



Department of Trade Commerce  
& Industries  
Government of Manipur

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

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

December 2024

Manipur Industrial Development  
Corporation Limited (MANIDCO)



# Table of Contents

Executive Summary.....	10
Chapter 1: Introduction.....	13
Chapter 2: Approach & Methodology .....	19
Chapter 3: An Overview of Manipur.....	31
Chapter 4: An Overview of MSME Sector.....	49
Chapter 5: Key Challenges and Gaps in the MSME Ecosystem .....	77
Chapter 6: Proposed Interventions and Budget.....	114
6.1. Intervention 1: Formalization and Promotion of MSMEs in Manipur .....	130
6.2. Intervention 2: Manipur Mela .....	143
6.3. Intervention 3: Portal and IT Infra Development: Digital Advancement of Manipur .....	148
6.4. Intervention 4: Proposals for Women-led Enterprises Development in Manipur .....	153
6.5. Intervention 5: Empower Manipur: Training & Capacity Building.....	161
6.6. Intervention 6: State-specific Intervention for Manipur.....	173
6.7. Intervention 7: MSME Support Units in Manipur .....	185
6.8. Intervention 8: Intervention for Green Production.....	192
6.9. Intervention 9: Promotion of MSME Samadhan (ODR), MSEFC & TReDS.....	197
6.10. Intervention 10: Proposal for Human resource for RAMP Implementation.....	200
Chapter 7: Conclusion .....	203
Annexures .....	204
Questionnaires .....	246

## List of Tables:

Table 1: Constitution of Central & State Committee .....	15
Table 2: Implementation Priorities of MSME competitiveness Programme for the country as set by MoMSME ...	17
Table 3: Sources for Secondary Research/ Desktop Research .....	22
Table 4: Primary Survey Completed data .....	26
Table 5: EoDB Ranking of Manipur .....	45
Table 6: Year wise data on MSME units set up in Manipur .....	50
Table 7: Distribution of MSMEs in Manipur: 73rd NSS Round Data .....	51
Table 8: District wise Udyam Registered MSMEs .....	52
Table 9: Handloom & Textile Sector Cluster in Manipur .....	53
Table 10: Handicraft Sector Cluster in Manipur .....	54
Table 11: Agri Sector Cluster in Manipur .....	54
Table 12: Food Processing Clusters in Manipur .....	55
Table 13: Bamboo Sector Cluster in Manipur .....	55
Table 14: Sericulture clusters in Manipur .....	56
Table 15: Category wise percentage of MSME Units in Manipur .....	56
Table 16: Geographical spread of MSMEs in Manipur .....	57
Table 17: Gender wise ownership of MSMEs in North-East .....	58
Table 18: Gender wise Employment in MSME Sector in Manipur .....	59
Table 19: Percentage Distribution of Enterprises Social Category Wise .....	59
Table 20: Social category of Entrepreneurs in Manipur .....	60
Table 21: Industrial Estates of Manipur .....	69
Table 22: Manipur's Performance on Centrally Sponsored Schemes .....	72
Table 23: CGTMSE Cases related data in terms of India and Manipur .....	74
Table 24: Status of cases under SAMADHAN Portal .....	75
Table 25: Surveys completed .....	79
Table 26: Sector wise challenges to MSMEs .....	85
Table 27: Distribution of Banks in Manipur as on 30.06.2024 .....	88
Table 28: CFL coverage in Manipur .....	89
Table 29: Percentage of adult population (18 years & above) having deposit account in bank .....	90
Table 30: Percentage of adult population (18 years+) having deposit account in bank by social category .....	90
Table 31: Skill Gap Analysis for the state of Manipur .....	94
Table 32: Identified sector wise skilling and upgrading of skills .....	98
Table 33: Manipur SIP budget summary .....	128
Table 34: Targeted coverage and timeline for Formalization and Promotion of MSMEs .....	132
Table 35: Impact of Formalization and Promotion of MSMEs .....	133
Table 36: Budget Estimation for Formalization and Promotion of MSMEs .....	133
Table 37: Total Project Cost and contribution for Formalization and Promotion of MSMEs .....	134
Table 38: Phase wise Approach and Methodology for Baseline Survey and Value Chain Study .....	136
Table 39: Targeted coverage and Timeline for Baseline Survey and Value Chain Study .....	137
Table 40: Detail of Cost Estimation for Cell of Experts/ Consultant for Baseline Survey and Value Chain Study ..	137
Table 41: Budget Estimation for IT tool and Infrastructure for Baseline Survey and Value Chain Study .....	138
Table 42: Budget Estimation for Baseline Survey and Value Chain Study .....	138
Table 43: Total Project Cost and contribution for Baseline Survey and Value Chain Study .....	138
Table 44: Targeted Coverage and Timeline for Vision Document .....	141
Table 45: Detail of Cost Estimation for Cell of Experts/ Consultant for Vision Document .....	141
Table 46: Budget Estimation for IT tool and Infrastructure for Vision Document .....	141
Table 47: Budget Estimation for Vision Document and Awareness Programme .....	142
Table 48: Total Project Cost and contribution for Platform for Innovation, Research and Development .....	142
Table 49: Impact of the Vision Document .....	142
Table 50: Impact on MSMEs .....	142

Table 51: Targeted coverage and timeline for Manipur Mela .....	145
Table 52: Impact of Annual Investor Summit .....	145
Table 53: Impact of Vendor Development Program .....	145
Table 54: Impact of Buyer-Seller Meets.....	146
Table 55: Budget Estimation for Annual Investor Summit.....	146
Table 56: Budget Estimation for Vendor Development Programme .....	147
Table 57: Budget Estimation for Buyer-Seller Meets.....	147
Table 58: Total Project Cost and contribution for Manipur Mela.....	147
Table 59: Budget Estimation for Portal and IT Infra Development.....	150
Table 60: Cost Estimation for Portal Development.....	150
Table 61: Total Project Cost and contribution for Portal and IT Infra Development .....	151
Table 62: Targeted coverage and timeline for IT Infrastructure Upgradation for Govt. Institutions .....	152
Table 63: Cost Estimation for One Set of IT Infrastructure Upgradation for Govt. Institutions .....	152
Table 64: Budget Estimation for IT Infrastructure Upgradation for Govt. Institutions.....	153
Table 65: Total Project Cost and contribution for IT Infrastructure Upgradation for Govt. Institutions .....	153
Table 66: Targeted coverage and timeline for Interest Subvention for women owned MSEs.....	156
Table 67: Budget Estimation for Interest Subvention for women owned MSEs .....	157
Table 68: Total Project Cost and contribution for Interest Subvention for women owned MSEs.....	157
Table 69: Targeted coverage and timeline for Women Entrepreneurship Acceleration Programme.....	159
Table 70: Impact of Women Entrepreneurship Acceleration Programme.....	160
Table 71: Budget Estimation for Women Entrepreneurship Acceleration Programme .....	160
Table 72: Total Project Cost and contribution for Women Entrepreneurship Acceleration Programme.....	161
Table 73: Targeted coverage and timeline for Industry-Academia collaboration for ESDP .....	163
Table 74: Impact of Industry-Academia collaboration for ESDP.....	163
Table 75: Budget Estimation for Industry-Academia collaboration for ESDP.....	164
Table 76: Total Project Cost and contribution for Industry-Academia collaboration for ESDP.....	164
Table 77: Targeted coverage and timeline for Support to Aspiring Entrepreneurs .....	166
Table 78: Cost Estimation for Startup Hackathon .....	167
Table 79: Budget Estimation for Support to Aspiring Entrepreneurs.....	167
Table 80: Total Project Cost and contribution for Support to Aspiring Entrepreneurs .....	167
Table 81: Targeted coverage and timeline for Brand Manipur .....	170
Table 82: Budget Estimation for Brand Manipur .....	170
Table 83: Total Project Cost and contribution for Brand Manipur .....	170
Table 84: Targeted coverage and timeline for MDP/ upskilling for Officials.....	172
Table 85: Budget Estimation for MDP/ upskilling for Officials .....	172
Table 86: Total Project Cost and contribution for MDP/ upskilling for Officials.....	172
Table 87: District Level Committee for Manipur MSME Health Clinic .....	175
Table 88: Detail Cost Estimation for PMU/ Cell of Expert for Manipur MSME Health Clinic .....	177
Table 89: Budget Estimation for Manipur MSME Health Clinic.....	178
Table 90: Total Project Cost and contribution for MSME Health Clinic for Manipur .....	178
Table 91: Targeted coverage and timeline for Promotion of Manipur Tourism & Capacity Building of Homestays .....	180
Table 92: Cost Estimation for Promotion of Manipur Tourism .....	180
Table 93: Budget Estimation for Promotion of Manipur Tourism & Capacity Building of Homestays .....	181
Table 94: Total Project Cost and contribution for Promotion of Manipur Tourism & Capacity Building of Homestays.....	181
Table 95: District wise number of MSMEs involved in export and assumption of beneficiary group .....	183
Table 96: Targeted coverage and timeline for Logistics Strengthening for the MSMEs.....	184
Table 97: Budget Estimation for Logistics Strengthening for the MSMEs .....	184
Table 98: Total Project Cost and contribution for Logistics Strengthening for the MSMEs.....	184
Table 99: Targeted coverage and timeline for Export promotion cell .....	187
Table 100: Cost Estimation for PMU of Export promotion cell .....	187
Table 101: Cost Estimation for IT Tolls for PMU Team .....	188



<i>Table 102: Budget Estimation for Export Promotion Cell .....</i>	<i>188</i>
<i>Table 103: Total Project Cost and contribution for Export Promotion Cell .....</i>	<i>188</i>
<i>Table 104: Targeted coverage and timeline for MSME Sahay PMU .....</i>	<i>190</i>
<i>Table 105: Cost Estimation for MSME Sahay PMU .....</i>	<i>190</i>
<i>Table 106: Cost Estimation for IT Tools and Furniture for MSME Sahay PMU .....</i>	<i>191</i>
<i>Table 107: Budget Estimation for MSME Sahay PMU .....</i>	<i>191</i>
<i>Table 108: Total Project Cost and contribution for EMSME Sahay PMU .....</i>	<i>192</i>
<i>Table 109: Targeted coverage and timeline for Support for Rooftop Solar Panel (On Grid) .....</i>	<i>193</i>
<i>Table 110: Budget Estimation for Rooftop Solar Panel (On Grid) .....</i>	<i>193</i>
<i>Table 111: Total Project Cost and contribution for Support for Rooftop Solar Panel (On Grid) .....</i>	<i>194</i>
<i>Table 112: Targeted coverage and timeline for Green Audits .....</i>	<i>196</i>
<i>Table 113: Impact of Support for Green Audits .....</i>	<i>196</i>
<i>Table 114: Budget Estimation for Green Audits .....</i>	<i>196</i>
<i>Table 115: Total Project Cost and contribution for Green Audits .....</i>	<i>197</i>
<i>Table 116: Cost Estimation for PMU for Promotion of MSME Samadhan (ODR), MSEFC &amp; TReDS .....</i>	<i>199</i>
<i>Table 117: Budget Estimation for Promotion of MSME Samadhan (ODR), MSEFC &amp; TReDS .....</i>	<i>200</i>
<i>Table 118: Total Project Cost and contribution for Promotion of MSME Samadhan (ODR), MSEFC &amp; TReDS .....</i>	<i>200</i>
<i>Table 119: Budget Estimation for Proposal for Human resource for RAMP Implementation .....</i>	<i>201</i>
<i>Table 120: Total Project Cost and contribution for Proposal for Human resource for RAMP Implementation .....</i>	<i>202</i>

## List of Figures:

Figure 1: RAMP program snapshot & Key Performance Indicators.....	13
Figure 2: Disbursement Linked Indicators (DLIs).....	15
Figure 3: Workflow for SIP Preparation .....	19
Figure 4: Phases for Primary Research .....	24
Figure 5: Snapshot from MSME Survey .....	28
Figure 6: Manipur State Map .....	31
Figure 7: Demography of Manipur .....	31
Figure 8: Sectoral Composition of GSVA .....	32
Figure 9: Enterprise wise employment percentage in Manipur (2015-19) .....	36
Figure 10: Employment Generated under PMEGP during 2022-23 .....	37
Figure 11: Number of Registered and Persons Employed by types.....	37
Figure 12: Workers employed in Shops, Commercial Establishments, Hotels & Restaurants (2019-23).....	38
Figure 13: Establishment by Rural & Urban area in Manipur .....	39
Figure 14: Total number of establishments engaged in agriculture other than crop production & plantation .....	39
Figure 15: Total number of establishments engaged in Livestock.....	40
Figure 16: Total number of establishments engaged in Forestry and Logging.....	40
Figure 17: Total number of establishments engaged in Fishing and aqua culture .....	41
Figure 18: Total number of establishments engaged in Manufacturing .....	41
Figure 19: Total number of establishments engaged in Construction .....	42
Figure 20: Total number of establishments engaged in Transportation and storage .....	42
Figure 21: Total number of establishments engaged in Financial and insurance activities .....	43
Figure 22: Total number of establishments engaged in Real estate activities .....	43
Figure 23: Total number of establishments engaged in Education .....	44
Figure 24: Total number of establishments engaged in Human health & social work activities.....	44
Figure 25: Key Export Product of Manipur.....	46
Figure 26: MSME Growth in 6 districts of Manipur .....	50
Figure 27: Distribution of MSMEs in Manipur .....	52
Figure 28: Graphical representation of district wise Micro, Small & Medium enterprises in Manipur .....	53
Figure 29: GVA Growth in Manipur .....	62
Figure 30: Methodology for Surveying MSMEs .....	78
Figure 31: MSME ownership by gender.....	80
Figure 32: MSME ownership by Social Category .....	80
Figure 33: MSMEs by category .....	81
Figure 34: Sectorial classification of MSMEs .....	81
Figure 35: Number of employees in MSMEs.....	82
Figure 36: Number of women employees in MSMEs.....	82
Figure 37: Awareness about UDYAM registration .....	83
Figure 38: Assistance needed in Formalisation of MSMEs .....	83
Figure 39: Cluster development status .....	84
Figure 40: Access to CFCs/ Technology Parks .....	84
Figure 41: Challenges in accessing credit .....	91
Figure 42: MSMEs facing the issue of delayed payments.....	92
Figure 43: Availability of skilled workforce .....	93
Figure 44: Primary market access.....	100
Figure 45: Challenges in digital tool adoption .....	102
Figure 46: Challenges faced in procuring raw materials .....	103
Figure 47: Organizational structure of DICs .....	104
Figure 48: Challenges faced by DICs .....	105
Figure 49: Awareness about government portals .....	106
Figure 50: Challenges in technological upgradation .....	107

<i>Figure 51: Challenges in implementing green practices .....</i>	<i>112</i>
<i>Figure 52: Process flow of RAMP Implementation Strategy .....</i>	<i>127</i>
<i>Figure 53: District Level Impact for SIP Implementation .....</i>	<i>127</i>
<i>Figure 54: Approach &amp; Methodology for Formalization and Promotion of MSMEs .....</i>	<i>131</i>
<i>Figure 55: Approach &amp; Methodology for VCA .....</i>	<i>135</i>
<i>Figure 56: Approach &amp; Methodology for Portal and IT Infra Development.....</i>	<i>149</i>
<i>Figure 57: Approach &amp; Methodology for Online Manipur Kaithal.....</i>	<i>149</i>
<i>Figure 58: Approach &amp; Methodology for IT Infrastructure Upgradation for Govt. Institutions.....</i>	<i>152</i>
<i>Figure 59: Approach &amp; Methodology for Industry-Academia collaboration for ESDP.....</i>	<i>162</i>
<i>Figure 60: Approach &amp; Methodology for Support to Aspiring Entrepreneurs .....</i>	<i>166</i>
<i>Figure 61: Approach &amp; Methodology for Brand Manipur.....</i>	<i>169</i>
<i>Figure 62: Approach &amp; Methodology for Manipur MSME Health Clinic.....</i>	<i>176</i>
<i>Figure 63: Approach &amp; Methodology for Promotion of Manipur Tourism &amp; Capacity Building of Homestays .....</i>	<i>179</i>
<i>Figure 64: Approach &amp; Methodology for Export promotion cell .....</i>	<i>186</i>

# Abbreviations

ACG	Anti-Corruption Guidelines
AMEA	All Manipur Entrepreneurs Association
ASPIRE	Scheme for Promotion of Innovation, Rural Industry, and Entrepreneurship
BDS	Business Development Services
CFC	Common Facility Centre
CFSC	Common Facility Service Centre
CG	Central Government
CGTMSE	Credit Guarantee Funds Trust for Micro and Small Enterprises
CPSE	Central Public Sector Enterprises
CRI	Cash Return on Investment
CS	Central Sector Schemes
CSS	Centrally Sponsored Schemes
CVC	Central Vigilance Commission
DBT	Direct Benefit Transfer
DC	Development Commissioner
DDG	Detailed Demand for Grants
DDO	Drawing and Disbursement Officer
DFS	Department of Financial Services
DIC	District Industries Centre
DLI	Disbursement Linked Indicator
DoI	Departments of Industries
DoM	Departments of MSMEs
DPE	Department of Public Enterprises
DPL	Development Policy Loan
E&S	Environmental and Social
EoDB	Ease of Doing Business
EPI	Export Preparedness Index
ESDP	Entrepreneurship and Skill Development Programme
ESSA	Environmental and Social Systems Assessment
GDP	Gross Domestic Product
GeM	Government E-Marketplace
GoI	Government of India
GRS	Grievance Redress Service
GVA	Gross Value Added
IA	Implementation Agent
IFSA	Integrated Fiduciary Systems Assessment
INMDP	Integrated National MSME Digital Portal
IP	Implementing Partner
IPCC	International Panel on Climate Change
IPF	Investment Project Financing

IPR	Intellectual Property Rights for MSME
IVA	Independent Verification Agency
KPI	Key Performance Indicators Lean
KVIC	Khadi and Village Industries Commission
Lean	Lean Manufacturing Competitiveness
M&E	Monitoring & Evaluation
MANIDCO	Manipur Industrial Development Corporation Limited
MANIREDA	Manipur Renewable Energy Development Agency
MCCI	Manipur Chamber of Commerce & Industry
MCRRP	MSME competitiveness – A post COVID Resilience and Recovery Programme
MDA	Ministries, Department and Agencies
MEA	Monthly Expenditure Plan
MIS	Management Information System
MoF	Ministry of Finance
MoMA	Manipur Organic Mission Agency
MoMSME	Ministry of Micro, Small and Medium Enterprise
MoU	Memorandum of Understanding
MSE- CDP	Micro and Small Enterprises – Cluster Development Programme
MSEFC	Micro & Small Enterprises Facilitation Councils
MSME	Micro, Small and Medium Enterprise
MSME-DFO	MSME Development and Facilitation Office
MSRLM	Manipur State Rural Livelihood Mission
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Corporation
NCGTC	National Credit Guarantee Trustee Company
NEGD	National e-Governance Division
NPA	Non-Performing Asset
NPMU	National Program Management Unit
ODR	Online Dispute Resolution
PDO	Project Development Objectives
PFMS	Public Financial Management System
PforR	Program for Results
PIM	Program Implementation Manual
PMEGP	Prime Minister's Employment Generation Programme
PMFME	PM Formalisation of Micro Food Processing Enterprises Scheme
PMU	Project Management Unit
QCI	Quality Council of India
QEA	Quarterly Expenditure Allocation
R&D	Research and Development
RA	Results Area
RAMP	Raising and Accelerating MSME Performance
RBI	Reserve Bank of India
RECP	Resource Efficiency and Cleaner Production

RPC	RAMP Programme Committee
SFB	Small Finance Bank
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SGDP	State Gross Domestic Product
SID	State Industry Department
SIDBI	Small Industries Development Bank of India
SIP	Strategic Investment Plan
SIPEC	Strategic Investment Plan Evaluation Committee
SLBC	State Level Bankers' Committee
SME	Small and Medium-sized Enterprises
SNA	State Nodal Agency
SOE	State- owned Enterprise
SPIU	State Programme Implementation Unit
SRPC	State RAMP Programme Committee
TFP	Total Factor Productivity
ToR	Terms of Reference
TReDS	Trade Receivables Discounting System
UC	Utilization Certificates
ZED	Zero Defect Zero Effect



# Executive Summary

Manipur, with an area of 22,327 sq. km and a population of approx. 30 lakh people in Northeast India is a state of great significance with its diverse cultures, scenic beauty, vibrant traditions, and its geography sharing an international boundary with Myanmar to the east. This strategic location makes Manipur a crucial point of cultural and economic exchange in the region. The state has a diverse economy driven by agriculture, handloom & handicraft, textiles, tourism, banking, and manufacturing with agri & horticulture products, handloom & handicraft, medicinal plants, and bamboo products being the major exports from the state. The state is highly import reliant where most of the state's population is involved in farming as their main source of income with low value addition within the state. This means most daily use items are imported from other parts of the country. This could, however, see a change in the coming years with the advent of entrepreneurial initiatives in the state which sees people move into products and services through MSMEs. Manipur has over 1.8 lakh MSMEs as per the 73<sup>rd</sup> Round of NSS data and for a state with a population of around 30 lakhs, this is a significant concentration of MSMEs in comparison to most states in the country. Over 73,000 of these MSMEs are registered under Udyam and the sector is a major employer in the state with over 47% of the MSME workforce in the state being women as per the MoMSME Annual Report 2022-23 which is significantly higher than the national average. Manipur also has a very high women ownership of MSMEs which makes the state an outlier in gender equality and opportunities. The Micro, Small and Medium Enterprises (MSME) sector plays a pivotal role in State's economic growth, providing employment, fostering entrepreneurship, and preserving traditional crafts and industries. They serve as the breeding ground for emerging entrepreneurs in Manipur.

The sector, however, faces major challenges in the state which includes access to finance, the state's MSME sector also has a very high NPA, lack of access to technology, infrastructure, awareness on government schemes. Govt. of Manipur is working on better involvement of the MSMEs in the central and state govt schemes for the sector's development. Manipur also has major skill gaps and finds marketing and logistics challenging. The MSMEs in the state also lack enough exposure and participation at national level and therefore, remain unaware of the initiatives and advancement made in other parts of the country. Focusing on these issues can boost the MSME sector's performance in Manipur and make the sector the largest contributor to employment opportunities. The RAMP programme under MoMSME will play a vital role in ensuring the same for the state.

The Raising and Accelerating MSME Performance (RAMP) Scheme is a central government initiative supported by the World Bank, aimed at revitalizing the Micro, Small, and Medium Enterprises (MSME) industry in India following the adverse effects of the COVID-19 pandemic. This scheme is expected to benefit approximately 1.5 million MSMEs and contribute to employment generation, increased productivity, and skill development within the sector.

With a total outlay of INR 6,062.45 crore, the RAMP scheme allocates INR 3,750 crore as a loan from the World Bank, while the Indian government contributes INR 2,312.45 crore. The primary objective is to enhance the performance of 555,000 MSMEs by improving market access, facilitating credit availability, strengthening institutions, fostering collaboration between the central and state governments, addressing delayed payments, promoting sustainable business practices, and expanding the reach of existing MSME schemes. The important component of RAMP is the Strategic Investment Plan (SIP). The SIP includes an outreach plan for identification and mobilization of MSMEs under RAMP. The Govt. of Manipur has facilitated preparation of SIP containing all essential elements of RAMP together with interventions required after analyzing the identified gaps. This three-year implementation plan will start with due approvals from the RAMP Programme Committee (RPC) in the state of Manipur adhering to the investment norms prescribed under RAMP and the MoMSME. The SIP presented in this report will form the roadmap for RAMP implementation in the state of Manipur.

The Strategic Investment Plan (SIP) report presented for the state of Manipur has been prepared through a systematic process. A mix of desktop/secondary research was conducted to evolve a broader picture of current MSME ecosystem in the state. The secondary research helped in gaining insights on various factors impacting MSME growth, challenges, and gaps existing –both at policy/governance level as well as enterprise level and helped in formulating suitable line of enquiry for a diagnostic study which was conducted through a mix of secondary and primary data collection. Information from published and unpublished sources was obtained, analyzed and suitable inferences were drawn. Subsequent to that, primary research was undertaken wherein questionnaires were designed and deployed to collect relevant information in line with the core objective of the study and aimed at various stakeholders in the ecosystem – various government institutions catering to the needs of MSMEs, Industry Associations, prominent MSME cluster, value chain leaders and individual enterprises. The data was collected through online surveys, personal interviews, and focused group discussion, and validated through a validation program conducted. Over 1000 respondents across all districts in Manipur participated in the surveys.

Based on the observation and suggestions by different stakeholders, core challenges faced by the MSMEs of Manipur are summarized as below:

- Lack of proper Formalization of MSMEs.
- Unavailability of skilled manpower.
- Lack of advanced processing machinery and technologies.
- Limited Market access.
- Non-Availability of timely and adequate credit from formal sources.
- Transportation bottlenecks.
- Insufficient supply chain with weak backward and forward linkages.
- Not exposed to bigger markets (e-commerce & export).
- Issues related to Quality & Product standardization.

- Poor awareness about Govt. programmes/ Incentives.
- Limited knowledge and usage of Digital Tools.
- Unavailability of uninterrupted power supply.

The major challenges/gaps identified formed the basis for formulation of suitable interventions/project proposals with suitable budget. 10 Interventions are proposed to address the major bottlenecks by improving centre-state coordination in implementation of schemes through seamless collaboration between centre and state agencies catering to the development of MSMEs. Interventions are planned to consider the program's objectives and DLIs. This contributes to the improvement of monitoring & evaluation mechanisms for ongoing and proposed central and state programs in the state. 10 project proposals have been prepared with an overall budget of INR 479.76 Cr., which is being proposed to be funded through the RAMP fund with the state supporting through physical infrastructure, assets, and manpower through the DICs and other stakeholders.

The key interventions are mentioned below.

- Formalization and Promotion of MSMEs in Manipur.
- Manipur Mela: Organizing Exhibitions/Trade Fairs/Buyer-Seller Meets and other events.
- Portal and IT Infra development.
- Women led entrepreneurship development.
- Training and Capacity building.
- State specific interventions: health clinic, tourism, transport & logistics.
- MSME support units.
- Intervention for Green Production.
- MSME Samadhaan (ODR) and TReDS.
- Human Resources deployment for SIP Implementation.

It is expected effective implementation of RAMP programme will bring positive changes in MSME ecosystem in Manipur and will make great impact on economy of the state. RAMP will be instrumental in helping the state government to achieve the Sustainable Development Goals (SDGs) of United Nations Development Programme (UNDP), to promote inclusive & Sustainable industrialization, raising industries share in employment & gross domestic products (GDP) in line with national circumstances, increase the access of small-scale industrial and other enterprises to financial services, including affordable credit, and their integration into value chains and markets.

# Chapter 1: Introduction

The Raising and Accelerating MSME Performance (RAMP) initiative is part of the Ministry of MSME's broader Covid Resilience and Recovery Programme. It focuses on enhancing market access and credit availability, strengthening institutional frameworks and governance at both central and state levels, improving collaboration between the Centre and States, addressing the issue of delayed payments, and promoting sustainable practices within MSMEs. The period of RAMP programme, the number of MSMEs targeted to benefit and project outlay under RAMP programme have been given in the following figure.

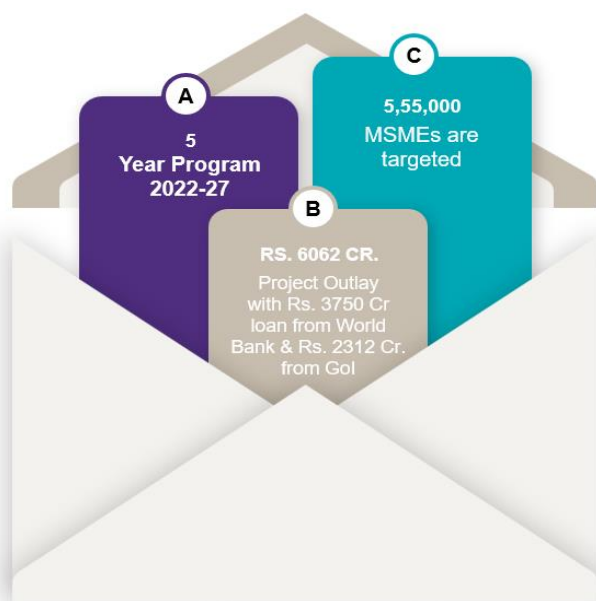
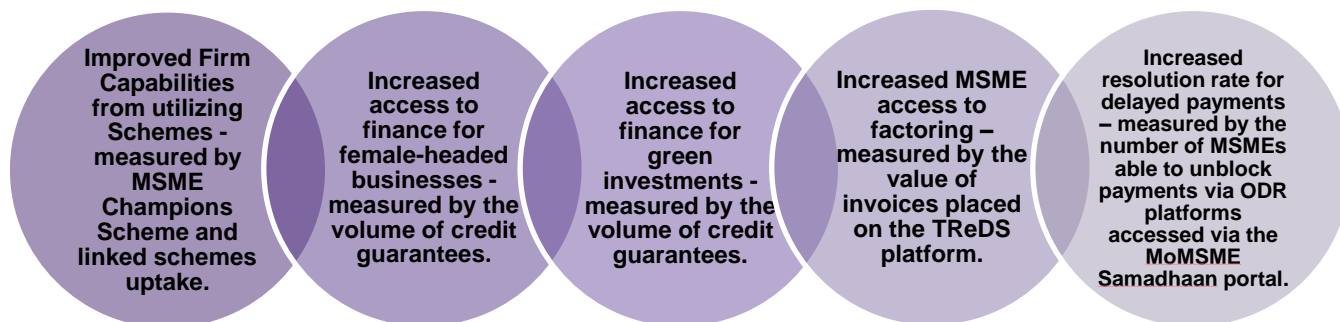


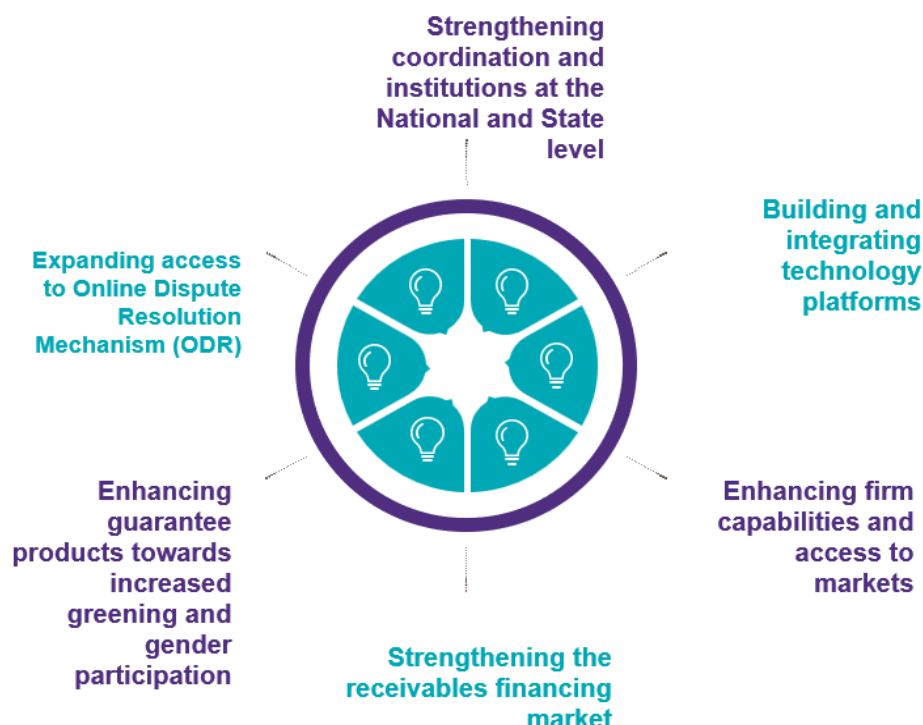
Figure 1: RAMP program snapshot & Key Performance Indicators

The following Key Performance Indicators (KPIs) are proposed to measure progress:



## 1.1. RAMP Program: Objectives, Key Result Area and DLIs

RAMP is a World Bank supported Central Sector Scheme of GoI. The scheme supports an overall programme encompassing the following objectives–



The Government of India (GoI) will fund the RAMP Programme through its annual budget, with the World Bank providing disbursements to GoI based on the achievement of specific Disbursement Linked Indicators (DLIs). The RAMP Programme, designed to have nationwide impact, aims to benefit all 63 million enterprises classified as MSMEs, either directly or indirectly. Specifically, the programme targets 5,55,000 MSMEs for enhanced performance, with a focus on service sectors and 70,500 women owned MSMEs.

RAMP programme, through enhanced collaboration with States, will be a job-enabler, market promoter, finance facilitator, and will support vulnerable sections and greening initiatives. RAMP is aligned with the World Bank's Programme for Results (P for R) framework. Under this framework, the World Bank will provide funds to the Ministry of MSME upon achieving mutually agreed

Disbursement Linked Indicators (DLIs). These funds will also include Technical Assistance to enhance the

### Result Area #1

Strengthening Institutions and Governance of the MSME Programme, and

### Result Area #2

Support to market access, firm capabilities, and access to finance.

implementation and monitoring capacities of the Ministry and the States. The Programme focuses on two key result areas:

Progress under RAMP will be monitored through **six specific DLIs** tied to these key result areas.

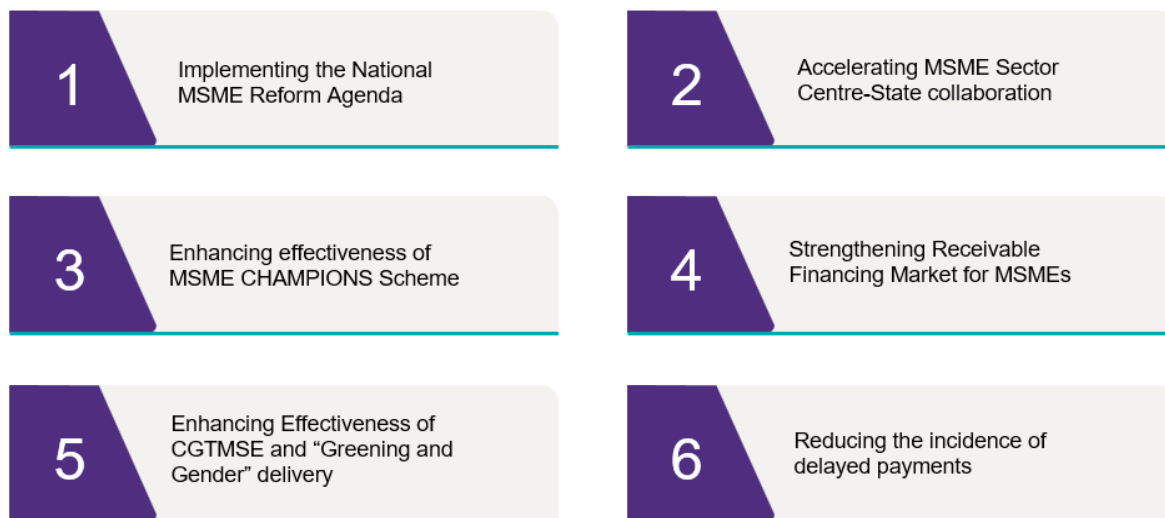


Figure 2: Disbursement Linked Indicators (DLIs)

## 1.2. Constitution of Central & State Committee

Table 1: Constitution of Central & State Committee

Team/ Committee	Composition
<b>National MSME Council</b>	<ul style="list-style-type: none"> <li>Will be headed by Union Minister, MoMSME and Minister of State, MoMSME as its Vice Chairperson.</li> <li>Adequate representation from Union Ministries/ Departments like Ministry of Textiles, Ministry of Food Processing Industries, Department of Financial Services and DPIIT and States or as per actual requirement.</li> </ul>
<b>RPC - RAMP Programme Committee</b>	<ul style="list-style-type: none"> <li>Headed by the Secretary of MoMSME.</li> <li>This would comprise the heads of the various Divisions of MoMSME and/or other related Ministries/ Departments (Ministry of Textiles, Ministry of Food Processing Industries, Department of Financial Services, etc.)</li> </ul>
<b>NPMU - National Program Management Unit (NPMU):</b>	NPMU will comprise professionals and experts competitively selected from the industry to support MoMSME to implement and monitor RAMP Programme.



Team/ Committee	Composition
<b>SRPC - State RAMP Programme Committee</b>	<ol style="list-style-type: none"> <li>1. Chief Secretary, Govt. of Manipur.</li> <li>2. Commissioner (T, C&amp;I), Govt. of Manipur.</li> <li>3. Commissioner (Agriculture), Govt. of Manipur.</li> <li>4. Commissioner (Horti. &amp; Soll Sc.), Govt. of Manipur.</li> <li>5. Commissioner (Power), Govt. of Manipur.</li> <li>6. Secretary (Skill Labour &amp; Employment &amp; Entrepreneurship), Govt. of Manipur.</li> <li>7. Secretary (Finance), Govt. of Manipur.</li> <li>8. Secretary (Revenue), Govt. of Manipur.</li> <li>9. Director (Trade, Commerce &amp; Industries), Manipur.</li> <li>10. Convenor, SLBC, Manipur.</li> <li>11. Director, MSME-DI, Gol, M/o MSME, Takyelpat Industrial Estate, Manipur.</li> </ol>
<b>SIPEC- Strategic Investment Plan (SIP) Evaluation Committee</b>	<ol style="list-style-type: none"> <li>1. Chief Secretary, Govt. of Manipur.</li> <li>2. Commissioner (T, C&amp;I), Govt. of Manipur.</li> <li>3. Commissioner (Agriculture), Govt. of Manipur.</li> <li>4. Commissioner (Horti. &amp; Soll Sc.), Govt. of Manipur.</li> <li>5. Commissioner (Power), Govt. of Manipur.</li> <li>6. Secretary (Skill Labour &amp; Employment &amp; Entrepreneurship), Govt. of Manipur.</li> <li>7. Secretary (Finance), Govt. of Manipur.</li> <li>8. Secretary (Revenue), Govt. of Manipur.</li> <li>9. Director (Trade, Commerce &amp; Industries), Manipur.</li> <li>10. Convenor, SLBC, Manipur.</li> <li>11. Director, MSME-DI, Gol, M/o MSME, Takyelpat Industrial Estate, Manipur.</li> </ol>
<b>SNA- State Nodal Agency</b>	<p>Manipur Industrial Development Corporation Limited (MANIDCO) is the SNA for the RAMP Programme in Manipur.</p> <p>SNA is responsible to maintain and monitor the financial management system related to the RAMP Programme. The agency shall cause preparation of financial Statements in accordance with consistently applied accounting standards, in a manner adequate to reflect both operational and financial conditions related to the RAMP Programme as notified by the MoMSME.</p>
<b>SPIU- State Programme Implementation Unit</b>	<p>SPIU will comprise professionals and experts competitively selected from the industry to support the state of Manipur in monitoring, evaluation, and implementation of RAMP programme.</p>

### 1.3. Implementation Priorities of MSME competitiveness Programme for the country as set by MoMSME

Table 2: Implementation Priorities of MSME competitiveness Programme for the country as set by MoMSME

S. N.	Outcome	Measurable Result Indicator (after five years)
<b>A</b>	<b>Strengthening Institutions and Governance at the Center</b>	
<i>i</i>	Greater policy level expertise with linkages with MSME eco system	<ul style="list-style-type: none"> <li>Establish MSME Council with Ministries/State Governments representation.</li> <li>Strengthen Policy expertise within the Ministry.</li> </ul>
<i>ii</i>	Improved monitoring and evaluation frameworks for implementation of MoMSME schemes.	<ul style="list-style-type: none"> <li>Digital platforms for M&amp;E of Ministry schemes established and operational.</li> </ul>
<b>B</b>	<b>Enhance Center- State synergies</b>	
<i>i</i>	Understand State priorities and gaps in the MSME sector	Preparation of Strategic Investment Plans in States
<i>ii</i>	Improved State participation to manage MSME Programmes.	All States to participate in the MSME competitiveness Programmes.
<b>C</b>	<b>Improve Market Access</b>	
<i>i</i>	Increase in number of Implementation partners. Increase in number of MSMEs adopting ZED/Lean and other competitive Programmes.	<ul style="list-style-type: none"> <li>To add Implementing Partners (IPs) across six MSME Champions Schemes</li> <li>Five-fold increase in number of MSMEs under MSME Champions Scheme to cross 2,00,000.</li> <li>To create 2,00,000 champion MSMEs</li> </ul>
<i>ii</i>	Of which, accessed by enterprises owned by Scheduled Castes, Scheduled Tribes, and women (%)	At-least one third of these to be enterprises owned by Scheduled Castes, Scheduled Tribes and women
<b>D</b>	<b>Addressing issue of delayed payments</b>	
<i>i</i>	Increase in number of MSMEs on the TReDS platform	At least tenfold increase in the number of lending agencies
<i>ii</i>	Increase in volume of transactions on TReDS	At least three times increase from the current baseline in the volume of transaction on the TReDS platform to reach at least INR 1000 billion
<i>iii</i>	Greater efficiency in dispute resolution by MSEFCs	MSEFCs to reach 100% disposal of applications from the current 7% and increased use of online dispute resolution services through the Samadhaan portal

S. N.	Outcome	Measurable Result Indicator (after five years)
<b>E</b>	<b>Increase access to finance</b>	
<i>i</i>	Increase in volume of MSME term loans extended through Financial Institutions (FIs) under the CGTMSE umbrella.	Five-fold increase in volume of MSME term loans extended through Financial Institutions (FIs) under the CGTMSE umbrella to reach at-least INR 375 billion
<i>ii</i>	Of which, accessed by SC, ST, and women	<ul style="list-style-type: none"> <li>• At-least one third of this volume, to be accessed by enterprises owned by Scheduled Castes, Scheduled Tribes, and Women</li> <li>• Up to 300 Crore (\$41 Mn) on green investments</li> </ul>
<b>F</b>	<b>Greening of MSMEs</b>	
<i>i</i>	Number of MSMEs adopting green technologies and using green energy sources	All Champion MSMEs to adopt green technologies.

# Chapter 2: Approach & Methodology

The approach for preparing the Strategic Investment Plan (SIP) under RAMP for the state of Manipur focused on gaining better understanding of the region, the demography, segments, value chains, sectors of prominence with insight into the key challenges and constraints to the MSME growth through primary and secondary research, in-depth interviews, focus group discussions and workshops. The SIP has focused on delivering strategic roadmap for the identified gaps and opportunities to strengthen the MSME ecosystem of the state through targeted development support under the program. The Strategic Investment Plan focuses on program objectives, situation analysis, stakeholders' engagement, detailed study of the existing central and state schemes and policies on MSMEs, skill gap analysis of the sector in Manipur, and in close coordination with the stakeholders, the implementation plan has been developed with the program design focusing on investment promotion, employment generation, entrepreneurial development, and support to the MSME sector of the state. The SIP report focuses on the long-term roadmap with framework for monitoring & evaluation and collaboration & partnership in place.

