADHAAN Portal / ODR	4	4	2	2	12
12	SFURTI Scheme	12	10	8	6	36
13	Goa State Umbrella Scheme	12	10	8	6	36
14	GeM / e-Tendering	12	10	8	6	36
15	Any other scheme/programme	1	1	1	1	4
Total		137	117	89	69	412

Table 8: List of Awareness Campaigns, Seminars & Workshops

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7.2.5. Champion MSMEs

The goal is to create a pool of competitive and sustainable MSMEs, contributing to economic prosperity of Goa while serving as catalysts for progress and innovation. Therefore, a special emphasis is placed on creation of CHAMPION MSMEs in the state. These MSMEs will serve as role model for promoting innovation, adaptability, sustainability, collaboration, and empowerment.

These enterprises will set the standards for other MSMEs and act as mentors leading to overall upliftment of MSME ecosystem in the state. Specific parameters have been established by the MoMSME to determine whether the enterprise has achieved CHAMPIONS status. The parameters are same for Micro, Small and Medium enterprises, there are slight variations to account for the different needs and capabilities of each size category. Considering the above it is proposed that minimum 300 MSMEs will be identified and handhold to become Champions in four (4) years.

This could be achieved with the help of following interventions:

- Handholding of MSMEs in terms of obtaining quality certifications, cost efficiency, avail benefits under various schemes etc.
- Adoption of sustainable practices and minimize environmental impact.
- Assistance in collaboration and partnerships to enhance capabilities and market reach.
- Embrace digital technologies and platforms to strengthen online sales.
- Skill development of workforce to enhance competitiveness and output.

For this purpose, a business accelerator shall be empaneled to handhold MSMEs in their development journey to become stable, self-sufficient businesses.

Implementation Roadmap

During the first year of implementation, Business Accelerators will be empaneled through a transparent empanelment process. After empanelment, these business accelerators will handhold MSMEs with the help of various initiatives of the Central and State Government. Under this intervention, 300 MSMEs shall be benefited as per below roadmap.

#	Interventions	Y1	Y2	Y3	Y4	Total
1	MSMEs to be supported under Business Accelerator programme	-	100	100	100	300
	Total	-	100	100	100	300

Table 9: No. of MSMEs for Business Accelerator Programme

7.2.6. Gender inclusion and Greening initiatives for MSMEs

Over the past many decades economic activities across the globe have resulted in adverse impacts on environment in terms of climate change, global warming, contamination of air, water

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& land beyond repair. The importance of responsible business activities is increasing day-to-day and it is essential to take hard steps to reduce the environmental impact for sustainable development. Additionally, there is urgent need of looking at our economic activities from a socially inclusive viewpoint for holistic development of society. Therefore, a series of activities are being proposed under the Gender & Greening intervention for socially and environmentally sustainable economic development.

7.2.6.1. Women Entrepreneurship Facilitation Cell (WEFC)

The ultimate objective of setting up of a Dedicated Women Entrepreneurs Facilitation cell (WEFC) is to build motivation and confidence with prospective and existing women entrepreneurs by providing all kinds of information, advice and assistance relating to designing of project, procurement of raw materials, technology, finance, and marketing by involving Governmental and Non-governmental organizations, financial institutions, and other developmental agencies.

The dedicated WEFC will be established to achieve the following during the SIP implementation:

- Conducting Motivation Campaigns in collaboration with educational institutions, developmental agencies and NGOs Etc.
- Conducting General/Product-cum-Process Oriented EDP/MDP for women.
- Handholding & Assisting Women entrepreneurs in getting land, shed and other facilities required to start the enterprise especially in industrial estates.
- Assisting them in getting clearances and licenses from concerned statutory bodies.
- Helping them in getting financial assistance
- Providing technical guidance
- Making available scarce raw material
- Providing marketing information and assistance
- Monthly/Quarterly Meeting with trained women to assess their present position to take stock of the problems/impediments and to find possible solutions to it.
- Collaboration and dissemination of latest information/policy matters relating to women industrial sector.
- Preparation of Handbook on Support Schemes for Existing and Prospective Women Entrepreneurs (Central and State schemes)
- Infrastructure creation of the WEFC cell including Staff, Space, facilities, etc.

Further, apart from the establishment of the WEFC, following are the activities (Training & Capacity building) to be undertaken in 4 years for WEFC:

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Implementation Roadmap

#	Campaign/Workshop under WEFC	Y1	Y2	Y3	Y4	Total
1	Conducting Motivation Campaigns in collaboration with educational institutions, developmental agencies and NGOs Etc.	1	1	1	1	4
2	Conducting General/Product-cum-Process Oriented EDP/MDP for women.	1	1	1	1	4
3	Handholding & Assisting Women entrepreneurs in getting land, shed and other facilities required to start the enterprise especially in industrial estates	1	1	0	1	3
4	Assistance and Training on getting clearances and licenses from concerned statutory bodies.	1	1	1	1	4
5	workshop on financial & technical guidance	1	1	1	1	4
6	workshop on access to market, raw material, market linkages promotion etc.	1	1	1	1	4
7	Monthly/Quarterly workshop/Meeting with trained women to assess their present position to take stock of the problems/impediments and to find possible solutions to it.	2	3	2	3	10
8	Collaboration and dissemination of latest information/policy matters relating to women industrial sector.	1	0	1	0	2
9	Industrial Motivation Campaigns	1	1	1	1	4
10	Entrepreneurship Awareness Programmes	1	1	1	1	4
11	Entrepreneurship-cum-Skill Development Programme	1	1	1	1	4
12	Management Development Programmes	1	1	1	0	3
13	Webinars/Campaigns/Seminars/Awareness activities	2	2	2	2	8
Total		15	15	14	14	58

Table 10: List of Activities (Training & Capacity Building) under WFC

7.2.6.2. Greening of MSMEs

The greening of MSMEs refers to the process of adopting sustainable practices and integrating environmental considerations into their operations. This concept has gained significant attention in recent years due to the increasing recognition of the environmental challenges faced by businesses and the need for sustainable development. Greening MSMEs involves various aspects, including resource efficiency, waste management, energy conservation, pollution prevention, and the use of renewable energy sources. By implementing green practices, MSMEs

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can reduce their environmental impact, enhance their competitiveness, and contribute to a more sustainable economy.

- Sensitization workshop for MSMEs (in both the districts) about environmental impacts of industries including public health & safety issues through training, capacity building and awareness programme.
- Workshop on Awareness building environmental regulatory obligations, and compliance requirements.
- Interactive workshop/training on Labour laws and environment, health and safety aspects and the importance in MSME operations.
- Exposure visit/Seminar/Conference for Adoption of cleaner production methods including integration of Energy Efficiency and lean manufacturing processes.
- Training on Resource Efficiency and Cleaner Production
- As Is study to understand and evaluate the environmental impact of the Greening Interventions.
- Impact assessment study in the 4th year to evaluate impact of greening initiatives.
- Financial assistance to MSMEs in adopting green/eco-friendly processes/technologies.

Implementation Roadmap

#	Training / Workshops	Year wise activities				Total Activities
		Y1	Y2	Y3	Y4	
1	Sensitization workshop for MSMEs (in both the districts) about environmental impacts of industries including public health & safety issues through training, capacity building and awareness programme	1	1	1	1	4
2	Workshop on Awareness building environmental regulatory obligations, and compliance requirements.	1	1	1	1	4
3	Interactive workshop/training on Labour laws and environment, health and safety aspects and the importance in MSME operations	1	1	1	1	4
4	Exposure visit/Seminar/Conference for adoption of cleaner production methods including integration of Energy Efficiency and lean manufacturing processes.	1	1	1	1	4

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#	Training / Workshops	Year wise activities				Total Activities
		Y1	Y2	Y3	Y4	
5	Training on Resource Efficiency and Cleaner Production	1	1	1	1	4
	Total	5	5	5	5	20

Table 11: List of Training & Capacity Building Activities under Greening Intervention

In order to reduce impact of various economic activities conducted by Goan MSMEs, it is essential for MSMEs to check for activities severely impacting the environment both at input as well as output side of their process. In the view of above, we have identified few interventions which cater to reduce environmental impact by use RECP technologies like solar, STP, ETP, Gas based furnaces etc. following are the proposed interventions aimed at sustainable development of MSMEs.

A. Effluent treatment plant / Sewage treatment plant

The untreated wastewater in form of effluent / sewage is released by various enterprises directly into the ecosystem polluting the environment. To prevent any health hazards caused by discharging wastewater into the environment, the industrial wastewater must be treated before discharge.

MSMEs face certain challenges in terms of financing for ETP / STP. Therefore, we may provide financial assistance to the enterprises for setting up treatment plants to lower the impact caused by release of wastewater in the environment.

