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THE ADMINISTRATION OF  
UNION TERRITORY OF LADAKH  
INDUSTRIES & COMMERCE  
DEPARTMENT

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लेह/Leh, dated: /8/10/2024

File No.: M/117/2023-OFFICE OF IPO (Inc.)/1160-68

The Joint Secretary, (AFI)  
Ministry of MSME  
New Delhi-110011

**Subject: Submission of Draft Ladakh Strategic Investment Plan (SIP) under RAMP Programme.**

Sir,

The program design of the centrally sponsored scheme of "Raising and Accelerating MSMEs Performance (RAMP)" requires the preparation of a long-term road-map in the form of Strategic Investment Plan (SIP). In this regard, after consultative meetings with various stakeholders, a draft Ladakh Strategic Investment Plan (SIP) has been prepared under the Raising & Accelerating MSME Performance (RAMP) Programme for UT of Ladakh. The draft is enclosed with this letter along with the Minutes of Meeting held in this regard by the officers / officials of UT Administration of Ladakh, for consideration and approval by the Ministry of MSME.

Sd/  
(Sanjeev Khirwar, IAS)  
Principal Secretary

**Encl: A/A**

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# Foreword

The Ladakh Strategic Investment Plan (SIP) is the way-finder document for the implementation of the Raising & Accelerating MSME Performance (RAMP) Programme in the Union Territory of Ladakh. The document has been meticulously prepared by the Industries Department, Ladakh Administration. Extensive primary and secondary research have been conducted for the development of this document and for shaping comprehensive interventions proposed therein.

This document reflects the Department's commitment towards fostering growth, innovation, and sustainable development across the MSME Ecosystem of Ladakh. The Department has leveraged its significant expertise in policy formulation and strategic planning, with insights and knowledge from various departments in providing national and global insights on policy and management best practices to ensure a robust and forward-thinking approach.

This SIP shall be the Department's dedication and commitment to deliver impactful interventions for the betterment of the UT's MSMEs and it will strive for successful implementation of the proposed strategies once approved. We look forward to realizing the full potential of Ladakh MSME sector and creating a conducive environment for sustainable economic growth in the coming years.

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## Abbreviations

<b>AI</b>	<b>Artificial Intelligence</b>
<b>API</b>	<b>Application Programming Interface</b>
<b>APV</b>	<b>Agro/Agri-photovoltaic</b>
<b>AR</b>	<b>Augmented Reality</b>
<b>B2B</b>	<b>Business to Business</b>
<b>CAGR</b>	<b>Compound Annual Growth Rate</b>
<b>CGTMSE</b>	<b>Credit Guarantee Fund Trust for Micro and Small Enterprises</b>
<b>CHAMPION</b>	<b>Creation and Harmonious Application of Modern Processes for Increasing the Output</b>
<b>CI/CD</b>	<b>Continuous Integration/ Continuous Deployment</b>
<b>CMS</b>	<b>Content Management System</b>
<b>COVID-19</b>	<b>Corona Virus Disease- 19</b>
<b>CRM</b>	<b>Customer Relationship Management</b>
<b>DBMS</b>	<b>Database Management Systems</b>
<b>DIC</b>	<b>Directorate of Industries and Commerce (DICs)</b>
<b>DoI</b>	<b>Department of Industries</b>
<b>DPR</b>	<b>Detailed Project Report</b>
<b>FDI</b>	<b>Foreign Direct Investment</b>
<b>FGD</b>	<b>Focus Group Discussion</b>
<b>FIED</b>	<b>Foundation for Innovation and Entrepreneurship Development</b>
<b>FPO</b>	<b>Farmer Producer Organizations</b>
<b>FY</b>	<b>Fiscal Year</b>



<b>GDP</b>	<b>Gross Domestic Product</b>
<b>GeM</b>	<b>Government e-Marketplace</b>
<b>GIFT</b>	<b>Goods &amp; Services Integrated Framework</b>
<b>GIS</b>	<b>Geographical Information System</b>
<b>GoI</b>	<b>Government of India</b>
<b>GST</b>	<b>Goods and Services Tax</b>
<b>HIAL</b>	<b>Himalayan Institute of Alternatives Ladakh</b>
<b>HR</b>	<b>Human Resources</b>
<b>IAAS</b>	<b>Infrastructure as a Service</b>
<b>ICT</b>	<b>Information and Communications Technologies</b>
<b>IDE</b>	<b>Integrated Development Environment</b>
<b>INR</b>	<b>Indian Rupee</b>
<b>INTEC</b>	<b>Innovation Technology &amp; Entrepreneurship Promotion Centre</b>
<b>IoT</b>	<b>Internet of Things</b>
<b>KPIs</b>	<b>Key Performance Indicator</b>
<b>KRAs</b>	<b>Key Result Areas</b>
<b>LEAN</b>	<b>Lean Manufacturing Competitiveness</b>
<b>LMS</b>	<b>Learning Management System</b>
<b>M&amp;E</b>	<b>Monitoring and Evaluation</b>
<b>MIS</b>	<b>Management Information System</b>
<b>MoUs</b>	<b>Memorandums of Understanding</b>
<b>MSE</b>	<b>Micro and Small Enterprises</b>

<b>MSE-CDP</b>	<b>Micro and Small Enterprises – Cluster Development Programme</b>
<b>MSME</b>	<b>Micro, Small, and Medium Enterprises</b>
<b>MT</b>	<b>Metric ton</b>
<b>MW</b>	<b>Megawatt</b>
<b>NGO</b>	<b>Non-Governmental Organization</b>
<b>NITI</b>	<b>National Institution for Transforming India</b>
<b>ONDC</b>	<b>Open Network for Digital Commerce</b>
<b>PMFME</b>	<b>Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme</b>
<b>PMEGP</b>	<b>Prime Minister Employment Generation Programme</b>
<b>PMKVY</b>	<b>Pradhan Mantri Kaushal Vikas Yojana</b>
<b>PPP</b>	<b>Public-Private Partnership</b>
<b>QA/QC</b>	<b>Quality Assurance / Quality Control</b>
<b>RAMP</b>	<b>Raising and Accelerating MSME Performance</b>
<b>RMM</b>	<b>Remote Monitoring and Management</b>
<b>RRB</b>	<b>Regional Rural Banks</b>
<b>SAAS</b>	<b>Software As a Service</b>
<b>SBD-ES</b>	<b>Small Business Digital – Empowerment Suite</b>
<b>SC</b>	<b>Scheduled Caste</b>
<b>SDP</b>	<b>State Domestic Product</b>
<b>SFB</b>	<b>Small Finance Banks</b>
<b>SHG</b>	<b>Self Help Groups</b>



<b>SI</b>	<b>Sub Intervention</b>
<b>SIDBI</b>	<b>Small Industries Development Bank of India</b>
<b>SIEM</b>	<b>Security Information and Event Management</b>
<b>SIP</b>	<b>Strategic Investment Plan</b>
<b>SLBC</b>	<b>State Level Bankers' Committee</b>
<b>SME</b>	<b>Small and Medium Enterprises</b>
<b>SPICE</b>	<b>Scheme for Promotion of Industry</b>
<b>ST</b>	<b>Scheduled Tribe</b>
<b>ToT</b>	<b>Training of Trainers</b>
<b>TreDS</b>	<b>Trade Receivables Discounting System</b>
<b>UAT</b>	<b>User Acceptance Testing</b>
<b>USD</b>	<b>United States Dollar</b>
<b>UT</b>	<b>Union Territory</b>
<b>ZED</b>	<b>Zero Defect Zero Effect</b>

## Executive Summary

### 1.1 Overview of Raising and Accelerating MSME Performance (RAMP) Programme

Amidst robust economic growth fueled by structural reforms and a favorable demographic dividend, the Indian economy is projected to expand at an average annual rate of 6.7 percent from fiscal year 2023-24 to 2030-31. This growth trajectory positions India to emerge as a major global economy, with an anticipated GDP of USD 6.7 trillion by 2030-31, up from USD 3.4 trillion in 2022-23.

The Micro, Small, and Medium Enterprises (MSMEs) sector, which continues to gain momentum, will play a pivotal role in India's growth journey. The Government of India has implemented several key initiatives to boost MSMEs and entrepreneurship, including Udyam registration, the MSME RAMP program, the MSME Champion scheme, the SAMADHAAN Portal and ODR, TReDS, MSE-CDP and newer initiatives like MSE-GIFT, MSE-SPICE etc. These efforts lay the groundwork for achieving India's long-term vision of self-reliance by 2047.

The MSME sector is one of the most challenging sectors in terms of business growth and policy delivery, more so after the Covid-19 pandemic adversely affecting Indian MSMEs' survival and growth opportunities. This is evident from their declined share of Gross Value Added (GVA) in All India Gross Domestic Product (GDP) during the pandemic years. The sector's contribution to GDP fell to around 27% in FY21 and is on a path of slow recovery with a rate of contribution of 28% in FY22.<sup>1</sup>

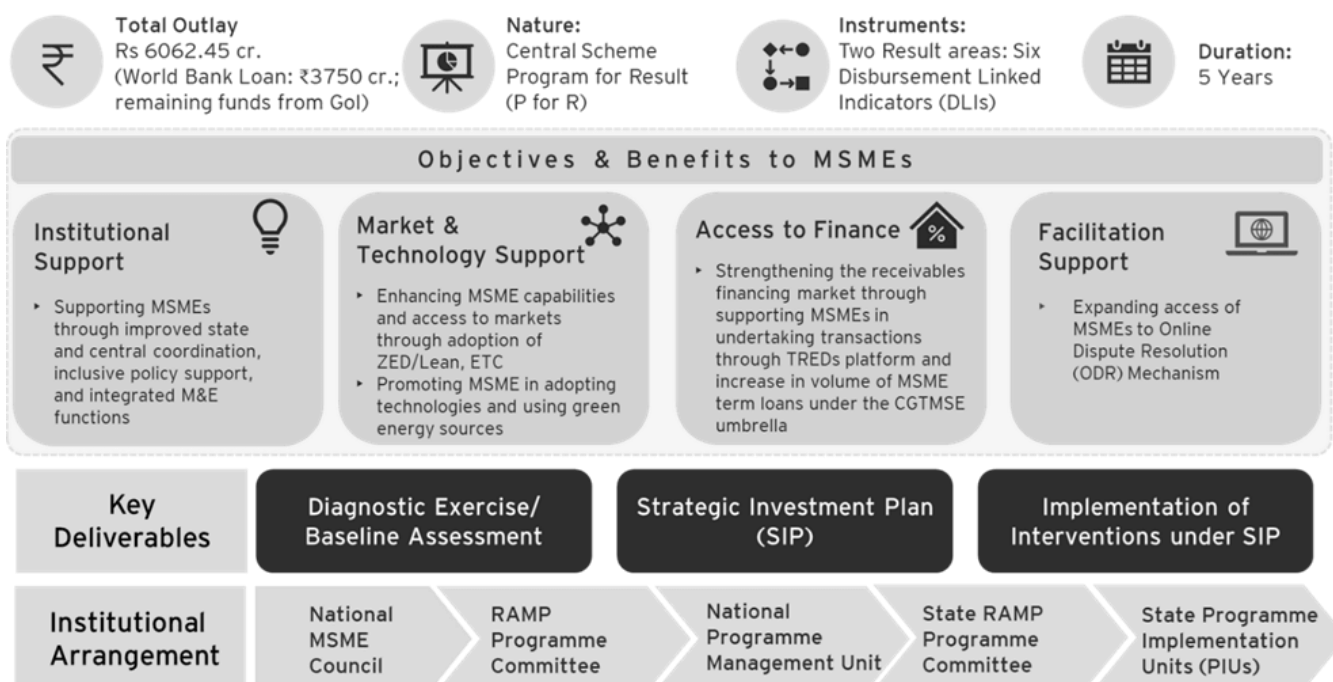
To aid the sector's recovery from the pandemic, the Ministry of MSME has launched a new World Bank supported Central Sector Scheme; Raising and Accelerating MSME Performance (RAMP) which will support the overall COVID resilience and growth of MSMEs in India. The RAMP programme is a 5-year programme which aims at strengthening institutions and governance at the center and state levels, improving center-state linkages and partnerships, improving MSMEs' access to market and credit, addressing MSMEs issues of delayed payments and greening of MSMEs in India. The RAMP programme being a part of the Program-for-Results of the World Bank seeks to address COVID related and other challenges faced by the MSME sector, through enhancing results of existing MSME schemes with a focus on their competitiveness.

As part of the RAMP programme all participating states have to submit a long-term roadmap; the "Strategic Investment Plan (SIP)" which will lay out a holistic MSME support programme for the State with the vision of overcoming current challenges and boosting the growth of the sector. The SIP is the instrument based on which selection of projects for implementation in respective states and allocation of funds for states would be performed.

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<sup>1</sup> Press Information Bureau – MSME Contribution (2020-21)





## Objectives and Benefits to MSME's

### 1.2 Summary of Ladakh's Strategic Investment Plan Recommendations

As part of the RAMP Programme in the Union Territory of Ladakh, Industries Department, Ladakh Administration has prepared this Strategic Investment Plan (SIP) which outlines the vision and layout of interventions for the development of the MSME ecosystem in the UT for the next two years. The key recommendations proposed in the plan are summarised below.

#### 1.2.1 Key Recommendations Proposed

##### **Intervention 1: Buyer Seller meet**

##### **Problem Statement:**

Ladakhi MSMEs struggle to access larger markets due to their remote location and limited marketing capabilities. The "Brand Ladakh" campaign has yet to fully penetrate the Indian market, leaving many consumers unaware of the distinctive offerings of Ladakhi MSMEs. Moreover, Small businesses often find it challenging to navigate the logistics of national exhibitions without adequate infrastructure or know-how.

<p><b>Proposed Intervention:</b></p> <p>The initiative aims to showcase Ladakhi products and boost exposure for 1000 artisans, in line with the "Brand Ladakh" campaign. It includes hosting two annual thematic events at Dilli Haat's "Ladakh Pavilion" to foster direct engagement with key market players. The project will:</p> <ul style="list-style-type: none"> <li>▶ Host two yearly thematic Buyer-Seller Meets (BSMs) at Dilli Haat, focusing on Ladakhi crafts and organic products, to enhance market interactions.</li> <li>▶ Ensure alignment with "Brand Ladakh" for consistent branding and nationwide promotion.</li> <li>▶ Develop a robust marketing strategy to effectively promote "Brand Ladakh" and highlight the distinctiveness of local products.</li> <li>▶ Offer logistical aid to MSMEs for stall transportation, setup, and staffing.</li> <li>▶ Facilitate buyer-seller networking events for direct connections between Ladakhi producers and buyers.</li> <li>▶ Perform market research to spot trends and opportunities for Ladakhi products across India.</li> <li>▶ Implement a monitoring and evaluation system to assess the initiative's effectiveness and drive ongoing improvement.</li> </ul>	<p><b>Outcome:</b></p> <p>This will boost their visibility and market presence while fostering a unified brand image for their products. The project also includes an annual Buyer-Seller Meet (BSM) at Dilli Haat's "Ladakh Pavilion," where 1000 artisans can present their work to a broader audience of domestic and international buyers.</p>
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### ***Intervention 2: Brand Ladakh stall in Bangalore/Brand Ladakh at airports***

#### **Problem Statement:**

Ladakh's artisans, known for their distinctive handicrafts, handlooms, and food items, struggle to reach beyond local markets due to isolation and lack of exposure. High retail space costs in cities like Bangalore, where there's demand for artisanal goods, prevent individual artisans from accessing these markets. Although there's interest in Ladakhi products, the absence of a permanent platform at high-traffic venues like airports hinders wider market access. Establishing airport stalls could introduce Ladakh's cultural products to a broader national

and international market, enhancing visibility and revenue for local artisans.

**Proposed Intervention:**

Project 1 aims to create a "Brand Ladakh" stall in a prominent Bangalore location, offering a two-year sales platform for Ladakhi artisans' crafts and food products. This PPP initiative, led by UT Ladakh's Industries & Commerce Department, will support artisans with refurbishment and space, and employ two full-time staff to ensure a lasting Bangalore presence.

Project 2 plans to establish "Brand Ladakh" stalls at Delhi, Mumbai, Srinagar, and Leh airports, providing a permanent showcase for Ladakh's cultural products. Managed by UT Ladakh's Industries & Commerce Department, these stalls aim to operate for an initial two years, with the possibility of extending their tenure based on success and demand.

**Outcome:**

Project 1: Brand Ladakh in Bangalore aims to establish a stall for 50–70 Ladakhi artisans to sell their products in Bangalore, potentially increasing their income. This initiative will enhance the visibility of Ladakhi culture and crafts in Southern India, potentially leading to export opportunities and preserving traditional skills.

Project 2: Brand Ladakh at Airports is expected to raise INR 1 crore in annual sales from stalls at four major airports, directly benefiting over 500 artisans. It will provide greater market access to Ladakhi products for both domestic and international travelers, increase cultural visibility, promote tourism, and create employment by showcasing Ladakh's artisanal heritage.

**Intervention 3: MSME Facilitation Desk**

**Problem Statement:**

Ladakh's MSMEs struggle with limited support, hindering their performance. Challenges include unawareness of government aid, market access, financial service scarcity, labor skill deficits, outdated technology, regulatory hurdles, and networking needs. A dedicated MSME Facilitation Helpdesk would offer crucial support in these areas, promoting MSME development and modernization.

**Proposed Intervention:**

The proposed project aims to establish four specialized helpdesks in Ladakh to support local businesses, particularly MSMEs, in enhancing their export capabilities and operational efficiency. The helpdesks will focus on:

- ▶ **Export Facilitation Helpdesk:** Providing market research, export readiness assessments, compliance assistance, and access to export financing.
- ▶ **E-Commerce Helpdesk:** Offering handholding services on marketing, operations, and compliance for online selling.
- ▶ **Financial Services Helpdesk:** Assisting with financial management and access to various financing options.
- ▶ **MSME Facilitation Helpdesk:** Supporting businesses with government schemes like GIFT, SPICE, LEAN, and ZED, along with market linkages and skill development programs.

**Outcome:**

The Ladakh MSME Facilitation Helpdesk will bridge financing gaps, incubate entrepreneurship, create jobs, and drive economic growth. It will offer skill training, promote innovation and technology, reduce business failures, and enhance networking for MSMEs to thrive locally and globally.

2 senior resources @ 3,30,474 per month for MSME Facilitation Helpdesk & 4 junior resources @2,82,405 per month with 1 for export facilitation desk, 1 for e-commerce helpdesk and 2 for Financial services Helpdesk respectively. These are based on NICS rates



#### ***Intervention 4: Workshops and Trainings for artisans in branding and marketing***

##### **Problem Statement:**

Ladakh artisans face a critical challenge due to the lack of a strong brand identity that appeals to wider markets. This branding deficit leads to:

- ▶ **Restricted Market Reach:** Artisans are confined to local markets, limiting their customer base and growth potential.
- ▶ **Craft Undervaluation:** Without branding, consumers don't recognize the true worth of Ladakh crafts, leading to lower prices that don't match the artisans' skill and effort.
- ▶ **Competition with Factory-Made Products:** Ladakh's handcrafted goods struggle to stand out against mass-produced items, risking being lost in a sea of generic products.
- ▶ **Cultural Decline:** The undervaluation and underrepresentation of traditional crafts may deter the next generation from continuing these practices.
- ▶ **Missed Eco-Friendly Opportunities:** Despite their sustainable production, Ladakh crafts miss out on eco-conscious consumers due to the absence of branding that highlights these practices.

##### **Proposed Intervention:**

The project aims to boost Ladakh artisans' market visibility and recognition, addressing branding and awareness issues faced by these MSMEs. Despite their culturally rich and expertly crafted products, artisans lack market presence.

##### **Project 1: Workshops**

The program offers workshops and partnerships to enhance artisans' market positions, fostering growth and cultural heritage preservation. Goals include:

- ▶ Crafting a strong brand identity for Ladakh artisans.
- ▶ Boosting online presence for artisan products.
- ▶ Growing market share and revenue with targeted marketing.
- ▶ Preserving and showcasing Ladakh's cultural crafts.

##### **Workshop Details:**

- ▶ **Product Pinnacle Workshop:** A 25-day intensive for 20 artisan enterprises, covering product development to marketing.
- ▶ **Digital Dive Workshops:** Focused on digital marketing mastery for 25 artisan enterprises.
- ▶ **Strategic Social Surge:** Partnering with leading social media agencies to solidify online presence.

##### **Project 2: Trainings**

The Branding and Marketing Empowerment Initiative (BMEI) offers training to enhance Ladakh MSMEs' branding and market reach, valuing their unique artisanal products. Objectives include:

- ▶ Developing branding and marketing skills.
- ▶ Increasing market share and revenue through brand recognition.

##### **Outcome:**

The projects aim to elevate Ladakh's MSMEs, ensuring their distinctive crafts achieve deserved recognition and bolster the region's economy and culture. Goals include building a sustainable growth model for artisanal businesses, improving brand recognition, expanding market reach, and growing sales and customer base.

<ul style="list-style-type: none"> <li>▶ Promoting Ladakh's cultural heritage via artisanal goods.</li> <li>▶ Training Modules: <ul style="list-style-type: none"> <li>▶ Brand Identity Creation: Workshops on brand storytelling, logo design, and culturally reflective packaging.</li> <li>▶ Digital Marketing Mastery: Training in digital tools for broader audience reach.</li> <li>▶ Market Engagement Strategies: Tactics for market research, customer targeting, and retention.</li> </ul> </li> </ul>	
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#### ***Intervention 5: Workshop for Awareness on e-commerce for Ladakh***

##### **Problem Statement:**

MSMEs in Ladakh struggle with leveraging e-commerce due to limited online market presence and uncertainty about product appeal beyond local customers. High shipping costs make their products less competitive, and there's hesitation to invest in external sales events due to perceived high expenses. These enterprises also lack connections with major buyers and have limited awareness or use of online platforms like ONDC and GeM. Additionally, payment processing hurdles, such as setting up secure transactions and managing payment gateways, further impede their e-commerce adoption.

##### **Proposed Intervention:**

The RAMP program's upcoming initiative focuses on boosting Ladakh MSMEs' e-commerce capabilities through workshops, bootcamps, and assistance with joining platforms like ONDC, GeM, Amazon, and Flipkart. The effort will educate MSMEs on digital store setup, online advertising, and platform navigation, while also refining their product catalogs to meet e-commerce standards. This will expand their customer reach and prepare them for successful online trading, fostering growth and market expansion.

##### **Outcome:**

The project targets enhancing e-commerce skills for 500 Ladakh MSMEs, aiming to assist 160+ annually through workshops and bootcamps, and aiding their entry into platforms like Amazon and Flipkart. Expected outcomes include:

- ▶ Capacity Building: Delivering e-commerce training tailored to Ladakhi MSMEs, covering digital marketing and customer engagement.
- ▶ Platform Integration: Helping MSMEs register and establish online stores on major e-commerce platforms, broadening their customer base.
- ▶ Digital Catalog Enhancement: Supporting MSMEs in developing e-commerce-ready digital product catalogs to improve product visibility and appeal.

#### ***Intervention 6: Provision of Subsidy on Transportation cost of Finished Goods***

##### **Problem Statement:**

Ladakh's MSMEs struggle with logistics due to its remote location and harsh terrain, making it costly to transport goods to broader markets and reducing the competitiveness of local products. The aim is to alleviate logistical costs, enhance market reach, and promote the distribution of Ladakhi goods both domestically and globally.

**Proposed Intervention:**

The initiative suggests a 50% subsidy on transport costs for Ladakhi MSMEs' finished goods, with a limit of INR 5 lakhs per MSME, benefiting 500 MSMEs across different sectors. Goods will be categorized by weight—Light, Medium, and Bulk—to allocate subsidies fairly and address specific logistical needs.

The project's main goals are:

- ▶ To cut transport costs by half, easing MSMEs' financial load and enabling cost-effective distribution.
- ▶ To motivate MSMEs to broaden their market reach within India and internationally.
- ▶ To bolster vital Ladakhi industries like handicrafts, organic farming, and food processing, helping local products to be competitive globally.

**Outcome:**

The project will offer a transport subsidy, halving logistics costs for 500 MSMEs, which will enable them to redirect funds to production and growth. This reduction will also expand market access, allowing MSMEs to reach wider domestic and international markets, thereby increasing sales. Enhanced market reach and lower logistics expenses will facilitate business scaling and local economic contributions. Additionally, the initiative is expected to generate employment in transport and logistics, as well as within the MSMEs.

***Intervention 7: Small Documentaries & Craft Promotional Events***

**Problem Statement:**

Ladakh's cultural heritage and crafts face the threat of extinction due to modernization, risking the loss of traditional artisanal knowledge. A platform is urgently needed to record and display these crafts globally, giving artisans a voice and educating future generations to preserve and carry on their regional craft legacy.

**Proposed Intervention:**

The project plans to produce a documentary series showcasing Ladakh's diverse array of traditional crafts, detailing the complex techniques and heritage behind them. Working closely with local craftsmen, the initiative aims to authentically capture the cultural importance and intricate expertise of their work. These documentaries will act as both an educational tool and a means to preserve these at-risk arts, while also encouraging responsible tourism and providing economic benefits to the artisans. Through compelling visual narratives, the project aspires to connect different generations and cultivate worldwide appreciation for Ladakh's cultural treasures. The end goal is to establish a permanent digital repository that honors and protects the legacy of 10 signature crafts of the Ladakh region.

**Outcome:**

10 Documentaries on Ladakh's crafts could significantly impact cultural preservation, the economy, social dynamics, and global awareness. 100 Coffee table books per craft will also be prepared. They would visually safeguard traditional Ladakhi crafts, enhance appreciation for the region's heritage, and inspire youth to sustain these arts. Economically, they could empower artisans by raising their profile, boost tourism, and expand markets for local crafts.

***Intervention 8: Product Certification and Training for Women SHGs members***

**Problem Statement:**

The program is designed to train 200 Self-Help Group (SHG) members in Ladakh to boost their marketing abilities and enhance the quality of 10 principal products. Many SHG members currently fall short in marketing know-how and product quality, limiting their market competitiveness. The initiative will also assist in securing product quality certifications, crucial for meeting higher standards and market attractiveness. This will help



SHG members secure sustainable incomes and contribute to the region's economic growth.	
<p><b>Proposed Intervention:</b></p> <p>The initiative will select 10 unique products from 10 different areas in Ladakh to showcase the region's cultural and economic variety. This selection will emphasize the distinctiveness of local offerings and the potential of diverse locales.</p> <p><b>Key components include:</b></p> <ul style="list-style-type: none"> <li>▶ <b>Capacity Building Workshops:</b> These will equip women entrepreneurs with marketing and branding skills, turning them into adept business leaders ready to compete in the market.</li> <li>▶ <b>Market Channel Integration:</b> The program will connect these entrepreneurs to e-commerce and physical supply chains, expanding their market reach and customer base.</li> <li>▶ <b>QA/QC Cell Implementation:</b> A Quality Assurance and Quality Control cell will be set up to ensure product consistency and standardization, vital for consumer trust and market entry.</li> <li>▶ <b>Path to Self-Sustainability:</b> Ultimately, the intervention aims to transition control to the women entrepreneurs, enabling them to run self-sustaining businesses that contribute to the economic empowerment and resilience of women in Ladakh's MSME sector.</li> </ul>	<p><b>Outcome:</b></p> <p>The proposed interventions will impact 1600 MSMEs.</p> <p>By providing training, improving access to markets, and implementing quality assurance measures, the program is poised to help women grow their businesses and achieve financial stability. The integration with e-commerce and supply chains is expected to increase sales, while the establishment of QA/QC cells will ensure high-quality products that can compete in larger markets. Capacity-building efforts will enhance the entrepreneurial skills and confidence of women, leading to job creation and economic stimulation in the region.</p>

<b>Intervention 9: Branding and Promotion of "Made in Ladakh" Products</b>	
<p><b>Problem Statement:</b></p> <p>Ladakh's distinctive culture and environment are not fully reflected in its local products' market presence. MSMEs in the region, despite offering quality handicrafts and organic items, lack broad market visibility and brand recognition. The absence of a unified branding strategy results in inconsistent marketing and limited consumer reach, hindering the economic growth of "Made in Ladakh" products and the sustainability of local enterprises.</p>	
<p><b>Proposed Intervention:</b></p> <p>The project seeks to elevate "Brand Ladakh" through a comprehensive branding and marketing strategy, enhancing the appeal of local products nationally and globally. It includes:</p> <ul style="list-style-type: none"> <li>▶ Developing a unified brand identity and logo that encapsulates Ladakh's heritage and sustainability, making "Made in Ladakh" products instantly recognizable.</li> <li>▶ Partnering with celebrities and influencers as brand ambassadors to boost awareness and consumer trust in "Brand Ladakh."</li> <li>▶ Implementing a digital marketing campaign across social media, search engines, and email to increase online visibility and customer engagement.</li> <li>▶ - Standardizing packaging and labeling guidelines to ensure consistent quality presentation, leveraging cultural themes to differentiate and promote "Made in Ladakh" products.</li> </ul>	<p><b>Outcome:</b></p> <p>The "Expand Brand Ladakh" initiative aims to drive socioeconomic advancement in Ladakh by crafting a strong brand for local products, broadening MSME market access, and highlighting the region's distinct culture and ecology. The project is set to boost MSME revenues by enhancing product visibility and consumer demand, generate jobs in various sectors benefiting women, youth, and artisans, and increase tourism and local spending through effective branding and digital promotion. It will also preserve and celebrate Ladakh's cultural heritage, empower diverse community businesses, and promote</p>

sustainable production, distinguishing Ladakh in the eco-friendly market. The initiative is expected to build national and international brand recognition, fostering consumer awareness and loyalty, and ensuring sustained economic growth.

#### ***Intervention 10: Diagnostic study for mini clusters in Ladakh***

##### **Problem Statement:**

Ladakh's economy relies on small-scale industries like stone-carving, pottery, metal work, and food processing, which preserve traditional crafts and support local livelihoods. Yet, these sectors struggle with outdated methods, limited market reach, poor infrastructure, and insufficient support. This study will evaluate these mini clusters, analyzing their production, skills, resources, and market connections to pinpoint growth obstacles and competitive barriers, offering insights for innovation and sector enhancement.

##### **Proposed Intervention:**

This project aims to evaluate and enhance Ladakh's mini clusters, focusing on sectors like stone-carving and food processing. It involves a diagnostic study to understand each cluster's strengths and challenges, and to develop detailed project reports (DPRs) for viable MSMEs. The process includes categorizing clusters, assessing their status, and scrutinizing MSME applications through various verification levels. Stakeholder analysis will identify key players and their needs, while needs assessment will pinpoint challenges and opportunities for growth. The project will also evaluate the economic and social impacts of clusters and prepare DPRs incorporating climate-resilient technologies and market analysis.

##### **Outcome:**

The diagnostic study targeting four key sectors aims to support MSMEs with vendor development insights. Through the RAMP program, anticipated benefits include economic growth through enhanced MSME productivity and market access, leading to increased artisan earnings. The expansion of mini clusters is expected to create jobs and reduce unemployment. Findings will inform skill development and capacity-building initiatives, improving product quality. Embracing innovation will heighten industry competitiveness, and the study will also seek to broaden MSME market access, encouraging product diversification to align with consumer trends.

#### ***Intervention 11: Cold storage cum processing unit***

##### **Problem Statement:**

In Ladakh's extreme climate, apricot and sea buckthorn cultivation offers economic potential, but their perishability requires prompt sale or processing. Cold storage cum processing units is required. This supports local nutrition and stimulates the economy through value-added products like dried fruits, juices, and medicinal items.

##### **Proposed Intervention:**

Investing in a comprehensive cold chain cum processing units and warehousing system can boost Ladakh's farm economy by managing the supply chain from harvest to end-consumer, maintaining product quality and safety, fostering economic development, and reducing post-harvest waste. The project's goal is to enhance the value of perishables in the Union Territory through a unified cold storage approach.

##### **Outcome:**

04 Cold storage cum processing units in Ladakh will aid food processing MSMEs by extending perishables' shelf life, enabling continuous production, and preserving quality, resulting in cost savings, stable supply, market expansion, and product diversification. This can draw

investment, generate employment, spur innovation, and boost the sector's growth and competitiveness.

***Intervention 12: Workshop with Bankers for increasing outreach lead by SLBC and Industries department***

**Problem Statement:**

Ladakh's local businesses and artisans struggle with financial access due to unawareness of schemes, insufficient bank outreach, and geographic remoteness. MSMEs often miss out on credit and government-backed loans that could boost their businesses. A communication gap prevents bankers from effectively engaging with entrepreneurs. To bridge this gap, the State Level Bankers' Committee (SLBC) and the Industries Department of Ladakh need to host workshops to:

- ▶ Inform about financial services, loans, and schemes for entrepreneurs and artisans.
- ▶ Improve banker-community engagement, building trust and clarity.
- ▶ Equip businesses with financial knowledge for growth and access to resources.
- ▶ Without such efforts, Ladakh's financial ecosystem will stay underused, stifling business growth and regional economic expansion.

**Proposed Intervention:**

The growth of small-scale industries and craftspeople in isolated areas like Ladakh is often impeded by a lack of financial services and knowledge about government initiatives. To address this issue, it's crucial to strengthen the connection between banks and these communities. This plan suggests a project to hold seminars with bankers to improve outreach, awareness, and access to financial options and government programs for Ladakh's local enterprises and craftspeople.

- ▶ Banker Seminars led by SLBC (SBI): Arrange interactive seminars for bankers to showcase financial products and services for local enterprises and craftspeople. Topics will include:
- ▶ MSME and artisan loan programs.
- ▶ Government-backed financial programs, such as Mudra loans, Stand-Up India, etc.
- ▶ Microfinance and grant opportunities.
- ▶ Financial inclusion efforts for marginalized groups.

**Banker Training:** Educate bankers on Ladakh's unique business climate, seasonal cycles, and the challenges artisans and entrepreneurs face, to provide customized financial solutions.

**Business Assistance:** Seminars will also address accessing business growth services, financial planning, and expansion support.

**Artisan Awareness Programs:** Alongside the banker seminars, run awareness sessions for local enterprises and craftspeople on:

- ▶ Financial education, loan applications, and program eligibility.
- ▶ Digital banking and e-transactions.
- ▶ Improving credit ratings and financial management.

**Outcome:**

Holding 3 workshops annually over a 2-year period during the summer, the initiative aims to enhance the understanding of financial services and government initiatives among local businesses and artisans in Ladakh. These sessions are designed to improve the financial acumen and capabilities of the region's entrepreneurs and craftspeople. By fostering closer connections between financial institutions and the local community, the program seeks to facilitate better access to credit and financial assistance. The increased engagement with financial services, government programs, and digital banking platforms by the local populace is another anticipated outcome.

### ***Intervention 13: Enhancing the Textile Value Chain of Ladakhi Products***

#### **Problem Statement:**

Ladakh's textile sector, a key economic and cultural player, faces challenges adapting to modern technology and fashion trends. The industry's traditional coloring methods for textiles and pashmina need updating for efficiency, consistency, and sustainability. A lack of advanced training has created a skills gap, affecting product quality and design innovation. This shortfall impacts the appeal of Ladakhi textiles and the industry's capacity to draw in a younger workforce essential for its future.

#### **Proposed Intervention:**

This project proposal outlines a strategic plan to provide comprehensive training on embroidery and advanced coloring techniques, with a focus on improving product quality and embracing sustainability. By equipping artisans with the necessary skills and knowledge, we aim to revitalize the textile industry in Ladakh, ensuring its cultural and economic prosperity.

- ▶ To develop a training curriculum that covers advanced colouring techniques, the use of eco-friendly and natural dyes for pashmina, and sustainable practices.
- ▶ To provide hands-on training to textile artisans and workers in Ladakh within one year.
- ▶ To improve the quality and consistency of coloured textiles produced in Ladakh.
- ▶ To foster innovation in textile designs, making them more appealing to a global audience.
- ▶ To promote the adoption of environmentally sustainable practices within the textile industry.
- ▶ To contribute to the economic growth of Ladakh by enhancing the marketability of its textile products.

#### **Outcome:**

The projects aim to bolster Ladakh's textile MSMEs, enhancing their crafts' recognition and supporting regional prosperity. We seek to foster sustainable growth for artisanal businesses by:

- ▶ Developing a skilled workforce for quality textile production.
- ▶ Promoting eco-friendly dyes and sustainable industry practices.
- ▶ Innovating designs to boost market reach.
- ▶ Minimizing environmental harm from the coloring process.
- ▶ Reinforcing the textile sector's economy, with job creation and cultural heritage preservation.

### ***Intervention 14: Livelihood Business Incubator for Fruit and yak products***

#### **Problem Statement:**

Yak, apricot, and sea buckthorn farming in Ladakh holds great potential but faces obstacles that impede sustainable growth and product use. Challenges include:

- ▶ Limited knowledge and skills among farmers, leading to reduced productivity and quality.
- ▶ Poor market access for local products, resulting in undervalued goods despite their rising nutritional recognition.
- ▶ Inadequate infrastructure for processing and storage, causing post-harvest losses.
- ▶ Financial constraints that prevent investment and business expansion.
- ▶ Weak community collaboration, affecting resource sharing and collective bargaining.
- ▶ Sustainability issues with traditional practices, threatening industry and environmental health.

<p><b>Proposed Intervention:</b></p> <p><b>Project 1: Value Addition of Yak based Products.</b></p> <p>This project aims to establish a Livelihood Business Incubator focused on enhancing the economic viability of yak farming in Ladakh. By providing training, resources, and market access, the incubator will empower local communities to develop sustainable businesses centered around yak products, such as milk, cheese, wool, and meat.</p> <p>This proposal will provide the following:</p> <ul style="list-style-type: none"> <li>▶ To improve the knowledge and skills of yak farmers in sustainable farming and value-added product development.</li> <li>▶ To enhance market access for yak products through branding, marketing, and distribution strategies.</li> <li>▶ To facilitate the establishment of processing facilities for yak products to increase value addition and reduce post-harvest losses.</li> <li>▶ To promote cooperative models to strengthen community collaboration and collective bargaining power.</li> <li>▶ To encourage sustainable practices in yak farming to ensure long-term environmental and economic viability.</li> </ul> <p><b>Project 2: Apricot and Sea buckthorn products</b></p> <p>This proposal outlines the establishment of a Livelihood Business Incubator (LBI) focused on promoting apricot and sea buckthorn products in Ladakh. The project aims to enhance local livelihoods, empower farmers and entrepreneurs, and foster sustainable economic development in the region by leveraging its unique agobiodiversity. The establishment of the same will provide the following:</p> <ul style="list-style-type: none"> <li>▶ Empower Local Farmers: Provide training and resources to enhance cultivation practices for apricot and sea buckthorn.</li> <li>▶ Business Development: Support the establishment of small enterprises focused on value-added products.</li> <li>▶ Market Access: Facilitate connections to local, national, and international markets.</li> <li>▶ Sustainability: Promote environmentally sustainable practices in cultivation and production.</li> <li>▶ Small business owners interested in ago-products.</li> <li>▶ Formation of Community cooperatives specifically for apricot and sea buckthorn processing</li> </ul>	<p><b>Outcome:</b></p> <p>Holding 3 workshops annually over a 2-year period during the summer,</p> <p>Project aims to significantly impact Ladakh's economy and society through value addition of yak farming and apricot and sea buckthorn production. Farmers could potentially increase their income by 50% within two years, while the project is poised to create 200-300 jobs in various sectors and increase the value of local products by 30%. Capacity building efforts will see 500 farmers trained in sustainable and business practices, with over 100 benefiting from shared knowledge via online resources.</p> <p>Marketwise, a robust branding strategy is expected to surge product demand by 40%, and farmers will gain access to over 50 new sales channels. Overall, the project is designed to build resilience against market and environmental changes and drive sustainable economic progress in Ladakh, aiming to lower poverty and improve community well-being.</p>
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<p><b><i>Intervention 15: Shared services for hospitality</i></b></p> <p><b>Problem Statement:</b></p> <p>The initiative plans to boost operational efficiency and service quality for Ladakh's hospitality sector. Despite its tourism potential, the region's hospitality services face challenges in consistency, resource access, and staff training. The program will offer customer service and management training, as well as tools and technology to enhance service standards. Standardizing protocols and promoting best practices will help providers improve competitiveness, guest satisfaction, and contribute to Ladakh's sustainable economic growth.</p>
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<p><b>Proposed Intervention:</b></p> <p><b>Project 1: Hospitality Staff Training</b></p> <p>The initiative aims to create shared services for Ladakh's hospitality sector to boost efficiency, quality, and sustainable tourism, reflecting the area's cultural and economic variety. Key components include:</p> <ul style="list-style-type: none"> <li>▶ <b>Capacity Building:</b> Workshops to train hospitality staff and entrepreneurs in customer service, management, and sustainable practices, fostering industry leaders.</li> <li>▶ <b>Market Access:</b> Connecting providers to e-commerce and supply chains, widening market reach.</li> <li>▶ <b>Quality Assurance:</b> Setting up a QA/QC cell to standardize and certify services, building consumer trust.</li> <li>▶ <b>Self-Sustainability:</b> Educating entrepreneurs for independent, resilient business operations, aiding Ladakh's economic growth.</li> </ul> <p><b>Project 2: Small Business Digital Empowerment Suite (SBD-ES)</b></p> <p>The SBD-ES project will provide small businesses with digital tools to boost efficiency and customer engagement. This SaaS suite will include user-friendly booking systems, efficient inventory management, and customer relationship platforms, helping small enterprises optimize operations and enhance their digital market presence.</p>	<p><b>Outcome:</b></p> <p>The Shared Services for Hospitality program aims to significantly benefit Ladakh's entrepreneurs and economy by:</p> <ul style="list-style-type: none"> <li>▶ <b>Economic Empowerment:</b> The initiative will offer training and tools for business growth, helping entrepreneurs create sustainable incomes.</li> <li>▶ <b>Market Expansion:</b> Entrepreneurs will gain access to e-commerce and supply chains, boosting sales and establishing a stronger presence in the hospitality industry.</li> <li>▶ <b>Job Creation:</b> Business expansion and service improvements are expected to create jobs, spurring local economic growth and reducing unemployment.</li> </ul>
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#### ***Intervention 16: MIS Portal Development & Dashboard***

##### **Problem Statement:**

Stakeholder consultations in Ladakh reveal a gap in the outreach and management of industry department schemes, with micro MSMEs lacking crucial information. The department's operational issues are due to the lack of a unified tech platform, causing data mishandling, disjointed services, higher costs, poor interdepartmental cooperation, security risks, delayed decisions, financial and compliance complications, resource misallocation, and slow tech uptake.

Grassroots unawareness of government initiatives further impedes service access and uptake. Thus, implementing an integrated tech platform is vital for enhancing efficiency, cost-effectiveness, and scheme accessibility in Ladakh. Improving program communication and awareness is essential, and a mobile app for beneficiaries would ensure easy access to information and full utilization of government support.

<p><b>Proposed Intervention:</b></p> <p>This project aims to create a unified Master Management Information System (MIS) that consolidates all existing systems into one platform, facilitating better analysis and decision-making. The Master MIS will serve as a central data hub for all Directorate of Industries and Commerce (DICs), improving state-level data-driven governance and simplifying the management of State support for MSMEs.</p> <ul style="list-style-type: none"> <li>▶ <b>Data Integration:</b> Combine all existing data into a central database for unified access.</li> <li>▶ <b>MIS Construction:</b> Develop a Master MIS with modules reflecting current dashboard functions.</li> <li>▶ <b>Interface Design:</b> Design a user-friendly interface for easy navigation within the Master MIS.</li> </ul>	<p><b>Outcome:</b></p> <p>The proposed Master MIS aims to revolutionize Ladakh Government operations by integrating data across initiatives, enhancing state-level strategic decision-making, and improving MSME program administration. The cost of making the unified portal would be INR 1 Crore.</p>
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***Intervention 17: Plan for Conducting Workshops to Spread Awareness About MSME Schemes in Ladakh***

**Problem Statement:**

Ladakh's distinctive geographic and socio-economic landscape presents obstacles in fostering entrepreneurship and business growth. The region's MSME sector has the capacity to create jobs and stimulate the economy but is currently underleveraged. A key issue is the low awareness of government initiatives like the CGTMSE, PMMY, and other central or state programs, which hinders potential and current entrepreneurs from accessing credit and financial aid due to a lack of understanding of the support systems in place.

<p><b>Proposed Intervention:</b></p> <p>The planned initiative includes hosting six workshops throughout Ladakh over a two-year period to raise awareness of MSME-related schemes, particularly CGTMSE, MUDRA, and other pertinent assistance programs. The objective is to provide entrepreneurs, existing business owners, and aspiring MSME operators with the essential knowledge and resources to utilize these schemes, ultimately fostering enduring economic advancement and business expansion in the area.</p>	<p><b>Outcome:</b></p> <p>The Ladakh MSME Portal will enhance the Department of Industries' efficiency by automating services and consolidating data, leading to faster and improved support for MSMEs. Enhanced online services and quicker access to information will build trust and facilitate smoother interactions with the government. Data analytics will enable better decision-making and resource management, promoting MSME growth. The portal will also increase transparency and accountability, allowing MSMEs to monitor government activities, and will implement strong data security to ensure confidentiality and trust. These advancements will significantly bolster Ladakh's MSME sector.</p>
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#### ***Intervention 18: Formation of Industry Association***

##### **Problem Statement:**

Forming an industry association in Ladakh can drive economic growth and represent local business interests. The process involves defining objectives, engaging stakeholders, drafting a constitution, recruiting members, legal registration, setting up governance, developing services, advocacy, and ensuring sustainability. Benefits include networking, collective bargaining, resource access, skill development, local product promotion, sustainable practices, and cultural preservation.

##### **Proposed Intervention:**

Forming an industry association in Ladakh will help local businesses overcome challenges by promoting collaboration and advocating for their interests. The association will represent sectors like agriculture, tourism, and renewable energy, offering training programs and marketing support. It will engage stakeholders, draft a constitution, recruit members, and establish a governance structure. The association will also provide advocacy, aiming to influence favorable policies and enhance market access for local products. Expected outcomes include a functional association that improves collaboration, skills, market visibility, and policy outcomes for Ladakhi businesses. The use of ICT will facilitate stakeholder engagement, research, membership drives, and capacity building, ensuring the association's sustainability and adaptability to future needs.

##### **Outcome:**

The industry association in Ladakh will empower MSMEs with stronger collective bargaining, improving negotiations with suppliers and policymakers, and enhancing profitability. It will unify MSME voices for better representation in policymaking, increasing access to government support and fostering sector sustainability.

#### ***Intervention 19: Institutional strengthening of DIC in Union Territory of Ladakh***

##### **Problem Statement:**

Recognizing the Directorate of Industries and Commerce's (DIC) key role in Ladakh's industrial growth, it's essential to strengthen its capabilities for better effectiveness. The DIC connects government bodies, industry players, and entrepreneurs, offering crucial support for business development. Ladakh's MSMEs often struggle with the financial impact of securing necessary business licenses and documentation, which can impede their expansion and compliance. The MSME sector's formalization gap leads to insufficient data, limited government interaction, and a lack of insight into current trends and opportunities. Inefficiencies and lack of transparency in cost reimbursement for applications further challenge MSMEs. Addressing these issues is vital for the sustainable development of Ladakh's industries and a robust business environment.

**Proposed Intervention:**

The initiative will leverage cutting-edge technology to improve data management and support MSMEs in Ladakh. A robust and scalable Master MIS will consolidate data from various dashboards into a central system, with user-friendly interfaces and modules for seamless navigation. Field staff will be equipped with handheld devices like tablets to enhance mobility and real-time data collection, improving efficiency. IT infrastructure at DICs will be upgraded, and survey software will be introduced to provide MSMEs with scheme recommendations and exhibition participation advice through a digital platform. These interventions align with RAMP's goal to foster MSME growth and competitiveness.

**Outcome:**

The adoption of advanced technologies, such as the deployment of tablets equipped with handheld devices such as tablets or smartphones aim to enhance their mobility, efficiency, and effectiveness in conducting fieldwork, collecting data, and providing on-the-spot technical assistance to field staff, is expected to streamline the data management process and boost operational efficiency. The scalable nature of the system will ensure it can support the department's future expansion or the introduction of new initiatives, thereby nurturing a supportive environment for the development and competitive edge of MSMEs. In summary, the project is poised to significantly improve the capabilities of both the MSME sector, along with the Directorate of Industries and Commerce(DICs).

***Intervention 20: Agro-Photovoltaic Value Chain***

**Problem Statement:**

Encompassing 90% of India's cold arid zones, Ladakh spans 80,000 square kilometers and is cut off for about eight months each year. Climate change is intensifying water scarcity, with rising temperatures disrupting traditional snowmelt cycles critical for irrigation and drinking water. These alterations may result in water deficits, affecting agriculture and risking food shortages. Additionally, growing energy demands, and rising costs underscore the need to transition to renewable energy sources.

<p><b>Proposed Intervention:</b></p> <p>A skill development program is planned to train Ladakh farmers in Agri Photovoltaic (APV) and Ice Stupa technologies, in collaboration with HIAL and local departments. APV farming combines agriculture with solar panels for electricity generation, improving land and water use efficiency, energy production, climate change mitigation, and economic diversification. Ice Stupas store winter water as ice for summer irrigation, enhancing water availability during planting seasons. Additionally, a 25% reimbursement is proposed for installing machinery in a 1MW Agri-PV unit, targeting sectors like Pashmina wool, dairy, and apricot processing, to improve product quality, shelf life, and market access while reducing losses and increasing farmer income.</p>	<p><b>Outcome:</b></p> <p>Adopting Agro-photovoltaic (APV) farming and Ice Stupa technology can provide substantial advantages to approximately 1000 MSMEs in Ladakh by lowering energy expenses and securing a consistent water supply for agriculture throughout the year. These innovations can boost crop yields and quality, expanding opportunities for MSMEs in the processing and sale of local products. APV farming offers new ventures in green energy, while Ice Stupas can attract eco-tourism, fostering entrepreneurship and employment. By embracing these sustainable methods, MSMEs can strengthen their climate resilience and emerge as pioneers in environmentally conscious agricultural practices.</p>
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### ***Intervention 21: Tourism -Specific Skill Development***

#### **Problem Statement:**

Ladakh's distinct cultural heritage and stunning scenery make it an emerging travel hotspot, yet there's a notable lack of tourism-related skills among the local workforces. The community needs targeted training in hospitality, tour guiding, language skills, cultural insight, environmental stewardship, and region-specific tourist activities. This skills shortage affects the quality of tourist services, reduces job prospects for locals, and limits the tourism industry's sustainable expansion.

#### **Proposed Intervention:**

To elevate Ladakh's tourism to international levels, specialized training for MSMEs in areas like mountaineering, trekking, cultural tourism, and adventure sports is crucial. Training programs must encompass:

- ▶ **Technical Skills:** Advanced techniques and equipment use for activities such as rock climbing and river rafting, meeting global standards.
- ▶ **Safety and First Aid:** Emphasis on safety measures, risk management, emergency procedures, and lifesaving techniques.
- ▶ **Customer Service and Language Skills:** Hospitality training to improve service, communication, and cultural awareness for better guest interactions.
- ▶ **Environmental Stewardship:** Education on sustainable practices and preserving Ladakh's unique environment for future sustainability.
- ▶ **Cultural Knowledge:** In-depth understanding of Ladakh's

#### **Outcome:**

Specialized training will transform Ladakh's tourism, improving experiences through better technical, customer service, and safety skills. Eco and cultural education will draw responsible tourists and protect heritage. Business acumen and legal knowledge will spur MSME growth and professionalism. Language proficiency and certifications will elevate international stature. This development will generate jobs, increase competitiveness, attract tourists and investment, and ensure the industry's sustainability.



<p>heritage for informative and respectful cultural tours.</p> <ul style="list-style-type: none"> <li>► <b>Business Management:</b> Skills in marketing, finance, and strategy to help MSMEs expand and adapt to market shifts.</li> <li>► <b>Certification Programs:</b> Validating tourism professionals' skills to ensure consistent service quality.</li> </ul> <p>These initiatives will help Ladakh's tourism MSMEs enhance their services, comply with global standards, and foster a competitive, sustainable tourism economy.</p>	
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## ***Intervention 22: Development of Digital Platform and Apps for Promotion of Ladakh's Eco Tourism***

### **Problem Statement:**

Ladakh's eco-tourism sector struggles with market access due to its remote location, limited online presence, and disconnection from global tourism networks. Most local eco-tourism MSMEs use traditional marketing, restricting their reach. To meet the international demand for eco-tourism, a digital platform or app could showcase Ladakh's offerings and link with global travel sites, boosting visibility and market access for MSMEs. The proposed digital portal aims to promote Ladakh's eco-tourism, supporting sustainable development and economic growth for the region's MSMEs.

### **Proposed Intervention:**

The proposed project will develop a comprehensive digital platform (web portal and mobile app) to promote Ladakh's eco-tourism sector. This platform will serve as a one-stop-shop for tourists seeking eco-friendly travel experiences in Ladakh, providing information on eco-tourism MSMEs, sustainable travel options, accommodation, local guides, cultural activities, and environmental conservation efforts. The portal will be integrated with international travel sites and platforms (such as TripAdvisor, Booking.com, and Airbnb), allowing Ladakhi eco-tourism MSMEs to reach a global audience.

The platform will feature:

- **Comprehensive Listings:** Aggregated listings of eco-friendly accommodations, local experiences, and sustainable travel packages provided by Ladakh's MSMEs.
- **Booking and Payment Gateway:** A seamless booking system integrated with international payment gateways to facilitate online bookings.
- **Eco-Friendly Travel Tips:** Information about responsible travel practices, cultural etiquette, and guidelines to preserve Ladakh's fragile environment.
- **Tourist Feedback and Reviews:** A space for travellers to leave reviews and ratings, enhancing transparency and trust.
- **Integration with International Platforms:** The platform will be integrated with global travel sites to boost visibility and increase bookings from international tourists.