The workflow followed for SIP preparation is provided below:

## Workflow for SIP Preparation in Manipur

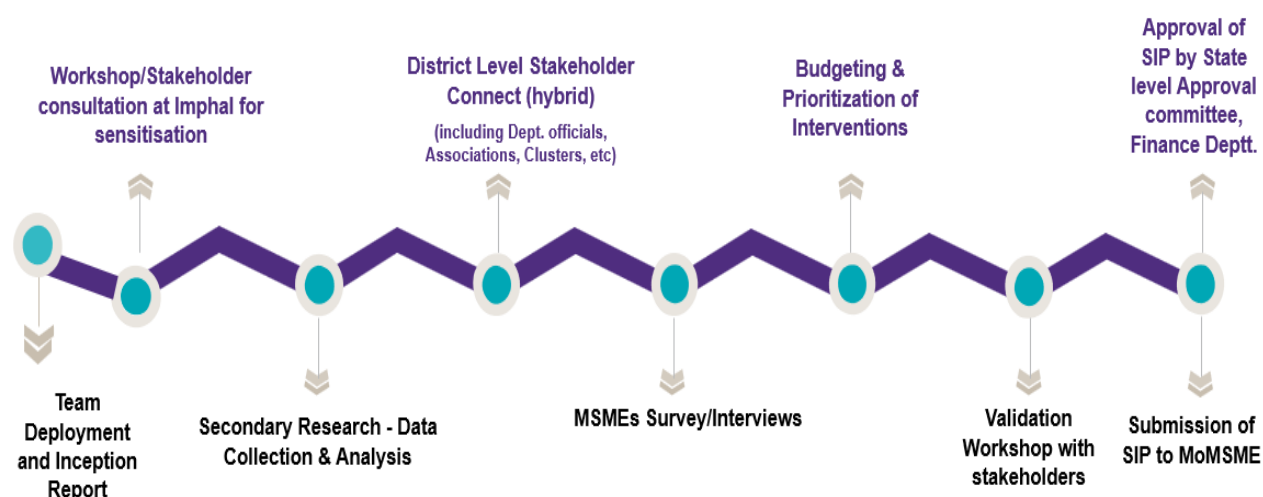


Figure 3: Workflow for SIP Preparation

## 2.1. Approach & Methodology

The overall approach for the preparation of the Strategic Investment Plan (SIP) adheres to the RAMP Manual for RAMP implementation in the state of Manipur. The methodology adopted is a mix of desktop research and primary research. In desktop research, data was collected from various institutions such as Government of India; MoMSME; NSIC, CGTMSE, SIDBI, TReDS, NABARD, MOFPI, ONDC, KVIC, DPIIT and other related organizations and Institutions & organizations from the state of Manipur such as Directorate of Trade, Commerce & Industries, MANIDCO, Dept. of Horticulture, MSRLM, CMTCI, Dept. of Tourism, MANIREDA, Directorate of Handloom & Textile, Directorate of Economics and Statistics, MoMA, AMEA, MCCI, District industries Centres (DICs) etc. The desktop research helped in gaining insights and perspective on the current state of MSME ecosystem in the state w.r.t various parameters. This involved understanding of Manipur's social and economic development landscape. Desktop research, in conjunction with the RAMP Manual guidelines, helped in framing appropriate line of enquiry to establish major gaps and challenges in the MSME ecosystem – at enterprise level as well as policy and governance level. Simultaneously, primary research plan was conceptualized, designed, and executed with focus workshop and in-depth interactions with stakeholders. Appropriate questionnaires were drafted for different target groups and data was collected through various means such as personal interview, online survey, focused group discussions (FGDs) followed by validation meet. The surveys/discussions focused on business fundamentals, compliances, access to raw material and inputs, finance, mechanization, supply chain management, logistics & inventory, quality standards, market entry, export, infrastructure, adoption of technology, government initiatives and support.

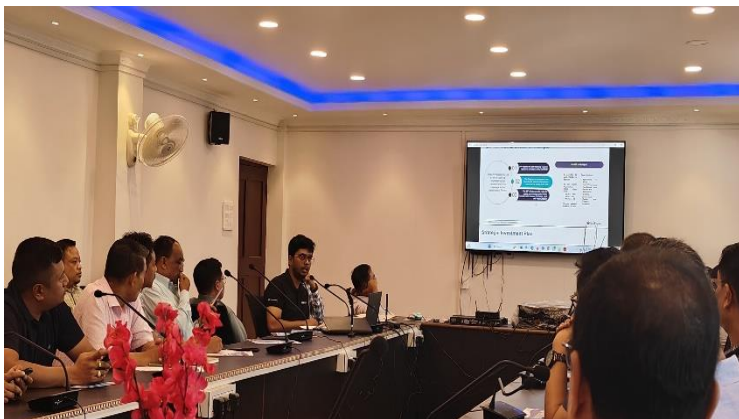
## 2.2. Stakeholders Consultative Meet



*Stakeholders meeting on RAMP program chaired by Smt. Yumnam Robita, Director of TCI, Manipur*

To set the context of preparation of Strategic Investment Plan (SIP), the related major stakeholders meeting was held on 14 August 2024 at the Directorate of Trade, Commerce, and Industries in Imphal. It was attended by over 40 participants online and offline. This meeting was to appraise the features of the RAMP scheme and to commence the activities to prepare Strategic Investment Plan (SIP), a pre-requisite activity for the purpose of

implementation of RAMP in the State of Manipur. The consultative meeting was attended by the key MSME stakeholders in the state, including representatives from MANIDCO, SLRM, Agriculture, Horticulture, Handloom, Handicraft, MOMA, AMEA, MCCI, BEG, Industrial Estates Associations, IMBTU, Carpentry cluster, jewelry cluster, MSME DFO, DI, KVIC, DICs, SFRUTI, MPMU etc. The meeting was facilitated by GT Bharat LLP, which is the agency onboarded by Govt. of Manipur to prepare the SIP.



*GT team presentation on RAMP, its objectives, and expected outcomes in the state of Manipur.*

Shri Deepak Khwairakpam, OSD (MSME), Directorate. of TCI, Manipur spoke on the salient features of RAMP followed by Mr. Manish Shah, Manager, GT giving a presentation on RAMP to the stakeholders present in the meeting. He emphasized on the requirements of stakeholders to provide inputs for preparation of SIP and the timeline of submission for approval as directed by the MoMSME. The invited speakers from various promotional and regulatory

organizations spoke on the schemes of respective organizations and offered their support for RAMP in general and SIP preparation in particular. In the open discussion session of the meeting, stakeholders highlighted challenges and issues faced by MSMEs and Entrepreneurs. Some of the key challenges/issues highlighted were:

- Transportation issues within and from the state.
- Need for export corridor.
- Lack of market linkages.
- Lack of exposure for entrepreneurs.
- Need for registration of informal FPOs/ SHGs.
- Requirement for installation of cold storage unit.
- Lack of trained mechanics for machinery and technical help within the state.
- Lack of branding, labelling, packaging, and promotion and requirement of a labelling & packaging unit.
- Training to Women Entrepreneurs.
- MSME Compliances, onboarding, and licenses – FSSAI, Udyam, APEDA, ONDC etc.

Stakeholders also raised queries related to power, state GST which the Director, TCI addressed. Stakeholder from MSRLM highlighted about the involvement of women group in SHG and issues and challenges faced in terms of requirement of subsidy for marketing, packaging, and branding, exposure visit for packaging training, cold storage, solar energy set up for power supply etc. Importance of UDYAM registration for MSMEs was also discussed during the meeting.

The day's proceedings ended with a brief Q&A session, lively discussions and a vote of thanks was delivered to the participants.



## 2.3. Secondary Research/ Desktop Research

To understand the status of the MSME ecosystem in the state of Manipur and to arrive at suitable data for various initiatives/programs which may form an integral part of the Strategic Investment Plan (SIP), rigorous secondary research/ desktop research was conducted. As a part of the secondary research, the following documents/ reports were reviewed, and information were sources and analyzed.

*Table 3: Sources for Secondary Research/ Desktop Research*

S. N.	Nature of Publication/ Information	Department/ Source	Insights obtained
1.	RAMP Programme Implementation Manual	MoMSME	RAMP program snapshot & Key Performance Indicators, RAMP Program: Objectives, Key Result Area and DLIs, Constitution of Central & State Committee, Implementation Priorities of MSME competitiveness Programme
2.	Economic Survey of Manipur, 2022-23	Directorate of Economics and Statistics	State economic indicators, enterprises by spatial distribution
3.	NSS Report No. 582	MoSPI	Economic and industrial condition of the state
4.	Manipur Budget Analysis 2023-24	PRS Legislative Research	Budget and GDP of Manipur
5.	Government Report	CMTCI	Information on MSME sector
6.	Udyam Portal Data	MoMSME	UDYAM registration data
7.	State Profile of Manipur	DCMSME	Demographic details and state profile
8.	Ease of Doing Business	World Bank	EODB Ranking
9.	All India Report of 6 <sup>th</sup> Economic Census	MoSPI	Economic data
10.	The Industrial and Investment Promotion Policy of Manipur 2022	Govt. of Manipur	Thrust Areas
11.	News article by Imphal Free Press on frequent power cuts	Imphal Free Press (IFP)	Manipur's power supply scenario
12.	Supply Chain Management of Food Processing Industry in Manipur: Challenges and Perspectives	International Journal on Emerging Technologies	Supply chain of raw materials

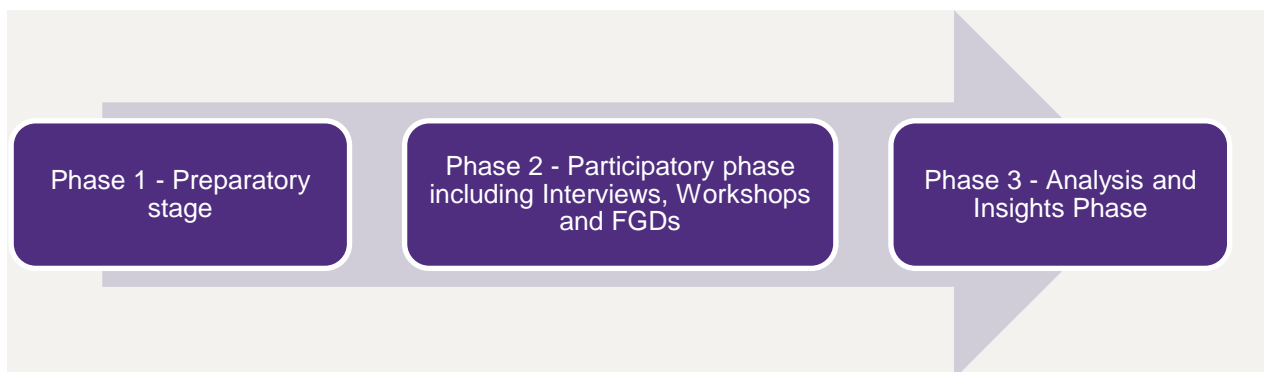
S. N.	Nature of Publication/ Information	Department/ Source	Insights obtained
13.	The Handloom Industry of Manipur and its challenges-an overview	International Journal of Advance Research and Innovative Ideas in Education	Handloom sector challenges in Manipur
14.	Export Preparedness Index 2022	Niti Aayog	Export preparedness of Manipur
15.	MSME Annual Report 2022-23	MoMSME	Comparative analysis on MSME performance between major States of India vis a vis state of Manipur
16.	MSME Annual Report 2023-24	MoMSME	Comparative analysis on MSME performance between major States of India vis a vis state of Manipur
17.	Economic Survey of India 2022-23	Gol	Comparative analysis on the contribution of manufacturing sector to State GSDP
18.	Compendium of MSME Schemes (Gol)	MoMSME	Various Central sector & Sponsored Schemes details and Analysis
19.	RBI Annual Report	RBI	Sector wise credit flow to MSME
20.	RBI Master Direction - Lending to MSME Sector	RBI	MSME Sector Credit support Highlights
21.	CGTMSE Annual Report 2022-23	CGTMSE	Comparison of CGTMSE coverage across India
22.	MSME SAMADHAAN- Delayed Payment Monitoring System	MoMSME	Analysis of Delayed payment cases
23.	TReDS Platform	MoMSME	Highlights of TReDS
24.	"Growth and Prospect of MSMEs Sector in Valley Districts of Manipur"	International Journal of All Research Education and Scientific Methods (IJARESM)	Data for valley district MSME growth

Other unpublished information was also collected through consultative process from various sources. The research helped with understanding the MSME landscape of Manipur, identify challenges and opportunities and design effective strategies and interventions.

## 2.4. Primary Research– Primary Data Collection and Analysis

Primary research was undertaken to arrive at useful and actionable insights to support and guide the preparation of project proposals under Strategic Investment Plan (SIP). A survey plan was devised

wherein the category of respondents were shortlisted and modes of collecting data were determined. A brief overview of various methods employed for data collection from various sources is provided below:



*Figure 4: Phases for Primary Research*

- **Stakeholders' Interaction and Workshop:** The stakeholders' workshop was held on 14 August 2024 at the Directorate of Trade, Commerce, and Industries in Imphal. Several challenges in the MSME sector in Manipur and potential solutions were discussed in the meeting. The stakeholders further sent their observations, and proposals on support required to the SIP preparation team for consideration and inclusion in the report.
- **Field Surveys (offline and online) and Interviews:** Questionnaire method was followed for primary data collection. The contents of the questionnaires were suitably modified to seek data focusing on different target groups/organizations. The chosen groups were:
  - Individual MSMEs/ Existing entrepreneurs,
  - Industry and Trade associations, including Women Entrepreneurs
  - MSME related Govt. depts./ organizations
  - Banks/ FIs/ SLBC

The questionnaires were administered to each target group and responses received. The team also interviewed representatives from key MSME institutions, including officials from Directorate of Industries, District Industries Centre (DICs), and Industry Associations (IAs). The personal interview's objective was to gain qualitative insights into issues/challenges pertaining to MSMEs in the state. Focused Group Discussions were also conducted as it is an important tool for gaining insights and perspective on regional level and cluster value chain issues and challenges. The FGDs were primarily focused on cluster gap analysis. A few of the FGDs were solely focused on skill gap analysis of the cluster value chain. A methodology was prepared for the primary data collection and the surveys were conducted based on the given methodology. The target of 869 MSMEs across 16 districts was set. The total surveys conducted exceeded the set target achieving 1002 responses in total in the State.

## Methodology for Surveying MSMEs

**No. of Districts in Manipur: 16**

**Sample size: 869 MSMEs**

**Sampling Method: Stratified Random Sampling**

### Data Collection Methods:



FGDs



Meetings

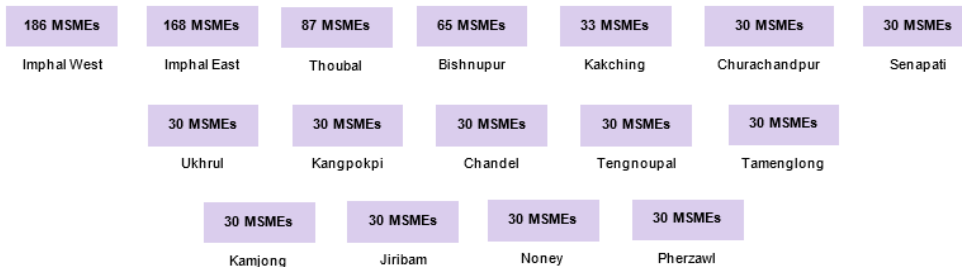


Primary  
Surveys



Desk  
research

### Districts with Sample Size:



### Stakeholders:

Registered and unregistered MSMEs, DICs, financial institutions, government departments, MSRLM, industry associations, traders, and homestay owners.

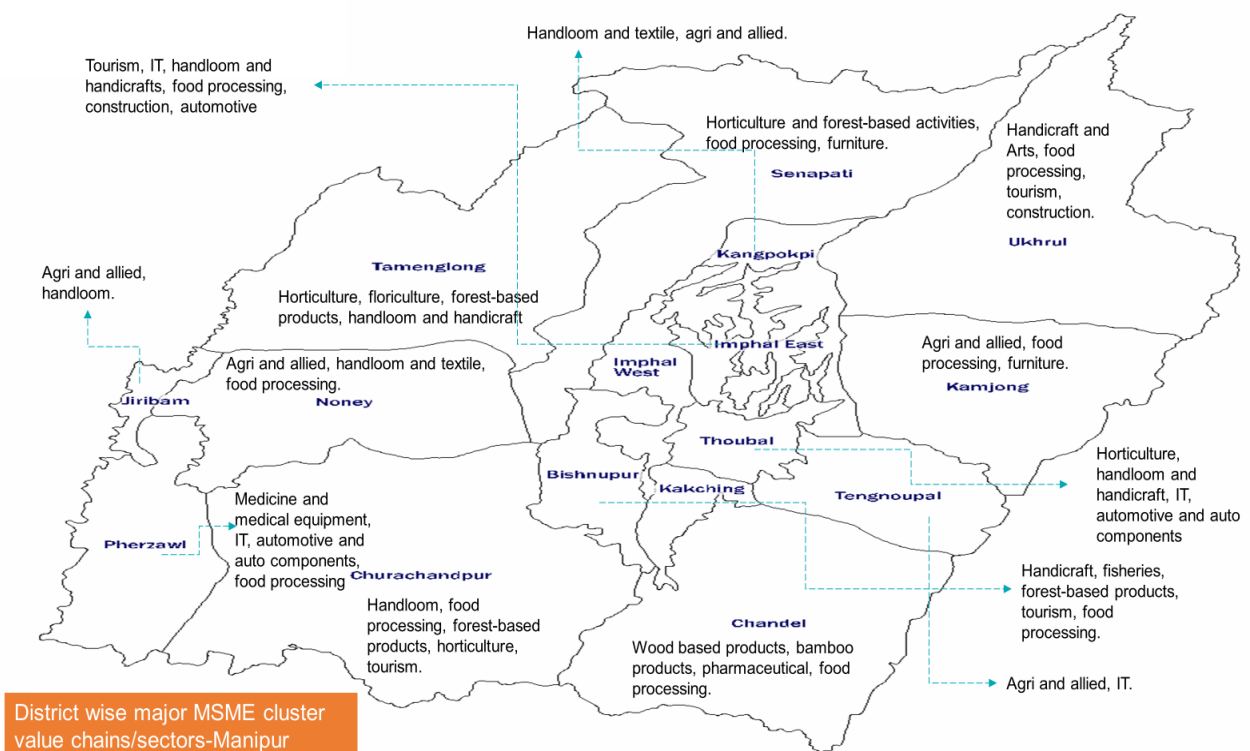


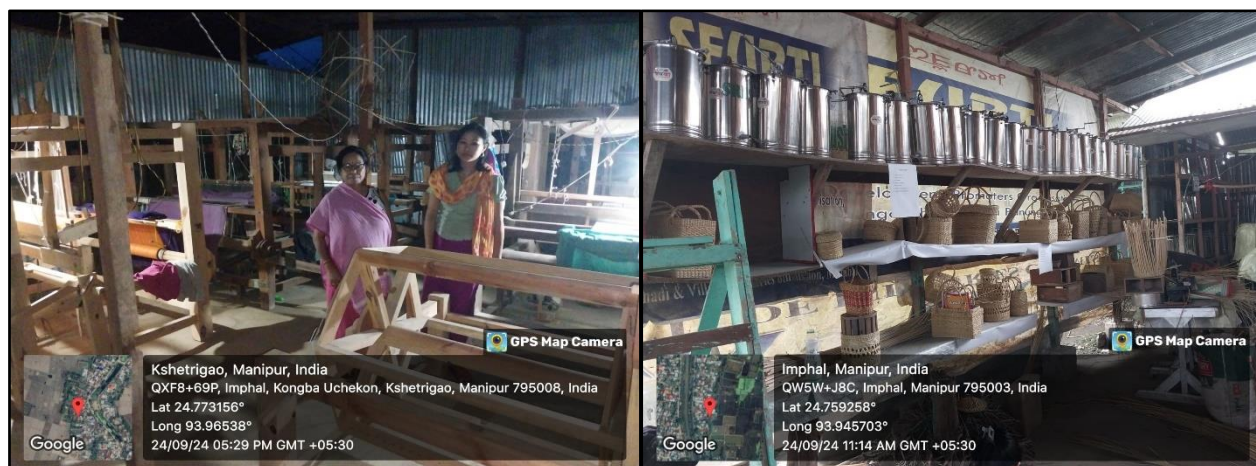
Table 4: Primary Survey Completed data

S. N.	District Name	Target Size	Micro		Small		Medium		DIC		Others	Surveys Completed
			Target	Completed	Target	Completed	Target	Completed	Target	Completed	Completed	
1	Imphal West	186	120	162	42	44	24	15	1	1	8	230
2	Imphal East	168	120	136	42	43	6	7	1	1	4	191
3	Thoubal	87	70	91	15	2	2	0	1	1	2	96
4	Bishnupur	65	57	70	7	5	1	0	1	1	4	80
5	Kakching	33	30	32	2	2	1	3	1	1	1	39
6	Churachandpur	30	28	31	2	0	0	0	1	1	2	34
7	Senapati	30	28	28	2	5	0	1	1	1	0	35
8	Ukhrul	30	28	46	2	8	0	1	1	1	2	58
9	Kangpokpi	30	30	23	0	4	0	4	1	1	0	32
10	Chandel	30	26	32	2	0	2	0	1	1	2	35
11	Tengnoupal	30	30	30	0	2	0	1	1	0	2	35
12	Tamenglong	30	28	22	0	6	2	7	1	1	0	36
13	Kamjong	30	30	29	0	4	0	0	1	1	2	36
14	Jiribam	30	30	0	0	0	0	0	1	0	0	0
15	Noney	30	30	16	0	7	0	10	1	1	1	35
16	Pherzawl	30	30	30	0	0	0	0	1	0	0	30
Total		869	715	778	116	132	38	49	16	13	30	1002

\*18 online surveys were conducted in Jiribam due to issues with travel and the current unrest.



## Snapshot from the Surveys of MSMEs





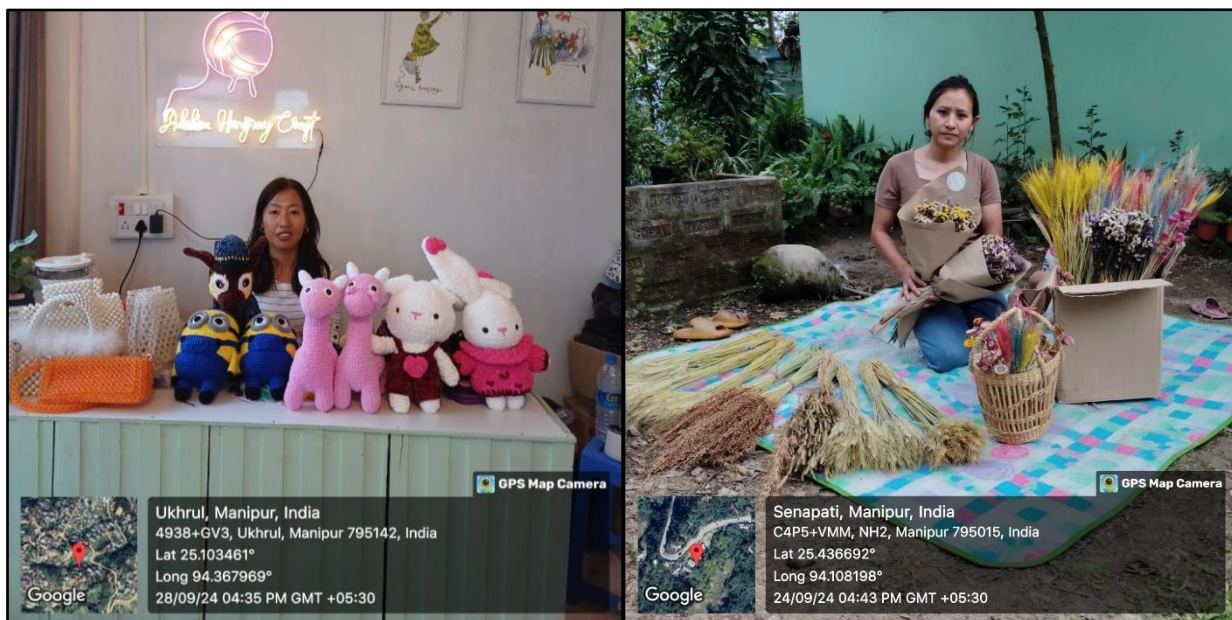


Figure 5: Snapshot from MSME Survey

## 2.5. Validation Workshop



*Validation Workshop chaired by Smt. Yumnam Robita, Director of TCI, Manipur*

The Validation Workshop was held on 24<sup>th</sup> August in the Conference Hall, Directorate of Trade, Commerce & Industries with participants joining both online and offline and commenced with greetings extended to all participants by the Chairperson, Ms. Yumnam Robita, Director, Directorate of

Trade, Commerce & Industries. She outlined the meeting's objective, informing attendees that the Draft SIP Report had been submitted by Grant Thornton Bharat LLP. The purpose of the meeting was to validate the challenges and interventions proposed in the SIP Report. Stakeholders were advised to review the presentation by the representative of GT Bharat and to share their valuable suggestions and inputs regarding the challenges and proposed interventions. The Chairperson requested full engagement from all participants, emphasizing the interactive nature of the meeting.

Mr. Manish Shah, Manager, Grant Thornton Bharat LLP, highlighted the importance of the workshop and provided details about the Draft Strategic Investment Plan (SIP) Report for the RAMP Programme in Manipur. His presentation covered the following points:

- Objectives of the RAMP Programme
- Key Result Areas and DLIs
- Approaches & Methodologies
- Key Challenges and Gaps in the MSME Ecosystem
- Insights from Entrepreneurs, Industry Associations, and various Departments' surveys of Manipur
- Sector-wise Challenges to MSMEs
- Proposed Interventions & Budgets for implementation

Key Suggestions and Clarifications from Participants:

1. A participant expressed concern over the accumulative interest on loans due to COVID-19 and subsequent conflict situations, requesting measures to alleviate MSMEs' grievances through RAMP.
2. Mr. Deepak Khwairakpam, OSD (MSME) TC&I, Manipur, highlighted the background of the RAMP Project and other interlinked programs and schemes beneficial to MSMEs in the state.

3. The Director of Tourism emphasized the importance of supporting homestays and proposed organizing a large event or convention involving all tourism industries and stakeholders, enhancing existing government programs.
4. Mr. Khamba Ronglong, Mission Manager, Manipur State Rural Livelihood Mission, stressed the need for maximum financial assistance to MSMEs. The Director, Directorate of Trade Commerce and Industries, Manipur, suggested mass-scale UDYAM registration to avail maximum benefits and better access to various Ministries' schemes.
5. Watham Nabachandra, President of the Federation of Export Import Organisation (FEXIMO), formerly Indo-Myanmar Border Traders' Union, raised concerns about the inconvenience of obtaining Originality Certificates, Quarantine Certification, inland container depot issues, non-availability of government-established packaging units, lack of trade policies, and tax compliance difficulties. He emphasized the necessity of establishing a Facilitation Unit/Centre to address these grievances.
6. A query regarding the Inland Container Depot was raised.
7. Participants raised concerns about improving incubation centers and awareness programs.

Participants queries and concerns were addressed by the representatives of DTCL, Manipur, MANIDCO and GT Bharat LLP.

The Chairperson concluded the workshop by thanking all participants for their valuable inputs and active participation.



## Chapter 3: An Overview of Manipur

Manipur, a state in the northeastern part of India, is a land of diverse cultures, scenic beauty, and vibrant traditions. Bordered by Indian State Nagaland to the north, Mizoram to the south, and Assam to the west, Manipur also shares an international boundary with Myanmar to the east. This strategic location makes Manipur a crucial point of cultural and economic exchange in the region.

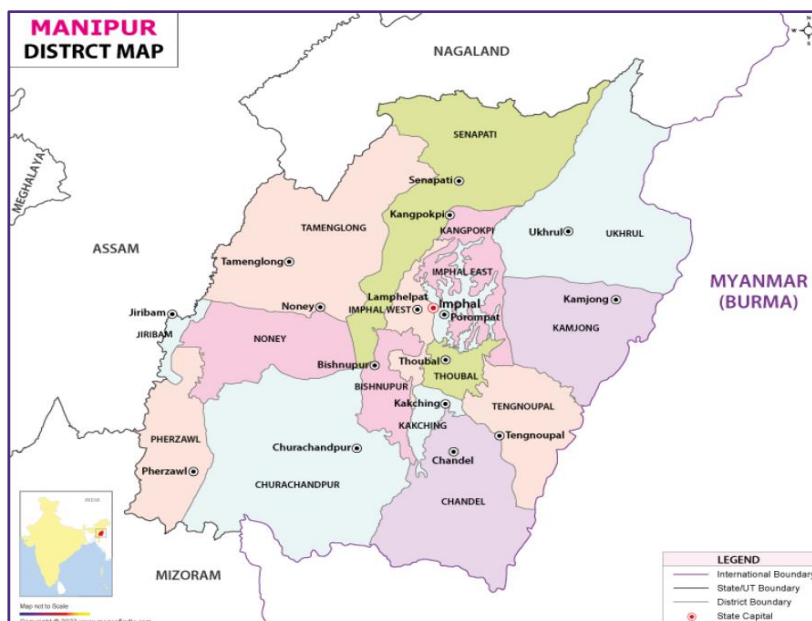


Figure 6: Manipur State Map

Despite its modest area, the state boasts a rich tapestry of landscapes, ranging from the lush valley of Imphal to the rolling hills and dense forests that dominate its terrain. This varied geography not only supports a wide range of biodiversity but also influences the state's climate, making it suitable for diverse agricultural activities.

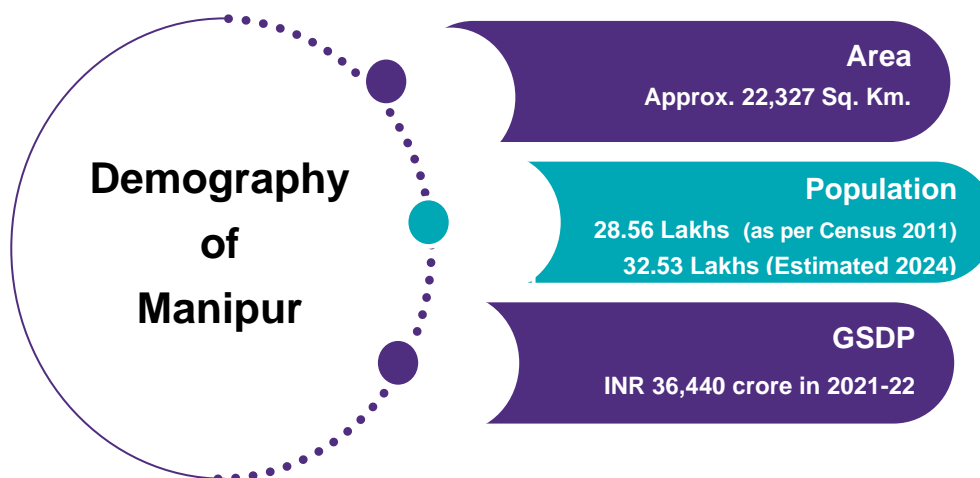


Figure 7: Demography of Manipur

### 3.1. State GDP composition– Agriculture, Industry and Services

The Gross Domestic Product (GDP) composition of Manipur reflects the state's diverse economic activities, with contributions from agriculture, industry, and services. Among these, certain sectors are particularly prominent, significantly impacting the state's economy.

#### Sectoral Contribution to Gross State Value Added (GSVA):

As can be seen from the below graph in 2022-23, the Tertiary Sector is the major contributor to the total GSVA of the State. According to 2022-23 Advance Estimates, the contributions of the Primary, Secondary and Tertiary Sectors to the total GSVA are likely to be 26.3 per cent, 8.1 per cent and 65.6 per cent respectively. The contribution of Tertiary Sector to total GSVA showed an increasing trend while the contribution of Secondary Sector to total GSVA showed a decreasing trend in the last five years.

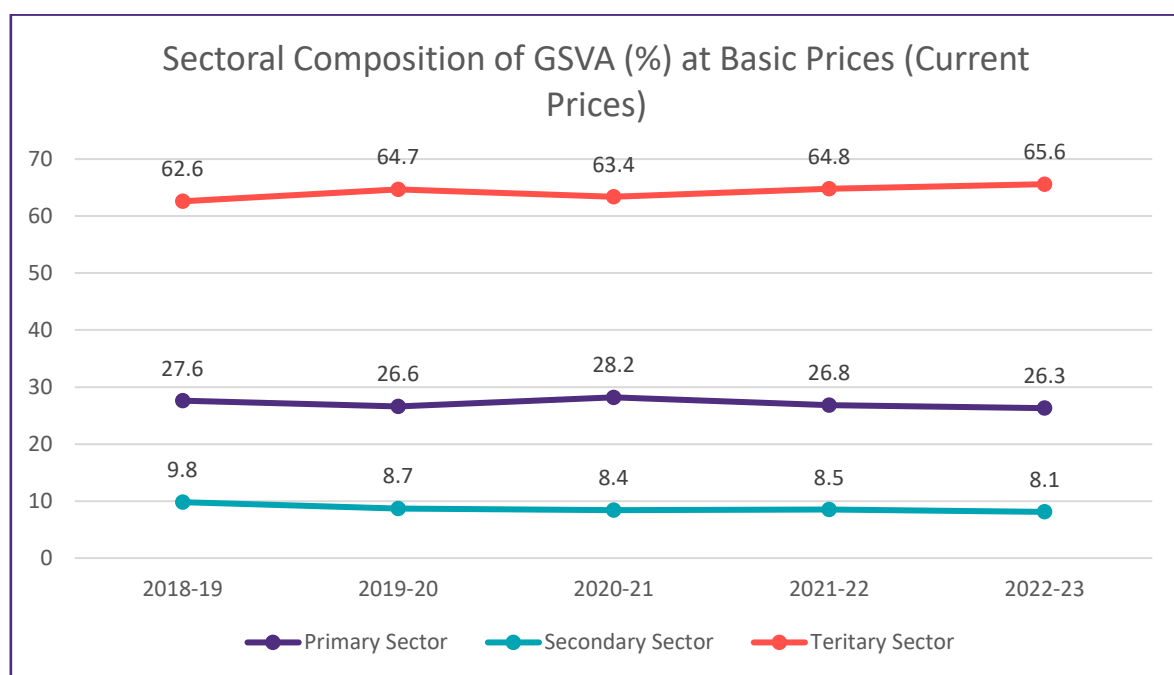


Figure 8: Sectoral Composition of GSVA

Here's an elaboration on the GDP composition in Manipur:

#### i. Agriculture and Allied Activities:

Agriculture remains a fundamental component of Manipur's economy, with a substantial portion of the population dependent on it for their livelihood. The agriculture sector, including allied activities like forestry, fisheries, and horticulture, contributed around 20-21% to the state's GSDP. This is equivalent to approximately ₹7,652 crore in the year 2021-22.<sup>1</sup>

<sup>1</sup> [Economic Survey of Manipur, 2022-23](#)



**Rice Cultivation:** As the staple food, rice is the most important crop, cultivated extensively across the state. Manipur's varied climate and terrain allow for both wetland and upland rice farming, making rice a key contributor to the agricultural GDP.



**Horticulture:** The state's favorable climate supports the cultivation of a variety of fruits, vegetables, and spices. Horticultural products like pineapples, oranges, lemons, and ginger are significant, with potential for growth in both domestic and export markets.



**Sericulture:** Manipur has a rich tradition of silk production, particularly Eri and Mulberry silk. Sericulture is an important rural industry, contributing to the economy and preserving cultural heritage.



**Fisheries:** The state's extensive water bodies, including Loktak Lake, support a vibrant fisheries sector. Fishing is a crucial economic activity, providing both sustenance and income to many households.

## ii. Industry:

The industrial sector in Manipur is less prominent than agriculture in terms of overall employment and services in terms of contribution to state GDP but includes key areas that contribute to the state's GDP and growth. Typically, the contribution of the industrial sector, including manufacturing, construction, mining, and quarrying, accounted for about 24-25% of the GSDP, translating to roughly ₹8,740 crore in the year 2021-22.



**Handloom and Handicrafts:** Manipur is renowned for its traditional handloom and handicrafts industry. This sector is not only culturally significant but also a major contributor to the state's economy. Products like Manipuri sarees, shawls, and bamboo crafts are widely recognized and have strong market potential, both locally and internationally.



**Small-Scale Industries:** The state has a growing number of small-scale industries, particularly in food processing, bamboo-based industries, and traditional crafts. These industries are pivotal in adding value to local raw materials and creating employment.



**Construction:** With ongoing infrastructure development, including road networks, housing, and public facilities, the construction sector is becoming increasingly prominent. This sector has seen growth due to various government schemes and public works projects.

## iii. Services:

The services sector is the largest and most prominent contributor to Manipur's GDP. This sector has expanded rapidly in recent years, reflecting the state's shift towards a more diversified economy. The services sector is the largest contributor to Manipur's GSDP, with a share of around 54-55%, amounting to approximately ₹19,000 crore in the year 2021-22. This sector includes various activities such as trade, tourism, real estate, banking, education, and public administration.



**Trade and Commerce:** Retail and wholesale trade are significant contributors, driven by the state's local markets, which are central to the economy. The growth of small businesses and the introduction of new retail chains have bolstered this sector.



**Public Administration and Defense:** Given Manipur's strategic location in northeastern India, public administration, and defense play crucial roles. A substantial portion of the workforce is employed in government services, which is a key driver of the services sector.



**Transport and Communication:** Improved infrastructure, including roadways and air connectivity, has boosted the transport sector. Communication services, particularly mobile and internet penetration, have also grown, reflecting increased connectivity and technological adoption.



**Banking and Financial Services:** The financial sector is growing, with a broader reach of banking services, including microfinance institutions that support small enterprises. The rise in banking and financial activities contributes to the stability and growth of the state's economy.



**Tourism:** Manipur's rich cultural heritage, natural beauty, and biodiversity make tourism a significant growth area. The state attracts visitors to its unique attractions, such as Loktak Lake, Keibul Lamjao National Park, and various cultural festivals like the Sangai Festival. The tourism sector's growth is supported by government initiatives to promote eco-tourism and cultural tourism.



**Education and Health Services:** There has been significant investment in education and healthcare, leading to the growth of these services. The establishment of new educational institutions and healthcare facilities contributes to economic development and improves the quality of life in the state.

## 3.2. Economic activities in Manipur

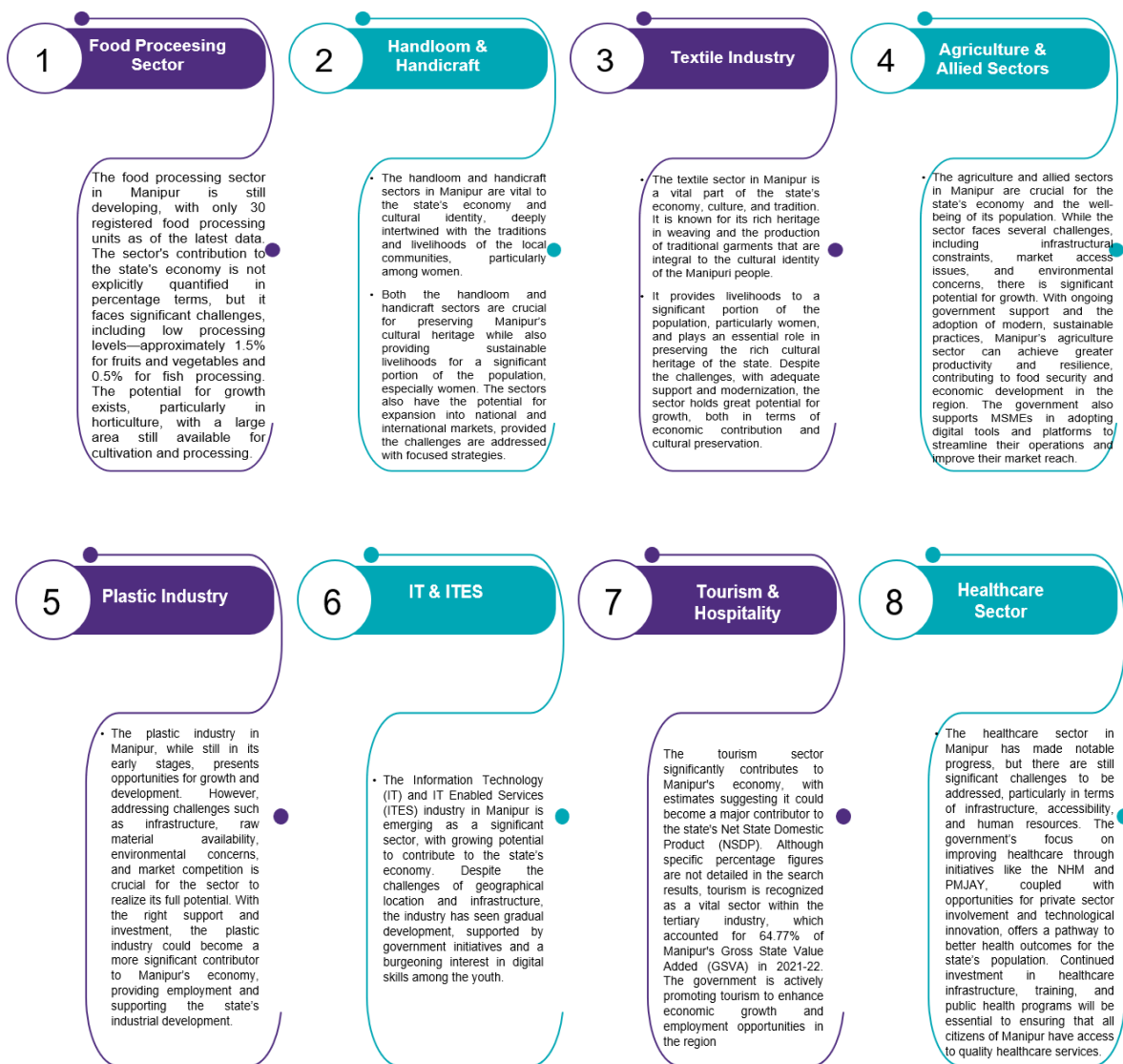
Manipur, in northeastern India, has a diverse economy driven by agriculture, handloom & handicraft, tourism, banking, and emerging export activities. Agriculture is the backbone, employing a large part of the population and contributing significantly to the state's GDP. Horticulture, with its variety of fruits, vegetables, and spices, is growing rapidly and boosting economic growth.<sup>2</sup> Tourism<sup>3</sup> thrives on Manipur's natural beauty, historical sites, and vibrant festivals, attracting global visitors, though it has taken a hit recently due to the ongoing conflict. The banking sector supports development through financial services and inclusion, while the state's exports are gaining traction with unique local products. Government initiatives play a key role in supporting these sectors and fostering sustainable development, positioning Manipur as a vital contributor to India's regional economy.<sup>4</sup>

<sup>2</sup> Food Processing in India | Food Processing Industry in India | Mofpi ([foodprocessingindia.gov.in](http://foodprocessingindia.gov.in))

<sup>3</sup> Manipur to promote tourism to improve economy - The Economic Times ([indiatimes.com](http://indiatimes.com))

<sup>4</sup> About Manipur: Information on Bamboo, Tourism Industry, Economy & Geography ([ibef.org](http://ibef.org))





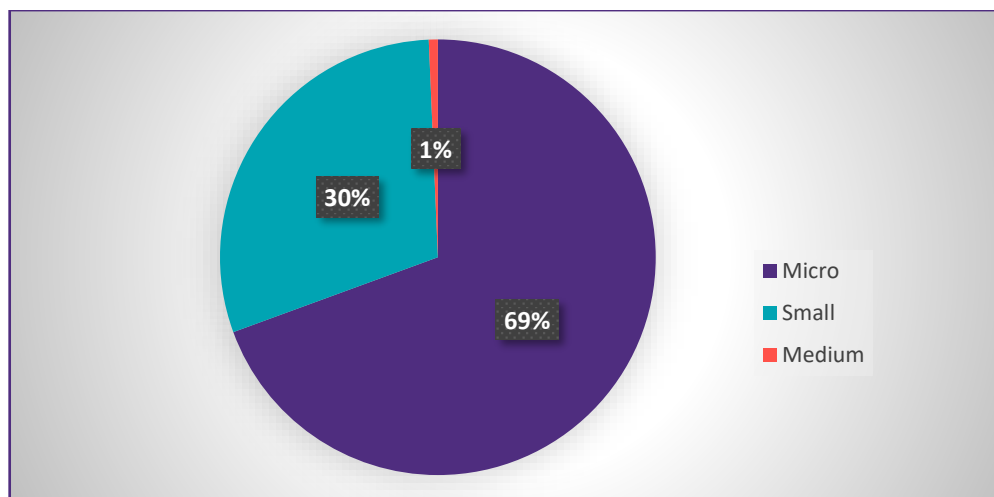
### 3.3. Major Sectors, and Workforce

The following are the list of sectors that are prominent and has prospects under the MSME category in the state of Manipur as highlighted by Confederation of Manipur Trade, Commerce & Industry (CMTCI).