B. Credit Linked Capital Subsidy on implementation of Circular Economy Projects (SPICE Scheme)

To promote Circular Economy and incentivize MSMEs to adopt Circular Economy (CE) in the MSME sector with a focus on notified regulations such as Plastic, Rubber and Electronics Waste Management etc., it is proposed that Credit Linked Capital Subsidy (CLCS) is provided to MSMEs as per below:

- I. CLCS of 15% on green field CE projects limited to Rs. 30 Lakhs
- II. CLCS of 25% on brown field CE projects limited to Rs. 12.5 Lakhs

In order to further provide assistance to MSMEs, State Govt. shall provide additional subsidy of 40% of the capital cost incurred on the purchase of the power conservation equipment subject to maximum of Rs 5.00 lakh or matching assistance, whichever is lower.

C. Assistance in low-cost Green Financing through interest subvention of 2%. (Maximum loan of INR 1 Cr for 5 years) - GIFT Scheme

To promote the adoption of sustainable and eco-friendly practices and technologies and renewable energy sources, it is proposed that assistance in low-cost Green Financing is provided to MSMEs through 2% interest subvention. In order to further extend the benefit to MSMEs, State

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Govt. shall provide additional 2% interest subsidy or matching assistance, whichever is lower, as State Contribution under the programme.

**Note that the maximum limit for such loan amount shall be INR One Crore for the period of 5 years.*

D. Water and Energy Audit of MSMEs

A water audit is a study of the water usage of an entity. It starts at the point where water enters the premises and goes up to the point where the wastewater is discharged, critically examining all aspects of use. The audit establishes the quantity/volume of water being used, wastage if any, leakages existing, excess use etc., and identifies areas where consumption can be reduced. It critically examines existing treatment systems and practices and recommends changes to improve efficiency and reduce usage. Based on this detailed study and observations, an audit gives recommendations on how to reduce wastage as well as consumption of water, improvements in treatment practices and methods along with cost benefit analyses. It also recommends the setting up of a system to maintain a record of the amount of water entering a system and to keep track of how this water is distributed and used.

Similarly, an energy audit can help reduce your carbon footprint by pinpointing trouble areas in your home or commercial building that may be wasting energy.

Through this intervention it proposed to conduct water and energy audits for 800 MSMEs wherein 50% subsidy will be provided to MSMEs which will undertake water/ energy audits through a certified auditors and submit the report.

E. Replacement of Solid Fuel with Gas base fuel

Solid fuels such as Wood or Coal are major factors in causing environmental pollution (air pollution). Therefore, to reduce pollution levels for MSMEs, it is proposed that a subsidy of 50% (up to Rs. 2,50,000) shall be provided for replacement of solid fuel base furnaces with Gas based furnaces.

F. Development of Green Index

In order to motivate MSMEs to take proactive measures towards greening and sustainability, an evaluation index is based on various parameters of emission to provide score to individual unit. Based on the score of the units, various benefits will be provided various benefits like subsidized lease rent, lease extension, partial fee exemptions etc.

G. Green Credit Model

Environment is polluted through various industrial activities and in some cases, damage to environment is beyond repair, therefore, it is essential for industries and MSMEs to be mindful of their impact on the environment. To motivate MSMEs to act more cautiously is to incentivize them for adopting green practices and reducing their impact on the environment through tradable **Green Credits**. Industries and MSMEs having lesser impact than their permissible limit must be awarded with Green Credits. Similarly, industries and MSMEs breaching their permissible limit must be penalized for higher impact on the environment. In this case if a particular unit foresees

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additional emission due to increase activities, they can buy Green Credits from other MSMEs to avoid penalty. This can also act as additional source of finance for MSMEs

H. As-Is study and Impact Assessment

In order to assess the overall impact of Greening projects under the RAMP programme and to collect substantial data for baseline of Green Index and Green Credit Model, an As-Is Assessment and Impact Assessment study is proposed in 1st and 4th year respectively.

The following are the key interventions to be undertaken for the Greening of MSMEs.

#	Intervention
1	Subsidy for Effluent Treatment Plant
1.1	Subsidy on Effluent Treatment Plant for Micro and Small units (50% subsidy up to the cost of Rs. 5 Lakh)
1.2	Subsidy on Effluent Treatment Plant for Medium units (50% subsidy up to the cost of Rs. 7.5 Lakh)
2	Subsidy on Sewerage Treatment Plant
2.1	Subsidy on Sewerage Treatment Plant for Micro and Small units (50% subsidy up to the cost of Rs. 5 Lakh)
2.2	Subsidy on Sewerage Treatment Plant for Medium units (50% subsidy up to the cost of Rs. 7.5 Lakh)
3	Credit Linked Capital Subsidy on implementation of Circular Economy Projects (SPICE Scheme)
3.1	CLCS of 15% on green field CE projects limited to Rs. 30 Lakhs
3.2	CLCS of 25% on brown field CE projects limited to Rs. 12.5 Lakhs
4	Assistance in low-cost Green Financing through interest subvention of 2%. (Maximum loan of INR 1 Cr for 5 years) - GIFT Scheme
5	Subsidy for Water and Energy Audit of MSMEs @ 50% through RAMP (Up to Rs. 1 Lakh)
6	Replacement of solid fuel-based furnaces with Gas based furnaces (50% subsidy up to Rs. 2,50,000)
7	As-Is study to understand and evaluate impact of various activities on the environment
8	Development of Green Index to provide benefits to MSMEs in Industrial Estates
9	Development of Green Credit Model
10	Impact assessment study in the 4th year to evaluate impact of greening initiatives.

Table 12: Interventions under green initiatives

Implementation Roadmap:

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#	Intervention	Y1	Y2	Y3	Y4	Total Beneficiaries
1	Subsidy for Effluent Treatment Plant	55	55	55	55	220
1.1	Subsidy on Effluent Treatment Plant for Micro and Small units (50% subsidy up to the cost of Rs. 5 Lakh)	50	50	50	50	200
1.2	Subsidy on Effluent Treatment Plant for Medium units (50% subsidy up to the cost of Rs. 7.5 Lakh)	5	5	5	5	20
2	Subsidy on Sewerage Treatment Plant	55	55	55	55	220
2.1	Subsidy on Sewerage Treatment Plant for Micro and Small units (50% subsidy up to the cost of Rs. 5 Lakh)	50	50	50	50	200
2.2	Subsidy on Sewerage Treatment Plant for Medium units (50% subsidy up to the cost of Rs. 7.5 Lakh)	5	5	5	5	20
3	Credit Linked Capital Subsidy on implementation of Circular Economy Projects (SPICE Scheme)	17	28	28	27	100
3.1	CLCS of 15% on green field CE projects limited to Rs. 30 Lakhs	2	3	3	2	10
3.2	CLCS of 25% on brown field CE projects limited to Rs. 12.5 Lakhs	15	25	25	25	90
4	Assistance in low-cost Green Financing through interest subvention of 2%. (Maximum loan of INR 1 Cr for 5 years) - GIFT Scheme	100	100	100	0	300
5	Subsidy for Water and Energy Audit of MSMEs @ 50% through RAMP (Up to Rs. 1 Lakh)	200	200	200	200	800
6	Replacement of solid fuel-based furnaces with Gas based furnaces (50% subsidy up to Rs. 2,50,000)	100	100	100	100	400
Total		527	538	538	437	2,040

Table 13: List of Interventions and no. of beneficiaries under Greening of MSMEs

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7.2.7. Enhancing guarantee coverage under CGTMSE scheme

As per our diagnostic study it was observed that MSMEs are aware about CGTMSE, however the uptake of scheme is quite low. Government of Goa has already pledged a total amount of Rs. 10 Crores to enhance guarantee coverage. To enhance beneficiary base, it is proposed that the additional coverage of Rs. 10 Crore under RAMP to increase overall additional guarantee 20 Crore.

Considering the average loan amount to Rs. 10 Lakhs, it is suggested that in addition to 75% guarantee coverage under CGTMSE scheme, additional 20% (10% under RAMP and 10% through State Contribution) coverage shall be given to MSMEs.

#	Particulars	Additional Coverage under RAMP (%)	Additional Coverage by State (%)	Y1	Y2	Y3	Y4	Total
1	Additional coverage of 20% under CGTMSE	10%	10%	250	250	250	250	1000
	Total			250	250	250	250	1000

Table 14: Enhanced coverage under CGTMSE

7.2.8. Exhibitions / Trade Fairs / Events

An important parameter to enhance market access is to provide national and international exposure. The need of the hour is to promote Goa as top export State. The brand goa or Made in Goa or Hand made in Goa need to be promoted at World level. This can also be promoted among various foreign tourist who come to Goa every year. Export items like handicrafts, pharmaceuticals, cashew etc. have high demand in various regions of the world. Thus, it is proposed to have International and National Exhibitions, Exposure Visits, Trade Fairs to promote Goan products and heritage.