### **Outcome:**

The project aims to create a digital hub for Ladakh's eco-tourism, offering a centralized platform for sustainable travel options, local experiences, and MSME visibility, with global integration to attract international tourists. Features include eco-friendly listings, online booking, travel tips, tourist reviews, and integration with major travel sites.

## ***Intervention 23: Common hiking equipment Centre***

### **Problem Statement:**

Tourism, driven by Ladakh's distinct culture and scenery, is crucial to its economy, with activities like camping and hiking drawing global visitors. These outdoor experiences boost economic growth, support local

enterprises, and generate jobs in hospitality and services, making trekking and stargazing in the Himalayas a major attraction for adventure enthusiasts.

**Proposed Intervention:**

The Ladakh Common Hiking Equipment Centre is designed to improve tourist experiences and promote sustainable tourism. It will offer rental of quality hiking gear, training for local guides, and financial aid for eco-friendly camping tours. This initiative aims to be a comprehensive resource for visitors to responsibly enjoy Ladakh's natural wonders.

**Outcome:**

This project will benefit 50 MSMEs by providing tourists with access to quality hiking gear, offering guide training to locals for job creation, subsidizing eco-friendly camping tours to boost the economy and environment, and reinforcing Ladakh's status as a top sustainable adventure destination.

## 1.2.2 Summary of Proposed Interventions along with Budget

### *Budget Summary*

#	Intervention	Description	RAMP Budget Requirement (in Cr.)
1	Buyer Seller Meet	The project aims to boost Ladakhi MSMEs by setting up stalls at national fairs and exhibitions, hosting buyer-seller events at Dilli Haat, and integrating with the "Brand Ladakh" campaign for widespread promotion and cohesive branding.	5.00
2	'Brand Ladakh' stall in Bangaluru	Rent for 'Brand Ladakh' stall in Bangalore (2 years): Covering rent for artisans to showcase their work in this prime location, ensuring they have a stable platform for selling their crafts. @ INR500000 per month for 2 years	1.56
	Stalls at Airports	Rent for Stalls at various Airports such as New Delhi, Mumbai, Srinagar and Leh @INR 2,00,000 per month	10.32
3	MSME Facilitation Helpdesk	1. export facilitation helpdesk- market research, export readiness assessments, compliance assistance, access to export financing 2. e-commerce helpdesk- handholding services on marketing, operations, and compliance 3. Financial services helpdesk- handholding services on aspects like finance, access to financing options 4. MSME facilitation helpdesk (help with GIFT, SPICE, LEAN, ZED etc) - handholding services on government schemes, market linkages, and skill development programs, GIFT & SPICE	4.3

4	Workshops and trainings for artisans in Branding and Marketing	Market Assistance: Provide guidance and support for artisans to connect with larger markets, improving sales and brand presence through workshops and trainings.	0.12
5	Workshop for Awareness on e-commerce	GST Registration & E-commerce Onboarding Support: Provide assistance with GST registration and facilitate seamless onboarding for businesses onto major e-commerce platforms like Amazon, Flipkart, GeM, and ONDC. This will enable greater access to online markets and boost sales for small enterprises.	0.04
6	50% Subsidy on Transport Cost for Finished Goods	50% Subsidy on Transport Costs for Finished Goods: Provide a 50% subsidy on transportation costs to reduce logistics expenses and encourage efficient distribution of finished products in key sectors.	25.0
7	Small Documentaries & Craft Promotional Events	Create Documentaries for Crafts and digital promotion	1.50
8	Product Certification and Training for Women SHGs members	Provide training to Self-Help Group (SHG) members focused on enhancing the marketing skills and product quality of 10 key items. The program will also include obtaining product quality certifications, ensuring higher standards and better market appeal.	0.40
9	Promotion of Made in Ladakh	Component 1: Brand Identity and Logo Design - Develop a cohesive and recognizable brand identity for the "Brand Ladakh" initiative. This will give local MSMEs a strong visual representation that resonates with the market and consumers. Component 2: Collaboration with Brand Ambassadors- Leverage the influence of notable figures, influencers etc to promote "Made in Ladakh" products on a national scale. Component 2: Collaboration with Brand Ambassadors - Leverage the influence of notable figures, influencers etc to promote "Made in Ladakh" products on a national scale. Component 4: Product Labelling, Packaging & Promotion - Provide standardized branding on packaging and labelling for MSMEs to ensure consistent quality and visual appeal across all "Brand Ladakh" products.	5.00

10	Diagnostic study for mini clusters in Ladakh	A diagnostic study for mini clusters in Ladakh in sectors such as stone-carving, pottery work, metal work and food processing industries could be a valuable step in understanding the local agricultural / MSME landscape and identifying opportunities for innovation and improvement.	1.00
11	Cold storage cum processing unit	Given Ladakh's agrarian and perishable goods sectors, invest in cold storage cum processing units 02 each in Leh and Kargil to support agro-based MSMEs in horticulture and organic produce.	6.00
12	Workshop with Bankers for increasing outreach and awareness	Banker Workshops: Conduct workshops with bankers to enhance outreach and raise awareness about financial services and schemes available for local businesses and artisans.	0.04
13	Enhancing the Textile Value Chain of Ladakhi Products	Provide training on embroidery and advanced colouring techniques to improve product quality and sustainability in the textile industry.	1.00
14	Livelihood Business Incubator for Fruit and Yak Products	Livelihood Business Incubator for Fruit Products: Support fruit and Yak farming-based businesses with training and resources to promote growth, job creation, and sustainable practices in the industry.	0.08
15	Hospitality Services	Hospitality Staff Training & Job Portal: Provide training programs for hospitality staff to enhance skills and create a dedicated job portal for recruitment, improving employment opportunities in the sector. Software as a Service (SaaS) Provider: Introduce SaaS solutions to support small businesses with digital tools like booking systems, inventory management, and customer engagement.	2.13
16	Portal Development & Dashboard	Develop an integrated portal and dashboard to provide MSMEs and stakeholders with real-time access to relevant data, services, and resources. This digital platform will facilitate better decision-making, streamline processes, and enhance transparency in accessing government schemes, market information, and financial services.	3.00
17	Awareness Workshops	Conducting workshops for Spreading awareness about various schemes such	0.04

		as CGTMSE and updates for MSMEs	
18	Formation of industry association	Formation of Industry Association in Ladakh: Establishing a collective body in Ladakh to represent and support the region's industries, fostering collaboration, advocacy, and economic development.	0.68
19	Institutional strengthening of DIC in Union Territory of Ladakh	To support the portal and its maximum usage, technical officers will be equipped with handheld devices such as tablets or smartphones aim to enhance their mobility, efficiency, and effectiveness in conducting fieldwork, collecting data, and providing on-the-spot technical assistance	0.08
20	Agro photovoltaic farming	Loan Facilitation/Training for Agri-Photovoltaic Farming: Providing farmers with financial support and educational programs to adopt agro-photovoltaic systems, which combine agriculture with solar energy generation, thereby enhancing farm productivity and renewable energy use. International & National Tie-ups for Technology	1.00
21	Tourism-Specific Skill Development	Provide specialized training for MSMEs in tourism sectors such as mountaineering, trekking guides, cultural tourism, and adventure sports, ensuring adherence to international standards in hospitality and safety.	1.80
22	Digital Platforms for Eco-Tourism	Develop digital platforms and apps promoting Ladakh's eco-tourism MSMEs. These platforms should integrate with international travel sites to reach a global audience.	1.00
23	Common hiking equipment Centre	Hiking Equipment Rental: Offers affordable, high-quality gear rentals for hikers and visitors. Guide and Camping Training: Provides training for local guides to ensure safe, educational outdoor experiences. Camping Tour Financial Aid: Offers subsidies or loans to promote eco-tourism and expand access to camping activities.	10.00
24	Administrative Cost	Administrative cost for consultant for implementation of Strategic Investment Plan (SIP)	04.00
<b>GRAND TOTAL (including Administrative Costs)</b>			<b>85.09</b>



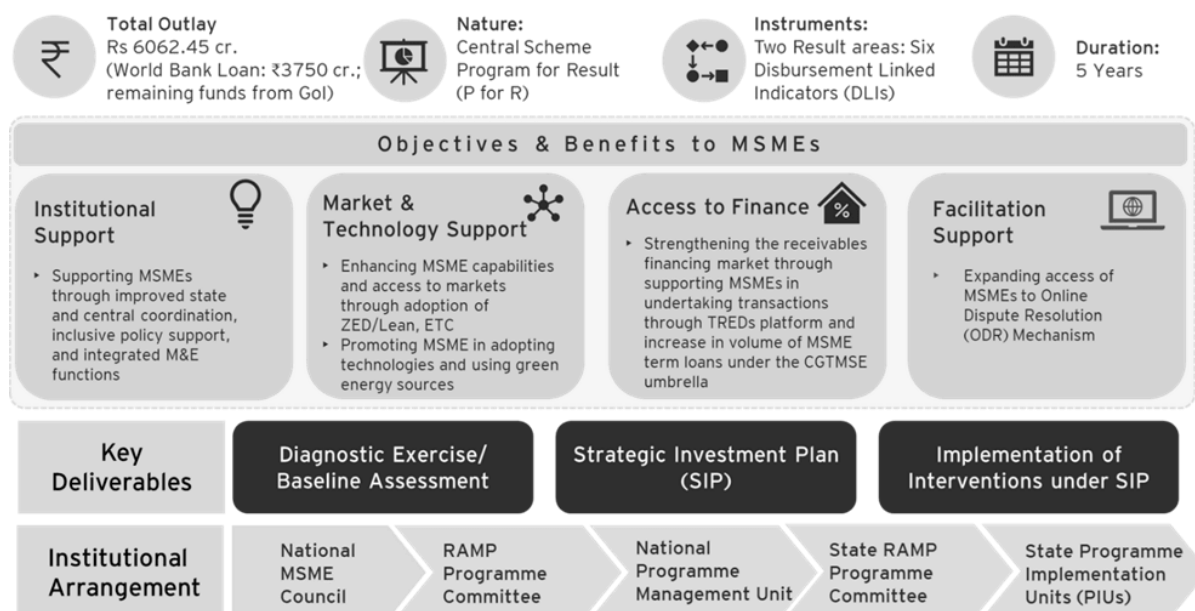
## 2.Introduction

### 2.1 Introduction to the Raising and Accelerating MSME Performance (RAMP) Program

The World Bank-supported Raising and Accelerating MSME Performance (RAMP) initiative is a collaborative effort with India's Ministry of Micro, Small, and Medium Enterprises (MoMSME). It is a key component of the broader post-Covid Resilience and Recovery Programme (MCRRP) aimed at bolstering MSMEs.

The initiative's goal is to strengthen existing programs that improve market access, ease credit procurement, enhance institutional structures, and promote better governance at both national and state levels. It also tackles challenges like payment delays and encourages sustainable practices within the MSME sector.

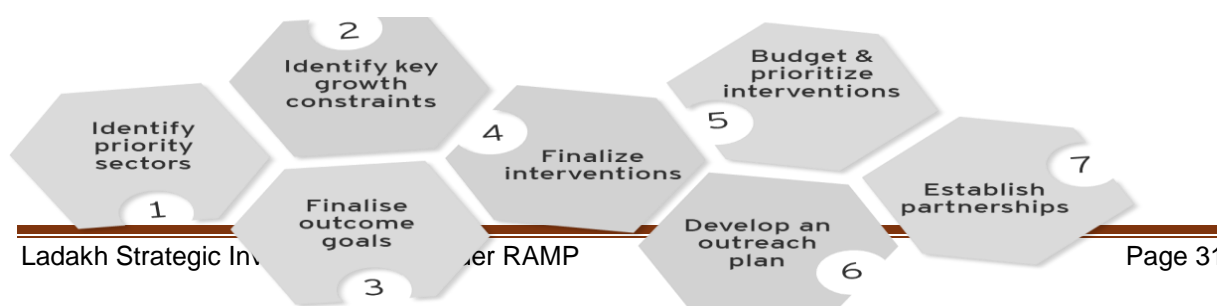
RAMP is in sync with the overarching Covid Resilience and Recovery Programme, focusing on enhancing the capabilities of agencies at both the national and state levels. It creates platforms to provide vital services to MSMEs and aims to maximize the benefits of schemes designed to boost competitiveness. The primary aim of RAMP is to support states in developing and implementing strategic plans that serve the MSME sector, fostering their growth and resilience. Below is a concise overview of the RAMP programme:



#### Objectives and Benefits to MSME's

Within the framework of RAMP, Ladakh has undertaken thorough diagnostic studies that have

#### Brief overview of the Investment Plan



highlighted the existing issues and deficiencies within its MSME sector. These studies have facilitated the creation of the Ladakh Strategic Investment Plan (SIP), which outlines key areas for intervention and the application of current National and State programs (including the integration of non-MSME schemes). The document also identifies essential initiatives that require funding through the RAMP Programme.

This document is an evidence-based plan for addressing the main challenges for MSME growth in the UT, which have been outlined by the diagnostic exercises and details the needs of the priority MSME sectors of the UT and targeted geographies for interventions across the UT. The SIP also outlines the goals and outcomes of all the proposed interventions over the next four years.

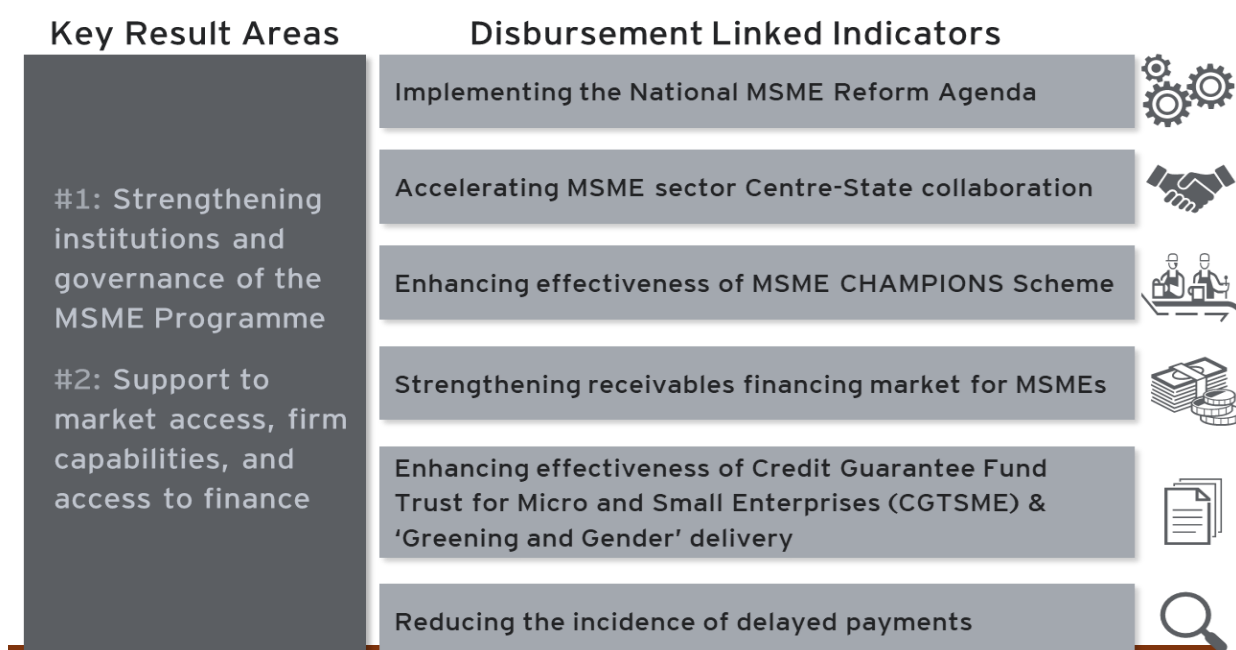
The interventions outlined in this document targets the following areas for targeted actions and aims to improve them substantially to support the MSME ecosystem in Ladakh:

- ▶ **Institutional Support:** Supporting MSMEs through improved, state, and central coordination, inclusive policy support and integrated M&E functions.
- ▶ **Market:** Enhancing MSME capabilities and access to markets through adoption of ZED/Lean/and other competitive Programmes.
- ▶ **Finance:** Strengthening the receivables financing market through supporting MSMEs in undertaking transaction through TREDs platform and increase in volume of MSME term loans under the CGTMSE umbrella.
- ▶ **Technology upgradation & quality certification:** Promoting MSMEs in adopting technologies and using green energy sources.
- ▶ **Addressing Payment-related Issues:** Expanding access of MSMEs to Online Dispute Resolution Mechanism (ODR) and strengthening state facilitation council.

## 2.2 Key Result Areas & Disbursement Linked Indicators

The RAMP Programme is a part of World Bank's Programme-for-Results (P for R) funding mechanism and has six clearly defined Disbursement Linked Indicators (DLIs) against two Key Result Areas (KRAs), the achievements of which are critical for fund disbursal:

The National MSME Council, led by the esteemed Union Minister for MSME, will take charge of fostering collaborations between ministries and enhancing coordination between the central and state governments. It will also monitor the progress of reforms required in the MSME sector, including those related to RAMP.



The RAMP Programme Committee, which includes leaders from different divisions of MoMSME and associated ministries and departments, is tasked with supervising the execution of RAMP. This committee is in charge of ensuring inter-divisional and inter-ministerial coordination, approving the Programme Implementation Manual, and overseeing the operations of the National Project Management Unit (PMU).

### 2.3 Institutional Framework for RAMP

The MoMSME has set up the National Programme Management Unit, staffed with industry professionals and specialists who were chosen through a competitive process. Their role is to assist the MoMSME in the execution and supervision of the RAMP Programme.

The Administration of Ladakh is accountable for the management and oversight of the financial flow within the RAMP Programme. It is their duty to maintain a robust financial management system related to the programme. The Administration is also responsible for ensuring that all grant funding received under the programme is used exclusively for financing the specific interventions outlined.

The approved Strategic Investment Plan (SIP), within the designated areas and following the prescribed procedures.

### 2.4 Approach & Methodology of the Ladakh SIP

The required MSME development strategy has been prepared based on the approach and methodology proposed in the execution plan comprising of four phases: Identify, Diagnose, Design and Deliver. The approach taken is characterized by its comprehensive, multifaceted, and systematic

#### ***Key Result Areas and Disbursement Linked Indicators***

nature. This approach integrates secondary research and initial stakeholder consultations, creating a strong and reliable foundation for the study. It enables the team to gather pertinent information and establish a clear direction for subsequent activities. Here are the steps undertaken as part of the strategy for summarizing the research in the preparation of the SIP, based on empirical evidence, case studies, and use cases:

- ▶ **Comprehensive Information Gathering:** The process commences with a comprehensive information-gathering phase. The team conducts an extensive review of existing literature, reports, and data sources related to the subject matter. This serves as the backbone of the research, providing a solid grounding in the relevant context and insights.
- ▶ **Visits to Industrial Estates/Areas:** The team visited the Industrial estates, interacted with the units established in the estate and with the Industrial area association members. This provided the team with first-hand information of the existing scenario about Common Facility Centers (CFCs) and existing linkages among the stakeholders in addition to the challenges faced by them.
- ▶ **Sectors:** The major sectors in the state, inclusive of the traditional, mature as well as sunrise sectors have been studied.
- ▶ **Empirical Evidence Integration:** The study relies on empirical evidence gathered through systematic data collection and analysis. This empirical foundation ensures that the SIP is grounded in real-world observations and can effectively address practical challenges.
- ▶ **Use Cases:** Use cases are examined to understand how specific solutions or approaches have been applied in practical scenarios. This approach aids in identifying adaptable models and strategies that can be incorporated into the SIP.
- ▶ **Recommendations and Action Steps:** The final step involves formulating recommendations and action steps that flow logically from the research and strategic direction. These recommendations serve as a roadmap for implementing the SIP effectively.

#### **2.4.1 Part 2 – Preparation of the Ladakh SIP**

Part 2 of the process involved the creation and suggestion of specific interventions to address the identified gaps and challenges within the MSME sector. It included the design of a maturity model to raise MSME competencies by applying these interventions, detailed budgeting for the proposed interventions, and establishing an output-outcome framework. Additionally, an MSME outreach

strategy was developed to spread awareness of the SIP throughout the Union Territory (UT) to facilitate the plan's implementation.

The SIP and its detailed interventions are designed to boost the performance of MSMEs in the UT by fostering agility and self-sufficiency. The SIP focuses on several key areas:

- ▶ Institutional reinforcement through the establishment of an MSME Council, digital platforms, policy development, and monitoring and evaluation functions.
- ▶ Integration of relevant national and state schemes and support programs through Strategic Investment Plans (SIPs).
- ▶ Enhancement of firm competitiveness through schemes that support technology upgrades, quality certifications, marketing assistance, and capacity building for technology centers.
- ▶ Development of the receivables financing market for MSMEs.
- ▶ Improvement of the Credit Guarantee Trust for Micro and Small Enterprises, particularly for investments that are environmentally friendly and those in women-owned businesses.
- ▶ Addressing the issue of delayed payments by implementing online dispute resolution mechanisms.

### **3. Diagnostic Study of Ladakh's MSMEs Ecosystem**

#### **3.1 Ladakh UT Diagnostic Exercises**

The Ladakh UT MSME Diagnostic Study 2024 has been conducted using a rigorous mix of primary and secondary data collection, research & analysis. The exercise has utilized various channels of data collection and analysis, including but not limited to extensive stakeholder interviews, focus group discussions and a digital questionnaire-based survey to understand and map pain points against key intervention areas of the RAMP Programme.

##### **The Need**

There has not been a comprehensive, in-depth, cross-cutting, and robust study of Ladakh's MSME ecosystem in the past few decades. Considering the adverse impact of COVID-19 on MSMEs, excessively on sectors such as hospitality, tourism and other services, manufacturing etc., the objective of RAMP Programme makes an ideal case to analyze the sectoral ecosystem with a focus on post-COVID impact, with a special focus on the following spheres:

- ▶ MSME Capabilities
- ▶ Access to markets
- ▶ Access to credit
- ▶ Environmental and occupational health and safety standards compliance and
- ▶ Gender Gaps
- ▶ Infrastructure constraints
- ▶ Technical Support

The study provides a comprehensive analysis of the existing MSMEs ecosystem within the Union Territory, covering key sectors including manufacturing, services, and utilities. It examines the current state and recent developments in the MSME landscape over the past five years, with particular attention to rural and urban industrialization, priority sectors, export potential, and the supporting infrastructure. Additionally, the study benchmarks the MSME ecosystem against comparable Union Territories to offer insights on growth opportunities and challenges.

Procedurally, the diagnostic exercise is the first step towards the preparation of RAMP SIP for Ladakh. It was an imperative step towards understanding the overall situation and needs of the MSMEs in the Union Territory, and understand the multi-faceted challenges faced by parties across the stakeholder ecosystem – from MSMEs and budding entrepreneurs to the UT administration. This will not only be instrumental in developing a thorough, multi-perspective understanding of the developmental challenges, but also be useful in steering the government focus in the relevant direction, towards sectors that add high value to MSMEs at the micro level as well as the overall socio-economy of the Union Territory.

##### **3.1.1 Approach & Methodology of the Diagnostic Exercise**

This diagnostic report begins with an in-depth analysis of the current state of MSMEs in Ladakh, drawing on both primary and secondary research. Extensive secondary research has been conducted to gain insights into the region's industrial landscape, business environment, policy and regulatory framework, key sectors, and prominent clusters, among other critical factors.

Multiple data sources were referred to while formulating the conclusions provided in this document, namely Udyam Registration, National Sample Survey, Economic Survey of India 2022-23, Annual



Survey of Industries 2019-20, Periodic Labor Force Survey 2021-22, among others. Multiple other India and UT level research pieces by credible organizations, Government data, Policies, Government Gazettes, report compendiums etc. were also referred.

## Mapping of Issues & Challenges

The MSME sector in the UT faces challenges in several areas which are critical for building a thriving industrial and manufacturing ecosystem. While these current challenges exist, each of these areas represent potential where significant improvement must be made, to ensure sustained economic growth of the state. Basis the data collected through the primary and secondary research, the key issues and challenges related to Ladakh MSMEs have been highlighted in this report. This will be the foundational source of inferences for the purpose of SIP formulation.

## Ladakh MSME Ecosystem Benchmarking

Benchmarking is a widely used tool for structured comparison between different policy agencies trying to deal with similar challenges. The process highlights opportunities for learning about different policy options and about ways to make the overall policy process more effective. For our analysis, we have assessed Ladakh's competitiveness across the RAMP intervention areas and assess the level of competency the state currently resides at, in comparison to relevant Union Territories of the country, namely Delhi, Jammu & Kashmir, Chandigarh, Puducherry, Dadra and Nagar Haveli & Daman and Diu, and Lakshadweep.

These UTs have been chosen due to their proven competency in the industrial landscape of India and their comparability to Ladakh in terms of geographical size, size of the economy and its contribution to the country, population, etc.

### 3.2 Challenges with the MSME Ecosystem Data

Some of the data challenges faced during the diagnostic studies are as follows:

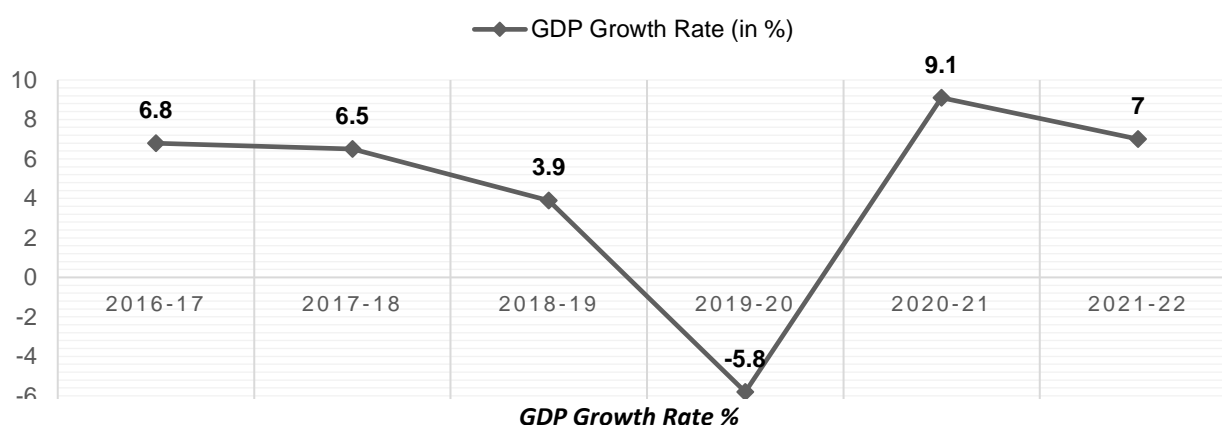
- ▶ **Recently Developed Database:** In reviewing the Udyam Registration Data, it is important to highlight the maturity of the data currently presented on the Udyam Portal. As the portal was only launched in 2020, the available data spans just three years, reflecting the early stages of its implementation.
- ▶ **Inconsistency of Information and Inaccuracy of Estimation:** Moreover, there is a requirement for MSMEs across the country to register under the Udyam Portal, compelling older enterprises to re-register as new units. This has led to the presence of lower-quality data. Furthermore, the analysis of the 2023 data reveals a significant distortion, with notable declines in figures throughout the year, likely due to incomplete or inconsistent data collection.
- ▶ **Stagnancy within NSSO Data** -Since 2015-16, the Annual Report from the Ministry of MSME has referred the 73rd NSSO Data, which has not been updated in the past seven years. As a result, this data is no longer useful for any meaningful growth analysis. Therefore, any assessment of the growth rate of the MSME sector in Ladakh now relies exclusively on data from the Udyam Registration Portal.
- ▶ **Formalization Gap between Udyam Data and Dated Estimates:** A comparison of the current Udyam data with NSSO data reveals a significant gap in formalization that remains unaddressed within the Udyam Registration Portal. Although efforts are underway to integrate older UAM data into the Udyam system, this process needs to be expedited. Moving forward, it is crucial for the portal to incorporate legacy data to enable more accurate long-term projections.

### 3.3 Findings of the Diagnostic Exercises

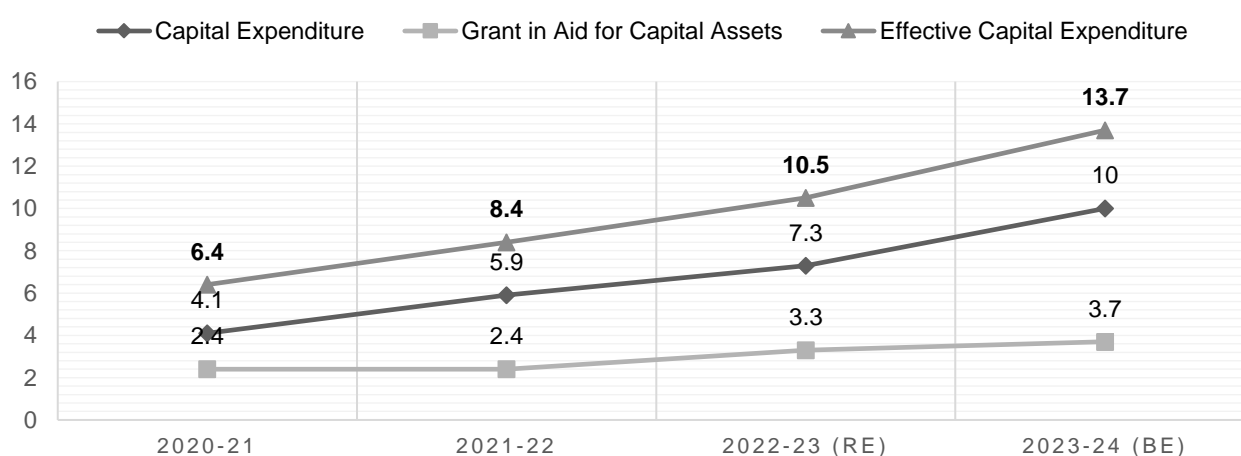
#### 3.3.1 Snapshot of the Indian Economy

Although the Indian economy has shown resilience, the global economic landscape has been struggling since 2020, facing three major stressors that disrupted the global supply chain simultaneously. The pandemic-driven decline in global output, coupled with the Russia-Ukraine conflict and the resulting US and EU sanctions, triggered a sharp rise in inflation worldwide.

Amid these global challenges, the Indian economy has rebounded strongly, reaching pre-pandemic levels of activity by FY2022. Driven by robust private consumption and the world's largest vaccination campaign, multiple international agencies have reaffirmed India's status as the fastest-growing major economy, projecting its growth rate at around 7% for FY23.



The current Government of India (GoI) budget established a strong Capital Expenditure (Capex) push, steeply increasing the capital expenditure outlay by 37.4 % in BE 2023-24 to INR 10 lakh crore over INR 7.28 lakh crore in RE 2022-23 and Capex of the Government of India saw an increase of 63.4% in the first eight months of FY23. This also provided necessary stimulus to the Indian economy in the current year, crowding in the private Capex since the January-March quarter of 2022.



#### **Comparative analysis of Capital Expenditure, Grant in Aid for Capital Assets, Effective Capital Expenditure**

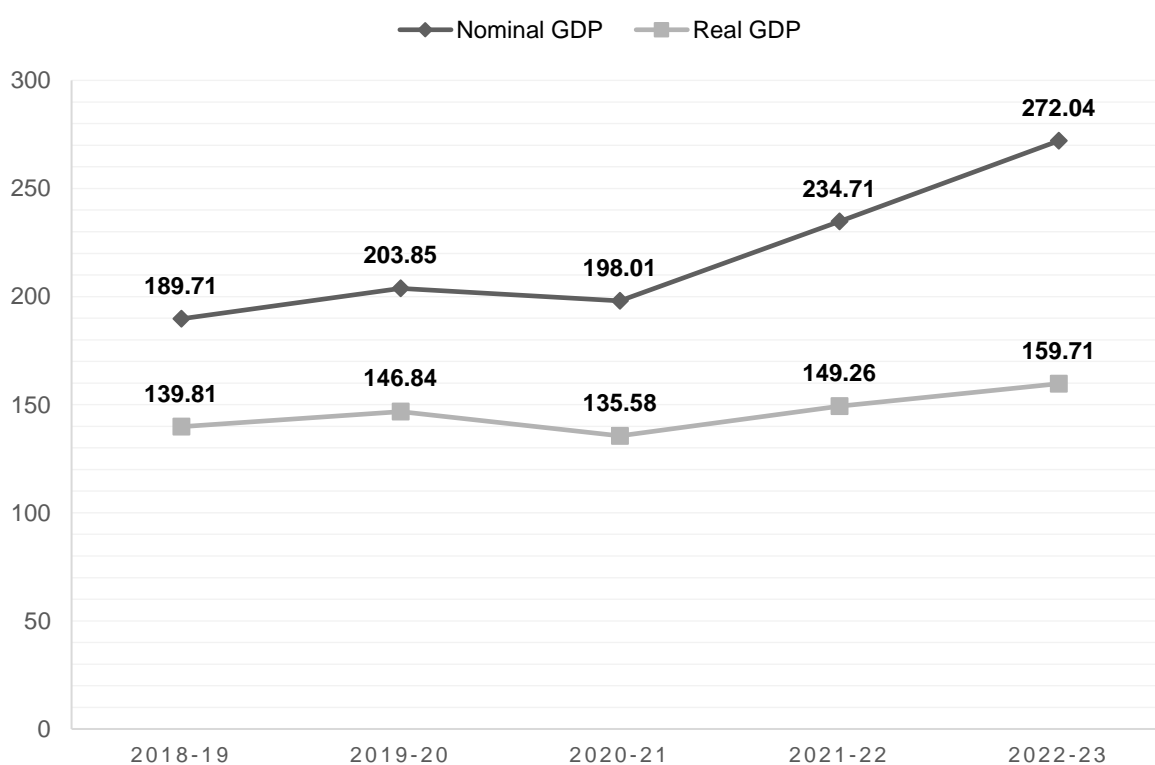
India's current Nominal GDP stands at INR 272.04 lakh crores, with a Real GDP of INR 159.71 lakh

crores, reflecting a recovery from the sharp contraction in FY21 and sluggish growth in FY22. As a result, the economic output in FY22 surpassed pre-pandemic levels seen in FY20, marking a complete recovery for the Indian economy, ahead of many other nations.

The swift recovery of the Indian economy can be attributed to several key factors, including government stimulus efforts, a resurgence in consumer demand, and a boost in industrial output. The Government of India's Atmanirbhar Bharat initiative, designed to enhance self-reliance and decrease import dependence, has been instrumental in driving recent economic performance. Initiatives like the Production-Linked Incentive (PLI) scheme have encouraged domestic manufacturing, attracted investments, and fostered job creation across multiple sectors.

The services sector, a major driver of India's GDP, encountered substantial difficulties during the pandemic due to lockdowns and restrictions. However, it has demonstrated resilience in recent times. Industries like information technology, e-commerce, and digital services have experienced a significant rise in demand, helping fuel economic growth and create new employment opportunities.

The Indian government has introduced various structural reforms to enhance the ease of doing business in the country. Key measures like the introduction of the Goods and Services Tax (GST), streamlining of tax processes, and the liberalization of foreign direct investment (FDI) regulations have strengthened investor confidence, encouraging both domestic and global businesses to



**Comparison of Nominal GDP and Real GDP**

establish operations in India.

### 3.3.2 Major Industrial Sectors of the Indian Economy

As of 2020-21, the services sector is the largest sector of India. Gross Value Added (GVA) at current prices for the services sector is estimated at INR 96.54 lakh crore.

The services sector accounts for 53.89% of total India's GVA of INR 179.15 lakh crore (2020-21). With GVA of INR 46.44 lakh crore, the industry sector contributes 25.92%. While Agriculture and allied sector share 20.19%. At 2011-12 prices, the agriculture & allied, Industry, and Services sector's composition is 16.38%, 29.34%, and 54.27%, respectively.<sup>2</sup>

India's economy has transitioned from a mixed planned system, with a strong public sector presence in key industries, into a mixed, middle-income emerging social market economy. This shift in India's economic framework has shaped the current sectoral composition. From independence in 1947 until 1991, successive governments promoted protectionist policies, state-owned enterprises, government intervention, bureaucratic control, and economic regulation, closely mirroring the Soviet model. However, widespread economic liberalization and a shift toward market-driven planning were introduced in response to the end of the Cold War and a severe balance of payments crisis in 1991.

The shares of the agriculture, industry and services sector in overall GVA at current prices were 17.7 per cent, 27.6 per cent and 54.7 per cent respectively in FY24. GVA in the agriculture sector continued to grow, albeit at a slower pace. Erratic weather patterns during the year and an uneven spatial distribution of the monsoon in 2023 impacted overall output. This is reflected in the marginal decline in total foodgrain output for FY24 of 0.3 per cent as per the third advanced estimate of foodgrain production released by the Ministry of Agriculture and Farmers' Welfare (MoAFW).<sup>3</sup>

The growth in the service sector in India has been linked to the reforms of the 1990s. The service sector started to grow in the mid-1980s, but growth accelerated in the 1990s when India initiated a series of economic reforms after the country faced the severe balance of payments crisis. Reforms in the service sector were a part of the overall reform programme which led to privatization, the removal of FDI restrictions, and streamlining of approval procedures among others.<sup>4</sup>

**The following chart gives the break-up of the sectoral GVA to the total GDP of India:**



**Sector wise Break-up of the Indian Economy**

### 3.3.3 Overview of the Economy of Ladakh

#### Ladakh – An Introduction

Ladakh, often referred to as the "Land of High Passes," is a mesmerizing union territory in the Trans-Himalayan region, surrounded by the mighty Himalayan range in the South and the Karakoram

<sup>2</sup> Economic Survey of India 2022-23

<sup>3</sup> Economic Survey of India 2023-24

<sup>4</sup> <https://www.adb.org/sites/default/files/publication/30285/ewp-352.pdf>

and Kunlun ranges in the North. The UT is known for its breathtaking landscapes, vibrant Tibetan Buddhist culture, and remote mountain beauty. It was established as a union territory on October 31, 2019, when the erstwhile state of Jammu and Kashmir was reorganized, separating Ladakh to form its own administrative region.

Ladakh is a cold desert region in the rain shadows of the Great Himalayas. The extreme temperatures and arid climate make the conditions harsh for agriculture, though Agro pastoralism is the main source of livelihood.

Moreover, the UT has also made a mark in the tourism sector. The capital and the largest town of Ladakh is Leh, which is also the main gateway for tourists visiting the region. The region is also home to some of the highest motorable roads in the world, including Khardung La and Chang La passes, which attract adventure enthusiasts from around the globe. Another highlight is the Pangong Tso, a spectacular high-altitude lake that changes colors with the sunlight. Despite its remote location and challenging living conditions, Ladakh has managed to preserve its enchanting beauty and cultural heritage, making it a place of intrigue and fascination for travelers seeking solace and adventure in the lap of the Himalayas.

#### *Key statistics of the Union Territory of Ladakh*

S.No.	Description	Reference Year	Units	Magnitude		
				District Leh	District Kargil	UT Ladakh
1	No.ofDistricts	2022-23	No	01	01	02
2	No.ofSub-Divisions (IncludingDistrictHeadquarter)	2022-23	No	07	04	11
3	No.ofTehsils	2022-23	No	08	07	15
4	No.ofBlocks	2022-23	No	16	15	31
5	No.ofPanchayats	2022-23	No	95	98	193
6	No.ofinhabitedvillages	2022-23	No	119	125	244
7	No.ofun-inhabitedVillages	2022-23	No	01	02	03
8	No.oftowns	2022-23	No	01	01	02
9	<b>Population</b>					
a)	Male	2011Census	No	78971	77785	156756
b)	Female	2011Census	No	54516	63017	117533
	<b>Total</b>			<b>133487</b>	<b>140802</b>	<b>274289</b>
10	<b>Population(Rural/Urban)</b>					
a)	Rural	2011Census	No	87816	124464	212280
b)	Urban	2011Census	No	45671	16338	62009

	<b>Total</b>			<b>133487</b>	<b>140802</b>	<b>274289</b>
<b>11</b>	<b>Population(TribeWise)</b>					
<b>a)</b>	ScheduledTribe	2011Census	No	95857	122336	218193
<b>b)</b>	ScheduledCaste	2011Census	No	488	18	506
<b>12</b>	Density ofPopulation	2011Census	Per Sq.K ms	03	10	4.6
<b>13</b>	HouseHolds	2011Census	No	21909	18338	40247
<b>14</b>	Population(0–6years)	2011Census	No	12016	19928	31944
<b>15</b>	SexRatio(0–6years)	2011Census	Per1000 /Male	946	977	971
<b>16</b>	<b>Education</b>	<b>ReferenceYear</b>	<b>Units</b>	<b>DistrictLeh</b>	<b>DistrictKargil</b>	<b>UTLadakh</b>
	<b>Government</b>					
<b>a)</b>	University	2022-23	No	02	01	03
<b>b)</b>	Colleges(includingITIcollege)	2022-23	No	05	05	08
<b>c)</b>	High/Higher Secondary	2022-23	No	54	70	125
<b>d)</b>	MiddleSchool	2022-23	No	122	254	376
<b>e)</b>	PrimarySchool	2022-23	No	183	220	403
<b>17</b>	<b>PrivateSchool</b>					
<b>a)</b>	High/Higher Secondary	2022-23	No	16	16	32
<b>b)</b>	MiddleSchool	2022-23	No	22	37	59
<b>c)</b>	PrimarySchool	2022-23	No	09	12	20
<b>26</b>	<b>Enrolment</b>	<b>ReferenceYear</b>	<b>Units</b>	<b>DistrictLeh</b>	<b>DistrictKargil</b>	<b>UTLadakh</b>
<b>a)</b>	<b>GovernmentSchools</b>					
	PrimarytoHSS	2022-23	No	7539	18931	26470
<b>b)</b>	<b>PrivateSchools</b>					
	PrimarytoHSS	2022-23	No	15259	13714	28973
<b>c)</b>	<b>Colleges</b>	2022-23	No	1020	1865	2885



d)	LiteracyRate	Census2011	%age	77.20	71.10	74.15
18	Tourism	Reference Year	Unit	District Leh	District Kargil	UT Ladakh
a)	Foreign	2022-23	No	21259	2457	23716
b)	Domestic	2022-23	No	513164	223086	736250
	T o t a l			534423	225543	759966
c)	No.ofHotel	2022-23	No	351	48	399
d)	No.ofGuestHouse	2022-23	No	732	110	842
	T o t a l			1083	158	1241
e)	No.ofTravelAgents	2022-23	No	809	81	890
19	AgricultureProduction	ReferenceYear	Unit	DistrictLeh	DistrictKargil	UT Ladakh
a)	Wheat	2022-23	Mt	3682.60	5331.12	9013.72
b)	Grim/Barley	2022-23	Mt	6736.90	10748.4	17485.17
c)	Pulses	2022-23	Mt	184.40	750.52	934.92
20	Horticulture	ReferenceYear	Unit	DistrictLeh	DistrictKargil	UT Ladakh
a)	Apricot	2022-23	Mt	5360.15	10805.71	16165.86
b)	Apple	2022-23	Mt	3580.20	1970.39	5550.59
c)	Others	2022-23	Mt	285.15	164.01	449.16

### 3.3.4 Sector-wise Economy of Ladakh

The Union Territories namely, Dadra & Nagar Haveli and Daman & Diu, Ladakh and Lakshadweep do not prepare the estimates of State Domestic Product (SDP). Listed below is the description of sector-wise economy in Ladakh.

#### Tourism in Ladakh:

Ladakh is an extraordinary and lesser-known treasure of the Himalayas. Beyond its unique natural splendor, Ladakh boasts a vibrant art and culture scene that serves as a significant draw for tourists. There are opportunities in various forms of tourism, including eco-tourism, adventure tourism, anthropological tourism, and ethnic cultural tourism.

The potential within the tourism sector spans a range of areas such as accommodation, dining, transportation management, outdoor and adventure gear, and recreational amenities. All these

ventures, along with other supportive activities that aid in tourism development, fall within the scope of the policy, aligning with the highlighted priority sectors.

## **Milk and Dairy**

In recent years, the dairy sector in Ladakh has seen notable developments. As of 2023, the total population of milch animals in Ladakh stands at approximately 60,000 with daily milk production reaching about 72 thousand liters per day (TLPD). The establishment of modern facilities such as the Milk Pasteurization Plant at Agling is a significant step forward, with a capacity to pasteurize 6,500 liters of milk per day.

### **► Key Statistics**

- In 2019, Ladakh produced 238,000 kg of milk daily, which translates to about 600 grams per capita per day, nearly double the national average of 394 grams per capita per day.
- The Union Territory Administration of Ladakh estimated the value of the milk and dairy sector at ₹250 crore (approximately \$33.90 million) in 2019. However, this industry has not been systematically developed to fully realize its potential.
- The average daily demand for milk is around 94,000 kg, while the average daily production stands at approximately 238,000 kg. This results in a surplus of about 50%, which could be leveraged for exports, thus generating revenue for local producers.
- In October 2020, the National Dairy Development Board (NDDB) and the Ladakh UT Administration signed a Memorandum of Understanding (MoU) to conduct a benchmark survey aimed at promoting dairy farming and enhancing rural livelihoods in Ladakh.

## **Agriculture and Horticulture:**

Despite the challenges posed by its high altitude and arid conditions, Ladakh holds notable potential for agricultural development. The combined agricultural output of the Leh and Kargil districts, which includes food grains, fruits, and vegetables, is estimated at around 4150 kilograms per hectare. The region's mild summers present an opportunity for the cultivation of off-season vegetables and fruits. Ladakh falls within the Western Himalayan agro-climatic zone, making it suitable for growing exotic vegetables that are typically imported into India, such as Broccoli, Chinese Cabbage, Zucchini, Lettuce, Bok-Choy, and Celery. Since agriculture is a key part of Ladakh's economy, changes in crop production and livestock can indicate economic shifts. In Ladakh, approximately 33% of the land is used for agricultural activities, producing around 100,000 quintals of food grains annually.

There is a significant and growing demand for these imported exotic varieties in India, with expectations of a 15% to 20% annual increase in the coming years. The low volume of domestic production in India leads to a reliance on imports. In addition, agricultural and horticultural products like buckwheat, barley, wheat, sea-buckthorn, apricot, apples, and watermelon possess considerable market potential.

Ladakh has received Rs. 1 crore (US\$ 119,755) of Central Assistance under Per Drop More Crop scheme. As a result of the proactive measures undertaken by the Central Government 1,006 Industrial Units have been established in Ladakh, with a total investment of Rs. 122.71 crore (US\$ 14.69 million).

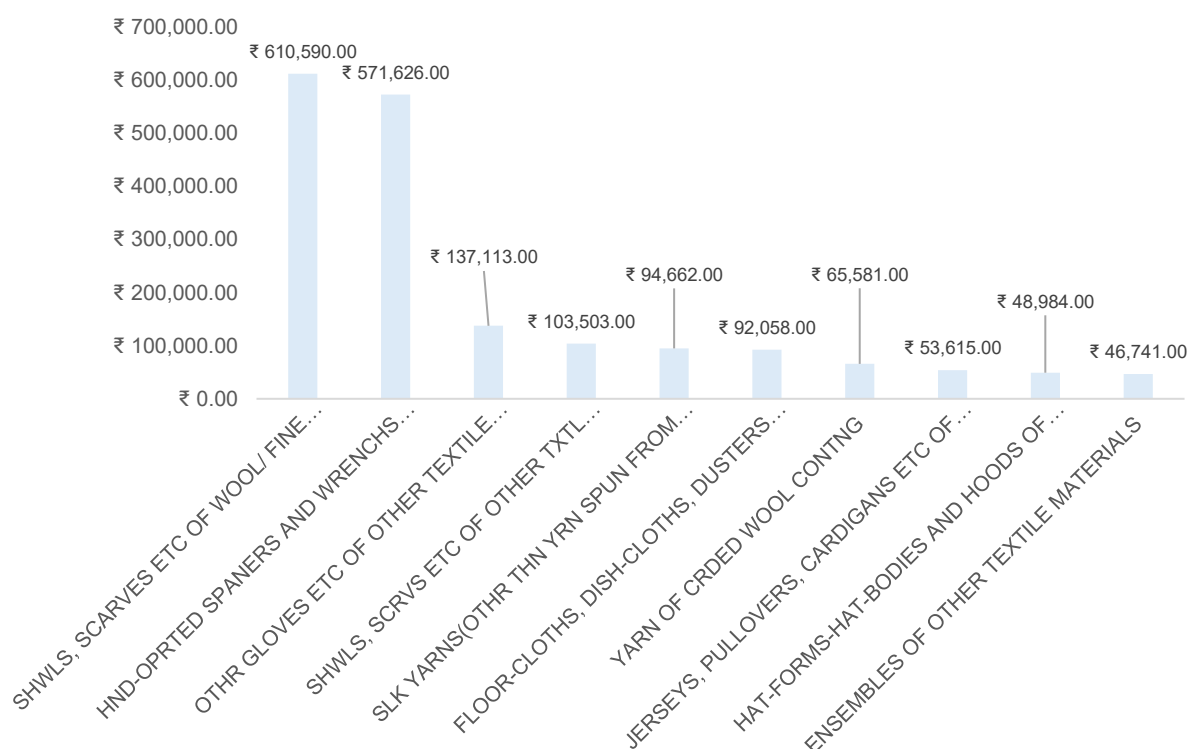
### **► Key Statistics about Horticulture**

- **Fruit Production:** In 2022, Ladakh's total fruit production reached about 22,165.61 MT.
- **Dominant Regions:** The Khaltsi block in Leh district accounted for approximately 70% of apricot and apple production.
- **Diversity of Fruits:** In addition to apricots and apples, Ladakh also cultivates almonds, grapes, peaches, pears, and walnuts in its lower belts.
- **Export Milestone:** The first shipment of apricots to Dubai in September 2021 exemplified the potential for agricultural exports from Ladakh.

### Key Statistics about Horticulture in Ladakh

Year	Product	Variety	Quantity	Country Exported to
2021	Fresh Apricot	Halman and Rakstey Karpo	0.15 MT	Dubai
			20 MT	Within India
2022	Fresh Apricot	Halman (mostly) and Rakstey karpo	35 MT	Singapore, Mauritius & Vietnam
2023	Fresh Apricot	Halman (mostly) and Rakstey karpo	58 MT	Within India
2024	Fresh Apricot	Halman (mostly) and Rakstey karpo	31 MT	Within India

### Textiles: Pashmina Wool



### Value of Textile export (2021-2022) (INR)

The climate of the Ladakh region is exceptionally suitable for rearing four types of livestock: the Changthangi goat, sheep, yak, and the double-humped camel. These animals are the source of the globally renowned Pashmina, also known as "cashmere." The majority of India's "finest wool" is produced in Ladakh's 'Changthang' area, which yields an annual output of 46 tonnes of pashmina wool. Additionally, the total production of sheep wool in the district amounts to 102 tonnes. Pashmina shawls, which are sold internationally, come in various blends of Cashmere and Silk. To support the handloom cottage industry in the region, the Administration of UT Ladakh plans to provide incentives to artisans, weavers, and others involved in different processes such as spinning, weaving, designing, and product development, while also promoting efficient supply chain management.

The export data from Ladakh highlights a diverse range of textile and handcrafted items, underscoring the region's rich cultural heritage and craftsmanship. The leading export, wool and fine animal hair shawls and scarves, reflects Ladakh's traditional textile practices, contributing significantly to the total export value of ₹6,10,590. Other notable exports include handcrafted tools and various textile products, such as gloves and cleaning cloths, which indicate the region's artisanal skills and the potential for further market expansion.

Despite the relatively high value of specific items, the export landscape reveals a heavy reliance on a few key products, suggesting a need for diversification to mitigate risks associated with market fluctuations. Strengthening connections with additional countries and enhancing product visibility can

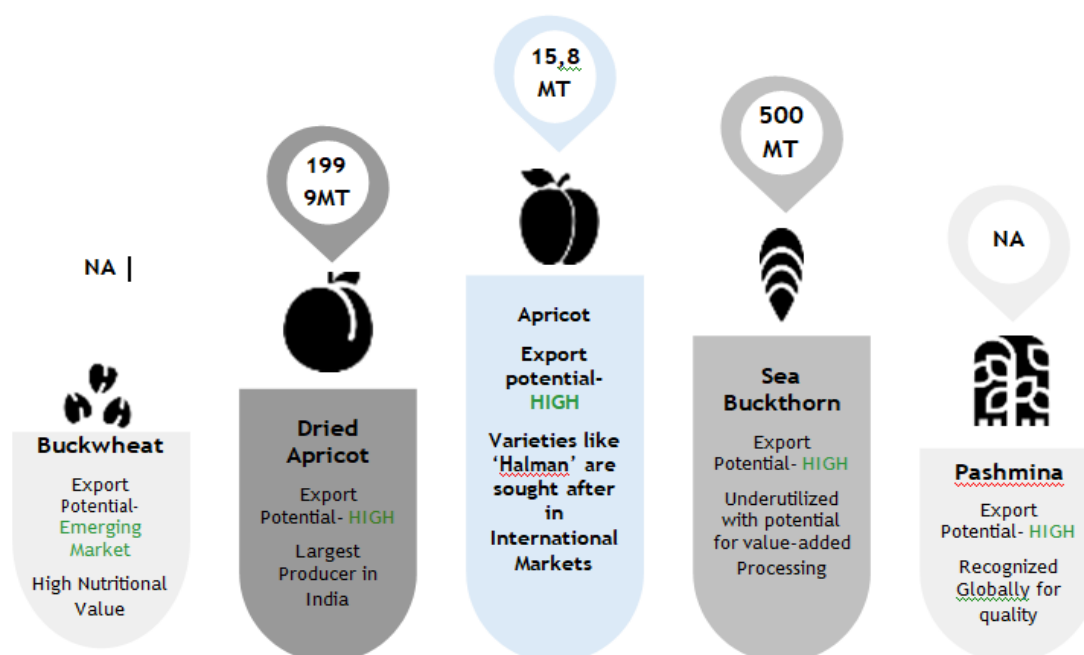
bolster Ladakh's export potential. Overall, Ladakh's unique offerings position it well within niche markets, yet ongoing support for artisans and infrastructure improvements will be crucial for sustained growth in international trade.