- **Food Processing Sector**
- **Handloom and Handicraft**
- **Textile Industry**
- **Agriculture & Allied Sectors**
- **Plastic Industries**
- **IT & ITES**
- **Hospitality Sector including Tourism**



- **Health care Sector**
- **Green Energy Sector**
- **Human Capital**



*Figure 9: Enterprise wise employment percentage in Manipur (2015-19)*

The graph represents the enterprise-wise employment percentage distribution in Manipur in the MSME sector for the period 2015-2019. This pie chart breaks down the proportion of employment provided by the three types of enterprises: Micro, Small, and Medium.

The data suggests that micro enterprises are the backbone of Manipur's economy, providing the majority of employment opportunities under MSMEs. Small enterprises also have a substantial presence, while medium enterprises are comparatively fewer, likely due to factors such as lower industrialization or capital availability in the region. This distribution reflects the importance of supporting micro and small enterprises to sustain and grow employment in Manipur.

#### **Prime Minister's Employment Generation Programme (PMEGP):**

The PMEGP is a credit linked subsidy programme launched in Manipur in 2009-10 by merging two earlier schemes namely, Prime Minister Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP). At the State level, the scheme is implemented through State Khadi and Village Industries Commission (KVIC), State Khadi and Village Industries Board (KVIB), District Industries Centre (DIC) and Banks. The scheme aims to generate employment opportunities through self-employment ventures, minimize migration of rural youth to urban or other places by giving them self-employment opportunities and increase wage earning capacities of artisans and contribute to economic growth. The agency wise achievement of the programme during 2022-23 can be seen in the below graph.<sup>5</sup>

<sup>5</sup> [labour-and-workforce unemployment-situation Statistics and Growth Figures Year-wise of manipur– Indiatat](#)

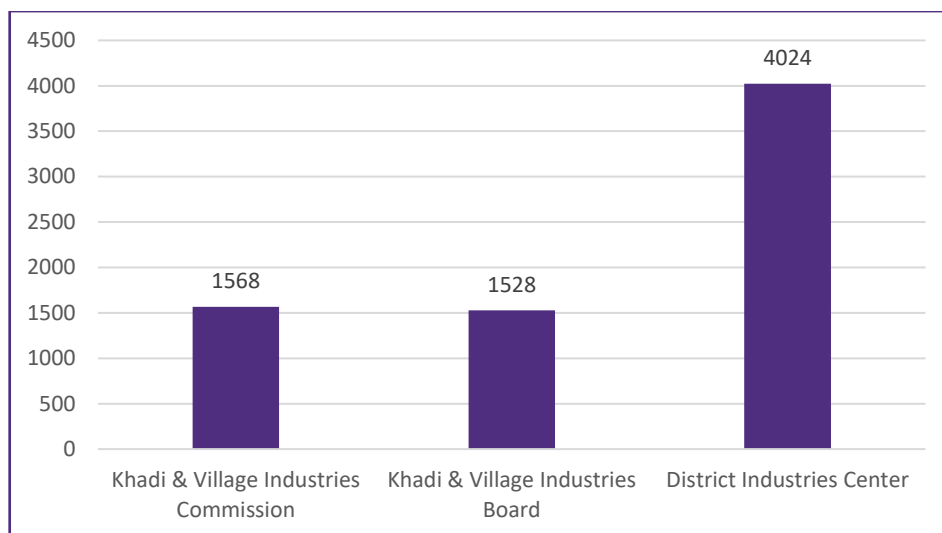


Figure 10: Employment Generated under PMEGP during 2022-23

#### Factories Registered and person employed:

A manufacturing unit is determined by a factory under the provisions contained in the Factories Act, 1948. As many as 14 numbers of permits, 11 numbers of licenses and 13 License renewals for setting up of factories were granted to applicant units under the Factories Act, 1948 during 2022-23 in Manipur. The number of registered factories and persons employed by types during the year 2022-23 is shown in the graph.<sup>6</sup>

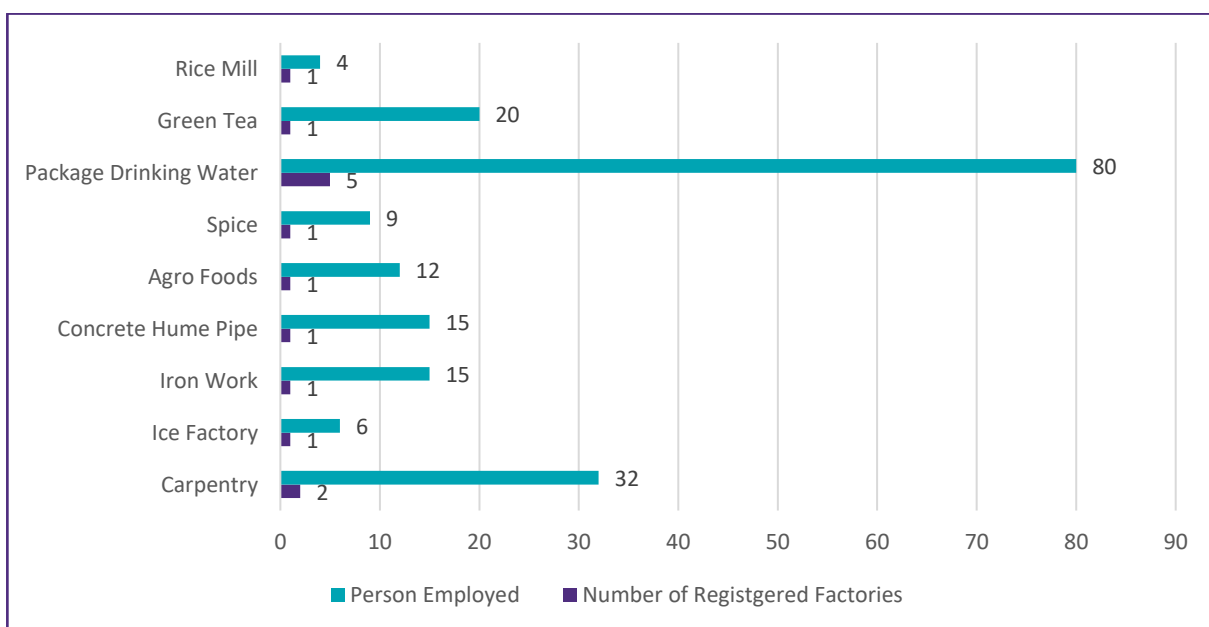


Figure 11: Number of Registered and Persons Employed by types.

<sup>6</sup> Economic Survey, Manipur 2022-23

### Workers employed in Shops, Commercial Establishments, Hotels & Restaurants

During the year 2022-23, the total number of personnel employed is 1114. Out of this, 445 were employed in shops, 644 in commercial establishments and 25 in hotel & restaurants. The number of employees in the shops, commercial establishments and hotels & restaurants in Manipur are shown from (2019-2023) in the below graph.

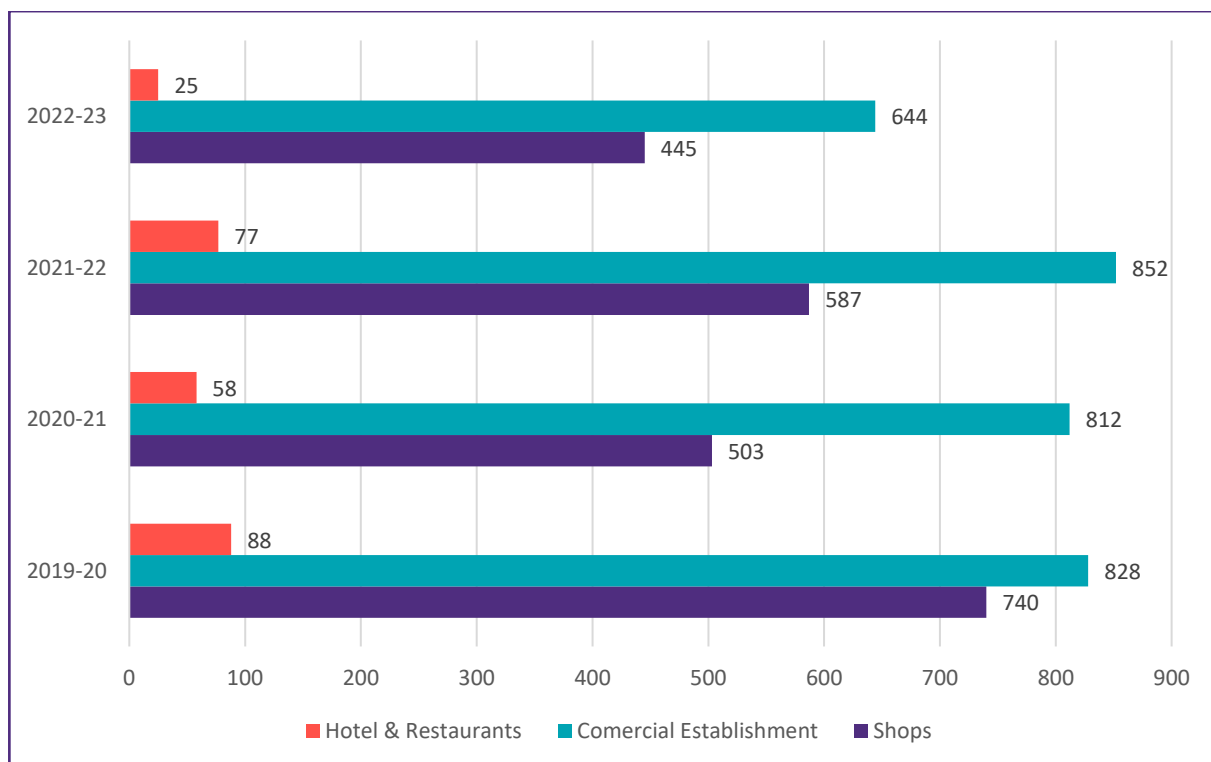


Figure 12: Workers employed in Shops, Commercial Establishments, Hotels & Restaurants (2019-23)

This shows a decreasing trend in the number of employments in 2022-23 and the situation has worsened post the conflict in 2023 and 2024. With the State on path to recovery now, it becomes important to promote the MSME sector as crucial to providing employment opportunities in Manipur.

### 3.4. Enterprises by Spatial Distribution

The distribution of establishments in Manipur reflects the importance of rural areas and its importance as a major employer in the state. Based on research data, here's an overview of how establishments are distributed across geography in Manipur.

### 3.4.1. Distribution of Agricultural establishments in Manipur

The Establishment by Rural & Urban area in Manipur is provided below. 85% of the establishment in the state is in rural areas whereas 15% are in the urban areas of Manipur.

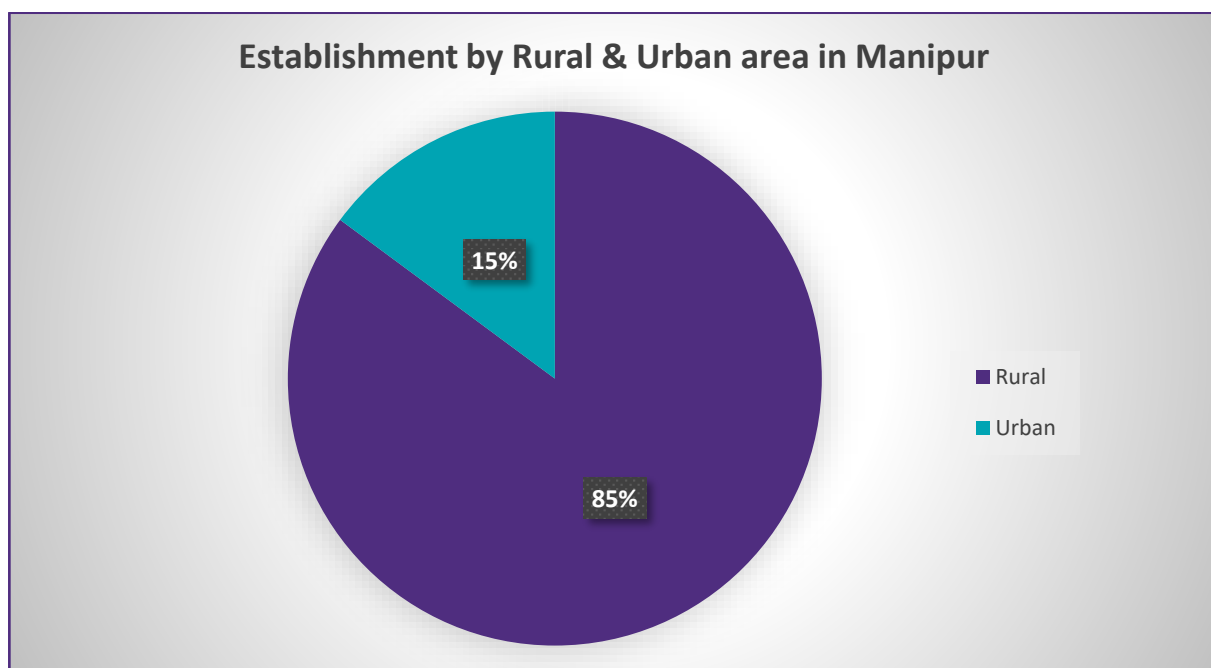


Figure 13: Establishment by Rural & Urban area in Manipur.

### 3.4.2. Total number of establishments engaged in agriculture other than crop production & plantation.

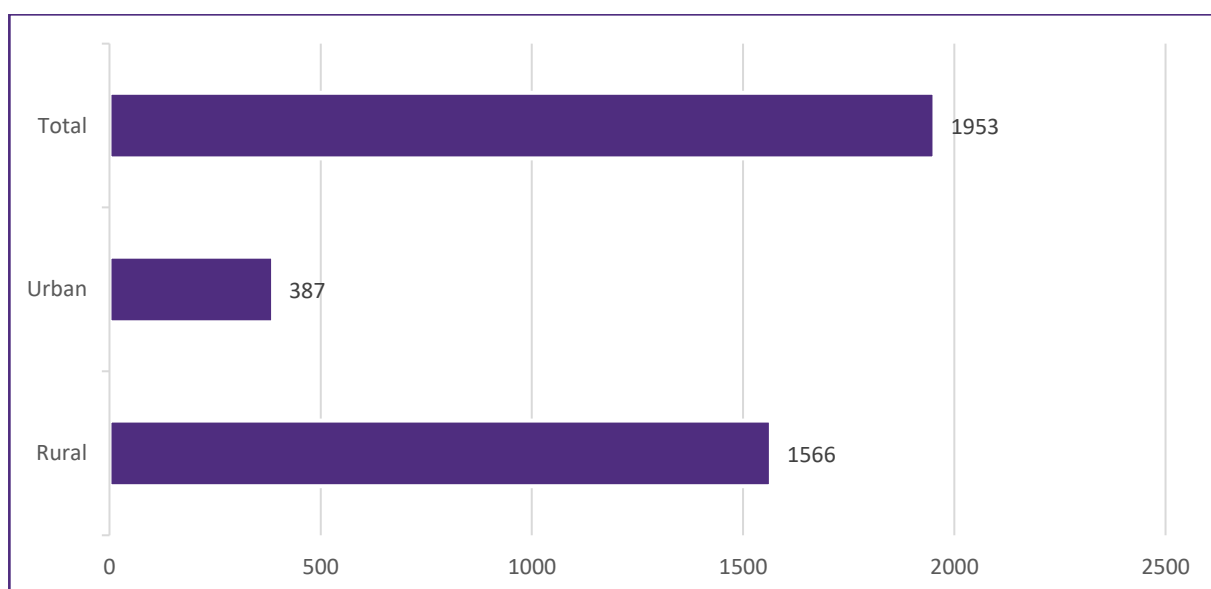


Figure 14: Total number of establishments engaged in agriculture other than crop production & plantation.

### 3.4.3. Total number of establishments engaged in Livestock.

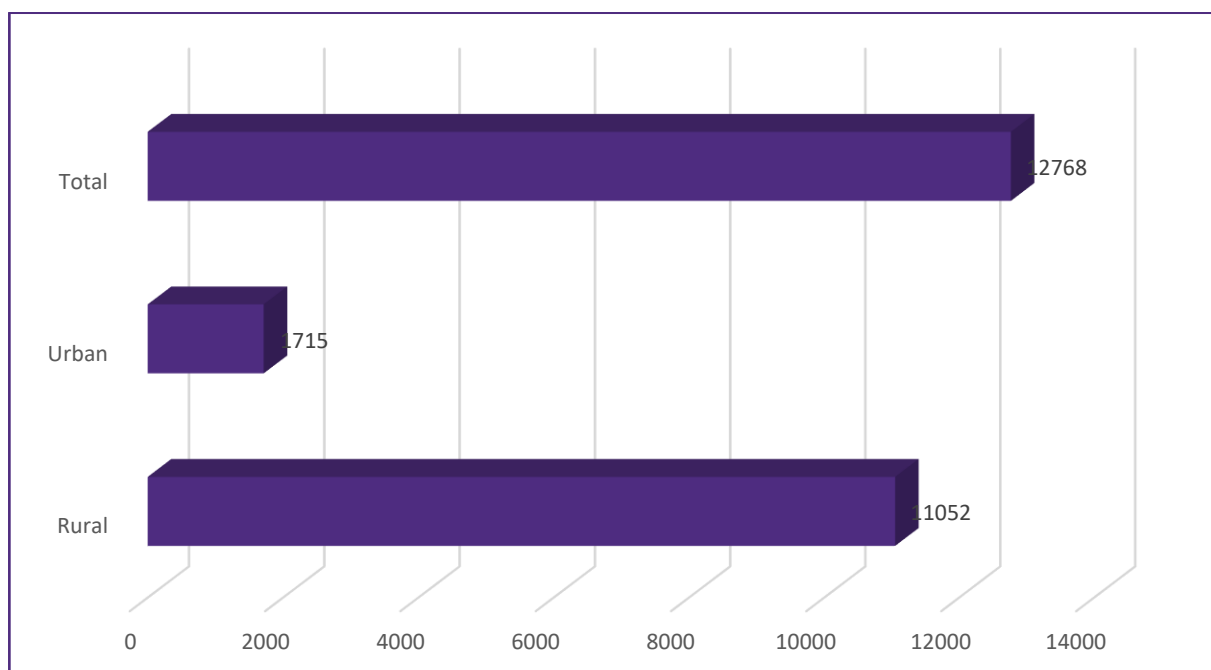


Figure 15: Total number of establishments engaged in Livestock.

### 3.4.4. Total number of establishments engaged in Forestry and Logging.

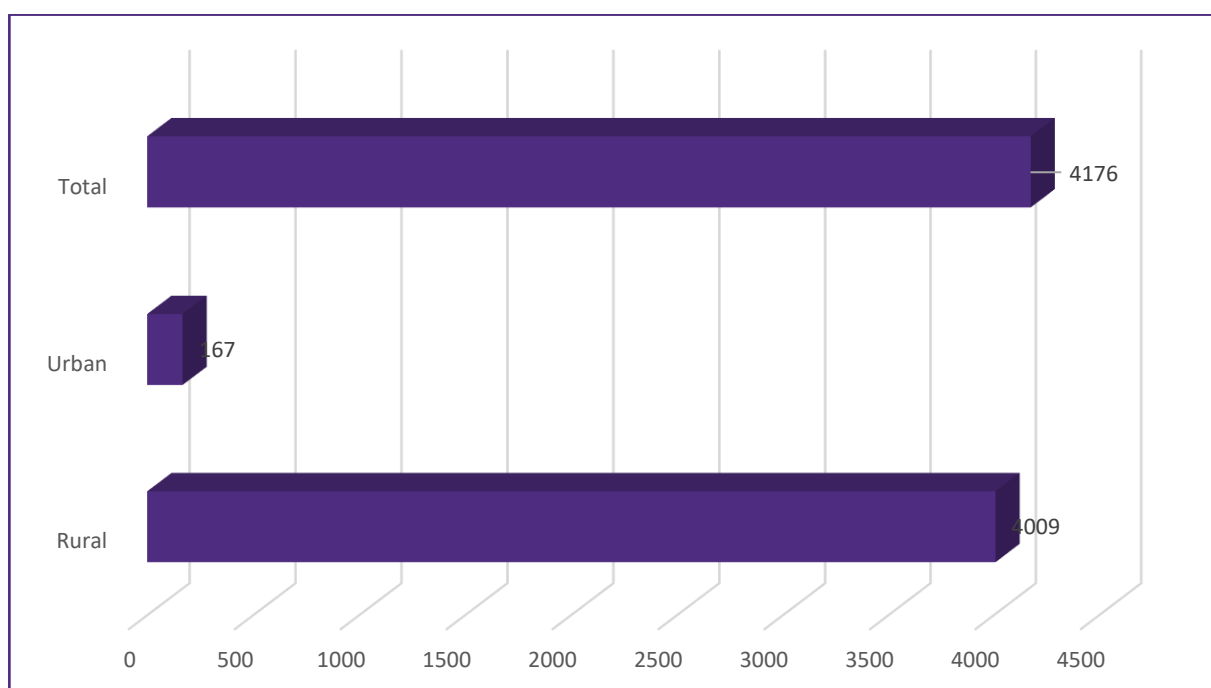


Figure 16: Total number of establishments engaged in Forestry and Logging.

### 3.4.5. Total number of establishments engaged in Fishery and Aqua Culture

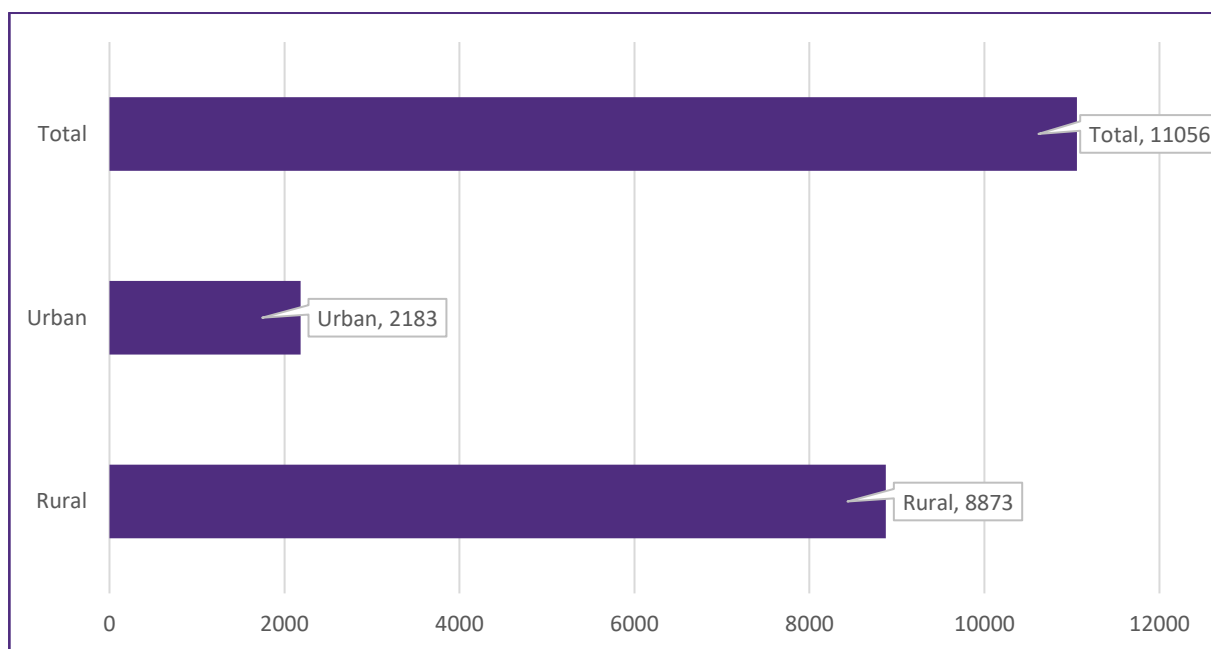


Figure 17: Total number of establishments engaged in Fishing and aqua culture.

### 3.4.6. Total number of establishments engaged in Manufacturing.

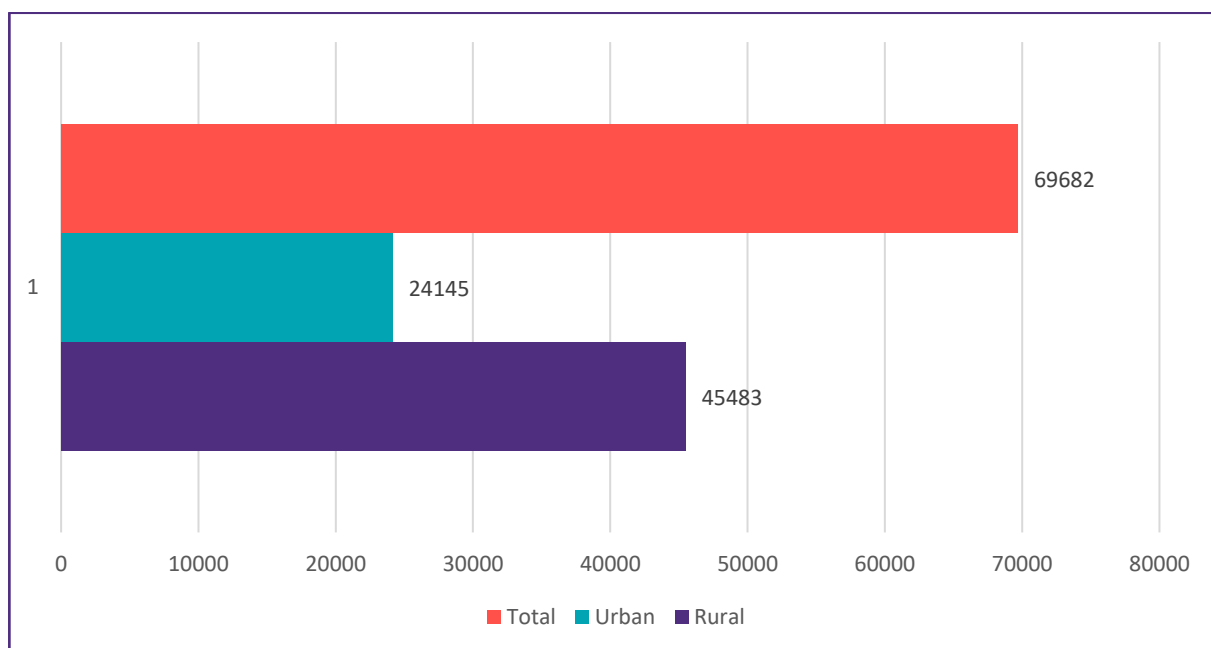


Figure 18: Total number of establishments engaged in Manufacturing.

### 3.4.7. Total number of establishments engaged in Construction.

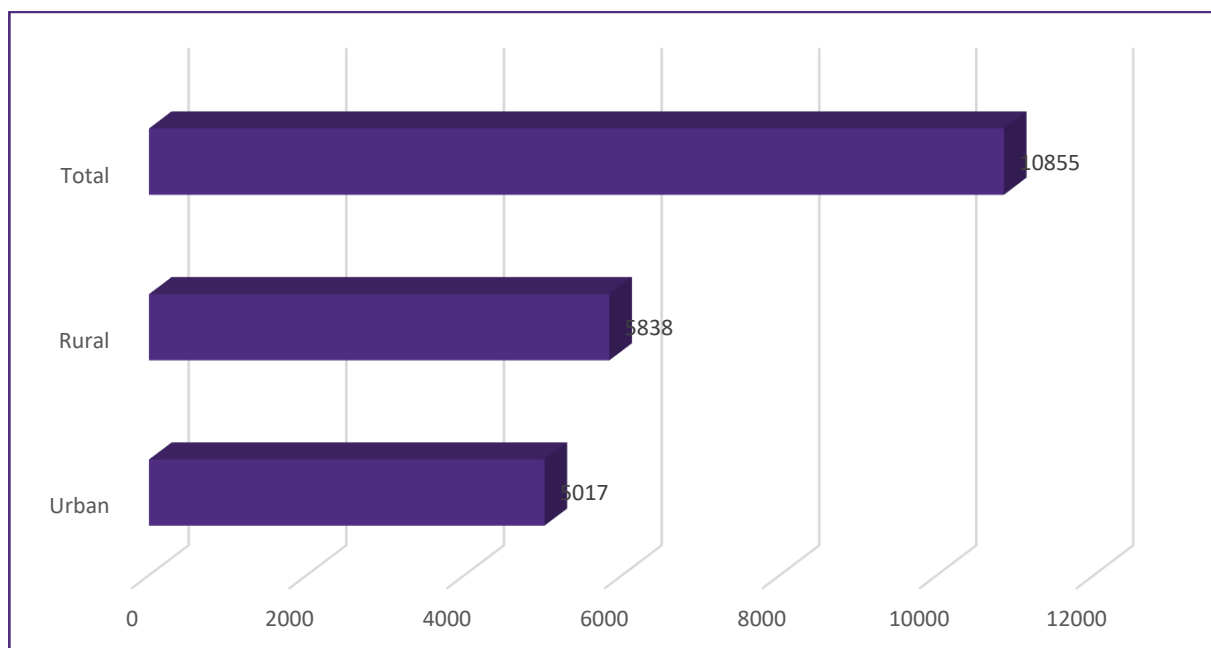


Figure 19: Total number of establishments engaged in Construction.

### 3.4.8. Total number of establishments engaged in Transportation and storage.

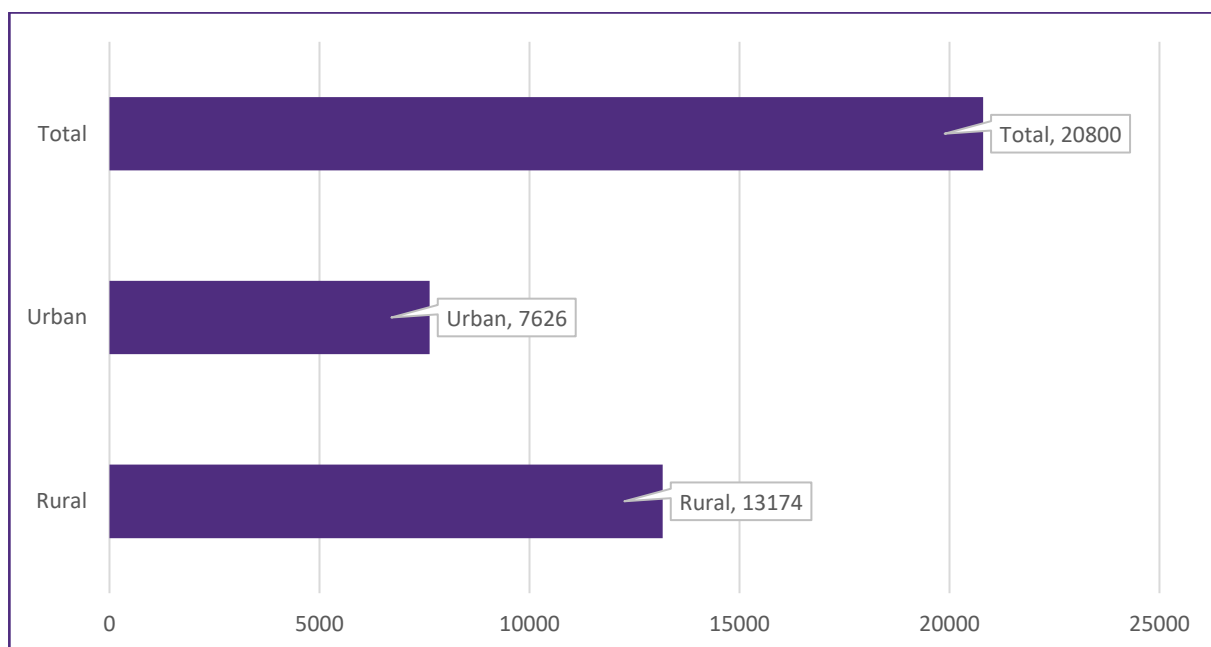


Figure 20: Total number of establishments engaged in Transportation and storage.

### 3.4.9. Total number of establishments engaged in Financial and insurance.

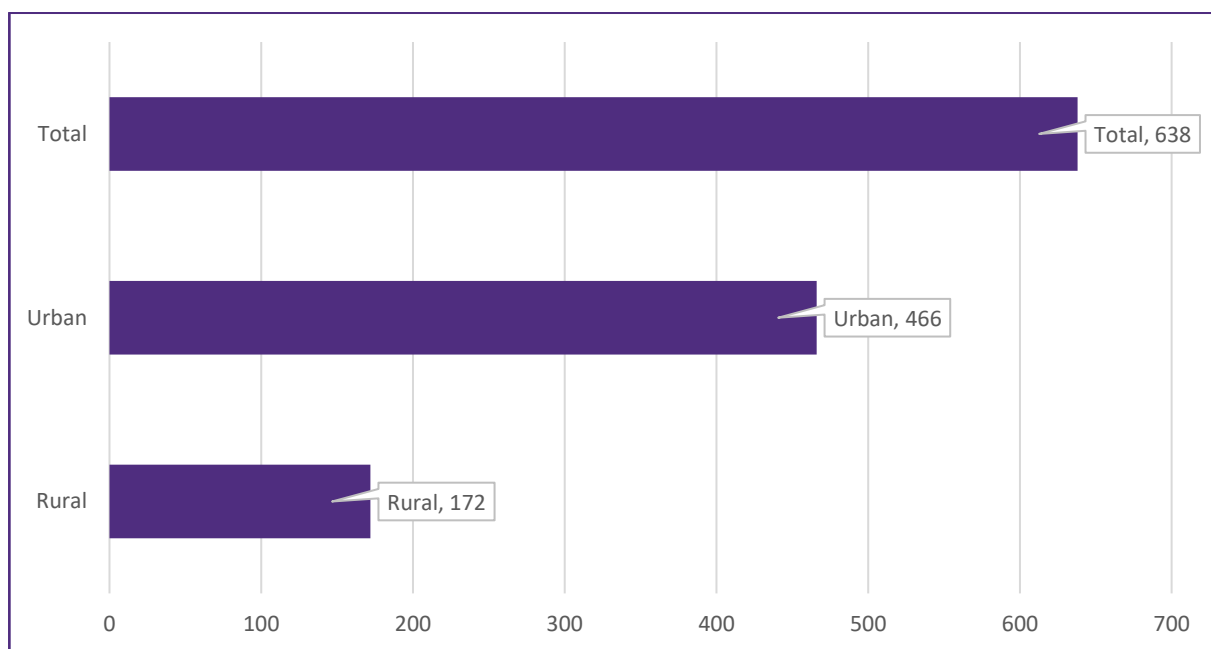


Figure 21: Total number of establishments engaged in Financial and insurance activities.

### 3.4.10. Total number of establishments engaged in Real estate activities.

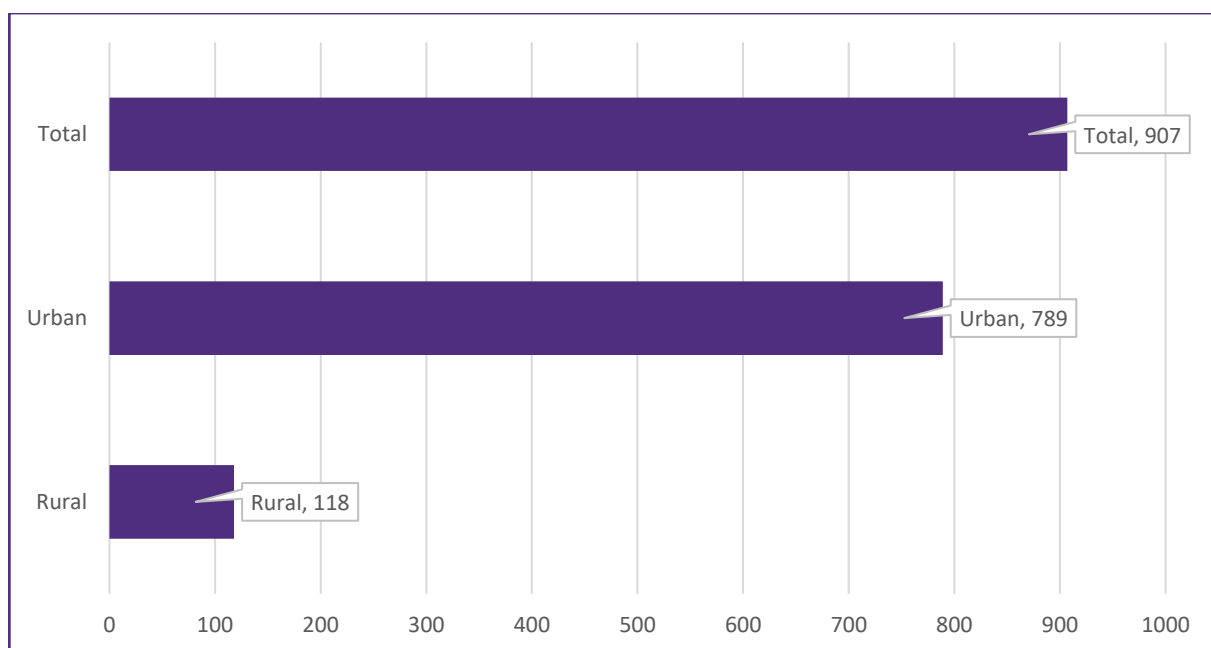


Figure 22: Total number of establishments engaged in Real estate activities.



### 3.4.11. Total number of establishments engaged in Education.

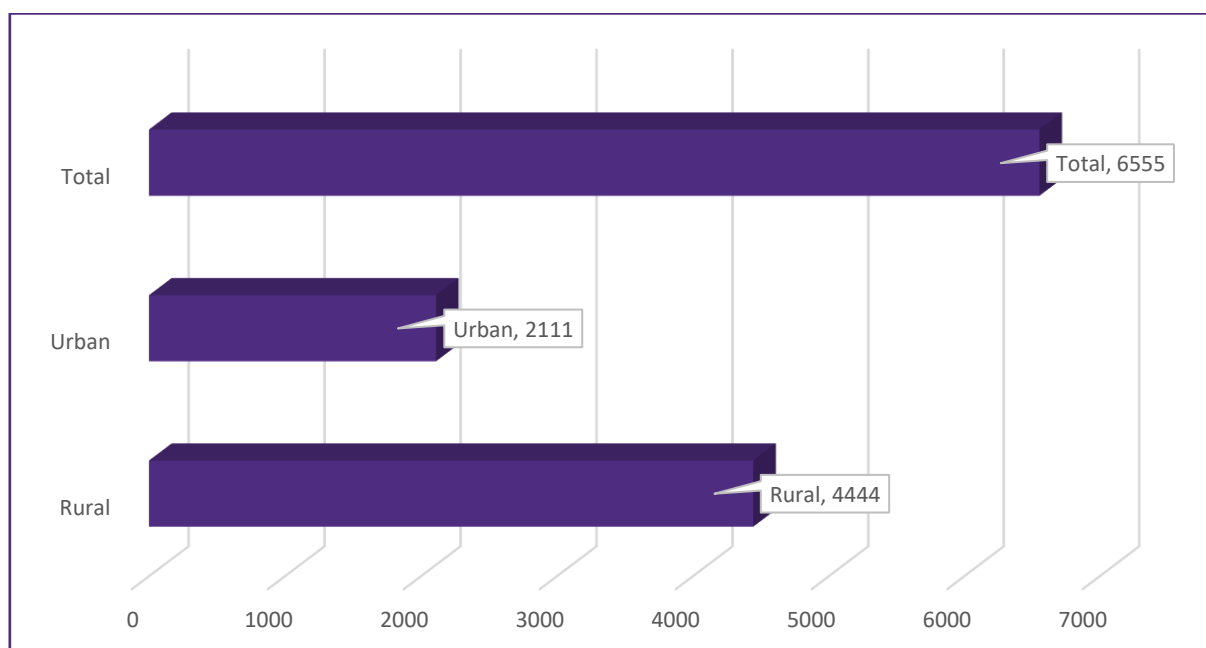


Figure 23: Total number of establishments engaged in Education.