Implementation Roadmap

#	Event Name	State / National / International	Y1	Y2	Y3	Y4	Total
1	MSME Expo Goa	National	1	0	0	0	1
2	South-East Asia Exhibition	International	0	1	1	1	3
3	Europe Exhibition	International	0	0	1	1	2
4	Exposure Visits	International	0	1	1	1	3
5	Goa Expo	National	0	1	1	1	3
6	Goa Trade Fair	National	1	1	1	1	4

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#	Event Name	State / National / International	Y1	Y2	Y3	Y4	Total
7	Goa State Promotion	National	1	1	1	1	4
8	Goa Cashew Festival	National	1	1	1	1	4
9	Goa Had loom & Handicraft Promotion	National	1	1	1	1	4
10	Goa Cashew Festival	State	1	1	1	1	4
11	Goa Chili Festival	State	1	1	1	1	4
12	Goa Fenni Festival	State	1	1	1	1	4
Total			8	10	11	11	40

Table 15: List of Activities under Exhibitions, Trade Fairs & Events Intervention

7.2.9. Onboarding of MSMEs on TReDS, ODR, ONDC, Amazon, Flipkart etc.

7.2.9.1. Onboarding on Trade Receivable Discounting System (TReDS), Online Dispute Resolution (ODR) etc.

Organize workshops to educate, mentor and support MSMEs to facilitate seamless onboarding on various platforms designed for betterment of MSMEs such as Trade Receivables Discounting System (TReDS), Online Dispute Resolution (ODR) platform etc.

- Workshops would be organized to train the enterprises with regards to know-how of various platforms, in coordination with the MSMEs and respective departments / nodal agencies / SPOC responsible for managing the platforms / portal.
- The enterprises will be provided handholding support for onboarding through the business facilitation centers set up in the State.
- MSMEs will be sensitized regarding various benefits of onboarding on each of the above-mentioned platforms.
- The above platforms will also promote transparency in dealing / transaction for MSMEs and other stakeholders.

Implementation Roadmap

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#	Particulars	Year wise Programmes				Total
		Y1	Y2	Y3	Y4	
1	Training & Handholding Support on TReDS	4	4	2	2	12
2	Training & Handholding Support on ODR	4	4	2	2	12
	Total	8	8	4	4	24

Table 16: Details of Trainings & Handholding support for MSMEs on TReDS

7.2.9.2. Onboarding of MSMEs on Open Network for Digital Commerce (ONDC), Amazon, Flipkart etc.

ONDC, Amazon, Flipkart etc. offers a range of features and tools that MSMEs can leverage to enhance their digital presence and customer experience. By creating compelling product listings, including detailed descriptions and high-quality images, businesses can attract and engage potential customers. Additionally, ONDC provides secure payment gateways, enabling smooth and hassle-free transactions. It also offers logistics support, ensuring efficient order fulfilment and timely delivery. By taking full advantage of these features, MSMEs can provide a seamless and convenient shopping experience, thereby building customer trust and loyalty.

MSMEs should be made aware about the benefits of onboarding on ONDC platform through awareness / capacity building sessions.

Implementation Roadmap

#	Particulars	Year wise Trainings & Handholding				Total
		Y1	Y2	Y3	Y4	
1	Training & Handholding Support on ONDC, Flipkart, Amazon etc.	2	2	2	2	8
	Total	2	2	2	2	8

Table 17: List of Training & Handholding of MSMEs for Onboarding of different digital platforms

7.2.10. Transforming SHGs into MSMEs

SHGs are integral part of any local economy and play a vital role in overall output of the State. However, these SHGs face various challenges in terms of finding a market because these SHGs operate in very closed environment & have limited outreach due to conventional mode of operations. In order to develop these SHGs in achieving their full potential it is essential to transform them into a legitimate business unit. The SHGs will be guided, and handholding support will be provided during the transformation journey through following activities;

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- The SHGs would be made aware about all the benefits that would be accessible to them once they get the MSME status.
- Awareness sessions would be conducted in coordination with SHG cells to disseminate the information on various schemes specially designed by MoMSME for SC / ST / Women / SHGs.
- Skill development courses will be provided for standardization of product, packaging, branding, digital literacy, marketing, soft skills etc.
- Orientation sessions will be conducted to make the products marketable / export ready.
- The SHGs will be provided proper guidance in terms of documentation and other formalities for registration on Udyam portal through Business Facilitation Centers (BFCs).

Implementation Roadmap

#	Particulars	Year wise Programmes				Total
		Y1	Y2	Y3	Y4	
1	Training & Awareness Programme for SHGs	4	4	4	4	16
	Total	4	4	4	4	16

Table 18: Details of Year wise Training & Awareness programme for SHGs

7.2.11. Information, Education and Communication (IEC) Strategy

For successful implementation of the RAMP programme, a robust 360° IEC strategy would be essential to create awareness about various schemes and initiatives undertaken by Central/ State government. Moreover, efficient IEC will help in following:

- Motivate MSMEs to take advantage of facilities related to technological upgradation, modernization, quality improvement and infrastructure.
- Create awareness and motivate MSMEs for developing their employees through training and skill upgradation.
- Create awareness demographically as well as geographically among SC/ST, Women, and other weaker sections for obtaining benefits of the schemes being run by Ministry of MSME. The various activities that can be undertaken under IEC are as follows,

Activities	Details
Electronic Media Campaigns	<ul style="list-style-type: none"> • Audio Visual Spots, short films and other related broadcast activities that can be showcased on TV and social media. • Jingles to be broadcasted through Radio. • Panel discussions and expert sessions on local / regional channels

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Activities	Details
Print Media Campaigns	<ul style="list-style-type: none"> Advertisement in local / regional newspapers and magazines Promoting success stories, coverage of events related to MSMEs in newspapers. Publication of brochures, pamphlets, leaflets, newsletters etc. highlighting the initiatives undertaken by government mentioning various schemes, latest technology etc. FAQs booklet
Outdoor publicity	<ul style="list-style-type: none"> Dissemination of information through digital display boards, hoardings, banners at public places viz. railway stations, bus stops, post offices, bus stops, post offices etc. Road shows, Bus Wraps etc.
Publicity campaigns on internet websites and mobile	<ul style="list-style-type: none"> Publicity through internet and mobile appliances Mobile messages (SMS)

Table 19: Details of activities under IEC Interventions

Implementation Roadmap

#	Particulars	Y1	Y2	Y3	Y4	Total
1	Radio Jingle	8	8	8	8	32
2	Film	2	2	2	2	8
3	Broadcasting on Radio	8	8	8	8	32
4	Indoor / Outdoor publicity (social media, Pamphlets, Advertisements, Brochures etc.)	Cont.	Cont.	Cont.	Cont.	-

Table 20: Details of IEC activities in four years

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7.3. Mapping of Disbursement Linked Indicator (DLIs) with Interventions

As indicated earlier, the World Bank has identified The Disbursement Linked Indicators based on the key result areas of the RAMP project. Further, the outputs under RAMP will be monitored annually through the Results Framework and the Disbursement Linked Indicators (DLIs) such as listed below:

#	DLI	Justification for DLI selection
1	Implementing Central Government MSME Institutional Reform	Supports evidence based MSME programs and Policies and a coordinated approach to MSME development
2	Accelerating MSME Sector Center State collaboration	Supports development & implementation of comprehensive, integrated MSME support architecture across State-Center levels
3	Enhancing Effectiveness of Firm Capabilities Schemes	Provision of Services for firm level productivity improvements.
4	Strengthening the Receivable Financing Market for MSMEs	Improves access to finance, particularly for working capital requirements
5	Enhancing Effectiveness of CGTMSE and “GG” delivery	Addresses gender gaps in access to finance and facilitates greening investments
6	Reducing the incidence of delayed payments.	Improves the current dispute resolution mechanism through private sector provision of services and through platforms for scale

Table 21: List of Disbursement Linked Indicators

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The proposed interventions for the State of Goa have been mapped to 6 DLIs as per below matrix:

#	Proposed Interventions	Disbursement Linked Indicators					
		DLI 1	DLI 2	DLI 3	DLI 4	DLI 5	DLI 6
1	Unified Digital Platform	√	√	√	√	√	√
2	Establishment of two Business facilitation Cell (BFC) & Training of BFC	√	√	√	√	√	√
3	Capacity Building & Trainings			√	√	√	√
4	Awareness Campaign, Seminar & Workshops	√	√				
5	Champion MSMEs			√	√		
6	Gender inclusion and Greening initiatives for MSMEs	√				√	
7	Additional coverage of 10% under CGTMSE						
8	Exhibitions / Trade Fairs / Events	√	√				
9	Onboarding of MSMEs on TReDS, ODR, ONDC, Amazon, Flipkart etc.	√	√		√		√
10	Transforming SHGs into MSMEs	√		√			
11	Information, Education and Communication (IEC		√				

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#	Proposed Interventions	Disbursement Linked Indicators					
		DLI 1	DLI 2	DLI 3	DLI 4	DLI 5	DLI 6
12	State contribution		√			√	

Table 22: Mapping of Disbursement Linked Indicator (DLIs) with Interventions

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8. Financial Estimates

The following are the overall budget estimates for the interventions proposed under strategic investment plan of Goa. The total proposed budget for the for the State of Goa is **INR 262.56 Crore** out of which State contribution will be around **INR 42.5 Crores**.