### 3.3.5 Export Ecosystem of Ladakh

Ladakh, a Union Territory in India, is increasingly recognized for its unique agricultural products and potential for export. With its distinct climatic conditions, rich biodiversity, and cultural heritage, Ladakh is poised to develop a robust export ecosystem that can significantly enhance local livelihoods and contribute to the region's economy.

Ladakh's export potential is primarily centered around its agricultural products, particularly apricots and sea buckthorn. The following table summarizes the key products along with their production statistics and export potential.

**Table 4 - Key products and export potential**



### Ladakh's performance in the Export Preparedness Index (EPI) as compared to other UTs

Rank	States	Category	Score
1	Goa	UT	51.58
2	Jammu & Kashmir	UT	47.69
3	Delhi	UT	47.69
4	Andaman & Nicobar Islands	UT	40.65

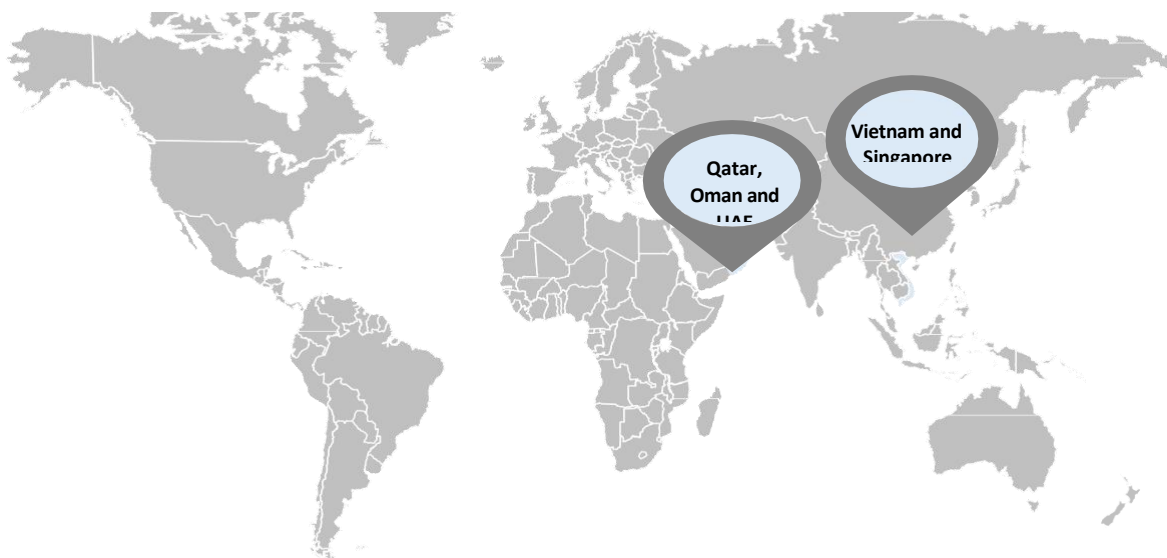
5	Ladakh	UT	31.51
6	Chhattisgarh	UT	31.27
7	Puducherry	UT	24.34
8	Dadra & Nagar Haveli & Daman and Diu	UT	18.74
9	Lakshadweep	UT	11.3

The provided table ranks various Union Territories (UTs) based on a score that likely reflects their performance in areas such as governance, economic development, and social welfare. Ladakh, ranking **5th** with a score of **31.51**, shows a need for significant improvement compared to other UTs.

Ladakh's score indicates it faces challenges in achieving comparable development levels to more established UTs like Goa (51.58), Jammu & Kashmir (47.69), and Delhi (47.69). The relatively low score of Ladakh suggests that it may be grappling with issues related to infrastructure, economic opportunities, and social services, which are crucial for enhancing the quality of life for its residents.

### Major countries Importing Products from Ladakh

**Table 6 - Major countries importing products from Ladakh**



The District Export Hub, under the Directorate General of Foreign Trade (DGFT), has indicated that Leh District has been chosen for the export of specific products. In light of this, the department has proposed that rather than limiting the plan to just Leh District, the entire Union Territory of Ladakh should be considered for the Export Promotion Plan. Furthermore, Apricot and Pashmina are the two key export products originating from Ladakh.

The export landscape for agricultural products from Ladakh is evolving rapidly. With key countries like the **UAE, Oman, Qatar, Singapore**, and **Vietnam** showing interest in importing Ladakhi apricots, there is significant potential for growth in this sector. Continued support from organizations such as APEDA and local government initiatives will be crucial in enhancing production capabilities, improving supply chains, and promoting branding efforts to elevate Ladakhi products in international markets. As these relationships strengthen, they will not only benefit local farmers but also contribute to the overall economic development of Ladakh.

The UAE, particularly Dubai, is the primary destination for Ladakhi apricots. The first commercial shipment of these apricots was celebrated in September 2021, marking a historic moment for Ladakh's agricultural sector. The sweetness and quality of Ladakhi apricots, especially the Halman

variety, have garnered significant attention in the UAE market. The successful entry into this market has opened avenues for further exports and has established a foundation for future trade relationships.

### 3.3.6 MSME Ecosystem in Ladakh

With effect from July 2020, coinciding with the launch of the Udyam Registration Portal the Government of India changed the definition of the Micro, Small and Medium Industries. This was aimed at recognizing the immense contribution of the sector to the growth of India and the rapid development that the sector has made. The new definitions removed sectoral classification which made accessing government sponsored benefits much easier for entrepreneurs along with increasing the scope the sector in a major way. The following grid gives us a comparison of the old and new definitions:

#### *Recent changes in the MSME Definitions*

Category	Old definition	New definition
Micro Enterprises	<i>Manufacturing Units</i> – Plant & machinery investment does not exceed ₹25 lakhs <i>Service Units</i> - Investment does not exceed ₹10 lakhs	An enterprise where investment in Plant & Machinery/ Equipment does not exceed ₹1 Cr. & turnover does not exceed ₹5 Cr.
Small Enterprises	<i>Manufacturing Units</i> - investment more than ₹25 lakh but not exceeding ₹5 cr. <i>Service Units</i> - Investment more than ₹10 lakhs but not exceeding ₹2 cr.	An enterprise where investment in Plant & Machinery/ Equipment does not exceed ₹10 cr. & turnover does not exceed ₹50 cr.
Medium Enterprises	<i>Manufacturing Units</i> - Investment more than ₹5 cr. but does exceeding ₹10 cr. <i>Service Units</i> - Investment more than ₹2 cr. but not exceeding ₹5 cr.	An enterprise where investment in Plant & Machinery/ Equipment does not exceed ₹50 cr. & turnover does not exceed ₹250 cr.

In a bid to formalize the MSME Ecosystem in the country, the MoMSME in 2020 launched the Udyam Registration Portal, which is its official website. It is a portal for MSMEs to register themselves online based on self-declaration, thus simplifying the process of incentive and benefit disbursement.

As per the latest Udyam Registration Details published by the MoMSME, there are currently 11,354 MSMEs in Ladakh. The table below shows the district wise Registered MSMEs

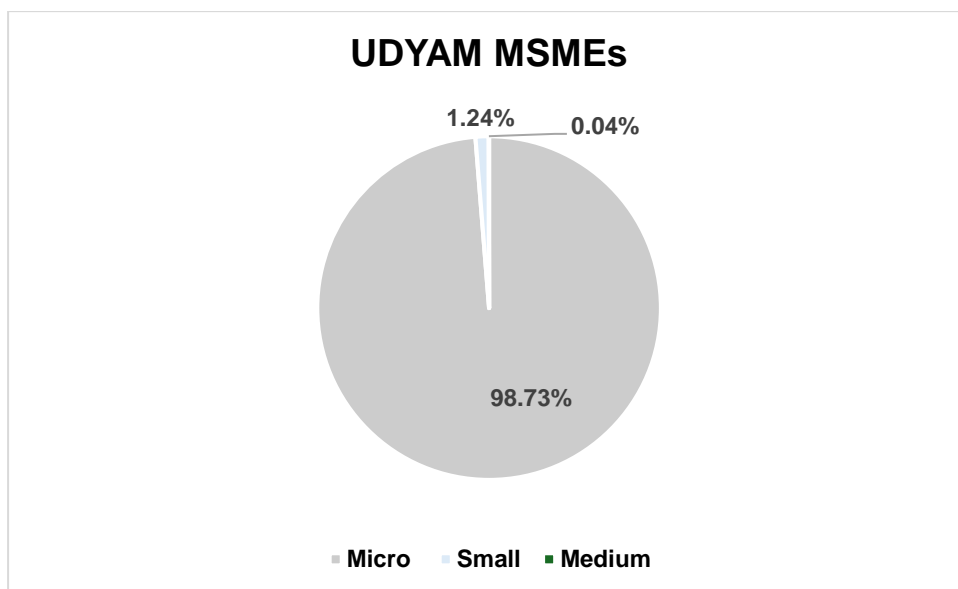
#### *Udyam MSMEs in Ladakh*

#	District Name	Number of MSMEs (Udyam Portal)
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1	Leh	7170
2	Kargil	4184
<b>Total</b>		<b>11354</b>

#### Udyam MSME in Ladakh

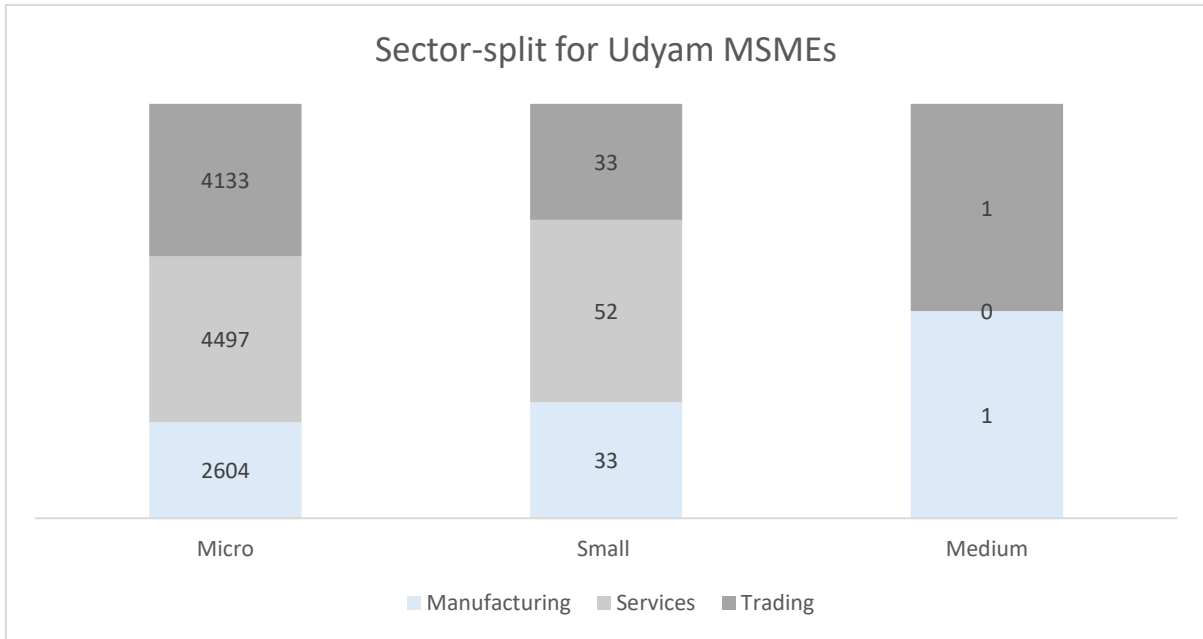


#### ***Udyam MSMEs***

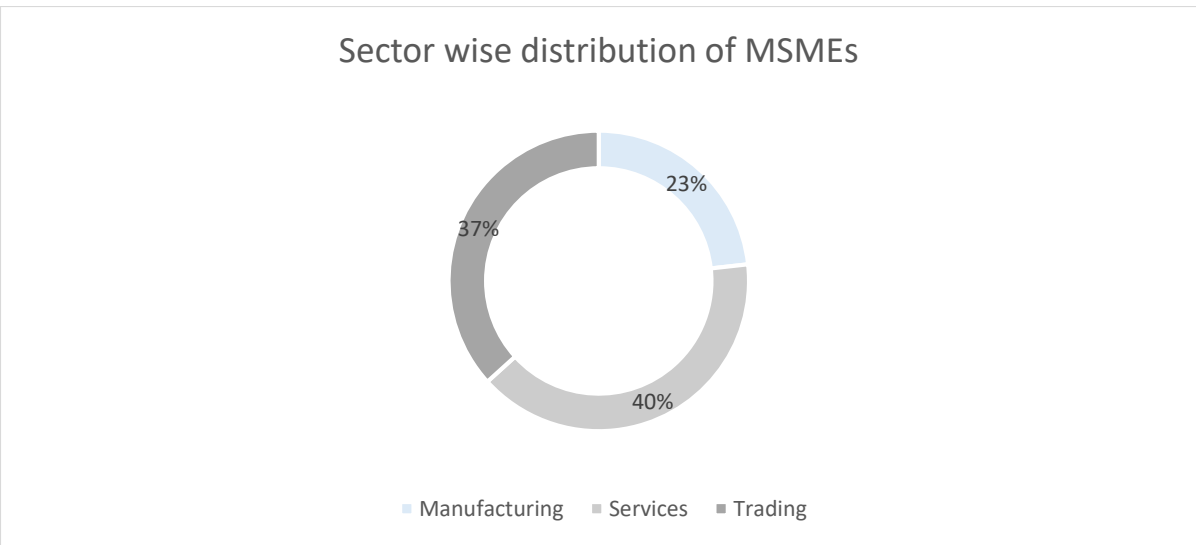
98.73% of the MSMEs in Ladakh operate at a house-hold level with handloom, handicraft and metal - based products dominating the sector.

#### **Sector-Split for Udyam MSMEs**

Well in line with the trends found in the data published by the RBI, most of the Udyam registered MSMEs in Ladakh operate in the service sector domain (services + trading). Trading and services together make up about 77% of the total registered MSMEs, while manufacturing has a share of 23%.



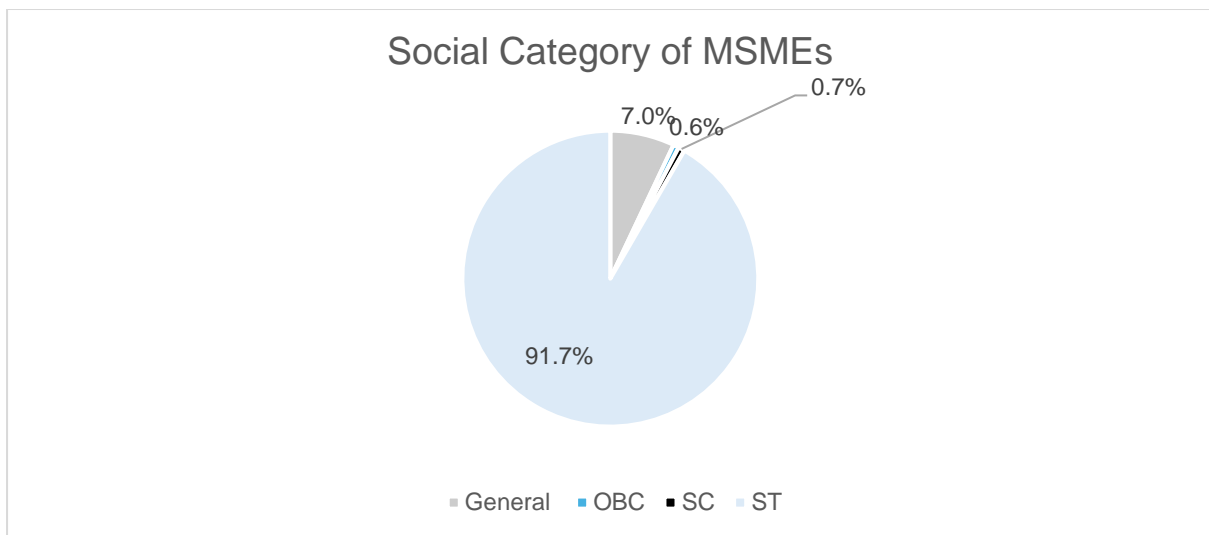
**Sector-Split for Udyam MSME's**



**Sector wise distribution of MSMEs**

**Social Category of Udyam Entrepreneurs**

The majority of MSMEs fall under the ST (Scheduled Tribes) category, accounting for 91.7%. General category MSMEs make up 7.0%, while OBC (Other Backward Classes) and SC (Scheduled Castes) categories represent a smaller fraction, with 0.6% and 0.7% respectively.



### ***Social Category of MSMEs***

### **3.3.7 Policy Ecosystem of Ladakh**

The section has been divided into two sections for Government of India and UT Administration Policies and Schemes respectively.

#### ***Government of India Policies and Schemes***

**Prime Minister Employment Generation Programme (PMEGP):** Prime Minister Employment Generation Programme (PMEGP), dated in August 2008, is a Government of India initiative which aims at providing financial assistance in the form of loans to new enterprises to set up self-employment ventures and generate sustainable employment opportunities in rural and urban areas. It aims to halt occupational migration by generating continuous and sustainable employment opportunities to rural and unemployed youth and traditional artisans.

**Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE):** CGTMSE is the Credit Guarantee Trust for Micro and Small Enterprises. It was set up by the Government of India in 2000 to provide collateral-free credit to micro and small enterprises (MSEs). The scheme covers loans of up to Rs. 5 crore per borrower. CGTMSE has helped increase access to credit for MSEs, which have traditionally been underserved by the formal banking sector. The scheme has also helped reduce the cost of borrowing for MSMEs.

**Micro and Small Enterprises – Cluster Development Programme (MSE-CDP):** MSE-CDP is a demand driven Central Sector Scheme, wherein, UT Government sends proposals for establishment of Common Facility Centres (CFCs) and establishment /up-gradation of Infrastructure Development (ID) projects as per requirements in clusters. Ministry of MSME has implemented Micro and Small Enterprises – Cluster Development Programme (MSE-CDP) scheme to enhance the productivity and competitiveness of Micro and Small Enterprises (MSEs) for their holistic development adopting cluster approach through financial assistance as Government of India (GoI) grant for establishment of Common Facility Centers (CFCs) in the existing clusters and for establishment of new / up-gradation of existing Industrial Areas / Estates / Flatted Factory Complexes.

The University of Ladakh has proposed a budget of approximately Rs. 2.97 Crore for the construction of a prefabricated structure. This structure is intended for the establishment of an Extension Centre, which will be developed in partnership with the Entrepreneurship Development Institute of India (EDII), Ahmedabad.

The Horticulture Department is set to draft four Detailed Project Reports (DPRs) in collaboration with the Sher-e-Kashmir University of Agricultural Sciences and Technology (SKAUST) and the Defence

<sup>6</sup> <https://msme.gov.in/sites/default/files/Revised-Guidelines-PMEGP-2022.pdf>

Institute of High-Altitude Research (DIHAR). These DPRs will focus on the development of Apricot processing units in the Turtuk/Batalik region of Leh district and in the Hardas and Gurdas areas of Kargil district.

### ***Ladakh UT Government Policies***

#### **Ladakh Procurement Policy for Micro and Small Enterprises (MSEs), 2020**

The "Ladakh Procurement Policy for Micro and Small Enterprises (MSEs), 2020" is an initiative by the Administration of Union Territory of Ladakh to promote the growth of MSEs in the region. This policy, notified under the Micro, Small and Medium Enterprises Development Act 2006, aims to maintain procurement principles such as fairness, transparency, competition, and cost-effectiveness, while providing benefits to Qualified MSEs based in Ladakh. To be eligible, MSEs must be registered as per the Ministry of Micro, Small and Medium Enterprises, Government of India, and have their head or corporate office in Ladakh.

The policy allows Qualified MSEs that bid within L1 + 15 percent of the lowest bidder, who is not a Qualified MSE, to match the L1 price and win up to 25 percent of the tendered value. This ensures fair competition and maintains quality and efficiency. The policy also includes provisions for proportional distribution of supply among eligible MSEs and designates the Department of Industries & Commerce, Ladakh, as the arbitrator in disputes, in line with the "Public Procurement Policy for MSEs Order 2012."

To encourage MSE participation in procurement, the policy provides several concessions, including exemption from Earnest Money, free tender sets, and a 25 percent concession on turnover conditions for public procurement by regional departments, agencies, or institutions. The policy, with its seal and signature, reflects the administration's dedication to creating a competitive and supportive environment for the MSEs of Ladakh, contributing to the sustainable development of the local economy.

#### **Ladakh Sustainable Industrial Policy 2022-27**

The Ladakh Sustainable Industrial Policy 2022-27, enacted on January 17, 2023, is designed to promote industrial development in the Union Territory of Ladakh while maintaining ecological balance. The policy focuses on economic growth through the development of key sectors such as agriculture, horticulture, Pashmina wool, medicinal plants, and tourism. It aims to create jobs and encourage entrepreneurship, aligning with Central Government initiatives.

Incentives form a key part of the policy, supporting new and existing enterprises, particularly Micro, Small, and Medium Enterprises (MSMEs), while promoting the use of eco-friendly technologies. A streamlined registration system ensures compliance with environmental regulations. The policy emphasizes infrastructure improvement, skill development, and regulatory simplification to improve the Ease of Doing Business.

Provisions are made for technological and skill enhancement, especially in handicrafts, handlooms, and food processing. The policy plans for an integrated online platform for employment and skill development, a distinct Startup Policy for innovation, and partnerships with research entities to improve industrial competitiveness.

A Single Window Facilitation System will expedite business clearances, and an Investment Promotion & Facilitation Cell will assist entrepreneurs. The policy sets clear timelines for application processing and requires the establishment of governance protocols.

Export promotion, trade fair participation, and reimbursements for expenses such as air freight and green technology are included. Subsidies will support MSME, Cooperative, and Farmer Producer Organization participation in national and international events, along with export incentives.

The policy also provides additional incentives for economically disadvantaged groups and establishes Grievance Redressal Committees and an ombudsman system for investor grievances.

Overall, the Ladakh Sustainable Industrial Policy 2022-27 seeks to encourage responsible industrial growth, fostering an environment for entrepreneurship and modernization while preserving Ladakh's environmental and cultural heritage.

## 4. Key Findings: Diagnostic Study of MSMEs in Ladakh

### 4.1 Overview

In the developed countries like US, the GDP contribution from the MSMEs ranges from 63 to 75%. In India, a decade ago, MSME sector was contributing around 18% of the GDP and today we stand at above 30%. These numbers indicate the sector is slowly becoming the backbone of our economy contributing significantly to employment generation, GDP growth, and industrial production. However, despite their immense potential, a considerable portion of MSMEs in India operates informally, facing challenges such as limited access to credit, lack of market linkages, and vulnerability to regulatory compliance burdens. Recognizing the importance of formalization for the growth and sustainability of MSMEs, policymakers, industry stakeholders, and researchers have been exploring innovative approaches to facilitate the formalization process. If we see from the point of view of three parameters: i) To become a five trillion economy ii) To retain India as the fastest growing economy in the world iii) To create record number of job opportunities, the only possible solution is MSME.

MSMEs in Ladakh are vital to the region's economy, contributing significantly to employment and socio-economic development. Predominantly driven by traditional sectors like handicrafts, handlooms, and agriculture, these businesses hold immense potential. However, several challenges such as geographical isolation, infrastructure limitations, and lack of access to finance hinder their growth. The diagnostic study aims to highlight key findings based on data and field observations, focusing on MSME challenges, sector-specific constraints, and areas for improvement. A brief outline is given below to chalk out the importance of MSMEs in Ladakh:

- ▶ **Sustainable Development:** Ladakh has about 320 clear sunny days and receives an average daily global solar radiation of 2022 kWh/m<sup>2</sup>/annum; these factors have made Ladakh a favorable spot for solar power generation in India. Ladakh's fragile environment requires sustainable business practices. MSMEs can focus on eco-friendly industries, such as organic farming, solar energy, and sustainable tourism, aligning with the region's ecological needs.
- ▶ **Economic Diversification:** Ladakh's economy relies heavily on tourism and agriculture, which are seasonal. MSMEs can provide alternative sources of income, especially in sectors like handicrafts, local products, and sustainable development, helping to reduce over-reliance on specific industries.
- ▶ **Employment Generation:** MSMEs are vital for creating local jobs. With limited large-scale industries in Ladakh, these small enterprises offer employment opportunities to local youth, helping to curb migration to other regions.
- ▶ **Preservation of Culture:** Ladakh's rich cultural heritage and traditional crafts can be promoted through MSMEs. Local artisans and craftspeople can produce goods that preserve the unique identity of the region, fostering both cultural pride and economic benefit.
- ▶ **Boosting Local Resources:** MSMEs utilize local resources efficiently, whether it's wool from pashmina goats, organic produce, or renewable energy. By leveraging these resources, MSMEs can contribute to the region's self-reliance and resilience.

**Some key industries to focus on in Ladakh are:**

- ▶ **Handicrafts and Handlooms:** Traditional Ladakhi crafts such as Pashmina wool production, weaving, and other textile-related activities. These industries not only preserve cultural heritage but also provide significant employment opportunities.
- ▶ **Food Processing:** Apricot and Seabuck-thorn farming and processing is a budding industry through which a range of products such as dried apricots, jams, and oils are produced.
- ▶ **Tourism and Hospitality:** Given Ladakh's unique landscapes and cultural richness, tourism is a major industry. MSMEs in this sector include homestays/guesthouses, travel agencies, and adventure tourism operators.
- ▶ **Animal Husbandry:** This sector includes the production of dairy products and the rearing of livestock, which are integral to the local economy. Trout fish farming is also being developed as a new venture. Ladakh is home to unique breeds such as the Changthangi goat, known for producing high-quality Pashmina wool, and the double-humped Bactrian camel. Other livestock includes yaks, Zanskari horses, and Ladakhi cattle. The Department of Animal and Sheep Husbandry is actively involved in genetic improvement programs, including crossbreeding with Karakul and Russian Merino sheep and Jersey cow.



- ▶ **Milk Production:** Ladakh produces approximately 26,935.09 metric tons of milk annually. The introduction of crossbred Jersey cows has significantly boosted milk production, Yak Cheese and Butter: There is potential for producing and exporting yak cheese and butter, which are gaining popularity globally.
- ▶ **Renewable Energy:** With a focus on sustainability, there are MSMEs involved in solar energy projects and other renewable energy initiatives. Ladakh has ~320 clear sunny days and receives an average daily global solar radiation of 2022 kWh/m<sup>2</sup>/annum; these factors have made Ladakh a favorable spot for solar power generation in India.
- ▶ **UT Ladakh has received GI Certifications** for Pashmina, Raktse karmo (Apricot), Sea buckthorn and wood carving. The GI Certification will help promote economic prosperity of producers of GI tag goods by ensuring quality standards and enhancing their demand in national and international markets.

## 4.2 Key Challenges

### Challenges Faced by MSMEs in Ladakh

#### ▶ Geographic and Climatic Challenges

Ladakh's extreme geography and climatic conditions pose several challenges for MSMEs, particularly in transportation, supply chain management, and market access. The region is cut off from the rest of the country for almost six months during winter, making it difficult to source raw materials and transport finished goods. The harsh weather conditions also limit the operational periods for many businesses.

- **Data:** Ladakh is inaccessible by road for up to 5 months a year due to heavy snowfall, affecting 60% of MSMEs reliant on external raw materials (Ladakh MSME Study, 2022).
- **Impact:** The cost of transporting goods to and from Ladakh is 30-40% higher compared to other parts of India.

#### ▶ Inadequate Infrastructure

Infrastructure limitations, particularly in transportation, electricity, and internet connectivity, severely restrict the efficiency and scalability of MSMEs. The lack of reliable power supply affects businesses dependent on continuous production processes, while poor internet connectivity limits digital growth and access to e-commerce platforms.

- **Data:** Nearly 55% of MSMEs reported disruptions due to irregular power supply, while 65% face connectivity issues hindering online business expansion (Ladakh Industrial Report, 2021).

#### ▶ Limited Access to Finance

Access to finance is one of the major barriers for MSMEs in Ladakh. The banking penetration in the region is low, and entrepreneurs face difficulties securing loans due to stringent collateral requirements, lack of credit history, and low financial literacy.

- **Data:** Only 18% of MSMEs have access to formal credit, and around 50% rely on personal savings or informal loans to run their businesses (NABARD Financial Inclusion Report, 2022).
- **Impact:** This limitation prevents businesses from scaling or investing in modern technologies and machinery.

#### ▶ Skill Gaps and Workforce Shortage

Ladakh has a limited pool of skilled labor, which constrains MSMEs from growing and adopting modern business practices. Additionally, the youth in Ladakh often migrate to larger cities for education and better job opportunities, leading to a shortage of skilled workers in the region.

- **Data:** 45% of surveyed MSMEs reported difficulties in hiring qualified employees, particularly in technical and managerial roles (Ladakh Skills Development Survey, 2022).
- **Impact:** The lack of skilled labor is particularly evident in sectors such as food processing, tourism, and renewable energy.

#### ► **Low Awareness of Government Schemes**

Despite the existence of several government programs aimed at promoting MSMEs, there is low awareness among entrepreneurs in Ladakh about these initiatives. This is compounded by the difficulty in accessing these programs due to administrative hurdles and the remoteness of the region.

#### ► **Need for Green Technology**

The adoption of green technology in the MSME sector in Ladakh has become increasingly important due to the region's unique environmental conditions and the global shift towards sustainable development. Ladakh's fragile ecosystem, high altitude, and extreme weather conditions make it an ideal location for implementing green technologies to mitigate environmental impacts. MSMEs, being a critical part of Ladakh's economy, can play a pivotal role in adopting eco-friendly practices, promoting sustainability, and harnessing Ladakh's abundant renewable energy resources.

### **Potential for Green Technology in Ladakh's MSME Sector**

#### **1. Renewable Energy (Solar, Wind, and Hydro)**

Ladakh's geographical advantages, such as high solar irradiance and strong wind potential, offer vast opportunities for the MSME sector to adopt renewable energy sources for power generation and operations.

- **Solar Energy:** With approximately 300 days of sunshine annually, Ladakh is ideal for solar power generation. MSMEs can adopt solar energy systems to power manufacturing units, reduce dependency on fossil fuels, and lower operational costs.
  - **Data:** Ladakh has the potential to generate over 30 GW of solar power, with several MSMEs already incorporating rooftop solar systems (MNRE Ladakh Energy Study, 2022).
- **Micro-Hydroelectric Projects:** Ladakh's rivers and streams provide opportunities for small and micro-hydro projects that can supply clean energy to local MSMEs, particularly in remote areas where grid access is limited.
  - **Data:** Ladakh's hydroelectric potential is estimated at 2.5 GW, with several micro-hydro plants already operating in remote regions (Ladakh Renewable Energy Report, 2022).

#### **2. Energy-Efficient Technologies**

Adopting energy-efficient technologies can help MSMEs reduce energy consumption, improve productivity, and minimize environmental impact. This can include energy-efficient lighting, machinery, and insulation techniques to save energy in manufacturing processes.

- **Data:** Approximately 60% of MSMEs in Ladakh reported high energy costs as a barrier to growth. Implementing energy-efficient equipment could reduce their energy consumption by 20-30% (Ladakh Industrial Energy Efficiency Study, 2021).

#### **3. Waste Management and Recycling**

Ladakh's MSME sector, especially those involved in food processing, tourism, and handicrafts, produces significant waste. The adoption of green technologies in waste management, such as composting, recycling, and using biodegradable materials, can help reduce the environmental footprint.

- ▶ **Composting and Organic Waste Management:** Agro-based MSMEs can adopt composting techniques for organic waste management, turning agricultural residues into organic fertilizers.
- ▶ **Recycling Initiatives:** MSMEs involved in packaging and manufacturing can benefit from recycling programs to minimize plastic use and adopt biodegradable alternatives.
  - **Data:** A study by the Ladakh Waste Management Authority (2022) indicated that only 15% of MSMEs practice systematic waste segregation and recycling, highlighting the need for greater adoption of green waste management technologies.

#### 4. Sustainable Tourism Practices

Tourism-related MSMEs, including homestays, hotels, and adventure tourism operators, can adopt green technologies to make the sector more sustainable. This includes the use of solar-powered heating systems, energy-efficient building designs, and waste-reduction practices.

- ▶ **Eco-Friendly Homestays:** MSMEs in the hospitality sector can reduce their carbon footprint by using renewable energy, efficient water management systems, and eco-friendly construction materials.
- ▶ **Adventure Tourism:** MSMEs in the adventure tourism industry can adopt sustainable practices, such as using electric vehicles, promoting zero-waste treks, and ensuring minimal environmental disruption.
  - **Data:** As per the Ladakh Tourism Green Survey (2022), 25% of tourism-related MSMEs have adopted green technologies, with the potential for 50% adoption by 2030.

#### 5. Organic and Sustainable Farming

MSMEs in the agriculture sector are increasingly focusing on organic farming practices to reduce the use of chemical fertilizers and pesticides. Organic farming not only contributes to sustainable land use but also opens up new markets for MSMEs.

- ▶ **Organic Certification:** Ladakh's organic farming movement is gaining momentum, with MSMEs participating in organic product certification programs, which enhances their marketability.
  - **Data:** Approximately 35% of MSMEs involved in agriculture are transitioning to organic farming practices, with growing demand for organic products in local and national markets (Ladakh Organic Agriculture Survey, 2023).

#### Challenges in Adopting Green Technologies

##### 1. High Initial Costs

The cost of setting up renewable energy systems, energy-efficient equipment, and sustainable infrastructure is often high for MSMEs. The lack of upfront capital and limited access to financing options restricts the widespread adoption of green technologies.

- ▶ **Data:** Over 70% of MSMEs cited high initial costs as a primary barrier to adopting green technologies (Ladakh MSME Green Tech Study, 2022).

##### 2. Lack of Technical Know-How

Many MSMEs lack the technical knowledge required to integrate green technologies into their operations. There is a need for skill development programs and technical assistance to enable businesses to adopt energy-efficient and renewable technologies.

- ▶ **Data:** Approximately 60% of MSMEs in Ladakh expressed a need for more training and technical support to effectively implement green technologies (Ladakh Skills Development Survey, 2022).

### 3. Limited Access to Finance

Despite the availability of government schemes promoting green technology, MSMEs in Ladakh face difficulties in accessing finance due to low awareness, complex application processes, and stringent collateral requirements.

- ▶ **Data:** Only 15% of MSMEs have accessed government subsidies or loans for green technology adoption (NABARD Financial Inclusion Report, 2022).

### 4.3 Government Support and Policy Initiatives

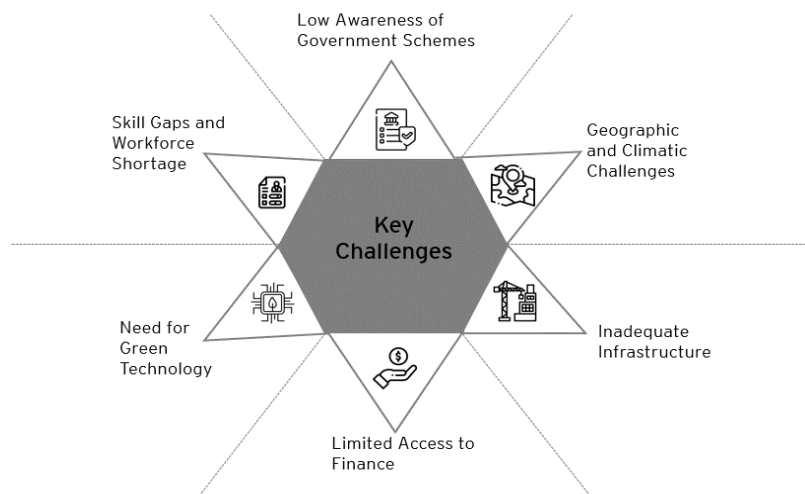
The Indian government and local authorities have introduced various schemes and incentives to promote green technology adoption in the MSME sector:

- ▶ **Prime Minister's Employment Generation Programme (PMEGP):** MSMEs in Ladakh can avail financial assistance to adopt green technologies under this scheme.
- ▶ **Credit Linked Capital Subsidy Scheme (CLCSS):** Provides a subsidy for MSMEs to upgrade their technology, including energy-efficient and renewable energy technologies.
- ▶ **Ladakh Renewable Energy Development Agency (LREDA):** LREDA plays a key role in promoting renewable energy adoption among MSMEs, particularly in solar and hydro projects.
- ▶ **Green MSME Scheme:** This central government scheme offers financial incentives and training for MSMEs to adopt sustainable practices and reduce their carbon footprint.
  - **Data:** Ladakh has seen a 25% increase in MSME participation in renewable energy projects since 2020, supported by LREDA and government schemes (LREDA Report, 2023).

### 4.4 Opportunities and Recommendations

- ▶ **Access to Finance:** Providing low-interest loans and subsidies specifically targeted at green technology adoption can encourage MSMEs to invest in sustainable practices.
- ▶ **Skill Development:** Offering training programs on the implementation and maintenance of green technologies can help MSMEs overcome technical barriers.
- ▶ **Public-Private Partnerships:** Collaborating with private sector companies and NGOs to facilitate green technology access and knowledge sharing can accelerate adoption.

- **Incentives for Sustainable Practices:** Government incentives for MSMEs that adopt eco-friendly technologies, such as tax rebates or easier access to credit, can promote greener operations.



### ***Key Challenges***

## **Sector-Specific Constraints**

### **1. Handicrafts and Handlooms**

The handicraft and handloom sector is one of the traditional pillars of the Ladakhi economy, with products like Pashmina shawls, carpets, and woodcrafts being highly regarded. However, this sector faces several constraints:

- **Raw Material Access:** Handicraft artisans rely heavily on external raw materials like wool and dyes. Due to transportation challenges, these materials are either costly or unavailable during the winter months.
- **Market Access:** Artisans struggle to market their products beyond local markets, and there is a lack of adequate branding to promote Ladakhi crafts at national and international levels.
  - **Data:** Over 40% of artisans reported that transportation costs inflate the price of raw materials by 35% (Ladakh Handicrafts Report, 2022)

### **2. Agro-based Industries**

Agriculture in Ladakh is primarily focused on barley, wheat, and apricots. Agro-based MSMEs, particularly in food processing, face difficulties due to limited processing infrastructure, poor cold storage facilities, and a short growing season.

- **Cold Storage and Processing Facilities:** The absence of modern storage infrastructure results in post-harvest losses, particularly in the apricot industry.
  - **Data:** Post-harvest losses in the apricot industry are estimated at 20-30% annually due to inadequate storage (Ladakh Agriculture Diagnostic Study, 2022).
- **Market Linkages:** Agro-based products from Ladakh face challenges in reaching larger markets due to the high cost of logistics.

### 3. Tourism

Tourism is one of the fastest growing sectors in Ladakh, providing significant opportunities for MSMEs in hospitality, adventure tourism, and souvenir sales. However, the growth of tourism-related MSMEs is constrained by the seasonal nature of tourism and the lack of infrastructure to handle a large influx of visitors.

- ▶ **Data:** Tourism contributes 45% to the GDP of Ladakh, but only 20% of MSMEs directly benefit from the sector (Ladakh Tourism Report, 2023).

### 4. Renewable Energy

Ladakh has significant potential for renewable energy projects, particularly in solar and hydroelectric power. However, MSMEs in this sector face challenges in terms of technical expertise, financing for large-scale projects, and regulatory hurdles.

- ▶ **Data:** Only 5% of MSMEs are involved in renewable energy projects, despite the region having the potential to generate over 30 GW of solar power (MNRE Ladakh Energy Study, 2022).

### Opportunities and Potential Interventions

Despite these challenges, Ladakh's MSMEs have immense potential for growth with targeted interventions:

- ▶ **Improved Infrastructure:** Investing in roads, power supply, and internet connectivity can significantly improve the operating environment for MSMEs.
- ▶ **Skill Development Programs:** Tailored training programs focusing on modern business practices and technical skills can help bridge the skill gap.
- ▶ **Access to Finance:** Simplified lending processes, increased penetration of banking services, and awareness about government credit schemes can alleviate financial constraints.
- ▶ **Promotion of Local Products:** Government and private sector initiatives to promote Ladakhi handicrafts, agro-products, and tourism at national and international levels can boost MSMEs.

MSMEs in Ladakh are the backbone of the region's economy, offering immense potential for economic development. However, several challenges related to infrastructure, finance, skills, and market access need to be addressed. With appropriate interventions, Ladakh's MSMEs can be a key driver of sustainable development, leveraging the region's unique resources and strategic location.

### Current Landscape

- ▶ **PMEGP Scheme:** Under the scheme, 723 units have been sanctioned from FY 2020-21 till August 2024 with a subsidy amount of Rs. 32.8 cr.
- ▶ **PMFME Scheme:** Under the scheme, 64 units have been sanctioned with a subsidy amount of Rs. 3.06 cr.
- ▶ **PM Vishwakarma Scheme:** A total of 2663 number of cases have been approved by Screening.
- ▶ **Industrial Development Scheme 2017:** Incentives provided for industrial units in Ladakh, with Rs. 9.92 crore disbursed to 8 units for plant and machinery investments.
- ▶ **Land Allotment Policy:** Currently being finalized, will allocate 40% of land in Ladakh's Industrial Areas for priority sector industries. Additionally, 10% of the land will be set aside for startups, and another 10% will be reserved for underprivileged groups, including women, people with disabilities, and all third genders.
- ▶ **MSMEs registered under UDYAM in UT Ladakh:** 11,354 no. of units have been registered as MSMEs in UT Ladakh (Leh: 7170; Kargil: 4184). Manufacturing: 2,683; Service: 4,549; Trading: 4,167. Micro units: 11234, Small units: 118 & Medium units: 2. Employment



generated: Approx. 43,699 individuals across UT Ladakh as per data available in Udyam portal.

- ▶ **Ladakh Procurement Policy for MSMEs**, introduced in 2020, aims to support purchases from qualified Micro and Small Enterprises (MSEs) by various departments, Public Sector Undertakings (PSUs), and agencies/institutions supported by the UT Ladakh Administration. Under this policy, if a qualified MSE bids within 15% of the lowest bid (L1) and the L1 bid is from a non-MSE, the MSE can supply up to 25% of the total tendered value, provided they agree to match the L1 price.
- ▶ **UT Ladakh announced the Ladakh Sustainable Industrial Policy 2022-27 on January 17, 2023.** The procedural guidelines for this policy are currently being finalized. This policy aims to achieve carbon neutrality and promote employment by fostering entrepreneurship.

## 5. Recommendations and Interventions proposed

### 5.1 Buyer Seller Meets

#### 5.1.1 Problem Statement

This project aims to establish dedicated stalls for Ladakhi MSMEs in fairs and exhibitions across India, in conjunction with the "Brand Ladakh" initiative. By converging with existing branding efforts, the project will enhance visibility, market access, and create a cohesive identity for Ladakhi products. Additionally, an annual Buyer-Seller Meet (BSM) will be held at Delhi's Dilli Haat under the "Ladakh Pavilion," providing 1000 artisans a platform to showcase their products to national and international buyers.

- ▶ **Limited Exposure:** MSMEs in Ladakh face challenges in reaching wider markets due to geographical isolation and lack of marketing resources.
- ▶ **Financial Constraints:** While the UT provides a full subsidy, the proposal to introduce a 50% contribution from the RAMP indicates a need for shared financial responsibility to ensure sustainability.
- ▶ **Brand Recognition:** Despite the 'Brand Ladakh' initiative, many potential consumers across India remain unaware of the unique products offered by Ladakhi MSMEs.
- ▶ **Operational Support:** The logistics of participating in national exhibitions can be daunting for small enterprises, which may lack the necessary infrastructure or expertise.

#### 5.1.2 Project Proposal

The initiative will organize two thematic events annually at Dilli Haat in New Delhi, under the "Ladakh Pavilion," creating direct connections between Ladakhi MSMEs and larger consumer markets, wholesalers, and retailers and to promote local products and provide market exposure for 1000 artisans

The project will involve:

- ▶ **Thematic Buyer-Seller Meets (BSMs):** Two annual events at Dilli Haat themed around Ladakhi products (crafts, textiles, organic products, etc.), offering a comprehensive market engagement opportunity for Ladakhi artisans to connect with potential buyers.
- ▶ **Convergence with 'Brand Ladakh':** The events will align with the "Brand Ladakh" initiative to ensure a cohesive identity, standardized branding, and promotion across India.
- ▶ **Develop a comprehensive marketing strategy** to effectively promote 'Brand Ladakh' and showcase the unique features and benefits of local products.
- ▶ **Provide logistical support** to participating MSMEs, including assistance with transportation, setup, and staffing of the stalls.
- ▶ **Organize buyer-seller meets** and networking events to facilitate direct interactions between Ladakhi producers and potential customers.

- ▶ **Conduct market research** to identify emerging trends, consumer preferences, and potential growth opportunities for Ladakhi products in different regions of India.
- ▶ **Establish a monitoring and evaluation framework** to track the performance and impact of the initiative, ensuring continuous improvement and adaptation to changing market conditions.

### 5.1.3 Design Approach and Methodology

The "Made in Ladakh" project aims to establish stalls for MSME units from the Union Territory of Ladakh at Dilli Haat, promoting local products under the 'Brand Ladakh' initiative. The design approach and methodology for this intervention will ensure effective execution, sustainability, and measurable impact.

- ▶ **Annual Buyer-Seller Meets (BSMs):** Organizing two themed Buyer-Seller Meets annually at Dilli Haat in New Delhi. The Ladakh Pavilion will offer a unique platform for MSMEs to showcase their products, promote sales, and build long-term business relationships with buyers.
- ▶ **Convergence with 'Brand Ladakh':** Ensure alignment with the "Brand Ladakh" initiative to enhance brand consistency, promote Ladakh as a unique producer of artisanal and sustainable products, and leverage existing branding efforts.

### Approach and Methodology

The project's approach integrates market promotion, capacity building for MSMEs, and strategic partnerships to ensure sustained impact.

- ▶ **Market Research and Planning**
  - **Stakeholder Consultation:** Engage with key stakeholders, including MSME associations, artisan groups, and government officials, to ensure alignment with local needs and market potential.
- ▶ **Stall Setup and Subsidy Mechanism**
  - **Logistics and Coordination:** Provide logistical support to MSMEs, including transportation of goods, stall setup, and marketing materials.
- ▶ **Thematic Buyer-Seller Meets (BSMs)**
  - **Event Planning and Coordination:** Organize two thematic Buyer-Seller Meets per year at the Ladakh Pavilion at Dilli Haat, focusing on key product themes (e.g., textiles, crafts, organic products).
  - **Marketing and Promotion:** Promote the events through digital marketing, social media, and collaborations with influencers and media outlets to attract buyers and visitors.
  - **Business Networking:** Facilitate B2B meetings between MSMEs and national and international buyers to establish long-term market linkages.
- ▶ **Convergence with Brand Ladakh**
  - **Standardized Branding and Packaging:** Ensure that all participating MSMEs use the "Brand Ladakh" logo and follow standardized branding guidelines for visual consistency.
  - **Storytelling and Cultural Promotion:** Integrate storytelling about Ladakh's culture, heritage, and sustainable practices into the promotion of the stalls and events, enhancing the appeal of the products.
- ▶ **Monitoring and Evaluation:**
  - Establish key performance indicators (KPIs) to measure the success of the intervention. This includes tracking sales generated at exhibitions, participant satisfaction levels, and overall brand visibility achieved through media coverage.
- ▶ **Feedback Mechanism:**

- Implement a structured feedback process post-exhibition to gather insights from participants regarding their experiences, challenges faced, and suggestions for improvement in future events.

By adopting this design approach and methodology, the "Made in Ladakh" initiative aims to create a robust platform for MSMEs in Ladakh to showcase their products effectively while fostering economic growth in the region through increased market access and brand recognition.

#### 5.1.4 Usage of ICT/ Innovative Technology Towards Project Implementation

- ▶ Use social media channels, email marketing, and Google Ads to promote the MSME stalls and thematic events at Dilli Haat.
- ▶ Leverage the "Brand Ladakh" digital presence to create targeted campaigns aimed at buyers, influencers, and consumers interested in artisanal and sustainable products.
- ▶ Facilitate online sales for MSMEs participating by integrating e-commerce platforms where buyers can place orders digitally. This will help MSMEs extend their market reach beyond physical events.
- ▶ Use QR codes on product stalls to redirect customers to an online store, enabling seamless transactions and building a digital customer base.
- ▶ Introduce virtual B2B meetings for MSMEs and buyers who may not be able to attend physical events. This will help extend the reach of Ladakh's artisans to international buyers and wholesalers.
- ▶ Use video conferencing tools to facilitate product demonstrations and negotiations.

#### 5.1.5 Project Cost and contribution of state towards it

Annual Buyer Seller Meets shall be held at the 'Ladakh Pavillion' at Dilli Haat for 1000 artisans. The Buyer Seller meets will be organized twice a year at a unit cost of Rs. 2.5 Crores per event making the total cost of the intervention Rs. 5.00 Crore.

#### *Total Project cost with state contribution and demand from RAMP (in Cr. INR)*

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Buyer Seller Meets	5	5.00
<b>Total</b>		<b>5</b>	<b>5.00</b>

#### *Breakup of total cost for the next 2 years (in Cr. INR)*

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
1	Buyer Seller Meets	2.5	2.5	5

#### 5.1.6 Estimated Impact of the Project/Scheme/Proposal

- ▶ **Strengthening of Artisans-** Around 1000 Artisans will be given the opportunity to showcase their products and be part of this Mega Event.
- ▶ **Increased Market Access and Revenue:** MSMEs will gain access to high-traffic national markets, leading to increased sales and revenue. The direct exposure to larger consumer bases and retailers will enable them to scale operations.
- ▶ **Promotion of Ladakhi Heritage:** By showcasing traditional Ladakhi products in national fairs and exhibitions, the project will promote Ladakh's cultural heritage, creating awareness about its unique craftsmanship, textiles, and artisanal goods.
- ▶ **Empowerment of Artisans and Youth:** The project will empower local artisans, especially women and youth, by providing them with opportunities to showcase their products and build sustainable businesses.

- ▶ **Brand Recognition for Ladakh:** The convergence with "Brand Ladakh" will create a unified brand identity for Ladakhi products, increasing recognition and demand in national and international markets.
- ▶ **Repeat Participation and Long-Term Partnerships:** By connecting MSMEs with buyers, wholesalers, and retailers, the project will foster long-term business relationships, leading to repeat participation in future exhibitions and continuous market growth.

#### 5.1.7 Plan for Strengthening M&E Framework pertaining to the Project

- ▶ **Sales and Revenue Growth:** Monitor the increase in sales, revenue, and market access resulting from the participation in the mega events
- ▶ **Buyer-Seller Interactions:** Track the number of successful buyer-seller meetings, product orders, and long-term partnerships established during BSMs.
- ▶ **Brand Awareness:** Measure the increase in brand recognition for "Brand Ladakh" based on social media engagement, website traffic, and consumer surveys.

### 5.2 Brand Ladakh stall in Bangalore/Brand Ladakh at Airports

#### 5.2.1 Problem Statement

Ladakh is renowned for its unique handicrafts, handlooms, and food products, yet local artisans face challenges in accessing larger markets. Due to geographical isolation and lack of exposure, their products often remain limited to local buyers or tourists. Without a stable platform for showcasing their crafts in high-demand urban markets, artisans struggle with low incomes, inadequate marketing channels, and difficulties in scaling their businesses.

Bangalore, being a cosmopolitan city with a high concentration of consumers interested in artisanal and handmade products, presents an ideal location for Ladakhi artisans to expand their market. However, high rental costs in prime retail areas create significant barriers for individual artisans to set up shop, limiting their potential market exposure.

The region faces significant challenges in accessing wider markets, leading to limited visibility and revenue generation for its artisans and producers. Despite growing interest in Ladakhi products, there is no continuous, stable platform for promoting and selling these goods in high-footfall areas such as airports. By establishing well-placed stalls at major airports, Ladakh can create a gateway for its local products to reach a national and international audience, improving market access and providing a sustainable income for local producers.

#### 5.2.2 Project Proposal

**Project 1: Brand Ladakh stall setup in Bangalore-** This project proposes establishing a "Brand Ladakh" stall in a prime location in Bangalore. The stall will offer artisans from Ladakh a platform to showcase and sell their handicrafts, handlooms, and food-processed products for two years. This Public-Private Partnership (PPP) model will be spearheaded by the Industries & Commerce Department of UT Ladakh, ensuring that artisans benefit from the Ladakh government's support for refurbishment and space creation. The stall will also employ two full-time resources to manage day-to-day operations and help vendors establish a long-term presence in Bangalore.

**Project 2: Brand Ladakh at Airports-** The project proposes setting up permanent stalls at three major airports—Delhi, Mumbai, Srinagar, and Leh—to promote and sell Ladakhi handicrafts, handlooms, and food-processed products. Each stall will operate under the 'Brand Ladakh' initiative, which will showcase the rich cultural heritage of Ladakh and provide artisans and producers with a stable platform for business growth. The stalls will be managed by the Industries & Commerce Department of UT Ladakh and will function for two years initially, with the potential for extension based on performance and demand.