### 3.4.12. Total number of establishments engaged in Human health & social work activities.

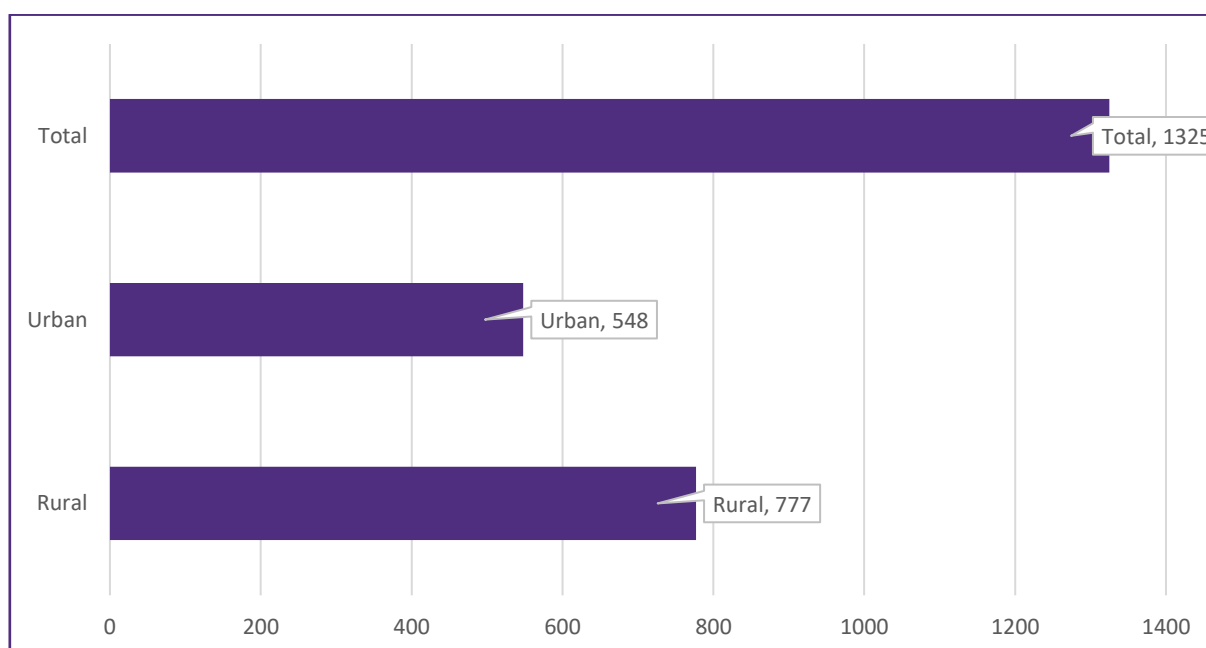


Figure 24: Total number of establishments engaged in Human health & social work activities.

### 3.5. Position of Manipur in the latest EoDB Rankings

Ease of doing business in Manipur aims to create a platform for providing best support towards the prospective and existing business community in the state and drives forward the state's vision of prosperity for all- by employing technology, innovation, inclusivity, and sustainability as key factors for development. It provides objective measures of business regulations.

The following ranks are based on Department of Industrial Policy and Promotion (Department for Promotion of Industry and Internal Trade) figures, Government of India.

*Table 5: EoDB Ranking of Manipur*

Name of the State	Rank		
	2016	2017-18	2019
Manipur	28	32	29

These rankings are crucial indicators of how favorable the business environment is within the state and clearly indicates the need for Manipur to focus on further reforms and policy implementations to ensure a steady improvement in its Ease of Doing Business rankings. The Government of India (GoI) has recognized the challenges faced by states like Manipur in improving their Ease of Doing Business (EODB) rankings and is actively working to address these issues through various interventions. These efforts are part of a broader strategy to boost economic development in the Northeast region, enhance investment, and create job opportunities.

### 3.6. Exports from Manipur

The export scenario of Manipur, a state located in India's northeastern region, is steadily evolving, driven by its unique agricultural products, handloom, handicrafts, and strategic location bordering Myanmar. Although the state's export is still in its developing stages, it holds considerable potential due to several factors, including government initiatives, increasing demand for organic products, and improving infrastructure. Total exports from Manipur stood at US\$ 0.30 million in FY24. Products of Iron and steel, Plastic sheets, Drugs, Readymade garments etc., were the other key products that had a significant share in Manipur's exports.<sup>7</sup>

---

<sup>7</sup> [Manipur state profile](#)

## Key Export Products

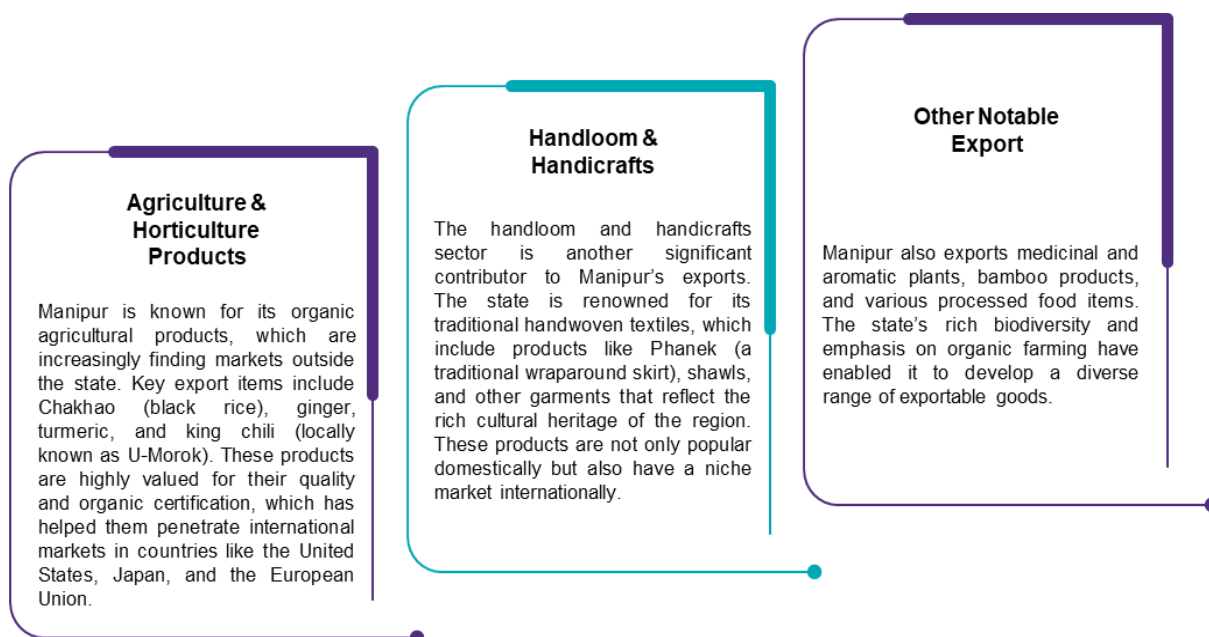


Figure 25: Key Export Product of Manipur

## Opportunities for Growth

- **Certification**: Ensure that products are certified organic to meet international standards and enhance marketability.
- **Quality Assurance**: Focus on maintaining high quality to meet the demands of global markets.
- **Market Access**: Develop strategies to access and expand in international markets for organic products.

By leveraging its organic farming capabilities, Manipur can tap into the growing global market for organic products, promoting both sustainability and economic growth.

However, Manipur imports various agricultural & allied and nonagricultural products to meet its local demand due to its limited production capacity and the need to supplement its demand output. Some of the key agricultural & allied and non-agricultural products imported into Manipur include:

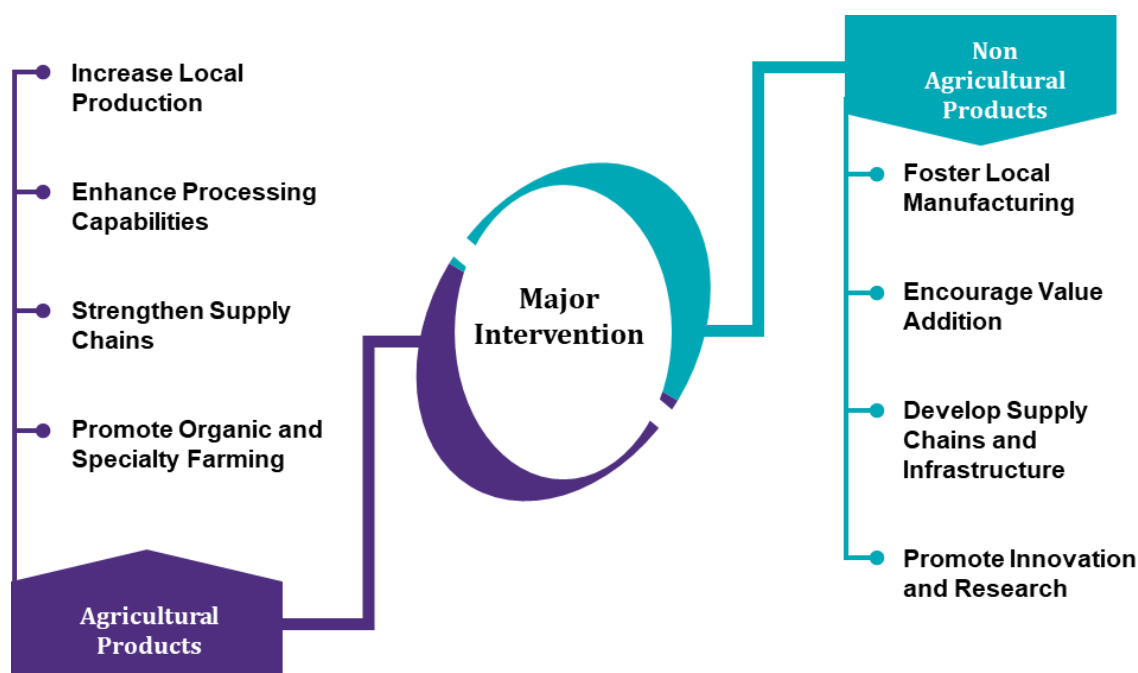
<i>Major Imported Agri &amp; Allied</i>	<i>Primary &amp; Its Value-Added Products</i>
<i>Food Grains</i>	Despite being a rice-producing state, Manipur imports rice and wheat to meet its consumption needs, particularly when local production is insufficient due to various factors such as floods or poor yields. Processed grains include rice flour, wheat flour, and semolina, which are imported to fulfill demand for ready-to-use products.

<b>Major Imported Agri &amp; Allied</b>	<b>Primary &amp; Its Value-Added Products</b>
<i>Pulses &amp; Lentils</i>	Pulses like lentils, chickpeas, and mung beans are imported due to local production shortfalls. These are essential dietary components and are brought in to meet consumer demand. Split and processed pulses, ready-to-cook dal varieties, and pulse-based snacks are also imported.
<i>Fruit &amp; Vegetables</i>	Apples, and Grapes: Manipur imports fruits like oranges, apples, grapes, and bananas, which are either not grown locally or are produced in limited quantities. Value-added products like fruit juices, jams, and canned fruits are imported to cater to the local market. Certain vegetables that are not grown locally or are seasonal, such as potatoes, onions, and tomatoes, are imported in bulk.
<i>Edible Oils</i>	Manipur imports significant quantities of edible oils like palm oil and soybean oil, as local oilseed production is limited. These oils are imported either in raw form for refining or as packaged products. Packaged cooking oils, including branded vegetable oils, are also imported for consumer use.
<i>Spice &amp; Condiments</i>	Despite having some local production, Manipur imports turmeric, coriander, black peppers to meet the demand for both household consumption and commercial use. Processed and packaged spices, including spice mixes, curry powders, and masala blends, are also imported.
<i>Fish &amp; Seafood</i>	Manipur imports frozen fish, shrimp, and other seafood products due to limited local fisheries output. Canned fish, fish fillets, and fish oil are also imported as value-added products.
<i>Dairy Products</i>	Due to limited local dairy production, Manipur imports milk powder and condensed milk, which are essential for both households and food processing industries. Products like butter, cheese, and flavored yogurt are also imported.
<i>Poultry &amp; Meat Products</i>	Chicken, eggs, and other poultry products are imported, especially frozen varieties, to meet local demand. Sausages, salamis, and ready-to-eat meat products are imported as value-added goods.
<i>Processed Food Products</i>	Ready-to-eat snacks, biscuits, chocolates, and candies are imported in large quantities as the demand for packaged food grows. Products like instant noodles, soup mixes, and ready-to-cook meals are also imported to cater to the urban population.
<i>Bamboo and Cane Products</i>	While Manipur is a significant bamboo producer, it still imports certain varieties of bamboo and cane for specialized uses in construction and crafts. Items like bamboo furniture, handicrafts, and construction materials are imported, especially from neighboring states or countries with advanced processing capabilities.
<i>Packaging Materials</i>	For its agricultural exports and local food processing industries, Manipur imports packaging materials such as plastic pouches, paper cartons, and bottles.

Here are the most prominent non-agricultural products that Manipur imports, which have significant demand and could be targeted for local production or strategic development:

<b>Major Imported Non Agri Products</b>	<b>Primary &amp; Its Value-Added Products</b>
<i>Petroleum Products</i>	Crude Oil and Refined Petroleum are essential for powering vehicles, machinery, and for energy production. Value added products like Petrol, diesel, lubricants.
<i>Chemicals and Pharmaceuticals</i>	Crucial for healthcare, including medicines and medical supplies. Value added products like Processed pharmaceutical formulations, specialty chemicals.
<i>Industrial Machinery and Equipment</i>	Vital for various industries, including textiles, food processing, and construction. Value added products like Assembled machinery, specialized industrial equipment.
<i>Electronics and Electrical Equipment</i>	Includes smartphones, computers, and other gadgets. Value-Added Products like Branded electronic devices, smart home appliances.
<i>Automobiles and Spare Parts</i>	Essential for transportation and logistics. Value-Added Products like Branded vehicles, aftermarket spare parts.
<i>Textiles and Apparel</i>	Includes cotton, polyester, and textile materials. Value-Added Products like Ready-made garments, fashion items.
<i>Plastic and Rubber Products</i>	Used in various industries, including packaging and automotive. Value-Added Products like Plastic containers, rubber products.
<i>Furniture and Home Decor</i>	Includes items for residential and commercial use. Value-Added Products like Finished furniture, home décor items.

To reduce the import of agricultural and non-agricultural products in Manipur and enhance local value addition, several strategic interventions can be undertaken. Here's a breakdown of major interventions for both categories:



# Chapter 4: An Overview of MSME Sector

The Micro, Small, and Medium Enterprises (MSME) sector in India is a crucial part of the economy, contributing significantly to socio-economic development. As per the latest information received from Ministry of Statistics & Programme Implementation, the share of MSME Gross Value Added (GVA) in all India Gross Domestic Product (GDP) during the year 2019-20, 2020-21 and 2021-22 was 30.5%, 27.2% and 29.2% respectively. The share of MSME manufacturing output in all India Manufacturing output during the year 2019-20, 2020-21 and 2021-22 was 36.6%, 36.9% and 36.2% respectively. As per the information received from Directorate General of Commercial Intelligence and Statistics (DGCIS), the share of export of MSME specified products in all India exports during the year 2020-21, 2021-22 and 2022-23 was 49.4%, 45.0% and 43.6% respectively. MSMEs assume a pivotal role in nurturing entrepreneurial development, thus fostering economic growth. They serve as the breeding ground for emerging entrepreneurs and play a significant part in the industrialization of developing nations.

## 4.1. MSME Sector in Manipur

The MSME sector in Manipur has experienced steady growth over the past decade. Initially, the sector was largely confined to traditional industries such as handloom, handicrafts, and agro-based industries. However, over time, there has been diversification into newer areas like food processing, bamboo processing and small-scale manufacturing. This growth has been supported by various state and central government initiatives aimed at promoting entrepreneurship and providing financial assistance to MSMEs.

In recent years, the growth of the MSME sector in Manipur has seen fluctuations. The increase in number of MSME can be attributed to increased government focus on the Northeast region, including Manipur, as part of broader national strategies like the Northeast Industrial Development Scheme (NEIDS) and the Prime Minister's Employment Generation Programme (PMEGP). These schemes have provided substantial financial incentives and infrastructural support, leading to the establishment of new MSMEs and the expansion of existing ones while the decrease in the growth rate in recent years can be attributed to Covid and unrest in the state. One of the critical indicators to assess the successful development of MSME Sector in an economy is the data on opening of new MSMEs; it depicts the conducive environment for opening and growth of such units in an economy as well as show the high morale of entrepreneurs in the economy.<sup>8</sup>

---

<sup>8</sup> Ministry of Micro, Small & Medium Enterprises, Government of India- Reports and data on MSME contributions at the national and state levels

Table 6: Year wise data on MSME units set up in Manipur.

Districts	Year wise data on MSME units set up					
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Imphal West	393	648	945	1190	1279	811
Imphal East	337	592	758	1904	1067	657
Bishnupur	83	107	164	226	236	165
Thoubal	163	329	485	651	532	220
Kakching	14	52	56	69	48	53
Jiribam	0	1	2	3	5	6
<b>Total</b>	<b>990</b>	<b>1729</b>	<b>2410</b>	<b>4043</b>	<b>3167</b>	<b>1912</b>

Note: Data for 6 of the 16 districts in Manipur was made available.

Data received for the above districts of Manipur show there are 1912 MSMEs set up in the year 2021-22. The number of MSMEs registered shows an increasing trend during the period 2016-17 to 2019-20 with an average annual growth rate of 60%. However, from the year 2020-21 to 2021-22 shows a declining trend with an average declining rate of 30%. The year 2019-20 witnessed the highest number of MSMEs i.e. 4043 units but the no. of MSME have been declining as per the data. This is due to the COVID as the decline is prominent during the COVID outbreak and therefore RAMP becomes important for the recovery and development of the sector in Manipur.

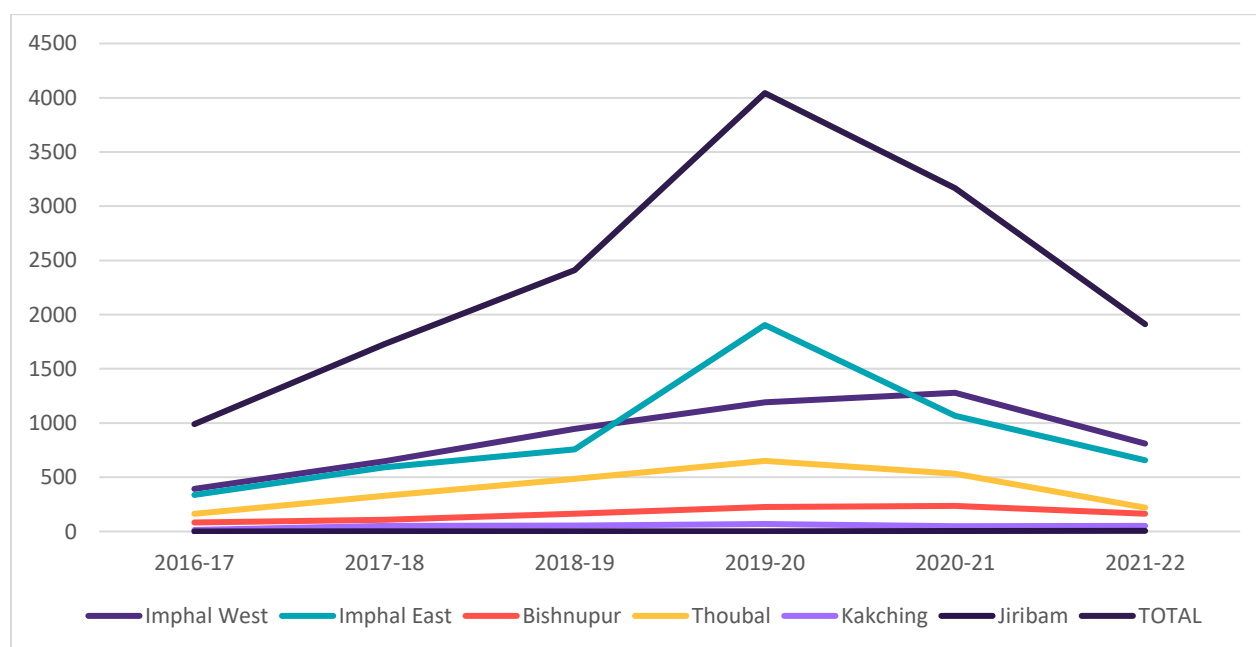


Figure 26: MSME Growth in 6 districts of Manipur

This graph shows consistent growth in number of MSMEs units in 2016-17 to 2019-20 and gradually decline in 2020-21 and 2021-22.

## 4.2. Distribution of MSMEs in Manipur

As per the 73<sup>rd</sup> NSS data, Manipur hosts over 1.8 lakh MSMEs. These enterprises play a significant role in providing employment, fostering entrepreneurship and contributing to the state's GDP.

Following is the distribution of MSMEs in Manipur, based on the 73<sup>rd</sup> round of the National Sample Survey (NSS) and the UDYAM registration data, comparing it with the national scenario to understand the relative positioning of Manipur's MSME sector.<sup>9</sup>

Table 7: Distribution of MSMEs in Manipur: 73<sup>rd</sup> NSS Round Data

Comparison of Estimated number of enterprises by sector in Manipur and India as per NSSO Report			
Sector	Manipur	India	Percentage
Manufacture	64,059	1,96,64,875	0.003
Trade	69,692	2,30,35,862	0.003
Other Services	46,380	2,06,87,857	0.002
<b>Total</b>	<b>1,80,131</b>	<b>6,33,88,594</b>	<b>0.009</b>

- ✓ **Manufacturing:** As per the NSS data, there are 64,059 MSMEs in this sector in Manipur which is 0.003% of that of India.
- ✓ **Trade:** The trade sector, with a similar 0.003% representation, shows that trading activities in Manipur are on par with manufacturing in terms of their share of the national total.
- ✓ **Other Services:** The other services sector has the smallest percentage (0.002%) of the national total, which may indicate a less developed or less diversified services sector compared to the national average.

Manipur's enterprise sector, though present across manufacturing, trade, and services, represents only a very small fraction of the national totals in each sector. This highlights the need for targeted interventions to boost enterprise growth in Manipur, possibly through policy support, incentives, and infrastructure development tailored to the unique needs of the state's economy.

The sector is predominantly labor-intensive, providing employment to around 2,92,000 people, mainly in rural areas. Nationally, MSMEs employ around 110 million people, highlighting the sector's role as the second-largest employer in the country after agriculture.

**Udyam Registered MSMEs:** The state has more than 73,000 registered MSMEs, with a significant concentration in rural and semi-urban areas. These enterprises include micro-units, which dominate the sector, followed by small and medium units.<sup>10</sup>

<sup>9</sup> Government of India- 73<sup>rd</sup> National Sample Survey Round Reports, Ministry of MSMEs

<sup>10</sup> Government of India- UDYAM Registration Portal Data



Table 8: District wise Udyam Registered MSMEs

S. N.	District Name	Total Udyam	Micro	Small	Medium
1	Imphal West	20,901	20,551	326	24
2	Imphal East	18,846	18,700	140	6
3	Thoubal	9,744	9,692	50	2
4	Bishnupur	7,279	7,241	37	1
5	Kakching	3,669	3,653	15	1
6	Churachandpur	3,326	3,302	24	0
7	Senapati	3,246	3,230	16	0
8	Ukhrul	1,577	1,565	12	0
9	Kangpokpi	1,531	1,527	4	0
10	Chandel	1,287	1,272	13	2
11	Tengnoupal	905	905	0	0
12	Tamenglong	738	732	4	2
13	Kamjong	335	335	0	0
14	Jiribam	297	296	1	0
15	Noney	270	268	2	0
16	Pherzawl	40	40	0	0
	Total	73,991	73,309	644	38

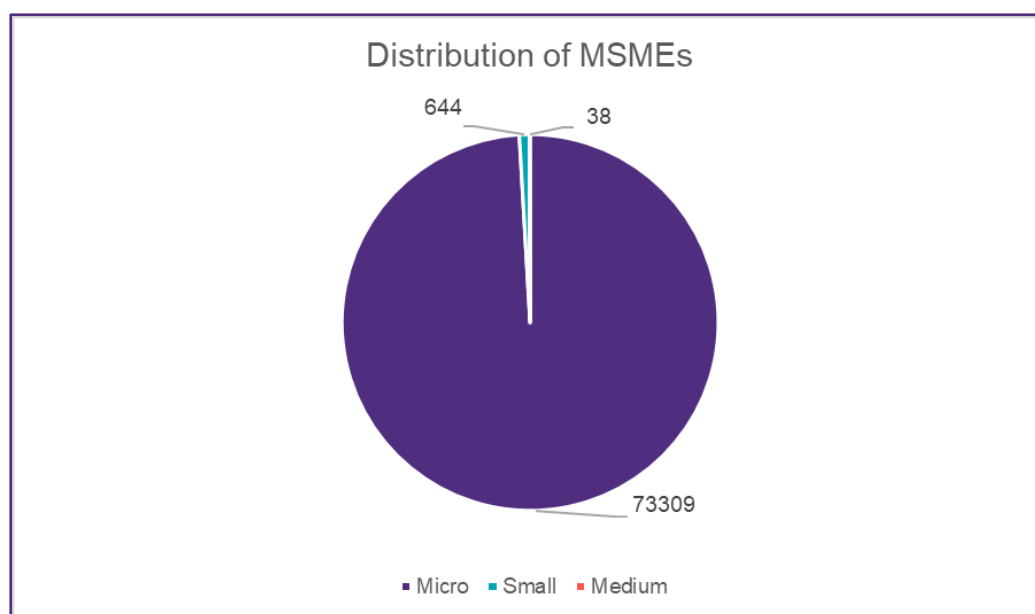


Figure 27: Distribution of MSMEs in Manipur.

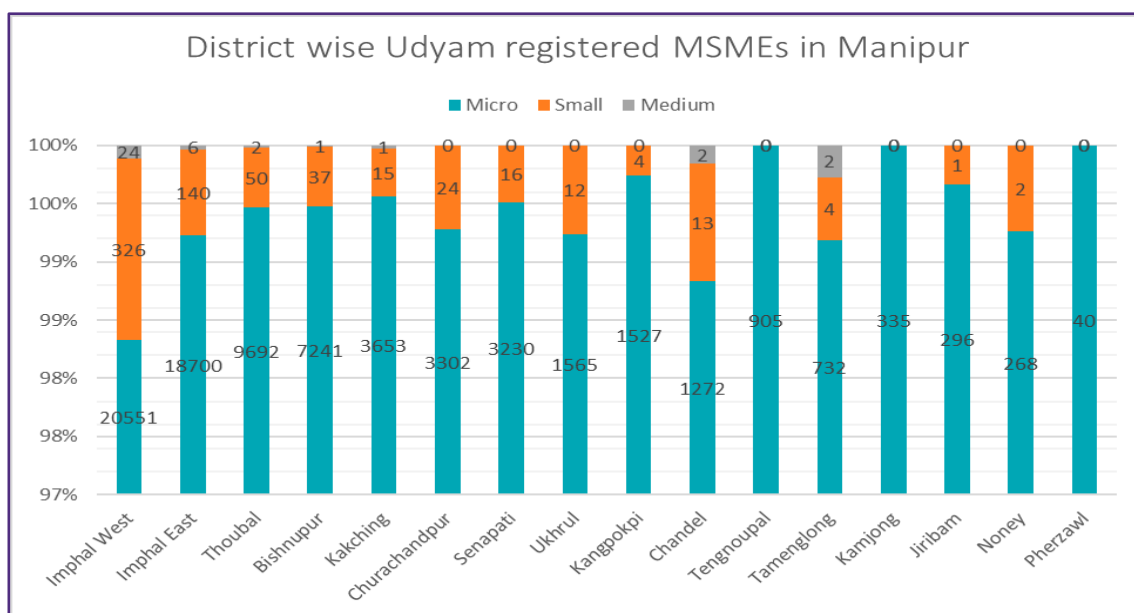


Figure 28: Graphical representation of district wise Micro, Small & Medium enterprises in Manipur.

**Unregistered MSMEs:** Apart from the Udyam registered units, there is a substantial number of unregistered MSMEs operating informally. These unregistered units, often based on traditional industries like handloom, handicrafts and agriculture, are essential for local economies but are challenging to quantify accurately. RAMP can play an active role in this regard.

#### 4.2.1. Types of Clusters in Manipur<sup>11</sup>



**Handloom and Handicrafts:** Manipur is known for its vibrant handloom and handicrafts sector. The majority of these MSMEs are micro-enterprises, often family-run, producing textiles, bamboo products, pottery and jewelry. The state's artisans are globally recognized for their craftsmanship, particularly in handwoven textiles.

Table 9: Handloom & Textile Sector Cluster in Manipur

S. N.	Cluster Name	Product Category	District	No. of Artisans
1	Handicrafts Handloom and Embroidery Cluster	Textile	Imphal West	502
2	Impa Handloom & Handicraft Cluster	Textile	Tamenglong	345
3	Traditional Embroidery Cluster	Textile	Thoubal	450
4	Wino Bazaar Weaving Cluster	Textile	Ukhrul	600
5	Woven Textile and Garment Manufacturing Cluster	Textile	Imphal East	500

<sup>11</sup> [https://sfurti.msme.gov.in/SFURTI/Reports/DPR\\_Functional\\_Upto.aspx](https://sfurti.msme.gov.in/SFURTI/Reports/DPR_Functional_Upto.aspx)

Table 10: Handicraft Sector Cluster in Manipur

S. N.	Cluster Name	Product Category	District	No. of Artisans
1	Kauna Processing Cluster	Handicraft	Imphal East	200
2	Ningomthong Reed Cluster	Handicraft	Imphal East	316
3	Wood Based Furniture Cluster	Handicraft	Imphal East	250
4	Wood Carving and Carpentry Cluster	Handicraft	Imphal East	500
5	Imphal Handicraft Cluster	Handicraft	Imphal East & West	500
6	Wangkhei Handloom Cluster	Handicraft	Imphal East	350
7	Thoubal Handicraft Cluster	Handicraft	Thoubal	300

**Agriculture and Allied Activities:** A large portion of Manipur's MSMEs are engaged in agriculture and



allied industries, such as horticulture, floriculture and organic farming. Agri-based MSMEs are vital in creating entrepreneurship opportunities, especially for women and youth, reducing rural poverty, and boosting rural incomes. These enterprises innovate and diversify to meet market demands, adopting new technologies to improve efficiency and competitiveness. They add value to agricultural products, promote exports, and are pioneers in eco-friendly practices, contributing to biodiversity preservation and the agricultural sector's growth in the regional and global markets. These units are typically small in scale but are vital for the state's agrarian economy.

Table 11: Agri Sector Cluster in Manipur

S. N.	Cluster Name	Product Category	District	No. of Artisans
1	Churachandpur Agro Cluster	Agro	Churachandpur	281
2	Churachandpur Aromatic Cluster	Agro	Churachandpur	860
3	Food and Spice Processing Cluster	Agro	Kakching	529
4	Indigenous Farmers Organic Spice Cluster	Agro	Churachandpur	552
5	Kangmong Agro Cluster	Agro	Imphal West	220
6	Kangpokpi Pineapple Processing Cluster	Agro	Kangpokpi	700
7	Lamka Spices and Oleoresin Cluster	Agro	Churachandpur	870
8	Mao Bee Keeping Cluster	Agro	Senapati	300
9	Medicinal Herbs Extraction Unit with Associated Production Cluster	Agro	Ukhrul	1500
10	Pineapple Processing and Value Addition Cluster Manipur	Agro	Imphal East	500
11	Tengnoupal Ginger Processing Cluster	Agro	Tengnoupal	646
12	Ukhrul Lemon and Banana Processing Cluster	Agro	Ukhrul	769

**Food and Meat Processing:** The food processing sector is growing in Manipur, supported by the state's rich agricultural output. MSMEs in this sector focus on processing fruits, vegetables, spices and other agricultural products into value-added goods. These units range from small-scale enterprises to medium-sized operations. There is the growing consumption of meat and meat products in the State as well as the neighboring states. Value additions for processing meat in industrial units are encouraged.



Table 12: Food Processing Clusters in Manipur

S. N.	Cluster Name	Product Category	District	No. of Artisans
1	Imphal Food Processing Cluster	Food Processing	Imphal West	200
2	Ukhrul Pineapple processing Cluster	Food Processing	Ukhrul	150
3	Churachandpur Bamboo processing Cluster	Food Processing	Churachandpur	100
4	Tamenglong Orange Processing Cluster	Food Processing	Tamenglong	120
5	Thoubal Rice Processing Cluster	Food Processing	Thoubal	180

**Bamboo Processing:** Bamboo processing is another significant MSME sector in Manipur, a predominantly bamboo growing State with 17 different varieties given the state's abundant bamboo resources. Enterprises in this sector produce a variety of products, including furniture, mats, baskets and construction materials. Bamboo Park for industrial production of building materials with bamboo has good prospects.



Table 13: Bamboo Sector Cluster in Manipur

S. N.	Cluster Name	Product Category	District	No. of Artisans
1	Cane & Bamboo Cluster Manipur	Bamboo	Chandel	500
2	Cane & Bamboo Furniture & Utility Product Cluster	Bamboo	Tamenglong	372
3	Cane and Bamboo Furniture Making and Cane Processing Cluster	Bamboo	Imphal East	250
4	Imphal East Bamboo Cluster	Bamboo	Imphal East	200
5	Imphal West Bamboo Cluster	Bamboo	Thoubal	170
6	Bishnupur Bamboo Cluster	Bamboo	Bishnupur	100
7	Churachandpur Bamboo Cluster	Bamboo	Churachandpur	130
8	Senapati Bamboo Cluster	Bamboo	Senapati	100

**Sericulture:** Sericulture is a traditional industry in Manipur, with many MSMEs involved in silk production.



These units are typically small, family-owned businesses contributing to the state's silk output, particularly in mulberry and eri silk. Manipur produces about 60 metric tonnes of raw silk annually and is renowned for its organic, eco-friendly silk products, which are increasingly popular domestically and internationally. This focus on sustainable practices boosts farmers' incomes and promotes environmental conservation.

Table 14: Sericulture clusters in Manipur

S. N.	Cluster Name	Product Category	District	No. of Artisans
1	Imphal valley sericulture cluster	Sericulture	Imphal East	500
2	Ukhrul sericulture cluster	Sericulture	Ukhrul	300
3	Churachandpur sericulture cluster	Sericulture	Churachandpur	250
4	Bihnupur sericulture cluster	Sericulture	Bishnupur	400
5	Thoubal sericulture cluster	Sericulture	Thoubal	350
6	Senapati, sericulture cluster	Sericulture	Senapati	200
7	Imphal valley sericulture cluster	Sericulture	Imphal East	500

#### 4.2.2. Category wise distribution of MSMEs in Manipur

Table 15: Category wise percentage of MSME Units in Manipur

Category	Percentage breakdown of number of MSME
Micro Industry	99.08
Small Industry	0.87
Medium Industry	0.05

- Micro Enterprises:** The majority of MSMEs in Manipur are micro-enterprises, employing fewer than 10 people. These businesses are often informal and family-run, operating in rural and semi-urban areas. They constitute the backbone of the state's MSME sector. The data indicates that Micro Industries dominate the MSME sector, accounting for 99.08% of the total enterprises. This suggests a significant concentration of enterprises at the micro-level, where operations are typically small-scale and resource constrained. In the 73rd round Of the National Sample Survey (NSS), in Manipur, among 172987 owners of Micro Enterprise, males own 86383, and females own 86604 micro-enterprises. In these MSMEs, handicrafts hold a special significance in the economic development of Manipur with their beauty and cultural value. Some popular items contributed by Manipuri women weavers include the Phanek, Rani Phee (a fancy silk shawl), Innaphee (another kind of shawl), Wangkhei Phee (a cotton shawl), Moirangphee, Saphee Lanphee (a unique shawl given to victorious warriors by the King), and Khudei (a type of dhoti), among others. Even in today's era of widespread mechanization in the textile industry worldwide, weaving remains a responsive cottage industry in Manipur. Its techniques are

passed down through generations, creating unique and distinctive products.

- **Small Enterprises:** Small enterprises in Manipur typically employ between 10 to 50 people. These units are more formalized and are involved in sectors like food processing, bamboo processing and small-scale manufacturing. Small Industries represent 0.87% of the MSME sector. This relatively low percentage highlights the limited number of enterprises that have transitioned from micro to small-scale operations, suggesting possible barriers to scaling up.

Manipur Pineapple Processing Company is one of such small enterprise that specializes in processing and packaging pineapples grown in the state. The company has gained recognition for producing high-quality canned and processed pineapple products, contributing to the state's agro-processing industry. Manipur has potential for commercial plantation of a variety of horticulture crops, such as figs, olive, and mandarin.

- **Medium Enterprises:** Medium enterprises are fewer in number but are crucial for industrial development in Manipur. These businesses employ between 50 to 250 people and are often involved in manufacturing and more capital-intensive industries. Medium Industries constitute only 0.05% of the MSMEs in the state. The minimal presence of medium-sized enterprises indicates that very few businesses have achieved this level of growth, which may reflect structural challenges or a lack of adequate support mechanisms for scaling operations.

### 4.2.3. Geographical Spread of MSMEs

Table 16: Geographical spread of MSMEs in Manipur

Area	Total No. of MSME	Percentage breakdown
Valley districts	60,736	82.09
Border and Hill districts	13,255	17.91
Total	73,991	100.00

- **Valley Districts:** The majority of MSMEs are concentrated in the valley districts of Manipur, particularly around Imphal. The valley regions, with better infrastructure and access to markets, host a significant number of small and medium enterprises, particularly in the manufacturing and service sectors. The Valley region dominates the MSME landscape, accounting for 82.09% of the total number of MSMEs. This suggests that the Valley region is a hub for entrepreneurial activity, with a high concentration of small businesses.
- **Border and Hill Districts:** The hill and border districts of Manipur, although less developed, are home to many micro-enterprises. These are primarily involved in agriculture, handloom and handicrafts. The rugged terrain and limited infrastructure in these areas pose challenges to the growth of MSMEs. The Hills and border region accounts for 17.91% of the total number of MSMEs, indicating a moderate level

of entrepreneurial activity. This region may have opportunities for growth, particularly in sectors such as tourism, agriculture, and handicrafts. There is a need to foster regional development by promoting entrepreneurship, infrastructure development, and market access in the hills and border region.

### 4.3. Gender Distribution in MSME Sector of Manipur

As per the Udyam Registration Portal (URP) of the Ministry of MSME, women owned MSMEs in India constitute 20.5% of the total number of MSMEs registered on the Portal since its inception in 1st July 2020. These women-owned MSMEs' contribution to the employment generated by the total Udyam registered units is 18.73%, involving 11.15% of the total investment. The contribution of the women owned MSMEs to the total turnover of Udyam registered MSMEs is 10.22%. As per the data on Udyam Assist Platform (UAP) which registers Informal Micro Enterprises (IMEs), the contribution of women-owned IMEs to the total number IMEs (since inception of Udyam Assist portal on 11.01.2023) is 70.49%, and their contribution to employment is 70.84% for the country.

Gender-wise ownership of the MSMEs in Manipur in comparison with the other Northeastern States is provided in the table below:

Table 17: Gender wise ownership of MSMEs in North-East<sup>12</sup>

Sl. No	State	Male	Female	Total	Male %	Female %
1	Manipur	86383	86604	172987	49.936	50.06
2	Assam	1128411	66665	1195076	94.422	5.58
3	Meghalaya	72191	39462	111653	64.657	35.34
4	Tripura	179169	28042	207212	86.467	13.53
5	Nagaland	65778	20865	86643	75.918	24.08
6	Mizoram	20439	13698	34137	59.873	40.13
7	Arunachal Pradesh	16153	6274	22427	72.025	27.98

The data reveals a skewed sex ratio in 7 North Eastern states, with males (71.4%) outnumbering females (28.6%) in ownership. Manipur, however, has a balanced ratio and is an example state in women participation (49.94% males, 50.06% females). Manipur ranks 21<sup>st</sup> among the 36 states and union territories in India in terms of the number of women owned MSMEs.

The balanced sex ratio in Manipur may be attributed to various factors, including:

<sup>12</sup> Annual report, 2023-24, Government of India, Ministry of MoMSME



- ✓ Cultural and social norms that value and respect women.
- ✓ Education and employment opportunities for women.
- ✓ Government initiatives and policies promoting gender equality.

The balanced sex ratio in Manipur has positive implications for the state's social and economic development. It suggests a more equitable distribution of resources and opportunities, which can lead to improved health, education, and economic outcomes for both men and women.

Employment data (in lakhs) for the state of Manipur along with neighboring states is provided below:

*Table 18: Gender wise Employment in MSME Sector in Manipur*

State	Female	Male	Total
Manipur	1.40	1.52	2.92
Mizoram	0.28	0.34	0.62
Nagaland	0.59	1.18	1.77
Meghalaya	0.72	1.19	1.91

The state's performance in terms of employment, investment, and turnover is as follows:

- Employment: Manipur generates 0.61% of the total employment in India.
- Investment: Manipur accounts for 0.57% of the total investment in India.
- Turnover: Manipur contributes 0.19% to the total turnover in India.

#### 4.4. Social Category wise distribution of MSMEs

As per Annual report MSME 2023-24, The socially backward groups owned almost 66.27% of MSME. Bulk of that was owned by OBC (49.72%). The representation of SC and ST owners in MSME sector was low at 12.45% and 4.10% respectively. In rural areas, almost 73.67% of MSME were owned by socially backward groups, of which 51.59% belonged to the OBC. In urban areas, almost 58.68% belonged to the socially backward groups, of which 47.80% belonged to the OBC.<sup>13</sup>

*Table 19: Percentage Distribution of Enterprises Social Category Wise*

Category	SC	ST	OBC	Others	Not known
Micro	12.48	4.11	49.83	32.79	0.79
Small	5.5	1.65	29.64	62.82	0.39
Medium	0	1.09	23.85	70.8	4.27
Total	12.45	4.1	49.72	32.95	0.79

<sup>13</sup> Annual Report MSME 2023-24

Table 20: Social category of Entrepreneurs in Manipur

District	2021-22			
	Gen	OBC	SC	ST
Imphal West	644	126	18	23
Imphal East	506	117	11	23
Bishnupur	106	33	25	1
Thoubal	137	70	11	2
Kakching	19	20	14	0
Jiribam	5	0	0	1
Total	1,417	366	79	50

It can be observed from the above data<sup>14</sup> on the ownership of MSMEs by social category in 6 of the 16 districts, that the General category consistently dominates the entrepreneurial landscape, especially in Imphal East. OBC representation is significant but secondary, while SC and ST categories have consistently low numbers.

As per the MSME Sustainable (ZED) Certification Scheme Guidelines 2022, There will be an additional subsidy of 10% for the MSMEs owned by SC/ST Entrepreneurs OR MSMEs in NER and additional subsidy of 5% for MSMEs which are also a part of the SFURTI or Micro & Small Enterprises- Cluster Development Programme (MSE-CDP) of the Ministry. Such awareness amongst the beneficiaries of social categories particularly belong to the SC/ST entrepreneurs will be of great benefit through various interventions.

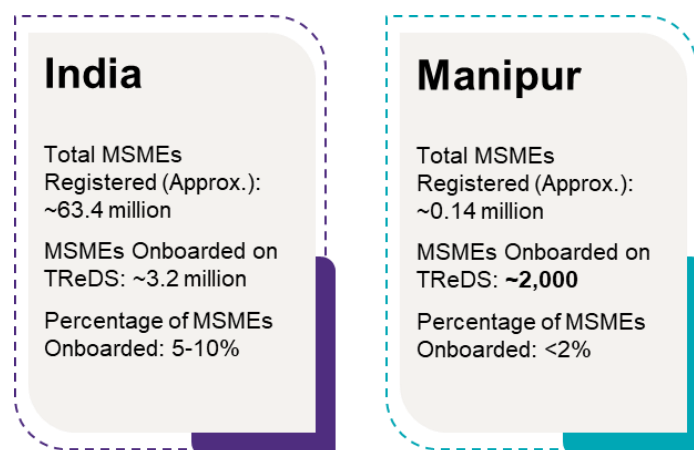
#### 4.5. Percentage of MSMEs as per the 73<sup>rd</sup> Round of National Sample Survey onboarded on TReDS.