8.1. Summary of Budget Estimates for all the interventions under RAMP programme

Summary of Total Cost for all the interventions under RAMP Programme - Goa							
#	Intervention	Beneficiaries	Year Wise Cost Breakup (In INR Lakhs)				
			Y1	Y2	Y3	Y4	Total
1	Unified Digital Platform for MSMEs	***	610.00	250.00	250.00	250.00	1,360.00
2	Business Facilitation Center (BFC)		250.60	230.60	230.60	230.60	942.40
i	Establishment Cost of BFC	***	245.60	225.60	225.60	225.60	922.40
ii	Training & Capacity Development of BFC	400*	5.00	5.00	5.00	5.00	20.00
3	Capacity Building & Trainings		948.50	851.00	854.50	851.00	3,505.00
i	Skill Development Trainings	6200*	387.50	387.50	387.50	387.50	1,550.00
ii	Technical Trainings	1720*	192.50	192.50	192.50	192.50	770.00
iii	Institutional Trainings	1200*	14.00	15.00	16.00	15.00	60.00
iv	Tourism Trainings	11,200*	140.00	140.00	140.00	140.00	560.00
v	Business Management Trainings	8,000*	100.00	100.00	100.00	100.00	400.00
vi	Other Trainings	900*	12.50	10.00	12.50	10.00	45.00
vii	IT Infrastructure (Computers/ Printers/ Projectors etc.)		102.00	6.00	6.00	6.00	120.00
4	Awareness Campaigns, Seminars & Workshops	412**	137.00	117.00	89.00	69.00	412.00
5	Champion MSMEs in the State		-	72.00	72.00	72.00	216.00

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Summary of Total Cost for all the interventions under RAMP Programme - Goa							
#	Intervention	Beneficiaries	Year Wise Cost Breakup (In INR Lakhs)				
			Y1	Y2	Y3	Y4	Total
I	Handholding MSMEs through business development/ accelerator service providers.	300*	-	72.00	72.00	72.00	216.00
6	Gender inclusion and Greening initiatives for MSMEs		1,718.26	1,881.94	1,985.07	2,160.91	7,746.17
i	Establishment of Women Entrepreneurship Facilitation Cell (WEFC)	***	110.80	100.80	100.80	100.80	413.20
ii	Training & Capacity Development by WEFC	1160*	15.00	15.00	14.00	14.00	58.00
iii	Training & Capacity Building under Greening of MSMEs	1000*	12.50	12.50	12.50	12.50	50.00
iv	Subsidy on Effluent Treatment Plant for MSMEs	220*	287.50	287.50	287.50	287.50	1,150.00
v	Subsidy on Sewerage Treatment Plant for MSMEs	220*	287.50	287.50	287.50	287.50	1,150.00
vi	Credit Linked Capital Subsidy on implementation of Circular Economy Projects (SPICE Scheme)	100*	247.50	402.50	402.50	372.50	1,425.00
vii	Assistance in low-cost Green Financing through interest subvention of 2%. (Maximum loan of INR 1 Cr for 5 years) - GIFT Scheme	300*	182.46	326.14	430.27	611.11	1,549.97
viii	Subsidy for Water and Energy Audit of MSMEs	800*	200.00	200.00	200.00	200.00	800.00
ix	Replacement of solid fuel base furnaces with Gas based furnaces	400*	250.00	250.00	250.00	250.00	1,000.00
x	As-Is study to understand and evaluate impact of various activities on the environment	***	25.00	-	-	-	25.00
xii	Development of Green Index to provide benefits to MSMEs in Industrial Estates	***	50.00	-	-	-	50.00

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Summary of Total Cost for all the interventions under RAMP Programme - Goa							
#	Intervention	Beneficiaries	Year Wise Cost Breakup (In INR Lakhs)				
			Y1	Y2	Y3	Y4	Total
xii	Development of Green Credit Model	***	50.00	-	-	-	50.00
xiii	Impact assessment study in the 4th year to evaluate impact of greening initiatives	***	-	-	-	25.00	25.00
7	Additional coverage of 10% under CGTMSE	1000*	250.00	250.00	250.00	250.00	1,000.00
8	Exhibition, Trade fair and Events	885*	1,628.96	1,025.00	1,159.40	1,159.40	4,972.76
9	Onboarding of MSMEs on TReDS, ODR, ONDC, Amazon, Flipkart etc.	3200*	50.00	50.00	30.00	30.00	160.00
i	Onboarding on Trade Receivable Discounting System (TReDS), Online Dispute Resolution (ODR) etc.	2400*	40.00	40.00	20.00	20.00	120.00
ii	Onboarding of MSMEs on Open Network for Digital Commerce (ONDC), Amazon, Flipkart etc.	800*	10.00	10.00	10.00	10.00	40.00
10	Information, Education & Communication Strategy (IEC)	***	142.42	103.02	103.02	103.02	451.50
11	Transforming SHGs into MSMEs	1600*	20.00	20.00	20.00	20.00	80.00
12	Technical Experts and SPIU	***	250.00	275.00	302.50	332.50	1,160.00
13	Total (excluding taxes)		6,005.74	5,125.56	5,346.09	5,528.43	22,005.83
14	State Contribution		1,157.46	901.14	1,005.27	1,186.11	4,249.97
15	Grand total (excluding taxes)		7,163.20	6,026.70	6,351.36	6,714.53	26,255.80

* No. of individual beneficiaries/participants

** No of programme/events

*** The identified intervention will benefit all the MSMEs across the State of Goa

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8.2. Total budget estimates for Unified Digital Platform & maintenance (O&M)

Year wise cost of development of Unified Digital Platform and Maintenance (O&M)									
#	Particular	Man-month Rate	Team Size	Timeline (months)	Year Wise Cost Breakup (In INR Lakhs)				
					Y1	Y2	Y3	Y4	Total
1	Preparation of DPR for Unified Digital Platform	3,00,000	5	2	30.00	-	-	-	30.00
2	Manpower cost for Design & Development	3,00,000	20	8	480.00	-	-	-	480.00
3	Manpower cost for Operations & Maintenance	2,00,000	5	12 per year	-	120.00	120.00	120.00	360.00
4	Helpdesk Support	50,000	5	12 per year	-	30.00	30.00	30.00	90.00
5	Hardware & Solution Hosting & Licenses	1 Cr per year			100.00	100.00	100.00	100.00	400.00
	Total				610.00	250.00	250.00	250.00	1,360.00

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8.3. Total budget estimates for Business Facilitation Cell (BFC)

8.3.1. Total budget estimates for establishment of Business Facilitation Cell (BFC)

Cost of Establishment of Business Facilitation Cell under RAMP - Goa										
#	Particulars	Cost in Panaji (In INR Lakhs)	Cost in Margao (In INR Lakhs)	Fixed Cost (In INR Lakhs)	Monthly Recurring Cost (In INR Lakhs)	Year Wise Cost Breakup (In INR Lakhs)				
						Y1	Y2	Y3	Y4	Total
1	Furniture (One time Expenditure)	5.00	5.00	10.00	-	10.00	-	-	-	10.00
2	Computers (One Time Expenditure)	5.00	5.00	10.00	-	10.00	-	-	-	10.00
3	Telecommunication, internet, and other consumables like printer & Other Equipment's (Monthly Expenses)	1.00	1.00	-	2.00	24.00	24.00	24.00	24.00	96.00
4	Salary Rs. 150000/- Per Month for 5 experts at each location)	7.50	7.50	-	15.00	180.00	180.00	180.00	180.00	720.00
5	Salary Support Staff Rs. 20000 per month (2 at each location)	0.40	0.40	-	0.80	9.60	9.60	9.60	9.60	38.40
6	Miscellaneous	0.50	0.50	-	1.00	12.00	12.00	12.00	12.00	48.00
	Total Cost	19.40	19.40	20.00	18.80	245.60	225.60	225.60	225.60	922.40