#### 5.2.3. Design, Approach & Methodology

##### **Project 1: Brand Ladakh stall setup in Bangalore**

- ▶ **Stall Location:**
  - A prime retail location in Bangalore will be identified, targeting areas frequented by tourists, expats, and high-income consumers (e.g., MG Road, Brigade Road, Indiranagar).

► **Rent and Refurbishment:**

- The government of Ladakh will contribute to the refurbishment of the stall space, including interior design reflecting Ladakhi culture. The stall will be rented at INR 5,00,000 per month for two years.

► **Product Categories:**

- **Handicrafts:** Ladakhi wooden carvings, metalwork, thangka paintings, etc.
- **Handlooms:** Pashmina shawls, woolen garments, and traditional Ladakhi textiles.
- **Processed Foods:** Apricot-based products, seabuckthorn juice, dried fruits, and traditional Ladakhi spices.

► **Management Structure:**

- The stall will be managed by the Industries & Commerce Department of UT Ladakh in partnership with local vendors.
- Two full-time employees will be hired to run the stall, manage inventory, handle transactions, and liaise with artisans in Ladakh.

► **Vendor Participation:**

- Artisans and small-scale producers from Ladakh will supply products to the stall. The PPP model ensures shared responsibilities: vendors will cover product transport, and the government will provide stall space and refurbishment.

► **Marketing Strategy:**

- The "Brand Ladakh" stall will use both physical and digital marketing strategies, including social media promotion, collaborations with local influencers, and participation in local Bangalore events and festivals.

**Project 2: Brand Ladakh at Airports-**

► **Stall Setup:**

- Design the stalls to reflect Ladakh's culture, with a focus on eco-friendly materials and traditional Ladakhi aesthetics.
- The products displayed will include a mix of handicrafts (Pashmina shawls, apricot wood carvings), handlooms (woolen rugs, textiles), and food products (apricot jam, sea buckthorn juice).

► **Operation and Staffing:**

- Hire one trained resource at each location to manage daily operations, customer engagement, inventory, and sales.
- Monthly remuneration for each resource: INR 75,000.
- Coordinate with local producers and artisans for regular product supply.

► **Product Sourcing:**

- Direct engagement with local Ladakhi artisans, cooperatives, and food processors for product sourcing.
- Quality control measures to ensure all products adhere to high standards, maintaining authenticity and value.

► **Marketing & Promotion:**

- Leverage the 'Brand Ladakh' identity to create awareness among travelers.

- Collaborate with airport authorities for visibility, including promotions through airport digital and print media.
- Use social media and e-commerce platforms to complement physical sales.

#### 5.2.4 Usage of ICT/Innovative Technology Towards Project Implementation

- ▶ **Point of Sale (POS) Systems:** Implementing advanced POS systems at the "Brand Ladakh" stalls for efficient sales transactions, inventory management, and data collection on customer purchases.
- ▶ **Digital Marketing:** Using social media, email marketing, and online advertising to promote the "Brand Ladakh" stalls and attract a wider audience to the physical locations.
- ▶ **E-Commerce Integration:** Developing an online storefront parallel to the physical stalls, allowing for wider reach and online sales of Ladakhi products.
- ▶ **Customer Relationship Management (CRM):** Employing CRM software to manage customer interactions, feedback, and loyalty programs, enhancing the overall customer experience.
- ▶ **Analytics and Reporting Tools:** Utilizing data analytics tools to monitor sales trends, customer preferences, and stall performance, aiding in strategic decision-making.
- ▶ **Inventory Tracking:** Using IoT devices for real-time inventory tracking and restocking alerts, ensuring that the stalls are always adequately supplied.
- ▶ **Payment Gateways:** Integrating secure, multi-channel payment gateways to offer customers various payment options, including digital wallets and contactless payments.

#### 5.2.5 Project Cost and Contribution of State towards it

The Brand Ladakh set up in Bangalore and the airport will be operationalized in the 1<sup>st</sup> year with sustained operations across all 2years of the implementation of the RAMP Program.

The Brand Ladakh stall in Bangalore will be set up at a cost of Rs. 5 Lakhs per month for 2 years, making it a total of Rs. 1.2 Crores. Two resources shall also be hired at a rate of Rs.75,000 per month for two years, totaling up to Rs. 36 lakhs.

The Brand Ladakh stalls at Delhi, Mumbai, Srinagar and Leh Airports shall also be set up at a cost of Rs. 10 Lakhs per month for 2 years, making it a total of Rs. 9.6 Crores. One resource shall also be hired at a rate of Rs.75,000 per month for two years to maintain each of the stalls at the three airports, totaling up to Rs. 72 lakhs.

#### **Total Intervention budget for 2 years (In Cr. INR)**

S. No.	Intervention	Total Budget for 2 years	Demand from RAMP
1	Rent for 'Brand Ladakh' stall in Bangalore	1.20	1.20
2	Hiring of 2 resources for 'Brand Ladakh' stall in Bangalore	0.36	0.36
3	Establish "Brand Ladakh" stalls at Delhi, Srinagar, Mumbai and Leh airports	9.60	9.60
4	Hiring of resources for manning airport stalls	0.72	0.72
<b>Total</b>		<b>11.88</b>	<b>11.88</b>



**Intervention Breakup of total cost for the next 2 years (in Cr. INR)**

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Brand Ladakh stall	0.78	0.78	1.56
2	Brand Ladakh stall at airports	5.16	5.16	10.32

**5.2.6 Estimated Impact of the Project/Scheme/Proposal**

**Project 1: Brand Ladakh in Bangalore**

► **Economic Impact:**

- The "Brand Ladakh" stall will provide a stable platform for Ladakhi artisans over two years to sell their products directly in the Bangalore market.

► **Cultural Exposure:**

- The initiative will promote Ladakhi culture, crafts, and food, creating brand recognition for "Brand Ladakh" in Southern India.
- The stall will create a broader awareness of Ladakhi products, which could result in long-term trade opportunities, including export potential.

► **Social Impact:**

- The project will support the preservation of Ladakhi traditions and skills by creating demand for traditional handicrafts and handlooms.
- Strengthened links between artisans in Ladakh and urban markets like Bangalore will reduce rural-to-urban migration by creating viable livelihoods in Ladakh.

**Project 2: Brand Ladakh at Airports**

► **Economic Impact:**

- An estimated increase of INR 1 crore in sales annually from the four stalls, benefiting over 500 local artisans and producers directly.
- Enhanced market access for Ladakhi products to a customer base that includes domestic and international travelers.
- Improved income stability for artisans, reducing the risk of seasonal economic hardships.

► **Cultural Impact:**

- Increased visibility for Ladakh's unique cultural heritage through exposure to a global audience.
- Preservation and promotion of traditional handicrafts and handloom techniques, creating long-term employment opportunities in the region.

► **Tourism Impact:**

- The stalls will function as promotional hubs for Ladakh, encouraging tourism by showcasing the region's cultural and artisanal richness.

**5.2.7 Plan for Strengthening M&E Framework Pertaining to the Project**

► **Monitoring Frequency:**

- Monthly sales and inventory reports will be compiled to track the performance of each stall.
- Quarterly review meetings involving stakeholders (Industries & Commerce Department, artisans, and airport authorities) to assess challenges and opportunities.

► **Key Performance Indicators (KPIs):**

- Monthly sales per stall (target: INR 10,00,000 per month).
- Number of products sold (target: 500 units per month per stall).
- Customer satisfaction scores (target: 85% positive feedback).
- Revenue generation for local artisans (target: INR 50,00,000 per year).
- Employment generated (3 full-time jobs at stalls and indirect employment for artisans).
- Number of artisans/vendors involved in the programme (target: 50–70 artisans).
- Total sales revenue generated (target: INR 1.5 crore in the first year).
- Number of products sold per category (handicrafts, handlooms, processed foods).
- Customer footfall and satisfaction rates, monitored through feedback forms and surveys.
- Financial sustainability of the stall after the first year.

► **Evaluation Methodology:**

- Regular customer feedback and surveys to assess product popularity and service quality.
- Comparison of pre- and post-stall launch income for participating artisans.
- Mid-term evaluation after the first year to make necessary adjustments to the stall's operations and product offerings.

► **Strengthening M&E:**

- Implement digital inventory and sales tracking to monitor product movement and demand trends in real-time.
- Third-party audits of sales, financial management, and stall operations to ensure transparency and accountability.
- Collaboration with market researchers to evaluate the stalls' impact on tourism and Ladakhi cultural promotion.

## **5.3 MSME Facilitation Helpdesk**

### **5.3.1 Problem Statement**

Ladakh's MSMEs, despite their economic potential, are underperforming due to insufficient support. Without a dedicated MSME Facilitation Helpdesk, they face critical challenges: a lack of awareness about government support, difficulty accessing wider markets, limited financial services, a shortage of skilled labor, technological backwardness, daunting regulatory complexities, and a need for better networking. A helpdesk would address these issues by providing information, marketing support, financial guidance, skill development, technological assistance, regulatory compliance aid, and networking opportunities, fostering MSME growth and modernization.

### 5.3.2 Project Proposal

The Ladakh MSME Facilitation Helpdesk will deploy Business Facilitators within the Industries Department, Ladakh Administration to directly support MSMEs in handholding and capacity building. The performance of the facilitators will be monitored regularly on successful achievement of specific objectives that will have a tangible impact on the performance of MSMEs, resulting in overall economic growth through a multiplier effect.

Proactive engagement will be fostered at the unit level through workshops and training sessions and the Ladakh MSME Portal will be used to create an on-demand mechanism for consultations with the business facilitators. The facilitators will also be required to provide on-site assistance related to government schemes and other BDS for complete handholding.

The project will have the following structure:

1. An **export facilitation helpdesk** which will provide assistance on market research, export readiness assessments, compliance assistance, access to export financing
2. An **E-commerce helpdesk** that provides handholding services on marketing, operations, and compliance
3. A **financial services helpdesk** which provides handholding services on aspects like finance, access to financing options
4. An **MSME facilitation helpdesk** that will provide handholding services on government schemes, market linkages, and skill development programs, GIFT & SPICE, LEAN, ZED etc.

- ▶ Two senior resources for MSME Facilitation Helpdesk and 4 junior resources with 1 for export facilitation desk, 1 for e-commerce helpdesk and 2 for Financial services Helpdesk respectively shall be deployed at the Industries Department, Ladakh Administration to address the following competencies:
  - General Management and Credit Facilitation Consultant
  - Business & Financial Facilitation Consultant
  - Legal and Regulatory Facilitation Consultant
- ▶ The primary role of the facilitators will be to support MSMEs in accessing benefits as per the defined project deliverables.
- ▶ This support includes helping MSMEs complete forms, prepare necessary documents, and connect them with the appropriate agencies for both hard and soft interventions, ensuring the completion of project deliverables.
- ▶ The MSME Facilitation desk will bolster key sectors like pashmina wool, agriculture, horticulture, and tourism by offering access to advanced practices and technologies from leading national institutes.
- ▶ Preparation of a ready database of private local professionals will be onboarded on to the Ladakh MSME Portal for ready access by the MSME. It will include, but not limited to:
  - Chartered Accountants
  - Chartered Financial Analysts
  - Accountants
  - Engineers
  - Lawyers
  - Policy & Regulatory Professionals
  - Bankers
  - Architects

- Business Valuers
- M&E Experts
- Social Sector & ESG Experts

The establishment of the MSME Development and Facilitation Cell aims to bridge the identified gaps hindering growth in the MSME sector in Ladakh. By providing essential services and consulting expertise, it offers a holistic solution catering directly to the challenges that MSMEs face.

In response to the concerns raised by MSMEs, the proposal to establish the MSME Facilitation Helpdesk aims to provide tailored support services to foster growth and enhance performance. The primary objective is to create a robust institutional mechanism offering a comprehensive suite of services customized to the unique needs of MSMEs, thereby promoting sustainable progress and resilience.

By bridging identified gaps hindering MSME growth, the MSME Facilitation Helpdesk offers a holistic solution directly addressing the challenges faced by MSMEs. This initiative aims to promote economic growth, foster a conducive business environment, and empower MSMEs for sustainable development.

### 5.3.3 Design and Approach & Methodology

#### Export Facilitation Helpdesk

##### ► Market Research:

- Conduct in-depth analyses of potential export markets for local products by leveraging tools such as surveys, focus groups, and industry reports.
- Identify trends in consumer preferences and competitive landscapes to guide businesses in product positioning.

##### ► Export Readiness Assessments:

- Develop a standardized assessment tool to evaluate the current capabilities of businesses regarding their production capacity, quality standards, and logistical readiness.
- Provide tailored feedback to businesses based on assessment results.

##### ► Compliance Assistance:

- Create a checklist of regulatory requirements specific to different export markets (e.g., documentation, certifications).
- Offer workshops on compliance best practices and facilitate connections with legal experts when necessary.

##### ► Access to Export Financing:

- Identify financial institutions that specialize in export financing and create a database of available funding options.
- Organize informational sessions with banks and financial institutions to educate businesses about financing opportunities.

#### 2. E-Commerce Helpdesk

##### ► Marketing Support:

- Provide one-on-one consultations to help businesses develop effective online marketing strategies tailored to their target audience.
- Offer training on digital marketing techniques such as SEO, social media marketing, and email campaigns.

##### ► Operational Guidance:

- Assist businesses in setting up e-commerce platforms by providing step-by-step guidance on website development, inventory management systems, and customer service protocols.

- Create resource materials that outline best practices for managing online sales operations.
- ▶ **Compliance Training:**
  - Conduct workshops on legal requirements for operating an online business, including data protection regulations (GDPR) and consumer rights laws.
  - Provide templates for terms of service and privacy policies that comply with legal standards.

### **3. Financial Services Helpdesk**

- ▶ **Financial Literacy Workshops:**
  - Organize regular workshops focused on topics such as budgeting, cash flow management, accounting principles, and financial reporting.
  - Use case studies from successful local businesses to illustrate key financial concepts.
- ▶ **Access to Financing Options:**
  - Compile a comprehensive guide detailing various funding sources available to MSMEs (government grants, loans from banks, venture capital).
  - Facilitate connections between entrepreneurs and potential investors or lenders through networking events.
- ▶ **Budgeting and Forecasting Assistance:**
  - Offer personalized consultations where entrepreneurs can receive guidance on creating realistic budgets based on their business models.
  - Provide tools or software recommendations for financial forecasting.

### **4. MSME Facilitation Helpdesk**

- ▶ **Government Scheme Awareness:**
  - Create informational materials that outline available government schemes like GIFT (Goods & Services Integrated Framework), SPICE (Scheme for Promotion of Industry), LEAN (Lean Manufacturing Competitiveness), and ZED (Zero Defect Zero Effect).
  - Organize seminars featuring guest speakers from government agencies who can explain the application processes for these schemes.
- ▶ **Skill Development Programs:**
  - Collaborate with training institutes to offer skill development programs tailored to the needs of local industries (e.g., handicrafts, agriculture).
  - Implement mentorship programs where experienced entrepreneurs can guide newer business owners through skill-building initiatives.
- ▶ **Market Linkages:**
  - Establish partnerships with larger companies or distributors who can serve as potential buyers for local products.
  - Create a database of market opportunities and facilitate introductions between MSMEs and potential clients or partners.

#### **5.3.4 Usage of ICT/ Innovative Technology towards project implementation**

The Ladakh MSME Portal will serve as the central platform through which the Ladakh MSME Facilitation Helpdesk deliver IT services. Utilizing cutting-edge technology, the portal provides a comprehensive digital solution for the MSME Ecosystem in Ladakh. It encompasses a Web Portal, a Mobile Application (Android/iOS), and is managed via the Portal Control Centre at the Industries Department, Ladakh Administration. Within the portal, the Facilitation Helpdesk Module will be instrumental for tracking performance and measuring consultants' achievements against established

targets and KPIs. Facilitator also be equipped with technology tools such as tablets and Facilitation Dashboards to enhance service delivery.

To further bolster effective and strong ICT adoption, the IT infrastructure at the Industries Department, Ladakh Administration will undergo enhancements. A detailed needs assessment will be carried out to identify essential IT infrastructure requirements within the Department. Based on this assessment, necessary equipment such as tablets, laptops, printers, scanners, and other devices (as specified in the activity matrix) will be supplied to the Helpdesk.

### 5.3.5 Project Cost and Contribution of State towards it.

The Ladakh MSME Facilitation Helpdesk will be operationalized in the 1<sup>st</sup> year with sustained operations across all 2 years of the implementation of the RAMP Programme.

Two senior resources at the rate of Rs. 3,30,474 per month for MSME Facilitation Helpdesk and 4 junior resources at the rate of Rs. 2,82,405 per month with 1 for export facilitation desk, 1 for e-commerce helpdesk and 2 for Financial services Helpdesk respectively shall be hired. These are based on NICSI rates.

#### **Total Intervention budget for 2 years (In Cr. INR)**

S. No.	Intervention	Total Budget for 2 years	Demand from RAMP
1	Setting up MSME Facilitation Desk	4.30	4.30
<b>Total</b>		<b>4.3</b>	<b>4.3</b>

#### **Interventions Breakup of total cost for the next 2 years (in Cr. INR)**

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Setting up of MSME Facilitation desk	2.15	2.15	<b>4.3</b>

### 5.3.6 Estimated Impact of the Project/ Scheme/Proposal

The each of the 6 resources will be catering to about 25 MSMEs per month, making the total of around 3600 MSMEs being impacted over 2 years.

- ▶ **Increased Access to Finance and Government Schemes:** MSMEs in Ladakh often struggle to secure traditional financing due to limited credit histories or insufficient collateral. The Ladakh MSME Facilitation Helpdesk will close this gap by offering comprehensive financial guidance and support to local MSMEs.
- ▶ **Enhanced Entrepreneurship:** The Ladakh MSME Facilitation Helpdesk will act as an incubator for entrepreneurship, providing the necessary guidance and support, thereby increasing the number of MSMEs and nurturing an entrepreneurial culture within the region.
- ▶ **Increased Employment Opportunities:** The establishment and expansion of MSMEs through the helpdesk are anticipated to create more job opportunities, contributing to the reduction of unemployment, enhancing livelihoods, and promoting a more inclusive and equitable economy in Ladakh.
- ▶ **Economic Growth:** The Ladakh MSME Facilitation Helpdesk will play a significant role in bolstering the growth and diversification of MSMEs, which in turn will lead to higher tax revenues, improved infrastructure, and a better quality of life for the local population.
- ▶ **Skill Development:** Addressing the skills gap in the MSME sector is a key goal of the Ladakh MSME Facilitation Helpdesk, which aims to provide extensive skill development training to entrepreneurs and their workforce.

- ▶ **Innovation and Technology Adoption:** The helpdesk will encourage MSMEs to innovate and integrate new technologies by connecting them with experts, research institutions, and technology partners, fostering a collaborative environment for knowledge exchange and technological advancement.
- ▶ **Reduced Business Failures:** The Ladakh MSME Facilitation Helpdesk will assist MSMEs in overcoming common obstacles that lead to business failures by providing targeted support and addressing the underlying causes, thus improving business longevity and sustainability.
- ▶ **Increased Networking:** By facilitating networking opportunities, the Ladakh MSME Facilitation Helpdesk will enable MSMEs to compete on regional, national, and global levels, encouraging partnerships and collaboration.

### 5.3.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal

The MSME Facilitation Helpdesk, serving as the central hub for business facilitation, will execute RAMP interventions and extend its services throughout the UT. Under the oversight of the Ladakh Administration, the helpdesk's performance will be systematically assessed through:

- ▶ Regular evaluations against established KPIs to gauge the helpdesk's effectiveness and advancement.
- ▶ Continuous refinement of data gathering techniques.
- ▶ Routine on-site assessments, progress evaluations, and milestone monitoring.
- ▶ A feedback system allowing stakeholders to comment on the project's efficacy and propose enhancements.

## 5.4 Workshops and Trainings for Artisans in Branding and Marketing

### 5.4.1 Problem Statement

As a subset of the Micro, Small, and Medium Enterprises (MSMEs), Ladakh artisans face unique challenges in branding and awareness. Ladakh's artisans create products with deep cultural significance and unparalleled craftsmanship. However, their potential remains untapped due to a lack of branding and market presence.

The primary issue confronting Ladakh artisans is the absence of a strong brand identity that resonates with a broader audience. This lack of branding results in several detrimental effects:

- ▶ **Limited Market Access:** Without a recognizable brand, Ladakh artisans struggle to access and penetrate markets beyond their local communities. This restricts their potential customer base and inhibits their ability to scale operations and increase sales.
- ▶ **Undervaluation of Crafts:** The absence of branding leads to a lack of appreciation for the true value of Ladakh crafts. Consumers are often unaware of the time, skill, and cultural stories embedded in each piece, resulting in a willingness to pay prices that do not reflect the artisans' efforts and craftsmanship.
- ▶ **Competition with Mass-Produced Goods:** In a market flooded with mass-produced items, Ladakh artisans find it challenging to differentiate their authentic, handcrafted products. Without a distinct brand identity, their crafts risk being overshadowed by cheaper, less unique alternatives.
- ▶ **Cultural Erosion:** The lack of awareness and branding not only affects the economic well-being of the artisans but also poses a threat to the preservation of Ladakh's cultural heritage. As younger generations witness the undervaluing of traditional crafts, they may be less inclined to learn and carry on these artisanal practices.
- ▶ **Sustainability Concerns:** Many Ladakh crafts are produced using sustainable methods and materials, contributing to environmental conservation. However, the lack of branding around these eco-friendly practices fails to attract a growing segment of consumers who prioritize sustainability in their purchasing decisions.



### 5.4.2 Project Proposal

The project is designed to empower the artisans of Ladakh by enhancing their market reach and recognition. Workshops and trainings that provide guidance and support for artisans to connect with larger markets, improving sales and brand presence shall be organized.

#### Project 1: Workshops

This program aims to address these challenges by providing tailored workshops and strategic partnerships to elevate their crafts to a prominent market position, ensuring sustainable growth and cultural preservation. 3 workshops per year for 2 years in the summer months shall be organized.

- ▶ To establish a strong brand identity for Ladakh artisans and their crafts.
- ▶ To enhance the digital and social media presence of Ladakh artisan products.
- ▶ To increase the market share and revenue of Ladakh artisans through targeted marketing strategies.
- ▶ To preserve and promote the cultural heritage of Ladakh through its crafts.

#### Project 2: Trainings

The Branding and Marketing a comprehensive training program designed to equip MSMEs in Ladakh with the necessary skills to establish a strong market presence. Recognizing the unique cultural value of Ladakh's artisanal products, the project aims to enhance their brand identity and expand their market reach through targeted branding and marketing strategies. Three 5-day trainings for 10 participants each per year for 2 years will be organised.

- ▶ To develop the branding and marketing capabilities of Ladakh MSMEs.
- ▶ To increase the market share and revenue of Ladakh MSMEs through improved brand recognition.
- ▶ To promote the cultural heritage of Ladakh through its artisanal products.

BMEI will offer a series of training sessions tailored to the needs of Ladakh MSMEs. The project will focus on practical skills and strategies in branding, digital marketing, and market outreach, with an emphasis on leveraging the unique cultural aspects of Ladakh's crafts.

#### Training Modules

- ▶ **Brand Identity Creation:** Workshops on developing a compelling brand story, logo design, and product packaging that reflects the cultural richness of Ladakh.
- ▶ **Digital Marketing Mastery:** Training on using digital tools, including website development, e-commerce platforms, and social media marketing to reach a wider audience.
- ▶ **Market Engagement Strategies:** Sessions on market research, customer segmentation, and engagement tactics to effectively target and retain customers.

### 5.4.3 Design Approach and Methodology

Approach and Methodology for Conducting Branding and Marketing Workshops and Trainings in Ladakh

- ▶ **Community-Centric Engagement:** The workshops and trainings will be designed with a deep understanding of the Ladakh community, ensuring that the content is culturally sensitive and relevant. The approach will involve active participation from local artisans, community leaders, and stakeholders to foster a collaborative environment.
- ▶ **Tailored Content Delivery:** The workshop and training content will be customized to address the specific needs and challenges faced by Ladakh artisans. This includes incorporating local case studies, success stories, and leveraging traditional motifs and narratives in branding.

#### Project 1: Workshops

- ▶ **Pre-Workshop Research and Planning**
  - **Stakeholder Analysis:** Identify key stakeholders, including artisans, local business leaders, and cultural experts, to understand their needs and expectations.

- **Resource Assessment:** Evaluate the resources available to Ladakh artisans, including raw materials, tools, and digital infrastructure.
- **Curriculum Development:** Develop a workshop curriculum that includes modules on branding, marketing, digital literacy, and social media engagement.
- **Logistics Planning:** Arrange for workshop venues, materials, and equipment, ensuring accessibility for all participants.

► **Workshop Execution**

- **Introduction to Branding and Marketing:** Begin with foundational concepts of branding and marketing, emphasizing storytelling and cultural uniqueness.
- **Interactive Sessions:** Conduct brainstorming sessions to help artisans conceptualize their brand identity and unique selling propositions.
- **Practical Workshops:** Implement hands-on activities for creating brand materials, such as logos, packaging designs, and marketing collateral.
- **Digital Marketing Training:** Provide training on digital tools and platforms, including website creation, e-commerce, and social media management.
- **Social Media Strategy:** Guide artisans through the process of creating and scheduling content for social media campaigns.
- **Market Analysis and Outreach:** Teach methods for market research, customer segmentation, and outreach strategies to target the right audience.

## **Project 2: Trainings**

► **Pre-Training Research and Planning**

- **Needs Assessment:** Conduct a thorough needs assessment to understand the specific branding and marketing challenges faced by Ladakh MSMEs.
- **Curriculum Development:** Develop a curriculum that addresses identified needs, with modules on brand development, digital marketing, and customer engagement.
- **Resource Allocation:** Secure the necessary resources, including training materials, technology platforms, and expert facilitators.

► **Training Execution**

- **Brand Development Workshops:** Conduct workshops on creating a strong brand identity, including storytelling, visual branding, and packaging.
- **Digital Marketing Training:** Provide hands-on training in digital marketing tools, social media, and e-commerce platforms.
- **Market Engagement Sessions:** Teach effective market research techniques and customer outreach strategies.

By adopting this approach and methodology, the workshops and trainings provided to the MSMEs in Ladakh will not only empower artisans with branding and marketing skills but also ensure that their cultural heritage is preserved and celebrated through their crafts.

### **5.4.4 Usage of ICT/ Innovative Technology Towards Project Implementation**

The workshops will leverage Information and Communication Technology (ICT) such as high-speed internet for digital marketing training, e-commerce platforms for online sales, and social media tools for brand promotion and customer engagement. Additionally, **cloud-based collaboration software will be used to facilitate ongoing mentorship and support post-workshops.**

### **5.4.5 Project Cost and contribution of state towards it**

Three workshops will be conducted per year for 2 years in the summer months for a total cost of Rs.4 lakhs.

Three 5-day trainings for 10 participants each per year for 2 years for a total cost of Rs. 8 lakhs shall also be conducted.

**Total Intervention Budget for next 2 years (In Cr. INR)**

S. No.	Intervention	Total Budget for 2 years	Demand from RAMP
1	Workshops	0.04	0.04
2	Trainings	0.08	0.08
<b>Total</b>		<b>0.12</b>	<b>0.12</b>

**Interventions Breakup of total cost for the next 2 years (in Cr. INR)**

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Workshops	0.02	0.02	<b>0.04</b>
2	Trainings	0.04	0.04	<b>0.08</b>

**5.4.6 Estimated Impact of the Project/Scheme/Proposal**

This proposed intervention impacts 6 workshops and 30 trainings. A total of 30 MSMEs per workshop will be benefitted making the total 360 MSMEs. The projects offer a strategic opportunity to empower the MSMEs of Ladakh, ensuring their unique crafts gain the recognition they deserve and contribute to the region's economic and cultural vitality. Through the projects, we aim to create a sustainable model for the growth and success of Ladakh's artisanal enterprises.

- ▶ Enhanced brand recognition for Ladakh MSMEs.
- ▶ Increased online and offline market penetration.
- ▶ Sustainable growth in sales and customer base.

**5.4.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal.**

- ▶ **Feedback Mechanism:** Create a system for participants to provide feedback on the workshops and trainings and receive answers to their queries.
- ▶ **Monitoring and Evaluation:** Regularly assess the impact of the workshops and trainings on artisan branding and market reach, adjusting the program as needed.
- ▶ **Community Showcases:** Organize events where artisans can showcase their branded products and receive real-time market feedback.

**5.5. Workshop for Awareness on E-commerce for Ladakh****5.5.1 Problem Statement**

In the Union Territory of Ladakh, MSMEs face several challenges that hinder their ability to leverage e-commerce effectively. Many of these enterprises primarily sell within their local areas and have not yet tapped into online marketplaces. They often struggle to identify which products will perform well online and how to market them effectively, particularly to customers beyond their region.

A significant issue for these MSMEs is the high cost of shipping their products to locations outside their local area. These elevated shipping costs can render their products more expensive compared to competitors, even when the quality is comparable. Furthermore, many MSMEs are reluctant to participate in large sales events or meetings outside of Ladakh, as they perceive these opportunities to be prohibitively expensive.

Additionally, there is a lack of avenues for these MSMEs to connect with larger buyers interested in purchasing substantial quantities of their products. Many enterprises also have limited knowledge about online selling platforms like ONDC and GeM, and even when they are aware, they often do not utilize these resources. Compounding these challenges are payment processing issues, including

difficulties in establishing secure online transactions and navigating various payment gateways, which complicate their entry into e-commerce.

### 5.5.2 Proposed Project

E-Commerce awareness workshops and bootcamps, along with the onboarding of MSMEs onto various e-commerce portals such as ONDC, GeM, Amazon, and Flipkart, are key components of the upcoming initiative within the RAMP program. This initiative is designed to enhance the online selling skills of MSMEs in Ladakh. It includes organizing educational workshops and bootcamps focused on essential e-commerce topics, such as setting up online stores, digital advertising, and effectively navigating online sales platforms. The project also involves assisting these MSMEs in registering with popular e-commerce sites like Amazon and Flipkart, significantly broadening their customer base. A crucial aspect of this plan is refining the online product catalogs of these MSMEs to ensure they meet the specific standards and requirements of these e-commerce platforms, making their offerings more appealing to potential buyers. This initiative aims to equip Ladakh's small MSMEs with the necessary skills and knowledge to thrive in the digital market, opening new opportunities for growth and expansion.

### 5.5.3 Design, Approach and Methodology

To ensure the successful implementation of e-commerce awareness initiatives, including workshops, bootcamps, and the onboarding of MSMEs onto major e-commerce platforms, along with the customization of their digital product catalogues, the approach and methodology will encompass several key steps:

- ▶ **Identifying MSME Participants**

**Target MSMEs in Ladakh:** Focus on MSMEs in Ladakh that demonstrate potential for growth through online markets, ensuring representation from a diverse array of sectors for comprehensive participation.

- ▶ **Workshop and Bootcamp Development**

**Curriculum Creation:** Develop detailed curriculums for workshops and bootcamps that cover essential e-commerce skills, including digital marketing, customer service in a digital environment, and navigation of various e-commerce platforms.

- ▶ **Digital Catalog Customization**

**Specialized Support:** Offer tailored assistance to help MSMEs craft their digital product catalogs according to the specific requirements of e-commerce platforms, emphasizing the creation of appealing and professional product presentations.

- ▶ **Onboarding/MoU Signing with E-Commerce Platforms**

**Facilitate Partnerships:** Support the formal onboarding process or the signing of Memorandums of Understanding (MoU) with e-commerce platforms. This will secure partnerships and provide necessary support for MSMEs, ensuring they have a clear path to start selling online.

- ▶ **E-Commerce Platform Onboarding**

**Guidance Sessions:** Organize sessions that guide MSMEs through the process of registering on e-commerce platforms, which includes assistance with account setup, product listing, and utilizing platform tools for effective business management.

- ▶ **Ongoing Implementation and Support**

**Conduct Workshops and Bootcamps:** Execute the planned workshops and bootcamps while providing continuous support to MSMEs to help them navigate any challenges they face in the e-commerce landscape.

- ▶ **Feedback and Program Improvement**

**Collect Feedback:** Gather feedback from participating MSMEs to evaluate the effectiveness of the training and support offered. Utilize this feedback to make necessary adjustments and improvements to the program.

► **Assessing Impact**

**Monitor Progress:** Track the progress of MSMEs in their e-commerce endeavors, assessing the program's impact on their online sales, market reach, and overall business growth.

#### 5.5.4 Usage of ICT/Innovative Technology towards Project Implementation

In implementing the project focused on e-commerce awareness workshops, bootcamps, onboarding of MSMEs onto platforms like Amazon and Flipkart, and customizing MSME digital product catalogs, the use of Information and Communication Technology (ICT) and innovative technologies plays a pivotal role:

► **Digital Learning Platforms**

**Online Learning Management Systems:** Utilize digital learning platforms to deliver e-commerce workshops and bootcamps tailored for MSMEs in Ladakh. These platforms can host interactive content, including videos, tutorials, and quizzes, making learning accessible and engaging for local entrepreneurs.

► **Virtual Collaboration Tools**

**Live Sessions and Discussions:** Employ virtual meeting and collaboration tools to conduct live sessions, Q&A rounds, and discussions. This approach ensures that participants from remote areas can engage without the need to travel, thereby breaking down geographical barriers and increasing participation.

► **Digital Catalog Tools**

**Catalog Creation Software:** Use specialized software to assist MSMEs in Ladakh with creating and customizing their digital product catalogs. These tools can help local businesses design professional-looking catalogs that meet the specific requirements of various e-commerce platforms, making their products more marketable.

► **Online Onboarding Assistance**

**Web-Based Portals:** Develop user-friendly web-based portals or applications that guide Ladakhi MSMEs step-by-step through the process of registering and setting up their stores on e-commerce sites. This will simplify the onboarding process and make it more accessible to local entrepreneurs.

► **Feedback and Analytics Systems**

**Data-Driven Insights:** Implement feedback tools and analytics within the training modules to gather insights on participant engagement, comprehension, and areas needing more focus. This data can be used to refine training content and delivery methods, ensuring they meet the specific needs of MSMEs in Ladakh.

► **Mobile Applications**

**Ongoing Support Resources:** Consider developing mobile applications that provide continuous support and resources for MSMEs in Ladakh. These apps could include tips on e-commerce best practices, updates on platform policies, and a channel for technical support, ensuring that local businesses have the tools they need to thrive in the digital marketplace.

#### 5.5.5 Project Cost and Contribution of the state towards it

Three workshops per year shall be conducted for two years at the unit cost of Rs.70,000, for a total of Rs. 4.2 lakhs

**Total Interventions Budget for 2 years (In Cr. INR)**

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Onboarding of MSMEs on various e-Commerce portals e.g. GeM, ONDC, Sarvana stores, Amazon, Flipkart;	0.04	0.04

	Customization of MSME digital product catalogues as per e-Commerce portal requirements		
<b>Total</b>		<b>0.04</b>	<b>0.04</b>

***Interventions Breakup of total cost for the next 2 years (in Cr. INR)***

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
I	Onboarding of MSMEs on various e-Commerce portals e.g. GeM, ONDC, Sarvana stores, Amazon, Flipkart; Customization of MSME digital product catalogues as per e-Commerce portal requirements	0.02	0.02	<b>0.04</b>

**5.5.6 Estimated Impact of the Project/Scheme/Proposal**

The project aims to conduct 3 workshops per year for 2 years in the summer month for 30 MSMEs per workshop, impacting about 360 MSMEs in Ladakh by enhancing their e-commerce capabilities through targeted workshops and bootcamps. This initiative includes facilitating their integration into major online platforms such as Amazon and Flipkart, as well as refining their digital product offerings.

A few estimated impacts of this intervention can be:

- ▶ **Capacity Building:** Conduct workshops and bootcamps that focus on essential e-commerce skills, including digital marketing, customer engagement, and product presentation tailored to Ladakhi MSMEs.
- ▶ **Platform Integration:** Assist MSMEs in successfully registering and setting up their online stores on platforms like Amazon, Flipkart, GeM, and ONDC, expanding their market reach beyond local boundaries.
- ▶ **Digital Catalog Enhancement:** Provide specialized support for creating and customizing digital product catalogs that meet the specific requirements of e-commerce platforms, enhancing the visibility and attractiveness of Ladakhi products.

**5.5.7 Plan for Strengthening M&E Framework pertaining to the project/scheme/proposal.**

The strategy to strengthen the monitoring and evaluation (M&E) framework for projects in Ladakh is designed to ensure thorough oversight and promote adaptive management. The framework includes:

**Establishing Clear Objectives**

**Defining Specific Goals:** Articulate precise, measurable objectives for each aspect of the project, including e-commerce awareness workshops, bootcamps, onboarding of MSMEs onto various e-commerce platforms, and the development of transactional portals.

- ▶ **Real-Time Data Monitoring**  
**Implementing Tracking Tools:** Utilize real-time data tracking tools to monitor project progress and identify any emerging challenges promptly.
- ▶ **Regular Evaluations**  
**Conducting Periodic Assessments:** Perform evaluations at regular intervals to review progress and adjust strategies as needed, ensuring the project remains aligned with its goals.
- ▶ **Integration of Feedback**



**Incorporating Stakeholder Insights:** Actively gather and incorporate feedback from stakeholders to continuously refine and enhance project execution.

► **Training and Communication**

**Educating Participants:** Provide training for all parties involved on M&E practices while fostering open communication channels regarding project updates and developments.

This comprehensive approach aims to effectively monitor and facilitate the growth of 500 MSMEs in Ladakh through these initiatives.

## **5.6 Provision of Subsidy on Transportation Cost of Finished Goods**

### **5.6.1 Problem Statement**

Ladakh's MSMEs face significant logistical challenges due to the region's remoteness and difficult terrain. The high cost of transporting finished goods to larger markets, both within India and internationally, severely hampers the competitiveness of Ladakhi products. The limited transportation infrastructure, combined with the region's extreme weather conditions and geographical isolation, makes it expensive for MSMEs to distribute their goods to markets outside the region. The goal is to ease the financial burden of logistics, improve market access, and encourage the distribution of Ladakhi products on a national and international scale.

### **5.6.2 Project Proposal**

The project proposes providing a 50% subsidy on transportation costs for the distribution of finished goods produced by MSMEs in Ladakh. The subsidy will be capped at INR 5 lakhs per MSME and will be offered to 500 MSMEs across various product categories. To ensure a fair and efficient allocation of the subsidy, products will be classified into three categories based on weight: Light, Medium, and Bulk weightage. This classification will ensure that MSMEs receive appropriate support based on the logistics challenges specific to their product type.

Key objectives of the project include:

- **Reducing Transportation Costs:** By subsidizing 50% of the logistics costs upto INR 5 Lakhs, the project will alleviate the financial burden on MSMEs and make it more cost-effective for them to distribute their finished goods to markets.
- **Encouraging Market Expansion:** With reduced transport costs, MSMEs will be encouraged to expand their distribution networks and reach new markets across India and beyond.
- **Supporting Key Sectors:** The subsidy will be tailored to support a range of key sectors in Ladakh, such as handicrafts, organic farming, and food processing, ensuring that local products can compete in national and global markets.

### **5.6.3 Design, Approach & Methodology**

► **Subsidy Distribution Mechanism**

- A 50% subsidy on transportation costs, capped at INR 5 lakhs per MSME, will be provided to 500 MSMEs.
- The subsidy will be distributed based on the weight classification of products: Light, Medium, and Bulk weightage. Lighter products will have lower logistics costs, while bulkier products will receive higher subsidy rates.

► **Categorization of Products**

- MSMEs will be classified into product categories based on the weight and volume of their finished goods to ensure equitable allocation of subsidies:
  - **Light Weight:** Small, lightweight items such as jewelry, textiles, and organic food products.
  - **Medium Weight:** Goods that fall between small and bulk items, such as processed foods, furniture, and craft items.
  - **Bulk Weight:** Heavier and larger goods, including machinery, construction materials, and large-scale artisanal goods.

► **Market Linkages and Distribution Support**



- Establish partnerships with logistics companies to provide discounted rates and improve the efficiency of transporting goods from Ladakh to key markets in India.
- Facilitate connections between MSMEs and national and international buyers to help MSMEs expand their market presence.

The approach and methodology of the project are designed to provide targeted support to MSMEs, ensuring a fair allocation of subsidies based on product needs and transportation costs.

► **Identification and Selection of MSMEs**

- **Needs Assessment:** Conduct a survey to identify MSMEs facing significant transportation cost challenges and determine the sectors most in need of logistical support.
- **Categorization of Products:** Classify MSMEs into the Light, Medium, and Bulk categories based on the weight and nature of their finished goods. This classification will ensure that subsidies are allocated based on the specific logistics needs of each MSME.

► **Subsidy Allocation**

- **50% Subsidy Mechanism:** Provide a 50% subsidy on transportation costs for each MSME, capped at INR 5 lakhs per MSME. MSMEs will submit their transportation receipts, and the subsidy will be disbursed based on actual transportation expenses.
- **Tiered Support:** Depending on the product category (Light, Medium, or Bulk weightage), MSMEs will receive different levels of subsidy to account for the higher transportation costs associated with bulkier products.

► **Logistics Partnerships**

- Establish partnerships with logistics companies to negotiate discounted rates for transporting goods from Ladakh to other regions in India. This will help MSMEs further reduce transportation costs beyond the subsidy provided by the government.
- Collaborate with shipping and freight companies to create streamlined transport routes for Ladakhi products, improving the speed and efficiency of distribution.

► **Monitoring and Support**

- Provide ongoing support to MSMEs in tracking transportation costs, accessing the subsidy, and ensuring compliance with the subsidy guidelines.
- Offer advisory services to help MSMEs optimize their supply chains and reduce logistical bottlenecks.

#### 5.6.4 Usage of ICT/Innovative Technology towards Project Implementation

► **Digital Application Platform**

- Create an online portal for MSMEs to apply for the transportation subsidy, submit transportation receipts, and track their subsidy status. The platform will provide transparency and reduce paperwork for MSMEs.
- The portal will categorize MSMEs based on their product weightage and allocate subsidies, accordingly, ensuring equitable distribution.

► **GPS and Tracking Systems**

- Use GPS tracking technology to monitor the movement of goods from Ladakh to various markets. This will allow MSMEs and the government to track the efficiency of transportation routes and identify any delays or bottlenecks.
- Implement IoT-based sensors in transport vehicles to monitor the condition of goods during transit, ensuring that perishable products such as organic foods are delivered in optimal condition.

► **Digital Market Linkage**

- Integrate e-commerce platforms where MSMEs can list their products and connect with buyers across India and globally. This will help MSMEs access new markets without relying entirely on physical distribution channels.
- Enable online tracking of goods for buyers, ensuring transparency in the distribution process and improving customer satisfaction.

#### 5.6.5 Project Cost and Contribution of State Towards it

50% subsidy capped at Rs. 5 lakhs shall be provided to 500 MSMEs over the course of two years making the total 25 Crores.

#### *Total Intervention Budget for next 2 years (In Cr. INR)*

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	50% Subsidy on Transportation Cost	25	25
<b>Total</b>		<b>25</b>	<b>25</b>

#### *Interventions Breakup of total cost for the next 2 years (in Cr. INR)*

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
1	50% Subsidy on Transportation Cost	12.5	12.5	<b>25</b>

#### 5.6.6 Estimated Impact of the Project/Scheme/Proposal

- ▶ Provision of Transport subsidy and reduction of cost for **500** MSMEs.
- ▶ ☐ **Reduced Logistics Costs:** MSMEs will benefit from a **50%** reduction in transportation costs, allowing them to allocate more resources to production, marketing, and business expansion.
- ▶ ☐ **Increased Market Access:** With reduced transport costs, MSMEs will be able to distribute their products to larger national and international markets, increasing their sales and revenue.
- ▶ ☐ **Business Growth:** By improving access to larger markets and reducing the burden of logistics, MSMEs will have the opportunity to scale their operations and contribute to the local economy.
- ▶ **Employment Generation:** By enabling MSMEs to expand their distribution networks, the project will create new job opportunities within the transportation and logistics sectors as well as within MSMEs themselves.
- ▶ ☐ **Community Empowerment:** Local MSMEs, particularly women and youth entrepreneurs, will benefit from improved market access and business opportunities, fostering greater economic empowerment in Ladakh.

#### 5.6.7 Plan for Strengthening M&E Framework pertaining to the Project

- ▶ **Subsidy Application Tracking:** Use the online platform to track the number of MSMEs applying for the subsidy, their transportation costs, and the amount of subsidy disbursed.
- ▶ **Sales and Revenue Monitoring:** Conduct surveys and collect sales data from MSMEs to assess the financial impact of the reduced transport costs on their overall business performance.
- ▶ **Logistics Efficiency:** Use GPS tracking and data analytics to assess the efficiency of transportation routes and monitor the time taken to deliver goods to different markets.
- ▶ ☐ **MSME Participation:** Number of MSMEs that apply for and receive the transportation subsidy.

- ▶ **Reduction in Transport Costs:** Measure the percentage reduction in transportation costs for MSMEs as a result of the subsidy.
- ▶ **Market Expansion:** Track the increase in market reach and sales for MSMEs after receiving the transportation subsidy.
- ▶ **Job Creation:** Monitor the number of new jobs created in both MSMEs and the logistics sector due to increased business activity

## 5.7 Small Documentaries & Craft Promotional Events

### 5.7.1 Problem Statement

The preservation of Ladakh's unique cultural heritage and traditional crafts is at risk of being overshadowed by modernization, leading to a potential loss of artisanal knowledge and techniques. There is a critical need for a medium that can effectively document and showcase these crafts to a global audience, providing a voice for local artisans to convey the significance of their work. This platform must also serve an educational purpose, inspiring future generations to value and continue the legacy of their region's craftsmanship.

### 5.7.2 Project Proposal

The proposed project aims to create a series of documentaries focusing on the rich tapestry of crafts in Ladakh, capturing the intricate processes and stories behind the region's traditional art forms. By collaborating with local artisans, the project seeks to highlight the cultural significance and meticulous skills involved in their craft, ensuring authentic representation. The documentaries will serve as an educational resource and a catalyst for preserving these endangered practices, while also promoting sustainable tourism and economic support for the artisan community. Through visual storytelling, the project intends to bridge the gap between generations and foster a global appreciation for Ladakh's heritage. The ultimate goal is to create a lasting digital archive that safeguards and celebrates the legacy of the 10 local crafts that have been the trademark of the Ladakh region. The agency hired to create these documentaries shall also be responsible for creating coffee table books for these 10 crafts of Ladakh.

### 5.7.3 Design and Approach & Methodology

Creating documentaries on crafts in Ladakh requires a structured approach and methodology that encompasses research, planning, production, and distribution. Here's a comprehensive guide to the process, with a special emphasis on the involvement of empaneled agencies under the Information department and the adherence to DAVP rates.

- ▶ **Objective Setting:**
  - Define the purpose of the documentary series.
  - Identify the target audience and the message to be conveyed.
- ▶ **Research:**
  - Conduct extensive research on Ladakhi crafts, including their history, cultural significance, and current state.
  - Gather information on the artisans, their techniques, and the challenges they face.
- ▶ **Pre-Production:**
  - Develop a detailed project proposal outlining the scope, objectives, and deliverables.
  - Create a budget based on the Administration approved DAVP rates.
  - Select empaneled agencies through the e-tender process, ensuring they understand the project's vision and budget constraints.
- ▶ **Empanelment of Agencies:**
  - Follow the e-tender process to select agencies that specialize in documentary filmmaking and have experience with cultural subjects.

- Ensure that the agencies are briefed on the DAVP rates and agree to work within the approved budget.
- ▶ **Adherence to DAVP Rates:**
  - Establish clear contracts with the empaneled agencies that outline the payment terms based on DAVP rates.
  - Monitor expenses throughout the production to ensure compliance with the agreed rates.
- ▶ **Quality Assurance:**
  - Implement a quality control process to ensure that the documentaries meet the high standards expected by the Information department.
  - Regularly review the work of the empaneled agencies to ensure that the documentaries are accurate, culturally sensitive, and visually compelling.
- ▶ **Planning:**
  - Storyboard and script the documentary, focusing on compelling storytelling that showcases the crafts and their artisans.
  - Plan the shooting schedule, considering the best times to capture the artisans at work and the lighting conditions in Ladakh.
- ▶ **Production:**
  - Film on location in Ladakh, capturing high-quality footage of the artisans, their work environments, and the crafts themselves.
  - Conduct interviews with artisans, cultural experts, and community members.
  - Ensure that the production adheres to ethical standards and respects the local culture and environment.
- ▶ **Post-Production:**
  - Edit the footage to create a cohesive and engaging narrative.
  - Add voiceovers, music, and sound effects that complement the visuals and enhance the storytelling.
  - Include subtitles or translations if necessary to make the documentary accessible to a wider audience.
  - Prepare 100 Coffee table books per craft.
- ▶ **Review and Approval:**
  - Present the rough cut to the Information department for feedback.
  - Make any necessary revisions to align with the department's requirements and objectives.
- ▶ **Distribution:**
  - Develop a distribution plan that includes screenings in local communities, television broadcasts, and online platforms.
  - Utilize the networks of the empaneled agencies for wider dissemination.
  - Monitor the documentary's reach and impact, gathering feedback for future projects.
  - Distribute 100 coffee table books per craft.

By following this approach and methodology, the documentaries on crafts in Ladakh will not only serve as a visual archive of the region's artistic traditions but also as a catalyst for cultural preservation and economic development. The collaboration with empaneled agencies under the Information department, guided by the e-tender process and DAVP rates, ensures a professional and transparent production process.

#### 5.7.4 Usage of ICT/ Innovative Technology towards project implementation

The use of Information and Communication Technology (ICT) is integral to the process of creating documentaries on crafts in Ladakh. Here are the key ICT components that will be utilized throughout the different stages of the documentary-making process:

##### Research and Pre-Production

###### ► Digital Libraries and Databases:

- Access online archives, journals, and databases for research on Ladakhi crafts and culture.

###### ► Project Management Software:

- Use tools like Trello, Asana, or Monday.com to organize tasks, timelines, and collaboration among team members.

###### ► Budgeting and Financial Software:

- Implement financial software to manage the budget according to DAVP rates and track expenses.

###### ► Communication Tools:

- Utilize email, instant messaging apps, and video conferencing platforms like Zoom or Microsoft Teams for remote communication and meetings.

###### ► E-Tendering Platform:

- Use government-provided e-tendering systems to facilitate the tender process for selecting empaneled agencies.

###### ► Production

- Digital Cameras and Recording Equipment: Employ high-definition cameras, drones, and audio recording devices to capture quality footage and sound.
- Portable Storage and Backup Solutions: Use external hard drives, cloud storage services, and on-site backup systems to safeguard raw footage and other media assets.
- GPS and Mapping Software: Leverage GPS technology for location scouting and to navigate remote areas in Ladakh.

###### ► Post-Production

- Video Editing Software: Edit footage using professional software like Adobe Premiere Pro, Final Cut Pro, or DaVinci Resolve.
- Audio Editing Tools: Use audio software like Audacity or Adobe Audition for sound editing, mixing, and mastering.
- Graphic Design Software: Create titles, graphics, and animations with tools like Adobe After Effects and Photoshop.
- Subtitling and Translation Software: Implement subtitling tools to provide accurate translations and make the documentaries accessible to non-local audiences.

###### ► Review, Approval, and Distribution

- Secure File Transfer Protocol (FTP): Share large files and rough cuts securely with the Information department and stakeholders for review.
- Content Management Systems (CMS): Use CMS to organize, manage, and distribute the documentaries on various platforms.
- Digital Rights Management (DRM): Protect the intellectual property of the documentaries with DRM solutions.
- Social media and Marketing Tools: Promote the documentaries through social media platforms using scheduling tools and analytics software.

- **Online Video Platforms:** Distribute the documentaries on platforms like YouTube, Vimeo, or a dedicated website with streaming capabilities.

By leveraging these ICT tools and technologies, the documentary-making process can be streamlined, efficient, and effective, ensuring high-quality content that can reach a wide audience while preserving the cultural heritage of Ladakh's crafts.

#### 5.7.5 Project Cost and Contribution of State towards it.

The Documentaries will be made over the course of 2 years of the implementation of the RAMP Program.

Ten documentaries will be prepared at the cost of Rs.15 Lakhs each.

#### *Total Intervention Budget for next 2 years (In Cr. INR)*

S. No.	Intervention	Total Budget for 2 years	Demand from RAMP
1	Documentaries	1.5	1.5
<b>Total</b>		<b>1.5</b>	<b>1.5</b>

#### *Interventions Breakup of total cost for the next 2 years (in Cr. INR)*

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Documentaries	0.75	0.75	<b>1.5</b>

#### 5.7.6 Estimated Impact of the Project/ Scheme/Proposal

Creating documentaries on crafts in Ladakh can have a significant impact in various areas, affecting the region, its people, and the broader audience. Here are some potential impacts:

##### **Cultural Preservation and Awareness**

- ▶ **Documentation of Traditional Crafts:** documentaries will serve as a visual record of traditional Ladakhi crafts, helping to preserve techniques and knowledge that might otherwise be lost.
- ▶ **Increased Cultural Appreciation:** Showcasing the rich cultural heritage of Ladakh can foster a greater appreciation for the region's unique crafts among local and global audiences.
- ▶ **Education and Inspiration:** Educating viewers about the significance of the crafts can inspire younger generations to learn and continue these traditions.