The 73<sup>rd</sup> Round of the National Sample Survey (NSS), conducted by the National Sample Survey Office (NSSO), provides insights into the distribution and characteristics of MSMEs across India, including their participation in TReDS.

At the national level, the adoption of TReDS has been relatively low, with many MSMEs either unaware of or unable to access this platform. As of the latest data:

- Percentage of MSMEs Onboarded on TReDS (India): Approximately 5-10% of registered MSMEs.
- Percentage of MSMEs Onboarded on TReDS (Manipur): Less than 2% of registered MSMEs.
- Challenges: The primary challenges include lack of awareness, digital literacy and limited access to technological infrastructure, especially in rural and remote areas.

<sup>14</sup> <https://www.ijaresm.com/growth-and-prospect-of-msmes-sector-in-valley-districts-of-manipur>



The adoption of TReDS among MSMEs in Manipur remains significantly lower than the national average. This disparity highlights the need for focused interventions to raise awareness, enhance digital infrastructure and provide support to local MSMEs in leveraging platforms like TReDS for financial inclusion. Improving the state's digital and financial ecosystem is critical to integrating Manipur's MSMEs into broader national and global supply chains, ensuring their growth and sustainability.<sup>15,16,17</sup>

## 4.6. Macroeconomic Analysis of Manipur

Manipur, located in the northeastern part of India, has a diverse and evolving economy. The state's Gross State Domestic Product (GSDP) for 2023-24 is projected to be ₹45,145 crore<sup>18</sup>, reflecting a growth of 21.9% over the revised estimates for 2022-23. The economy is primarily driven by the tertiary sector, which contributed 64.77% to the state's Gross State Value Added (GSVA) in 2021-22, followed by the primary sector at 26.76%<sup>2</sup>. Manipur's strategic location as India's 'Gateway to the East' through Moreh town facilitates trade with Myanmar and other Southeast Asian countries. The state is also a significant producer of bamboo and has a thriving handloom and handicraft industry, which employs a large number of skilled and semi-skilled artisans.

The state government has initiated several schemes to boost economic growth, including the Manipur Credit Guarantee Scheme to support Micro and Small Enterprises and startups. Despite these efforts, the state's fiscal deficit for 2023-24 is targeted at 6.1% of GSDP. Manipur continues to focus on sustainable development, leveraging its rich cultural and natural resources to attract tourism and investment. The state's efforts to enhance its economic landscape are evident in its steady growth and strategic initiatives aimed at long-term development. Service Sector was the major contributor to GSDP during the period 2018-23 with a fluctuating trend. Agriculture was the second largest contributor and has also shown a

<sup>15</sup> National Sample Survey Office (NSSO)

<sup>16</sup> Ministry of Micro, Small and Medium Enterprises, Government of India

<sup>17</sup> Reserve Bank of India (RBI) Reports on TReDS

<sup>18</sup> [Manipur Presentation and Economic Growth Report | IBEF](#)

fluctuating trend in contribution during the period and there was a decrease in the Industry Sector in 2022-23.<sup>19</sup> Interestingly, percentage of female workers engaged in industries is quite higher than the national average.<sup>20</sup>



Figure 29: GVA Growth in Manipur<sup>21</sup>

## 4.7. State Industrial and MSME Policies.

Manipur's MSME policies are designed to foster the development of Micro, Small, and Medium Enterprises, which are crucial for the state's economic growth and employment generation. There are many policies under the purview of the Govt. of Manipur and also under the Govt of India which have their distinctive values and importance, and due considerations have been made by the Government to provide for the required synergies of interrelated aspects of these policies:

### 4.7.1. Industrial and Investment Promotion Policy of Manipur, 2022:

The Government of Manipur has identified the development of MSMEs as a catalyst for job creation and poverty mitigation. There is a significant thrust on encouraging startups and setting up incubation centers to provide a conducive eco-system for MSMEs in Manipur. "The Industrial and Investment Promotion Policy of Manipur, 2022" have been formulated with the aim of addressing the unique challenges faced by the sector and promoting sustainable growth. Further, the aforesaid 'Policy of 2022' has identified the following sectors as thrust sectors in view of their social and economic significance.

<sup>19</sup> [Chapter-I-Overview-066baf5bb752e87.65794022.pdf \(cag.gov.in\)](#)

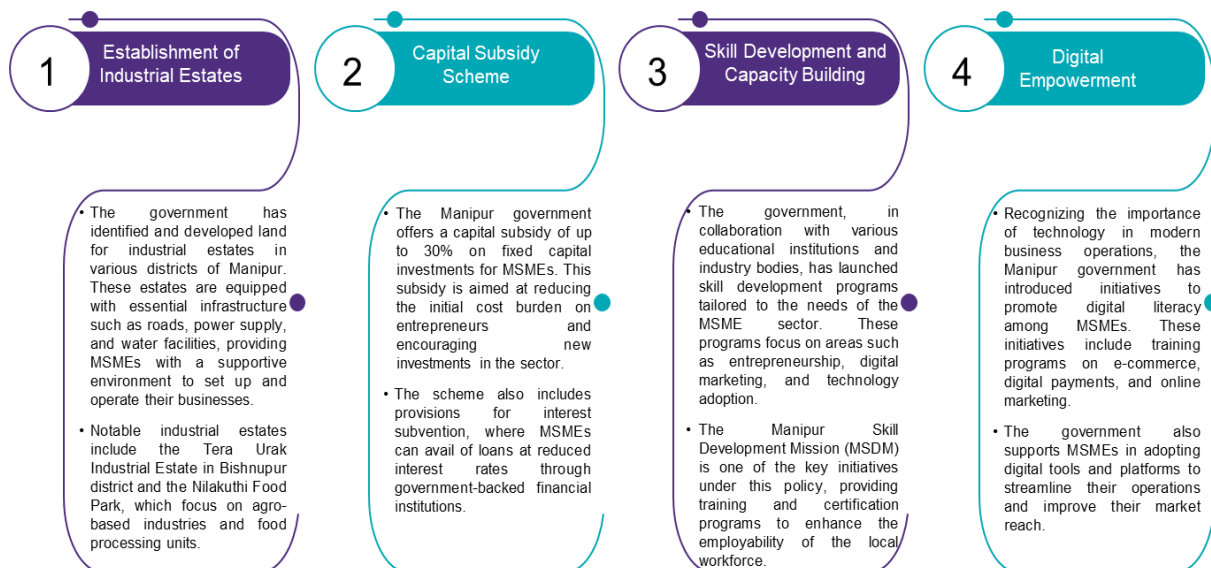
<sup>20</sup> Periodic Labour Force Survey 2022-23, Ministry of Statistics & Programme Implementation, GOI

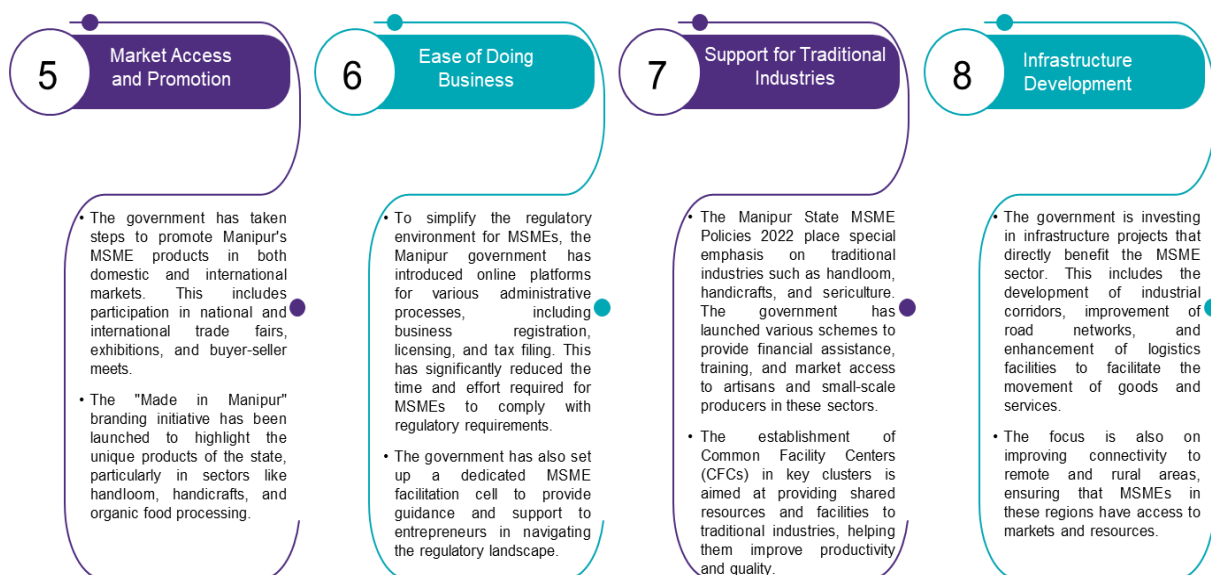
<sup>21</sup> Niti Aayog GVA dashboard

They are:

- ✓ Food Processing Industries, Cold Chain and Cold storage
- ✓ Bamboo Industries
- ✓ Packaging Industries
- ✓ Honey and Bee keeping
- ✓ Floriculture and Minor Forest Products
- ✓ Pharmaceuticals and Medical devices
- ✓ Textiles
- ✓ Handicrafts and Pottery
- ✓ Green and Renewable Energy
- ✓ Aromatic and Medicinal Plants
- ✓ Waste Recycler, Waste based Industries and compostable Plastic Industries
- ✓ Processing and Manufacturing of Non-Timber Forest products (NTFPs)
- ✓ Rubber/Wood based Industries.

### Overview of the Policy:





#### 4.7.2. Manipur IT Policy, 2022:

The Government of Manipur has introduced the Manipur State IT Policy 2022 for digitization of Government, individuals and business and IT/ITES/ESDM sectors. The tenure of this Policy is five years after which it will be modified in accordance with the emergence of demands, opportunities and challenges that are now latent in the tectonic interactions of the present.

##### Overview of the Policy:

The policy focusses on two major areas, improvement of IT infrastructure and ecosystem and improving standards of living. The objectives of the Manipur IT Policy 2022 are to transform the state into a hub of IT excellence by enhancing infrastructure and the ecosystem, improving standards of living, and using Information Technology as an enabler for economic opportunity and social inclusion. The policy aims to create a sustainable and innovative society of excellence in ICT, improve governance through digital empowerment, and promote emerging technology solutions. It includes initiatives such as developing a state-wide data warehouse, setting up private data centers, creating citizen-centric mobile applications, integrating e-services with mobile governance, and establishing a robust cybersecurity framework. Additionally, the policy focuses on positioning Manipur as a business hub, recognizing outstanding contributions, and leveraging social media for citizen engagement and feedback.

The Manipur IT Policy 2022 offers a range of incentives to attract private investment in the IT sector. These include employee subsidies, particularly for start-ups, SC/ST, and women entrepreneurs, as well as training subsidies for locally placed employees. The policy also provides marketing support, reimbursing funds spent on marketing efforts. Quality certification costs are reimbursed for start-ups and specific groups. Additionally, the policy covers patent filing costs, encouraging companies with R&D units in

Manipur to file patents, copyrights, and trademarks. Special incentives are available for companies setting up incubators or accelerators in the state. The policy also emphasizes skill development, offering training programs, especially in the BPO sector, to equip Manipur youth for job opportunities. These measures aim to create a supportive environment for IT businesses and foster entrepreneurship in Manipur.

#### 4.7.3. The Manipur Textile Policy 2020

It is a comprehensive framework aimed at revitalizing and promoting the textile sector in the state. This policy is designed to harness the rich cultural heritage and traditional skills of Manipur's artisans while integrating modern techniques and innovations to enhance productivity and market reach. The Department has identified the strengths, growth areas and available opportunities and has decided to redefine the goals and objectives, focus on thrust areas and sharpen strategy in tune with the times to meet the State's requirements and generate employment for economic growth.

##### Overview of the Textile Policy

The key focus areas of this policy include the preservation and protection of traditional materials, products, and crafts; technology upgrades; strengthening of backward and forward linkages; design development and product diversification; establishment of a textile financial institution for financial inclusion; boosting exports; marketing support; and integrated human resource development.

The major interventions of this policy include providing grants for the development of clusters, textile parks, and villages; offering credit-linked capital subsidies, interest subsidies, and power subsidies for power looms; GST concessions; incentives for the installation of solar power supply and other energy and water conservation facilities; assistance for technological upgradation, training, and upskilling; support for geographically dispersed units; transport subsidies; promotion and marketing assistance; incentives for standards and compliance; GI registration; free seeds for cotton farmers; home delivery of yarn; and support for innovation and R&D.

#### 4.7.4. Manipur Tourism Policy 2022

The State Government approved the Manipur Tourism Policy, 2022 which aims "to create an enabling policy framework and strategic plan in partnership with various department and industry stakeholders to improve framework conditions for tourism in the State, support tourism industries, strengthen tourism support functions and develop allied tourism sub-sectors". The Policy seeks to harness the tourism potential of Manipur and to attract tourists and investments in the development of hotels, restaurants, transport, communication, heritage sites, homestays, and ancillary trades/activities. Revenue earned from Tourism Policy is expected to account for 5 percent of the Gross Domestic Product of the State by 2030.



## Overview of the Tourism Policy

To enhance Manipur's reputation as a safe and friendly tourist destination, the state aims to boost its economy by increasing tourist visitation, stay, and spending. This initiative will create jobs and entrepreneurial opportunities in the tourism sector, ensuring a skilled workforce. Leveraging the unique historical significance of WWII, Manipur will aggressively promote WWII heritage sites and remembrance tourism. Additionally, the state will vigorously promote Polo tourism and work to preserve and enhance its cultural and natural resources. Ensuring sustainable, responsible, and inclusive tourism development is a priority. Manipur will market itself as a newly emerging global brand, targeting both domestic and international markets, including the UK, US, France, Germany, Australia, West Bengal, MP, Rajasthan, Gujarat, Bengaluru, Delhi, and Haryana. The state also plans to tap into new and emerging markets such as Russia, Southeast Asia, UAE, and the Middle East, while continuing to engage existing domestic markets. Finally, Manipur aims to position itself as a prime destination for corporate events and MICE (Meetings, Incentives, Conferences, and Exhibitions).

### 4.7.5. Additional Policies and Schemes supporting the Industries in Manipur

**A. Manipur Mineral Policy, 2021:** Manipur is endowed with small deposits of a number of valuable minerals such as ophiolite suite, oceanic pelagic sediments and mélanges in the State. The State Government has formulated a New Mineral Policy (NMP) with a focus mission of sustainable and ecofriendly development of mineral-based industries. It identifies infrastructure bottlenecks, investment lacunae and flow of credit needs from banks and exploration of mineral resources and manpower to achieve the industrial growth. With the objective of the strengthening organizational set up, streamlining of mineral administrative machineries, augmentation and intensification of mineral exploration, commencement of mining activities and participation in general water exploration and geo-physical investigations, it is proposed to provide sufficient fund during the Ninth Five Year Plan. To achieve the objectives phasing programme for exploration and investigation of minerals, collaborative efforts for strengthening of the Geology and Mining Division is initiated by creating Mining section.

**B. Manipur Public Procurement Policy of 2021:** The Manipur Public Procurement Policy of 2021 promotes local manufacturing by prioritizing goods and services produced in the state. It offers purchase preferences to local suppliers, encourages joint ventures, and emphasizes local employment and training, aiming to boost the local economy and create sustainable development.

**C. The Manipur Integrated Logistics Policy 2022:** It aims to enhance the state's logistics infrastructure and streamline operations. It focusses on creating and upgrading logistics facilities, including warehouses, cold storage and transport hubs with use of advanced technologies for better tracking, management and efficiency in logistics.

- D. ASPIRE scheme:** Under the 'A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship' (ASPIRE) Scheme of the Ministry of Small & Medium Enterprises, Government of India, nine Livelihood Business Incubators were established in nine districts of Manipur with the objective of lending support to entrepreneurs and promote start-ups for innovation and entrepreneurship in rural, agriculture-based industries and products from forest, horticulture, fisheries and animal husbandry. Altogether, 962 people have been given short-term training in different trades till date.
- E. Manipur Start-up Scheme (MSUS):** The Government of Manipur initiated Start up Scheme to make Manipur, one of the top start-up destinations in the Northeast by providing the most enabling ecosystems to support and nurture start-up entrepreneurship in the State. The Scheme is aimed to strengthen the start-up culture in the State by fostering greater social acceptance and recognition of promising start-ups, through strategic investment, policy interventions and such other programmes. The Start-up Scheme will create an enabling environment and supporting eco-system that facilitates start-ups with financial support from the State Government. There are 5,000 startups have been registered and 20+ women led start up received incentives over the years under this scheme. As per the latest State Budget 2023-24, support has been provided to 5,800 additional start-ups. The Central Government and DPIIT in its States' Startups Ranking 2021 had recognized Manipur as an "Aspiring Leader" in developing a strong Start Up Ecosystem in the State.
- F. Manipur Credit Guarantee Scheme (MCGS):** The scheme is operational from January 2023. This scheme will increase the guaranteed coverage of loans given to Micro and Small Enterprises (MSEs) and Start Ups. A corpus fund of INR 10 crores will be provided initially by the State Government. With this corpus, CGTMSE targets to create a portfolio size of INR 700 crores to provide support to about 14,000 MSEs and Startups. 28,000 additional employments are targeted for generation under this scheme. Loans are provided at different percentage guarantees for loans amounts up to INR 2 crore and for Loan amount between INR 2 crore and INR 5 crore, loan will be provided by the CGTMSE. Also, beneficiaries with good business performance have further opportunity to loan from Banks for up to INR 5 crore under CGTMSE and INR 6.5 lakh under MCGS.
- G. Manipur Organic Mission (MoM):** The Manipur Organic Mission Agency (MOMA) has initiated sustainable Organic Farming Organic scope certificate obtained for all the 7 (seven) crops viz. Ginger, Turmeric, Pineapple, Black aromatic rice, Orange, Kachai lemon and King Chilli. Under the scheme, a total area of 5,000 ha had been covered, involving 230 Farmers Interest Groups (FIGs); out of which 2,000 ha has been allotted for agriculture crop and 3000 ha for horticultural crops.
- H. Mega Food Park under PMKSY:** It is being constructed on a 30 acres land at Nilakuthi. The Manipur Food Industries Corporation Ltd. is the implementing agency. The park is expected to host 49 food processing units for which common facilities will be provided. The food processing industry acts as a vital link between agriculture and industrial segments of the economy. Manipur, being home to different

varieties of fruits, vegetables and other agro products, affords immense opportunities in food processing, including an ample scope for trade. The Manipur Food Industries Corporation Limited has initiated the establishment of Mega Food Park in the State under PMKSY. These mega food parks seek to boost agriculture and horticulture sectors apart from creating job avenues for youths directly or indirectly.

- I. Solar Energy Scheme for Power looms:** It is scheme under Manipur Handloom & Handicrafts Development Corporation (MHHDC) & Manipur State Handloom Weavers Co-operative Society. These government organisations undertake handloom production development and marketing activities in the State. In a bid to improve the handicraft sector, the state's Department of Commerce and Industry has promised to distribute 4,000 solar power looms to the existing clusters in the state.
- J. Centre for Invention, Innovation and Incubation Training (CIIT)** The State Government is setting up a Centre for Invention, Innovation and Incubation Training (CIIT) on a PPP model, with the State Government share being 30 crores, and adequate allocation has been provided for this year in the budget. The centre is envisioned to be the focal point for start-ups and entrepreneurs to invent and innovate.
- K. The Manipur Industrial Single Window Clearance Act 2021:** It aims to streamline the process of obtaining various approvals and clearances required for setting up and operating industries in Manipur. This act establishes a single-window system to facilitate ease of doing business by reducing bureaucratic delays and simplifying procedures. A portal has been developed i.e. <https://eodbmanipur.mn.gov.in> and the following services have been made online through the portal – (i) Issue of Factory Permit, (ii) Issue of Factory License, (iii) Issue of Mining Lease and iv) Issue of Mining Permit.

#### 4.7.6. MSME Development in Manipur

The roots of MSMEs in Manipur can be traced back to the pre-independence era when various cottage industries, handicrafts, and small-scale enterprises thrived in Manipur. Traditional skills and craftsmanship were passed down through generations, creating a rich tapestry of diverse local industries. These small enterprises were the economic backbone of rural hilly areas, contributing to the self-sufficiency of local tribal communities.

Before the MSME Development Act 2006 (MSMEDA, 2006), Micro, Small and Medium enterprises were considered as individual enterprises and there were different rules and regulation for them. These enterprises were lackluster, only limited to rural areas, and were on verge of extinction. In order to promote, to enhance competitiveness, to provide market and to integrate these three tiers of enterprises, MSME Development Act 2006 was enacted. The introduction of State and Central government policies, such as the Manipur State MSME Policy and the Industrial and Investment Promotion Policy, provided much-needed support and incentives for MSMEs to flourish.

Establishment of industrial estates and incubation centers helped in providing the necessary infrastructure and support services to MSME. Various training programs and workshops were conducted to enhance the skills of local entrepreneurs and workers, improving productivity and innovation.

The Government of Manipur is committed to set up industrial estates in 16 (sixteen) districts of Manipur with the financial assistance from the Ministry of Micro, Small & Medium Enterprises (MoMSME), Government of India (GoI) and the Northeastern Council (NEC). The fund matching share of the MSME and NEC with that of the State share is 80:20 and 90:10 respectively. The Takyel Industrial Estate in Imphal West, the Tera Urak Industrial Estate in Bishnupur and the Kuraopokpi Industrial Estate in Kakching are running in full swing. Industrial Estate Chandel, Ukhrol and Churachandpur are under construction. Lands have been acquired for construction of Industrial Estates at Imphal East, Senapati and Tamenglong District.

*Table 21: Industrial Estates of Manipur*

S. N.	Name of Industrial Estate	Number	
		Factory Sheds	Employment
1	Takyel Industrial Estate, Imphal West	53	404
2	Tera Urak Industrial Estate, Bishnupur District	27	138
3	Kuraopokpi Industrial Estate, Kakching District	27	188

Furthermore, MSME-DI Imphal which is an attached/subordinate office of the Ministry of Micro, Small & Medium Enterprises, Government of India has been established. The main objective of the institute is to provide much-needed consultancy services and support to the Micro & Small Enterprises sector.

The institute works closely with the state industries department in the implementation of the industrial infrastructure development project and cluster developments under MSE-CDP Scheme. As part of its regular activity, the institute conducts Entrepreneurship Development Programme, Skill Development Programme, Management development programme with a focus on development and sharpening the entrepreneurial, managerial, and technical skills of the existing or prospective entrepreneurs.

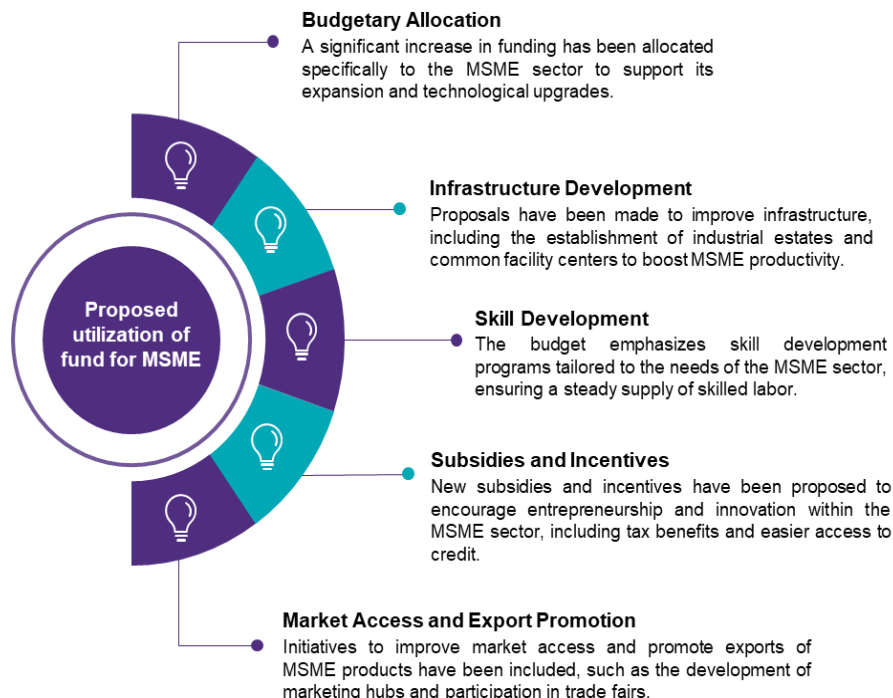
MSMEs in Manipur have evolved from traditional, small-scale operations to dynamic and diverse enterprises contributing significantly to the state's economy and employment over the year.

#### 4.7.7. Financial Support under Manipur Credit Guarantee Scheme

The Manipur government has demonstrated its commitment to fostering the growth of the Micro, Small, and Medium Enterprises (MSME) sector by allocating a substantial portion of its budget towards its development. These initiatives are part of a broader strategy to foster growth and sustainability in

Manipur's MSME sector, which is seen as a critical driver of the state's economy.

As per the State's budget for the financial year 2024-2025, the government has synergized with the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and the Small Industries Development Bank of India (SIDBI) to launch the Manipur Credit Guarantee Scheme (MCGS). This initiative aims to provide financial support to MSMEs and Start-Ups, with a significant allocation of approximately ₹700 crores earmarked specifically for this purpose.



Notably, the MCGS has already yielded positive results, with 2206 MSMEs benefiting from the scheme, receiving a total amount of ₹152.06 crores.<sup>22</sup>

#### 4.7.8. Delivery and Impact of the MSME Policies

The Industrial and Investment Promotion Policy of Manipur, 2022 have been designed with a strong focus on implementation and delivery. The government has established a monitoring and evaluation framework to ensure that the initiatives under this policy are effectively delivered and that the intended benefits reach the MSMEs.

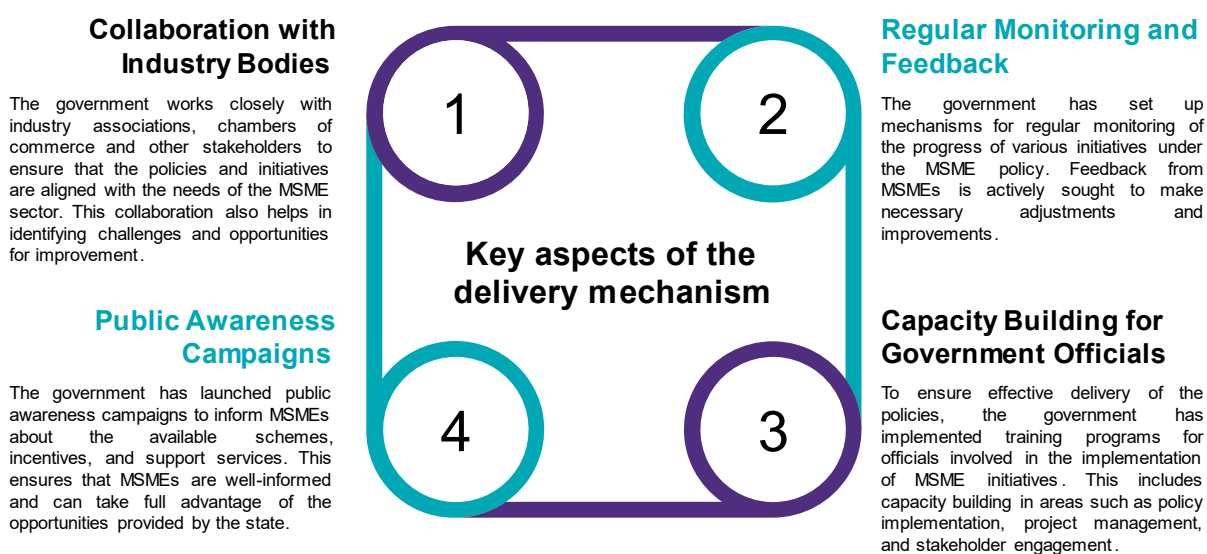
The North-East Industrial Scheme, NEIDS, 2017 had mixed results in achieving its objectives:

- ✓ **Investment and Industrial Units:** By 2023, NEIDS had received 1,211 applications for investments totaling approximately ₹10,117.50 crore. Out of these, 926 industrial units were registered with investments amounting to ₹7,551.12 crore.
- ✓ **Employment Generation:** The scheme aimed to boost employment, but specific data on job creation is limited. However, the registration of new industrial units suggests some progress in this area.

<sup>22</sup> Manipur State Budget 2024-2025

**Challenges:** Despite the initial success, the scheme faced challenges, including a significant funds crunch. For instance, in 2019-20, only ₹1 crore was allocated against the expected ₹3,000 crore, which hampered the scheme's effectiveness.

Overall, while NEIDS made strides in promoting industrialization and attracting investments, financial constraints and other challenges limited its full potential. The Industrial Policy of Manipur has addressed several challenges faced by the previous policy and incorporate those in the new Policy with strong measures that has been exclusively designed to overcome the limitations of the previous policy and foster a more conducive environment for industrial growth in Manipur.



The Industrial and Investment Promotion Policy of Manipur, 2022 represents a comprehensive and forward-looking approach to developing the MSME sector in the state. With a focus on infrastructure development, financial assistance, skill enhancement and market access, the policy framework aims to create a conducive environment for MSMEs to thrive. The government's commitment to supporting traditional industries, promoting digital empowerment and simplifying regulatory processes further underscores its dedication to fostering a vibrant MSME ecosystem.

While challenges such as geographical constraints, limited infrastructure and regulatory hurdles remain, the initiatives outlined in the MSME policy are expected to significantly address these issues. As the policy continues to be implemented and refined, Manipur's MSME sector is poised to play a crucial role in driving the state's economic growth and contributing to the overall development of the region.

#### 4.7.9. Manipur's Performance on Centrally Sponsored Schemes

Manipur's performance in implementing centrally sponsored schemes for MSMEs has shown progress but remains uneven. The state has effectively utilized the PMEGP and MUDRA Yojana to create employment and support small businesses. However, the uptake of schemes like CGTMSE has been limited due to issues in credit access and awareness among MSMEs.

Table 22: Manipur's Performance on Centrally Sponsored Schemes<sup>23,24,25,26</sup>

Scheme Name	Key Indicators	Performance in Manipur	Remarks
<b>Startup India</b>	Number of Registered Startups, Access to Funding and Ease of Doing Business	According to the state's startup ranking in 2021, it has ranked 15 <sup>th</sup> in institutional support, 16 <sup>th</sup> in fostering innovation and entrepreneurship and 33 <sup>rd</sup> in capacity building of enablers. Manipur is lagging in access to market, incubation support, funding support and mentorship support. <sup>27</sup>	Startups face challenges in scaling and market penetration due to limited infrastructure and market size.
<b>Prime Minister's Employment Generation Programme (PMEGP)</b>	Number of Projects Approved, Employment Generated and Funds Disbursed	In 2020-21, 1556 units have been assisted and 12448 people employed	PMEGP is one of the most successful schemes in Manipur's MSME sector, especially in rural areas.
<b>Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)</b>	Number of MSMEs Benefiting, Credit Provided	The Scheme shall be known as the Manipur Credit Guarantee Scheme (MCGS) for Micro and Small Enterprises, and it is implemented in collaboration with CGTMSE and Government of Manipur (GoM).	Awareness programs are needed to boost participation and support local MSMEs in accessing credit.
<b>Pradhan Mantri Mudra Yojana (PMMY)</b>	Loans Disbursed, Number of Beneficiaries	Approximate INR 1,448 has been sanctioned per capita in Manipur in 2021-22. <sup>28</sup>	Micro enterprises have benefited, but the loan size often restricts substantial business growth.
<b>Stand-Up India</b>	Number of Beneficiaries, Loans Provided	163 Accounts have been set up and 32.81 Cr has been sanctioned as on 2020. <sup>29</sup>	More targeted outreach and support needed to increase participation among eligible beneficiaries.
<b>ASPIRE (A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship)</b>	Incubation Centers Established, Startups Supported	9 LBIs (Livelihood Business Incubators) have been set up till 2023. <sup>30</sup>	Need for better promotion and infrastructure development to realize the potential of ASPIRE in Manipur.

<sup>23</sup> Ministry of Micro, Small and Medium Enterprises, Government of India

<sup>24</sup> Startup India Reports

<sup>25</sup> Manipur State Budget Documents

<sup>26</sup> North Eastern Council Reports

<sup>27</sup> [https://www.startupindia.gov.in/srf/portal/reports1/Manipur\\_State\\_Report\\_10-06-2022.pdf](https://www.startupindia.gov.in/srf/portal/reports1/Manipur_State_Report_10-06-2022.pdf)

<sup>28</sup> [Impact Assessment of Pradhan Mantri Mudra Yojana \(PMMY\)](#)

<sup>29</sup> <https://pib.gov.in/PressReleasePage.aspx?PRID=1605028>

<sup>30</sup> <https://sansad.in/getFile/annex/260/AU1234.pdf?source=pqars>



Scheme Name	Key Indicators	Performance in Manipur	Remarks
<b>Digital India Initiative</b>	Digital Adoption, IT and Tech Startups Established	191 direct employment generated as on 2022.	The state requires significant investment in digital infrastructure to boost the IT and startup ecosystem.
<b>North-East BPO Promotion Scheme (NEBPS)</b>	Number of BPOs Established, Employment Generated	Total Allocated Seats Till Date: 3,511 Operational/Tenure completed BPO / ITES Units: 19	The state needs enhanced focus on IT infrastructure to make BPO initiatives viable.
<b>MSME Champions Scheme</b>	Number of MSMEs Supported, Grievances Resolved	Low utilization of this scheme in Manipur.	Requires increased awareness and participation for better outcomes.

The combined efforts of national and state policies have created a conducive environment for the growth of MSMEs in Manipur. However, continuous monitoring, infrastructure development and enhanced coordination are essential to fully harness the benefits of these schemes and improve the state's performance in implementing centrally sponsored programs.

#### 4.7.10. CGTMSE in Manipur

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has been instrumental in providing collateral-free credit to micro and small enterprises (MSEs) in Manipur. This scheme aims to support the growth and development of MSEs by offering credit guarantees to banks and financial institutions, encouraging them to lend to these enterprises without the need for collateral.

##### Key Observations:

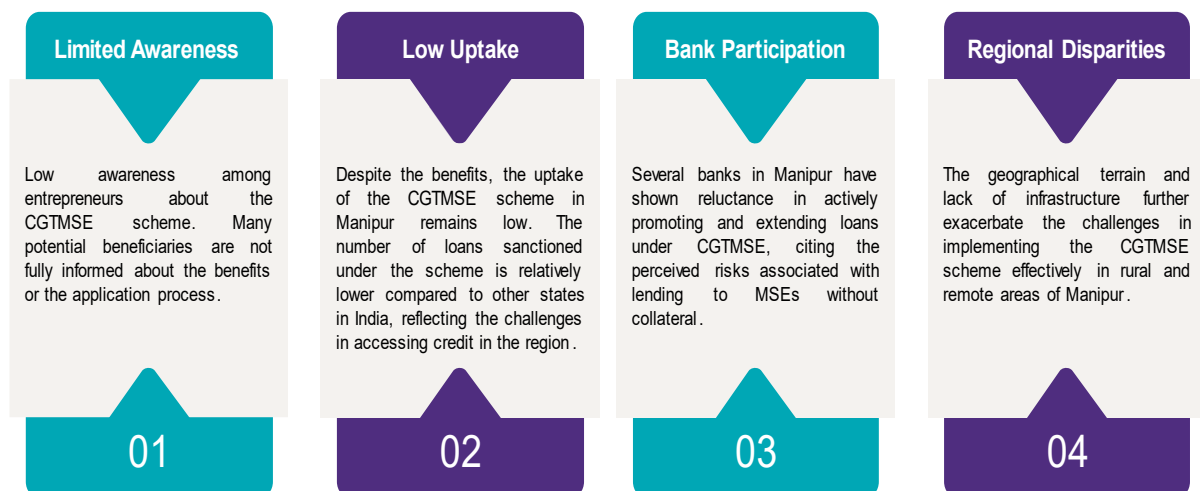


Table 23: CGTMSE Cases related data in terms of India and Manipur

Total No. of cases		Credit Guarantee scheme (INR in Crore)		No. of claims settled		Claims Settled Amount (INR in Crore)	
India	Manipur	India	Manipur	India	Manipur	India	Manipur
435520	1419	30168.58	43.89	36606	325	764.21	4.58

The Credit Guarantee Scheme has had a widespread financial impact across India, with a large number of cases and significant financial support provided. Manipur, while contributing a smaller share, shows active engagement with the scheme, benefiting from the financial assistance and support mechanisms in place. From the above table, the number of claims settled for Manipur is 0.88% of the total claimed settled in India. Additionally, the claim settlement amount for Manipur is 0.59% of the total claim settlement amount in India.

To enhance the impact of CGTMSE in Manipur, it is essential to increase awareness, improve bank participation and address regional disparities. Strengthening outreach programs and providing additional support to MSEs could help bridge the gap in credit accessibility in the state.<sup>31,32</sup>

#### 4.7.11. Micro and Small Enterprises Facilitation Council (MSEFC)- SAMADHAAN Portal

After a cursory look at SAMADHAN cases pending in Manipur, as of date there are only 23 applications filed in the portal with an amount of INR 94.55 Cr. as payable as per the applications filed out of which an amount of INR 94.54 Cr. is still pending to be resolve. One reasoning for the low numbers of applications filed in the SAMADHAN portal can be the lack of awareness among the enterprises to resolve disputes arising out of their business operations.

Despite these provisions, enforcement remains a challenge in the state of Manipur and many MSMEs are either unaware of their rights or reluctant to take legal action due to the fear of losing business relationships. Enhanced awareness and stricter enforcement are essential to mitigate delayed payment issues in Manipur.

<sup>31</sup> Ministry of Micro, Small and Medium Enterprises (MSME), Government of India

<sup>32</sup> Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Reports

Table 24: Status of cases under SAMADHAN Portal<sup>33</sup>

Region	Total Cases Registered	Cases Resolved	Percentage Resolved
India	2,03,833	1,12,722	55.30%
Manipur	23	1	4.34 %

Manipur requires handholding support and awareness regarding SAMADHAN portal as cases registered is quite low compared to the national average.

#### 4.8. Institutional stakeholder for MSMEs development in Manipur

The institutional framework supporting the development of Micro, Small and Medium Enterprises (MSMEs) in Manipur is crucial for fostering entrepreneurship, providing financial assistance and ensuring the sustainable growth of the sector. Several key institutions and agencies are involved in the promotion and support of MSMEs in the state. These entities work in coordination to provide a conducive environment for MSMEs to thrive. Institutional stakeholder in Manipur:

1. **Manipur Industrial Development Corporation Limited (MANIDCO):** MANIDCO is serving as the State Nodal Agency for the implementation of RAMP Programme in Manipur.
2. **Directorate of Trade, Commerce & Industries, Manipur:** The directorate facilitates trade and industrial growth, providing necessary support and resources to enhance economic activities.
3. **Department of Agriculture, Manipur:** Responsible for promoting sustainable agricultural practices, this department ensures that agricultural stakeholders benefit from the initiatives.
4. **Department of Horticulture and Soil Conservation, Manipur:** The department focuses on improving horticultural practices and soil conservation methods, contributing to the overall agricultural productivity.
5. **Directorate of Handlooms and Textiles, Manipur:** Tasked with promoting the handloom and textile sector, the directorate works to enhance the skills and market reach of local artisans.
6. **Directorate of Tourism, Manipur:** The directorate leverages various initiatives to boost tourism, highlighting Manipur's cultural and natural attractions.
7. **Planning Department, Manipur:** The Planning Department oversees the strategic planning and allocation of resources, ensuring that the initiatives taken by the government aligns with the state's development goals.
8. **The Manipur Renewable Energy Development Agency (MANIREDA):** MANIREDA focuses on

<sup>33</sup> [https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC\\_DistrictPendingRpt.aspx](https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_DistrictPendingRpt.aspx)

integrating renewable energy solutions in the State, promoting sustainable energy practices.

9. **District Industries Centre:** These centers provide localized support to industries, facilitating the growth of small and medium enterprises (SMEs).
10. **Manipur Khadi and Village Industries Board:** This board works to promote khadi and village industries, ensuring that traditional crafts and industries benefit from the government initiatives.

These stakeholders will collaboratively work towards the successful implementation of the RAMP project, driving economic growth and sustainable development in Manipur.

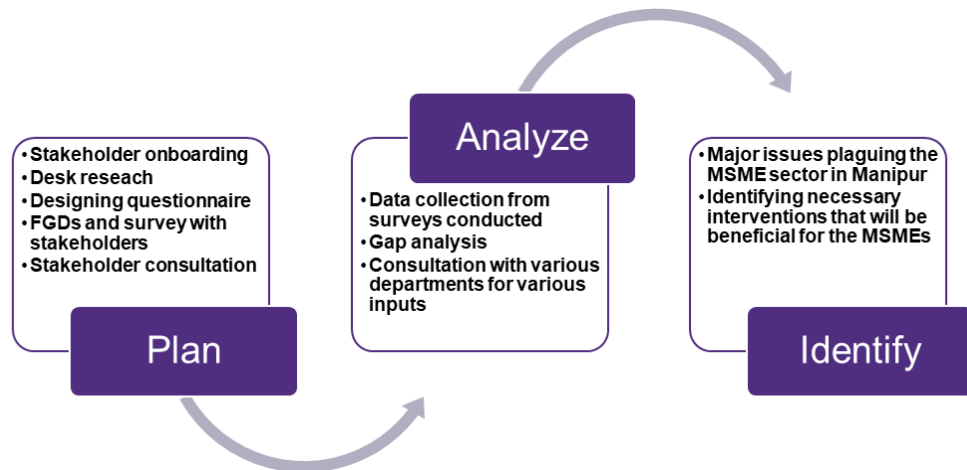
# Chapter 5: Key Challenges and Gaps in the MSME Ecosystem

The MSME sector in Manipur is characterized by a growing recognition of their role in the state's economic development. The sector is vital for generating employment, fostering entrepreneurship, and promoting local crafts, particularly in handlooms and handicrafts as the state has a rich heritage in these sectors. Despite the potential, MSMEs in Manipur face challenges such as inadequate infrastructure, limited access to finance, and competition from larger enterprises. Government initiatives, including the Manipur Credit Guarantee Scheme and various skill development programs, aim to enhance the capabilities of MSMEs and encourage entrepreneurship. Overall, while the MSME sector in Manipur is expanding, strategic support and infrastructure improvements are essential for its sustained growth and contribution to the state's economy.