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8.3.2. Total budget estimates for capacity development of Business Facilitation Cell (BFC)

Cost of Trainings & Capacity Development of Business Facilitation Cell under RAMP - Goa									
#	Training & Capacity Building interventions for BFC	No of participants in each Training	Cost / person (In INR)	Total trainings in 4 years	Year Wise Cost Breakup (In INR Lakhs)				
					Y1	Y2	Y3	Y4	Total
1	Training on various MSMEs related schemes & their benefits	20	5,000	4	1.00	1.00	1.00	1.00	4.00
2	Training on various compliances for MSMEs	20	5,000	4	1.00	1.00	1.00	1.00	4.00
3	Detailed training on functionalities & benefits of TReDS, ONDC, ODR etc.	20	5,000	4	1.00	1.00	1.00	1.00	4.00
4	Refresher trainings on Central and State schemes (every 6 Months)	20	5,000	4	1.00	1.00	1.00	1.00	4.00
5	Training on export related compliances & documentation	20	5,000	4	1.00	1.00	1.00	1.00	4.00
Total		100	-	25	5.00	5.00	5.00	5.00	20.00

Note: The participants under BFC trainings also include the experts from WEFC

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8.4. Total budget estimate for capacity building & trainings

8.4.1. Budget estimate for skill development trainings

#	Course Name	Training Duration (Days)	Total trainings in 4 years	Total beneficiaries	Person/Day cost (In Rs.)	Year Wise Cost Breakup (In INR Lakhs)				
						Y1	Y2	Y3	Y4	Total
1	Brass Work	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
2	Wooden Lacquerware	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
3	Papier Mache	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
4	Bamboo Craft/Furniture	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
5	Terracotta Pottery	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
6	Woodcarving	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
7	Seashell Craft (Chandelier, Mirror, Idol)	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
8	Goan tribal art	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
9	Self Help Groups Trainings	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
10	Cookery course	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
11	Artificial flower making	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
12	Intricate crochet and embroidery	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
13	Jute macramé	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
14	Delicate fiber craft	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
15	Coconut masks	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
16	Cotton bags	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
17	Wooden toys	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00

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#	Course Name	Training Duration (Days)	Total trainings in 4 years	Total beneficiaries	Person/Day cost (In Rs.)	Year Wise Cost Breakup (In INR Lakhs)				
						Y1	Y2	Y3	Y4	Total
18	Table mats from various fibers	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
19	Jute Macrame	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
20	Fabric Collage	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
21	Handicraft from Plaster of Paris	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
22	Crochet and embroidery,	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
23	Fiber and batik prints	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
24	Stone carving	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
25	Coconut shell carving	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
26	Metal embossing	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
27	Silver and imitation jewelry	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
28	Cotton dolls	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
29	Soft toys	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
30	Woolen tapestry	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
31	Artistic weaving.	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
	Total			6,200	-	387.50	387.50	387.50	387.50	1,550.00

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8.4.2. Budget estimate for technical trainings

#	Course Name	Training Duration (Days)	Total trainings in 4 years	Total beneficiaries	Person/ Day cost (In Rs.)	Year Wise Cost Breakup (In INR Lakhs)				
						Y1	Y2	Y3	Y4	Total
1	ToT in ITIs (2 days each in all 10 ITIs)	20	4	40	5,000	10.00	10.00	10.00	10.00	40.00
2	Technical Workshop in ITI (2 day each in all 10 ITI)	20	4	80	5,000	20.00	20.00	20.00	20.00	80.00
3	Food Processing	10	4	200	5,000	25.00	25.00	25.00	25.00	100.00
4	Machining, Forging and Casting	10	4	200	5,000	25.00	25.00	25.00	25.00	100.00
5	Moldings & Pattern Making	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
6	Creative Design/ Animation/ Gaming/ Film Editing, sound editing etc.	15	4	200	5,000	37.50	37.50	37.50	37.50	150.00
7	3D Printing/ IoT	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
8	Sports Equipment Training	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
9	MS Office and Internet	5	4	200	5,000	12.50	12.50	12.50	12.50	50.00
10	Designing and Manufacturing of Artificial Jewelry	10	4	200	5,000	25.00	25.00	25.00	25.00	100.00
	Total	62	40	1,720	50,000	192.50	192.50	192.50	192.50	770.00

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8.4.3. Budget estimate for institutional trainings

#	Course Name	Training Duration (Days)	Total trainings in 4 years	Total beneficiaries	Person/Day cost (In Rs.)	Year Wise Cost Breakup (In INR Lakhs)				
						Y1	Y2	Y3	Y4	Total
1	Workshop for Line Departments on SIP and SIP implementation roadmap	1	4	240	5,000	3.00	3.00	3.00	3.00	12.00
2	Workshop on TReDs, ONDC, and ODR (with all departments)	1	4	200	5,000	2.50	2.50	2.50	2.50	10.00
3	Workshop on understanding Unified Digital Platform	1	3	120	5,000	-	2.00	2.00	2.00	6.00
4	Workshop on Business Facilitation Cell & Women Entrepreneurship Facilitation Cell	1	2	40	5,000	1.00	-	1.00	-	2.00
5	Training on Government Bidding Process (Documentation, Portals, GeM, etc.)	1	4	200	5,000	2.50	2.50	2.50	2.50	10.00
6	Technical Trainings on MS Office (Excel, Word & Power Point) & Statistical Methods	1	8	400	5,000	5.00	5.00	5.00	5.00	20.00
Total		6	25	1,200	-	14.00	15.00	16.00	15.00	60.00

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8.4.4. Budget estimate for tourism trainings

#	Course Name	Training Duration (Days)	Total trainings in 4 years	Total beneficiaries	Person/ Day cost (In Rs.)	Year Wise Cost Breakup (In INR Lakhs)				
						Y1	Y2	Y3	Y4	Total
1	Homestay Operations	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
2	Wellness Training (Aroma Therapy)	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
3	SPA, Beauty Parlour & Salon	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
4	Adventure Tourism	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
5	Village Tourism	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
6	Tourist Guide & Translators	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
7	Rural & Village Tourism	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
8	Bird Watching	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
9	Trekking & Rock Climbing	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
10	Water Sports	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
11	MICE Tourism	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
12	Cruise Tourism	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
13	Training on registration, permits and license related to tourism	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
14	Training on international best practices in tourism to attract foreign tourist in Goa	1	4	800	5,000	10.00	10.00	10.00	10.00	40.00
	Total	14	56	11,200	-	140.00	140.00	140.00	140.00	560.00

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8.4.5. Budget estimate for Business Management Trainings

#	Course Name	Training Duration (Days)	Total trainings in 4 years	Total beneficiaries	Person/Day cost (In Rs.)	Year Wise Cost Breakup (In INR Lakhs)				
						Y1	Y2	Y3	Y4	Total
1	Training on Project Management	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
2	Training on Leadership, Team Building & Communication Skills	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
3	Training on Financial Management, Accounting, Bookkeeping etc.	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
4	Training on Quality Management	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
5	Training on Risk Management	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
6	Training on Digital Marketing, Brand Management and Brand Promotion	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
7	Training on Strategic Planning and Decision-Making	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
8	Training on Labour Laws & Contract Labour	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
9	Training on Talent Management & Human Resources	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
10	Bid Management/ Govt. Procurement/ Contract Management etc.	1	4	200	5,000	10.00	10.00	10.00	10.00	40.00
Total		14	56	2,000	-	100.00	100.00	100.00	100.00	400.00

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8.4.6. Budget estimate for other trainings

#	Course Name	Training Duration (Days)	Total trainings in 4 years	Total beneficiaries	Person/Day cost (In Rs.)	Year Wise Cost Breakup (In INR Lakhs)				
						Y1	Y2	Y3	Y4	Total
1	Traditional Snacks & Confectionary	1	2	100	5,000	2.50	-	2.50	-	5.00
2	Spices Cluster Training	1	2	100	5,000	-	2.50	-	2.50	5.00
3	Packaging	1	2	100	5,000	2.50	-	2.50	-	5.00
4	Meat processing	1	2	100	5,000	-	2.50	-	2.50	5.00
5	Fish Processing and Packaging	1	2	100	5,000	2.50	-	2.50	-	5.00
6	Milk Processing	1	2	100	5,000	-	2.50	-	2.50	5.00
7	Millet, Pulses & Grains Processing & Value Addition	1	2	100	5,000	2.50	-	2.50	-	5.00
8	Apparel Manufacturing	1	2	100	5,000	-	2.50	-	2.50	5.00
9	Repair & Maintenance of vehicles etc.	1	2	100	5,000	2.50	-	2.50	-	5.00
	Total	9	18	900	-	12.50	10.00	12.50	10.00	45.00