##### **Economic Impact**

- ▶ **Artisan Empowerment:** By highlighting their skills and stories, the documentaries can enhance the profile of local artisans, potentially leading to increased demand for their work.
- ▶ **Tourism Boost:** The documentaries may attract tourists interested in experiencing Ladakhi culture firsthand, thereby boosting local tourism.
- ▶ **Market Expansion:** Exposure through the documentaries can open new markets for Ladakhi crafts, both domestically and internationally.

## Social Impact

- ▶ **Community Pride:** The recognition of Ladakhi crafts can instill a sense of pride within the community and encourage the preservation of their cultural identity.
- ▶ **Social Cohesion:** Documentaries can bring together diverse groups within Ladakh by showcasing shared cultural heritage and promoting mutual respect.
- ▶ **Empathy and Understanding:** For viewers outside Ladakh, the documentaries can foster empathy and a deeper understanding of the region's challenges and beauty.

## Global Impact

- ▶ **International Recognition:** The documentaries can place Ladakh and its crafts on the global stage, leading to international recognition and opportunities.
- ▶ **Cross-Cultural Exchange:** They can facilitate cross-cultural exchange and collaboration, connecting Ladakhi artisans with global networks.

The actual impact of the documentaries will depend on various factors, including the quality of the documentaries, the effectiveness.

### 5.7.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal.

To strengthen the Monitoring and Evaluation (M&E) framework for the documentaries on crafts in Ladakh, a comprehensive plan should be developed that outlines the objectives, indicators, data collection methods, analysis, and reporting mechanisms. Here is a structured plan for an effective M&E framework:

- ▶ **Define M&E Objectives:** Establish clear objectives for what the M&E framework aims to achieve, such as assessing the impact of the documentaries on various stakeholders, measuring audience reach and engagement, and evaluating the effectiveness of the distribution strategy.
- ▶ **Develop Key Performance Indicators (KPIs):** Identify specific, measurable indicators that align with the objectives of the documentaries, such as the number of viewers, audience demographics, changes in awareness or attitudes towards Ladakhi crafts, and economic benefits to the artisan community.
- ▶ **Data Collection Methods:** Determine the most appropriate methods for collecting data on each indicator, which may include surveys, interviews, focus groups, web analytics, social media metrics, and sales or tourism statistics.
- ▶ **Baseline Data:** Collect baseline data before the release of the documentaries to enable a comparison of pre- and post-documentary conditions.
- ▶ **Data Analysis Plan:** Outline the methods for analyzing the collected data, including statistical analysis, content analysis, and thematic analysis, to draw meaningful conclusions about the documentaries' impact.
- ▶ **Stakeholder Engagement:** Engage with stakeholders, including artisans, viewers, policymakers, and distribution partners, to gather their input and feedback throughout the M&E process.
- ▶ **M&E Tools and Resources:** Identify the tools and resources needed to implement the M&E plan, such as survey software, data analysis programs, and training for M&E personnel.
- ▶ **Data Management:** Develop a data management plan to ensure the ethical collection, storage, and use of data, with respect for privacy and confidentiality.
- ▶ **Reporting and Dissemination:** Create a reporting schedule and format for sharing M&E findings with stakeholders, funders, and the public, ensuring transparency and accountability.
- ▶ **Feedback Mechanisms:** Implement mechanisms for incorporating feedback from the M&E process into the ongoing production and distribution of the documentaries, as well as future projects.



- ▶ **Capacity Building:** Provide training and capacity-building opportunities for the M&E team and other staff involved in the documentary project to ensure they have the skills necessary to carry out their roles effectively.
- ▶ **Review and Adaptation:** Regularly review the M&E framework and adapt it as needed based on lessons learned and changing project needs.
- ▶ **Budget Allocation:** Ensure that adequate resources and budget are allocated for the M&E activities to be carried out effectively.
- ▶ **Timeline:** Develop a timeline for M&E activities that aligns with the production and distribution schedule of the documentaries.

By following this plan, the M&E framework for the documentaries will be robust and capable of providing valuable insights into the project's effectiveness and impact. This information can then be used to make informed decisions, improve future initiatives, and demonstrate the value of the documentaries to stakeholders and funders.

## 5.8 Product Certification and Training for Women SHGs Members

### 5.8.1 Problem Statement

The intervention aims to provide targeted training to 200 Self-Help Group (SHG) members in the Union Territory of Ladakh, focusing on enhancing their marketing skills and improving the quality of 10 key products. Despite the potential of these groups to contribute significantly to the local economy, many SHG members lack the necessary marketing expertise and product quality standards required to compete effectively in broader markets. This program will also facilitate obtaining product quality certifications, which are essential for ensuring higher standards and increasing market appeal, thereby enabling SHG members to achieve sustainable livelihoods and foster economic development in the region.

### 5.8.2 Proposed Project

- ▶ The initiative involves selecting 10 different products from 10 distinct blocks across Ladakh. This approach ensures a diverse range of products, representing the rich cultural and economic diversity of the region. This selection is crucial as it not only highlights the uniqueness of local products but also taps into the potential of various areas.
- ▶ **Capacity Building Workshops:** A key aspect of this intervention is the extensive capacity-building workshops aimed at empowering women entrepreneurs. These workshops are designed to provide the necessary knowledge and skills for effective marketing and branding. Women will gain expertise in creating strong brand identities, developing marketing strategies, and engaging with customers. The objective is to transform them into confident, savvy business leaders capable of navigating the competitive market landscape.
- ▶ **Connecting with Market Channels:** Beyond training, the next step is to link women entrepreneurs with market channels. This involves facilitating their access to e-commerce platforms and physical supply chains. By bridging this gap, these entrepreneurs will gain exposure to broader markets and a wider customer base, ensuring their products reach the right consumers.
- ▶ **Setting up a QA/QC Cell:** Ensuring product quality and standardization is essential for market success. A Quality Assurance and Quality Control (QA/QC) cell will be established as a critical component of this intervention. The QA/QC cell will maintain and certify product standards, which is crucial for building consumer trust and meeting the requirements of larger markets. This ensures that the products maintain consistent quality and adhere to industry standards, making them more competitive.
- ▶ **Transitioning to Self-Sustainability:** The goal of this intervention is to hand over the entire process to the women entrepreneurs. Through education, market access, and quality control, these women will be empowered to take full ownership of their businesses. The aim is to create self-sustaining enterprises that can thrive independently, fostering economic independence and resilience among women in the MSME sector in Ladakh.

### 5.8.3 Design, Approach and Methodology

- ▶ **Project Planning and Orientation:**

- **Stakeholder Engagement:** Engage key stakeholders, including government agencies, NGOs, women's groups, and local authorities in Ladakh to secure their support and alignment with the project's objectives.
- **Project Orientation:** Conduct an orientation workshop to inform stakeholders about the project's goals, strategies, and expected outcomes.
- ▶ **Product Selection and Geographic Mapping:**
  - **Product Selection:** Collaborate with local communities in Ladakh to identify and select 10 unique products that represent the cultural and geographic diversity of the region.
  - **Geographic Mapping:** Identify and select 10 distinct blocks across Ladakh to ensure a balanced representation of products and areas.
- ▶ **Needs Assessment and Training:**
  - **Needs Assessment:** Conduct a thorough assessment to understand the skills, challenges, and aspirations of women entrepreneurs in Ladakh.
  - **Capacity Building Workshops:** Design and deliver workshops on marketing, branding, digital literacy, pricing strategies, and negotiation skills, based on the identified needs.
  - **Local Experts and Trainers:** Collaborate with local experts and trainers in Ladakh to ensure training programs are effective and relevant.
- ▶ **Quality Assurance and Standardization:**
  - **Establish QA/QC Cell:** Set up a dedicated Quality Assurance and Quality Control (QA/QC) cell to maintain and certify product quality standards.
  - **Certification:** Ensure products meet industry standards and obtain necessary certifications to boost credibility.
- ▶ **Market Linkages and E-commerce Integration:**
  - **E-commerce Platforms:** Facilitate the registration of women entrepreneurs from Ladakh on e-commerce platforms, assisting with product listings, pricing, and online marketing.
  - **Physical Supply Chains:** Connect women entrepreneurs to local and regional supply chains, retailers, and markets.
- ▶ **Monitoring and Evaluation:**
  - **Key Performance Indicators (KPIs):** Establish KPIs, such as increased sales, market reach, and brand recognition.
  - **Regular Assessment:** Conduct periodic assessments to track progress and make necessary adjustments.
- ▶ **Mentorship and Networking:**
  - **Mentorship Programs:** Create mentorship programs that connect experienced business leaders with women entrepreneurs in Ladakh to provide guidance and support.
  - **Networking Events:** Organize networking events to foster collaboration and create a supportive community of women entrepreneurs.
- ▶ **Transition to Self-Sustainability:**
  - **Empowerment:** Continuously empower women entrepreneurs through ongoing education, mentorship, and practical experience.
  - **Capacity Transfer:** Gradually transfer responsibilities, such as quality control and marketing, to the women entrepreneurs to enable them to run their businesses independently.
- ▶ **Continuous Learning and Adaptation:**
  - **Feedback Mechanism:** Establish a feedback system to gather insights from women entrepreneurs, trainers, mentors, and other stakeholders for continuous improvement.

- **Flexibility:** Remain adaptable to changing market conditions and evolving needs of women entrepreneurs.
- ▶ **Documentation and Reporting:**
  - **Regular Reports:** Set up a reporting system to document the project's progress, challenges, and successes.
  - **Knowledge Sharing:** Share insights and best practices with stakeholders to encourage similar initiatives in other regions.
- ▶ **Scale-Up and Replication:**
  - **Scaling:** Explore the potential to scale up the project and replicate its success in other regions of Ladakh and beyond.

#### 5.8.4 Usage of ICT/Innovative Technology towards Project Implementation

The use of ICT (Information and Communication Technology) and innovative technologies is critical to enhancing the effectiveness and scalability of this intervention in Ladakh. By integrating digital solutions, the project can streamline processes, improve market access, and empower women entrepreneurs.

- ▶ **E-commerce and Digital Platforms:** Leveraging e-commerce platforms will enable women entrepreneurs to list their products online, reaching national and global markets. This includes providing training on digital literacy, enabling them to manage their online stores, handle transactions, and engage with customers digitally.
- ▶ **Mobile Applications for Training:** Mobile apps can be employed for delivering training modules in local languages, ensuring that the workshops on marketing, branding, and digital literacy are accessible to women across Ladakh, even in remote areas. This provides flexibility and ongoing access to educational resources.
- ▶ **Digital Payment Systems:** Integrating secure digital payment systems will facilitate smoother transactions for the women entrepreneurs, allowing them to participate in both e-commerce and physical markets with ease, ensuring secure, fast, and reliable financial transactions.
- ▶ **Geospatial Mapping Technology:** For geographic mapping and product selection, geospatial technologies can help identify regions with unique cultural products, enhancing the ability to showcase Ladakh's geographic diversity in product offerings.
- ▶ **Quality Control Through Digital Tools:** The QA/QC cell can adopt digital tools to track and certify product quality. Automated monitoring systems can be used to maintain consistency in production standards, simplifying the certification process and ensuring that products meet industry requirements.

#### 5.8.5 Project Cost and Contribution of the state towards it

4 trainings per year for 2 years for 200 SHG members on 10 key products for a total cost of 40,00,000.

##### *Total Intervention Budget for next 2 years (In Cr. INR)*

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Product Certification and Training for Women SHGs	0.4	0.4
<b>Total</b>		<b>0.4</b>	<b>0.4</b>

##### *Interventions Breakup of total cost for the next 2 years (in Cr. INR)*

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
1	Product Certification and Training for Women	0.2	0.2	<b>0.4</b>

	SHGs			
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### 5.8.6 Estimated Impact of the Project/Scheme/Proposal

The proposed intervention will impact 1600 MSMEs under the RAMP (Raising and Accelerating MSME Performance) program has the potential to create a profound and lasting impact on women entrepreneurs, their businesses, and the overall economic landscape of Ladakh. Here are the expected impacts of this intervention:

- ▶ **Economic Empowerment of Women:** By offering training, improving market access, and ensuring quality assurance, the intervention is expected to economically empower women entrepreneurs in Ladakh. They will acquire the skills and tools needed to grow their businesses and generate sustainable income for themselves and their families.
- ▶ **Improved Market Access:** The project's emphasis on linking women entrepreneurs with e-commerce platforms, supply chains, and regional markets will significantly enhance their market reach, leading to increased sales and revenue.
- ▶ **Quality and Standardization:** The establishment of Quality Assurance and Quality Control (QA/QC) cells will help elevate the quality and reliability of women-led MSME products in Ladakh. Adhering to industry standards will build consumer trust and open up access to larger, more profitable markets.
- ▶ **Entrepreneurial Confidence:** Through capacity-building workshops and mentorship, women entrepreneurs will gain the confidence to make informed business decisions and strengthen their leadership skills. This increased confidence will enable them to pursue business opportunities with greater assertiveness.
- ▶ **Job Creation and Local Economic Growth:** As women entrepreneurs expand their businesses and enhance product quality, they are likely to generate employment opportunities within their local communities. This will contribute to economic growth in Ladakh and help reduce unemployment.
- ▶ **Gender Equality and Empowerment:** By focusing on women entrepreneurs, the project will not only promote economic empowerment but also contribute to gender equality in Ladakh. Women taking leadership roles in MSMEs can challenge traditional norms and inspire others to pursue entrepreneurship.
- ▶ **Knowledge Sharing and Replication:** The success of this intervention in Ladakh can serve as a model for other regions. Knowledge sharing and replication of the program will further amplify its impact, benefiting an even broader range of women entrepreneurs.
- ▶ **Self-Sustainability:** As the project gradually transfers responsibilities to women entrepreneurs, it will help create self-sustaining businesses. These enterprises will continue to thrive after the project ends, ensuring lasting economic benefits for the women and their communities in Ladakh.

### 5.8.7 Plan for Strengthening M&E Framework pertaining to the project/scheme/proposal

To ensure the effective implementation and measure the impact of the intervention to provide training to 200 Self-Help Group (SHG) members in the Union Territory of Ladakh, a robust Monitoring and Evaluation (M&E) framework will be developed. This framework will leverage ICT tools and innovative technologies to track progress, assess outcomes, and facilitate data-driven decision-making throughout the project lifecycle.

- ▶ **Results-Based Monitoring System:**
  - Develop a comprehensive results framework that outlines specific objectives, outputs, and outcomes, along with corresponding indicators and targets to measure success.
  - Utilize cloud-based platforms and mobile applications to collect real-time data on training participation rates, product quality improvements, and successful certification attainment.
- ▶ **Geo-Spatial Mapping:**
  - Employ GIS technology to map the locations of SHG members, training centres, and certified products, allowing for spatial analysis of project reach and impact.

- Analyse spatial data to identify patterns and trends in market access, enabling targeted interventions in areas where SHG members may be underperforming.
- **Impact Evaluation:**
  - Design a rigorous impact evaluation study using randomized controlled trials (RCTs) or quasi-experimental designs to establish causal relationships between the training intervention and economic outcomes for SHG members.
  - Collaborate with independent research institutions to conduct evaluations, ensuring objectivity in assessing the long-term effects of the program on participants' livelihoods.
- **Knowledge Management:**
  - Develop a centralized knowledge management system that collects best practices, case studies, and lessons learned from project implementation for easy access by stakeholders.
  - Utilize interactive dashboards and data visualization tools to present monitoring data and evaluation findings in an engaging manner, promoting transparency and informed decision-making.
- **Adaptive Management:**
  - Establish regular review mechanisms such as quarterly progress meetings to assess performance against targets and identify areas for program improvement.
  - Create feedback loops that allow SHG members to share their experiences and suggestions, ensuring their voices are heard in shaping project adjustments.

## 5.9 Branding and Promotion of “Made in Ladakh” Products

### 5.9.1 Problem Statement

Ladakh, a Union Territory known for its unique culture, traditions, and natural beauty, faces challenges in creating a unified identity for its local products. While Ladakh's local industries, especially MSMEs (Micro, Small, and Medium Enterprises), produce high-quality goods such as handicrafts, organic produce, and artisanal items, they often struggle to achieve broader market visibility, consumer trust, and brand recognition on a national and global scale. The lack of a cohesive brand strategy leads to inconsistent product presentation, weak market penetration, and limited reach, which restricts the economic potential of these businesses. Without a recognizable brand identity or effective marketing, "Made in Ladakh" products remain underrepresented in the larger marketplace, impacting the growth and sustainability of local MSMEs.

### 5.9.2 Project Proposal

The project aims to develop and expand the "Brand Ladakh" initiative through a multi-faceted branding and marketing strategy. This will help position Ladakh's local products as unique, high-quality offerings that resonate with consumers across the country and potentially, the world. The project focuses on four key components:

#### ► **Component 1: Brand Identity and Logo Design**

This component focuses on creating a unified and recognizable brand identity for "Brand Ladakh." A strong brand identity, including a distinct logo for "Made in Ladakh" products, will help local MSMEs establish a visual connection with consumers. This will ensure that Ladakh's products are instantly recognizable and associated with quality and authenticity. The brand identity will reflect Ladakh's unique heritage, cultural richness, and ecological sustainability.

#### ► **Component 2: Collaboration with Brand Ambassadors**

To build nationwide recognition, the project will engage prominent figures, celebrities, and influencers as brand ambassadors for "Brand Ladakh." Their endorsement and promotion will help amplify the brand's message, create wider awareness, and build trust among consumers. These brand ambassadors will serve as advocates for Ladakh's products, sharing stories about the craftsmanship, cultural significance, and sustainability behind them.

► **Component 3: Digital Marketing Campaign**

The project will launch a comprehensive digital marketing campaign aimed at building a strong online presence for "Brand Ladakh." This campaign will use social media platforms, influencer partnerships, and content marketing, Google ads and SEO marketing to enhance product visibility, strengthen brand identity, and drive demand for Ladakhi products across key markets.

► **Component 4: Product Labelling, Packaging & Promotion**

To enhance the visibility and appeal of Ladakh's local products, the project will develop standardized branding guidelines for product packaging and labelling. This will ensure consistent quality and presentation across all MSMEs participating in the "Brand Ladakh" initiative. Eye-catching, culturally resonant packaging will improve the products' marketability and help distinguish "Made in Ladakh" items from competitors, thus promoting better consumer recall and loyalty.

### 5.9.3 Design and Approach & Methodology

The design of the "Expand Brand Ladakh" initiative follows a holistic approach to branding, marketing, and promotion of Ladakh's local products. The intervention is divided into four interconnected components, each targeting a critical aspect of brand-building for local MSMEs. This design ensures that the brand resonates at both visual and emotional levels with consumers, while also providing MSMEs with tools for effective market penetration.

The project is centred around the concept of a unified brand identity that reflects Ladakh's cultural, ecological, and artisanal values. By leveraging digital technologies, partnerships with influential personalities, and standardized product presentation, the design ensures that Ladakh's unique products reach a national and potentially international audience. Each component builds upon the other to create a cohesive and impactful strategy.

The design is intended to:

- **Empower MSMEs** by providing them with a strong, recognizable identity and marketing tools.
- **Engage consumers** through relatable and authentic storytelling that resonates with the uniqueness of Ladakh.
- **Maximize visibility** through digital campaigns and strategic collaborations with influencers.

#### Approach & Methodology

► **Phase 1: Research and Planning**

- **Market Research and Consumer Analysis:** Conduct in-depth market research to understand the current perception of Ladakh's products, identify key target demographics, and explore potential market opportunities. This research will help shape the brand identity and digital marketing strategies.
- **MSME Needs Assessment:** Engage with local MSMEs to assess their needs, challenges, and existing branding efforts. This will include consultations and surveys to gather input on how the branding and marketing strategies can best support their growth.
- **Brand Identity Development:** Based on the research, develop a brand identity that reflects the essence of Ladakh—focusing on cultural heritage, craftsmanship, and sustainability. This will include designing a logo and visual identity guidelines that local MSMEs can use across their products and marketing efforts.

► **Phase 2: Brand Identity and Collaboration**

- **Logo and Brand Design Rollout:** Finalize and distribute branding kits, including logos, color palettes, fonts, and visual guidelines, to participating MSMEs. Training sessions will be conducted to help businesses integrate the brand identity into their product packaging, online presence, and promotional materials.
- **Partnership with Brand Ambassadors:** Identify and collaborate with prominent personalities, influencers, and celebrities who resonate with the values of "Brand Ladakh." Develop content and promotional strategies in partnership with these



ambassadors, including social media campaigns, interviews, and event appearances, to raise the profile of "Made in Ladakh" products.

► **Phase 3: Brand Building Marketing Campaign**

- **Social media and Online Presence Development:** Create official social media handles and a website for "Brand Ladakh." These platforms will showcase Ladakh's products, share stories of the artisans behind them, and engage with the community. Social media content will focus on visual storytelling, behind-the-scenes content, and collaborations with ambassadors.
- **SEO and Google Ads Strategy:** Implement an SEO strategy to increase visibility on search engines and ensure that "Brand Ladakh" is easily discoverable by potential customers. Google Ads will be used to drive traffic to the website and e-commerce platforms.
- **Targeted Advertising and Email Marketing:** Develop targeted digital advertising campaigns focused on relevant consumer segments. Email marketing will be employed to build direct communication with interested customers, offering product promotions, stories about Ladakh, and exclusive offers.

► **Phase 4: Product Labeling, Packaging & Promotion**

- **Standardized Packaging Guidelines:** Work with local designers and packaging experts to create standardized, eco-friendly packaging that aligns with the "Brand Ladakh" identity. This will include product labels, packaging designs, and branding elements that are consistent across all products, ensuring a cohesive brand presence.
- **Product Certification and Quality Control:** Establish quality control guidelines to ensure that all products carrying the "Brand Ladakh" logo meet high standards. Certification processes will help enhance consumer trust and differentiate Ladakh's products from competitors.
- **Product Promotion and Sales Platforms:** Partner with e-commerce platforms, retailers, and local marketplaces to promote "Made in Ladakh" products. Product launches, promotional events, and pop-up stores will be organized to generate buzz and increase sales.

► **Phase 5: Monitoring, Feedback, and Iteration**

- **Monitoring and Evaluation:** Implement tracking mechanisms to measure the success of the digital marketing campaigns, brand visibility, and product sales. Metrics such as website traffic, social media engagement, and revenue growth will be analyzed to assess the impact of the initiative.
- **Feedback Loops with MSMEs:** Regularly engage with participating MSMEs to gather feedback on how the branding and marketing efforts are impacting their businesses. Adjust the strategy based on their inputs to ensure the brand continues to meet the evolving needs of Ladakh's entrepreneurs.
- **Continuous Improvement and Expansion:** Based on the feedback and performance analysis, the branding and marketing strategies will be refined. As the initiative gains momentum, additional MSMEs and product categories will be included in the "Brand Ladakh" program to ensure inclusive growth.

#### **5.9.4 Usage of ICT/Innovative Technology Towards Project Implementation**

- **Branding Portal for MSMEs:** A centralized, cloud-based platform will be developed where participating MSMEs can access branding resources, including logo files, design templates, and visual identity guidelines. This portal will act as a digital resource hub, allowing businesses to download branding assets and ensure consistency in their marketing efforts.
- **Collaborative Design Tools:** Tools like Canva or Adobe Creative Cloud will be used to help local businesses customize branding materials for their products, packaging, and promotions while adhering to "Brand Ladakh" identity guidelines.
- **Online Marketplaces:** ICT will be used to facilitate partnerships with e-commerce platforms like Amazon, Flipkart, and dedicated artisanal platforms such as Etsy. By integrating "Brand



Ladakh" products into these digital marketplaces, MSMEs will reach a broader audience and streamline the sales process.

- ▶ **Custom E-Commerce Platform:** A dedicated e-commerce platform for "Made in Ladakh" products will be developed, allowing MSMEs to showcase their offerings in a unified online store. This platform will be optimized for user experience, including secure payment gateways, product reviews, and a user-friendly interface.
- ▶ **Social Media Campaign Management:** Tools such as Hootsuite or Buffer will be used for social media management, allowing centralized scheduling and monitoring of posts across platforms like Instagram, Facebook, and Twitter. Through these tools, the project will ensure consistent and timely content delivery that promotes "Brand Ladakh" and its products.
- ▶ **Targeted Advertising with AI/ML:** Artificial Intelligence (AI) and Machine Learning (ML) algorithms will be leveraged to create targeted ads for different consumer segments. Platforms like Google Ads and Facebook Ads will use behavioral analytics and demographic data to deliver personalized ad campaigns that maximize engagement and conversion rates for "Brand Ladakh" products.
- ▶ **SEO Optimization Tools:** Search Engine Optimization (SEO) tools like SEMrush or Moz will be used to increase the online visibility of "Brand Ladakh" by optimizing website content and driving organic traffic to the brand's digital presence. This will ensure higher rankings in search results for keywords related to Ladakh's products and culture.
- ▶ **Influencer Marketing Platforms:** Platforms like Tribe or Upfluence will be used to connect with and manage collaborations with influencers and brand ambassadors. These platforms will help identify individuals who align with the values of "Brand Ladakh," facilitate content creation, and track engagement metrics from ambassador-driven campaigns.
- ▶ **Content Creation Tools:** To streamline the production of engaging content, video creation and editing tools like Final Cut Pro, Canva Video, or Lumen5 will be employed to create high-quality promotional material that can be shared across digital channels. These tools will enable both MSMEs and ambassadors to produce professional content that resonates with audiences.
- ▶ **QR Code Integration for Packaging:** Innovative packaging technology will integrate QR codes on labels that consumers can scan to learn more about the origin, craftsmanship, and cultural significance of each product. This technology enhances transparency and builds trust by offering detailed product information directly to consumers.
- ▶ **Blockchain for Product Authenticity:** Blockchain technology could be used to establish a transparent and verifiable supply chain for "Made in Ladakh" products. Consumers would be able to trace the origins and authenticity of their purchased items, thereby building confidence in the quality and legitimacy of the products.
- ▶ **Data Analytics for Campaign Performance:** Tools like Google Analytics and social media analytics dashboards will be used to track the performance of digital marketing campaigns, website traffic, and sales data. These insights will help the project team evaluate the effectiveness of marketing efforts and make data-driven decisions to improve outreach and conversion rates.
- ▶ **MSME Feedback and Engagement:** A digital feedback platform will be developed to continuously collect input from MSMEs participating in the "Brand Ladakh" initiative. This platform will allow for surveys, feedback forms, and real-time communication, ensuring that businesses can share their experiences and suggestions, enabling iterative improvements to the project.
- ▶ **Online Training Platforms:** MSMEs will receive digital training and capacity-building support through platforms like Coursera, Udemy, or custom-built online training portals. These platforms will offer courses and workshops on topics such as digital marketing, branding, e-commerce management, and social media strategies, helping local businesses improve their technical skills.
- ▶ **Virtual Mentorship Programs:** Through video conferencing and collaboration tools like Zoom or Microsoft Teams, MSMEs will have access to virtual mentorship programs. Branding experts, marketing professionals, and industry leaders will offer guidance and feedback to

local entrepreneurs, enhancing their ability to integrate technology into their business operations.

- **Eco-friendly Messaging Tools:** ICT tools will be used to promote the environmental sustainability of "Brand Ladakh" products. Platforms like StoryMaps or similar tools will allow the creation of interactive digital narratives that showcase Ladakh's commitment to eco-friendly practices, such as using organic materials and traditional methods. These stories can be shared with consumers to foster deeper connections with the products.

#### 5.9.5 Project Cost and Contribution of State towards it.

- An agency will help in the creation of Brand Identity and Logo Design for a total cost of INR 50 lakhs.
- Collaboration with brand ambassador at the total cost of INR 175 lakhs will help in promotion of brand Ladakh.
- Launching a Marketing Campaign at the total cost of INR 175 lakhs will help in promotion of Brand Ladakh using digital media strategies, influencer partnerships and content marketing.
- Product labelling and Packaging Promotion at the total cost of INR 175 lakhs will help in promotion of Brand Ladakh.

#### **Total Interventions Budget for 2 years (In Cr. INR)**

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Brand Identity and Logo Design	0.50	0.50
2	Collaboration with Brand Ambassadors	1.75	1.75
3	Digital Marketing Campaign	1.75	1.75
4	Product Labeling, Packaging & Promotion	1.00	1.00
<b>Total</b>		<b>5</b>	<b>5.00</b>

#### **Interventions Breakup of total cost for the next 2 years (in Cr. INR)**

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
1	Brand Identity and Logo Design	0.25	0.25	<b>0.5</b>
2	Collaboration with Brand Ambassadors	0.875	0.875	<b>1.75</b>
3	Brand Building Marketing Campaign	0.875	0.875	<b>1.75</b>
4	Product Labeling, Packaging & Promotion	0.5	0.5	<b>1</b>

#### 5.9.6 Estimated Impact of the Project/ Scheme/Proposal

The "Expand Brand Ladakh" initiative is designed to create long-term socioeconomic benefits for the Union Territory of Ladakh by establishing a cohesive brand identity for local products, enhancing market access for MSMEs, and promoting the region's unique cultural and ecological assets. The estimated impact of the project spans economic growth, cultural preservation, and community empowerment.

- ▶ **Increased Revenue for MSMEs:** By providing MSMEs with a strong brand identity, digital marketing tools, and access to national and global markets, the project is expected to significantly boost sales of "Made in Ladakh" products. The enhanced visibility of Ladakh's artisanal, agricultural, and handicraft products will increase consumer demand, leading to higher revenues for local businesses.
- ▶ **Employment Generation:** The growth of MSMEs through expanded market opportunities will create new job prospects in production, packaging, marketing, and distribution. This will especially benefit women, youth, and rural artisans involved in these industries, thereby contributing to livelihood improvement and poverty alleviation.
- ▶ **Increased Tourism and Local Spending:** The branding and digital promotion of Ladakh's culture and craftsmanship are likely to attract more tourists, leading to increased local spending on products and services. The promotion of "Brand Ladakh" as a symbol of high-quality, authentic, and sustainable products will have spillover effects on other sectors, such as tourism, hospitality, and transport.
- ▶ **Cultural Preservation and Promotion:** By promoting products that are deeply rooted in Ladakh's cultural heritage, such as traditional handicrafts, organic farming products, and handloom textiles, the project will help preserve and promote Ladakh's unique traditions. The global reach of "Brand Ladakh" will create awareness about the region's rich cultural identity and reinforce pride among the local community.
- ▶ **Community Empowerment and Inclusivity:** The project aims to include MSMEs from diverse backgrounds, including women-owned businesses and marginalized communities, empowering them economically and socially. By offering these groups opportunities for skill development, digital literacy, and market access, the project fosters inclusivity and shared growth.
- ▶ **Sustainable and Eco-Friendly Production:** The project will promote Ladakh's commitment to sustainability by marketing eco-friendly, organic, and ethically produced goods. This will not only differentiate Ladakh's products but also contribute to environmental conservation efforts in the region. The integration of sustainable practices in packaging and production will position "Brand Ladakh" as a leader in eco-conscious consumer goods, enhancing its appeal in the green marketplace.
- ▶ **Brand Recognition:** With a strong digital marketing strategy, strategic collaborations with brand ambassadors, and standardized packaging, "Brand Ladakh" will gain national recognition as a symbol of authenticity and quality. This increased visibility will elevate Ladakh's status as a producer of unique, premium products and attract a wider customer base both in India and internationally.
- ▶ **Consumer Awareness and Loyalty:** A strong, consistent brand identity and storytelling that highlights the craftsmanship, cultural value, and sustainability of Ladakh's products will create long-lasting consumer loyalty. As consumers become more aware of the unique aspects of "Brand Ladakh," repeat purchases and word-of-mouth recommendations are expected to increase, sustaining long-term growth.

#### 5.9.7 Plan for Strengthening M&E Framework Pertaining to the Project/Scheme/Proposal

The project will implement both qualitative and quantitative KPIs to measure the effectiveness of each component. The following KPIs will be regularly monitored:

- ▶ **Brand Identity and Awareness:**
  - Number of MSMEs adopting "Brand Ladakh" branding and visual identity.
  - Consumer recognition and recall of the "Brand Ladakh" logo and products.
- ▶ **Digital Marketing and Outreach:**
  - Growth in online followers, engagement rates on social media platforms, and website traffic.
  - Click-through rates (CTR) and conversion rates from digital marketing campaigns.
  - SEO performance, including ranking improvements for key terms related to "Brand Ladakh."

- ▶ **Sales and Market Penetration:**
  - Total sales volume and revenue generated by "Brand Ladakh" products.
  - Number of national and international e-commerce platforms listing "Made in Ladakh" products.
- ▶ **MSME Growth and Employment:**
  - Increase in the number of MSMEs participating in the initiative.
  - Employment generated directly and indirectly through the initiative.
- ▶ **Sustainability Metrics:**
  - Percentage of products using eco-friendly packaging and sustainable production methods.
  - Consumer feedback on product quality, packaging, and ethical sourcing.
- ▶ **Surveys and Interviews:** Periodic surveys and interviews with MSMEs will be conducted to gather insights into the effectiveness of the branding and marketing strategies. Consumer surveys will also be used to measure brand recognition, perception, and satisfaction.
- ▶ **Digital Analytics Tools:** Tools like Google Analytics, social media analytics, and e-commerce platform dashboards will be used to track online metrics, sales data, and customer engagement. These tools provide real-time data on the effectiveness of digital marketing campaigns and help identify areas for optimization.
- ▶ **Field Visits and Observations:** Regular field visits to local businesses and production units will help assess the physical implementation of branding guidelines, packaging improvements, and production quality. This will ensure that MSMEs are adhering to the standards set by the project.
- ▶ **Quarterly Reviews:** Every quarter, the project team will evaluate the progress of each component based on the KPIs. Reports will be compiled to assess the impact of the branding, digital marketing, and sales strategies, providing actionable insights for further improvements.
- ▶ **Annual Impact Assessments:** A comprehensive annual impact report will be prepared, evaluating the overall economic, social, and cultural impact of the initiative. This report will compare pre- and post-implementation data to assess how well the project is meeting its objectives.

## 5.10 Diagnostic Study for Mini Clusters in Ladakh

### 5.10.1 Problem Statement

Ladakh, with its distinct cultural heritage and geographical uniqueness, is home to various small-scale industries, including stone-carving, pottery work, metal work, and food processing. These mini clusters form the backbone of the local economy, preserving traditional crafts and providing livelihood opportunities for local communities. However, these sectors face several challenges, including outdated production techniques, limited market access, inadequate infrastructure, and a lack of financial and institutional support.

This diagnostic study aims to assess the current state of these mini clusters, focusing on stone-carving, pottery work, metal work, and food processing industries. By examining production processes, skill levels, resource utilization, and market linkages, the study seeks to identify the key bottlenecks hindering growth and competitiveness in these sectors. Understanding these challenges will provide valuable insights into the local agricultural and MSME landscape and highlight opportunities for innovation and improvement.

### 5.10.2 Proposed Project

This project focuses on conducting a diagnostic study to assess the current state of clusters in Ladakh and develop comprehensive DPRs for the identified mini clusters ensuring technical robustness and financial viability, targeting sectors such as stone-carving, pottery, metal work, and food processing.

This project aims to conduct a comprehensive diagnostic study of mini clusters in Ladakh to identify their strengths, weaknesses, opportunities, and challenges. The study will focus on promoting

sustainable development through the enhancement of local industries, skills, and resources while preserving the unique cultural and ecological heritage of the region.

► **Assessment of Existing Mini Clusters:**

- Identify and categorize existing mini clusters in Ladakh based on industry type (e.g., handicrafts, agriculture, tourism, etc.).
- Evaluate the current state of these clusters, including production capacity, market reach, and employment levels.
- Identify interested MSMEs in the clusters and the applications of the MSMEs will be scrutinized based on qualitative and quantitative parameters to ensure that only viable MSMEs are selected. There will be multiple level of verifications starting with the screening of firms based on pre-qualification criteria, field level inspections by Industrial Promotion Officers and Technical Officers, detailed verification of the application based on specific screening criteria and checking the feasibility of the project (DPR).
- An illustrative list of parameters, both qualitative and quantitative, that shall be used for selection is provided in the Approach and Methodology section.

► **Stakeholder Analysis:**

- Identify key stakeholders involved in each mini cluster, including artisans, local businesses, government agencies, and NGOs.
- Assess their roles, contributions, and needs regarding the development of mini clusters.

► **Needs Assessment:**

- Conduct surveys and interviews with stakeholders to identify the challenges faced by mini clusters (e.g., access to finance, technology, training, marketing).
- Identify opportunities for capacity building, market expansion, and technological upgrades.

► **Economic and Social Impact Evaluation:**

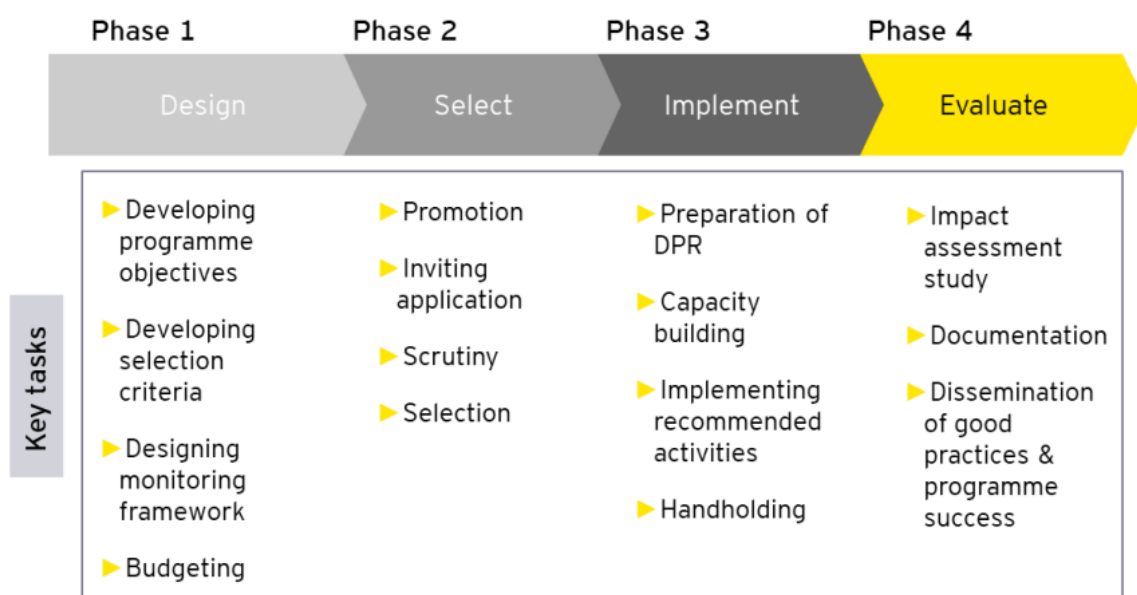
- Analyze the economic contributions of mini clusters to the local economy, including job creation, income generation, and community development.
- Assess the social impacts of mini clusters on local communities, including empowerment, skill development, and cultural preservation.

► **Identify Tech and preparation of bankable DPRs:**

- Focus on climate-resilient technologies suited to Ladakh's unique geography and environmental conditions.
- Include analysis of local, national, and international market trends, demand forecasts, and competitive landscape for cluster products.

### **5.10.3 Design, Approach and Methodology**

Developing a strategic framework for scaling up MSMEs in Ladakh, focusing on mini clusters in stone-carving, pottery work, metal work, and food processing, based on insights gained from the diagnostic study.



### **Key Tasks across different phases**

#### **Design Phase:**

- ▶ The first step of the design stage will be to formulate the scheme objectives, which will be the guiding factor in the implementation of the project. The objectives of the project shall be formulated in consultation with all major stakeholders concerned including the industries department and Industry associations. “As Is” analysis will be conducted and a “To Be” state will be defined based on which the objectives and strategy roadmap shall be developed. One to one interactions and brainstorming shall be employed for this.
- ▶ Sensitization workshops shall be conducted for the enterprises in Leh and Kargil districts to mobilize MSMEs in large numbers.
- ▶ Selection criteria, both in quantitative and qualitative terms, shall be developed and finalised to ensure that all relevant and genuine enterprises get an opportunity to apply for the initiative.

#### **Select Phase:**

- ▶ MSME units satisfying the pre-requisites can apply on the MIS portal developed (as mentioned in intervention no. 16)
  - The prequalification for MSMEs to be selected for the Scale Up Mission include:
  - Being registered in Ladakh with UDYAM registration
  - Being in operation for at least three years as of March 31, 2024, and
  - Being engaged in pottery, metal, stone carving or food processing industries activities.

The applications submitted would be verified at concerned technical officer, IPO, and Manager level. The verification would include checking the for correctness of information and the supporting documents submitted. Applications thus verified would be forwarded by the concerned General Manager of District Industries Centers and then to the Directorate of Industries and Commerce. The approved applications will then be forwarded to the Committee for granting the final approval.

#### **Implement Phase:**

The first step in the implement phase will be to undertake a detailed study and prepare a roadmap for the enterprise for scaling up. The major aspects such As-Is assessment, Benchmarking, Future State study, SWOT Analysis, Financial modelling, Value chain analysis, sensitivity analysis, identification of suitable technology to be adopted, conformance to quality standards, future market opportunities and export potential will be included. A detailed project report for each selected enterprise will be prepared.



Dedicated officers from DICs will be allotted to each enterprise for necessary handholding to be provided during the implementation to ensure that the bottlenecks faced by them are resolved in time. The MSME Facilitation desk is proposed to facilitate consultation of the selected enterprises with the concerned domain/technical experts to enable guidance and support in implementing the scaling up interventions as proposed in DPR. The DPR will be prepared basis detailed market analysis, need assessment, sectoral insights on product and technology requirement, legal and compliance analysis and financial analysis.

► **Evaluate Phase:**

The performance of the enterprises shall be monitored periodically based on the KPIs agreed upon during the design stage. Any mid-course corrections required shall be intimated to enterprises going off course. At the end of the Scheme implementation period, a detailed impact assessment of the scheme will be carried out. This will enable us to understand the impact and effectiveness the scheme has been able to create. The success stories and best practices shall be documented digitally. These will be further be utilised to sensitise and disseminate information on best practices and success stories among other MSMEs for motivation

#### 5.10.4 Usage of ICT/Innovative Technology towards Project Implementation

The use of ICT (Information and Communication Technology) and innovative technologies is critical to enhancing the effectiveness and scalability of this intervention in Ladakh. By integrating digital solutions, the project can streamline processes, improve market access, facilitate stakeholder engagement, and provide valuable insights into market access challenges.

► **Digital Data Collection Tools**

- **Mobile Applications:** Utilize mobile apps and online survey platforms for real-time data collection, enhancing the efficiency and accuracy of information gathering.
- **GIS Technology:** Employ Geographic Information Systems (GIS) to map mini clusters, providing valuable insights into their geographical distribution and resource availability.

► **Stakeholder Engagement through ICT**

- **Virtual Workshops:** Conduct online workshops and webinars to facilitate stakeholder engagement, enabling discussions and feedback regardless of location.
- **Collaboration Tools:** Use platforms like Slack or Trello to streamline communication and project management among team members and local artisans.

Through the planned MIS integration intervention proposed under RAMP scheme, facility for applicants to track the status of their applications will also be made available. The decision of sanctioning authority shall be intimated to the party electronically and disburse the eligible assistance via. bank account of the applicant unit on the execution of the requisite agreement. The dedicated RAMP scheme monitoring dashboard will enable in the real time monitoring of the progress of the intervention based on which necessary course corrections can be made.

#### 5.10.5 Project Cost and Contribution of the state towards it

- A diagnostic study of mini clusters to be conducted at the cost of INR 1 Crore.

**Total Intervention Budget for next 2 years (In Cr. INR)**

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Diagnostic study for mini clusters	1.00	1.00
<b>Total</b>		<b>1.00</b>	<b>1.00</b>

**Interventions Breakup of total cost for the next 2 years (in Cr. INR)**

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
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1	Diagnostic study for mini clusters	0.5	0.5	1.00
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#### 5.10.6 Estimated Impact of the Project/Scheme/Proposal

The diagnostic study is expected to benefit MSMEs by providing insights into the current vendor development scenario and identifying actionable areas for improvement. The proposed intervention under the RAMP program has the potential to create a profound and lasting impact on women entrepreneurs, their businesses, and the overall economic landscape of Ladakh. Here are the expected impacts of this intervention:

##### ► Economic Development

- **Increased Income Generation:** The study will identify opportunities for enhancing productivity and market access for local MSMEs, potentially leading to higher incomes for artisans and entrepreneurs.
- **Job Creation:** By promoting the growth of mini clusters, the project can create new job opportunities in various sectors, reducing unemployment and underemployment in the region.

##### ► Skill Enhancement

- **Capacity Building:** Training and capacity-building initiatives identified in the study will improve the skills of local artisans, leading to higher quality products and services.
- **Innovation Adoption:** Encouraging the adoption of new technologies and practices will enhance the competitiveness of local industries, fostering a culture of innovation.
- Collaborate with scrappage technology experts to identify and develop bankable DPRs for suitable technologies.

##### ► Market Expansion

- **Access to New Markets:** The study will identify pathways for MSMEs to access broader markets, both nationally and internationally, enhancing their sales potential.
- **Diversification of Products:** Insights from the study may lead to product diversification, allowing local businesses to cater to changing consumer demands and preferences.

##### ► Social Empowerment

- **Community Engagement:** The project will promote stakeholder engagement, empowering local communities to participate actively in decision-making processes related to their economic development.
- **Cultural Preservation:** By supporting traditional crafts and industries, the study will contribute to the preservation of Ladakh's unique cultural heritage.

##### ► Sustainable Practices

- **Environmental Awareness:** The diagnostic study will highlight sustainable practices within mini clusters, promoting eco-friendly production methods that protect Ladakh's fragile ecosystem.
- **Long-term Viability:** Recommendations from the study can lead to more resilient and sustainable local industries, ensuring the long-term viability of mini clusters in the region.

##### ► Policy Implications

- **Informed Decision-Making:** The findings will provide valuable insights for policymakers, informing strategies and interventions aimed at supporting MSME development in Ladakh.
- **Tailored Support Programs:** The study will help identify specific needs and challenges faced by mini clusters, enabling the design of targeted support programs and policies.

► **Identification of Scrappage Technologies & preparation of bankable DPRs**

- identification of suitable scrappage technologies for adoption for each cluster and preparation of readymade DPRs of the technologies for usage by MSMEs

**5.10.7 Plan for Strengthening M&E Framework pertaining to the project/scheme/proposal.**

To ensure the effective implementation and measure the impact of the intervention to provide in the Union Territory of Ladakh, a robust Monitoring and Evaluation (M&E) framework will be developed. This framework will leverage ICT tools and innovative technologies to track progress, assess outcomes, and facilitate data-driven decision-making throughout the project lifecycle.

**Key Components of the M&E Framework**

► **Define Clear Indicators**

- **SMART Indicators:** Develop Specific, Measurable, Achievable, Relevant, and Time-bound (SMART) indicators for each objective of the study to assess progress effectively.
- **Baseline Data Collection:** Conduct baseline assessments to gather initial data on key indicators, providing a reference point for measuring changes and impacts over time.

► **Establish a Data Collection Plan**

- **Regular Data Collection:** Implement a schedule for regular data collection through surveys, interviews, and focus group discussions to monitor ongoing progress and gather feedback from stakeholders.
- **Utilize Technology:** Leverage digital tools and platforms for efficient data collection, storage, and analysis, ensuring timely access to information for decision-making.

► **Engage Stakeholders**

- **Participatory Approach:** Involve local stakeholders in the M&E process, encouraging their input in defining indicators and assessing progress, fostering ownership and accountability.
- **Feedback Mechanisms:** Establish formal feedback mechanisms (e.g., surveys, workshops) to collect insights from stakeholders on the effectiveness of interventions and areas for improvement.

► **Conduct Regular Evaluations**

- **Periodic Reviews:** Schedule regular evaluations (e.g., quarterly or biannually) to assess progress against indicators, analyze data, and identify challenges or successes.
- **Midterm and Final Evaluations:** Plan for comprehensive midterm and final evaluations to assess the overall impact of the diagnostic study, using findings to inform future initiatives.

► **Strengthen Reporting and Communication**

- **Clear Reporting Framework:** Develop a reporting framework that outlines how and when data will be shared with stakeholders, ensuring transparency and accountability.
- **Visual Presentation of Data:** Utilize data visualization tools to present M&E findings in an accessible format, making it easier for stakeholders to understand and engage with the results.

► **Capacity Building**

- **Training for M&E Personnel:** Provide training for team members involved in M&E to enhance their skills in data collection, analysis, and reporting.

- **Stakeholder Training:** Offer workshops for local stakeholders on M&E processes to build their capacity to contribute to monitoring and evaluating the project's progress.
- **Impact Analysis:** Conduct periodic impact assessments to quantify the tangible outcomes of the diagnostic study. These assessments will utilize both quantitative data and qualitative insights to evaluate the effectiveness of vendor development efforts in Ladakh.
- **Promotion of Continuous Learning:** Cultivate a culture of continuous learning within the project team and among stakeholders. Insights and lessons learned from the M&E process will be used to adapt and improve project strategies, ensuring responsiveness to challenges and changing market dynamics

## 5.11 Cold Storage cum processing unit

### 5.11.1 Problem Statement

In the rugged and remote terrain of Ladakh, where the climate is harsh with long, severe winters and short summers, the cultivation of apricots and sea buckthorn presents a unique opportunity for local agriculture and economy. However, the highly perishable nature of these fruits means that they must be quickly sold or processed post-harvest to avoid spoilage. Cold storage facilities are essential in Ladakh to extend the shelf life of apricots and sea buckthorn, allowing for a longer marketing period, which can help farmers secure better prices and reduce post-harvest losses. Additionally, with cold storage cum processing unit, these nutrient-rich fruits can be made available year-round, providing a continuous supply for both local consumption and external markets. This can significantly contribute to the nutritional needs of the local population and has the potential to boost the region's agro-based economy by supporting value-added industries such as dried fruits, juices, and medicinal products derived from these crops.

### 5.11.2 Project Proposal

Ladakh's agricultural economy can be enhanced by investing in an integrated cold storage cum processing unit. This initiative will encompass the entire supply chain, from harvest to consumer, ensuring the quality and safety of perishable products, driving economic growth, and minimizing losses after harvest. The project aims to add value to the sector of perishable goods by offering an integrated cold storage solution, particularly for perishable items in the Union Territory (UT).

### 5.11.3 Design and Approach & Methodology

The approach and Methodology for Establishing Cold Storage cum processing unit in Ladakh:

#### Approach to Implementation

The implementation of the Cold Storage cum processing unit under the scheme will prioritize **financial assistance, and stakeholder collaboration**, with a clear focus on expanding Cold Storage cum processing facilities across the UT.

The project will be executed in phases to ensure efficient rollout and scalability.

#### Phase 1: Pilot Cold Storage cum processing facilities (First 12 months)

**Objective:** Set up 04 Cold Storage cum processing unit in Ladakh to establish proof of concept and identify operational needs.

- **Public-Private Partnerships (PPP):** Explore partnerships with private entities for setting up and managing Cold Storage cum processing facilities, providing operational expertise, and ensuring cost-efficiency.

### 3. Methodology for Implementation

- **Agricultural Output and Market Analysis:** Identify key locations based on production.
- **Feasibility Studies:** Conduct feasibility studies to evaluate site conditions, including proximity to markets, to ensure that each Cold Storage cum processing unit serves the needs of the industry effectively.

- **Cold Storage Technology:** Each facility will be equipped with modern freezing, chilling, and temperature-controlled storage systems. This technology will ensure that food and other products remain fresh and maintain quality from catch to market.

#### 5.11.4 Usage of ICT/ Innovative Technology towards project implementation

In establishing Cold Storage cum processing unit, a variety of Information and Communication Technology (ICT) tools and systems can be utilized to enhance efficiency, monitoring, and management. Here are some of the ICT components that might be integrated:

- **Temperature Monitoring Systems:** Automated sensors and IoT (Internet of Things) devices can be used to continuously monitor the temperature and humidity levels inside the cold storage units, ensuring optimal conditions for preserving perishable goods.
- **Energy Management Systems:** Smart energy solutions can manage the power consumption of the Cold Storage cum processing unit, potentially integrating renewable energy sources like solar panels. These systems can optimize energy use and reduce operational costs.
- **Inventory Management Software:** Advanced software systems can track the storage, retrieval, and overall inventory levels of produce within the Cold Storage cum processing facilities, facilitating efficient space utilization and stock rotation.
- **Remote Access and Control:** Cloud-based platforms can allow operators to remotely access and control the Cold Storage cum processing unit, adjusting settings as needed and responding promptly to any alerts or malfunctions.
- **Data Analytics:** Big data analytics can process information collected from various sensors and systems to predict maintenance needs, optimize storage conditions, and improve decision-making based on real-time data.
- **Security Systems:** CCTV cameras and access control systems can be installed to ensure the security of the cold storage units and the valuable produce stored within.
- **Supply Chain Management Systems:** Integration with supply chain management tools can help coordinate logistics, from farm to storage to market, ensuring traceability and efficiency throughout the distribution process.
- **Communication Networks:** Reliable communication infrastructure, including internet and mobile networks, is essential for the seamless operation.

By leveraging these ICT tools, Cold Storage cum processing unit in Ladakh can operate more effectively, maintain the quality of perishable goods, and integrate seamlessly with the broader agricultural supply chain.

#### 5.11.5 Project Cost and Contribution of State towards it.

The Cold Storage cum processing unit will be operationalized throughout the 2 years of the implementation of the RAMP Program.