To prepare an effective roadmap for MSME ecosystem transformation in the state, it is vital to understand the current situation and needs of the MSMEs in the state. The identification of the challenges is the key step towards the transformation of the MSME ecosystem. This was carried out through a mix of desk research covering existing government reports, stakeholder interviews and focus group discussions and MSME surveys. The survey design was primarily guided by the MSME landscape in Manipur. These are the following areas on which the MSME survey was focused:

- ▶ Basic information
- ▶ Access to finance
- ▶ Technology upgradation
- ▶ Certification
- ▶ Raw material procurement
- ▶ Access to market
- ▶ Capacity building and training
- ▶ Digital tools adoption
- ▶ Awareness of government portals and schemes
- ▶ Green practices
- ▶ Packaging

The approach and methodology adopted can be summarized as follows:



#### Methodology for Surveying MSMEs

**No. of Districts in Manipur: 16**

**Sample size: 869 MSMEs**

**Sampling Method: Stratified Random Sampling**

#### Data Collection Methods:



#### Districts with Sample Size:

186 MSMEs Imphal West	168 MSMEs Imphal East	87 MSMEs Thoubal	65 MSMEs Bishnupur	33 MSMEs Kakching	30 MSMEs Churachandpur	30 MSMEs Senapati
30 MSMEs Ukhrul	30 MSMEs Kangpokpi	30 MSMEs Chandel	30 MSMEs Tengnoupal	30 MSMEs Tamenglong		
30 MSMEs Kamjong	30 MSMEs Jiribam	30 MSMEs Noney	30 MSMEs Pherzawl			

#### Stakeholders:

Registered and unregistered MSMEs, DICs, financial institutions, government departments, MSRLM, industry associations, traders, and homestay owners.

Figure 30: Methodology for Surveying MSMEs

We have successfully conducted the survey encompassing a total of 1002 respondents, including MSMEs, DICs, Industry Associations, Financial Institutions, and MSRLMs.

*\*18 online surveys were conducted in Jiribam due to issues with travel and the current unrest.*

Table 25: Surveys completed

S. N.	District Name	Target Size	Micro		Small		Medium		DIC		Others	Surveys Completed
			Target	Completed	Target	Completed	Target	Completed	Target	Completed	Completed	
1	Imphal West	186	120	162	42	44	24	15	1	1	8	230
2	Imphal East	168	120	136	42	43	6	7	1	1	4	191
3	Thoubal	87	70	91	15	2	2	0	1	1	2	96
4	Bishnupur	65	57	70	7	5	1	0	1	1	4	80
5	Kakching	33	30	32	2	2	1	3	1	1	1	39
6	Churachandpur	30	28	31	2	0	0	0	1	1	2	34
7	Senapati	30	28	28	2	5	0	1	1	1	0	35
8	Ukhrul	30	28	46	2	8	0	1	1	1	2	58
9	Kangpokpi	30	30	23	0	4	0	4	1	1	0	32
10	Chandel	30	26	32	2	0	2	0	1	1	2	35
11	Tengnoupal	30	30	30	0	2	0	1	1	0	2	35
12	Tamenglong	30	28	22	0	6	2	7	1	1	0	36
13	Kamjong	30	30	29	0	4	0	0	1	1	2	36
14	Jiribam	30	30	0	0	0	0	0	1	0	0	0
15	Noney	30	30	16	0	7	0	10	1	1	1	35
16	Pherzawl	30	30	30	0	0	0	0	1	0	0	30
Total		869	715	778	116	132	38	49	16	13	30	1,002



## 5.1. Sample Profile and Insights

In the surveyed enterprises, ownership is observed to be predominantly male, with men owning almost 60% of businesses and women owning 40%. Although this gap is not very wide and is better than national trends, women still lag in accessing opportunities and need support in raising awareness and strengthening their businesses. Most MSMEs are owned by individuals from the scheduled tribes (ST) category, followed by those from the general category.

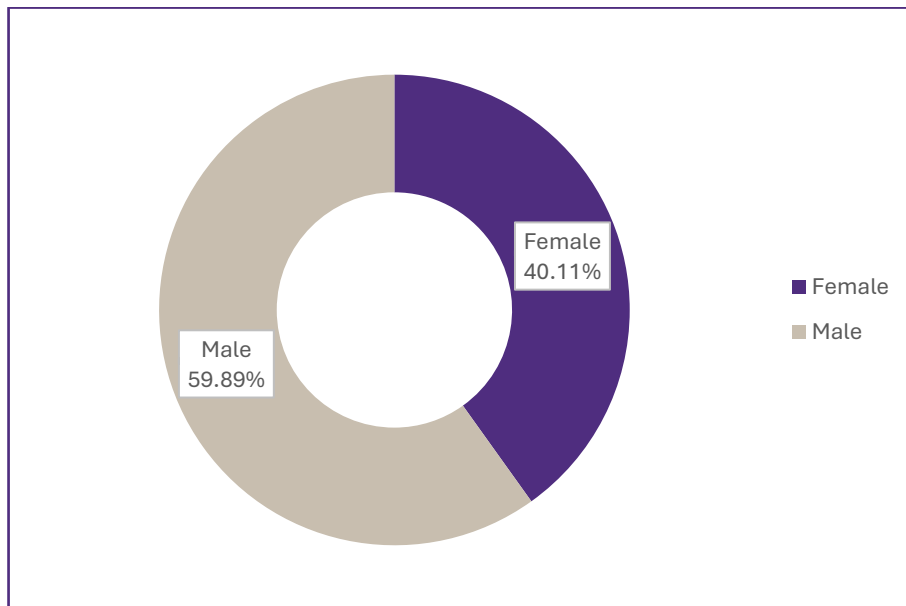


Figure 31: MSME ownership by gender

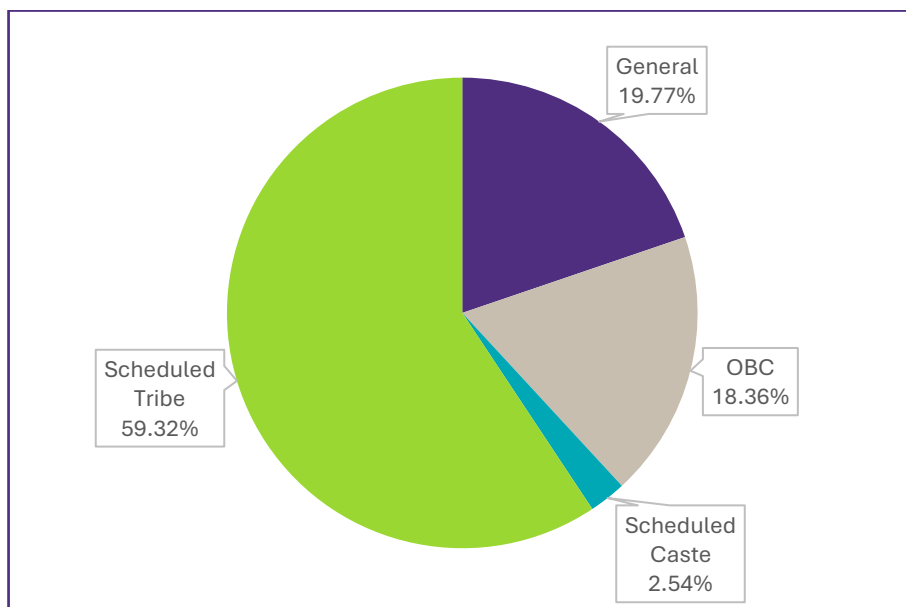


Figure 32: MSME ownership by Social Category.

The survey results indicate that the majority of MSMEs fall into the micro category, which aligns with the UDYAM portal data showing that most MSMEs in Manipur are classified as micro enterprises.

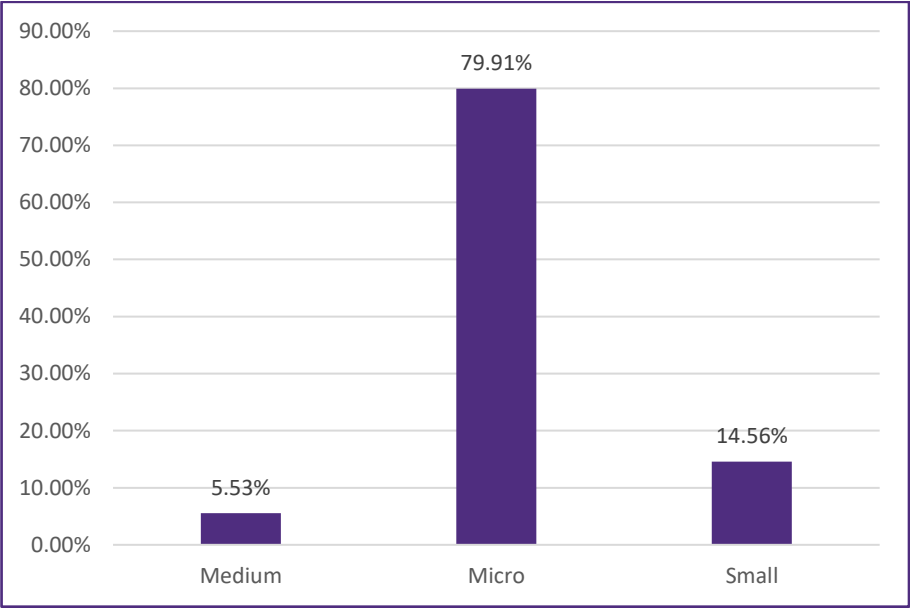


Figure 33: MSMEs by category.

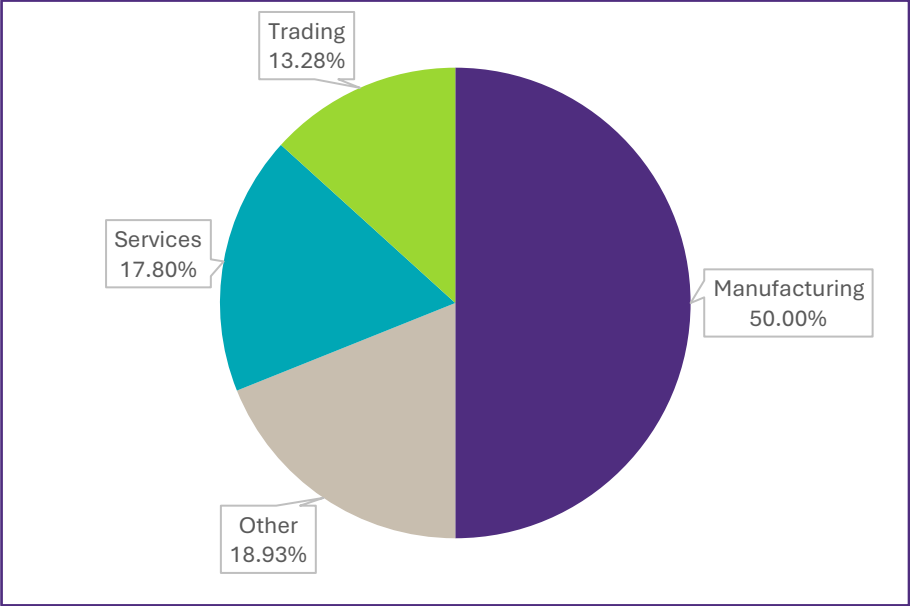


Figure 34: Sectorial classification of MSMEs.

The majority of MSMEs are engaged in manufacturing, with services and trading following closely. The "other" sector encompasses agriculture and related activities, such as floriculture, horticulture, and animal husbandry. The majority of MSMEs have fewer than 10 employees, and only 1.13% of MSMEs have more than 50 employees. 47.74% of enterprises do not have any women employees, whereas 46.61% of MSMEs employ between 1 to 10 women.

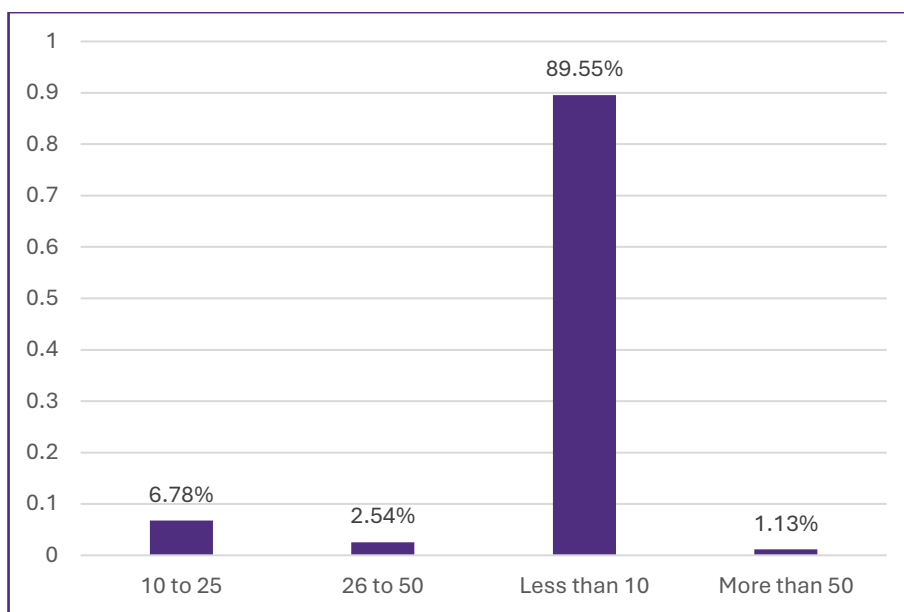


Figure 35: Number of employees in MSMEs.

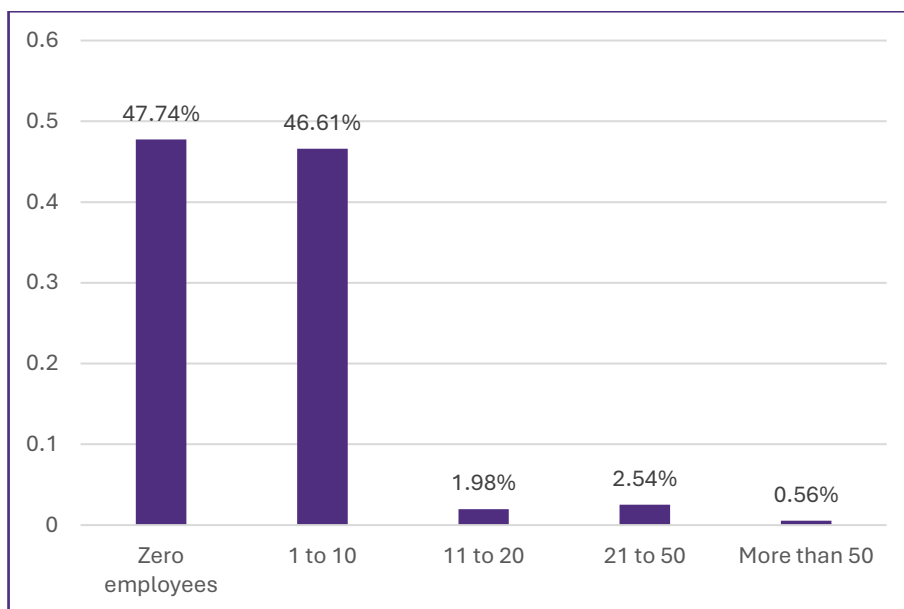


Figure 36: Number of women employees in MSMEs.

## 5.2 Formalization Status of MSMEs

The formalization of Micro, Small, and Medium Enterprises (MSMEs) is a crucial step towards enhancing their operational efficiency and enabling access to various government benefits. The Indian government has implemented several initiatives to support the registration and growth of MSMEs, primarily through the Udyam Registration process. 46.33% of the surveyed units are not aware of UDYAM registration. This highlights a substantial gap in outreach and information dissemination efforts. 12.99% of units are aware of UDYAM but have not registered due to lack of technical knowledge and limited support in the registration process. This suggests potential barriers to registration or a lack of perceived urgency. 0.68% of units are aware of UDYAM and have completed the registration process which is a very small number of MSMEs. Only 16% MSMEs have GST registration. This highlights a need for support in the formalization of MSMEs in Manipur.

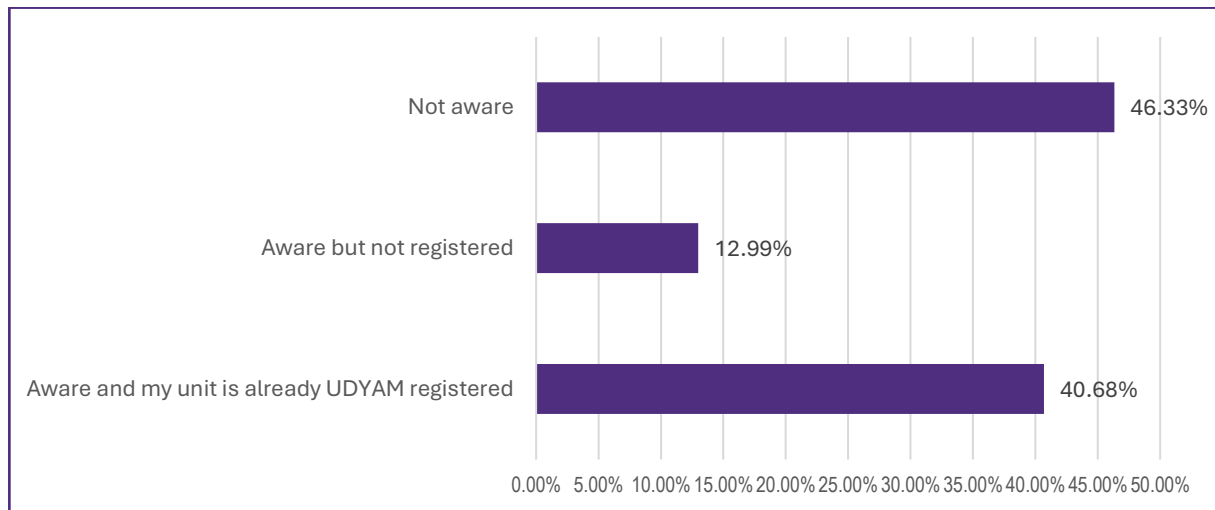


Figure 37: Awareness about UDYAM registration.

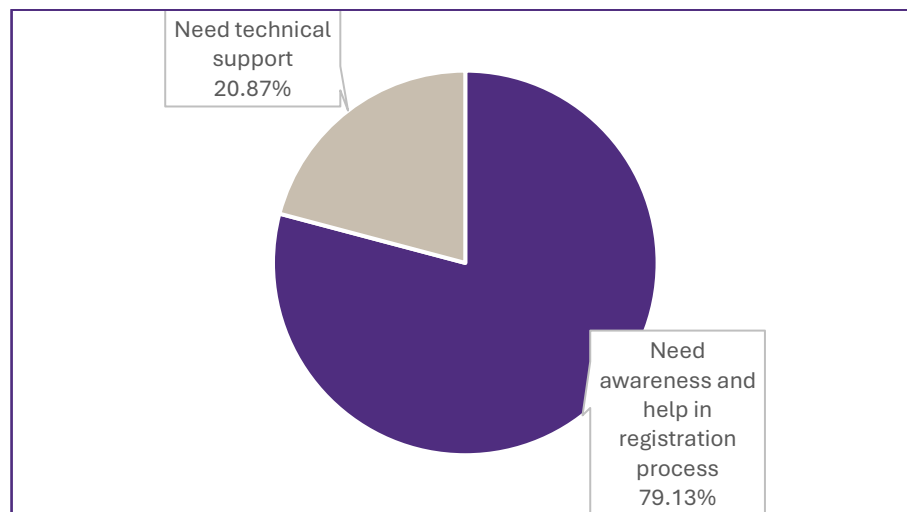


Figure 38: Assistance needed in Formalisation of MSMEs.

The primary support that MSMEs have identified as crucial is raising awareness about the UDYAM registration process. They need guidance on the benefits and assistance with the registration, as many find the technical aspects challenging to understand.

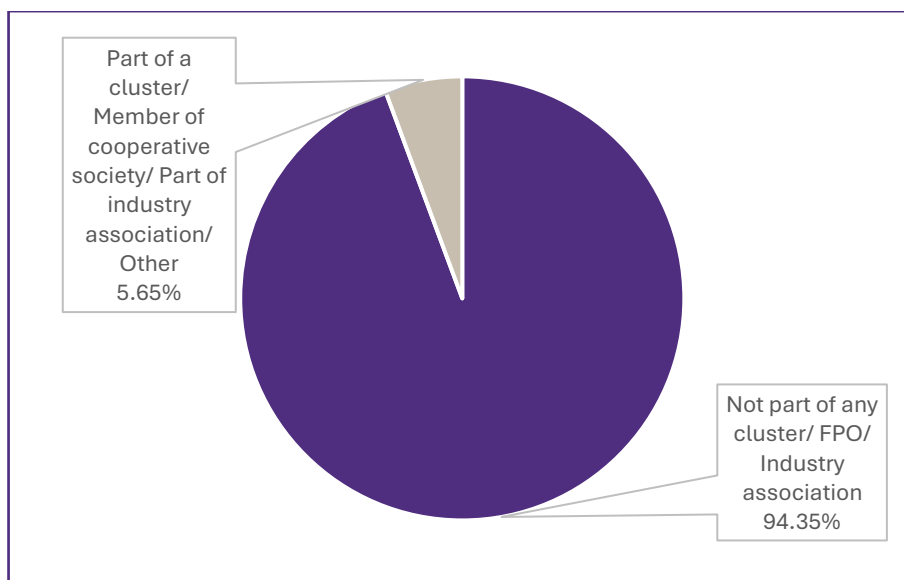


Figure 39: Cluster development status.

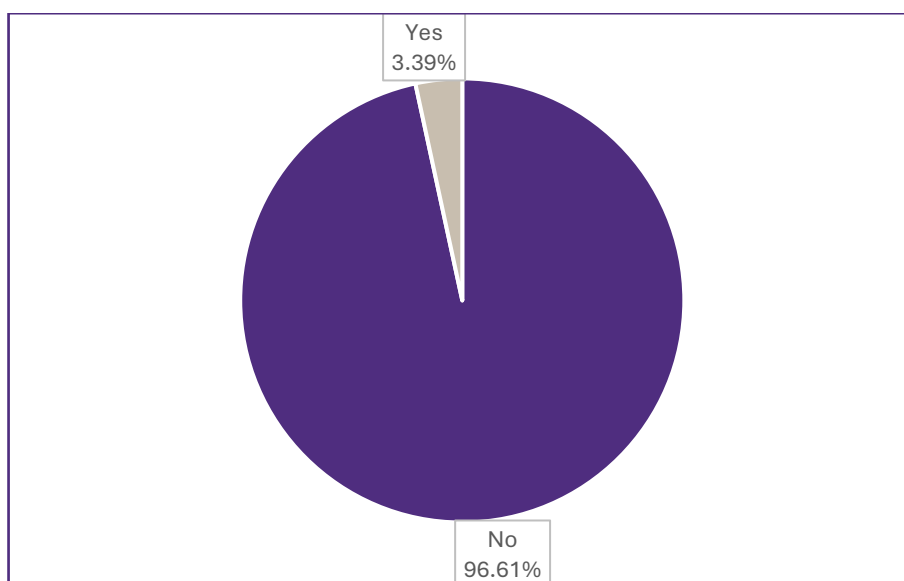


Figure 40: Access to CFCs/ Technology Parks.

Also, most MSMEs are not affiliated with any clusters, cooperative societies, industry associations, or Farmer Producer Organizations (FPOs). They also lack access to common facility centers or technology parks. This highlights a potential area for further development and support through cluster programmes like SFURTI and MSE-CDP. This data emphasizes the need for providing handholding support to MSMEs for registering on the UDYAM portal and joining clusters and industry associations.

### 5.2.1 Certifications

The certification status of MSMEs reveals a significant gap in compliance and formalization. A substantial 85.88% of MSMEs have not obtained any certification, indicating a potential lack of awareness or resources to pursue formal certifications. Only 16% have registered for GST, which is crucial for tax compliance and business legitimacy. The adoption of the ZED (Zero Defect Zero Effect) certification is minimal at 0.34%, suggesting that quality and environmental standards are not yet a priority for most MSMEs. Meanwhile, 22.73% of the food processing MSMEs have obtained FSSAI certification, reflecting a higher compliance rate among food-related businesses. This data highlights the need for increased support and awareness to help MSMEs understand the benefits of certification and navigate the process effectively.

## 5.3 Sector-wise Challenges to MSMEs

Table 26: Sector wise challenges to MSMEs

Sector	Challenges
Handloom and Handicraft	<ul style="list-style-type: none"> <li>▶ The handloom sector in the State is largely dependent on traditional techniques and equipment. The weavers have been using the old traditional form of looms that are not only time consuming, but they also limit the production capacity.</li> <li>▶ The handloom sector is an unorganized one and as such there is no proper channels through which the weavers sell their products. The weavers mostly sell in the local market closest to them or they rely on middlemen who exploit them by offering low prices for their products.</li> <li>▶ One of the major hurdles for the handloom industry in Manipur is the insufficient publicity and promotion. These handloom products are distinctive and hold considerable cultural and historical significance. However, without adequate promotion, they have struggled to reach a broader audience.</li> <li>▶ The weavers often do not have awareness of the Government credit schemes and rely on loans from money lenders at high interest. They often face difficulties in getting loan or financial assistance from banks and financial institutions.</li> <li>▶ The industry faces stiff competition from the machine-made products that are cheaper and faster to produce. The machine-made products are often mass-produced, and such products lack the unique designs and quality of handloom products.</li> <li>▶ Lack of assistance in organizing exhibitions and melas.</li> </ul>
Food Processing	<ul style="list-style-type: none"> <li>▶ Lack of advanced processing machinery and technologies.</li> <li>▶ Unavailability of skilled manpower.</li> <li>▶ Insufficient supply chain with weak backward and forward linkages.</li> <li>▶ Inadequate pre-processing facilities, warehouses, cold storages, advanced food testing facilities.</li> <li>▶ Transportation bottle necks like illegal taxations makes the transportation costs too high.</li> <li>▶ Lack of adequate marketing facilities.</li> <li>▶ Lack of proper credit facilities</li> <li>▶ Weak R&amp;D</li> <li>▶ Low level of market linkages.</li> </ul>

Sector	Challenges
Agriculture and Allied	<ul style="list-style-type: none"> <li>▶ Lack of irrigation facilities.</li> <li>▶ Low land productivity.</li> <li>▶ Poor supply chains for fertilizers and other inputs. This affects crop yields and farmer income.</li> <li>▶ Inadequate infrastructure.</li> <li>▶ There is a lack of technological penetration in farming practices which limits productivity.</li> <li>▶ Ethnic violence leading to fluctuating market conditions and disruptions in supply chain.</li> </ul>
Bamboo	<ul style="list-style-type: none"> <li>▶ Inadequate processing facilities.</li> <li>▶ Lack of awareness on market opportunities.</li> <li>▶ Lack of sustainable practices in cultivation.</li> <li>▶ Lack of knowledge of government schemes.</li> </ul>
Rubber	<ul style="list-style-type: none"> <li>▶ Poor connectivity affects transportation leading to increased costs.</li> <li>▶ Waste management issues.</li> <li>▶ Lack of skilled labour.</li> <li>▶ Limited access to credit.</li> </ul>
Tourism	<ul style="list-style-type: none"> <li>▶ Ongoing conflict has disrupted tourism and has led to closure of tourism-related business.</li> <li>▶ Lack of proper infrastructure and transportation.</li> <li>▶ Limited marketing efforts at tourist places.</li> </ul>
Plastic	<ul style="list-style-type: none"> <li>▶ Lack of credit facilities</li> <li>▶ High transportation costs</li> <li>▶ Lack of R&amp;D</li> <li>▶ Lack of support in innovation and technological upgradation.</li> </ul>

The COVID-19 pandemic has had a profound impact on businesses, particularly on MSMEs. According to the survey, 65.5% of MSMEs reported being significantly affected by the pandemic. The primary challenges stemmed from government-imposed restrictions that drastically reduced customer footfall, leading to plummeting sales and severely hampered revenue streams. Additionally, transportation bottlenecks and inadequate facilities further exacerbated the situation by limiting access to markets and essential raw materials. These disruptions in supply chains resulted in substantial financial losses for MSMEs, making it difficult for them to pay their employees and manage the escalating costs of raw materials. The compounded effect of these issues has left many MSMEs struggling to survive in an already challenging economic landscape.

## 5.4 Access to Finance

Access to finance refers to the ability of individuals or businesses to obtain financial services, such as credit, insurance, deposits, and payments. Access to formal credit and finance is essential for MSMEs to thrive, innovate, and contribute to economic development.



### 5.4.1 Banking Sector in Manipur

The banking sector plays a crucial role in the growth and sustainability of Micro, Small, and Medium Enterprises (MSMEs) in India. Banks provide essential financial services, including loans and credit facilities, which are vital for MSMEs to start, sustain, and expand their operations. Banks often provide guidance and advisory services to MSMEs, helping them identify growth opportunities, understand market trends, and improve their financial management. Banks can support MSMEs in adopting new technologies and modernizing their operations, which is crucial for staying competitive in the market.

#### Source of Finance:

- 1. Public Banks:** Public banks are the primary source of finance for MSMEs in Manipur. These banks offer various credit products, including term loans, working capital loans and overdraft facilities tailored for small businesses. The State Bank of India (SBI) and Bank of India are among the key players providing financial services to MSMEs in the region. After post COVID, as per request from Entrepreneurs forum, the loan repayment has been restructured and moratorium has been extended. Performance of MSMEs enterprise loan outstanding is as low as 80%. There is a requirement of improvement in lending, it is necessary to conduct a Bank Literacy program for Entrepreneurs with the appointment of liaisoning officer between entrepreneurs and banks for availing the schemes exclusively for MSME like MUDRA and Stand-UP scheme.
- 2. Regional Rural Banks (RRBs):** Regional Rural Banks (RRBs) like the Manipur Rural Bank play an essential role in providing financial services to MSMEs in rural areas of the state. As on March 2023 the Bank's network is 27 (twenty-seven) branches spread over 10 (ten) districts of the State. Out of 27 branches, 1 (one) branch is in urban area, 10 (ten) branches in semi-urban areas and 16 (Sixteen) branches in rural areas. RRBs are designed to cater to the needs of small-scale industries, particularly in agriculture-related sectors, which are prevalent in Manipur. They offer various credit schemes, including microfinance and small loans, often with more flexible terms than commercial banks.
- 3. Cooperative Banks:** Cooperative banks are another crucial source of finance for MSMEs, particularly in the agricultural and agro-based sectors. These banks are member-driven and provide loans to MSMEs at lower interest rates compared to commercial banks. Cooperative banks are more accessible to rural entrepreneurs and often have simpler procedures for loan disbursement.

Delayed payments are a significant challenge for Micro, Small and Medium Enterprises (MSMEs) in Manipur, adversely affecting their cash flow, operational efficiency and overall sustainability. Many MSMEs in the state, particularly those engaged in supply chains or providing services to larger companies and government agencies, face delays in receiving payments for their goods or services.

These delays often result from bureaucratic inefficiencies, lengthy approval processes and the power imbalance between small enterprises and their larger clients. The impact is severe, as MSMEs typically operate with limited financial reserves and rely heavily on timely payments to meet their working capital needs. To address this issue, the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, mandates that payments to MSMEs should be made within 45 days. In case of delays, the buyer is liable to pay compound interest. Additionally, the establishment of the Micro, Small and Medium Enterprises Facilitation Council (MSEFC) in Manipur provides a platform for MSMEs to resolve disputes related to delayed payments.

The establishment of the Micro, Small and Medium Enterprises Facilitation Council (MSEFC), Head Office Directorate of Trade, Commerce & Industries, Lamphelapt, Imphal West in Manipur provides a platform for MSMEs to resolve disputes related to delayed payments. The Ministry of MSME implements the World Bank supported Central Sector Scheme “Raising and Accelerating MSME Performance” (RAMP). One of the Disbursement Linked Indicators under RAMP is to reduce the incidence of delayed payments to MSMEs, which inter alia entails linking of Samadhaan Portal and Online Dispute Resolution Platform. Under Section 18, Chapter V of the MSMED Act, 2006, the Micro and Small Enterprises Facilitation Council shall either itself conduct conciliation in the matter or seek the assistance of any institution or centre providing alternate dispute resolution services by making a reference to such an institution or centre, for conducting conciliation and, the provisions of sections 65 to 81 of the Arbitration and Conciliation Act, 1996 shall apply to such a dispute as if the conciliation was initiated under Part III of that Act.

Despite these provisions, enforcement remains a challenge and many MSMEs are either unaware of their rights or reluctant to take legal action due to the fear of losing business relationships. Enhanced awareness and stricter enforcement are essential to mitigate delayed payment issues in Manipur.

Table 27: Distribution of Banks in Manipur as on 30.06.2024<sup>34</sup>

Public Bank	Pvt. Bank	RRBs	Co-op Banks	Small Finance Banks	Payment Banks	NEDFi/ RIDF	Total
151	54	27	13	6	9	0	260

Rural and Urban areas together have a total of 388 ATMs. Imphal West boasts the highest number of ATMs and bank branches. In contrast, Noney district has just one ATM, Pherzawl lacks both ATMs and bank branches, and Kamjong has only two bank branches across the entire district. The current Credit Deposit Ratio (CDR) stands at 84.13%. A higher CDR indicates robust lending activity, which can drive economic growth by supplying businesses and individuals with essential funds for investment and

<sup>34</sup> 79<sup>th</sup> SLBC Booklet June 2024

spending. There are currently 2504 banked villages and 11 unbanked villages in Manipur.

The Centre for Financial Literacy (CFL) pilot project on financial literacy was initiated by RBI in 2017 in nine states across eighty blocks by six Non-Government Organizations (NGOs) in collaboration with eight Sponsor banks for a three-year period, with funding support from Financial Inclusion Fund (FIF of NABARD) and respective sponsor banks. The NGOs (registered with DEA Fund Cell, DoR) for the project were selected through a rigorous process of screening. The project was initiated with the objective of exploring innovative and participatory approaches to financial literacy. Under this project, 24 CFLs have been operationalized in Manipur.

Table 28: CFL coverage in Manipur<sup>35</sup>

S. N.	District	Sponsor Bank	Base Block/CFL
1	Bishnupur	PNB	Moirang
2	Chandel	SBI	Chandel
3			Khangbarol TD
4	Churachandpur	SBI	Lamka South TD
5			Lanva TD
6			Suangdoh TD
7			Samulamlan TD
8	Imphal East	PNB	Keirao Bitra
9	Imphal West	SBI	Haorang Sabal
10	Jiribam	PNB	Jiribam CD
11	Kakching	SBI	Kakching
12	Kamjong	PNB	Kamjong TD
13	Kangpokpi	SBI	Kangpokpi
14			Saikul TD
15			Kangchup Geljang TD
16	Noney	PNB	Longmai (Noney) TD
17	Pherzawl	SBI	Tipaimukh TD
18	Senapati	SBI	Tadubi
19			Purul TD
20	Tamenglong	PNB	Tamenglong
21	Tengnoupal	PNB	Tengnoupal
22	Thoubal	SBI	Thoubal CD
23	Ukhrul	PNB	Ukhrul
24			Jessami TD

Urban areas have a higher percentage of adults with deposit accounts compared to rural areas. The difference between urban and rural areas is more pronounced among females. In both rural and urban areas, males have a higher percentage of deposit accounts compared to females.

<sup>35</sup> 79<sup>th</sup> SLBC Booklet June 2024

Table 29: Percentage of adult population (18 years & above) having deposit account in bank<sup>36</sup>

State	Bank (Schedule Commercial Bank/Regional Rural Bank/ Co-operative Bank)					
	Rural			Urban		
	Male	Female	Persons	Male	Female	Persons
Manipur	73.2	58.8	66.4	81.8	71.0	76.4
Meghalaya	78.6	68.5	73.6	87.7	77.6	82.6
Mizoram	83.5	63.0	73.2	88.3	79.5	83.8
Nagaland	51.1	35.2	43.9	79.7	70.9	75.9

In rural areas, SCs have the highest percentage of deposit accounts (72.4%), followed by OBCs (67.8%) and STs (64.3%). In urban areas, STs have the highest percentage (82.9%), followed by OBCs (74.8%) and SCs (71.3%).

Table 30: Percentage of adult population (18 years+) having deposit account in bank by social category

State	Bank (Schedule Commercial Bank/Regional Rural Bank/Co-operative Bank)					
	Rural			Urban		
	ST	SC	OBC	SC	ST	OBC
Manipur	64.3	72.4	67.8	71.3	82.9	74.8

### 5.4.2 Credit Preference and Challenges

Credit preferences for MSMEs are pivotal for their growth and sustainability, influenced by economic indicators, government support, and the availability of financing options. In Manipur, banks have extended INR 188,867.7 lakhs to the MSME sector under the priority sector lending initiative. Additionally, credit guarantee schemes and digital lending platforms play a significant role in shaping the credit landscape. According to the survey, 70% of MSMEs prefer obtaining credit from banks and financial institutions as their primary financing source. However, approximately 30% of MSMEs resort to peer lending due to limited access to formal credit, and nearly 20% rely on private money lenders despite higher interest rates, driven by poor access to conventional credit channels. Though there is an inclination towards formal credit, there still exists a subsequent credit gap which needs to bridge to enhance the financial inclusion of the MSME sector.

<sup>36</sup> NSS Report No. 588: All India Debt & Investment Survey- 2019

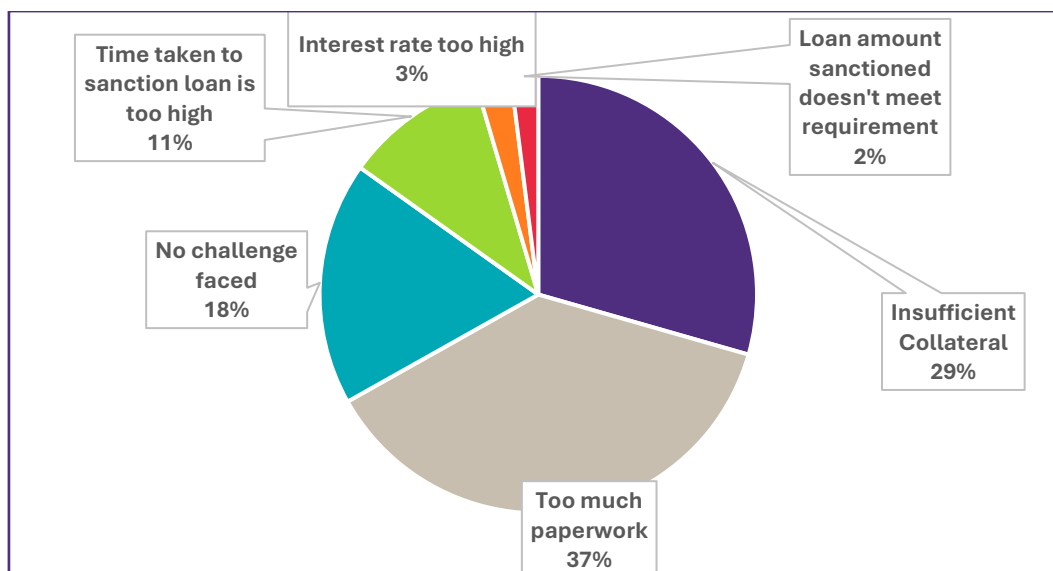


Figure 41: Challenges in accessing credit.

A mere 18% of surveyed MSMEs report no challenges in obtaining credit, highlighting the significant hurdles faced by the majority. Approximately 66% of MSMEs struggle primarily due to insufficient collateral and the lengthy procedures and paperwork required. Additionally, many MSMEs face difficulties related to high loan sanction times, elevated interest rates, and inadequate loan amounts. These barriers not only impede their ability to secure necessary funding but also stifle their growth and operational efficiency. The cumbersome credit acquisition process often forces MSMEs to seek alternative, less favorable financing options, which can further strain their financial health and sustainability. Addressing these issues is crucial for fostering a more supportive financial environment for MSMEs.

### 5.4.3 Credit Rating Awareness

Credit rating awareness is crucial for MSMEs as it plays a vital role in accessing credit from banks and financial institutions at favorable interest rates. A good credit rating not only reduces borrowing costs but also increases the credibility of MSMEs, making them more attractive to investors, customers, and suppliers. It provides a competitive advantage, setting them apart from competitors, and encourages good financial discipline by maintaining accurate records. A high credit rating also enables MSMEs to manage risk, access new markets and customers, and reduce dependence on informal credit sources.

#### **Majority of the MSMEs surveyed are aware about credit ratings.**

According to the financial institutions surveyed, there is very poor loan repayment of MSMEs which makes the formal institutions apprehensive of lending. It is suggested that to improve lending, it is necessary to conduct a bank literacy program for entrepreneurs.

#### 5.4.4 Delayed Payments

Delayed payments significantly impact MSMEs in India, disrupting cashflows and hindering growth. The MSME Development Act mandates payments within 45 days, with penalties for delays, yet enforcement is weak. Many MSMEs hesitate to claim these penalties due to fear of damaging business relationships. Approximately, 70% of the surveyed MSMEs in Manipur face the issue of delayed payments. For most MSMEs, delayed payments have become normalized and an attribute of India's business culture. MSMEs capable of differentiating themselves to win loyalty of buyers and incentivize good behavior from them do so, but often at the cost of their own profitability. These businesses include the probability of receiving delayed payments into their way of doing business, as an implicit and concealed cost of operations. Buyers, on their part, claim that delayed payments occur for reasons out of their control, although this claim must be held to a higher burden of proof and standards of accountability.

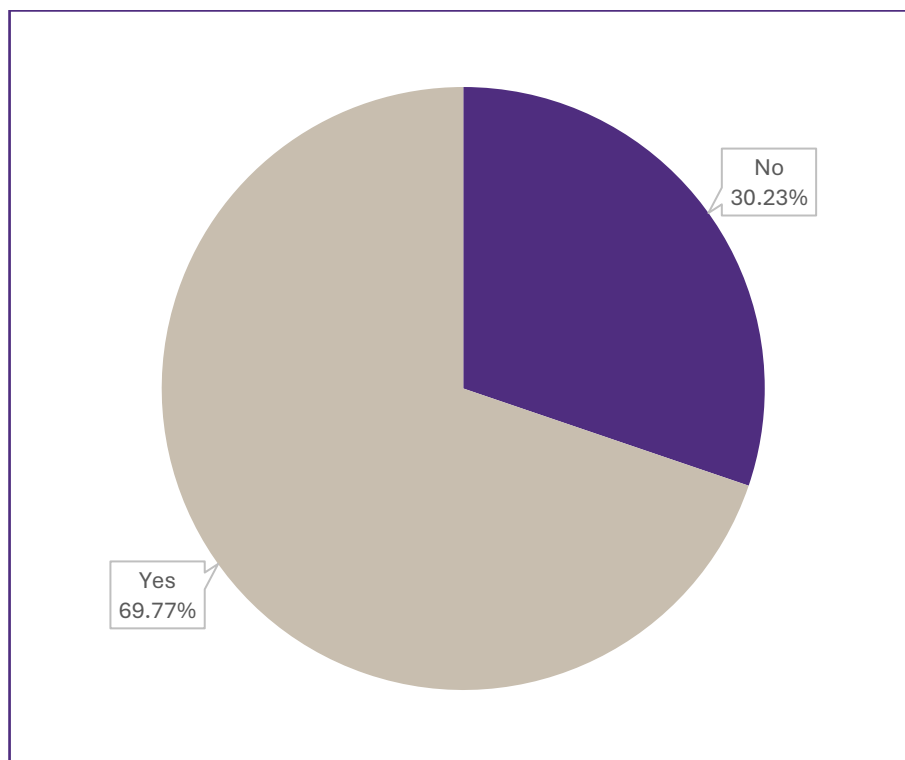


Figure 42: MSMEs facing the issue of delayed payments.