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8.4.7. Total estimated budget for IT Infrastructure for strengthening DITC and aligned departments

Cost of IT Infrastructure under RAMP - Goa (In Rs.)								
#	Cost Head	Qty	Unit Price	Year Wise Cost Breakup (In INR Lakhs)				
				Y1	Y2	Y3	Y4	Total
1	Laptops	50	75,000	37.50	-	-	-	37.50
2	Laser Printers with Scanners (A3 - Support)	10	100,000	10.00	-	-	-	10.00
3	Tablets for field officers	15	50,000	7.50	-	-	-	7.50
4	Tablets for GIDC Field Managers	25	50,000	12.50	-	-	-	12.50
5	Kiosk for Micro BFC in Industrial Estates	20	1,00,000	20.00	-	-	-	20.00
6	Projector	5	200,000	10.00	-	-	-	10.00
7	Other Consumables on monthly basis	-	50,000	4.50	6.00	6.00	6.00	22.50
	Total			102.00	6.00	6.00	6.00	120.00

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8.5. Total budget estimate for Awareness Campaigns, Seminars & Workshops

Cost of Awareness Campaign, Seminars & Workshops under RAMP - Goa								
#	Awareness Programs Topic	Total	Cost Workshop / Seminar (in INR)	Year Wise Cost Breakup (In INR Lakhs)				
				Y1	Y2	Y3	Y4	Total
1	Udyam Registration	36	100,000	12.00	10.00	8.00	6.00	36.00
2	Importance of PAN and GST	12	100,000	4.00	4.00	2.00	2.00	12.00
3	PMEGP Scheme	12	100,000	4.00	4.00	2.00	2.00	12.00
4	CHAMPIONS Scheme – ZED and LEAN	36	100,000	12.00	10.00	8.00	6.00	36.00
5	CHAMPIONS Scheme – IPR Component	36	100,000	12.00	10.00	8.00	6.00	36.00
6	CHAMPIONS Scheme – Incubation Component	36	100,000	12.00	10.00	8.00	6.00	36.00
7	CHAMPIONS Scheme – Design Component	36	100,000	12.00	10.00	8.00	6.00	36.00
8	MSE-CDP Scheme	36	100,000	12.00	10.00	8.00	6.00	36.00
9	CGTMSE Scheme	36	100,000	12.00	10.00	8.00	6.00	36.00
10	TReDS	12	100,000	4.00	4.00	2.00	2.00	12.00
11	SAMADHAAN Portal / ODR	12	100,000	4.00	4.00	2.00	2.00	12.00
12	SFURTI Scheme	36	100,000	12.00	10.00	8.00	6.00	36.00
13	Goa State Umbrella Scheme	36	100,000	12.00	10.00	8.00	6.00	36.00
14	GeM / e-Tendering	36	100,000	12.00	10.00	8.00	6.00	36.00
15	Any other scheme/programme	4	100,000	1.00	1.00	1.00	1.00	4.00
Total		412	1,500,000	137.00	117.00	89.00	69.00	412.00

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8.6. Total budget estimate for Champion MSMEs in the State

Year Wise cost of Empanelment of MSME Business Accelerator Agency							
#	Particulars	Total MSMEs benefited	Fee per month (In INR Lakhs)	Year Wise Cost Breakup (In INR Lakhs)			
				Fee for Y2	Fee for Y3	Fee for Y4	Total Fees
1	Hand holding MSMEs through Business Accelerator	300	6.00	72.00	72.00	72.00	216.00

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8.7. Total budget estimate for Gender inclusion and Greening initiatives

8.7.1. Total budget estimate for establishment of WEFC

Cost of Establishment of Women Entrepreneurship Facilitation Cell (WEFC) under RAMP - Goa								
#	Particulars	Fixed Cost (In INR Lakhs)	Monthly Recurring Cost (In INR Lakhs)	Year Wise Cost Breakup (In INR Lakhs)				
				Y1	Y2	Y3	Y4	Total
1	Furniture (One time Expenditure)	5.00	-	5.00	-	-	-	5.00
2	Computers (One Time Expenditure)	5.00	-	5.00	-	-	-	5.00
3	Salary Rs. 150000/- Per Month for 5 experts	-	7.50	90.00	90.00	90.00	90.00	360.00
4	Salary Support Staff Rs. 20000 per month for 2 staff	-	0.40	4.80	4.80	4.80	4.80	19.20
5	Miscellaneous	-	0.50	6.00	6.00	6.00	6.00	24.00
	Total Cost	-	-	110.80	100.80	100.80	100.80	413.20

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8.7.2. Total budget estimate for training & workshops undertaken by WEFC

Training & workshops undertaken by WEFC									
#	Training & Capacity Building interventions for BFC	No. of Trainings	Total Participants	Cost per person (In INR)	Year Wise Cost Breakup (In INR Lakhs)				
					Y1	Y2	Y3	Y4	Total
1	Conducting Motivation Campaigns in collaboration with educational institutions, developmental agencies and NGOs Etc.	4	80	5,000	1.00	1.00	1.00	1.00	4.00
2	Conducting General/Product-cum-Process Oriented EDP/MDP for women.	4	80	5,000	1.00	1.00	1.00	1.00	4.00
3	Handholding & Assisting Women entrepreneurs in getting land, shed and other facilities required to start the enterprise especially in industrial estates	3	60	5,000	1.00	1.00	-	1.00	3.00
4	Assistance and Training on getting clearances and licenses from concerned statutory bodies.	4	80	5,000	1.00	1.00	1.00	1.00	4.00
5	Training cum workshop on financial & technical guidance	4	80	5,000	1.00	1.00	1.00	1.00	4.00
6	Training cum workshop on assess to market, ra material, market linkages promotion etc.	4	80	5,000	1.00	1.00	1.00	1.00	4.00
7	Monthly/Quarterly workshop/Meeting with trained women to assess their present position to take stock of the problems/impediments and to find possible solutions to it.	10	200	5,000	2.00	3.00	2.00	3.00	10.00
8	Collaboration and dissemination of latest information/policy matters relating to women industrial sector.	2	40	5,000	1.00	-	1.00	-	2.00
9	Industrial Motivation Campaigns	4	80	5,000	1.00	1.00	1.00	1.00	4.00
#	Entrepreneurship Awareness Programmes	4	80	5,000	1.00	1.00	1.00	1.00	4.00

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Training & workshops undertaken by WEFC									
#	Training & Capacity Building interventions for BFC	No. of Trainings	Total Participants	Cost per person (In INR)	Year Wise Cost Breakup (In INR Lakhs)				
					Y1	Y2	Y3	Y4	Total
#	Entrepreneurship-cum-Skill Development Programme	4	80	5,000	1.00	1.00	1.00	1.00	4.00
#	Management Development Programmes	3	60	5,000	1.00	1.00	1.00	-	3.00
#	Webinars/Campaigns/Seminars/Awareness activities	8	160	5,000	2.00	2.00	2.00	2.00	8.00
	Total	58	1,340	-	15.00	15.00	14.00	14.00	58.00

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8.7.3. Total budget estimate for training & capacity building of greening of MSMEs

Greening of MSME (Capacity Building & Training Interventions)									
#	Training & Capacity Building interventions	Total Activities	Total Participants	Cost per participant	Year Wise Cost Breakup (In INR Lakhs)				
					Y1	Y2	Y3	Y4	Total
1	Sensitization workshop for MSMEs (in both the districts) about environmental impacts of industries including public health & safety issues through training, capacity building and awareness programme	5	200	5,000	2.50	2.50	2.50	2.50	10.00
2	Workshop on Awareness building environmental regulatory obligations, and compliance requirements.	5	200	5,000	2.50	2.50	2.50	2.50	10.00
3	Interactive workshop/training on Labour laws and environment, health and safety aspects and the importance in MSME operations	5	200	5,000	2.50	2.50	2.50	2.50	10.00
4	Exposure visit/Seminar/Conference for Adoption of cleaner production methods including integration of Energy Efficiency and lean manufacturing processes.	5	200	5,000	2.50	2.50	2.50	2.50	10.00
5	Training on Resource Efficiency and Cleaner Production	5	200	5,000	2.50	2.50	2.50	2.50	10.00
Total		25	1000	-	12.50	12.50	12.50	12.50	50.00

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8.7.4. Total budget estimate for subsidies under greening of MSMEs