04 Cold Storage cum processing facilities will be installed for a total cost of 600 lakhs.

##### **Total Intervention Budget for next 2 years (In Cr. INR)**

S. No.	Intervention	Total Budget for 2 years	Demand from RAMP
1	Setting up Cold Storage cum processing unit	6.00	6.00
<b>Total</b>		<b>6.00</b>	<b>6.00</b>

### ***Interventions Breakup of total cost for the next 2 years (in Cr. INR)***

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Setting up Cold Storage Units	3.0	3.0	6.00

#### **5.11.6 Estimated Impact of the Project/ Scheme/Proposal**

This project will provide Cold Storage cum processing unit to 20 MSME mini clusters or SHGs, significantly benefitting food processing MSMEs by prolonging the shelf life of perishables, ensuring year-round production, and maintaining product quality. This leads to cost savings, stable supply chains, and the ability to reach wider markets, including exports. MSMEs can diversify products, reduce reliance on seasonal cycles, and enhance the agro-product value chain. Improved facilities may attract investment, create jobs, and encourage innovation and technology use, driving sector growth and competitiveness.

#### **5.11.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal**

To ensure the successful implementation and impact of Cold Storage cum processing unit in Ladakh, a robust monitoring and evaluation (M&E) plan is essential. The M&E plan should include:

- ▶ **Baseline Data Collection:** Gather initial data on current storage practices, spoilage rates, MSME production cycles, and market reach to measure improvements.
- ▶ **Performance Indicators:** Establish clear, quantifiable indicators such as reduction in spoilage, increase in MSME revenue, expansion of market reach, and number of new products developed.
- ▶ **Regular Assessments:** Schedule periodic assessments to track progress against the established indicators, adjusting strategies as necessary to meet objectives.
- ▶ **Stakeholder Feedback:** Collect feedback from MSMEs and other stakeholders to evaluate the usability and effectiveness of the Cold Storage cum processing facilities.
- ▶ **Impact Analysis:** Conduct annual impact studies to assess the broader economic and social effects, such as job creation and market growth.
- ▶ **Reporting:** Implement a transparent reporting system to communicate findings to stakeholders and funders, ensuring accountability and continuous learning.

### **5.12 Workshop with Bankers for Increasing Outreach Lead by SLBC and Industries Department**

#### **5.12.1 Problem Statement**

Local businesses and artisans in Ladakh face significant challenges in accessing financial services due to a lack of awareness about available schemes, limited outreach by financial institutions, and the region's geographic isolation. Many MSMEs and artisans remain uninformed about credit facilities, government-backed financial schemes, and loan options that could aid in business growth and sustainability. Bankers, while offering these services, often struggle to effectively reach and engage local entrepreneurs due to a gap in communication and outreach strategies. This disconnect limits the potential for financial inclusion and hinders the development of local businesses and artisans. To address these challenges, there is a pressing need to conduct targeted workshops with bankers, led by the State Level Bankers' Committee (SLBC) in collaboration with the Industries Department of Ladakh. These workshops aim to:

There is a pressing need to conduct targeted banker workshops that bring together financial institutions and local businesses. These workshops aim to:

Raise awareness about the various financial services, loans, and government schemes available to local entrepreneurs and artisans.

Enhance outreach by enabling direct interaction between bankers and the community, fostering trust and understanding.

Empower local businesses with the financial knowledge needed to grow and sustain their enterprises, improving their overall access to credit and financial resources.

Without such initiatives, the financial ecosystem in Ladakh will remain underutilized, limiting opportunities for business development and economic growth in the region.

### 5.12.2 Project Proposal

The economic development of local businesses and artisans in remote regions, such as Ladakh, is often hindered by limited access to financial services and information on government schemes. To bridge this gap, it is essential to build stronger ties between the banking sector and these local communities. This proposal outlines a project aimed at conducting workshops with bankers to enhance outreach, raise awareness, and increase access to financial services and schemes available to local businesses and artisans in Ladakh.

- ▶ **Workshops with Bankers led by SLBC (State Bank of India):** Organize interactive workshops where bankers will present various financial products and services designed for local businesses and artisans. These workshops will cover:
  - Loan schemes for MSMEs and artisans.
  - Government-sponsored financial schemes, such as Mudra loans, Stand-Up India, and others.
  - Microfinance opportunities and grants.
  - Financial inclusion initiatives for underserved communities.
- ▶ **Capacity Building for Bankers:** Train bankers to better understand the local business environment, seasonal business cycles, and specific challenges faced by Ladakh's artisans and entrepreneurs. This will enable banks to offer more tailored financial solutions.
- ▶ **Business Support Services:** Workshops will also cover topics on how to access business development services, financial planning, and support for business expansion.
- ▶ **Awareness Programs for Local Artisans:** In parallel with banker workshops, awareness programs for local businesses and artisans will be conducted, focusing on:
  - Financial literacy and how to apply for loans and schemes.
  - Opportunities for digital banking and online transactions.
  - Steps for improving credit scores and maintaining financial discipline.

### 5.12.3 Design and Approach & Methodology

#### Workshop Design and Methodology

The workshops aim to foster collaboration between bankers and local businesses/artisans by increasing awareness of financial services, loan schemes, and government programs. These workshops will focus on:

- ▶ **Awareness of Financial Services:** Inform local businesses and artisans about the range of financial products (loans, savings, microfinance) available.
- ▶ **Government Schemes:** Educate participants on government-backed financial schemes like Mudra loans, Stand-Up India, and subsidies tailored to MSMEs and artisans.
- ▶ **Interactive Sessions:** Use real-world examples, case studies, and success stories to demonstrate the impact of these financial services and schemes.
- ▶ **Tailored Content:** Develop workshop materials focused on financial services, loan schemes, and government programs specifically available for MSMEs and artisans in Ladakh.
- ▶ **Interactive Format:** Incorporate presentations, case studies, and Q&A sessions to engage both bankers and local participants, ensuring a practical understanding of financial offerings.
- ▶ **Collaborative Engagement:** Partner with local banks, MSME associations, and artisans' cooperatives to ensure active participation and relevance to the local context.
- ▶ **Localized Workshops:** Conduct workshops in key districts of Ladakh to ensure accessibility for local businesses and artisans, addressing regional challenges and opportunities.



- ▶ **Capacity Building for Bankers:** Train bankers on the specific financial needs and challenges faced by local businesses and artisans to provide more relevant financial solutions.
- ▶ **Awareness for Participants:** Educate local businesses and artisans on how to access loans, financial services, and government schemes, enhancing financial literacy and inclusion.

#### 5.12.4 Usage of ICT/ Innovative Technology towards project implementation

##### Digital Platforms for Workshops

- ▶ **Virtual Workshops:** Use digital platforms like Zoom, Google Meet, or Microsoft Teams to conduct virtual workshops. This allows participation from bankers across regions without geographical constraints, reducing travel time and costs.
- ▶ **Webinars & Webcasting:** Host webinars on various financial topics and schemes available for local businesses and artisans. Recordings can be shared for future reference.
- ▶ **Learning Management Systems (LMS):** Set up an LMS for bankers, where they can access training materials, video tutorials, quizzes, and assignments related to the financial services offered to local businesses and artisans.
- ▶ **Interactive and Multimedia Content**
- ▶ **E-learning Modules:** Create interactive e-learning modules covering topics like lending schemes, financial products, and services for artisans and small businesses. Incorporate case studies, videos, and interactive quizzes to improve engagement.
- ▶ **Infographics and Visuals:** Use infographics and animated videos to explain complex financial schemes and processes in simple terms. These visuals can be easily shared on social media and websites for broader outreach.
- ▶ **Training Apps for Bankers:** Develop a mobile application specifically for banker training on financial services and schemes. The app can provide real-time updates, resources, and assessments to track learning progress.
- ▶ **Banking Schemes App for SMEs/Artisans:** A mobile app can be developed where bankers can help businesses and artisans directly access information about various financial products, eligibility criteria, and how to apply for them.
- ▶ **Data Analytics & AI-Driven Insights**
- ▶ **Personalized Learning Paths:** Use AI to create personalized learning paths based on individual banker's knowledge level. Data analytics can be used to identify areas where bankers might need more focus or understanding.
- ▶ **Feedback & Survey Tools:** Conduct post-workshop surveys and feedback forms using digital tools to gather insights and improve future workshops.

#### 5.12.5 Project Cost and Contribution of State towards it.

- ▶ The workshops for bankers will be conducted over 2 years of the implementation of the RAMP Program.
- ▶ 3 workshops per year for 2 years at the rate of Rs. 70,000 in the summer months will be conducted with bankers for increasing outreach and awareness for local businesses and artisans in Ladakh for a total cost of Rs. 4 Lakhs.

##### **Total Intervention Budget for next 2 years (In Cr. INR)**

S. No.	Intervention	Total Budget for 2 years	Demand from RAMP
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1	Workshops for bankers	0.04	0.04
<b>Total</b>		<b>0.04</b>	<b>0.04</b>

***Interventions Breakup of total cost for the next 2 years (in Cr. INR)***

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Workshops for bankers	0.02	0.02	<b>0.04</b>

**5.12.6 Estimated Impact of the Project/ Scheme/Proposal**

Three workshops per year for 2 years for 30 MSMEs per workshop shall be conducted. The proposed intervention will impact 180 MSME units which will help in:

- ▶ Increased awareness among local businesses and artisans about financial products, services, and government schemes.
- ▶ Improved financial literacy and capacity-building for local entrepreneurs and artisans.
- ▶ Strengthened relationships between bankers and local communities, leading to greater access to credit and financial support.
- ▶ Increased utilization of financial services, government schemes, and digital banking platforms by local businesses and artisans.
- ▶ Enhanced understanding by bankers of the unique challenges faced by Ladakh's local businesses, resulting in better-targeted financial solutions.
- ▶ By implementing this structured approach, the Banker Workshops will foster a more inclusive financial environment, empowering local businesses and artisans to access the resources they need for growth and sustainability.

**5.12.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal.**

- ▶ **Risk Management**
  - Potential Risks:
  - Low attendance from key stakeholders (bankers or artisans).
  - Misalignment between workshop content and the needs of local businesses/artisans.
  - Limited long-term follow-up from financial institutions.
- ▶ **Mitigation Strategy:**
  - Promote workshops through multiple channels (local media, associations).
  - Tailor content to the specific needs of businesses and artisans in different regions.
  - Engage financial institutions early and ensure their commitment to follow up with participants.
- ▶ **Campaign Analytics & Reporting:**
  - Set up a dashboard to monitor key performance indicators (KPIs) such as video views, audience engagement, subscriber growth, and business leads generated.
  - The digital agency will submit weekly and monthly reports, analyzing the performance of the campaign and identifying areas for improvement.
- ▶ **Feedback and Optimization:**
  - Gather feedback from MSMEs, viewers, and stakeholders optimize content and delivery.

- Adjust the content strategy, if necessary, to better align with the goals of the campaign.

### **5.13 Enhancing the Textile Value Chain of Ladakhi Products**

#### **5.13.1 Problem Statement**

The textile industry in Ladakh has been a significant contributor to the region's economy and cultural heritage. However, with the advent of modern technologies and evolving fashion trends, there is a growing need to upgrade traditional practices to meet contemporary market demands. One of the critical areas identified for improvement is the coloring process of textiles and pashmina, which has remained reliant on outdated methods.

The current coloring techniques used in Ladakh's textile industry are traditional and often lack the efficiency, consistency, and environmental sustainability required in today's competitive market. The absence of formal training programs in advanced coloring methods has led to a skills gap among artisans and workers, resulting in suboptimal product quality and limited innovation in textile designs. This gap not only affects the marketability of Ladakhi textiles but also hinders the industry's ability to attract a younger workforce, which is crucial for its survival and growth.

#### **5.13.2 Project Proposal**

This project proposal outlines a strategic plan to provide comprehensive training on embroidery and advanced coloring techniques, with a focus on improving product quality and embracing sustainability. By equipping artisans with the necessary skills and knowledge, we aim to revitalize the textile industry in Ladakh, ensuring its cultural and economic prosperity.

- ▶ To develop a training curriculum that covers on embroidery and advanced coloring techniques, the use of eco-friendly and natural dyes for pashmina, and sustainable practices.
- ▶ To provide hands-on training to at least 160 textile artisans and workers in Ladakh within one year.
- ▶ To improve the quality and consistency of coloured textiles produced in Ladakh.
- ▶ To foster innovation in textile designs, making them more appealing to a global audience.
- ▶ To promote the adoption of environmentally sustainable practices within the textile industry.
- ▶ To contribute to the economic growth of Ladakh by enhancing the marketability of its textile products.

#### **5.13.3 Design Approach and Methodology**

Approach and Methodology for conducting colouring trainings in Ladakh

- ▶ **Curriculum Development:**
  - Establish core competencies on embroidery and advanced coloring and sustainability.
  - Form a team of textile experts and environmental specialists for curriculum design.
  - Engage local artisans and industry representatives for input.
  - Create a flexible, modular curriculum with diverse training materials.
- ▶ **Trainer Recruitment:**
  - Outline qualifications and teaching abilities for trainers.
  - Use industry networks and professional associations for recruitment.
  - Conduct interviews and practical demonstrations for selection.
  - Orient trainers to the curriculum and local cultural aspects.
- ▶ **Training Workshops:**
  - Schedule interactive workshops with lectures, discussions, and activities.
  - Use case studies for practical applications.

- Promote active learning and participant engagement.
- ▶ **Practical Demonstrations:**
  - Set up facilities for hands-on demonstrations.
  - Provide expert guidance and real-world project application.
  - Enforce safety protocols during sessions.
- ▶ **Evaluation and Feedback:**
  - Utilize quizzes and project evaluations for assessment.
  - Implement feedback mechanisms for continuous program improvement.
- ▶ **Follow-up Support:**
  - Create a support network and provide access to resources post-training.
  - Foster a community of practice for shared learning.
  - Monitor long-term training impact on work and industry.

#### 5.13.4 Usage of ICT/ Innovative Technology Towards Project Implementation

In the proposed training program for advanced coloring techniques in Ladakh's textile industry, the following Information and Communication Technology (ICT) tools and platforms can be utilized to enhance the effectiveness and reach of the training:

- ▶ **Learning Management System (LMS):** An LMS can be used to host the training curriculum, allowing participants to access course materials, instructional videos, and assessments online.
- ▶ **Video Conferencing Tools:** Tools like Zoom, Microsoft Teams, or Google Meet can facilitate remote workshops and live demonstrations, enabling participation from distant locations.
- ▶ **Online Assessment Tools:** Digital quizzes and surveys can be administered through platforms like Google Forms or SurveyMonkey to evaluate participant learning and gather feedback.
- ▶ **Multimedia Content Creation:** Software for creating and editing videos, presentations, and instructional graphics can be used to produce engaging training materials.
- ▶ **Cloud Storage Services:** Services like Google Drive or Dropbox can store and share large files, such as training manuals and design templates.

The integration of these ICT tools will facilitate a blended learning approach, combining traditional hands-on training with modern digital education, thereby increasing the program's accessibility, efficiency, and impact.

#### 5.13.5 Project Cost and contribution of state towards it

Four 5-day trainings on embroidery and advanced coloring techniques for 800 MSMEs will be conducted over 2 years for a unit cost of INR 2,500 and a total cost of INR 100 lakhs.

##### **Total Intervention Budget for next 2 years (In Cr. INR)**

S. No	Intervention	Total Budget for 2 years	Demand from RAMP
1	Enhancing the Textile Value Chain	1.0	1.0
<b>Total</b>		<b>1.0</b>	<b>1.0</b>

### ***Interventions Breakup of total cost for the next 2 years (in Cr. INR)***

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Enhancing the Textile Value Chain	0.5	0.5	1.0

#### **5.13.6 Estimated Impact of the Project/Scheme/Proposal**

The proposed intervention will impact 800 MSMEs. The projects offer a strategic opportunity to empower the MSMEs of the textile industry, ensuring their unique crafts gain the recognition they deserve and contribute to the region's economic and cultural vitality. Through the projects, we aim to create a sustainable model for the growth and success of Ladakh's artisanal enterprises.

- ▶ A skilled workforce capable of producing high-quality, consistently colored textiles.
- ▶ Increased adoption of eco-friendly dyes and sustainable practices in the textile industry.
- ▶ Enhanced product appeal through innovative designs, leading to expanded market opportunities.
- ▶ Positive environmental impact through reduced pollution and waste in the coloring process.
- ▶ Strengthened economic position of Ladakh's textile industry, with potential for job creation and cultural preservation.

#### **5.13.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal**

The project will be monitored through regular progress reports, participant evaluations, and product quality assessments. A final evaluation will be conducted at the end of the project to measure its overall success and impact on the textile industry.

### **5.14 Livelihood Business Incubator for Fruit and Yak products**

#### **5.14.1 Problem Statement**

Yak Farming and Apricot and Seabuckthorn products: Despite the rich potential of yak farming, apricot and seabuckthorn in Ladakh, local communities face several challenges that hinder sustainable economic development and the effective utilization of yak, apricot and seabuckthorn products. Key issues include:

- ▶ **Limited Access to Knowledge and Skills:** Many local farmers lack access to modern farming techniques and processing methods, resulting in low productivity and quality of yak, apricot and seabuckthorn products.
- ▶ **Insufficient Market Access:** Local yak products and apricot and seabuckthorn products often remain unmarketed or underpriced due to a lack of branding, marketing strategies, and distribution channels, leading to lost income opportunities. Quite recently these products have started gaining its value due to high nutritional values.
- ▶ **Lack of Infrastructure:** There is a critical need for processing facilities and storage solutions to add value to these products and minimize post-harvest losses.
- ▶ **Financial Barriers:** Limited access to capital and financial services prevents farmers and entrepreneurs from investing in their businesses or expanding their units for commercial production.
- ▶ **Low Community Engagement:** There is a lack of cooperative structures that could enable collective action among farmers of these products, hindering their ability to pool resources, share knowledge, and enhance bargaining power.
- ▶ **Sustainability Challenges:** Traditional yak farming and apricot/sea buckthorn harvesting practices may not fully align with sustainable environmental practices, risking the long-term viability of both the industry and the ecosystem.

#### **5.14.2 Proposed Project**

##### **Project 1: Value addition of Yak Based Products**

This project aims to establish a Livelihood Business Incubator focused on enhancing the economic viability of yak farming in Ladakh. By providing training, resources, and market access, the incubator will empower local communities to develop sustainable businesses centered around yak products, such as milk, cheese, wool, and meat.

This proposal will provide the following:

- ▶ To improve the knowledge and skills of yak farmers in sustainable farming and value-added product development.
- ▶ To enhance market access for yak products through branding, marketing, and distribution strategies.
- ▶ To facilitate the establishment of processing facilities for yak products to increase value addition and reduce post-harvest losses.
- ▶ To promote cooperative models to strengthen community collaboration and collective bargaining power.
- ▶ To encourage sustainable practices in yak farming to ensure long-term environmental and economic viability.

#### **Project 2: Apricot and Sea buckthorn products**

This proposal outlines the establishment of a Livelihood Business Incubator (LBI) focused on promoting apricot and sea buckthorn products in Ladakh. The project aims to enhance local livelihoods, empower farmers and entrepreneurs, and foster sustainable economic development in the region by leveraging its unique agro-biodiversity. The establishment of the same will provide the following:

- ▶ **Empower Local Farmers:** Provide training and resources to enhance cultivation practices for apricot and sea buckthorn.
- ▶ **Business Development:** Support the establishment of small enterprises focused on value-added products.
- ▶ **Market Access:** Facilitate connections to local, national, and international markets.
- ▶ **Sustainability:** Promote environmentally sustainable practices in cultivation and production.
- ▶ Small business owners interested in agro-products
- ▶ Formation of Community cooperatives specifically for apricot and sea buckthorn processing

### **5.14.3 Design and Approach & Methodology**

#### **Project 1 – Value Addition of Yak Based Products**

- ▶ **Training Workshops:** Conduct training on modern yak husbandry practices, product processing, and business management. Focus on empowering women and youth through tailored skill development programs.
- ▶ **Market Research and Branding:** Analyze market demand for yak products. Develop branding and marketing strategies to promote local products.
- ▶ **Cooperative Formation:** Facilitate the formation of cooperatives to enhance collective action, resource pooling, and knowledge sharing.
- ▶ **Access to Finance:** Collaborate with financial institutions to provide microloans and grants for farmers and cooperatives. Explore crowd funding options for specific projects.
- ▶ **Monitoring and Evaluation:** Implement a robust monitoring framework to assess project impact and gather feedback from participants. Regularly adjust strategies based on evaluations to improve outcomes.

#### **Project 2 – Apricot and Sea buckthorn**

- ▶ **Training Programs:** Conduct workshops on best agricultural practices, organic farming, and post-harvest management. Business management training, focusing on entrepreneurship, marketing, and financial literacy.
- ▶ **Incubator Services:** Provide mentorship and advisory services for starting and managing agro-based businesses. Facilitate access to micro-financing and grants for small enterprises.

- ▶ **Product Development:** Assist in developing value-added products such as jams, juices, and dried fruits. Support packaging and branding efforts to enhance market appeal.
- ▶ **Market Linkages:** Organize trade fairs and exhibitions to showcase products. Develop online platforms for broader market access.
- ▶ **Sustainability Initiatives:** Promote eco-friendly practices in farming and production. Encourage community participation in resource management.

#### 5.14.4 Usage of ICT/ Innovative Technology towards project implementation

**Project 1 –Value Addition of Yak Based Products-** Integrating Information and Communication Technology (ICT) and innovative technologies into the Livelihood Business Incubator for yak farming can enhance project efficiency, improve training outcomes, and facilitate better market access. Here are several ways to leverage these technologies:

##### Digital Training Platforms

**E-Learning Modules:** Develop online courses on yak husbandry, processing techniques, and business management to reach farmers remotely. These can include videos, quizzes, and interactive content tailored to local contexts.

**Mobile Learning:** Utilize mobile applications to deliver training content directly to farmers' smartphones, allowing for flexible learning schedules.

##### ▶ Telecommunication and Networking

- **Online Forums and Communities:** Create online platforms where farmers can connect, share experiences, and seek advice. This could foster collaboration and knowledge sharing.
- **Social Media Marketing:** Train farmers to use social media for promoting their products, reaching broader audiences, and building a brand identity.

##### ▶ E-Commerce Solutions

- **Online Marketplaces:** Develop an e-commerce platform or partner with existing ones to allow farmers to sell their products directly to consumers, bypassing intermediaries.
- **Digital Payment Systems:** Implement mobile payment solutions to facilitate transactions and enhance financial inclusion among farmers.

##### ▶ Community Engagement Platforms

- **Feedback Mechanisms:** Use mobile apps or online surveys to gather feedback from farmers about the incubator's services and training programs, ensuring continuous improvement.
- **Awareness Campaigns:** Utilize digital platforms for awareness campaigns on sustainable practices and the benefits of yak farming, reaching a larger audience.

**Project 2: Apricot and Seabuckthorn products-** The integration of ICT and innovative technologies can significantly enhance the effectiveness and efficiency of the Livelihood Business Incubator (LBI) for apricot and sea buckthorn products. These technologies can facilitate training, market access, production processes, and overall business management.

##### ▶ Training and Capacity Building

- **Online Learning Platforms:** Develop a dedicated online portal for e-learning modules on best practices in farming, product development, and business management. Use video tutorials and webinars led by experts to provide flexible learning opportunities for farmers and entrepreneurs.
- **Mobile Apps:** Create mobile applications that offer agricultural advice, market prices, and weather updates tailored for apricot and sea buckthorn cultivation.

##### ▶ Production and Processing

- **Precision Agriculture:** Utilize drones for aerial mapping of orchards to monitor plant health, optimize irrigation, and assess yield potential. Implement IoT devices for real-

time monitoring of soil moisture and nutrient levels, enabling data-driven farming practices.

- **Automated Processing Technologies:** Introduce modern processing equipment for efficient production of value-added products like jams, juices, and dried fruits, reducing labor costs and improving product quality.

► **Marketing and Market Access**

- **E-commerce Platforms:** Develop an online marketplace to connect local producers with consumers, allowing for direct sales and wider market reach. Partner with existing e-commerce platforms to list apricot and sea buckthorn products.
- **Social media and Digital Marketing:** Utilize social media channels to promote products, share success stories, and engage with potential customers. Implement digital marketing strategies to create brand awareness and reach broader audiences.

► **Monitoring and Evaluation**

- **Data Analytics:** Use data analytics tools to track production, sales, and customer feedback, allowing for informed decision-making. Implement performance monitoring systems to evaluate the impact of training programs and business growth.
- **Feedback Mechanisms:** Create online feedback forms for participants to assess training effectiveness and incubator services, fostering continuous improvement.

► **Implementation Plan:**

- **Technology Assessment:** Identify and assess suitable technologies for each aspect of the project.
- **Partnerships:** Collaborate with tech companies, agricultural universities, and NGOs to leverage expertise and resources.
- **Pilot Testing:** Conduct pilot programs to test the effectiveness of selected technologies and gather user feedback.
- **Scale Up:** Gradually implement successful technologies across the incubator's operations and train users accordingly.

#### 5.14.5 Project Cost and Contribution of State towards it.

The trainings for homestay operators will be conducted throughout the 2 years of the implementation of the RAMP Program. There will be 3 workshops each year at a unit cost of INR 70,000 for both the projects for 2 years, totaling to 6 workshops each year for each project at a total cost of INR 4,20,000 per project per year, impacting 100 MSMEs in total.

#### **Total Intervention Budget for next 2 years (In Cr. INR)**

S. No	Intervention	Total Budget for 2 years	Demand from RAMP
1	Livelihood Business Incubator for Yak products	0.042	0.042
2	Livelihood Business Incubator for apricot	0.042	0.042
<b>Total</b>		<b>0.084</b>	<b>0.084</b>



**Interventions Breakup of total cost for the next 2 years (in Cr. INR)**

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Livelihood Business Incubator for Yak products	0.021	0.021	<b>0.042</b>
2	Livelihood Business Incubator for apricot	0.021	0.021	<b>0.042</b>

**5.14.6 Estimated Impact of the Project/ Scheme/Proposal**

About 360 MSMEs will be benefitted from both the projects.

► **Economic Impact**

- Increase Farmers participating in the incubator could see an increase in annual income within the first two years due to improved productivity and market access.
- **Job Creation:** The initiative is expected to create direct and indirect jobs, particularly in processing, marketing, and distribution sectors.
- **Value Addition:** Enhanced processing capabilities could lead to increase in the market value of these products (e.g., cheese, wool, meat).

► **Social Impact**

- **Empowerment of Women and Youth:** Targeted training programs could result in the participation of a greater number of women and youth in the yak farming and apricot and seabuckthorn products value chain, enhancing their economic and social status.
- **Community Cohesion:** The formation of cooperatives is expected to strengthen community ties, fostering collaboration and mutual support among farmers.

► **Environmental Impact**

- **Sustainable Practices Adoption:** The project will promote sustainable yak farming and harvesting of apricot and sea buckthorn practices, potentially leading to improvement in pasture and land management, benefiting local ecosystems.
- **Biodiversity Preservation (Yak Framing):** Support for traditional yak breeds will contribute to the conservation of local biodiversity and enhance ecological resilience.

► **Market Development**

- **Brand Recognition:** Development of a strong brand for yak, apricot and seabuckthorn products is expected to enhance visibility, increasing demand in both local and national markets within the first year.

► **Long-Term Viability**

- **Resilience Building:** The incubator will equip farmers with skills and resources to adapt to market fluctuations and environmental changes, enhancing long-term economic resilience.
- **Sustainable Economic Growth:** Overall, the project aims to contribute to sustainable economic growth in Ladakh, reducing poverty rates and improving quality of life for local communities.

**5.14.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal.**

**Project 1: Livelihood Business Incubator for Yak products and Project 2: Livelihood Business Incubator for Apricot**

A robust M&E framework is essential for tracking progress, assessing impact, and ensuring accountability in the Livelihood Business Incubator for yak farming and apricot and sea buckthorn products. Here's a comprehensive plan to strengthen the M&E framework:

► **Define Clear Objectives and Indicators**

- **SMART Objectives:** Ensure that project objectives are Specific, Measurable, Achievable, Relevant, and Time-bound.
- **KPIs:** Develop quantitative and qualitative indicators to measure progress towards each objective. Examples include:
  - Number of farmers trained
  - Increase in income levels
  - Number of products marketed
  - Job creation statistics
  - Community engagement metrics

► **Develop an M&E Plan**

- **M&E Framework Document:** Create a detailed M&E plan that outlines objectives, indicators, data collection methods, and timelines.
- **Baseline Data Collection:** Conduct a baseline survey to gather initial data on key indicators before project implementation. This will serve as a reference point for future evaluations.

► **Data Collection Methods**

- **Surveys and Interviews:** Use structured surveys and interviews with farmers and community members to gather data on project impacts and satisfaction.
- **Focus Group Discussions:** Organize focus groups to gain qualitative insights into community perceptions and challenges.
- **Observational Methods:** Conduct field visits to observe farming practices, product processing, and community engagement.

► **Establish Data Management Systems**

- **Digital Data Collection Tools:** Utilize mobile apps and online platforms for efficient data collection and management. This can help streamline the process and reduce errors.
- **Database Management:** Develop a centralized database to store and analyze collected data, ensuring easy access for stakeholders.

► **Regular Monitoring Activities**

- **Quarterly Reviews:** Schedule regular monitoring visits to assess progress, gather feedback, and identify any challenges or needs for adjustment.
- **Progress Reports:** Prepare and disseminate quarterly progress reports to stakeholders, summarizing key findings and actions taken.

► **Stakeholder Engagement**

- **M&E Committee:** Establish a committee comprising project staff, community representatives, and external experts to oversee M&E activities and ensure stakeholder participation.
- **Feedback Mechanisms:** Create channels for beneficiaries to provide feedback on project activities and impact, allowing for continuous improvement.

► **Capacity Building for M&E**

- **Training Workshops:** Conduct training sessions for project staff and community members on M&E principles, data collection methods, and analysis techniques.

- Mentorship Programs: Pair experienced M&E professionals with project staff to provide ongoing support and guidance.
- ▶ **Evaluate Project Outcomes**
  - Mid-Term Evaluation: Conduct a mid-term evaluation to assess progress and make necessary adjustments to the project strategy.
  - Final Evaluation: Implement a comprehensive evaluation at the end of the project to measure overall impact and document lessons learned.
- ▶ **Utilize Findings for Decision Making**
  - Actionable Insights: Use M&E findings to inform decision-making, refine project strategies, and enhance future initiatives.
  - Dissemination of Results: Share evaluation findings with stakeholders, including community members, local government, and funding organizations, to highlight successes and areas for improvement.
- ▶ **Sustainability of the M&E Framework**
  - **Integration into Community Practices:** Work with local cooperatives to incorporate M&E practices into their operations, ensuring ongoing assessment and learning.
  - **Long-Term Monitoring Plans:** Develop plans for long-term monitoring of project impacts beyond the initial funding period, potentially involving local universities or NGOs for continued support.

## 5.15 Shared Services for Hospitality

### 5.15.1 Problem Statement

The intervention aims to establish shared services for hospitality providers in the U.T. of Ladakh, focusing on enhancing operational efficiency and service quality across the sector. Despite the region's immense potential as a tourist destination, many hospitality businesses struggle with inconsistent service delivery, limited access to resources, and a lack of specialized training for staff. This program will address these challenges by providing targeted training in customer service, management practices, and sustainable tourism, while also facilitating access to essential tools and technologies that can improve overall service quality. By standardizing service protocols and promoting best practices, this initiative will enable hospitality providers to compete more effectively in the tourism market, enhance guest experiences, and contribute to the sustainable economic development of the region.

### 5.15.2 Proposed Project

**Project 1: Hospitality Staff Training**-The initiative involves establishing shared services for hospitality providers across Ladakh. This approach aims to enhance operational efficiency, improve service quality, and promote sustainable tourism practices while representing the rich cultural and economic diversity of the region. By focusing on collaboration, the project seeks to empower local entrepreneurs within the hospitality sector.

- ▶ **Capacity Building Workshops:** A key aspect of this intervention is the extensive capacity-building workshops aimed at empowering hospitality staff and entrepreneurs. These workshops will provide essential knowledge and skills in customer service excellence, management practices, and sustainable tourism. The objective is to transform participants into confident, knowledgeable leaders capable of navigating the competitive hospitality landscape.
- ▶ **Connecting with Market Channels:** Beyond training, the next step is to link hospitality providers with various market channels. This involves facilitating access to e-commerce platforms and developing physical supply chains. By bridging these gaps, hospitality providers will gain exposure to broader markets, ensuring their offerings reach the right consumers.
- ▶ **Establishing a Quality Assurance and Quality Control (QA/QC) Cell:** Ensuring service quality and standardization is essential for market success. A QA/QC cell will be established as a critical component of this intervention. The QA/QC cell will focus on maintaining and certifying service standards while conducting regular assessments of service quality and

adherence to industry standards. This initiative will help build consumer trust and ensure that hospitality providers can compete effectively in larger markets.

- **Transitioning to Self-Sustainability:** The goal of this intervention is to empower hospitality providers, entrepreneurs, to take full ownership of their businesses. Through education, market access, and quality control, these entrepreneurs will be equipped to create self-sustaining enterprises that can thrive independently. This transition will promote economic independence and resilience among industries in the MSME sector, contributing to the overall economic development of Ladakh.

#### ***Project 2: Small Business Digital Empowerment Suite (SBD-ES) - Software as a Service (SaaS)***

**Provider-** SBD-ES is a SaaS initiative designed to provide small businesses with a comprehensive set of digital tools to enhance their operational efficiency and customer engagement. This suite will include intuitive booking systems, robust inventory management, and dynamic customer engagement platforms, all tailored to the unique needs of small enterprises. To develop and introduce a suite of SaaS solutions that empower small businesses to streamline their operations, improve customer interactions, and increase their competitive edge in the digital marketplace.

- **Booking Systems:** Implement an easy-to-use online booking system that allows customers to schedule appointments, make reservations, and receive automated reminders.
- **Inventory Management:** Develop a real-time inventory management system that tracks stock levels, generates reorder alerts, and provides insightful analytics for demand forecasting.
- **Customer Engagement:** Create a platform for businesses to manage customer relationships, including marketing automation, feedback collection, and loyalty programs.

### **5.15.3 Design, Approach and Methodology**

The initiative aims to establish shared services for hospitality providers across Ladakh, focusing on enhancing operational efficiency, improving service quality, and promoting sustainable tourism practices. This project seeks to empower local entrepreneurs, within the hospitality sector.

#### ***Project 1: Hospitality Staff Training***

- **Project Planning and Orientation:**

The project will begin with stakeholder engagement, involving key stakeholders such as government agencies, NGOs, and local authorities to secure their support and alignment with the project's objectives. An orientation workshop will be conducted to inform stakeholders about the project's goals, strategies, and expected outcomes.

- **Quality Assurance and Standardization:**

A dedicated Quality Assurance and Quality Control (QA/QC) cell will be established to maintain and certify service quality standards across participating hospitality providers. This QA/QC cell will ensure that services meet industry standards and help build consumer trust and credibility.

- **Market Linkages and E-commerce Integration:**

The project will facilitate the registration of hospitality providers on e-commerce platforms, assisting with product listings, pricing, and online marketing. Additionally, connections will be made with local and regional supply chains, retailers, and markets to ensure broader market access for providers.

- **Mentorship and Networking:**

The project will create mentorship programs that connect experienced business leaders with entrepreneurs in the hospitality sector. Networking events will also be organized to foster collaboration and create a supportive.

- **Transition to Self-Sustainability:**

The ultimate goal is to empower hospitality providers, to take ownership of their businesses. Ongoing education, mentorship, and practical experience will be provided to ensure they are equipped to run their enterprises independently. Responsibilities related to quality control and marketing will be gradually transferred to the entrepreneurs.

- **Continuous Learning and Adaptation:**

A feedback mechanism will be established to gather insights from entrepreneurs, trainers, mentors, and other stakeholders for continuous improvement. The project will remain adaptable to changing market conditions and the evolving needs of participants.

► **Documentation and Reporting:**

A reporting system will be set up to document the project's progress, challenges, and successes. Insights and best practices will be shared with stakeholders to encourage similar initiatives in other regions.

► **Sustainability and Exit Strategy:**

A clear exit strategy will be developed to ensure the project evolves into a self-sustaining model, continuing to support entrepreneurs in Ladakh in the long term.

► **Scale-Up and Replication:**

The project will explore the potential to scale up its efforts and replicate its success in other regions of Ladakh and beyond, thereby maximizing its impact on the hospitality sector.

**Project 2: Small Business Digital Empowerment Suite (SBD-ES) - Software as a Service (SaaS) Provider**

► **Stakeholder Engagement**

Engage with small business owners, employees, and customers to understand their needs, pain points, and expectations from digital tools. This will involve surveys, interviews, and focus groups.

► **Market Research**

Conduct thorough market research to analyze existing SaaS solutions, identify gaps in the market, and understand the competitive landscape. This will help in positioning our suite effectively.

► **Agile Development**

Adopt an agile development methodology that allows for iterative progress, flexibility, and adaptability. This will enable the team to incorporate feedback quickly and make necessary adjustments throughout the development process.

► **User-Centric Design**

Design the SBD-ES with a strong focus on user experience (UX) and user interface (UI) to ensure that the tools are intuitive and accessible for small business owners with varying levels of technical expertise.

► **Scalability and Integration**

Ensure that the SBD-ES is scalable to accommodate the growth of small businesses and can be easily integrated with other tools and platforms they may already be using.

► **Continuous Improvement**

Establish a system for ongoing feedback and updates post-launch to continually refine and enhance the suite's features and performance.

**Methodology**

► **Discovery and Planning**

- **Stakeholder Workshops:** To align project objectives with user needs.
- **Requirement Gathering:** Documenting detailed functional and non-functional requirements.
- **Feasibility Study:** Assessing technical and economic feasibility.

► **Design and Development**

- **Prototyping:** Creating wireframes and prototypes for the booking system, inventory management, and customer engagement modules.
- **Architecture Design:** Defining the technical architecture, including cloud infrastructure, database schema, and API integrations.

- **Development Sprints:** Coding the application in sprints with regular reviews and quality assurance checks.
- ▶ **Testing and Quality Assurance**
  - **Unit Testing:** Ensuring individual components work as intended.
  - **Integration Testing:** Checking that different modules work together seamlessly.
  - **User Acceptance Testing (UAT):** Conducting tests with actual users to validate the functionality and usability of the suite.
- ▶ **Deployment and Training**
  - **Beta Launch:** Releasing a beta version to a select group of small businesses for real-world testing.
  - **Training Development:** Creating comprehensive training materials and conducting webinars and workshops.
  - **Deployment:** Rolling out the SBD-ES to the market with appropriate launch activities.
- ▶ **Support and Maintenance**
  - **Customer Support Setup:** Establishing a helpdesk and support channels for user assistance.
  - **Monitoring and Analytics:** Implementing tools to monitor system performance and user engagement.
  - **Maintenance Plan:** Scheduling regular updates and maintenance activities.
- ▶ **Evaluation and Enhancement**
  - **Performance Metrics Analysis:** Evaluating success metrics against project objectives.
  - **Feedback Loops:** Gathering user feedback for continuous improvement.
  - **Feature Updates:** Prioritizing and implementing feature enhancements based on user needs and technological advancements.
- ▶ **Tools and Technologies**
  - **Cloud Services:** For hosting the SaaS platform.
  - **Mobile and Web Development Frameworks:** To build responsive and cross-platform applications.
  - **Database Management Systems:** For robust data storage and retrieval.
  - **Analytics Tools:** To gather insights and drive data-driven decisions.
  - **Customer Relationship Management (CRM):** For managing customer interactions and feedback.

#### 5.15.4 Usage of ICT/Innovative Technology towards Project Implementation

The integration of ICT and innovative technologies is essential for enhancing the effectiveness and scalability of the Shared Services for Hospitality project in Ladakh. By leveraging digital solutions, the project can streamline processes, improve market access, and empower local entrepreneurs in the hospitality sector.

##### *Project 1: Hospitality Staff Training*

- ▶ **E-commerce and Digital Platforms:**  
Utilizing e-commerce platforms will enable them to promote their hospitality services and connect with a wider audience, reaching both national and global markets. This initiative will include training on digital literacy, equipping participants with the skills to manage their online profiles, handle transactions, and effectively engage with customers through digital channels.
- ▶ **Mobile Applications for Training:**  
Mobile applications will be developed to deliver training modules in local languages, ensuring accessibility across Ladakh, including those in remote areas. This approach will provide flexibility and continuous access to educational resources focused on marketing, branding, and digital literacy, enabling participants to learn at their own pace and revisit materials as needed.
- ▶ **Digital Payment Systems:**  
The integration of secure digital payment systems will facilitate seamless transactions for



entrepreneurs, allowing them to participate effortlessly in both e-commerce and physical markets. These systems will ensure secure, fast, and reliable financial transactions, enhancing the overall efficiency of their business operations.

- ▶ **Geospatial Mapping Technology:** Geospatial technologies will be employed for geographic mapping and product selection, helping to identify regions with unique cultural products. This approach will enhance the project's ability to showcase the geographic diversity of Ladakh's hospitality offerings, ensuring that services reflect the rich cultural heritage of the region.
- ▶ **Quality Control Through Digital Tools:** The Quality Assurance and Quality Control (QA/QC) cell will utilize digital tools to track and certify service quality across participating hospitality providers. Automated monitoring systems will be implemented to maintain consistency in service delivery standards, simplifying the certification process and ensuring that hospitality services meet industry requirements

## ***Project 2: Small Business Digital Empowerment Suite (SBD-ES) - Software as a Service (SaaS) Provider***

- ▶ **Hardware Infrastructure**
  - **Servers:** For hosting the SaaS platform, either on-premises or through a cloud service provider.
  - **Networking Equipment:** Routers, switches, and firewalls to ensure secure and reliable network connectivity.
  - **Workstations:** Computers for the development team, customer support, and administrative staff.
- ▶ **Software and Platforms**
  - **Operating Systems:** Server and desktop operating systems to run the necessary software and development tools.
  - **Cloud Services:** Infrastructure as a Service (IaaS) or Platform as a Service (PaaS) for scalable and flexible hosting solutions.
  - **Database Management Systems (DBMS):** To store, manage, and retrieve data efficiently.
  - **Development Frameworks:** For building the web and mobile applications (e.g., React, Angular, Node.js, Flutter).
  - **Version Control Systems:** Such as Git for source code management and collaboration.
  - **Continuous Integration/Continuous Deployment (CI/CD) Tools:** For automating the testing and deployment processes (e.g., Jenkins, GitLab CI/CD).
  - **Project Management Software:** Tools like Jira or Trello for tracking progress and managing tasks.
- ▶ **Communication and Collaboration Tools**
  - **Email and Messaging Platforms:** For internal and external communication.
  - **Video Conferencing Software:** For remote meetings and stakeholder engagement.
  - **Collaboration Platforms:** Such as Slack or Microsoft Teams for team communication and document sharing.
  - **Document Management Systems:** For storing and managing project documentation.
- ▶ **Security Solutions**
  - **Firewalls and Antivirus Software:** To protect against external threats.
  - **Encryption Tools:** For securing data in transit and at rest.
  - **Access Control Systems:** To manage user permissions and authentication.

- **Security Information and Event Management (SIEM):** For real-time analysis of security alerts.
- ▶ **Analytics and Business Intelligence Tools**
  - **Web Analytics:** To track user engagement and behavior on the platform.
  - **Data Visualization Tools:** For creating reports and dashboards to display key performance indicators (KPIs).
  - **Customer Relationship Management (CRM) Software:** To manage customer data and interactions.
- ▶ **Support and Maintenance Tools**
  - **Helpdesk Software:** For managing customer support tickets and inquiries.
  - **Remote Monitoring and Management (RMM):** To oversee the platform's infrastructure and performance.
  - **Automated Backup Solutions:** For data protection and disaster recovery.
- ▶ **Development and Testing Tools**
  - **Integrated Development Environments (IDEs):** Such as Visual Studio Code or IntelliJ IDEA for writing and debugging code.
  - **Automated Testing Frameworks:** For unit, integration, and user acceptance testing (e.g., Selenium, Jest).
  - **Performance Testing Tools:** To simulate high traffic and analyze system performance (e.g., JMeter, LoadRunner).
- ▶ **Training and Educational Resources**
  - **E-Learning Platforms:** To host training materials and tutorials.
  - **Screen Recording Software:** For creating video tutorials and demos.
  - **Interactive Guides:** To assist users in navigating the platform.
- ▶ **Legal and Compliance Software**
  - **Compliance Management Tools:** To ensure the platform meets industry standards and regulations.
  - **Contract Management Software:** For handling agreements with clients and vendors.
- ▶ **Marketing and Outreach Tools**
  - **Email Marketing Software:** For campaigns and newsletters.
  - **Social Media Management Tools:** To maintain an online presence and engage with users.
  - **SEO and Content Management Systems (CMS):** For optimizing web content and improving search engine rankings.

The selection of specific ICT components will depend on the project's technical requirements, budget constraints, and the target market's needs. It's essential to choose reliable, scalable, and secure ICT solutions to support the long-term success of the SBD-ES project.

#### **5.15.5 Project Cost and Contribution of the state towards it**

The total implementation will be conducted for 2 years. A dedicated solution section to fix the problems associated with warehousing and storage facility will be created at a cost of INR 50,00,000 as a lump sum.

For the hospitality staff training, 3 3-day trainings each year will be conducted for a total of 500 staff members at a unit cost of INR 2500 per day per training leading to a total cost of INR 1.13 Cr.

For the SAAS provider, a lumpsum of INR 1cr. will be provided for the adoption of the service provider.

**Total Intervention Budget for next 2 years (In Cr. INR)**

S. No	Intervention	Total Cost for 2 years	Demand from RAMP
1	Hospitality Staff Training	1.125	1.125
2	SAAS	1.00	1.00
<b>Total</b>		<b>2.125</b>	<b>2.125</b>

**Interventions Table 1 - Total Interventions Budget for 2 years (In Cr. INR)**

S. No	Intervention	FY 2025-26	FY 2026-27	Total
1	Hospitality Staff Training	0.5625	0.5625	<b>1.125</b>
2	SAAS	0.5	0.5	<b>1.00</b>

**5.15.6 Estimated Impact of the Project/Scheme/Proposal**

The proposed intervention under the Shared Services for Hospitality program has the potential to create a profound and lasting impact on entrepreneurs, their businesses, and the overall economic landscape of Ladakh. Since 3 3-day workshops will be conducted for 500 MSMEs, about 1500 MSMEs in the hospitality sector will be benefitted from this project. The expected impacts of this initiative are as follows:

► **Economic Empowerment:**

By providing targeted training, improving market access, and ensuring quality assurance, the intervention aims to economically empower entrepreneurs in Ladakh. Participants will acquire essential skills and tools necessary for business growth, enabling them to generate sustainable income for themselves and their families.

► **Improved Market Access:**

The project emphasizes connecting entrepreneurs with e-commerce platforms, supply chains, and regional markets, significantly enhancing their market reach. This expanded access is expected to lead to increased sales and revenue, allowing them to establish a stronger foothold in the hospitality sector.

► **Quality and Standardization:**

The establishment of Quality Assurance and Quality Control (QA/QC) cells will enhance the quality and reliability of hospitality services provided by MSMEs in Ladakh. By adhering to industry standards, these services will build consumer trust and open doors to larger, more profitable markets, ultimately elevating the local hospitality sector.

► **Job Creation and Local Economic Growth:**

As entrepreneurs expand their businesses and improve service quality, they are likely to generate new employment opportunities within their communities. This job creation will contribute to economic growth in Ladakh, helping to alleviate unemployment and foster a more robust local economy.

► **Knowledge Sharing and Replication:**

The success of this intervention in Ladakh can serve as a replicable model for other regions. By sharing knowledge and best practices from this program, the impact can be amplified, benefiting a wider range of entrepreneurs and promoting economic development across various areas.

► **Self-Sustainability:**

As responsibilities are gradually transferred to entrepreneurs throughout the project, it will

foster the creation of self-sustaining businesses. These enterprises are expected to continue thriving independently after the project's conclusion, ensuring lasting economic benefits for individuals and their communities in Ladakh.

#### **5.15.7 Plan for Strengthening M&E Framework pertaining to the project/scheme/proposal.**

To ensure effective implementation and measure the impact of the intervention aimed at enhancing hospitality services, a robust Monitoring and Evaluation (M&E) framework will be developed. This framework will leverage ICT tools and innovative technologies to track progress, assess outcomes, and facilitate data-driven decision-making throughout the project lifecycle.

#### **Key Components of the M&E Framework**

##### **Project 1: Hospitality training of staff**

► **Results-Based Monitoring System:**

A comprehensive results framework will be developed to outline specific objectives, outputs, and outcomes, along with corresponding indicators and targets to measure success. Cloud-based platforms and mobile applications will be utilized to collect real-time data on training participation rates, service quality improvements, and successful certifications achieved by hospitality service providers.

► **Geo-Spatial Mapping:**

Geographic Information System (GIS) technology will be employed to map the locations of hospitality service providers, certified services, etc allowing for spatial analysis of project reach and impact. This spatial data will be analysed to identify patterns and trends in market access, enabling targeted interventions in areas where service providers may be underperforming.

► **Impact Evaluation:**

A rigorous impact evaluation study will be designed using randomized controlled trials RCTs or quasi-experimental designs to establish causal relationships between the training intervention and economic outcomes for service providers. Collaboration with independent research institutions will ensure objectivity in assessing the long-term effects of the program on participants' livelihoods.

► **Knowledge Management:**

A centralized knowledge management system will be developed to collect best practices, case studies, and lessons learned from project implementation for easy access by stakeholders. Interactive dashboards and data visualization tools will be utilized to present monitoring data and evaluation findings in an engaging manner, promoting transparency and informed decision-making.

► **Adaptive Management:**

Regular review mechanisms, such as quarterly progress meetings, will be established to assess performance against targets and identify areas for program improvement. Feedback loops will be created to allow service providers to share their experiences and suggestions, ensuring their voices are heard in shaping project adjustments.

**Project 2: Small Business Digital Empowerment Suite (SBD-ES) - Software as a Service (SaaS) Provider-** A robust M&E framework is essential for assessing the performance, impact, and sustainability of the SBD-ES project. This plan outlines the strategies for strengthening the M&E framework to ensure the project's objectives are met and to facilitate continuous improvement.

- Define specific, measurable, achievable, relevant, and time-bound (SMART) indicators for each level of the LFA to measure performance. These will include:
  - **Output Indicators:** Number of businesses onboarded, features deployed, user training sessions conducted.
  - **Outcome Indicators:** User satisfaction rates, percentage increase in operational efficiency, reduction in administrative costs.

- **Impact Indicators:** Growth in revenue for MSMEs, market expansion, customer retention rates.
- **Data Collection Methods:** Establish methods for collecting data on each indicator, such as surveys, interviews, analytics tools, and system-generated reports.
- ▶ **Baseline Data:** Gather baseline data to understand the starting point for each indicator, enabling the measurement of change over time.
- ▶ Create a detailed monitoring plan that includes:
  - **Frequency:** Determine how often data will be collected for each indicator.
  - **Responsibility:** Assign team members or departments responsible for monitoring activities.
  - **Tools and Resources:** Identify the tools and resources needed for monitoring, such as software, questionnaires, and training.
- ▶ **Reporting:** Develop a reporting system to communicate findings from monitoring and evaluation activities to stakeholders. Reports should be clear, concise, and actionable.
- ▶ **Capacity Building:** Invest in training and capacity building for the project team and stakeholders to ensure they have the skills and knowledge to effectively participate in M&E activities.
- ▶ **Review and Adaptation:** Establish a process for regularly reviewing M&E findings and adapting the project strategy and activities accordingly.
- ▶ **Technology and Tools:** Leverage technology to automate data collection and analysis where possible, using tools such as CRM systems, analytics platforms, and feedback software.

## 5.16 MIS Portal Development & Dashboard

### 5.16.1 Problem Statement

Based on the stakeholder consultations conducted in the UT of Ladakh, there is a significant gap between the desired and current outreach and governance of the schemes being implemented by the Department of Industries. The provision of information to MSMEs, especially micro units, is notably lacking, and governance at the Department level faces considerable operational challenges. These challenges stem from the absence of an integrated technology platform, resulting in inefficient data management, fragmented service delivery, increased operational costs, limited interdepartmental collaboration, heightened cybersecurity vulnerabilities, delayed decision-making, prolonged financial processes, compliance and reporting obstacles, resource allocation inefficiencies, and slow adoption of technological solutions.

The lack of awareness about government programs and schemes at the grassroots level further hampers the Department's ability to ensure that beneficiaries are informed and can access available services and support. This undermines the Department's mission and contributes to the low uptake of policies and schemes. Therefore, it is crucial that a comprehensive, integrated technology platform for service delivery and monitoring is implemented in Ladakh to improve operational efficiency, cost-effectiveness, and the overall reach of government schemes. Enhancing communication and awareness of government programs among the intended beneficiaries is key to this process. Additionally, the creation of a beneficiary-level platform, such as a mobile application, would provide easy access to information and benefits, ensuring that the local population is well-informed and able to take full advantage of the available schemes and support.