#### 5.5 Availability of Skilled Manpower

Skilled employees bring expertise, competence, and innovation that enable MSMEs to handle complex tasks, develop creative solutions, and improve processes. Their technical skills and industry knowledge help MSMEs deliver high-quality products and services.

### Availability of skilled manpower in Manipur

According to the entrepreneurs, most MSMEs struggle to find skilled local manpower. They note that training opportunities for the workforce are limited, and the cost of upskilling is prohibitively high, forcing them to rely on migrant workers. Additionally, there is a mismatch between wages and skill levels. Recent conflict has further exacerbated these issues. A significant issue is the difficulty in finding a local skilled workforce, affecting 34.46% of MSMEs. This shortage often leads to a reliance on migrant workers, which 14.69% of businesses report. Additionally, 20.06% of MSMEs struggle with insufficient training for their workforce, while 12.71% cite the high cost of upskilling as a barrier. Wage mismatch with skill levels is another concern for 8.19% of these enterprises. Interestingly, 9.89% of MSMEs report no issues, indicating that some businesses have managed to navigate these challenges effectively. Overall, these factors highlight the need for better training programs and more accessible upskilling opportunities to support the MSME sector. 95.48% of the MSMEs have responded that they need skilled workforce in their area.

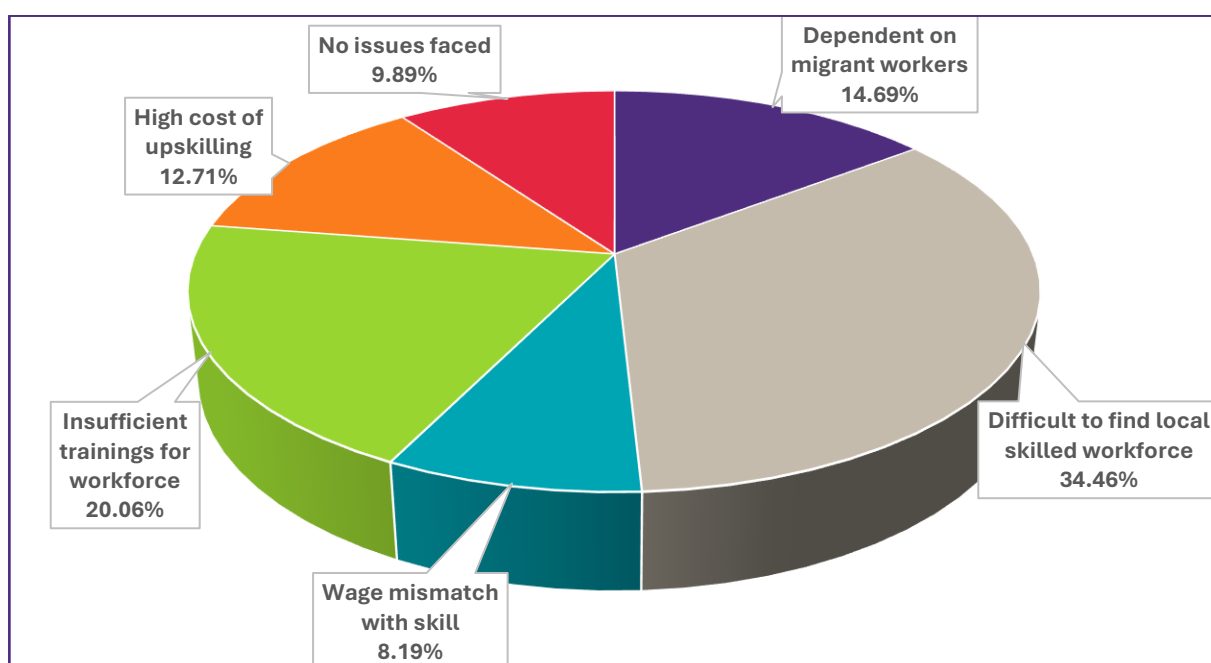


Figure 43: Availability of skilled workforce.

### Areas in which training is needed:

MSMEs have identified several areas where they require training, including soft skills, sales management, basic computer handling, and the use of machinery. They also expressed a need for digital skills, technical training, workshops on handling VFD drives and panel installations, CNC machine operation, compliance, marketing, communication, food processing, and the use of various electrical appliances. Limited understanding of business management, marketing, and financial literacy among entrepreneurs is one of the major challenges that the state needs to overcome.



## Current Training Status

Only 18.08% of surveyed MSMEs have employees who have received any form of training. Most of these businesses have not provided any training to their staff, and the entrepreneurs are unaware of any nearby training institutes.

## Major Challenges

Despite a large workforce, MSMEs in Manipur struggle to find employees with the specialized skills needed for operations, technology management and financial handling. This gap hinders their ability to innovate and adopt new technologies, essential for competitiveness. There is also a mismatch in skills and wage levels, leading to structural unemployment in the economy. Limited awareness and access to training programs and initiatives exacerbates these problems. With a significant portion of the workforce in informal employment, there is less incentive for skill acquisition leading to reliance on outdated practices and technologies.

### 5.5.1 Key Sector/ MSME Cluster Value Chain wise Skill Gap Analysis for the state of Manipur<sup>37</sup>

Table 31: Skill Gap Analysis for the state of Manipur

Sector	Entity	Role	Skill Gaps
Handloom and Handicraft	Master craftswoman/craftsman	Create high margin and market-oriented products	<ul style="list-style-type: none"><li>• Inadequate knowledge of markets for sourcing raw material competitively.</li><li>• Inadequate knowledge of competitive products in market.</li><li>• Limited ability to create designs and patterns in keeping with changing market trends.</li><li>• No awareness of computer aided design methods.</li><li>• Reluctance and financial constraints for modern tools and electricity driven machines for non-weaving processes to improve productivity.</li><li>• Poor training orientation for marketable products</li></ul>

<sup>37</sup> NSDC Skill Gap Study of the North East - Manipur

Sector	Entity	Role	Skill Gaps
	Crafts person	Quality and wastage awareness	<ul style="list-style-type: none"> <li>• Scant knowledge of quality standards followed in market.</li> <li>• Limited ability to judge products requirements according to market competition – market perception is regional not global.</li> <li>• Ignorance of wastage reduction requirements.</li> <li>• Limited design innovation to cater to local market requirements.</li> <li>• Limited use of tools and techniques to scale up business and overcome periods on underutilization.</li> </ul>
	Aggregator or agent	Networking for increasing sales	<ul style="list-style-type: none"> <li>• Poor market intelligence gathering techniques – limited to regional market.</li> <li>• Inadequate entrepreneurial skills.</li> </ul>
Food Processing	Entrepreneur	Creating market-oriented products at good profit margins	<ul style="list-style-type: none"> <li>• Inadequate training in food technology and new processing methods.</li> <li>• Raw material procurement at competitive prices.</li> <li>• Unaware of food packaging techniques and use of tools.</li> <li>• Market expansion through bulk deals and quality improvement.</li> <li>• Inability to scale up because of lack of bulk-training tools and techniques.</li> <li>• Poor market intelligence outside state.</li> <li>• Unaware of branding and visibility techniques.</li> <li>• Lacks assertive communication and negotiation skills.</li> </ul>
	Workers	Quality standards and scalability	<ul style="list-style-type: none"> <li>• Unaware of new skills and technology for scalability.</li> <li>• Low acceptance of new skills and techniques.</li> <li>• Unaware of quality standards for international competitiveness.</li> </ul>
	Distributor	Market creation	<ul style="list-style-type: none"> <li>• Market distribution limited to markets within state.</li> <li>• Lack of brand and value awareness.</li> <li>• Lack of assertive communication and negotiation skills.</li> </ul>

Sector	Entity	Role	Skill Gaps
	Plantation grower	Producing fruits and vegetables	<ul style="list-style-type: none"> <li>• Lack of knowledge of soil, weather, scientific cultivation methods, irrigation techniques.</li> <li>• Cropping for income throughout the year.</li> <li>• Unaware of certifications and produce quality labelling.</li> <li>• Unaware of pre-cooling and warehousing techniques.</li> <li>• Low market knowledge.</li> <li>• Lack of transportation knowledge.</li> <li>• Contract farming.</li> </ul>
	Farm extension workers	Plantation maintenance and production	<ul style="list-style-type: none"> <li>• Lack of knowledge of soil, weather, scientific cultivation methods, plant protection, and irrigation techniques.</li> <li>• Low acceptance of new skills and techniques.</li> <li>• Unaware of quality standards for competitiveness</li> </ul>
	Food processing entrepreneur	Producing and selling processed foods	<ul style="list-style-type: none"> <li>• Unaware of food technology and processing methods.</li> <li>• Lack of knowledge on preservation, packaging and storage.</li> <li>• Unaware of market distribution, trade, and pricing.</li> <li>• Unaware of brand and value awareness creation.</li> <li>• Lack of assertive communication and negotiation skills.</li> </ul>
	Warehousing and Cold-chain operators and managers	Preserving quality of food in storage and transit	<ul style="list-style-type: none"> <li>• Unaware of types of warehousing for each product and at transit points.</li> <li>• Lack of knowledge on essentials of cold chain infrastructure maintenance for produce from farm to buyer.</li> <li>• Unaware of types of refrigeration/cold storage at different stages.</li> <li>• Unaware of quality standards</li> </ul>
	Transporter or aggregator	Reaching food from farm to processor or buyer	<ul style="list-style-type: none"> <li>• Lack of knowledge of new forms of food transport.</li> <li>• Quality standards for foods.</li> <li>• Modes of transport for different markets.</li> </ul>

Sector	Entity	Role	Skill Gaps
IT	IT entrepreneur	<p>Ability to establish tie-ups, business contacts outside state.</p> <p>Ability to develop long-term job security through provident fund, pension, etc.</p> <p>Ability to develop new business areas based on local competencies in, say, arts.</p>	<ul style="list-style-type: none"> <li>• Low competitiveness outside Manipur.</li> <li>• Low employee retention.</li> <li>• Dependence on government contracts.</li> </ul>
	Call centre employee	<p>Improved spoken and written English.</p> <p>Multi-lingual communication.</p> <p>Assertiveness and sales skills.</p> <p>Personality development</p>	<ul style="list-style-type: none"> <li>• Inadequate level of language skills.</li> <li>• Lack of personality development, confidence, and telesales skills.</li> </ul>
	IT education and trainer	<p>Web technology for animation, mathematics, and programming for gaming, „midi“ for music, etc.</p> <p>Introduction of new technology</p>	<ul style="list-style-type: none"> <li>• Focus on traditional courses.</li> <li>• Institutions lack industry linked faculty.</li> </ul>

Sector	Entity	Role	Skill Gaps
Border Trade	Traders	Letter of credit with bank. Knowledge of taxation and duties on traded goods for both sides. Exchange rate implications Import-export procedures. Import-export documentation. Categorisation of traded goods and declarations, etc. Precedence clause – whether imports/exports from India precede in exchange mechanism. Knowledge of Foreign Trade Agreements	<ul style="list-style-type: none"> <li>• No awareness about banking norms</li> <li>• No awareness about taxes and duties</li> <li>• Trade and transaction process not known.</li> </ul>

Based on the framework mentioned above, sectors have been identified for skilling and upgrading skills. These sectors are expected to provide employment opportunities in the coming 10 years. Sectors for domestic demand have been identified based on factor endowments, policy thrust, market potential, historical presence, availability of trained manpower, availability and quality of training centre, time taken to train and employment opportunities.

Table 32: Identified sector wise skilling and upgrading of skills

Sector	Market Linkage	Historical presence	Infrastructure Adequacy	Availability of quality training centre	Time taken to train	Employment Opportunities
Handloom & handicraft	x	√	√	x	Medium	High
Food Processing	x	x	X	x	Low	Medium
Apiculture	x	√	√	x	Low	Low
Hotels and homestays	√	x	X	x	Medium	Medium
IT/ITES	x	x	X	x	High	High
Forest-based industry	x	√	-	x	Low	Medium

\* Low: Up to one year; Medium: One to two years; High: More than two years.

\*\*Low: Employment potential of 0 to 500 persons; Medium: 500 to 1,000 persons;

High: More than 1,000 persons. Source: IMaCS Analysis

### 5.5.2 Skill Development Initiatives in Manipur

- ▶ **Craftsmen Training Scheme:** Under this scheme, age group of 14–40 years are trained through 10 (ten) Govt. Industrial Training Institute with a total seating capacity of 2381 trainees in Engineering and Non-Engineering trades. 887 trainees underwent training and passed in 2022-23.<sup>38</sup>
- ▶ **Apprenticeship Training Scheme:** All passed out ITI trainees are engaged as Apprentices in various fields in the Government establishment, public and private and central establishment undertakings etc. and make them thoroughly skilled. The number of Apprenticeship seats allotted by the Government of Manipur is 80 on 14 trades, such as Welder, Carpenter, Mechanic Diesel, Fitter, Turner, Machinist, Wiremen, Electronics, Mechanic (Agriculture & Machineries), Instrument Mechanic, Mechanic (Motor Vehicle), Surveyor, Draughtsman (Civil/ Mechanic) and Electrician.
- ▶ **Manipur Society for Skill Development:** This was constituted to implement various schemes like Pradhan Mantri Kaushal Vikas Yojana and for implementation of Chief Minister's Shotharabasingi Tengbang (CMST) for Persons with Disabilities (PwD).
- ▶ **Skill Development Training Programme for State Returnees due to COVID:** With the funding of Ministry of Development of North Eastern Region (MDoNER) specific skill development training program for the State Returnees due Covid-19 Pandemic across the country and abroad has been taken up (upskilling) through Recognition of Prior Learning (RPL) and Short-Term Training (STT). Under RPL, 9400 trainees are allocated for skill development training program to different Training Providers (TPs). As on date 483 trainees have so far been enrolled and trained in different job roles. In respect of Short-Term Training (STT), out of the allocated targets of 102 trainees, 102 trainees have completed their training program through different Training Providers (TPs), 483 enrolled/trained in RPL training and 585 enrolled/trained in STT training. The job roles in which the trainees (State Returnees) are trained are as follows: 1. Short Term Training (STT): (i) Front Office Associate, (ii) Food & Beverage Service Steward. 2. Recognition of Prior Learning (RPL): (i) Front Office Associate, (ii) Home Delivery Boy, (iii) Nail Technician.
- ▶ **Industry Linked Training for 2,000 trainees in IT/ITES:** A skilling and placement programme of 2,000 trainees from Manipur in the IT/ITES sector was taken up during June 2022. Under the first batch training, a total of 1,200 trainees have been placed in BPO companies.
- ▶ **Economic and Skill Development Programme (ESDP):** 753 beneficiaries have been trained in various skills like plumbing, barbering, electrical works, masonry, fishery, mushroom cultivation, mobile vending in 2022-23 under the sub schemes of ESDP.

---

<sup>38</sup> Directorate of Craftsmen Training (ITIs)

## 5.6 Access to Market

Access to markets is crucial for the growth and success of MSMEs in emerging markets. Facilitating MSMEs' access to domestic and international markets can expand their reach and potential, enabling them to showcase their unique products to a larger audience and explore untapped opportunities for growth.

### 5.6.1 Primary Market

The primary market access for the surveyed MSMEs in Manipur is predominantly local and inter-district, accounting for 86.44% of their market reach. This indicates that the majority of these enterprises operate within close geographical confines, focusing on local and nearby districts. A smaller portion, 9.04%, extends their reach across the entire state of Manipur. Only a minimal percentage of MSMEs access markets across the North Eastern Region (NER) at 1.98%, and even fewer, 2.26%, have a presence across India. Export activities are almost negligible, with just 0.28% of MSMEs engaging in international markets. This distribution highlights a significant reliance on local markets and a limited expansion beyond regional boundaries.

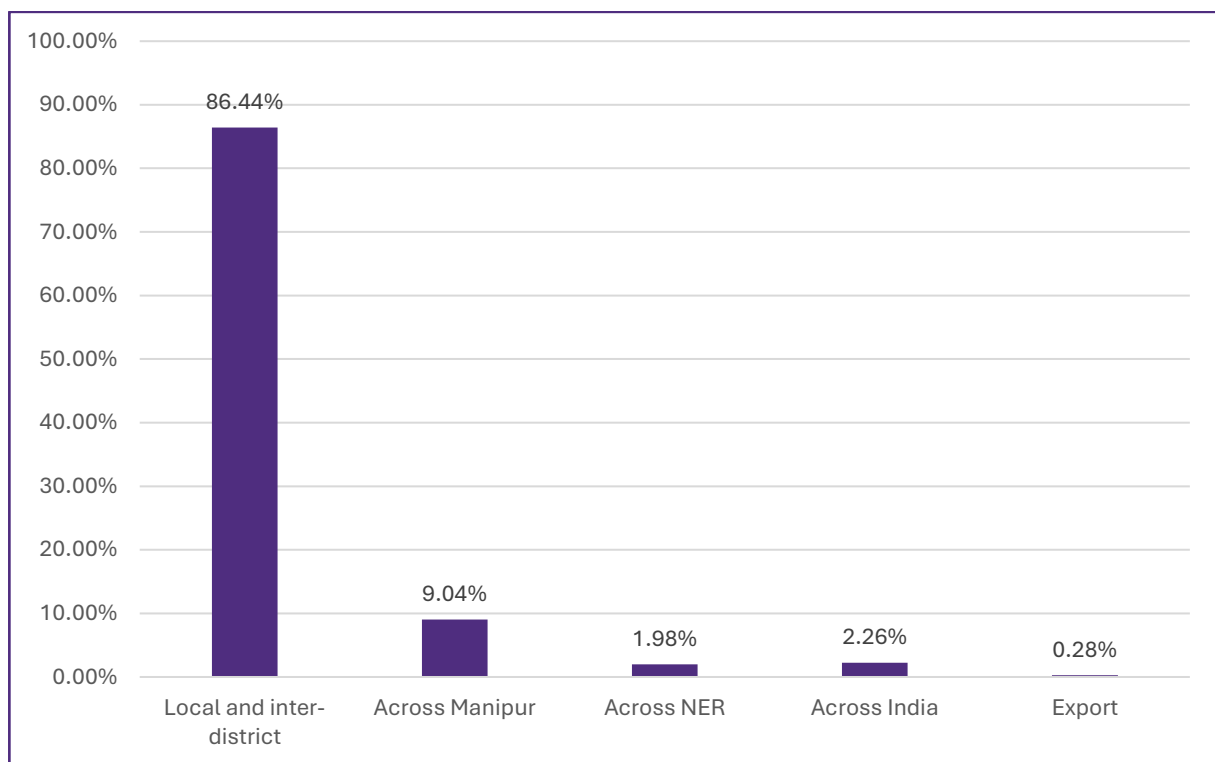


Figure 44: Primary market access.



### 5.6.2 Export Preparedness

The Export Preparedness Index (EPI)<sup>39</sup> released by NITI Aayog evaluates states based on their readiness to enhance exports across four key pillars: Policy, Business Ecosystem, Export Ecosystem, and Export Performance. Manipur has ranked 23 in the Export Preparedness Index (EPI) 2022 released by Niti Aayog. In the Himalayan category, Manipur has ranked 3rd among other states and has ranked 9th among other states in the category of export ecosystem. Tamenglong has been identified as the highest exporting district. The report identifies some of the major issues plaguing the export scenario in Manipur. Under the policy pillar, Manipur lacks a district level export plan and sector-specific policies for exports. Under the export ecosystem pillar it is observed that Manipur lacks Agri export zones and SEZs, EPIP and Industrial Parks. There is also a lack of capacity building of exporters and almost no trade fairs. Under business ecosystem pillar, Manipur has performed poorly due to poor condition of transportation and infrastructure. Manipur is under performing in the export performance and has negligible market penetration. The Moreh Land Customs Station (LCS) is pivotal for trade between India and Myanmar, handling nearly 99% of the northeastern region's trade with Myanmar.

#### Challenges to Export Growth

- ▶ Inadequate transport and logistics infrastructure hinder efficient supply chains. The absence of robust cold storage facilities limits the ability to export perishable agricultural products effectively.
- ▶ Ongoing ethnic conflicts can disrupt trade activities and deter investment in the region, impacting overall economic stability.
- ▶ While there is demand for Indian products in Myanmar, barriers such as informal trading practices and lack of market intelligence hinder effective market penetration.

### 5.6.3 Marketing and Branding challenges

Marketing, a strategic tool for business development, is critical for the growth and survival of micro, small & medium enterprises. Marketing is the most important factor for the success of any enterprise. Large enterprises have enough resources at their command to hire manpower to take care of marketing of their products and services. The marketing strategies of surveyed MSMEs show a strong reliance on traditional methods. Most MSMEs prefer to market their products through their own buyer networks and connections, leveraging established relationships for sales. Word of mouth promotion stands out as the most used marketing strategy among MSMEs. Only a small fraction, 6.5%, utilize digital platforms, indicating a significant opportunity for growth in online marketing. The remaining businesses market their products through government departments and by participating in trade shows and exhibitions, which can be effective but may limit their reach compared to digital marketing. This data suggests that while traditional methods are still predominant, there is a considerable potential for MSMEs to expand their market presence by adopting digital marketing strategies.

---

<sup>39</sup> [https://www.niti.gov.in/sites/default/files/2023-07/Export-Preparedness-Index-2022\\_0.pdf](https://www.niti.gov.in/sites/default/files/2023-07/Export-Preparedness-Index-2022_0.pdf)

17.80% of the surveyed MSMEs have responded to face difficulties in marketing and selling their products. Major reasons cited by them are lack of storage infrastructure, limited access to markets, high cost of transportation. According to the State Director of KVIC (Khadi and Village Industries Commission) Imphal, the organization markets the MSME products with the help of exhibitions and workshops.

Only 5% of the surveyed MSMEs have their own branding. This significant gap in marketing and branding highlights the need for handholding support in awareness and training for better outreach and promotion of their goods and services.

### Participation in Trade Fairs and Exhibitions

A significant 92% of MSMEs have never engaged in trade fairs, buyer-seller meets, or exhibitions. In the past two years, only 4.8% of these enterprises have participated in up to two such events, while a mere 3% have attended more than two.

The primary reason for the low participation of MSMEs in trade fairs, buyer-seller meets, and exhibitions is a lack of awareness about these events. Additionally, ongoing conflicts have led to a reduction in the number of events being organized. Furthermore, many MSMEs lack the financial resources necessary to participate in such events.

### Adoption of Digital Tools

Digital tools can significantly reduce operational costs, expand access to broader markets, and provide valuable customer insights. MSMEs can benefit from adopting commonly used digital tools such as accounting software (like Tally and Vyapar), point of sale systems, Enterprise Resource Planning (ERP), UPI and Aadhaar Banking, and messaging apps like WhatsApp Business. These tools offer a competitive edge. However, only 11% of surveyed MSMEs have utilized digital tools, while 22% have not due to a lack of technical knowledge. Additionally, 67% of MSMEs are unaware of these tools and need both awareness and technical support.

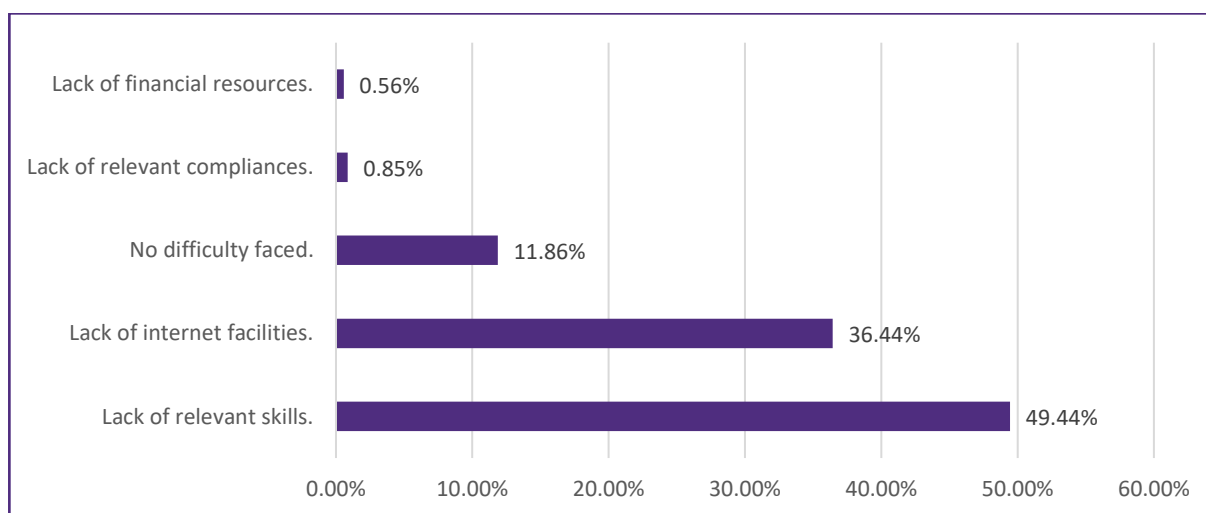


Figure 45: Challenges in digital tool adoption.

### 5.6.4 Access to Raw Materials

MSMEs in Manipur require a diverse range of raw materials to support their varied operations. Majority of the units require threads, yarn, fabrics essential for textile and handloom production. They also need needles, buttons, zippers, and spinning wheels. Other units mostly require seeds, fertilizers, pesticides, animal Feeds and veterinary supplies. The food processing units require rice, sugar, flour, and edible oils. Remaining units require industrial and construction materials, chemicals, spare parts, welding machines, and other equipment.

To ensure regular supply of raw materials to MSMEs, National Small Industries Corporation Ltd. (NSIC), a public sector undertaking under the Ministry of MSME, facilitates MSMEs in meeting their raw material requirements. For this purpose, NSIC enters into arrangements with bulk manufacturers for supply of raw materials to MSMEs. NSIC also provides financial assistance to MSMEs under its Raw Material Assistance (RMA) Scheme against bank guarantee for payment to suppliers.<sup>40</sup> Besides, MSMEs can source raw material from domestic market and Integrated Goods and Services Tax (IGST) paid on such inputs will be refunded or else recredited to them at the time of exports, so that their export product remains competitive in the global market. MSMEs can thus source their inputs either from domestic market or from international market, with duty exemptions as provided under Foreign Trade Policy and GST Act.

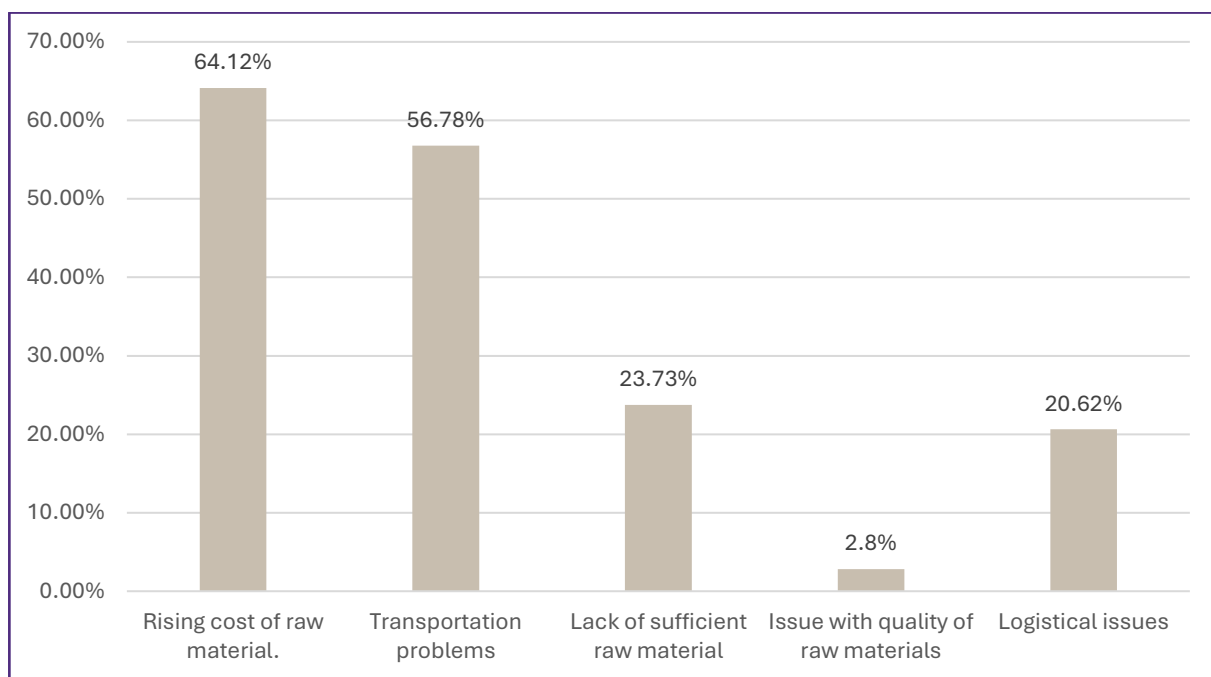


Figure 46: Challenges faced in procuring raw materials.

The supply of raw materials is affected by prolonged lockdowns, curfews, cancellation of transportation, infinite internet shutdowns, and violence.

<sup>40</sup> <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=2038546&reg=3&lang=1>

## 5.7 Business Environment

The ongoing conflict in Manipur, which escalated in 2023, has had a devastating impact on the business environment. The conflict has led to significant economic losses, with many businesses forced to shut down due to curfews and security concerns. The instability has resulted in heightened transportation costs and delays, making it difficult for businesses to source raw materials and deliver products. This situation is exacerbated by the need for additional security measures during transit.

Many businesses have lost access to markets, both locally and regionally, due to the conflict. The tourism sector, which had begun to recover, has seen a dramatic decline in visitors, further impacting related businesses such as hospitality and retail.

### 5.7.1 District Industries Centres (DICs)

Currently, there are 9 DICs spread across 9 of the 16 districts in Manipur. Additionally, there are 2 DIC Sub-Centres: one located in Jiribam, Imphal East district, and the other in Kangpokpi, Senapati district. The organization structure of the DICs are roughly as depicted below:

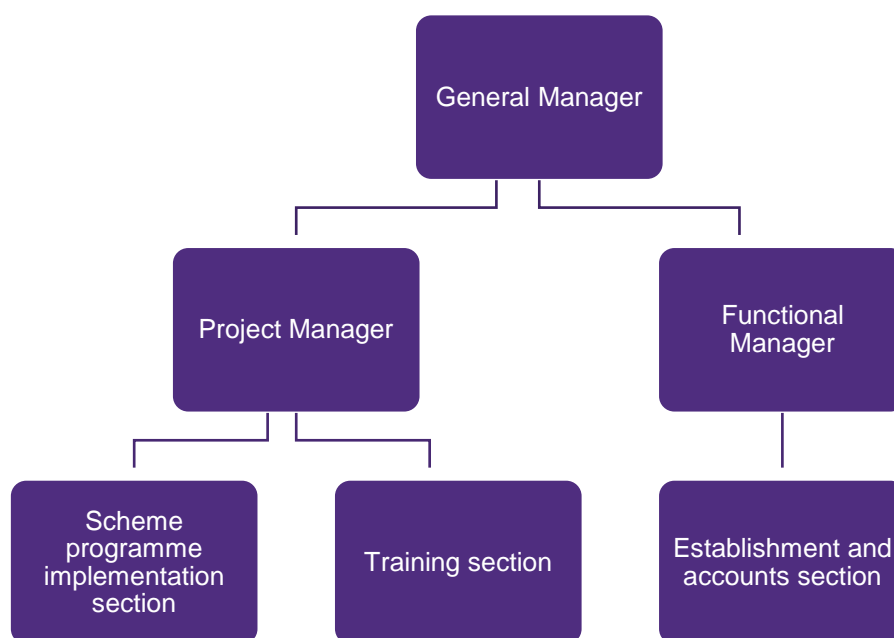


Figure 47: Organizational structure of DICs.

According to the FGDs conducted with the DICs, the major function of the DICs is to conduct entrepreneurship development programs, provide skill development trainings, provide marketing support and help in compliance and certification. They also spread awareness regarding various government schemes through regular workshops, online and offline campaigns. Majority of the DICs do not provide facilities like incubation centres, common facility centres and treatment plants and they also lack facilities to conduct capacity building trainings. Despite, the lack in infrastructure, the DICs conduct training programs like bee keeping, food processing, tailoring, weaving, carpentry and embroidery. According to

the DICs, the major challenges faced by the MSMEs are lack of access to credit and capital, lack of proper training due to inadequate infrastructure, transportation problems, poor access to markets, local products are unable to compete with national and international quality, acute shortage of staff and officers in DICs, and waste disposal problems.

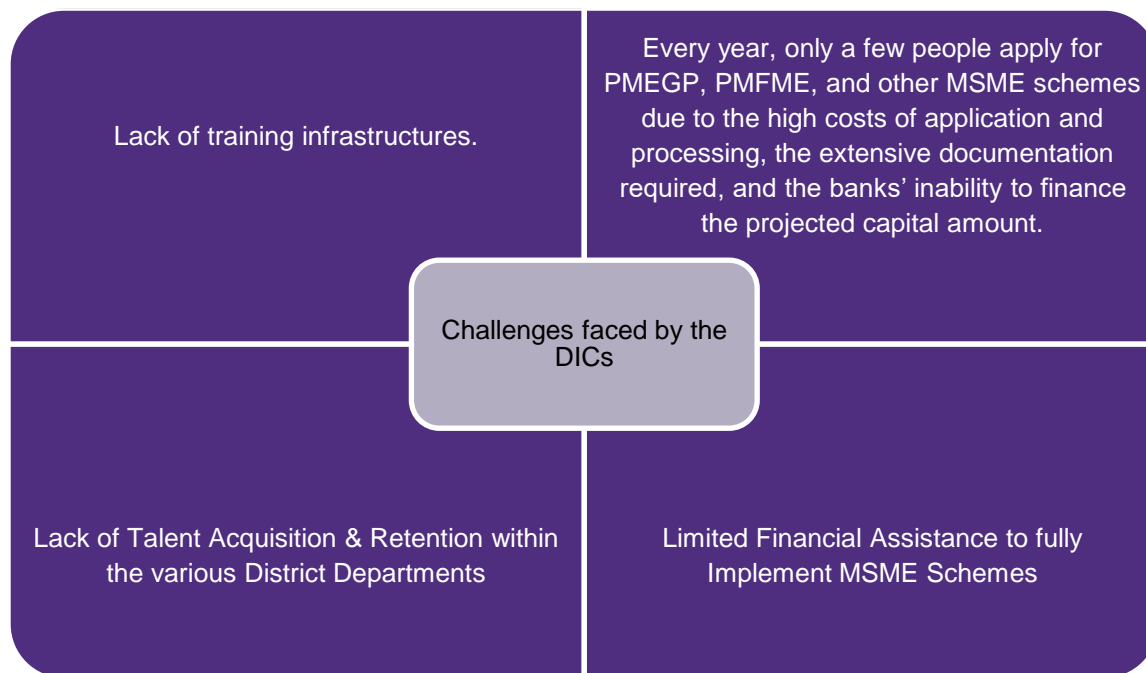


Figure 48: Challenges faced by DICs

Other than these points, the DICs also lack proper digital infrastructure and monitoring systems to implement the various MSME schemes.

Suggestions highlighted by the DICs:

- A. Increase in the number of DICs and manpower.
- B. Streamlining funding processes.
- C. Requirement of capacity building and training of the DIC staff.
- D. Improvement in infrastructure of the DICs.

### 5.7.2. Startup Ecosystem

Manipur's startup ecosystem is rapidly evolving, driven by the Manipur Startup Policy 2018 which aims to foster entrepreneurship and innovation. Initiatives like the Manipur Technology Innovation Hub enhance collaboration among entrepreneurs, academic institutions and investors. According to the surveyed MSMEs, 76% of them are not aware of any central or state startup schemes and do not have access to an incubation centre. The few incubation centres that people have access to are Manipur Technology Innovation Hub (MTI HUB), Food Processing Incubation Centre located at Porompat in Imphal East

District, Livelihood Business Incubators in Chandel, Ukhrul, Imphal East, Imphal West, Thoubal, Senapati, Tamenglong, Bishnupur, Churachandpur.<sup>41</sup> Only 4% of the surveyed MSMEs have received funding under startup schemes.

### 5.7.3. Awareness about Government Portals

The Government of India has established several key portals to support Micro, Small, and Medium Enterprises (MSMEs), offering a wide range of services, information, and resources for entrepreneurs. The TReDS platform helps MSMEs manage their receivables through invoice discounting, while ONDC is an open e-commerce network that allows businesses to transact across platforms. SAMADHAN serves as a grievance redressal portal for addressing delayed payments from buyers, and MSEFC provides a platform for resolving disputes between MSMEs and their buyers. Additionally, GeM is an online platform for government procurement, enabling MSMEs to sell products and services directly to the government.

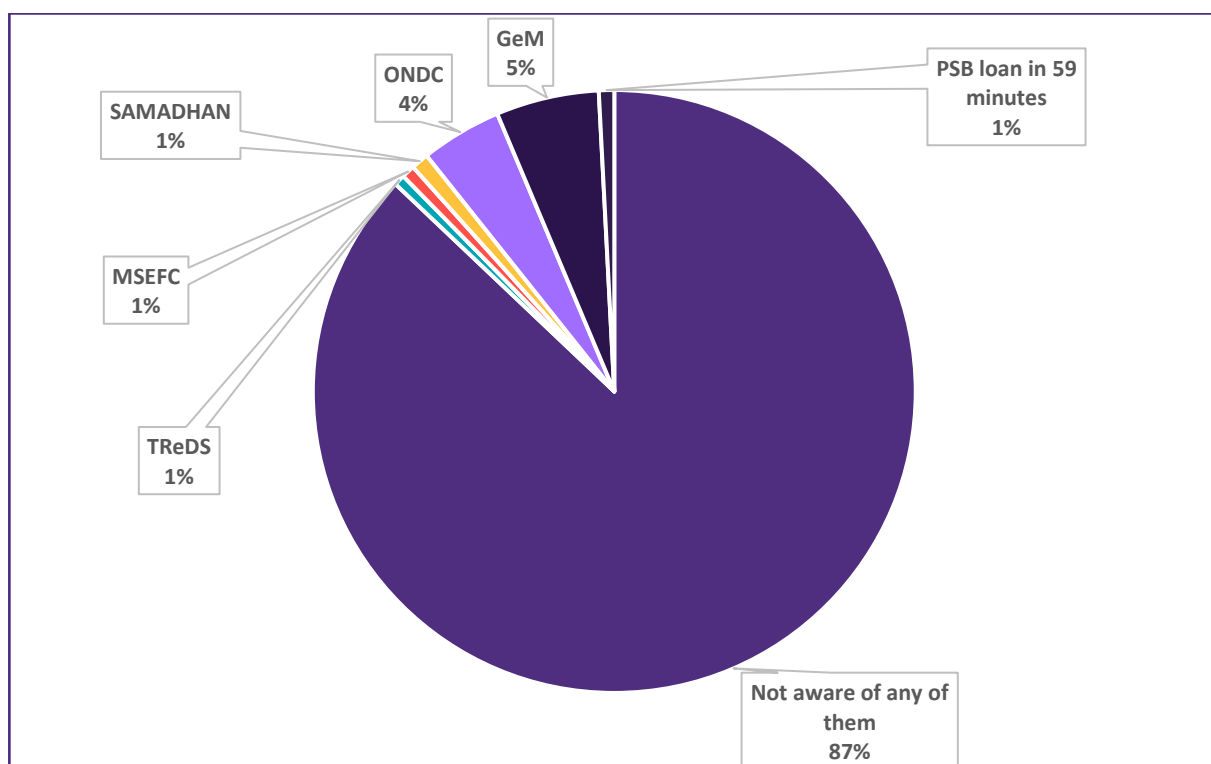


Figure 49: Awareness about government portals.

According to the MSMEs surveyed, majority of them are unaware about such government portals and require handholding support in getting familiarized with such portals and their uses.

<sup>41</sup> <https://pib.gov.in/PressReleaseframePage.aspx?PRID=1514865>

## 5.8 Technology Upgradation of MSMEs

By adopting modern technologies, MSMEs can improve energy efficiency, reduce production costs, and elevate product quality, which are critical for sustaining profitability and market relevance. Government initiatives, such as the Technology and Quality Upgradation Support program, aim to facilitate this transition by providing financial assistance and technical support, enabling MSMEs to invest in advanced machinery and processes. Furthermore, technology upgradation fosters innovation, allowing MSMEs to diversify their product offerings and meet evolving consumer demands. The most important barrier in the adoption of improved technology is the lack of financial resources to the unit. In several instances, the cost of technology makes it difficult to be adopted.

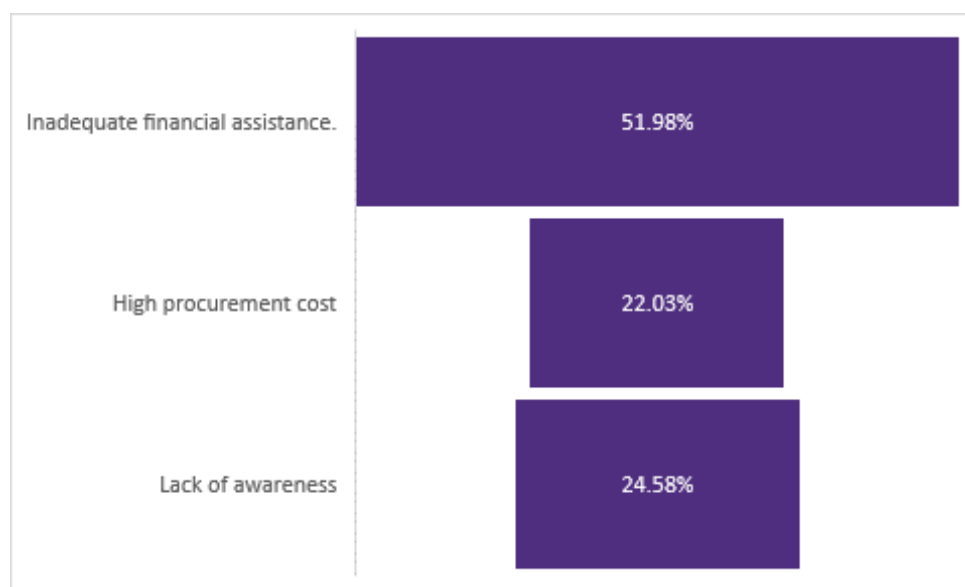


Figure 50: Challenges in technological upgradation.

The most common challenge faced by the MSMEs in technology upgradation is the lack of financial support, as the procurement costs for new technologies are often prohibitively high.

The MSME Champions Scheme is a comprehensive initiative that was launched for enhancing the competitiveness of MSMEs through a holistic approach. Formulated by merging six components of the previous Technology Upgradation Scheme (TUS), the scheme operates from 2021-22 to 2025-26 and focuses on three key components: MSME-Sustainable (ZED), MSME-Competitive (Lean), and MSME-Innovative (which includes incubation, intellectual property rights, design, and digital MSME). The primary objective of the scheme is to modernize MSME processes, reduce waste, and sharpen business competitiveness, thereby facilitating both national and global market reach. By promoting practices such as Zero Defect Zero Effect (ZED) manufacturing and lean manufacturing techniques, the scheme aims to empower MSMEs to produce high-quality products while minimizing environmental impact. 96% of the surveyed MSMEs are not aware about the scheme and only 1% of them have received benefits from this scheme.