Cost of subsidies under Greening initiatives of MSME								
#	Interventions	MSMEs benefitted	Max. Subsidy (In INR)	Year Wise Cost Breakup (In INR Lakhs)				
				Y1	Y2	Y3	Y4	Total
1	Subsidy for Effluent Treatment Plant	220	-	287.50	287.50	287.50	287.50	1,150.00
1.1	Subsidy on Effluent Treatment Plant for micro and small units (50% subsidy up to the cost of Rs. 5 Lakh)	200	5,00,000	250.00	250.00	250.00	250.00	1,000.00
1.2	Subsidy on Effluent Treatment Plant for medium units (50% subsidy up to the cost of Rs. 7.5 Lakh)	20	7,50,000	37.50	37.50	37.50	37.50	150.00
2	Subsidy on Sewerage Treatment Plant	220	-	287.50	287.50	287.50	287.50	1,150.00
2.1	Subsidy on Sewerage Treatment Plant for micro and small units (50% subsidy up to the cost of Rs. 5 Lakh)	200	5,00,000	250.00	250.00	250.00	250.00	1,000.00
2.2	Subsidy on Sewerage Treatment Plant for medium units (50% subsidy up to the cost of Rs. 7.5 Lakh)	20	7,50,000	37.50	37.50	37.50	37.50	150.00
3	Credit Linked Capital Subsidy on implementation of Circular Economy Projects (SPICE Scheme)	100	-	247.50	402.50	402.50	372.50	1,425.00
3.1	CLCS of 15% on green field CE projects limited to Rs. 30 Lakhs	10	30,00,000	60.00	90.00	90.00	60.00	300.00
3.2	CLCS of 25% on brown field CE projects limited to Rs. 12.5 Lakhs	90	12,50,000	187.50	312.50	312.50	312.50	1,125.00
4	Assistance in low-cost Green Financing through interest	300	2% Interest Subsidy	182.46	326.14	430.27	611.11	1,549.97

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Cost of subsidies under Greening initiatives of MSME								
#	Interventions	MSMEs benefitted	Max. Subsidy (In INR)	Year Wise Cost Breakup (In INR Lakhs)				
				Y1	Y2	Y3	Y4	Total
	subvention of 2%. (Maximum loan of INR 1 Cr for 5 years) - GIFT Scheme							
5	Subsidy for Water and Energy Audit of MSMEs (800 MSMEs) @ 50% through RAMP (Up to Rs. 1 Lakh)	800	1,00,000	200.00	200.00	200.00	200.00	800.00
6	Replacement of solid fuel-based furnaces with Gas based furnaces (50% subsidy up to Rs. 50,000) for 500 MSMEs	400	2,50,000	250.00	250.00	250.00	250.00	1,000.00
	Total	2040		1,454.96	1,753.64	1,857.77	2,008.61	7,074.97

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8.7.5. Total budget for Impact Assessment Studies & development of Green Credit Model

Cost of Impact Assessment & Green Credit Model (In INR Lakhs)		
#	Interventions	Estimated Cost
1	As-Is study to understand and evaluate impact of various activities on the environment	25.00
2	Development of Green Index to provide benefits to MSMEs in Industrial Estates	50.00
3	Development of Green Credit Model	50.00
4	Impact assessment study in the 4th year to evaluate impact of greening initiatives	25.00
	Total	150.00

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8.8. Total additional guarantee coverage under CGTMSE

Total additional coverage under CGTMSE scheme									
#	Interventions	MSMEs benefitted	Average loan Size	Max. Cover @ 10% (In INR)	Year Wise Cost Breakup (In INR Lakhs)				
					Y1	Y2	Y3	Y4	Total
1	Additional coverage of 10% under CGTMSE	100	10,00,000	1,00,000	250.00	250.00	250.00	250.00	1000.00
	Total				250.00	250.00	250.00	250.00	1000.00

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8.9. Total budget estimate for Exhibition, Trade Fair and Events

Budget for MSME Expo						
#	Event Name	Cost for Y1	Cost for Y2	Cost for Y3	Cost for Y4	Total Cost for 4 Years
1	MSME Expo Goa	100,000,000	-	-	-	100,000,000
Total		100,000,000	-	-	-	100,000,000

Cost of Exhibition, Trade Fair, Visits & Other Events for the MSMEs under RAMP - Goa												
#	Event Name	Total Participants (Incl Govt. support Staff)	Return Air Fair / Person (In INR Lakhs)	Stall rate (In INR Lakhs)	Freight cost (In INR Lakhs)	Lodging & Boarding (In INR Lakhs)	Travel (In INR Lakhs)	Year Wise Cost Breakup (In INR Lakhs)				
								Y1	Y2	Y3	Y4	Total
1	South-East Asia Exhibition (International)	66	1.50	3.00	0.75	0.20	0.10	-	134.40	134.40	134.40	403.20
2	Europe Exhibition (International)	44	1.50	3.00	0.75	0.20	0.10	-	-	134.40	134.40	268.80
3	Exposure Visits (International)	66	1.50	3.00	0.75	0.20	0.10	-	134.40	134.40	134.40	403.20
4	Goa Expo (National)	162	0.50	1.00	0.40	0.10	0.04	-	127.24	127.24	127.24	381.72
5	Goa Trade Fair (National)	216	0.50	1.00	0.40	0.10	0.04	127.24	127.24	127.24	127.24	508.96
6	Goa State Promotion (National)	216	0.50	1.00	0.40	0.10	0.04	127.24	127.24	127.24	127.24	508.96
7	Goa Cashew Festival (National)	216	0.50	1.00	0.40	0.10	0.04	127.24	127.24	127.24	127.24	508.96

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Cost of Exhibition, Trade Fair, Visits & Other Events for the MSMEs under RAMP - Goa												
#	Event Name	Total Participants (Incl Govt. support Staff)	Return Air Fair / Person (In INR Lakhs)	Stall rate (In INR Lakhs)	Freight cost (In INR Lakhs)	Lodging & Boarding (In INR Lakhs)	Travel (In INR Lakhs)	Year Wise Cost Breakup (In INR Lakhs)				
								Y1	Y2	Y3	Y4	Total
8	Goa Had loom & Handicraft Promotion (National)	216	0.50	1.00	0.40	0.10	0.04	127.24	127.24	127.24	127.24	508.96
9	Goa Cashew Festival (State)	200	-	0.50	0.20	0.02	0.03	40.00	40.00	40.00	40.00	160.00
10	Goa Chili Festival (State)	200	-	0.50	0.20	0.02	0.03	40.00	40.00	40.00	40.00	160.00
11	Goa Fenni Festival (State)	200	-	0.50	0.20	0.02	0.03	40.00	40.00	40.00	40.00	160.00
Total		1802						628.96	1,025.00	1,159.40	1,159.40	3,972.76

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8.10. Total budget estimate for Onboarding of MSMEs on ONDC, TReDS, ODR, Amazon, Flipkart, etc.

Cost of Training & Capacity Building for Onboarding of MSMEs on ONDC under RAMP - Goa									
#	Particulars	Total trainings	Total Participants	Cost/ participant (In INR)	Year Wise Cost Breakup (In INR Lakhs)				
					Y1	Y2	Y3	Y4	Total
1	Training & Handholding Support for onboarding on ONDC, Amazon, Flipkart etc.	8	800	5000	10.00	10.00	10.00	10.00	40.00
2	Training & Handholding Support on TReDS	12	1200	5000	20.00	20.00	10.00	10.00	60.00
3	Training & Handholding Support on ODR	12	1200	5000	20.00	20.00	10.00	10.00	60.00
	Total	32	3200	-	50.00	50.00	30.00	30.00	160.00

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8.11. Total budget estimate for Information, Education & Communication Strategy (IEC)

Cost of IEC Activities under RAMP programme											
#	Particulars	Unit Rate	Qty	Production cost (In INR Lakhs)	Rate of dubbing* (In INR Lakhs)	Dubbing Cost (In INR Lakhs)	Year Wise Cost Breakup (In INR Lakhs)				
							Y1	Y2	Y3	Y4	Total
1	Radio Jingle	0.30	32	9.60	0.15	4.80	14.40	-	-	-	14.40
2	Film	2.00	10	20.00	0.50	5.00	25.00	-	-	-	25.00
3	Cost of broadcasting on Radio	0.76	16	NA	NA	NA	3.02	3.02	3.02	3.02	12.10
4	Indoor / Outdoor publicity (social media, Pamphlets, Advertisements, Brochures etc.)	400.00	-	NA	NA	NA	100.00	100.00	100.00	100.00	400.00
Total							146.02	103.02	103.02	103.02	451.50