### 5.16.2 Project Proposal

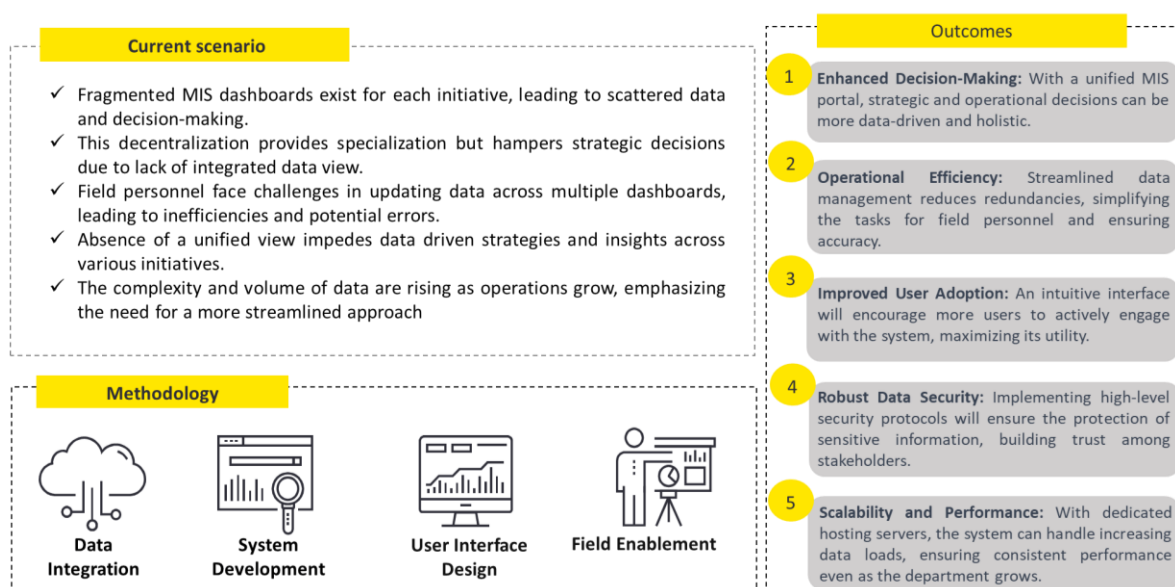
The envisioned project, in line with the RAMP objectives, entails the development of a comprehensive Master Management Information System (MIS). The goal is to amalgamate all existing systems into a singular platform, enabling enhanced cross-functional analysis and more efficient decision-making processes. The Master MIS is designed to act as a central repository for data, offering a unified governance view across all Directorate of Industries and Commerce (DICs) (DICs), thereby bolstering data-driven decisions at the state level and streamlining the administration of State support programs for MSMEs.

### 5.16.3 Design and Approach & Methodology

The architectural vision for the planned Master Management Information System (MIS) is to establish a strong, expandable, and accessible platform that can effortlessly merge various current and prospective dashboards. The system's structure will be crafted to manage the intricate and substantial data stemming from the diverse State support programs for Micro, Small, and Medium Enterprises (MSMEs). It will offer a cohesive perspective of all projects, enabling comprehensive analytics and efficient decision-making processes. The interface will be designed to be straightforward and user-friendly, improving the overall user interaction and promoting widespread system engagement and use. It will serve the requirements of various users, offering them a unified governance view across all Directorate of Industries and Commerce (DICs)s (DICs). Advanced security measures will be put in place to protect confidential information and enhance the integrity of the data. The system will also be built with the capacity to support future expansion or the introduction of new initiatives, ensuring its scalability.

- ▶ **Requirement Analysis:** A preliminary review will be carried out to determine the unique needs of each current system and identify what the new system needs to address.
- ▶ **Design of System Framework:** A durable and scalable framework will be crafted to incorporate various existing and future dashboards smoothly.
- ▶ **Development Process:** The development will follow an agile approach, allowing for flexibility and ongoing enhancements.
- ▶ **System Testing:** An extensive testing period will be implemented to detect any weaknesses or performance issues in the system.
- ▶ **Data Consolidation Strategy:** A plan will be formulated for the integration of data from different programs, with the goal of providing a unified governance perspective.
- ▶ **Interface Creation:** A user-friendly interface will be developed, with a focus on optimizing the user experience.
- ▶ **Integration of Analytical Tools:** The system will incorporate data analytics capabilities to support immediate decision-making.
- ▶ **Security Protocol Establishment:** Advanced security measures will be put in place to protect confidential information.
- ▶ **User Training Program:** A comprehensive training program will be organized for end-users to facilitate successful system adoption and use.
- ▶ **Pilot Implementation:** A trial run will be executed to evaluate the system's effectiveness and to make any required modifications.
- ▶ **System Rollout:** The deployment of the system will be staged to reduce impact on current operations.
- ▶ **Immediate Support Services:** Prompt onsite assistance will be available, particularly during the early stages of system implementation.
- ▶ **Ongoing Maintenance and Upgrades:** Commitment to continuous system maintenance and periodic enhancements will be ensured.
- ▶ **Creation of APIs**





### Current Scenario of Creation of API's

- ▶ **Requirement Analysis & Framework Design:** The preliminary stage, which includes assessing needs and designing the system architecture, is anticipated to span approximately 1-2 months.
- ▶ **System Development & Testing:** Crafting the system through an agile development process and conducting thorough testing to pinpoint any weaknesses or performance issues is expected to last about 6-8 months.
- ▶ **Data Consolidation & Interface Development:** Formulating a strategic approach for integrating data from various programs and creating a user-friendly interface is likely to take roughly 2-3 months.
- ▶ **Security Implementation & User Training:** The introduction of stringent security measures and the provision of training for end-users are projected to require around 2-3 months.
- ▶ **Pilot Run & System Rollout:** Executing a pilot test to evaluate the system's performance, making any necessary modifications, and implementing the system in stages is estimated to take another 2-3 months.
- ▶ **Continuous Support & System Upkeep:** Offering immediate onsite support, particularly during the early stages of system deployment, and ensuring resources are in place for continuous maintenance and updates to the system will be an ongoing commitment.

#### 5.16.4 Usage of ICT/ Innovative Technology towards project implementation

- ▶ **User-Friendly Interface:** The portal will be designed with a user-friendly interface that allows MSMEs to navigate easily through various services such as export facilitation, e-commerce support, financial services, and MSME facilitation. This is crucial for ensuring that users with varying levels of digital literacy can effectively utilize the platform.
- ▶ **Centralized Resource Hub:** The portal will serve as a centralized hub for all resources related to MSME support. It will include sections for:
  - **Market Research:** Access to reports and data analytics on market trends.
  - **Export Readiness Assessments:** Tools for self-assessment and guidance on improving export capabilities.
  - **Compliance Checklists:** Easy-to-follow checklists for regulatory requirements related to exports and e-commerce.
- ▶ **Partnerships with Digital Platforms:** Collaborating with established digital platforms can enhance the services offered through the portal. For instance, integrating with e-commerce platforms can provide MSMEs direct access to online selling opportunities.

- **Government Integration:** The portal will work closely with government agencies to ensure that information regarding schemes is up-to-date and easily accessible. This collaboration can also facilitate smoother application processes for funding or support programs.
- **Chatbots and AI Support:** Implementing AI-driven chatbots on the portal can provide immediate assistance to users by answering frequently asked questions about services, application processes, and compliance requirements. This reduces response times and enhances user experience.
- **Feedback Mechanism:** A built-in feedback system will allow MSMEs to share their experiences using the portal, helping continuously improve the platform based on user needs.

#### 5.16.5 Project Cost and Contribution of State towards it.

The digital platform will be operationalized in the 1<sup>st</sup> year with sustained operations across all 2 years of the implementation of the RAMP Program. A lumpsum of INR 3cr. will be provided for the development of the MIS Portal.

##### *Total Intervention Budget for next 2 years (In Cr. INR)*

S. No	Intervention	Total Budget for 2 years	Demand from RAMP
1	Creation of MIS Portal	3	3.00
Total		3	3.00

##### *Total Interventions Budget for 2 years (In Cr. INR)*

S. No	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Creation of MIS Portal	1.5	1.5	3

#### 5.16.6 Estimated Impact of the Project/ Scheme/Proposal

The envisioned Master MIS is anticipated to profoundly transform the functioning of the Ladakh Government. By consolidating data from various initiatives, the system is set to bolster data-driven strategic decisions at the state level and refine the administration of State-backed programs for MSMEs. The adoption of advanced technologies, such as the deployment of tablets to field staff, is expected to streamline the data management process and boost operational efficiency. The scalable nature of the system will ensure it can support the department's future expansion or the introduction of new initiatives, thereby nurturing a supportive environment for the development and competitive edge of MSMEs. In summary, the project is poised to significantly improve the capabilities of both the MSME sector and the Industries Department in Ladakh.

#### 5.16.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal

- **Formation of Expert Administrative Units:** Dedicated administrative teams will be established to maintain system efficiency and performance. These units will conduct routine checks on the system's functionality and make the necessary modifications to maintain its effectiveness in achieving its goals.
- **Implementation of Advanced Security Measures:** Top-tier security protocols will be put into action to protect confidential information and enhance the integrity of the data. Periodic reviews will be carried out to verify the effectiveness of these security protocols.

- ▶ **Continuous System Upkeep:** Funds will be designated for the regular maintenance of the system. This will include periodic updates to keep the system aligned with the latest technological developments and responsive to the changing requirements of its users.
- ▶ **Strategy for System Enhancements:** A strategy will be developed for future system enhancements. This is to ensure that the system remains adaptable and capable of supporting upcoming expansions or the introduction of new initiatives.
- ▶ **Collection of User Insights:** Consistent input will be gathered from users to gain insights into their experiences with the system and to pinpoint potential areas for refinement.

## **5.17 Plan for Conducting Awareness Workshops About MSME Schemes in Ladakh**

### **5.17.1 Problem Statement**

Ladakh, with its unique geographical and socio-economic conditions, faces significant challenges in promoting entrepreneurship and business development. The MSME sector, despite its potential to generate employment and boost economic growth, remains underutilized in the region. The lack of awareness regarding government schemes, such as the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Pradhan Mantri MUDRA Yojana (PMMY), and other central/state schemes, is one of the critical barriers for potential entrepreneurs and existing MSMEs. Many MSMEs struggle to access credit and financial assistance due to limited knowledge of available support structures.

### **5.17.2 Project Proposal**

The proposed project involves conducting six workshops across different locations in Ladakh over two years to create awareness about various MSME schemes, with a specific focus on CGTMSE, MUDRA, and other relevant support mechanisms. The aim is to equip entrepreneurs, business owners, and potential MSME operators with the necessary information and tools to access these schemes, thereby promoting sustainable economic growth and business development in the region.

### **5.17.3 Design and Approach & Methodology**

The design approach will focus on a community-based outreach model to ensure maximum participation and engagement. The methodology will include the following steps:

- ▶ **Target Audience Identification**
  - Who: MSME owners, aspiring entrepreneurs, youth, and small-scale business owners.
  - Where: Leh, Kargil, Nubra, Zaskar, and other relevant regions in Ladakh.
- ▶ **Workshop Content Development**
  - Content will include detailed presentations on CGTMSE, PMMY, and other schemes, along with case studies and success stories of MSMEs from other regions who have successfully leveraged these schemes.
  - Technical sessions on how to apply for schemes, loan applications, and compliance requirements.
- ▶ **Logistics and Partnerships**
  - Partnerships with local administrative bodies, business chambers (e.g., Ladakh Autonomous Hill Development Council), and financial institutions (banks, NBFCs) to support awareness campaigns and deliver workshop content.
- ▶ **Training and Capacity Building**
  - Trainers will include professionals from SIDBI, banks, and MSME experts with extensive knowledge of the schemes and practical implementation.
- ▶ **Monitoring and Feedback Collection**
  - Use of pre- and post-workshop surveys to evaluate participant knowledge and the effectiveness of the sessions.

#### 5.17.4 Usage of ICT/ Innovative Technology towards project implementation

The Ladakh MIS Portal will maintain comprehensive mobile and web applications with a centralized reporting mechanism. It will ensure multi-platform functionality across operating systems and seamlessly integrate existing digital platforms within it.

#### 5.17.5 Project Cost and Contribution of State towards it.

The project implementation will be for 2 years. Conduction of three workshops annually during the summer months for a duration of two years. Each workshop will incur a cost of INR 70,000, resulting in a total budget of INR 4.2 lakhs for the entire project.

##### *Total Intervention Budget for next 2 years (In Cr. INR)*

S. No.	Intervention	Total Budget for 2 years	Demand from RAMP
1	Workshops for Spreading awareness about various schemes	.04	0.04
<b>Total</b>		<b>.04</b>	<b>0.04</b>

##### *Interventions Breakup of total cost for the next 2 years (in Cr. INR)*

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Workshops for Spreading awareness about various schemes	.02	.02	<b>.04</b>

#### 5.17.6 Estimated Impact of the Project/ Scheme/Proposal

3 workshops per year for 2 years in the summer months for 30 MSMEs per workshop will be conducted. A total of 180 MSMEs will be impacted. The Ladakh MSME Portal will provide the following benefits to the Department of Industries, UT Administration of Ladakh, and the MSME ecosystem in the region:

- **Efficiency and Productivity:** The Department of Industries, UT Administration of Ladakh will become more efficient in delivering services to MSMEs, reducing response times, and ensuring automation of processes and data integration. This will minimize manual interventions and optimize service delivery for MSMEs in Ladakh.
- **Enhanced Citizen Services:** The Ladakh MSME Portal will improve the overall experience for MSMEs, offering streamlined online services, faster response times, and easier access to crucial information. This will increase trust between MSMEs and the government, ensuring smoother interaction and service delivery.
- **Data-Driven Decision-Making:** The Ladakh MSME Portal will enable data collection, analysis, and reporting while integrating legacy platforms within the Department of Industries. This will empower government officials to make informed decisions, optimize resource allocation, and respond proactively to evolving circumstances, fostering growth within Ladakh's MSME sector.
- **Transparency and Accountability:** The Ladakh MSME Portal will enhance transparency in departmental operations. MSMEs will be able to access information, track government actions, and maintain ongoing interaction with the Department of Industries, promoting accountability and trust.

- ▶ **Data Security:** The Ladakh MSME Portal will incorporate robust security measures to protect sensitive information, ensuring public trust in the secure handling of personal data, and safeguarding the integrity of interactions between MSMEs and the government.

These benefits will drive the growth of the MSME ecosystem in Ladakh, providing crucial support and services to businesses in the region

#### 5.17.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal

The Ladakh MSME Portal is the Integrated One-Stop Solution for the MSME sector in the Union Territory of Ladakh. To establish an internal Monitoring & Evaluation (M&E) process for the Ladakh MSME Portal, the following plan will be implemented:

- ▶ **Identification of Key Performance Indicators (KPIs):** KPIs will be defined for all modules of the portal to measure success and performance in service delivery, user engagement, and operational efficiency.
- ▶ **Periodic Review and Enhancement of Data Collection Methods:** Regular assessments will be conducted to improve data collection methods, ensuring accuracy and relevance to the needs of the MSMEs and the Department of Industries.
- ▶ **Periodic Progress Checks and Milestone Tracking:** The progress of the portal's implementation and operations will be reviewed at regular intervals, with key milestones tracked to ensure the project remains on schedule and meets its objectives.
- ▶ **Feedback Mechanism for Stakeholders:** A system will be established to gather feedback from MSMEs and other stakeholders, allowing them to provide input on the portal's performance and suggest improvements. This will ensure that the portal remains responsive to the needs of its users and continues to evolve.

This M&E process will ensure the Ladakh MSME Portal remains efficient, user-centric, and aligned with the developmental goals of the MSME sector in Ladakh.

### 5.18 Formation of Industry Association

#### 5.18.1 Problem Statement

Establishing an industry association in Ladakh can play a crucial role in fostering economic growth, enhancing collaboration, and representing the interests of local businesses. Here's a structured approach to forming such an association, along with its potential benefits:

#### 5.18.2 Proposed Project

Ladakh is witnessing significant economic potential in various sectors, including agriculture, tourism, handicrafts, and renewable energy. However, local businesses face challenges such as limited access to resources, lack of networking opportunities, and insufficient representation in policy discussions. The formation of an industry association will empower local entrepreneurs, foster collaboration, and advocate for their interests.

- ▶ Objectives
  - **To establish a formal industry association** that represents the diverse sectors in Ladakh.
  - **To promote collaboration and networking** among local businesses.
  - **To provide training and capacity-building programs** to enhance skills and competitiveness.
  - **To advocate for favorable policies and support** for local industries.
  - **To facilitate market access** for local products through marketing initiatives.
- ▶ Target Beneficiaries
  - Local entrepreneurs and small business owners.
  - Artisans and craftsmen in the region.

- Farmers and producers of agricultural products.
- Stakeholders in the tourism sector.
- Policymakers and government agencies seeking input from the business community.
- ▶ **Project Activities**
  - **Stakeholder Engagement**
    - Conduct initial meetings with potential members to assess interest and gather input on objectives and structure.
    - Form a steering committee representing various sectors.
  - **Membership Recruitment**
    - Launch a membership campaign targeting local businesses.
    - Organize an inaugural meeting to officially introduce the association and its goals.
- ▶ **Legal Registration**
  - Complete the necessary legal requirements for registering the association as a non-profit entity.
- ▶ **Governance Structure**
  - Elect a board of directors or executive committee to oversee the association's activities.
- ▶ **Program Development**
  - Identify and implement training programs, workshops, and networking events tailored to the needs of members.
  - Develop a marketing strategy to promote local products.
- ▶ **Advocacy Initiatives**
  - Engage with government bodies to represent the interests of local industries and advocate for supportive policies.
- ▶ **Monitoring and Evaluation**
  - Establish a framework for monitoring the association's progress and evaluating the impact of its activities.
  - Design and Approach Methodology for the Formation of an Industry Association in Ladakh

### 5.18.3 Design, Approach and Methodology

#### Design, Approach and Methodology

##### Methodological Approach

- ▶ **Stakeholder Identification and Engagement**
  - **Mapping Stakeholders:** Identify key stakeholders, including local entrepreneurs, artisans, farmers, government officials, and NGOs.
  - **Initial Consultations:** Organize focus group discussions and surveys to gather input on the needs and expectations of stakeholders regarding the association.
  - **Formation of a Steering Committee:** Create a committee comprising representatives from various sectors to lead the initiative.
- ▶ **Research and Analysis**
  - **Market Analysis:** Conduct research on existing industries in Ladakh, identifying strengths, weaknesses, opportunities, and threats (SWOT analysis).



- **Needs Assessment:** Assess the specific needs of local businesses, including training, resources, and support services.
- ▶ **Constitution and Governance Structure**
  - **Drafting the Constitution:** Collaboratively develop a constitution outlining the association's purpose, governance structure, membership criteria, and operational procedures.
  - **Defining Governance:** Establish roles and responsibilities for the board of directors and committees within the association.
- ▶ **Membership Recruitment and Awareness**
  - **Awareness Campaign:** Launch a campaign to inform local businesses about the association's benefits and objectives through workshops, local media, and community meetings.
  - **Membership Enrollment:** Create a structured enrollment process, including membership fees, benefits, and responsibilities.
- ▶ **Capacity Building and Training Programs**
  - **Skill Development Workshops:** Organize training sessions focused on business management, marketing, sustainable practices, and product development.
  - **Mentorship Programs:** Pair experienced entrepreneurs with new members for guidance and support.
- ▶ **Advocacy and Representation**
  - **Policy Engagement:** Develop a strategy for engaging with government officials to advocate for policies that support local industries.
  - **Feedback Mechanisms:** Establish regular channels for members to share concerns and suggestions for advocacy.
- ▶ **Monitoring and Evaluation**
  - **Performance Indicators:** Define key performance indicators (KPIs) to measure the effectiveness of the association's activities.
  - **Regular Evaluations:** Conduct periodic assessments to evaluate progress and gather feedback from members for continuous improvement.
- ▶ **Expected Outcomes**
  - **Operational Association:** A fully established and functional industry association representing local businesses.
  - **Enhanced Collaboration:** Increased networking opportunities leading to collaborative ventures among members.
  - **Improved Skills:** Enhanced business skills and knowledge among members through targeted training programs.
  - **Advocacy Success:** Effective representation of local industries in policy discussions, resulting in favorable outcomes.
  - **Market Growth:** Greater visibility and access to markets for Ladakhi products.
- ▶ **Sustainability and Future Growth**
  - **Financial Sustainability:** Develop a membership fee structure and explore additional revenue-generating initiatives.
  - **Continued Engagement:** Foster ongoing relationships with stakeholders to adapt to changing needs and ensure relevance.
  - **Expansion of Services:** Gradually introduce new programs and services based on member feedback and emerging market trends.

- Criteria. Using Information and Communication Technology (ICT) and innovative technologies can greatly enhance the implementation of the project to form an industry association in Ladakh. Here are several ways ICT can be leveraged throughout various phases of the project:
- ▶ **Stakeholder Engagement and Communication**
  - **Online Surveys and Polls:** Use tools like Google Forms or SurveyMonkey to gather insights and feedback from potential members about their needs and expectations.
  - **Virtual Meetings:** Platforms like Zoom or Microsoft Teams can facilitate remote consultations and discussions, especially useful in a geographically dispersed region like Ladakh.
- ▶ **Research and Data Analysis**
  - **Data Collection and Management:** Utilize databases and cloud-based platforms (like Air table or Google Sheets) to store and analyze data from market research and needs assessments.
  - **GIS Mapping:** Geographic Information Systems (GIS) can be used to visualize data related to local industries and resources, helping to identify opportunities and areas for development.
- ▶ **Constitution and Governance Structure Development**
  - **Collaborative Document Editing:** Use cloud-based tools like Google Docs for collaborative drafting of the association's constitution, allowing stakeholders to contribute in real time.
  - **Project Management Software:** Tools like Trello or Asana can help manage tasks and timelines during the development of governance structures.
- ▶ **Membership Recruitment and Awareness**
  - **Website Development:** Create an informative website that outlines the association's objectives, membership benefits, and enrollment processes. It can serve as a hub for resources and updates.
  - **Social Media Campaigns:** Utilize platforms like Facebook, Instagram, and WhatsApp to raise awareness about the association and recruit members, especially among younger entrepreneurs.
- ▶ **Advocacy and Policy Engagement**
  - **Digital Advocacy Tools:** Use online petitions and campaign tools (like Change.org) to gather support for specific policy initiatives.
  - **Email Campaigns:** Leverage platforms like Mailchimp to keep members informed about advocacy efforts, policy changes, and events.
- ▶ **Monitoring and Evaluation**
  - **Data Analytics:** Employ tools like Tableau or Google Data Studio to analyze performance indicators and visualize the impact of the association's activities.
  - **Feedback Mechanisms:** Implement digital feedback forms and suggestion boxes on the website to continuously gather input from members on their needs and satisfaction.

#### 5.18.4 Usage of ICT/Innovative Technology towards Project Implementation

Usage of ICT/Innovative Technology towards Project Implementation for Formation of Industry Association in Ladakh

##### ▶ **Digital Collaboration Platforms:**

The industry association will benefit from digital collaboration platforms that enable seamless communication among members. These platforms will allow for virtual meetings, sharing of best practices, and collaborative decision-making. By leveraging cloud-based tools, members

can stay connected, regardless of geographic location, ensuring effective coordination across the region.

► **Membership Management Systems:**

To streamline the formation and ongoing management of the industry association, digital membership management systems will be employed. These systems will simplify the registration, communication, and engagement process for members, ensuring transparency and easy access to association updates and resources.

► **Virtual Networking and Conferences:**

Virtual conferences and networking events will be organized to facilitate interaction between industry professionals, stakeholders, and potential investors. This digital solution will make it easier to gather industry insights, discuss challenges, and collaborate on future initiatives without the need for physical travel, making it more accessible for participants in remote areas.

► **Social Media and Digital Marketing for Awareness:**

Digital marketing strategies will be utilized to promote the association's initiatives and highlight the benefits of membership. Social media platforms will serve as key tools for outreach, awareness-building, and engaging with both local entrepreneurs and national-level stakeholders. This will help the association establish its presence and influence within the broader industry ecosystem.

By leveraging these ICT tools and innovative technologies, the formation of the industry association in Ladakh will be more efficient, connected, and impactful, ensuring the growth and sustainability of the local industries.

#### 5.18.5 Project Cost and Contribution of the state towards it

Total project cost would be for 2 years. For the successful implementation of this project, a junior resource would be hired at the cost of a junior resource given by NICSI, i.e., INR 2,82,405 per month for a period of 2 years leading to a total of INR 67,77,720.

***Total Interventions Budget for next 2 years (In Cr. INR)***

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Formation of Industry Association	.68	0.68
<b>Total</b>		<b>.68</b>	<b>0.68</b>

***Total Interventions Budget for 2 years (In Cr. INR)***

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
1	Resource Hire	.34	.34	<b>.68</b>

#### 5.18.6 Estimated Impact of the Project/Scheme/Proposal

- **Strengthened Collective Bargaining Power:** The formation of the industry association is expected to strengthen the collective bargaining power of MSMEs in Ladakh, allowing them to negotiate better terms with suppliers, service providers, and policymakers, thereby reducing operational costs and improving profitability.
- **Enhanced Representation and Advocacy:** The association will serve as a unified voice for MSMEs, ensuring their interests are well-represented in policy discussions and government dialogues. This will lead to better regulatory and financial support for the sector, contributing to its long-term sustainability.
- **Increased Access to Government Schemes:** By acting as a liaison between MSMEs and government bodies, the association will increase access to relevant government schemes,

subsidies, and financial assistance programs, ensuring that more businesses can benefit from available resources.

- ▶ **Formalization and Compliance:** The association will assist its members in navigating regulatory frameworks and achieving compliance with legal standards, thereby promoting formalization in Ladakh's business sector. This will help MSMEs avoid penalties and ensure smoother operations.
- ▶ **Networking and Market Expansion:** Through organized events, workshops, and networking platforms, the association will facilitate collaboration and partnerships among MSMEs, enabling them to explore new market opportunities, both within and outside Ladakh.
- ▶ **Capacity Building and Skill Development:** The association will focus on capacity building and skill development initiatives, ensuring that its members are equipped with the necessary tools and knowledge to stay competitive in a rapidly evolving market. This will enhance productivity and innovation across the sector.
- ▶ **Economic and Employment Growth:** By supporting the growth and competitiveness of MSMEs, the association will contribute to economic development in Ladakh. This initiative is expected to create new jobs, foster local entrepreneurship, and spur economic activity in the region, driving long-term economic sustainability.

#### 5.18.7 Plan for Strengthening M&E Framework pertaining to the Project/Scheme/Proposal

- ▶ **Track Industry Association Membership Growth:** Monitor the number of MSMEs joining the industry association in Ladakh, tracking membership growth and participation trends to assess the association's reach and influence.
- ▶ **Monitor Association Activities Efficiency:** Track the efficiency of association activities, such as meetings, workshops, and collaborative events, evaluating how well these events serve member needs and strengthen MSME capacities.
- ▶ **Evaluate Member Satisfaction and Benefits:** Gather feedback from members on the benefits and services provided by the association, including advocacy, networking opportunities, and support for navigating regulatory frameworks.
- ▶ **Assess Impact on Collective Bargaining:** Measure how the formation of the association has strengthened the collective bargaining power of its members in terms of negotiating with suppliers, service providers, and regulatory bodies.
- ▶ **Track Policy Advocacy Outcomes:** Monitor the outcomes of the association's policy advocacy efforts, evaluating its success in influencing MSME-related policies and obtaining government support for the sector in Ladakh.
- ▶ **Measure Networking and Market Expansion:** Track the extent to which association members benefit from networking and market expansion opportunities facilitated by the association, such as participation in trade fairs, partnerships, or joint ventures.
- ▶ **Monitor Capacity Building and Training Impact:** Evaluate the effectiveness of capacity building, training programs, and knowledge-sharing platforms organized by the association, measuring improvements in members' skills and capabilities.
- ▶ **Assess Improvements in Regulatory Compliance:** Track how the association assists MSMEs in improving compliance with legal and regulatory requirements, monitoring the number of businesses formalizing their operations and maintaining legal standing.
- ▶ **Evaluate Formalization Awareness:** Measure the impact of the association's efforts to raise awareness about the formalization process, tracking the number of MSMEs successfully navigating formalization.
- ▶ **Track Financial Sustainability of the Association:** Monitor the financial health and sustainability of the association, assessing its ability to fund and maintain activities, services, and advocacy initiatives without financial strain.
- ▶ **Measure Association's Impact on Competitiveness:** Assess the impact of the association's activities on the overall competitiveness of MSMEs, including improvements in operational efficiency, innovation, and market presence.

- ▶ **Monitor Job Creation through Association Initiatives:** Track job creation opportunities generated as a result of the association's efforts to foster growth and competitiveness in Ladakh's MSME sector.
- ▶ **Evaluate Contribution to Economic Growth:** Assess the association's contribution to the overall economic development of Ladakh, evaluating its role in driving MSME growth and local economic sustainability.
- ▶ **Collect Member Feedback:** Continuously gather feedback from association members to evaluate their experiences, identify challenges, and propose improvements to better serve the needs of the MSMEs.

By implementing this comprehensive M&E framework, the industry association in Ladakh will be able to track its performance, ensure the relevance of its services, and make data-driven adjustments to strengthen its impact on the MSME sector.

## 5.19 Institutional strengthening of DIC in Ladakh

### 5.19.1 Problem Statement

In recognition of the pivotal role played by the Directorate of Industries and Commerce (DIC) in fostering industrial growth and facilitating the development of the business ecosystem in Ladakh, there arises a critical imperative to fortify its capacities and enhance its effectiveness. The DIC serves as a vital link between government agencies, industry stakeholders, and aspiring entrepreneurs, providing invaluable guidance, support, and resources to navigate the complexities of starting and scaling businesses. Many MSMEs in Ladakh face financial burdens associated with obtaining licenses, permits, certifications, and other documentation required for business operations. The costs involved in these processes often strain the financial resources of MSMEs, hindering their growth, compliance, and overall operational efficiency.

The formalization gap in the MSME sector in Ladakh is hindering the growth and competitiveness of the sector, resulting in a lack of comprehensive data on the MSME landscape, limited interaction between MSMEs and the government, and inadequate information on emerging trends, challenges, and opportunities. This gap is further exacerbated by inefficient processes and a lack of transparency in the data collection and reimbursement of application and documentation costs, adding to the challenges faced by MSMEs in the region. Addressing these issues is critical to ensuring the sustainable growth of local industries and fostering a stronger business ecosystem in Ladakh.

### 5.19.2 Proposed Project

The initiative includes the adoption of cutting-edge technology, such as tablets for field staff, to facilitate a more effective and real-time update of data across various services and dashboards. The Master MIS will be built to be both robust and scalable, ensuring it can support future expansions or the introduction of new initiatives, in accordance with RAMP's goal to create a supportive environment for the growth and competitiveness of MSMEs.

To further maximize the benefits of the digital framework, the digital assets of the Directorate and the DICs will be enhanced. Field workers will be provided with portable devices (tablets or smartphones) to aid in conducting physical verifications, increase mobility, and other MSME support activities. The project interventions can be summarized as follows:

- ▶ **Data Consolidation:** Merge data from all current dashboards into a central database, which involves understanding the data structures of each dashboard and integrating them into a cohesive model.
- ▶ **System Development:** Create a Master MIS that draws data from the central database, with modules that mirror the functions of the existing dashboards.
- ▶ **User Interface Design:** Craft an intuitive and user-friendly interface for the Master MIS, ensuring seamless navigation and module switching for users.
- ▶ **Field Empowerment:** Provide field staff with handheld devices to support for and immediate data updates, thereby improving the efficiency of data collection and management. IT infrastructure in DICs and the headquarters will be upgraded.
- ▶ **Survey Software Implementation:** Introduce software that includes a mechanism for offering scheme recommendations and exhibition/fair participation advice to MSMEs through a digital platform.

### 5.19.3 Design, Approach and Methodology

The intervention to equip technical officers in the Union Territory of Ladakh with handheld devices, such as tablets or smartphones, is designed to improve fieldwork efficiency, streamline data collection, and enable prompt technical support. The approach will ensure seamless integration of technology into the daily operations of officers to maximize the impact of the newly developed portal.

- ▶ Conduct a comprehensive needs assessment to understand the specific fieldwork, data collection, and technical assistance challenges faced by the officers.
- ▶ Based on the assessment, select appropriate handheld devices that are durable, compatible with the local environment, and equipped with necessary software to integrate with the portal.
- ▶ Ensure devices have offline capabilities to cater to regions with limited or intermittent network coverage in Ladakh.
- ▶ Establish standardized procedures for collecting and uploading data on MSMEs, infrastructure, and market conditions to the portal.
- ▶ Ensure that collected data is timely, accurate, and useful for decision-making at various levels of governance.
- ▶ Regularly gather feedback from the technical officers on device performance, field conditions, and ease of use, and incorporate this feedback to improve system functionalities and user experience.

### 5.19.4 Usage of ICT/Innovative Technology towards Project Implementation

The planned project aims to utilize ICT and cutting-edge technology to improve its execution. A key technological advancement being introduced is the provision of portable devices (tablets) will enhance their mobility, efficiency, and effectiveness in conducting fieldwork, collecting data, and providing on-the-spot technical assistance to field staff. These devices will enable on-site workers to carry out surveys and instantly update data across various services and dashboards, leading to a more efficient and streamlined process for managing data.

The tablets will come preloaded with the required software and apps to connect to the Master MIS, facilitating immediate data input and modifications. The adoption of ICT will not only increase the precision of the data but also boost the efficiency of operations.

### 5.19.5 Project Cost and Contribution of the state towards it

The project for Institutional Strengthening of the Directorate of Industries and Commerce in the Union Territory of Ladakh is planned for a period of 2 years. 23 employees at a unit cost of 35,000 per employee will be provided with handheld devices like tablets to enhance efficiency, for a total cost of INR 8.05 lakhs.

#### ***Total Interventions Budget for 2 years (In Cr. INR)***

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Provision of handheld devices	0.08	0.08
<b>Total</b>		<b>0.08</b>	<b>0.08</b>

#### ***Total Interventions Budget for 2 years (In Cr. INR)***

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
1	Provision of handheld devices	0.04	0.04	<b>0.08</b>

### 5.19.6 Estimated Impact of the Project/Scheme/Proposal

The adoption of advanced technologies, such as the deployment of tablets equipped with handheld devices such as tablets or smartphones aim to enhance their mobility, efficiency, and effectiveness in conducting fieldwork, collecting data, and providing on-the-spot technical assistance to field staff, is expected to streamline the data management process and boost operational efficiency. The scalable



nature of the system will ensure it can support the department's future expansion or the introduction of new initiatives, thereby nurturing a supportive environment for the development and competitive edge of MSMEs. In summary, the project is poised to significantly improve the capabilities of both the MSME sector, along with the Directorate of Industries and Commerce(DICs).

#### 5.19.7 Plan for Strengthening M&E Framework pertaining to the project/scheme/proposal

- ▶ **Implementation of Advanced Security Measures:** Top-tier security protocols will be put into action to protect confidential information and enhance the integrity of the data. Periodic reviews will be carried out to verify the effectiveness of these security protocols.
- ▶ **Continuous System Upkeep:** Funds will be designated for the regular maintenance of the system. This will include periodic updates to keep the system aligned with the latest technological developments and responsive to the changing requirements of its users.
- ▶ **Strategy for System Enhancements:** A strategy will be developed for future system enhancements. This is to ensure that the system remains adaptable and capable of supporting upcoming expansions or the introduction of new initiatives.
- ▶ **Collection of User Insights:** Consistent input will be gathered from users to gain insights into their experiences with the system and to pinpoint potential areas for refinement

### 5.20 Agro-Photovoltaic Value Chain

#### 5.20.1 Problem Statement

Most India's cold arid zones, encompassing about 90%, are situated within the expansive Ladakh region, which covers an area of 80,000 square kilometers. This frigid wasteland remains inaccessible for nearly eight months annually. The impact of climate change has exacerbated the scarcity of water resources, with rising temperatures altering the traditional snowmelt cycles that Ladakh depends on for its water needs. These changes in snowmelt patterns could lead to a shortfall in the water available for essential uses such as irrigation and drinking. The agricultural schedule is closely tied to the timing and volume of snowmelt, and any irregularities in snowmelt can disrupt the farming timetable, potentially causing lower agricultural output and heightened risk of food scarcity.

With the surge in energy requirements and the corresponding escalation in costs, it becomes increasingly crucial to shift towards renewable energy sources.

#### 5.20.2 Proposed Project

A skill development program is proposed to train local farmers in new technology **Agri Photovoltaic** and **Ice Stupa** in collaboration with Himalayan Institute of Alternatives Ladakh (HIAL), department of Renewable energy, department of agriculture and department of irrigation of UT of Ladakh.

Agrophotovoltaic (APV) farming, also known as agrivoltaics or agrivoltaics farming, is a practice that combines agriculture with the installation of photovoltaic solar panels to generate electricity. This innovative approach is needed for several reasons:

- ▶ **Land Efficiency:** APV systems allow for the dual use of land, enabling both agricultural production and electricity generation. This is particularly beneficial in areas where land is scarce or expensive.
- ▶ **Water Conservation:** By providing shade, solar panels can reduce the evaporation of water from the soil and plants, leading to more efficient water use in agriculture.
- ▶ **Energy Production:** APV farming harnesses solar energy, which is a clean and renewable resource, reducing reliance on fossil fuels and contributing to energy sustainability.
- ▶ **Climate Change Mitigation:** The generation of renewable energy through APV systems helps mitigate climate change by reducing greenhouse gas emissions associated with conventional energy production.
- ▶ **Economic Benefits:** Farmers can diversify their income by selling the electricity generated by the solar panels, providing an additional revenue stream alongside traditional farming.
- ▶ **Resilience to Weather Extremes:** The presence of solar panels can protect crops from extreme weather conditions, such as hail or intense sunlight, potentially increasing crop yield and quality.

- ▶ **Sustainable Agriculture:** APV farming promotes sustainable agricultural practices by integrating renewable energy into food production, thus supporting the long-term viability of farming operations.

Ice stupa is a form of **glacier grafting** technique that creates artificial **glaciers**, used for storing winter water (which otherwise would go unused) in the form of conical shaped ice heaps. During summer, when water is scarce, the ice melts to increase water supply for crops. Channelling and freezing water for irrigation has existed for hundreds of years.

▶ **Benefits of Ice Stupa:**

- **Water Collection:** During winter, water is collected from upstream sources and piped to the desired location using gravity.
- **Ice Formation:** The water is released through a sprinkler system at night when temperatures drop below freezing. As the water is sprayed into the air, it freezes and forms a cone-shaped ice structure. This shape minimizes the surface area exposed to the sun, helping the ice last longer.
- **Water Storage:** The ice stupa stores water in the form of ice throughout the winter months.
- **Gradual Melting:** As temperatures rise in spring and summer, the ice melts gradually, providing a steady supply of water for irrigation during the critical planting season
- **Objective:** To propose an additional 25% reimbursement for the installation of machinery in a 1MW capacity Agri-Photovoltaic (Agri-PV) unit in Ladakh, with a focus on sectors like Pashmina wool, dairy, and apricot processing.

Key Sectors wherein Agri PV can be installed:

▶ **Pashmina Wool Production:**

- Installation of machinery for shearing, cleaning, and processing Pashmina wool.
- **Benefits:** Improved quality and quantity of Pashmina wool, increased income for local herders.

▶ **Dairy Processing:**

- Installation of equipment for milk collection, pasteurization, and packaging.
- **Benefits:** Enhanced dairy product quality, extended shelf life, and better market access.

▶ **Apricot Processing:**

- Installation of machinery for drying, packaging, and value-added apricot products.
- **Benefits:** Reduced post-harvest losses, increased income for apricot farmers, and promotion of local produce.

### 5.20.3 Design, Approach and Methodology

Approach and Methodology for Agri-Photovoltaic and Ice Stupa Skill Development Program

▶ **Phase 1 - Awareness and Recruitment:**

- Develop a comprehensive training curriculum in collaboration with HIAL and other departments, focusing on theoretical knowledge and practical skills in APV farming and Ice Stupa construction and maintenance.
- Conduct awareness campaigns to inform farmers about the benefits of APV farming and Ice Stupas.
- Recruit participants for the training program through a transparent and inclusive process.

▶ **Phase 2 - Training Program:**

- Begin with foundational modules on renewable energy principles, climate change, and sustainable agriculture.
- Progress to specialized modules on APV system design, installation, operation, and maintenance.
- Organize field trips to existing APV farms and Ice Stupa sites to provide real-world examples of these technologies in action.
- Include modules on Ice Stupa construction, water management, and irrigation techniques.
- Incorporate case studies, group discussions, and problem-solving exercises.

► **Phase 3 - Practical Application:**

- Facilitate the installation of pilot APV systems and Ice Stupas with the active participation of trainees.
- Monitor the performance and impact of these pilot projects on local agriculture and water conservation.

► **Phase 4 - Expansion and Scaling:**

- Assist farmers in securing funding and subsidies for APV system installation, including the proposed 25% reimbursement for machinery in a 1MW capacity Agri-PV unit.
- Expand the program to include additional sectors such as Pashmina wool, dairy, and apricot processing, leveraging the benefits of APV systems for these industries.
- By following this approach and methodology, the skill development program aims to create a replicable model for integrating renewable energy technologies into traditional farming practices, thereby enhancing the socio-economic and environmental resilience of the Ladakh region.

#### 5.20.4 Usage of ICT/Innovative Technology towards Project Implementation

In this skill development program, Information and Communication Technology (ICT) will play a crucial role. We will utilize a Learning Management System (LMS) for online training modules and resource sharing. Smartphones and tablets will be employed for field data collection and real-time monitoring of APV systems and Ice Stupas. Additionally, remote sensing technology and Geographic Information Systems (GIS) will be used for site analysis and environmental impact assessments. Lastly, online platforms will facilitate virtual collaboration and knowledge exchange among farmers, trainers, and experts.

#### 5.20.5 Project Cost and Contribution of the state towards it

Trainings for stupas and Agri-photovoltaic will be held across a 10-day training period for 400 MSMES at a unit cost of 2,500. The total cost of the project will be INR 100 Lakhs.

##### **Total Intervention Budget for next 2 years (In Cr. INR)**

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Loan Facilitation/Training for Agri-Photovoltaic Farming	1.0	1.0
<b>Total</b>		<b>1.0</b>	<b>1.0</b>

##### **Total Interventions Budget for 2 years (In Cr. INR)**

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
I	Loan Facilitation/Training for Agri-Photovoltaic Farming	0.5	0.5	<b>1.0</b>

#### 5.20.6 Estimated Impact of the Project/Scheme/Proposal

The integration of Agri photovoltaic (APV) farming and Ice Stupas can significantly benefit about 400 MSMEs in the region by reducing energy costs and ensuring a stable water supply for year-round agricultural activities. These technologies can lead to increased agricultural productivity and quality, creating more opportunities for MSMEs involved in processing and marketing local produce. Furthermore, APV farming can open up new business avenues in renewable energy, while Ice Stupas can support eco-tourism, both of which can stimulate local entrepreneurship and job creation. The adoption of these sustainable practices by MSMEs can enhance their resilience to climate change and position them as leaders in innovative and eco-friendly agriculture.

#### 5.20.7 Plan for Strengthening M&E Framework pertaining to the project/scheme/proposal

The monitoring and evaluation framework for the project will include:

- ▶ **Baseline Data Collection:** Establish baseline metrics for agricultural productivity, energy usage, water availability, and MSME performance prior to implementation.
- ▶ **Performance Indicators:** Define clear, measurable indicators for APV system efficiency, water conservation from Ice Stupas, and economic impact on MSMEs.
- ▶ **Regular Assessments:** Conduct periodic assessments to track progress against the established indicators and objectives.
- ▶ **Feedback Mechanisms:** Implement feedback loops involving participants and stakeholders to gather insights and identify areas for improvement.
- ▶ **Impact Analysis:** Analyze the data to assess the direct and indirect impacts of the project on local agriculture, energy sustainability, and MSME growth.
- ▶ **Adaptive Management:** Use the evaluation outcomes to inform and adjust project strategies for better results and scalability.
- ▶ **Reporting:** Provide transparent and regular reports to all stakeholders, including local communities, project partners, and funding bodies.

### 5.21 Tourism-Specific Skill Development

#### 5.21.1 Problem Statement

Ladakh's unique cultural heritage and breathtaking landscapes have positioned it as a flourishing tourist destination. However, the region faces a critical gap in tourism-specific skills among its workforces. The local population lacks specialized training in areas such as hospitality management, tour operations, language proficiency, cultural interpretation, and environmental conservation as well as the various tourist centric activities that can be conducted in the region. This skill deficit hinders the delivery of high-quality tourist experiences, limits employment opportunities for residents, and constrains the sustainable growth of the tourism sector.

Moreover, the absence of formalized training programs tailored to Ladakh's specific tourism needs impedes the region's ability to fully capitalize on its tourism potential, preserve its natural and cultural assets, and foster inclusive economic development.

#### 5.21.2 Project Proposal

To boost the tourism industry in Ladakh and ensure it meets global benchmarks, it is imperative to offer specialized training programs for MSMEs operating in niche sectors such as mountaineering, trekking, cultural tourism, and adventure sports. These programs should be meticulously designed to cover a range of essential skills and knowledge areas, including but not limited to:

- ▶ **Technical Skills:** Training should impart advanced technical skills for activities like rock climbing, mountaineering, and river rafting, with a focus on using the latest equipment and techniques that align with international standards.
- ▶ **Safety and First Aid:** Courses must emphasize safety protocols, risk assessment, emergency response, and first aid, including CPR and evacuation procedures, to ensure the well-being of tourists and staff.

- ▶ **Customer Service Excellence as well as language proficiency:** Training in hospitality management should cover customer service best practices, communication and language skills, and cultural sensitivity to enhance the overall visitor experience.
- ▶ **Cultural Knowledge:** Programs should include comprehensive training on the rich cultural heritage of Ladakh, enabling guides and operators to provide informative and respectful cultural tours.
- ▶ **Business Management:** Training in business skills such as marketing, financial management, and strategic planning will help MSMEs grow their businesses and adapt to changing market conditions.
- ▶ **Certification Programs:** Establishing certification programs that validate the skills and knowledge of tourism professionals will help standardize the quality of services provided.

By implementing these comprehensive training initiatives, MSMEs in Ladakh's tourism sector can elevate their service offerings, adhere to international hospitality and safety standards, and contribute to a thriving, competitive, and sustainable tourism industry.

### 5.21.3 Design and Approach & Methodology

Approach and Methodology for Promoting Tourism-Specific Skill Development in Ladakh:

- ▶ **Needs Assessment:** Conduct a detailed analysis of the current skill levels, training needs, and market demands specific to Ladakh's tourism industry. Identify gaps in knowledge and proficiency in mountaineering, trekking, cultural tourism, and adventure sports.
- ▶ **Curriculum Development:** Collaborate with industry experts, local cultural historians, and international standard-setting bodies to develop a comprehensive curriculum that covers technical skills, safety protocols, customer service, environmental conservation, cultural heritage education, business management, legal compliance, and language proficiency.
- ▶ **Stakeholder Engagement:** Engage with local communities, tourism businesses, government agencies, and educational institutions to align training programs with the region's tourism strategy and ensure community buy-in and support.
- ▶ **Training Delivery:** Implement the training programs through a mix of classroom instruction, practical field exercises, and interactive workshops. Utilize experienced trainers and facilitators who are knowledgeable about Ladakh's environment and culture.
- ▶ **Assessment and Certification:** Conduct rigorous assessments to evaluate the competencies of the trainees. Award certifications that are recognized by the industry and that signify adherence to international standards.
- ▶ **Marketing and Promotion:** Promote the specialized training programs locally and internationally to attract participants and raise awareness about Ladakh as a destination with a skilled tourism workforce.

### 5.21.4 Usage of ICT/ Innovative Technology towards project implementation

For the specialized training programs aimed at enhancing Ladakh's tourism industry, ICT can play a pivotal role in various aspects:

- ▶ **E-Learning Platforms:** Utilize online learning management systems (LMS) to deliver courses on technical skills, safety, customer service, and business management, allowing for wider access and self-paced learning.
- ▶ **Webinars and Live Streams:** Conduct live training sessions and webinars with experts for interactive learning experiences and to facilitate real-time Q&A.
- ▶ **Digital Certification and Badging:** Issue digital certificates and badges upon course completion, which can be verified online for authenticity and adherence to international standards.

- ▶ **Customer Relationship Management (CRM) Systems:** Teach MSMEs to use CRM systems for managing customer interactions, improving customer service, and tracking feedback.
- ▶ **Digital Marketing Tools:** Provide training on digital marketing tools to help MSMEs promote their services effectively and reach a global audience.
- ▶ **GIS and Mapping Software:** Train guides in using Geographic Information System (GIS) software for route planning, location tracking, and providing enriched cultural and environmental information.

By integrating these ICT tools, the training programs can offer flexible, innovative, and effective learning experiences, equipping MSMEs in Ladakh's tourism sector with the skills needed to excel in a competitive global market.

#### 5.21.5 Project Cost and Contribution of State towards it.

800 MSMEs will be benefitted through this intervention. It will involve 3 – 3day workshops to be conducted at INR 2500 per unit for 800 guides for 2 years. The total cost of the project will be INR 180 Lakhs.

#### *Total Intervention Budget for next 2 years (In Cr. INR)*

S. No.	Intervention	Total Budget for years 2	Demand from RAMP
1	Training and Workshops	1.8	1.8
<b>Total</b>		<b>1.8</b>	<b>1.8</b>

#### *Interventions Breakup of total cost for the next 2 years (in Cr. INR)*

S. No.	Intervention	FY- 2025-26	FY- 2026-27	Total
1	Training and Workshops	0.9	0.9	1.8

#### 5.21.6 Estimated Impact of the Project/ Scheme/Proposal

Specialized training for Ladakh's tourism MSMEs is set to revolutionize the sector. 800 guides will be provided training under the program across a time period of 2 years divided into 3 3-day training sessions per year. Enhanced technical and customer service skills will lead to superior tourist experiences and safety training will improve the region's safety reputation. Sustainable and cultural training will attract eco-friendly travelers and preserve local heritage and boost international appeal and recognition. This professional growth will create jobs and enhance Ladakh's global competitiveness, attracting more visitors and investment, and securing the tourism industry's sustainable future.

#### 5.21.7 Plan for strengthening M&E framework pertaining to the project / scheme/ proposal

To strengthen the Monitoring and Evaluation (M&E) framework for the tourism-specific courses in Ladakh, a comprehensive plan will be developed that includes the following key elements:

- ▶ **Clear Objectives and Indicators:** Establish clear, measurable objectives for the training programs with corresponding Key Performance Indicators (KPIs) that reflect the desired outcomes, such as improved service quality and increased safety standards.
- ▶ **Data Collection and Analysis:** Implement systematic data collection methods, utilizing both quantitative and qualitative data, to assess the effectiveness of the training. This may include pre- and post-training assessments, participant surveys, and feedback forms.



- ▶ **Regular Reporting:** Set up regular reporting intervals to review progress against the KPIs, allowing for timely adjustments to the training content and methodology as needed.
- ▶ **Stakeholder Feedback:** Incorporate feedback mechanisms for participants and other stakeholders to provide insights into the training's impact and suggest areas for improvement.
- ▶ **Outcome Evaluation:** Conduct periodic outcome evaluations to measure the long-term impact of the training on the tourism sector in Ladakh, including its effect on employment rates, tourist satisfaction, and economic growth.

By implementing this M&E plan, the project will ensure that the tourism-specific courses in Ladakh are effective, accountable, and contribute to the sustainable development of the region's tourism sector.

## 5.22 Development of Digital Platform and Apps for Promotion of Ladakh's Eco Tourism

### 5.22.1 Problem Statement

Ladakh's eco-tourism sector face challenges in accessing broader markets due to the region's geographic isolation, limited digital presence, and lack of integration with global tourism networks. Currently, most Ladakhi eco-tourism MSMEs rely on traditional marketing methods, resulting in limited outreach to both domestic and international tourists.

To tap into the growing global demand for eco-friendly travel experiences, there is an urgent need to digitally connect Ladakh's eco-tourism sector with the global audience. A centralized digital platform that aggregates Ladakh's eco-tourism offerings and integrates with international travel sites could transform the industry, providing Ladakhi MSMEs with the visibility and market access needed to thrive. This intervention aims to address the gap by creating a digital portal that will promote Ladakh's eco-tourism, ensuring sustainability and economic growth for local MSMEs.

### 5.22.2 Proposed Project

The proposed project will develop a comprehensive digital platform (web portal and mobile app) to promote Ladakh's eco-tourism sector. This platform will serve as a one-stop-shop for tourists seeking eco-friendly travel experiences in Ladakh, providing information on eco-tourism MSMEs, sustainable travel options, accommodation, local guides, cultural activities, and environmental conservation efforts. The portal will be integrated with international travel sites and platforms, allowing Ladakhi eco-tourism MSMEs to reach a global audience.

The platform will feature:

- ▶ **Comprehensive Listings:** Aggregated listings of eco-friendly accommodations, local experiences, and sustainable travel packages provided by Ladakh's MSMEs.
- ▶ **Booking and Payment Gateway:** A seamless booking system integrated with international payment gateways to facilitate online bookings.
- ▶ **Eco-Friendly Travel Tips:** Information about responsible travel practices, cultural etiquette, and guidelines to preserve Ladakh's fragile environment.
- ▶ **Tourist Feedback and Reviews:** A space for travellers to leave reviews and ratings, enhancing transparency and trust.
- ▶ **Integration with International Platforms:** The platform will be integrated with global travel sites to boost visibility and increase bookings from international tourists.

### 5.22.3 Design, Approach & Methodology

The digital platform will be designed to cater to both tourists and MSMEs. Key design elements include:

- ▶ **User-Friendly Interface:** A simple, intuitive design that makes it easy for users to search, book, and plan eco-friendly trips to Ladakh.
- ▶ **Multilingual Support:** The platform will offer multilingual support (including English, Hindi, and other international languages) to cater to global tourists.
- ▶ **Mobile App:** Alongside the web portal, a mobile app will be developed to reach users on smartphones, with offline features for use in areas with limited connectivity.
- ▶ **Eco-Tourism Focus:** Content and design will emphasize sustainable tourism, with visuals and narratives centred on Ladakh's natural beauty and cultural heritage.

- ▶ **MSME Dashboard:** A dedicated interface for MSMEs to manage their listings, track bookings, and access analytics on tourist engagement.

## Approach and Methodology

### ▶ Needs Assessment and Stakeholder Engagement

- **Market Research:** Conduct a detailed needs assessment of eco-tourism MSMEs in Ladakh to identify their challenges and digital readiness. This will involve surveys, interviews, and workshops with local businesses.
- **Stakeholder Engagement:** Involve key stakeholders including the Ladakh tourism board, MSME associations, local travel operators, and eco-tourism entrepreneurs to gather input on platform design and functionality.

### ▶ Platform Development

- **Content Aggregation:** Develop comprehensive profiles for participating MSMEs, including descriptions, images, and videos of their eco-tourism offerings. This will showcase the region's unique travel experiences.
- **Integration with International Travel Platforms:** Collaborate with global travel aggregators (e.g., TripAdvisor, Expedia, Booking.com) to integrate Ladakh's listings into their platforms, increasing visibility for Ladakhi businesses.
- **Online Booking and Payment Gateway:** Implement a secure booking system integrated with international payment gateways like PayPal, Visa, and Mastercard to facilitate hassle-free bookings.

### ▶ Marketing and Promotion

- **SEO and Digital Marketing:** Launch digital marketing campaigns using search engine optimization (SEO), social media marketing, and online advertising to drive traffic to the platform.
- **Partnership with Travel Influencers:** Engage travel bloggers and influencers with a focus on eco-tourism to promote the platform to international audiences.
- **Sustainable Tourism Advocacy:** Use the platform to promote Ladakh's eco-friendly travel ethos, educating tourists about environmental conservation and responsible tourism practices.

## 5.22.4 Usage of ICT/Innovative Technology towards Project Implementation

### ▶ Web and Mobile Platform Development

- **Responsive Web Design:** Develop a responsive website that works seamlessly across all devices (desktops, tablets, and mobile phones), ensuring accessibility for tourists worldwide.
- **Mobile App:** Develop a native mobile app for both Android and iOS, allowing users to book trips, access itineraries, and engage with eco-tourism content while on the go.
- **Offline Access:** Offer offline features in the mobile app, enabling users to access information and itineraries even in areas with low internet connectivity, which is crucial for remote locations like Ladakh.

### ▶ AI-Powered Recommendations

- **Personalized Suggestions:** Use artificial intelligence (AI) to provide personalized travel recommendations based on user preferences, past bookings, and travel history.
- **Chatbot for Customer Support:** Implement a chatbot on the platform to provide real-time customer support, answering tourist queries, offering eco-tourism tips, and assisting with bookings.

### ▶ Global Integration

- **API Integrations:** Integrate the platform with global travel and booking sites through APIs (Application Programming Interfaces), allowing MSMEs to list their offerings across multiple platforms simultaneously.
- **Social Media Integration:** Enable seamless sharing of eco-tourism experiences on social media platforms like Instagram, Facebook, and Twitter, promoting Ladakh's offerings organically through user-generated content.

► **Data Analytics**

- **Tourist Behaviour Tracking:** Use data analytics to track tourist behaviour on the platform, including popular searches, bookings, and feedback, to continuously improve user experience.
- **MSME Performance Analytics:** Provide MSMEs with data on their performance, such as the number of bookings, customer reviews, and financial performance, helping them make informed business decisions.

### 5.22.5 Project Cost and Contribution of State towards it

1 digital platform to be created for promotion of Ladakh's Eco-Tourism at a cost of INR 1 Crore.

**Total Intervention Budget for next 2 years (In Cr. INR)**

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Development of digital platform & apps	1.00	1.00
<b>Total</b>			

**Total Interventions Budget for 2 years (In Cr. INR)**

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
1	Development of digital platform & apps	0.5	0.5	1

### 5.22.6 Estimated Impact of the Project/Scheme/Proposal

The impact of this project is expected to be multifaceted and significant. By centralizing resources and information on a digital platform, it will enhance the visibility and accessibility of Ladakh's eco-tourism offerings at a global scale, potentially leading to increased tourist inflow and revenue for local MSMEs. The integration with international travel platforms is particularly impactful, as it will open new markets and audiences for Ladakh's eco-tourism sector. The platform's focus on sustainability and responsible travel is likely to attract a growing segment of eco-conscious travelers, further promoting environmental conservation in the region. The inclusion of a feedback system will not only build trust among users but also provide valuable insights for service improvement. Overall, the project promises to boost the local economy, support the preservation of Ladakh's unique cultural and natural heritage, and foster sustainable tourism practices.

### 5.22.7 Plan for Strengthening M&E Framework pertaining to the Project

► **Monitoring Plan**

- **Routine Monitoring:** Establish a routine monitoring schedule to collect data on platform usage, bookings, and user engagement.
- **Financial Monitoring:** Track financial transactions and revenue growth for MSMEs through the platform.
- **Environmental Monitoring:** Monitor environmental indicators to assess the impact of tourism activities facilitated by the platform.

► **Evaluation Plan**

- **Mid-term Evaluation:** Conduct a mid-term evaluation to assess initial outcomes and make necessary adjustments to the project strategy.
- **End-of-Project Evaluation:** Evaluate the achievement of project objectives, the effectiveness of the platform, and the impact on the local economy and environment.

► **Data Management**

- **Data Collection Tools:** Develop or select appropriate tools for data collection, such as surveys, analytics software, and financial tracking systems.
- **Data Storage and Security:** Ensure secure storage of data with regular backups and compliance with data protection regulations.

► **Reporting**

- **Internal Reporting:** Regularly report to project stakeholders on progress, challenges, and preliminary results.
- **External Reporting:** Prepare annual reports for donors, partners, and the public, highlighting achievements and lessons learned.

► **Stakeholder Engagement**

- **Stakeholder Identification:** Identify key stakeholders, including local communities, MSMEs, government agencies, and tourists.
- **Feedback Mechanisms:** Establish channels for stakeholders to provide feedback on the platform and its services.

► **Learning and Adaptation**

- **Review Meetings:** Hold periodic review meetings with the project team and stakeholders to discuss M&E findings.
- **Adaptive Management:** Use M&E data to make informed decisions and adapt project strategies as necessary.

## **5.23 Common Hiking Equipment Centre**

### **5.23.1 Problem Statement**

Tourism is a vital component of Ladakh's economy, attracting visitors from around the globe with its unique cultural heritage and stunning landscapes. Activities such as camping and hiking are particularly popular, offering tourists the opportunity to explore Ladakh's rugged terrain and experience its natural beauty up close. These outdoor adventures not only contribute to the region's economic growth through tourism revenue but also support local businesses and create employment opportunities in the hospitality and service sectors. The allure of trekking through the Himalayas and camping under the stars in Ladakh continues to be a significant draw for adventure seekers worldwide.

### **5.23.2 Proposed Project**

The Ladakh Common Hiking Equipment Centre is a proposed initiative aimed at enhancing the outdoor experience for tourists and empowering the local community through sustainable tourism practices.

The project will consist of three primary components:

- **Hiking Equipment Rental:** To offer affordable and high-quality hiking gear rentals to enhance the safety and convenience of hikers and visitors.
- **Guide and Camping Training:** To provide comprehensive training for local guides, ensuring they can offer safe, informative, and enjoyable outdoor experiences to tourists.
- **Camping Tour Financial Aid:** To promote eco-tourism and make camping tours more accessible to a broader audience by providing financial assistance.

This Centre will serve as a one-stop solution for hikers and visitors, providing them with the necessary equipment, knowledge, and financial support to explore the natural beauty of Ladakh responsibly.

### 5.23.3 Design, Approach and Methodology

#### Approach and Methodology for Common hiking equipment Centre

##### ► Hiking Equipment Rental:

- Procure a diverse range of high-quality hiking gear suitable for the Ladakh terrain.
- Set up a rental facility with an efficient check-in and check-out system.
- Implement maintenance and replacement protocols to keep the equipment in excellent condition.

##### ► Guide and Camping Training:

- Identify and recruit potential local guides for the training program.
- Develop a curriculum that includes wilderness first aid, navigation, environmental ethics, and customer service.
- Collaborate with experienced mountaineers and educators to deliver the training.
- Establish a certification process to recognize and validate the skills of the trained guides.

##### ► Camping Tour Financial Aid:

- Define eligibility criteria for financial aid based on commitment to eco-tourism principles.
- Set up a transparent application and selection process for financial aid recipients.
- Monitor the use of funds to ensure they are directed towards promoting responsible tourism.

#### Implementation Phases:

##### ► Phase 1 - Setup and Launch:

- Establish the Centre's physical location and online presence.
- Launch awareness campaigns to promote the Centre's services to tourists and locals.

##### ► Phase 2 - Operation and Expansion:

- Begin equipment rental services and guide training sessions.
- Evaluate the initial response and adapt services as needed.
- Expand the range of equipment and training offerings based on demand and feedback.

##### ► Phase 3 - Evaluation and Scaling:

- Assess the project's impact on local tourism, community empowerment, and environmental conservation.
- Scale up successful components and replicate the model in other regions as appropriate.

### 5.23.4 Usage of ICT/Innovative Technology towards Project Implementation

In this skill development program, Information and Communication Technology (ICT) will play a crucial role. We will utilize a Learning Management System (LMS) for online training modules and resource sharing. Smartphones and tablets will be employed for field data collection and real-time monitoring of APV systems and Ice Stupas. Additionally, remote sensing technology and Geographic Information Systems (GIS) will be used for site analysis and environmental impact assessments. Lastly, online platforms will facilitate virtual collaboration and knowledge exchange among farmers, trainers, and experts.

### 5.23.5 Project Cost and Contribution of the state towards it.

50 MSME's to be set up with common hiking equipment centers at INR 20 Lakhs per MSME. The total cost of the project will be INR 10 Crores.

**Total Intervention Budget for next 2 years (In Cr. INR)**

S. No.	Intervention	Total Cost for 2 years	Demand from RAMP
1	Common hiking equipment Centre	10	10
<b>Total</b>		<b>10</b>	<b>10</b>

**Total Interventions Budget for 2 years (In Cr. INR)**

S. No.	Intervention	FY 2025-26	FY 2026-27	Total
1	Set Up 50 Units of Common hiking equipment Centre	5	5	<b>10</b>

**5.23.6 Estimated Impact of the Project/Scheme/Proposal**

About 50 MSMEs will be benefited from this project:

Increased accessibility to quality hiking equipment for tourists, leading to a safer and more enjoyable trekking experience.

- ▶ Enhanced skills and employment opportunities for local residents through professional guide training.
- ▶ Growth in eco-tourism by making camping tours financially accessible, benefiting the local economy and environment.
- ▶ Strengthened reputation of Ladakh as a premier destination for responsible and sustainable outdoor adventures.

**5.23.7 Plan for Strengthening M&E Framework pertaining to the project/scheme/proposal**

- ▶ **Baseline Study:** Document initial conditions before project implementation.
- ▶ **Continuous Monitoring:** Regularly track project activities and progress.
- ▶ **Mid-term Review:** Evaluate early results to adjust the project plan.
- ▶ **End-of-Project Evaluation:** Analyze overall success and document lessons learned.
- ▶ **Feedback Loops:** Enable stakeholder feedback for participatory evaluation.
- ▶ **Implementation:**
  - Appoint an M&E team and train staff for accurate data handling.
  - Budget for M&E activities.
- ▶ **Documentation and Learning:**
  - Record all M&E processes and share findings for future reference.
- ▶ **Review and Adaptation:**
  - Periodically revise the M&E plan based on new insights and project evolution.
  - This streamlined M&E plan ensures the Centre's accountability and positive contribution to Ladakh's sustainable tourism.



## 6. Partnership and Outreach Strategy

Branding and partnership, along with outreach and communication strategies, are crucial for any program aiming to reach a large number of beneficiaries. In the context of competitiveness programs, it is essential to connect with MSMEs that are not yet served by these initiatives, as well as those already benefiting. A clear and well-defined branding strategy helps MSME programs in Ladakh stand out, attract potential beneficiaries, and build trust and credibility with prospective partners. Collaborating with key stakeholder such as industry associations, MSMEs, and financial institutions can expand the program's reach and enhance its overall effectiveness.

An effective outreach strategy engages the target audience through various channels, while the communication strategy should clearly and concisely convey the program's goals, benefits, and participation guidelines. Utilizing platforms such as websites, social media, and other communication channels is essential to engage the target audience in Ladakh. The strategy involves a multi-pronged approach in proposed interventions to offer targeted support, facilitate access to resources, leverage existing schemes to improve productivity, and enhance market access and competitiveness for MSMEs.

### Approach and Methodology

The Union Territory of Ladakh will follow a streamlined approach to partnership and outreach, emphasizing simplicity and clarity. The strategy will prioritize active engagement with various stakeholders to ensure the effective implementation of the program

#### 6.1 Partnership Strategy

The Union Territory of Ladakh will cultivate collaborations through a direct approach, fostering relationships with key stakeholders to amplify the impact of the RAMP program. This includes proactive engagement with industry associations, anchor firms, and financial institutions. By establishing partnerships, Ladakh aims to leverage collective strengths, resources, and expertise to drive positive outcomes for MSMEs.

- **Technical Competency Partners:** Collaborating with technical partners such as industry experts, research institutions, technology providers, and industry associations will facilitate the transfer of expertise and best practices in areas like quality, operational efficiency, product development, automation, and digital transformation. This will help MSMEs access specialized knowledge, advanced technologies, and innovative solutions to improve their products. The collaboration will occur at three levels:
  - **Level 1 Screening:** A win-win collaboration benefiting both institutes and MSMEs by fostering sustainable development in the regional ecosystem. Institutes support MSMEs while gaining from their growth.
  - **Level 2 Screening:** Strategic collaborations will focus on nearby regions, such as Jammu & Kashmir and Himachal Pradesh, to build strong partnerships while minimizing logistical challenges.
  - **Level 3 Screening:** At the national level, product-specific institutes and those with niche expertise for unique products will be identified for targeted collaborations.
- **Government Collaboration:** Effective government collaboration is essential for creating a supportive ecosystem for MSMEs. This includes simplifying licensing and registration processes, improving access to affordable financing, and providing infrastructure and technology support. Key partners may include SIDBI, Export Promotion Councils, EESL, State ITIs, startups, the Department of Industries, and industry associations.
- **Financial Institutions and Investors:** Partnering with financial institutions unlocks vital resources, expert guidance, and risk mitigation tools, helping MSMEs overcome financial barriers and seize opportunities for expansion and innovation. Collaborations will include Nationalized Banks, Regional Rural Banks (RRBs), NBFCs, Small Finance Banks (SFBs), Cooperative Banks, venture capital firms, and angel investors.

- **Academic Institutions:** Collaborating with academic institutions will grant MSMEs access to research, knowledge, and skilled talent. Academic partnerships can provide specialized training programs, industry-specific research, cutting-edge technologies, and consultancy services, fostering innovation and improving business strategies and operations for MSMEs.

## 6.2 Outreach Method

Ladakh's outreach method will be clear and direct, ensuring effective communication with the target audience. Through diverse channels such as websites, social media, and other communication platforms, Ladakh will disseminate information about the program's objectives, benefits, and participation procedures. The outreach strategy aims to engage all stakeholders, including MSMEs, DICs, SHGs, the public, the Government of India, and other inline agencies, fostering inclusivity and ensuring a broader impact.

### 1. MSME Campaign:

- **Audience:** SHGs, Farmer Producer Organizations (FPOs), women- and SC/ST-led enterprises, artisan groups, and MSMEs.
- **Medium:** Social media posts, pamphlets, newspaper ads, radio messages, and influencer partnerships.
- **Outcome:** Increase brand awareness for the RAMP program.

### 2. About Schemes, Certifications, Workshops, DIC Initiatives, and Single Window Portal:

**Audience:** MSMEs, DICs, department officials, and other inline agencies.

**Medium:** Short advertisement videos, scheme compendiums, one-page briefs, long instruction videos, brochures, and influencer partnerships.

**Outcome:** Raise awareness about schemes, leading to increased certification registrations and greater participation in schemes, ultimately promoting MSME growth.

### 3. Events – MSME Conclave and MSME Business Excellence Award, and Other Events:

- **Audience:** MSMEs, ecosystem stakeholders, Government of India, and Ladakh Administration.
- **Medium:** Event organizing, videos, and graphic design.
- **Outcome:** Attract more investment to Ladakh and garner recognition for leaders in the MSME ecosystem.

### 4. Success Stories and Best Practices of MSMEs in Ladakh:

- **Audience:** MSMEs, other departments, Chief Minister's office, Prime Minister's office, consulates, and embassies.
- **Medium:** Annual reports, coffee table books, newsletters.
- **Outcome:** Enhance brand awareness, ensuring important stakeholders are informed about the program's achievements.

### 5. Sectoral Policies, Policy Documents, Policy Briefs, Key Insights, New Concepts:

- **Audience:** General public, MSMEs, other departments, Chief Minister's office, and Prime Minister's office.
- **Medium:** Newsletters, op-eds, and news articles.
- **Outcome:** Position Ladakh as a leader in MSME transformation through effective communication of policies and key insights.

### 6. Photo and Video Repository:

**Audience:** MSMEs.

**Medium:** Videos and photos.

**Outcome:** Quality content contributing to increased brand respect and recognition.

## 7. Budget Requirement

S.N o.	ACTIVITY	SUB ACTIVITY	TOTAL MSMEs or UNITS	UNIT	UNIT COST	TOTAL COST (INR)	TOTAL COST (in Cr.)	OUTCOME	REMARKS
1	Buyer-Seller meet	Organize an Annual Buyer-Seller Meet (BSM) event at the Ladakh Pavilion in Dilli Haat, Delhi, with a focus on supporting 1,000 artisans. The event will be thematic, with two events per year, providing a platform for artisans to showcase their work and connect with buyers. Each event will have a budget of ₹2.5 crore, for a total cost of ₹5 crore. This initiative aims to promote artisan products, enhance market access, and celebrate cultural heritage, while stimulating the handicraft sector.	1000	Artisans	2,50,00,000	5,00,00,000	5.00	Annual BSM event to be held in Delhi to be designed at the 'Ladakh Pavilion' at Dilli Haat for 1000 artisans. Can be thematic 2 events per year 2.5cr per event=5cr total cost	The Industries & Commerce Department participates in the following events: AAHAR, World Food India, Trifed Aadi MAhotsav, IITF, PiTEX, MiTEX, UPiTEX, Wool FAb, Aatma Nirbhar Bharat Utsav, India Craft Bazar, Bharat Tex. In these exhibitions the department sponsored the stalls and its decorations and rest of the expenditure was borne by the participants/artisans. Encourage first time Participants

2	Brand Ladakh' stall in Bangaluru	Rent for 'Brand Ladakh' stall in Bangalore: Covering rent for artisans to showcase their work ensuring they have a stable platform for selling their crafts. This is following the model of the successful Brand Ladakh Emporium in Connaught Place, New Delhi.	1	Stalls	5,00,000	1,20,00,000	1.20	State to contribute towards refurbishment - PPP model with vendors	Brand Ladakh Emporium in CP, New Delhi at Baba Kharak Singh Marg operated by Industries & Commerce Department UT Ladakh is a stable platform to showcase and sell the Ladakhi Handicrafts, Handlooms and Food Processed products.
		component 2- Hiring of 2 resources for 'Brand Ladakh' stall in Bangalore	2	resources	75,000	36,00,000	0.36	2 resources to run the stall for 2 years @INR 75,000pm. State will run this similar to 'Brand Ladakh'	
	Brand Ladakh stalls at Airports	Establish "Brand Ladakh" stalls at Delhi, Mumbai, Srinagar, and Leh airports to provide artisans with high-visibility platforms similar to the Biswa Bangla model. These locations will allow for the continuous showcasing and sale of Ladakhi	4	Airports	10,00,000	9,60,00,000	9.60	4 airports – Delhi, Mumbai, Leh and Srinagar for 2 years	The I&C Department was plans to rent space at Airports in New Delhi & Mumbai. The department is exploring possibilities for opening the same. Under the RAMP, it can be proposed to open a seasonal outlet

		handicrafts, handlooms, and food products, directly engaging with a diverse and high-volume audience, promoting Ladakhi culture, and boosting artisan sales. This initiative aims to increase market reach and brand recognition at major transit hubs.							at the airports under the state emporium name "Brand Ladakh" as unique products of the region is seasonal.
		component 2 - Hiring of resources for manning airport stalls	1	resources	75,000	72,00,000	0.72	1 resource to run the stall at each stall for 2 years @INR 75,000pm. State will run this similar to 'Brand Ladakh'	
3	MSME Facilitation Helpdesk	<b>1. export facilitation helpdesk-</b> market research, export readiness assessments, compliance assistance, access to export financing <b>2. e-commerce helpdesk-</b> handholding services on marketing,	6	Resources	6,12,879	4,29,73,632	4.30	2 senior resources @ 3,30,474 per month for MSME Facilitation Helpdesk & 4 junior resources @2,82,405 per month with 1 for export facilitation desk, 1 for e-commerce helpdesk and 2	

		operations, and compliance 3. <b>Financial services helpdesk-</b> handholding services on aspects like finance, access to financing options 4. <b>MSME facilitation helpdesk (help with GIFT, SPICE, LEAN, ZED etc) -</b> handholding services on government schemes, market linkages, and skill development programs, GIFT & SPICE						for Financial services Helpdesk respectively . These are based on NICS rates	
4	Workshops for artisans in Branding and Marketing	Market Assistance: Provide guidance and support for artisans to connect with larger markets, improving sales and brand presence. Workshops to be conducted	6	Workshops	70,000	4,20,000	0.04	3 workshops per year for 2 years in the summer months	



	Trainings for artisans in Branding and Marketing	Market Assistance: Provide guidance and support for artisans to connect with larger markets, improving sales and brand presence. Trainings to be organised on e-commerce activities	30	Trainings	25,000	7,50,000	0.08	3 5-day trainings for 10 participants each per year for 2 years	
5	Workshop for Awareness on e-commerce	<b>GST Registration &amp; E-commerce Onboarding Support:</b> Aid with GST registration and facilitate seamless onboarding for businesses onto major e-commerce platforms like Amazon, Flipkart, GeM, and ONDC. This will enable greater access to online markets and boost sales for small enterprises.	6	Workshops	70,000	4,20,000	0.04	3 workshops per year for 2 years in the summer months	The Industries & Commerce Department collaborates with NIELIT Ladakh to organizes 5 days training for the unit holders and artisans to train them on Market Access. There is an urgent need to organize intensive awareness and training on the importance of GST registration of MSME unit holders which can help them to participate in supplying products on platforms like that of GeM. As most of the procurement of

									the products by the Administration within Ladakh takes place through GeM. Only a handful of MSME unit holders have awareness about GST registration and that of platforms like that of GeM. These MSME unit holders need intensive training about GeM and e-commerce too.
6	Provision of Subsidy on Transport Cost for Finished Goods	<b>50% Subsidy on Transport Costs for Finished Goods:</b> Provide a 50% subsidy on transportation costs to reduce logistics expenses and encourage efficient distribution of finished products in key sectors.	500	Transport subsidy	5,00,000	25,00,00,000	25.00	50% subsidy capped at INR 5 lakhs	The provision of subsidy can be categorized based on different products in terms of weightage (Light, Medium and Bulk Weightage) of the products for transport cost reduction.

7	Small Documentaries & Craft Promotional Events	Produce documentaries showcasing 10 traditional Ladakhi crafts, building on the 4-5 documentaries already made. This initiative will utilize empanelled agencies under the Information Department, selected through e-tendering and operating at DAVP-approved rates. The documentaries will focus on promoting Ladakhi craftsmanship, creating awareness, and driving digital promotion to preserve cultural heritage and reach broader audiences through modern media platforms.	10	documentaries	15,00,000	1,50,00,000	1.50		15-20 crafts exist in Ladakh - 4-5 documentaries already prepared. The Information department had agencies empanelled with the department under, based on e-tender, these agencies would create documentaries on the Administration approved DAVP rates.
8	Product Certification and Training for Women SHGs members	Provide training to 200 Self-Help Group (SHG) members focused on enhancing the marketing skills and product quality of 10 key items. The program will also	1600	trainings	2,500	40,00,000	0.40	4 trainings per year for 2 years for 200 SHG members on 10 key items	

		include obtaining product quality certifications, ensuring higher standards and better market appeal.							
9	Branding and Promotion of 'Made in Ladakh' Products	<b>Expand 'Brand Ladakh'</b> <b>Conduction of brand building for by including various brand strategies including brand identity, collaboration with brand ambassadors, digital marketing campaign, logo design for made in Ladakh products.</b>							The Industries & Commerce Department, UT Ladakh established the "Brand Ladakh" emporium in Leh and New Delhi with the objective to promote the artisans and SHGs who do not have an outlet or channel to sell their handcrafted products in the market. Instead of "Make in Ladakh Brand" promotion and creating a new brand altogether we can always opt to promote the already existing "Brand Ladakh" label and upscale the collaboration with a greater number

									of artisans and SHG members across the region.
		Component 1: Brand Identity and Logo Design - Develop a cohesive and recognizable brand identity for the "Brand Ladakh" initiative. This will give local MSMEs a strong visual representation that resonates with the market and consumers.	1	agency	50,00,000	50,00,000	0.50		Brand Ladakh
		Component 2: Collaboration with Brand Ambassadors - Leverage the influence of notable figures, influencers etc to promote	1	brand ambassador	1,75,00,000	1,75,00,000	1.75		

		"Made in Ladakh" products on a national scale.							
		Component 3: Collaboration with Brand Ambassadors - Leverage the influence of notable figures, influencers etc to promote "Made in Ladakh" products on a national scale.	1	Marketing campaign	1,75,00,000	1,75,00,000	1.75		
		Component 4: Product Labeling, Packaging & Promotion - Provide standardized branding on packaging and labelling for MSMEs to ensure consistent quality and visual appeal across all "Brand Ladakh" products.	1	Product labelling, packaging, promotion	1,00,00,000	1,00,00,000	1.00		There is a dire need to help the rural artisans and SHGs about products labelling, packaging and promotion. The experts may be stationed in the respective blocks to train these participants with hands on training for a longer duration.



10	Diagnostic study for mini clusters in Ladakh	A diagnostic study for mini clusters in Ladakh in sectors such as stone-carving, pottery work, metal work and food processing industries could be a valuable step in understanding the local agricultural / MSME landscape and identifying opportunities for innovation and improvement.	1	scoping study	1,00,00,000	1,00,00,000	1.00	As per their Industrial policy 2022-27, the Administration of UT Ladakh will promote cluster development of industries under existing schemes of Government of India wherever cluster approach will be necessary	The Horticulture Department is preparing 04 Detailed Project Reports (DPRs) for the apricot processing units. The DPRs will be based on the Nimoo processing unit, which successfully processes both sea buckthorn and apricot, however, incorporation of the latest technology for apricot processing will be prioritized.
11	Cold Storage cum Processing unit	Given Ladakh's agrarian and perishable goods sectors, invest in Cold Storage cum Processing unitsolutions to support agro-based MSMEs in horticulture and organic produce	04	cold storage facilities	1,50,00,000	6,00,00,000	6.00		1 state owned Cold Storage is in Agling, Leh and 1 cold storage is in Stok village owned by a private entity. Horticultural crops such as apricot and seabukchotrnr can be stored in these cold storage facilities.

12	Workshop with Bankers for increasing outreach led by SLBC & Industries Department	Banker Workshops: Conduct workshops with bankers to enhance outreach and raise awareness about financial services and schemes available for local businesses and artisans.	6	Workshops	70,000	4,20,000	0.04	3 workshops per year for 2 years in the summer months	
13	Enhancing the Textile Value of Ladakhi Products	Provide training on embroidery and advanced coloring techniques to improve product quality and sustainability in the textile industry.	4000	trainings	2,500	1,00,00,000	1.00	4 5-day trainings for 100 MSMEs participants each per year for 2 years	Focus may be laid on imparting training on natural dyeing techniques for the textiles especially the Pashmina sector.
14	Livelihood Business Incubator for Yak Farming	<b>Livelihood Business Incubator for Fruit Products:</b> Support fruit-based businesses with training and resources to promote growth, job creation, and sustainable practices in the industry. - product For Yak Farming	6	Workshops	70,000	4,20,000	0.04	3 workshops per year for 2 years in the summer months	Seabuckthorn Incubation Centre under PMFME Scheme: Ministry of Food Processing Industries (MoFPI) has sanctioned the establishment of Incubation Centre for Seabuckthorn processing in Leh district, with an estimated cost of INR 3.32 Cr under PMFME

									scheme. This centre will serve as common facility centres for local entrepreneurs, SHGs, FPOs, and cooperatives, equipped with processing lines and food testing instruments.
	Livelihood Business Incubator for Fruit Products	<b>Livelihood Business Incubator for Fruit Products:</b> Support fruit-based businesses with training and resources to promote growth, job creation, and sustainable practices in the industry for Apricot, Sea buckthorn	6	Workshops	70,000	4,20,000	0.04	3 workshops per year for 2 years in the summer months	Ministry of Food Processing Industries (MoFPI) has sanctioned the establishment of Incubation Centre for Apricot processing in Kargil district, with an estimated cost of INR 3.37 Cr under PMFME scheme. This centre will serve as common facility centres for local entrepreneurs, SHGs, FPOs, and cooperatives, equipped with processing lines

									and food testing instruments.
	Shared services for Hospitality	Hospitality Staff Training: Provide training programs for hospitality staff to enhance skills and create a dedicated job portal for recruitment, improving employment opportunities in the sector.	4500	trainings	2,500	1,12,50,000	1.13	3 3-day trainings for 500 hospitality staff for 2 years	
		Software as a Service (SaaS) Provider: Introduce SaaS solutions to support small businesses with digital tools like booking systems, inventory management, and customer engagement.	1	lumpsum for Software	1,00,00,000	1,00,00,000	1.00		
16	MIS Portal Development & Dashboard	Develop an integrated portal and dashboard to	1	Portal	3,00,00,000	3,00,00,000	3.00		

		provide MSMEs and stakeholders with real-time access to relevant data, services, and resources. This digital platform will facilitate better decision-making, streamline processes, and enhance transparency in accessing government schemes, market information, and financial services.							
17	Plan for conducting awareness workshops about MSME Schemes in Ladakh	Conducting workshops for Spreading awareness about various schemes such as CGTMSE and updates for MSMEs	6	Workshops	70,000	4,20,000	0.04	3 workshops per year for 2 years in the summer months	
18	Formation of industry association	<b>Formation of Industry Association in Ladakh:</b> Establishing a collective body in Ladakh to represent and support the region's industries, fostering collaboration, advocacy, and	1	resources	2,82,405	67,77,720	0.68		

		economic development.							
19	Institutional strengthening of DIC in Ladakh	To support the portal and its maximum usage, technical officers will be equipped with handheld devices such as tablets or smartphones aim to enhance their mobility, efficiency, and effectiveness in conducting fieldwork, collecting data, and providing on-the-spot technical assistance	23	Nos	35,000	8,05,000	0.08	Need to check the number of employees	
20	Agro photovoltaic value chain	<b>Loan Facilitation/Training for Agri-Photovoltaic Farming:</b> Providing farmers with financial support and educational programs to adopt agri-photovoltaic systems, which combine agriculture with solar energy generation, thereby enhancing farm productivity and	4000		2,500	1,00,00,000	1.00		Until last FY the Horticulture Department disbursed Solar Dryer for apricot and green house subsidy. This current FY has no budget for the same.

		renewable energy use. International & National Tieups for Technology							
21	Tourism-Specific Skill Development	Provide specialized training for MSMEs in tourism sectors such as mountaineering, trekking guides, cultural tourism, and adventure sports, ensuring adherence to international standards in hospitality and safety.	7200	workshops	2,500	1,80,00,000	1.8		
22	Development of Digital Platforms and apps for promotion of Ladakh Eco-Tourism	Develop digital platforms and apps promoting Ladakh's eco-tourism MSMEs. These platforms should integrate with international travel sites to reach a global audience.	1	platform	1,00,00,000	1,00,00,000	1.00		



23	Common hiking equipment Centre	<b>Hiking Equipment Rental:</b> Offers affordable, high-quality gear rentals for hikers and visitors. <b>Guide and Camping Training:</b> Provides training for local guides to ensure safe, educational outdoor experiences. <b>Camping Tour Financial Aid:</b> Offers subsidies or loans to promote eco-tourism and expand access to camping activities.	50		20,00,000	10,00,00,000	10.00		
24	Administrative cost	Administrative cost for consultants for implementation of Strategic Investment Plan(SIP)				4,00,00,000	04.00		
		<b>Total</b>				85,09,00,000	85.09		

**Minutes of the Meeting of the State RAMP Programme Committee (SRPC) to discuss and approval of Strategic Investment Plan (SIP) prepared under the 'Raising and Accelerating MSME Performance (RAMP) Programme' for UT of Ladakh held under the chairmanship of Sh. Sanjeev Khirwar, IAS, Principal Secretary, Industries and Commerce, in the conference hall 2<sup>nd</sup> floor, UT Secretariat.**

<b>Date:</b> 07 <sup>th</sup> October, 2024	<b>Time:</b> 10:30 AM	<b>Venue:</b> Meeting Hall (I&C), UT Secretariat
<b>Agenda</b> <ul style="list-style-type: none"><li>➤ Presentation of Strategic Investment Plan (SIP) under Raising and Accelerating MSME Performance (RAMP) Programme prepared by the Director, I&amp;C.</li><li>➤ Discussion, finalization, and approval of interventions prepared as part of SIP, to be sent to Ministry of MSME</li></ul>		
<b>Committee Members</b> <ul style="list-style-type: none"><li>• <b>UT Administration</b><ol style="list-style-type: none"><li>Administrative Secretary, Public Works (R&amp;B) Department, UT Ladakh.</li><li>Director, Industries &amp; Commerce, UT Ladakh.</li><li>Convenor, UT Ladakh Lead Banker's Committee (UTLBC).</li><li>Under Secretary, Skill Development Department, UT Ladakh. (Representative of Commissioner/Secretary, Skill Development, UT Ladakh.</li></ol></li></ul>		

1. At the outset of the meeting, the Director, I&C apprised the meeting about the RAMP Programme and its importance within the MSME Ecosystem. He intimated the committee about the Government of India and the Prime Minister's vision of a holistic COVID recovery for the MSME Sector through this Programme and that its importance has been espoused in multiple national and international forums.

2. A brief introduction of the RAMP Programme was given by the Director, I&C to the Committee members. It was brought to light that RAMP is a World Bank-funded, Ministry of MSME, Programme that aims to drive holistic, overarching growth of the MSME Sector through targeted interventions.

3. The implementation of the Programme is through State/UT participation, wherein UT Ladakh has actively participated and has conducted in-depth diagnostic assessments as per the programme design. The Committee was apprised of the comprehensive UT, district and sector level diagnostic assessments undertaken under the RAMP SIP Preparation project, wherein primary data through survey, focus group discussions and stakeholder consultations, as well as secondary data through government sources was studied and analyzed to map the current challenges being faced by MSMEs in UT Ladakh. Cluster-specific challenges were also identified as part of this exercise. On the





basis of these challenges, recommendations for interventions under RAMP were developed and presented to Committee and Implementation Roadmap, which contained targeted recommendations on alleviating the multiple gaps, and hurdles confronting the MSME sector.

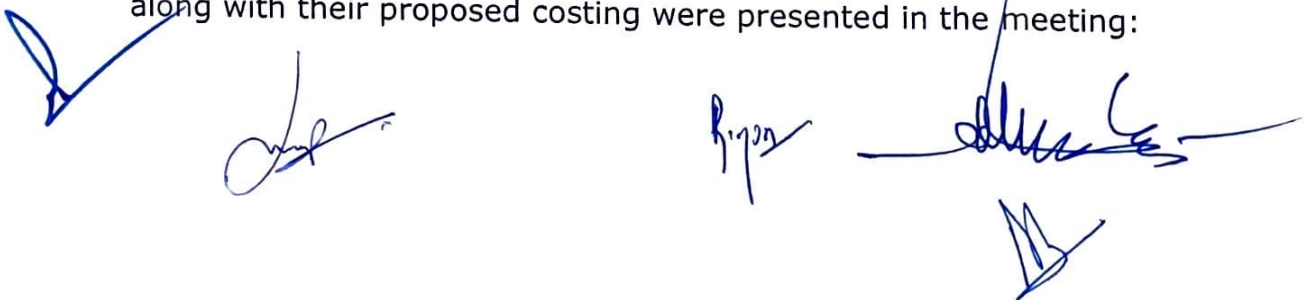
4. The Director delivered a presentation on the draft SIP. An overview of the RAMP Programme, UT level and District level MSME Diagnostic Exercises was provided, with key inferences from the data analyzed. Extensive discussions were held around the data revelations regarding service sector MSMEs in UT Ladakh, challenges faced by MSMEs and their corresponding operational bottlenecks, human resource strengthening of MSME offices in the UT, the department's challenges with respect to MSME feedback, among others.

5. The SIP was thoroughly analyses various factors which comprise the MSME and industrial ecosystem of UT Ladakh, namely the economy, infrastructure and support environment, policy and regulatory framework, priority sectors and export ecosystem, along with conducting a state-level benchmarking to identify and map the key challenges faced by MSMEs in the UT. The Principal Secretary and other attendees were apprised that an extensive Diagnostic Study was conducted at the UT and the district level to wherein primary data was collected and secondary data was analysed to build and validate all challenges outlined in the report. Following consultations and research were conducted:

- i. Preliminary interactions and with stakeholders to gauge major spheres of challenge for MSMEs
- ii. Focus Group Discussions and 1-on-1 stakeholder consultations in 02 districts of UT Ladakh with Industry Associations and individual MSMEs to understand geographical, industrial, and sectoral challenges faced by MSMEs.
- iii. MSME Industry Survey through General Managers.
- iv. Total Udyam registration is 11,300.

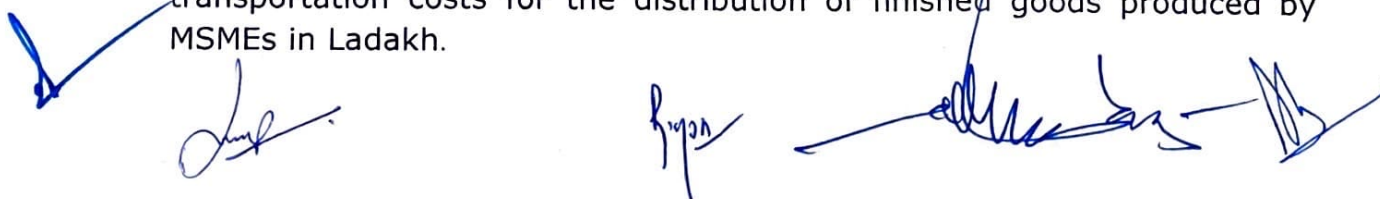
6. In the context of the RAMP Programme, with the approved draft of the document being the final document to be sent to Ministry of MSME for evaluation, allocation and disbursal of funds, this draft Strategic Investment Plan stands as the most critical deliverable, illuminating the road for advancement of the MSME sector in the districts of UT Ladakh for the coming 2 years.

7. Further, detailed project interventions were presented. The draft SIP outlines the structure of the interventions, its key components, budget under each head, and implementation targets which will drive the advancement of UT Ladakh's MSMEs. A quick overview of the same was provided as part of the presentation, holistically covering all aspects. Following is a list of 24 interventions along with their proposed costing were presented in the meeting:

The bottom of the page features several handwritten signatures and marks in blue ink. On the left, there is a large checkmark and a signature. In the center, there is a signature that appears to be 'Rajon'. On the right, there is a long, horizontal signature, and below it, a smaller mark resembling a stylized 'B' or a signature.



- a) **Buyer Seller Meets-** Participate/organize fair and exhibitions showcasing Ladakhi Handcrafts, Handlooms and processed food items. The total budget is **INR 5 Crores**. Its components are as followed:
- **Thematic Buyer-Seller Meets (BSMs):** Two annual events at Dilli Haat themed around Ladakhi products.
  - **Convergence with 'Brand Ladakh':** Initiative to ensure a cohesive identity, standardized branding, and promotion across India.
  - **Develop a comprehensive marketing strategy** to effectively promote 'Brand Ladakh'
  - **Provide logistical support** to participating MSMEs.
  - **Organize buyer-seller meets** and networking events to facilitate direct interactions between Ladakhi producers and potential customers.
  - **Conduct market research.**
  - **Establish a monitoring and evaluation framework** to track the performance.
- b) **Brand Ladakh stall in Bangalore-** Establishment of Brand Ladakh Emporium in Bangalore. The total budget is at **INR 1.56 Crores** (estmd rental Rs. 5 lacs per month for 02 years + manning charges of 02 full time employees on hiring basis).
- c) **Brand Ladakh at Airports:** Establishment of "Brand Ladakh" space at 03 prime touristic places: New Delhi, Srinagar and Leh at estimated rental of Rs. 2.00 Lacs per month (total budget **INR 7.74 Crores**).
- d) **MSME Facilitation Desk:** Establishment of Business Facilitators within Industries Department Ladakh for handholding & capacity development of MSME unit holders. The total budget is **INR 4.3 Crores** with the following components:
- Export Facilitation Desk
  - E-Commerce Helpdesk
  - Financial Service Helpdesk
  - MSME Facilitation Helpdesk
- e) **Workshops and Trainings for artisans in branding and marketing:**  
The total budget set for providing market assistance to artisans to connect with larger markets to improve sales/brand presence through workshops and trainings is **INR 0.12 Crores**.
- f) **Workshop for Awareness on e-commerce for Ladakh:** These workshops aims to enable greater access to online markets and boost small enterprises. These workshops include onboarding support for GST registration & e-commerce portal onboarding. The total budget is **INR 0.04 Crores**.
- g) **Provision of Subsidy on Transportation cost of Finished Goods:**  
With the total budget of **INR 25.00 Crores**. Provisions of 50% subsidy on transportation costs for the distribution of finished goods produced by MSMEs in Ladakh.



**h) Small Documentaries & Craft Promotional Events:** To Create a lasting digital archive that safeguards and celebrates the legacy of the 10 local crafts that have been the trademark of the Ladakh region. The total budget is **INR 1.50 Crores**.

**i) Product Certification and Training for Women SHGs members:** The total budget is **INR 0.40 Crores** with the following components:

- Capacity Building Workshops
- Connecting with Market Channels
- Setting up a QA/QC Cell
- Transitioning to Self-Sustainability

**j) Branding and Promotion of "Made in Ladakh" Products:** The total budget is **INR 5.00 Crores** which aims to expand "Brand Ladakh" initiative through multi-faceted branding and marketing strategy. It has the following components:

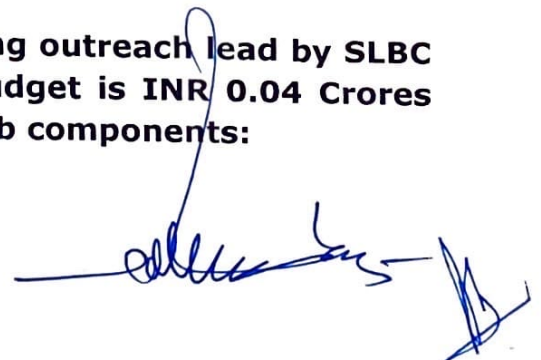
- Brand Identity and Logo Design
- Collaboration with Brand Ambassadors
- Digital Marketing Campaign
- Product Labelling, Packaging & Promotion

**k) Diagnostic study for mini- clusters in Ladakh:** The total budget is **INR 1.00 Crores**. The project aims to conduct a comprehensive diagnostic study of mini clusters in Ladakh to identify their strengths, weaknesses, opportunities, and challenges. The study will focus on promoting sustainable development through the enhancement of local industries, skills, and resources while preserving the unique cultural and ecological heritage of the region.

**l) Cold Storage:** Ladakh's agricultural economy can be enhanced by investing in an integrated cold chain logistics and warehousing network. This initiative will encompass the entire supply chain, from harvest to consumer, ensuring the quality and safety of perishable products, driving economic growth, and minimizing losses after harvest. The project aims to add value to the sector of perishable goods by offering an integrated cold storage solution, particularly for perishable items in the Union Territory (UT). The total budget is **INR 1.00 crore**.

**m) Workshop with Bankers for increasing outreach lead by SLBC and Industries department:** The total budget is **INR 0.04 Crores** with the following components and its sub components:

Workshops with Bankers led by SLBC (SBI):





- Loan schemes for MSMEs and artisans.
- Government-sponsored financial schemes, such as Mudra loans, Stand-Up India, and others.
- Microfinance opportunities and grants.
- Financial inclusion initiatives for underserved communities.

## 2. Capacity Building for Bankers:

## 3. Business Support Services:

## 4. Awareness Programs for Local Artisans:

- Financial literacy and how to apply for loans and schemes.
- Opportunities for digital banking and online transactions.
- Steps for improving credit scores and maintaining financial discipline.

## n) Enhancing the Textile Value Chain of Ladakhi Products:

1. The total budget is **INR 0.20 Crores.**
2. Strategic plan to provide comprehensive training on advanced coloring technique with the use of eco-friendly and natural dyes for Pashmina and train nearly 160 artisans within 01 year.

## o) Livelihood Business Incubator for Fruit and yak products: The total budget is INR 0.08 Crores.

Project 1: Value addition of Yak Based Products which includes:

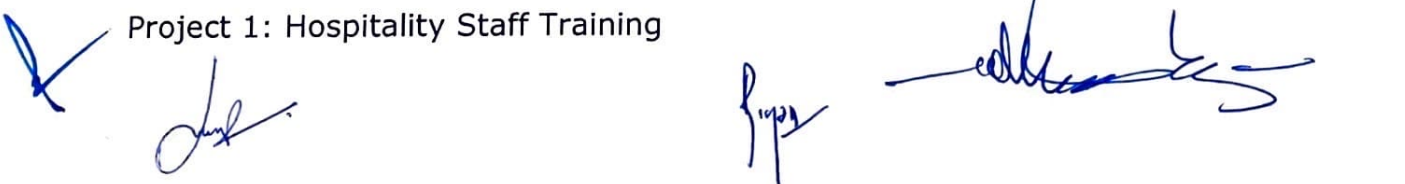
- Knowledge and skill improvement of yak farmers
- Enhance market access for yak products
- Facilitate establishment of processing facilities for Yak products
- Strengthen Cooperative models
- Encourage sustainable practices

Project 2: Apricot and Sea buckthorn products –

- Empower Local Farmers
- Business Development
- Market Access
- Sustainability
- Formation of Community cooperatives

## p) Shared services for hospitality: The total budget is INR 2.13 Crores with the following components:

Project 1: Hospitality Staff Training



- Capacity Building Workshops:
- Connecting with Market Channels:
- Establishing a Quality Assurance and Quality Control (QA/QC) Cell:
- Transitioning to Self-Sustainability:

Project 2: Small Business Digital Empowerment Suite (SBD-ES) - Software as a Service (SaaS) Provider

- Booking Systems:
- Inventory Management:
- Customer Engagement:

**q) Portal Development & Dashboard: The total budget is INR 3.00 Crores.**

Develop an integrated portal and dashboard to provide MSMEs and stakeholders with real-time access to relevant data, services, and resources. This digital platform will facilitate better decision-making, streamline processes, and enhance transparency in accessing government schemes, market information, and financial services.

**r) Capacitating Homestay Operators in Ladakh: The total budget is INR 1.85 Crores.**

Project 1. Training for Home stay owners:

- 180 workshops for home stay owners.
- Improvement in customer rates and revenue for homestay operators.

Project 2. 50% subsidy for Home stay Refurbishment:

- The Subsidy will be capped Rs. 1.5 lakh per home stay.

**s) Plan for Conducting Workshops to Spread Awareness about MSME Schemes: The total budget is INR 0.04 Crores which will work on the following components:**

- Target Audience Identification
- CGTMSE, PMMY, and other schemes,
- Logistics and Partnerships .
- Training and Capacity Building
- Monitoring and Feedback Collection.

**t) Formation of Industry Association: The total budget is INR 0.68 Crores,** which will be funding the establishment of formation of collective body in Ladakh to support and represent regions industries, fostering collaboration and economic development.

- **Stakeholder Engagement**
- **Membership Recruitment**
- **Legal Registration**
- **Governance Structure**



- **Program Development**
- **Advocacy Initiatives**
- **Monitoring and Evaluation**

**u) Institutional strengthening of DIC in Union Territory of Ladakh.** The total budget is **INR 0.80 Crores** which will work on the lines of following components:

- Data Consolidation.
- System Development.
- User interface Design
- Field Empowerment.
- Survey Software Implementation.

**v) Agro-photovoltaic farming:** The total budget is **INR 2.50 Crores** which will work on the lines of following components:

- Land Efficiency
- Water Conservation
- Energy Production:
- Climate Change Mitigation
- Economic Benefits
- Resilience to Weather Extremes
- Sustainable Agriculture

Ice stupa is a form of **glacier grafting** technique that creates artificial **glaciers**, used for storing winter water (which otherwise would go unused) in the form of conical shaped ice heaps. During summer, when water is scarce, the ice melts to increase water supply for crops. Channelling and freezing water for irrigation has existed for hundreds of years.

### **Key Sectors wherein Agri PV can be installed:**

**Pashmina Wool Production:** Installation of machinery for shearing, cleaning, and processing Pashmina wool.

Benefits: Improved quality and quantity of Pashmina wool, increased income for local herders.

**Dairy Processing:** Installation of equipment for milk collection, pasteurization, and packaging.

Benefits: Enhanced dairy product quality, extended shelf life, and better market access.

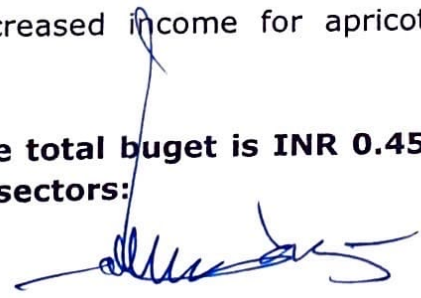
**Apricot Processing:** Installation of machinery for drying, packaging, and value-added apricot products.

Benefits: Reduced post-harvest losses, increased income for apricot farmers, and promotion of local produce.

**w) Tourism-Specific Skill Development:** The total buget is **INR 0.45 Crores** which will work on the following sectors:

- Technical Skills






- Safety and First Aid
- Customer Service Excellence as well as language proficiency
- Cultural Knowledge
- Business Management
- Certification Programs

**x) Development of Digital Platform and Apps for Promotion of Ladakh's Eco Tourism:** The total budget is **INR 1.00 crore** which will work on the following components:

- Comprehensive Listings
- Booking and Payment Gateway
- Eco-Friendly Travel Tips
- Tourist Feedback and Reviews
- Integration with International Platforms

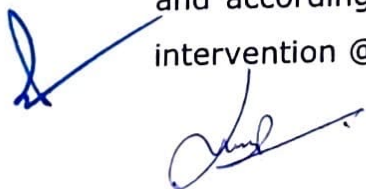
**y) Common hiking equipment Centre:** The total budget is **INR 10.00 Crores** which will work on the following components:

- Hiking Equipment Rental
- Guide and Camping Training
- Camping Tour Financial Aid

**z). Administrative Costs:** The total budget is **INR 8.00 crore** for engagement of consultants for implementation of scheme.

8. The presentation emphasized on the key components for each intervention along with respective budgets and implementation targets. During the detailed presentation, the Committee members presented their respective inputs to be incorporated in the presentation and the SIP document before sending it to the Ministry of MSME. The changes suggested are presented below:

1. Under the intervention with respect to Brand Ladakh at Airports, it was suggested to set up stall at Mumbai airport, for at least 02 years for the publicity of the Ladakhi products and it was also suggested to enhance the estimated budget under this intervention.
2. The intervention with respect to cold storage, it was suggested to incorporate cold storage-cum-processing unit at least 02 in each district, preferably in the Industrial Estates and these cold storage shall be manned on outsourced basis and accordingly, it was suggested to increase the budget allocation for this intervention @ Rs. 1.50 cr each.



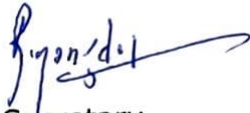






3. The intervention with respect to enhancing the textile value chain of Ladakhi Products, it was suggested to specifically include the embroidery and coloring components and also increase the budget allocation for this intervention.
4. The intervention with respect to Capacitating Home stay Operators in Ladakh, it was suggested to remove the component of home stay training and subsidy, as homestay policy of Ladakh has already been notified and the proposed interventions are the part of the said policy.
5. The intervention with respect to agro-photovoltaic farming, it was suggested to reduce the amount allocated to agro-photovoltaic farming and increase the budget for tourism-specific skill development.
6. Additionally, the intervention with respect to Administrative Cost/SPMU, it was suggested to reduce the administrative costs for consultant for implementation of the scheme from proposed allocation of Rs. 8 crore to up to Rs. 4 crore, as two-member team of SPMU stationed at Directorate of I&C, UT Ladakh, would be sufficient for the implementation of SIP.


Following the detailed presentation and discussion, it was decided to incorporate the above mentioned inputs/suggestions into the draft SIP and make a final SIP under the scheme and after doing so, forward the SIP to the MoMSME for consideration and approval.

The meeting ended with a vote of thanks.

  
Under Secretary,  
Skill Development Department,  
UT Ladakh.

  
Convenor,  
UT Ladakh  
Lead Banker's Committee  
(UTLBC)

  
Director,  
Industries & Commerce, UT Ladakh.

  
Administrative Secretary  
Public Works (R&B) Department  
UT Ladakh.

  
Principal Secretary,  
Industries & Commerce, UT Ladakh.