** Rate of dubbing in Hindi & Local Language*

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8.12. Total budget estimate for transforming SHGs into MSMEs

Cost of Training, Awareness & Capacity Building for transforming SHGs into MSMEs under RAMP – Goa									
#	Particulars	Total trainings	Total Participants	Cost / participant (In INR)	Year Wise Cost Breakup (In INR Lakhs)				
					Y1	Y2	Y3	Y4	Total
1	Training & Awareness Programme for SHGs	16	1600	5000	20.00	20.00	20.00	20.00	80.00
	Total	16	1600	-	20.00	20.00	20.00	20.00	80.00

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8.13. Total budget estimate for Operations & Management along with SPIU

Cost of State Level Programme Implementation Unit (SPIU) under RAMP - Goa (In Rs.)						
#	Cost Head	Year Wise Cost Breakup (In INR Lakhs)				
		Y1	Y2	Y3	Y4	Total
1	Technical Experts and SPIU	250.00	275.00	302.50	332.50	1,160.00
	Total	250.00	275.00	302.50	332.50	1,160.00

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8.14. State contribution

Additional Contribution by State Government						
#	Cost Head	Year Wise Cost Breakup (In INR Lakhs)				
		Y1	Y2	Y3	Y4	Total
1	Civil Infrastructure and Space for 2 BFCs and 1 WEFC	400.00	-	-	-	400.00
2	Additional subsidy of 25% on the cost of water and energy audits subject to a maximum of Rs. 1.00 lakh to 400 MSMEs. <i>(Under Umbrella Scheme)</i>	200.00	200.00	200.00	200.00	800.00
3	Additional subsidy of 40% of the capital cost incurred on the purchase of the power conservation equipment subject to Rs 5.00 lakh per unit to 100 MSMEs. <i>(Under Umbrella Scheme)</i>	125.00	125.00	125.00	125.00	500.00
4	Additional 2% assistance in low-cost Green Financing through interest subvention of 2%. (Maximum loan of INR 1 Cr for 5 years) - GIFT Scheme	182.46	326.14	430.27	611.11	1,549.97
5	Additional 10% Coverage under CGTMSE scheme	250.00	250.00	250.00	250.00	1,000.00
	Total	1,157.46	901.14	1,005.27	1,186.11	4,249.97

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9. Summary Results Targeted

Under the RAMP programme the following are the summary of the results which are being targeted to achieve during the implementation of the overall interventions:

Summary Results Targeted under RAMP Programme - Goa						
#	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
1	Number of MSMEs completing bronze level under ZED	11	50	100	100	100
	(of which women-headed)	0	5	10	10	10
2	Number of MSMEs completing silver level under ZED	0	10	20	20	20
	(of which women-headed)	0	2	4	4	4
3	Number of MSMEs completing gold level under ZED	0	5	10	10	10
	(of which women-headed)	0	1	2	2	2
4	Number of women-headed MSMEs accessing credit under CGTMSE	0	25	50	50	50
5	Number of MSMEs accessing credit under CGTMSE for RECP/ Greening investments	0	100	100	100	100
6	Number of MSMEs initiated a case for Online Dispute Resolution through Samadhaan Portal and direct referrals by State Facilitation Councils (SFCs)	455 (Till date)	250	250	250	250
7	Number of MSMEs completing Lean	0	25	50	50	50
	(of which women-headed)	0	5	10	10	10
8	Number of trained and accredited service providers in core focus areas developed in State	0	20	20	20	20
	(Of which women)	0	5	5	5	5
9	Number of MSMEs on-boarded onto TReDS platform.	43	400	400	200	200
	(of which women-headed)	0	40	40	20	20
10	Number of Government Departments / PSU / Corporations / Govt. Undertakings / Municipal Councils etc. on-boarded on TReDS	7	5	10	10	10
11	Number of MSME delayed payments cases resolved by ODR through SAMADHAN portal	271 (Till date)	250	250	250	250

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Summary Results Targeted under RAMP Programme - Goa						
#	Indicator	Baseline	Year 1	Year 2	Year 3	Year 4
12	Institutional Training and capacity building of State Departments (No. of Staff to be trained)	0	280	300	320	300
13	MSMEs supported in adopting green practices	0	527	538	538	437
14	MSMEs supported under business accelerator programme to enhance MSME competitiveness	0	0	100	100	100
15	MSMEs provided with IPR / Copyrights Support	1	10	10	10	10
16	Empanelment with OEMs / Anchor Buyers	0	5	5	5	5
17	Collaboration with Foreign Players	0	5	5	5	5

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10. Summary of Critical Actions to be supported Under SIP (Year 1-Year 4 of implementation period of SIP)

Summary of Critical Actions to be supported Under SIP (Year 1-Year 4 of implementation period of SIP)						
#	Critical Actions	Unit	Target Outputs and Outcomes			
			Year 1	Year 2	Year 3	Year 4
1	Strengthening of M&E systems					
i	Institutional Strengthening	No. of Trainings	6	6	7	6
ii	Proposed As-Is study to understand and evaluate impact of various economic activities on the environment	Nos.	1	-	-	-
iii	Impact assessment study in the 4 th year to evaluate impact of greening initiatives.	Nos.	-	-	-	1
2	Strengthening of State portals and Integration of State portals with National portal (Unified Digital Platform for MSMEs)	Nos.	1			
3	Implementation of RAMP Programme Communication and Outreach strategy					
i	Awareness Campaigns, Seminars & Workshops	No. of Events	137	117	89	69
ii	Exhibitions and Exposure Visits	No. of Programs	7	10	11	11
iii	Outreach and IEC Activities	-	Contd/-	Contd/-	Contd/-	Contd/-
4	ZED and LEAN Certification Uptake by MSMEs	No. of MSMEs	90	180	180	180
5	Establishment of Business Facilitation Centers (BFC)	Nos.	2	-	-	-
6	Capacity Building & Training Programmes					
i	Skill Development Trainings	No. of Trainings	31	31	31	31
ii	Technical Trainings	No. of Trainings	10	10	10	10
iii	Institutional Trainings	No. of Trainings	6	6	7	6

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Summary of Critical Actions to be supported Under SIP (Year 1-Year 4 of implementation period of SIP)						
#	Critical Actions	Unit	Target Outputs and Outcomes			
			Year 1	Year 2	Year 3	Year 4
iv	Tourism Trainings	No. of Trainings	14	14	14	14
v	Business Management Trainings	No. of Trainings	10	10	10	10
vi	Other Trainings	No. of Trainings	9	0	9	0
vii	Trainings under Business Facilitation Center (BFC)	No. of Trainings	5	5	5	5
viii	Training & Capacity Development under WEFC	No. of Trainings	15	15	14	14
ix	Training & Capacity Building under Greening of MSMEs	No. of Trainings	5	5	5	5
x	Training & Capacity Building for Onboarding of MSMEs on ONDC	No. of Trainings	2	2	2	2
xi	Training & Capacity Building for onboarding of MSMEs on TReDS & ODR	No. of Trainings	8	8	4	4
xii	Training, Awareness & Capacity Building for transforming SHGs into MSMEs	No. of Trainings	4	4	4	4
7	Anchor Company Supplier Development Programmes (Number of Agreements signed):	Nos.	-	1	1	1
8	No. of MSMEs supported through Business Accelerator Agency	No. of MSMEs	-	100	100	100
9	Gender inclusion and Greening initiatives for MSMEs					
i	Subsidy on Effluent Treatment Plant for MSMEs	No. of MSMEs	55	55	55	55
ii	Subsidy on Sewerage Treatment Plant for MSMEs	No. of MSMEs	55	55	55	55
iii	Credit Linked Capital Subsidy on implementation of Circular Economy Projects (SPICE Scheme)	No. of MSMEs	17	28	28	27
iv	Assistance in low-cost Green Financing through interest subvention of 2%. (Maximum loan of INR 1 Cr for 5 years) - GIFT Scheme	No. of MSMEs	100	100	100	

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Summary of Critical Actions to be supported Under SIP (Year 1-Year 4 of implementation period of SIP)						
#	Critical Actions	Unit	Target Outputs and Outcomes			
			Year 1	Year 2	Year 3	Year 4
v	Subsidy for Water and Energy Audit of MSMEs	No. of MSMEs	200	200	200	200
vi	Replacement of solid fuel base furnaces with Gas based furnaces	No. of MSMEs	100	100	100	100
vii	Establishment of Women Entrepreneurship Facilitation Cell (WEFC)	Nos.	1	-	-	-
viii	Development of Green Index to provide benefits to MSMEs in Industrial Estates	Nos.	1			
ix	Development of Green Credit model	Nos.	1	-	-	-

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