## 5.9 Infrastructure and utilities

### Road infrastructure

Highways and roads are often regarded as the arteries and veins of a state, essential for its economic growth and connectivity. The primary artery of communication in Manipur is National Highway No. 39, which links Imphal to Dimapur in the neighbouring state of Nagaland. This highway extends from Mao, situated in the extreme north of Manipur, down to the international border town of Moreh in the southeast. Dimapur serves as the railhead for road traffic into Manipur, making this route a critical lifeline for the state. However, the highway traverses the hilly terrains of Senapati District and parts of Nagaland, including a stretch through Kohima. The transport costs along this route are notably high due to frequent landslides in the hilly regions, restrictions on night travel due to security concerns, and an imbalance in trade flows, with limited exports from Manipur resulting in predominantly one-way traffic.

Another road of significant economic importance is National Highway No. 53, also known as New Cachar Road, which spans 225 kilometers and connects Imphal to Jirighat on the Manipur-Assam border. This route passes through the dense forests and rugged terrain of Tamenglong District, which has historically been one of the most inaccessible regions in the state.<sup>42</sup>

### Recent Developments

1. **Urban Road Improvement Project:** A significant initiative is the Manipur Urban Road, Drainage and Asset Management Improvement Project, which aims to rehabilitate and upgrade 547 km of state road infrastructure in Greater Imphal. This project focuses on converting existing asphalt roads to more durable rigid concrete and includes enhancements like pedestrian walkways and stormwater drainage systems.
2. **Imphal Ring Road:** Funded by the Asian Development Bank (ADB), this project aims to alleviate traffic congestion and improve access to major administrative and commercial centers in Imphal.<sup>43</sup>
3. **National Highway Upgrades:** Ongoing projects include the widening of existing highways to improve capacity and safety. For instance, the NH-102 is undergoing significant upgrades to enhance connectivity between key regions<sup>44</sup>

### Challenges

- The hilly terrain makes construction and maintenance difficult, leading to high transport costs and frequent landslides.
- There are notable disparities in road connectivity between valley regions and hilly areas, necessitating targeted development efforts.
- Effective utilization of government schemes is essential for optimal development outcomes, as highlighted in various studies.

<sup>42</sup> <https://cmdashboard.mn.gov.in/departments/basic-infrastructure-monitoring/road-connectivity/>

<sup>43</sup> <https://manipurpwd.in/services/>

<sup>44</sup> [http://www.cspm.gov.in/ocmstemp/project\\_ind.MNPUR\\_PROC](http://www.cspm.gov.in/ocmstemp/project_ind.MNPUR_PROC)



## Railway

Manipur is on the verge of a significant transformation in its railway connectivity, primarily through the **Jiribam-Imphal railway project**. The Jiribam-Imphal railway line is approximately 111 km long and has achieved about **93.30% physical progress**. This includes extensive construction involving multiple tunnels (totaling 61.32 km) and numerous bridges, including the world's tallest pier railway bridge at 141 meters, which is nearing completion. The section from Jiribam to Khongsang has already been commissioned for train services, significantly reducing travel time from about 10 hours by road to just 2.5 hours by rail once fully operational. Noney is another key area along the railway project where significant construction activities are taking place. Imphal, the capital city, is the endpoint of the Jiribam-Imphal line. The railway station here is under construction and will serve as a major hub for passengers and goods.

## Air

Manipur's air connectivity is primarily centered around **Imphal International Airport**, which serves as the state's main gateway for domestic and international travel. It is the second-largest airport in Northeast India, following Guwahati Airport, and is a vital hub for air travel in the region.

## Cross-Border Trade Facilities in Manipur<sup>45</sup>

Manipur, strategically located at the Indo-Myanmar border, plays a significant role in cross-border trade, primarily through the **Moreh-Tamu route**. This trade is facilitated by various agreements and infrastructure developments aimed at enhancing economic ties between India and Myanmar.

### 1. Indo-Myanmar Border Trade Agreement:

- Signed on January 21, 1994, this agreement formalized border trade practices, allowing trade in 22 specified products, mostly agricultural and primary commodities.
- The agreement aims to promote economic ties and facilitate exchanges between local populations across the border.

### 2. Land Customs Stations (LCS):

- The Moreh Land Customs Station (LCS) in Manipur is the primary point for formal trade with Myanmar, handling nearly 99% of the northeastern region's trade with the country.
- While Moreh is operational, other designated LCSs like Champhai have not yet become functional.

### 3. Trade Dynamics:

- The volume of official trade through Moreh has fluctuated over the years, peaking at approximately \$13.5 million in 2006-07 before declining to around \$1.5 million by 2009-10.
- Informal trade remains significant, with estimates suggesting that informal transactions could be valued at around ₹2000 crores annually.

---

<sup>45</sup> <https://dcimanipur.gov.in/en/indo-myanmar/>

## Infrastructure Development

### 1. **Moreh Land Port:**

- The Moreh Land Port is being developed as part of India's "Act East" policy to strengthen connectivity with Southeast Asia.
- Plans include upgrading infrastructure to facilitate smoother customs processes and improve facilities for traders.

### 2. **Special Economic Zones (SEZ):**

- The establishment of SEZs near the border aims to promote manufacturing and export-oriented industries, enhancing the overall trade environment.

### 3. **Inland Container Depot (ICD):**

- An ICD is proposed to streamline logistics and warehousing for goods traded across the border, further facilitating cross-border commerce.

Despite the potential benefits, several challenges hinder cross-border trade:

- A. Poor road conditions and inadequate facilities at customs stations can increase transaction costs.
- B. Ongoing social unrest and insurgency issues in Manipur can disrupt trade activities.
- C. Unfriendly trading environments contribute to high costs that deter formal trading activities.

## Digital Infrastructure

Manipur's internet and telecommunications landscape has been significantly affected by recent socio-political events, particularly ongoing ethnic tensions. The state's connectivity has seen fluctuations due to government-imposed restrictions aimed at maintaining public order.

### 1. **Broadband Services:**

- As of September 2024, the Manipur government lifted a temporary ban on broadband internet services in five valley districts: Imphal West, Imphal East, Bishnupur, Thoubal, and Kakching. This decision was made after recognizing the adverse effects of the internet shutdown on various sectors, including education, healthcare, and businesses.<sup>46</sup>
- The restoration of broadband access comes with strict regulations: connections must be through static IPs, and subscribers are prohibited from creating Wi-Fi networks or using VPNs.

### 2. **Mobile Internet:**

- Despite the lifting of the broadband ban, mobile internet services remain suspended in these districts. This restriction is intended to prevent the spread of misinformation and maintain public safety amid ongoing unrest. The government has expressed concerns that mobile data

---

<sup>46</sup> <https://www.ndtv.com/india-news/broadband-internet-back-in-manipurs-5-valley-districts-mobile-data-still-blocked-6549224>

could facilitate the organization of protests and dissemination of inflammatory content.

### 3. **Impact of Restrictions:**

- The prolonged internet shutdowns have significantly impacted daily life and business operations. Sectors such as education and healthcare reported disruptions due to limited access to online resources. In previous instances, residents resorted to makeshift solutions like traveling to nearby areas with better connectivity to access the internet.

## **Telecommunications Infrastructure**

- Major telecom operators like BSNL, Airtel, and Jio provide services in Manipur. However, network reliability can be inconsistent due to geographical challenges and infrastructure limitations.
- Efforts are underway to enhance telecommunications infrastructure as part of broader development goals. This includes upgrading existing facilities and expanding coverage to remote areas.

## **Power and Water Supply in Manipur**

Manipur faces significant challenges regarding both power and water supply, impacting the quality of life and economic development in the state. Here's an overview of the current situation and ongoing initiatives.

### 1. **Current Status:**

- Manipur's power supply is primarily dependent on allocations from central sector plants, including the **Loktak Hydro Electric Plant** and other regional sources. This reliance can lead to fluctuations in availability, particularly during lean seasons when water levels drop in rain-fed reservoirs.
- As of recent reports, over **79% of villages** in Manipur have been electrified, with ongoing efforts to extend electricity access to remaining areas. However, power outages remain common, affecting essential services and industries.

### 2. **Challenges:**

- The state experiences frequent power shortages and outages, which disrupt daily life and hinder business operations.
- Infrastructure deficits in transmission and distribution networks compound these issues, leading to inefficiencies in power delivery.

### 3. **Government Initiatives:**

- The government has initiated various projects aimed at improving power infrastructure and increasing generation capacity. This includes investments in renewable energy sources to diversify the energy mix.

## Water Supply

### 1. Current Challenges:

- Manipur struggles with inadequate coverage of piped water supply systems, obsolete infrastructure, and contamination of water sources. Many households rely on public hydrants or private suppliers for their water needs.
- A significant portion of the population spends considerable time collecting water, often leading to health issues due to reliance on untreated sources.

### 2. Manipur Water Supply Project:

- The **Manipur Water Supply Project**, funded by the New Development Bank, aims to provide safe drinking water to approximately **3.11 million people** by 2025. This project focuses on upgrading existing infrastructure and expanding piped water supply systems across urban and rural areas.
- Key components include the construction of new treatment plants, distribution networks, and household connections to improve overall water quality and accessibility.

### 3. Jal Jeevan Mission (JJM):

- Under the JJM initiative, the state is working towards ensuring that every rural household has a functional tap connection (FHTC) by 2024. This mission emphasizes community participation in managing local water supply systems.

## 5.10 Green Practices and Sustainability

The Micro, Small, and Medium Enterprises (MSMEs) sector is increasingly recognizing the importance of adopting green practices to enhance sustainability, reduce environmental impact, and improve economic viability. Only 36% of the surveyed MSMEs are aware of green practices.

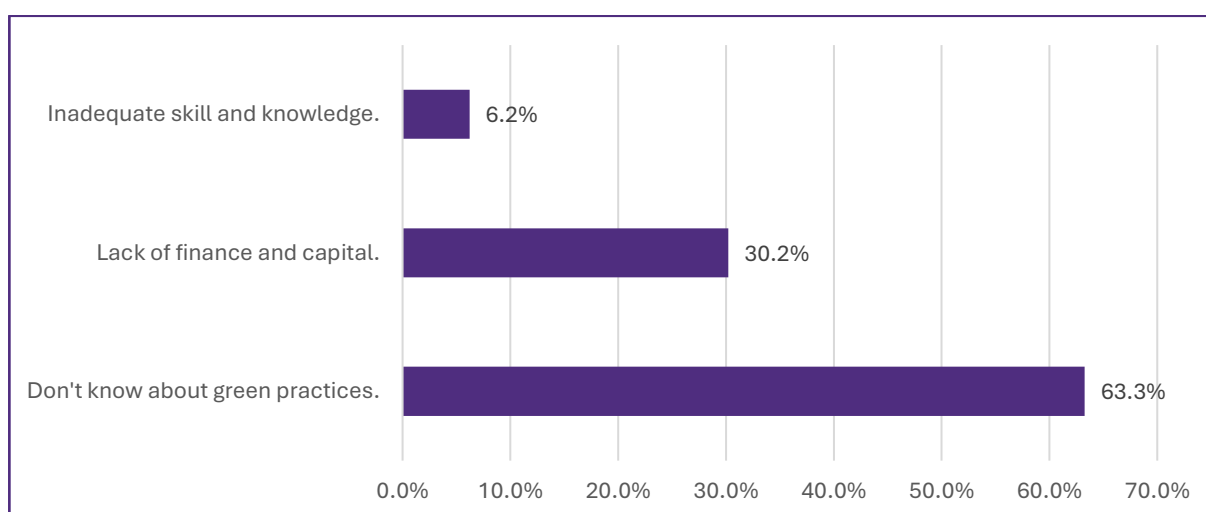


Figure 51: Challenges in implementing green practices.

## 5.11 Tourism Initiatives under MSME Sector

Ministry of Tourism has claimed that with the inclusion of the service sector in the MSME definition, the tourism industry can avail the benefits that have been announced in the Atmanirbhar Bharat package. Manipur is rich in cultural heritage, with numerous festivals, traditional dances, and crafts. Key Tourism MSMEs in Manipur include:

- ▶ Homestays
- ▶ Handloom and handicrafts
- ▶ Food and Beverage
- ▶ Adventure Tourism Services

Based on the surveys, it has been observed that the Covid-19 pandemic has significantly impacted these initiatives. Many have faced challenges in obtaining credit due to extensive paperwork and lack of collateral. There is a strong need for training in areas such as communication, entrepreneurship, hospitality management, and tour guiding. Additionally, most businesses require technical support for marketing and promotion. Awareness of central and state schemes is notably low, with none of the initiatives being aware of the MSME schemes available for them. Interestingly, while these MSMEs are aware of green initiatives like solar lights and recycling, they have been unable to implement them due to financial constraints. The ongoing conflict in the state has further exacerbated the situation by significantly reducing tourist footfall.

## 5.12 Additional Challenges

After conducting FGDs with stakeholders and conducting surveys some other issues have also been highlighted, such as:

- A. Due to ongoing conflict, markets and roadways have been restricted which has imposed problems for suppliers and businesses.
- B. Prolonged ban on internet services have also disrupted logistics.
- C. Limited entrepreneurial culture and awareness about modern business practices in the MSME sector.
- D. There is often a lack of comprehensive support services such as business development, legal aid, and consultancy that are crucial for MSME growth and sustainability.
- E. Lack of industrial exposure for the local people.

# Chapter 6: Proposed Interventions and Budget

Considering the gaps identified during the diagnostic study and validated by stakeholders in Manipur, 10 major project proposals have been formulated under the Strategic Investment Plan (SIP).

The proposed projects are categorized into six different segments:

1. Formalization and Promotion of MSMEs
2. Procurement and Marketing Support
3. Entrepreneurship and Skill Development (ESDP)
4. Credit Support
5. State Specific Proposals
6. Adoption of MSME-SAMADHAN (ODR) & TReDS

Under each segment, several projects have been proposed to address the gaps identified during the diagnostic study. These projects aim to meet the twin objectives of the RAMP Programme: strengthening institutions and governance of the MSME Programme, and supporting market access, firm capabilities, and access to finance. The programs are also designed to meet the Disbursement Linked Indicators (DLIs) of the program, namely:

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

A snapshot of the proposed projects, including their brief features, applicability, indicative implementation strategy, and envisaged impact/key performance indicators for the next 2.5 years, is summarized below.

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
6.1.	Formalisation and Promotion of MSMEs in Manipur						
A	Udyam Registration and MSME Awareness Drive	To create awareness about UDYAM registration and formalization of MSMEs through different awareness programs on government incentives.	-Conduct Udyam Registration and Awareness Drives. -Capacity building and Incentivizing CSCs to motivate MSMEs to formalize their businesses.	Existing and aspiring MSMEs in Manipur that are not yet registered on the Udyam Portal.	-Awareness creation cum outreach programmes -UDYAM Drive Mela -The CSC with the highest registration in the district to be rewarded	Through this intervention, it is envisaged that about 84,000 MSMEs will be registered with UDYAM at the end of 2.5 years with increased awareness on different government schemes and support in the state.	1, 2
B	Primary Baseline Survey and Value Chain Study on production, manufacturing and market linkages of Manipur	A detailed baseline and Value Chain Study on the production, manufacturing and sales in the state will provide the relevant information for future policy formulations for MSMEs in the state, priority sectors, information on raw material availability, processing, and sales, and will act as the guiding document for future interventions and support required by MSMEs in Manipur.	The study for MSME development aims to facilitate the identification of sources of raw material for MSMEs, farm and non-farm production in the state, manufacturing, farm and non-farm value addition, sales and marketing within and from the state, finances and supply chain prevalent in Manipur. The long-term economic development of the MSMEs in the state will be linked to the findings in the report.	MSMEs/ Cluster Value Chain Members, producers of GI/ ODOP/ Unique Products etc.	-Phase 1: Identification, mapping and assessment of potential -Phase 2: Selection of target VCs -Phase 3: Analysis and description of selected value chains	The data collected through the study shall be stored and used judiciously by the industries and other relevant departments for policy formulation and future interventions in the state for the sector.	1, 2

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
C	Platform for innovation, research and development	To establish a robust platform that fosters innovation, supports enterprises, and drives sustainable economic growth	-Development of vision document -Support in business planning and making DPRs. -Capacity building -Invest promotion -Incubation centre	-All aspiring innovative entrepreneur and existing MSMEs who need handholding support	-Vision document will identify key sectors and potential value chains of the state -Team will spread awareness for investment promotion -Capacity building of aspiring entrepreneurs -MSME Sahay PMU to provide support to MSMEs in business planning, making DPRs and financial management. -Incubation centre to act as an innovation centre to the aspiring entrepreneurs.	-Around 400 MSMEs to be supported.	1,2
<b>6.2. Manipur Mela</b>							
A	-Annual Investor Summit -Vendor Development Program -Organizing Reverse Buyer-Seller Meets	To provide a platform to the MSMEs to display their products and services to a broader audience, including domestic and international buyers, industry experts and investors.	-MSMEs can showcase their potential to attract investment and partnerships. -Help MSMEs to improve their capacity and competitiveness to become reliable suppliers for larger companies. -Reverse buyer seller meets will encourage MSMEs to understand market demands more clearly and tailor their offerings accordingly.	MSMEs/ Cluster Value Chain Members, producers of GI/ ODOP/ Unique Products etc.	-Identification, collection and collation of MSMEs based on industry, sector, product/service offerings, and business requirements with the help of existing database. -Develop a comprehensive database of potential buyers, technology providers, value chain stakeholders (National/International and Local) for conducting these events. -Preparation & mapping Calendar of RBSPs at various levels for inviting. -Publicity using digital, print and social media to reach out to large number of participants.	-3 Annual Investor Summit to be organized where at least 450 MSMEs are expected to participate. -80 VDP cum exhibition of products to be organized with around 50 MSMEs per exhibition -5 Reverse Buyer Seller Meet to be organised and 500 MSMEs are expected to participate.	2, 3



S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
6.3.	Portal and IT Infra Development: Digital Advancement of Manipur						
A	Manipur MSME One	To provide a Single Window System for all MSME related information and M&E purpose.	-A paperless performance monitoring and evaluation platform for progress tracking, data enabled decision making, optimum utilization of resource etc. - Integrated online platform which will be a scheme repository, dashboard for beneficiaries, market access, grievance redressal, MIS report generation, district performance etc.	MSME Ecosystem including RAMP & other State/ Centre funded programs in Manipur.	-Identification and selection of web/app developer through prescribed procurement process -Development of web page and app with proposed indicative features -Awareness creation among entrepreneurs to use this portal.	-Single platform for schemes -multi-dimensional data analytics -Agility and lesser dependency -Data visualization and transparency -Effective Monitoring & Evaluation of ongoing and upcoming projects, including RAMP leading to tangible output and outcome and avoidance of time and cost overrun.	2, 3
B	IT Infrastructure Upgradation for Govt. Institutions	Need of upgradation of Govt. organization including DICs, Dept. of Trade, Commerce and Industries, MANIDCO, KVIB etc. for as strengthened govt. departments help in stringent policy formulations and roll outs.	Selected government offices to be provided IT Setup to make their offices support centers for enterprises. This will be a one-time activity.	Government Departments/ Organization involved in RAMP Implementation.	-Need identification of the Government bodies-Procurement of IT tools following the Procurement Guidelines-Maintenance and Support StrategyAwareness creation and linkages for MSME through utilization of this new setup.- Impact assessment through progress tracking and feedback mechanism.	-28 government institutions to be strengthened.	3

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
6.4.	Proposals for Women-led Enterprises Development in Manipur						
A	Interest Subvention prioritizing women owned MSEs	To strengthen women entrepreneurs by providing interest subvention to make it more affordable for MSMEs to borrow and invest in their businesses.	Interest relief of 4% per annum is given on the incremental amount of working capital credit or incremental/new term loan disbursed by eligible institutions to eligible MSMEs.	Women owned MSE Units. Applicable to fresh/incremental amounts of working capital/term loans up to INR 10 Lakhs.	<ul style="list-style-type: none"> <li>-Interest relief at 4% per annum on incremental working capital or new term loans for eligible MSMEs, calculated from the later of disbursement or scheme notification.</li> <li>-Lending institutions must submit accurate data and monitor the scheme.</li> <li>-Interest subvention released based on claims certified by Statutory Auditors.</li> <li>-Payment monitored electronically and manually by Nodal Bank/Financial Institution/DICs, with reports to the Director of Industries</li> <li>-Project implemented by Industries and Commerce Department through DICs, in consultation with Financial Institutions, Commercial Banks, and SLBC, facilitated by RAMP-SPIU.</li> </ul>	-56,324 Number of MSMEs expected to be benefitted.	4,6

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
B	Proposal for Women Entrepreneurship Acceleration Programme: Strengthening the SHGs	To elevate Self-Help Group members by transforming them into Micro and Small Enterprises (MSEs)	-To facilitated through the formation of Producer Groups (PGs) or Special Purpose Vehicles (SPVs) and providing essential support across the value chain.-Helping to scale up operations, access financial resources, and establish market linkages.	SHGs engaged in farm, off-farm, and non-farm activities in Manipur	-Identify SHGs through SRLM for potential MSE transformation, map existing Producer Groups for support.- Conduct awareness and training programs on entrepreneurship, management, bookkeeping, financial management, and HR management.- Select BDSPs for joint activities like registration, compliance, and licensing.-Identify and create a cadre of women CEOs for PGs/SPVs.- Organize exposure visits to established clusters.-Facilitate participation in trade fairs and buyer-seller meets.- Establish partnerships with buyers for buy-back arrangements and support.-Provide support for convergence with schemes like CGTMSE, PMEGP, and PMFME.	-Over 2000 women entrepreneurs will be benefitted.	3
<b>6.5. Empower Manipur: Training &amp; Capacity Building as MSME growth catalyst</b>							
A	Proposal for the Industry-Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)	To identify the existing and aspiring MSMEs and to empower them through Entrepreneurship and Skill Development Programmes with special focus on women and SC/ST category	-It is proposed to provide the DICs with financial resources to conduct free training. Other training institutes will be identified, and tie-ups will be established for Management Development Programs, Entrepreneurship Development Program and Technical Trainings.	Aspiring Entrepreneurs/ Youth Existing MSMEs/ Entrepreneurs Master Trainers with special focus on women and SC/ST category	-Need Assessment to identify gaps and prioritize training areas -Identification & Selection of Entrepreneurs and Trainers from existing Skill Institutions. -Sector-wise ESDPs/EKPs & Tie up with incubation centers – Universities/ T-Hubs -Designing ESDP/ EKP Curricula based on industry expert inputs. -Convergence with PMEGP, & other Schemes	-2,000 MSMEs to be covered under ESDP. -1,000 Master trainers through ToT programme. -Exposure visits of 250 entrepreneurs .	3

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
B	Support to Aspiring Entrepreneurs: Entrepreneurship Knowledge Programme and Startup Hackathon	To empower the youth and aspiring entrepreneurs with the necessary knowledge, skills, and resources to enhance their employability and entrepreneurial potential. This initiative aims to bridge the gap between education and market requirements.	-Startups will be given a platform to get expert guidance, access to funding networking through startup hackathon and various workshops	-Aspiring entrepreneurs in Manipur, particularly those with potential start and scale up the MSEs.	-Making MTI Hub the nodal agency for the intervention.- Identification of potential startups.- Facilitate connections with potential investors, partners and successful startups.- Regular workshop, seminar, technology clinic for the MSMEs-Organizing startup hackathon annually.-Monitoring of startup progress.	-1,000 youth/ budding entrepreneurs will be trained -10 startups will be supported through incubation centers.	3
C	Brand Manipur: Training on Branding & Packaging	To create awareness about modern packaging and branding. To launch quality brands for Manipur.	Awareness session and workshop will be conducted. E-commerce and social media marketing will be given emphasis.	MSMEs interested in launching their own brand.	- Awareness creation on branding need - Capacity building of MSMEs on packaging and branding. -Collaboration with academic and training institutes for technical support. -Digital branding for MSMEs -Quality certification	1,125 enterprises will be trained in packaging techniques and supported to create their own brands.	3
D	Management Development Program/ upskilling for Officials	To enhance the capabilities of government officials in Manipur to effectively support and promote the growth MSMEs through comprehensive training programs, thereby improving service delivery and fostering economic development.	-Through a targeted learning and training program and by updating their expertise on emerging trends and technological advancements, the program will enable officials to provide informed guidance, adapt policies, and improve service delivery to MSMEs.	Government officials in Manipur, particularly those involved in MSME.	-Experts will develop a detailed curriculum in collaboration with government officials and industry representatives. Training will be delivered through a mix of workshops, seminars, and online courses, focusing on essential areas like policy implementation, service improvement, and sector-specific knowledge. The program will start with basic training and advance over the years.	-A total of 100 officials will be trained throughout a period of 2.5 years. -Training sessions, workshops shall be conducted periodically.	3

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
6.6.	State-specific Intervention for Manipur						
A	MSME Health Clinic for Manipur	-To provide financial and other handholding support To Micro and Small Enterprises (MSEs) which show signs of stress and are on the verge of slipping into sickness.	-The proposed Health Clinic is envisaged to operate as a Cell within the ambit of Directorate of Trade, Commerce & Industries by setting up an Expert panel that will identify the stress MSMEs based on their performance pre and post conflict and their current needs.	Stressed MSME Units (who are on the verge of getting Sick/ NPA but not declared as NPAs) in Manipur	-Conduct a diagnostic study to identify causes of early stress and find resolutions through research, analysis, stakeholder interactions, evidence, and inspections. -Identify units for support based on performance before and after conflict, prioritizing conflict-affected units. -Coordinate with primary lenders and facilitate financial support through other institutions, offering solutions in marketing, technology, and management for stressed MSMEs. -Provide handholding, monitoring, and counseling through a consent-based ERP solution.	-A total of 700 MSMEs will be benefited in 2.5 years	5
B	Promotion of Manipur Tourism & Capacity Building of Homestays	To promote Manipur Tourism and attract many tourists in the coming years - Awareness and capacity building for homestays of Manipur to develop hospitality sector	-Promotion of Manipur Tourism through various promotional activities and online campaigns.- Capacity Building of Homestays in Manipur- Awareness and capacity building will be organized for homestays of Manipur on various aspects like service quality improvement, marketing, business management, bookkeeping, technology utilization etc.	-Existing and Aspiring Entrepreneurs working in the tourism sector	-Department of tourism will act as a nodal agency.- Manipur tourism will be promoted nationally by creating a unique brand identity-Digital marketing campaigns through social media, influencer partnership, content marketing etc.-Print and outdoor advertising using brochures and flyers, billboards and hoardings etc. at airports, major tourist hubs and in locations outside the states.-Support to hospitality and wellness service providing MSMEs like homestays and their promotion.- Capacity building of homestays in each district twice a year.	-Capacity building of 2000 homestays-Improved perception about the state-Growth in tourist footfalls-Increased income of the hospitality and wellness related MSMEs	3, 5

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
C	Logistics Strengthening for the MSMEs: Linkage Creation & Transport Facilitation	-To facilitate linkage between enterprises and logistic provider -To strengthen Transportation of finished good by providing financial assistance.	-Linkage creation between MSMEs and Logistics Operators through workshops. -Partial reimbursement on the transport cost for Finished Goods not exceeding one-third of the transportation cost per year with the exact value to be determined basis the budget and the total applications received per year.	MSME with Udyam Registration involved in export.	-16 Logistics drive workshops at District level will be conducted per year for 3 years. -Partial reimbursement of the transport cost for Finished Goods, not exceeding one-third of the transportation cost with the exact value to be determined basis the budget and the total applications received per year will be provided.	Approximately 5500 to 7500 MSMEs will be benefitted.	2, 3, 5
6.7.	<b>MSME Support Units in Manipur</b>						
A	Export promotion cell: PMU for Export & Marketing	To establish a dedicated PMU for Market and Export Promotion in the state to address the market issues faced by MSMEs To create awareness about various online marketing platform	-Export Promotion PMU Set up -Awareness creation and onboarding of MSMEs on portals for Online marketing Export Promotion drives	Existing and Aspiring Entrepreneurs in Manipur	-Conduct capacity building sessions at the block level for existing and aspiring MSMEs, and develop IEC materials on marketing platforms and import-export policies. -Identify and mobilize prospective exporters. -Create awareness among MSMEs about export policies and opportunities. -Identify potential clusters in districts and link them with export promotion councils. -Coordinate with banks, financial institutions, and risk management agencies like EXIM Bank, ECGC, and Export Insurance. -Collaborate with institutes like IIFT and regional export promotion institutes for training and guidance. -Invite various stakeholders to drives and connect them with MSMEs.	Increase in the number of MSMEs onboarded on govt. market portals and increase in the growth rate of exports and number of MSMEs converted to exporters through the Awareness & Convergence Programs for Export Promotion.	2, 3

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
B	MSME Sahay: PMU for holistic support to enterprises	-To deploy manpower To support MSMEs with various compliances and scheme linkages	-PMU (MSME Sahay) to be created. -Awareness on Central and State Government Schemes -BDS Services through Capacity Building Program	MSMEs in Manipur	-21 Manpower Deployment for MSME Sahay (PMU) through hiring an agency -Responsibility of PMU: Awareness creation, Scheme Linkage, Survey & Report Preparation	-80 Capacity Building Programs for BDS Services providers - Strengthening of DICs	1, 2, 3
<b>6.8. Intervention for Green Production</b>							
A	Support for Rooftop Solar Panel (On Grid)	To address power deficit due to irregular power supply	Financial assistance will be provided for Rooftop Solar Panel (on grid) as an alternate power supply.	Existing and Aspiring Entrepreneurs	-40 Awareness program will be conducted to guide and create awareness amongst MSMEs regarding Resource Efficient and Cleaner Production. - Providing one-time financial assistance under the RAMP programme per MSEs for support with purchase of Rooftop Solar Panel (on grid) in collaboration with MANIREDA as Nodal Agency. A financial support of 50% of the total cost for the solar panel (upto 10KVA) will be provided with a maximum limit of INR 5 lakh to a minimum of 500 MSEs in 2.5 years for adopting green technology/ initiatives at a cost of around INR 10 lakh. Further support with loan and interest subvention will be provided under convergence with MSE Gift scheme for the enterprises investing more than INR 10 Lakh on purchase.	Minimum 500 MSMEs to be provided financial assistance for Rooftop Panel in 2.5 years.	5

S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
B	Support with Green Audits	Analyse the current environmental footprint of existing MSMEs, including energy consumption, waste management, water usage, and emissions	-Analyze the environmental footprint of MSMEs, evaluate adherence to regulations, identify resource optimization opportunities, assess sustainable practices, develop a green initiatives roadmap, and involve key stakeholders for a collaborative approach to sustainability.	MSMEs in Manipur	-Audit of facilities available in the existing MSMEs -Audit of all the Udyam Registered MSMEs located in Manipur	Manufacturing MSMEs will be sensitized on green technology adoption and green audit will be carried out in 240 units.	5
<b>6.9. Promotion of MSME Samadhaan (ODR), MSEFC &amp; TReDS</b>							
A	Promotion of MSME Samadhaan (ODR), MSEFC & TReDS	To avoid the incidence of delayed payments and improve the liquidity for the MSMEs, promotion and adoption of MSME Samadhaan portal and TReDS platform.	-A PMU will be the set up.- Awareness sessions on MSEFC-SAMADHAN-ODR Mechanism.- Introducing TReDS platform to address issues of delayed payments and credit challenges faced by MSMEs.	MSME's of Manipur and official of buyer organization.	-Conduct capacity building programs for MSMEs on adopting the MSME Samadhaan platform for resolving delayed payments and the TReDS platform for quick payment benefits, while also targeting large buyers and mobilizing Industry Associations/BMOs to onboard members using the MoU model with TReDS service providers.- Emphasize deepening the market platform by onboarding State government departments, corporations, and agencies onto the TReDS platform for MSME payments, with the project implemented by the Directorate of Trade, Commerce & Industries through the DICs.	Officials of buyer organisations to be sensitised about the MSME Samadhaan (ODR), MSEFC and TReDS portals.	6



S. N.	Project Name	Objective	Features	Applicable for	Indicative Implementation Strategy	Envisaged impact/ Key Performance Indicators (2.5 years)	DLI / s
6.10	Proposal for Human resource for RAMP Implementation						
A	Human Resources for RAMP Implementation	To address the lack of professionally trained Human Resources for effective monitoring and implementation of RAMP	-Hiring of resources for specific job requisitions -Engagement of RAMP SPIU, as provided in RAMP guidelines.	Implementing body of RAMP	-Selection of Human Resource/SPIU through transparent bidding process. -Deployment of resources by PMU for RAMP implementation. -Facilitate effective planning & coordination & follow-ups with connected departments. -Overall monitoring of activities and budget utilization.	Achievement of Milestones by effective mobilization and utilization of resources. Effective Monitoring & Evaluation of Programme at each level. Dissemination of information & best practices. Effective coordination & liaisoning among implementation partner and stakeholders.	1, 2

## RAMP Implementation Strategy for the Holistic Development of MSME Ecosystem

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

- A. Engaging key stakeholders** including District Administrations, Directorate of Trade, Commerce & Industries, MANIDCO, Dept. of Horticulture, MSRLM, CMTCI, Dept. of Tourism, MANIREDA, Directorate of Handloom & Textile & team to follow up with the line departments, community leaders and beneficiaries in the planning and implementation process. Establishing a strong partnership and collaboration will ensure a coordinated and holistic approach. It is considered that General Manager, DIC(s), Manipur will be the focal points for the effective implementation of RAMP.
- B. Need Assessment:** Conduct a thorough need assessment to understand the specific challenges, opportunities, and resources available (financial, human, technical, and institutional) within each district. This will help to align the RAMP program to address the unique needs of the communities and ensure relevance and effectiveness. This will also be validated at district level vis-à-vis the Baseline Survey conducted by the Consultants.
- C. Work in collaboration** with District Administrations, Directorate of Trade, Commerce & Industries, MANIDCO, Industry Associations, and other connected stakeholders to develop a detailed implementation that aligns with local priorities, policies and resources. Involving district level officials in the planning process will help secure their commitment towards the program, foster multi-sectoral partnerships for addressing cross-cutting issues, leveraging sectoral expertise, sharing best practices, avoiding duplication of efforts, and maximizing impact.
- D. Capacity Building & training support** to District Administration and local stakeholders to enhance their skills, knowledge, and capacity to effectively implement and manage the program. This will empower the stakeholders to take the ownership of the program and sustain its impact in the long run.
- E. Communication & Outreach:** Preparation of Annual Action Plan for conducting state level, divisional level & district level outreach programs to raise awareness, build support and engage stakeholders at the district level.
  - ✓ Setting goals, targets, indicators, and timelines for each outreach activity.
  - ✓ Identify key activities/events to reach out to MSMEs across different regions.
  - ✓ Allocate resources, and support services for outreach activities to achieve the targets.

**F. Resource Mapping & Mobilization:** Facilitate resource mobilization efforts by leveraging partnerships and optimizing existing resources within the district. Engage with government agencies, private sector partners and development organizations to pool resources and maximize impact.

**G. Monitoring & Evaluation:** Establish Digital Monitoring and Evaluation framework to track progress, measure outcomes and identify areas for improvement to ensure successful implementation.

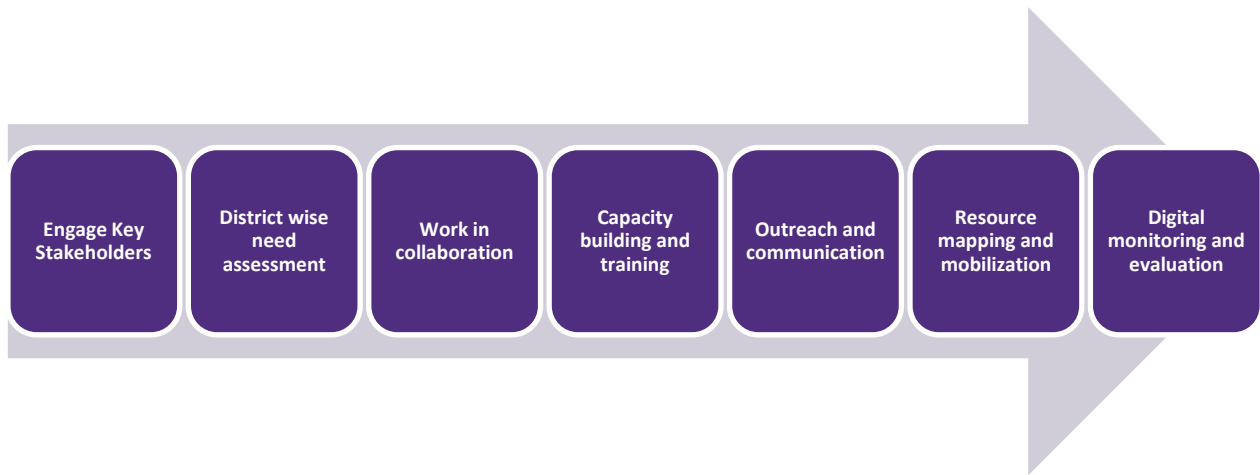


Figure 52: Process flow of RAMP Implementation Strategy

## District Level Impact

Raising & Accelerating MSMEs Performance



Figure 53: District Level Impact for SIP Implementation

## Manipur - RAMP - SIP - Budget Summary

(INR Crores)

Table 33: Manipur SIP budget summary

S. N.	Name	Gol's Contribution @ 0%	State Government Contribution @ 0%	RAMP Contribution @ 100%	Total
<b>1</b>	<b>Formalization and Promotion of MSMEs in Manipur</b>				
A	Udyam Registration Drive & awareness promotion incentive for CSCs	0.00	0.00	7.83	7.83
B	Baseline Survey and Value Chain Study on production, manufacturing and market linkages of Manipur	0.00	0.00	1.20	1.20
C	Platform for Innovation, Research and Development	0.00	0.00	1.54	1.54
<b>2</b>	<b>Manipur Mela</b>				
A	Annual Investor Summit	0.00	0.00	2.40	2.40
B	District Level Vendor Development Programme (VDP) cum exhibition of products	0.00	0.00	4.00	4.00
C	Reverse Buyer-Seller Meet	0.00	0.00	4.05	4.05
<b>3</b>	<b>Portal and IT Infra Development: Digital Advancement of Manipur</b>				
A	Manipur MSME One	0.00	0.00	11.00	11.00
B	IT Infrastructure Upgradation for Govt. Institutions under RAMP	0.00	0.00	1.12	1.12
<b>4</b>	<b>Proposals for Women-led Enterprises Development in Manipur</b>				
A	Interest Subvention with focus on women owned MSEs	0.00	0.00	227.32	227.32
B	Proposal for Women Entrepreneurship Acceleration Programme: Strengthening the SHGs	0.00	0.00	2.37	2.37

<b>5</b>	<b>Empower Manipur: Training &amp; Capacity Building as MSME growth catalyst</b>				
A	Proposal for the Industry-Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)	0.00	0.00	6.00	6.00
B	Support to Aspiring Entrepreneurs: Entrepreneurship Knowledge Programme and Startup Hackathon	0.00	0.00	3.28	3.28
C	Brand Manipur: Training on Branding & Packaging	0.00	0.00	1.13	1.13
D	Management Development Program/ upskilling for Officials	0.00	0.00	2.06	2.06
<b>6</b>	<b>State-specific Intervention for Manipur</b>				
A	MSME Health Clinic	0.00	0.00	20.48	20.48
B	Promotion of Manipur Tourism & Capacity Building of Homestays	0.00	0.00	5.50	5.50
C	Logistics Strengthening for the MSMEs: Linkage Creation & Transport Facilitation	0.00	0.00	112.78	112.78
<b>7</b>	<b>MSME Support Units in Manipur</b>				
A	Export promotion cell: PMU for Export & Marketing	0.00	0.00	4.93	4.93
B	MSME Sahay: PMU for holistic support to enterprises	0.00	0.00	5.93	5.93
<b>8</b>	<b>Intervention for Green Production</b>				
A	Support for Rooftop Solar Panel (On Grid)	0.00	0.00	25.00	25.00
B	Support with Green Audits	0.00	0.00	1.02	1.02
<b>9</b>	<b>Promotion of MSME Samadhan (ODR), MSEFC &amp; TReDS</b>				
A	Promotion of MSME Samadhaan (ODR), MSEFC & TReDS	0.00	0.00	1.47	1.47
<b>10</b>	<b>Proposal for Human resource for RAMP Implementation</b>				
A	Human Resources for RAMP Implementation	0.00	0.00	4.50	4.50
	<b>Total Budget</b>	<b>0.00</b>	<b>0.00</b>	<b>456.91</b>	<b>456.91</b>
	IEC/Administrative Expenditure @5% of the total Budget	0.00	0.00	22.85	22.85
	<b>Total Budget Estimated</b>	<b>0.00</b>	<b>0.00</b>	<b>479.76</b>	<b>479.76</b>

## Detailed Interventions:

### 6.1. Intervention 1: Formalization and Promotion of MSMEs in Manipur

#### A. Udyam Registration and MSME Awareness Drive

##### A-6.1.1. Problem Statement

The Udyam registration is a mandatory certification provided by the Ministry of Micro, Small and Medium Enterprises which the respective MSME receives after signing up on the official government portal. MSME registration opens the doors to financial support from the government, including subsidies on loans, reduced interest rates, and credit guarantees. This registration is instrumental for the enterprises to avail various government schemes and for convergence. From the data available on the UDYAM portal as well as the inferences from primary survey and stakeholders' consultation show that there still exist a very large number of enterprises which do not possess UDYAM. As of August 2024, in Manipur, the number of MSMEs registered on the Udyam portal has reached 73,991 of which 73,309 are Micro, 644 are Small & 38 are of Medium Scale. Most of the unregistered units are unaware of the process and benefits of this compliance. The predominance of informal MSMEs within the state raises a series of challenges. There's also low exposure of the MSMEs to the various government schemes and support available.

##### A-6.1.2. Intervention Description

In order to formalize the MSME sector of Manipur, it is mandatory to bring all the enterprises to the ambit of UDYAM. There is a need to address the awareness gap and help the entrepreneurs to register their units on UDYAM portal. All the unregistered units will be beneficiary of this intervention.

Through this project, it is intended to onboard maximum MSMEs on the platform through multi-pronged approach, including involvement of MSME DFO, Industry Associations (IAs), District Industry Centres (DICs) and other connected Departments. The project also aims to strengthen the common Service Centers (CSCs)/Village Level Entrepreneurs (VLEs) in each Block for greater outreach through them. The intervention will be done as a block level awareness and registration drive to encourage MSMEs to register under the UDYAM portal, thereby boosting formalization. This involves a targeted effort with extensive outreach, education, and support. MSMEs across Manipur will be actively engaged, and awareness campaigns will highlight the benefits of formalization, such as access to government schemes, subsidies, and financial support. This intervention is linked with DLI-1 and DLI-2 of Ramp programme.

### A-6.1.3. Approach & Methodology

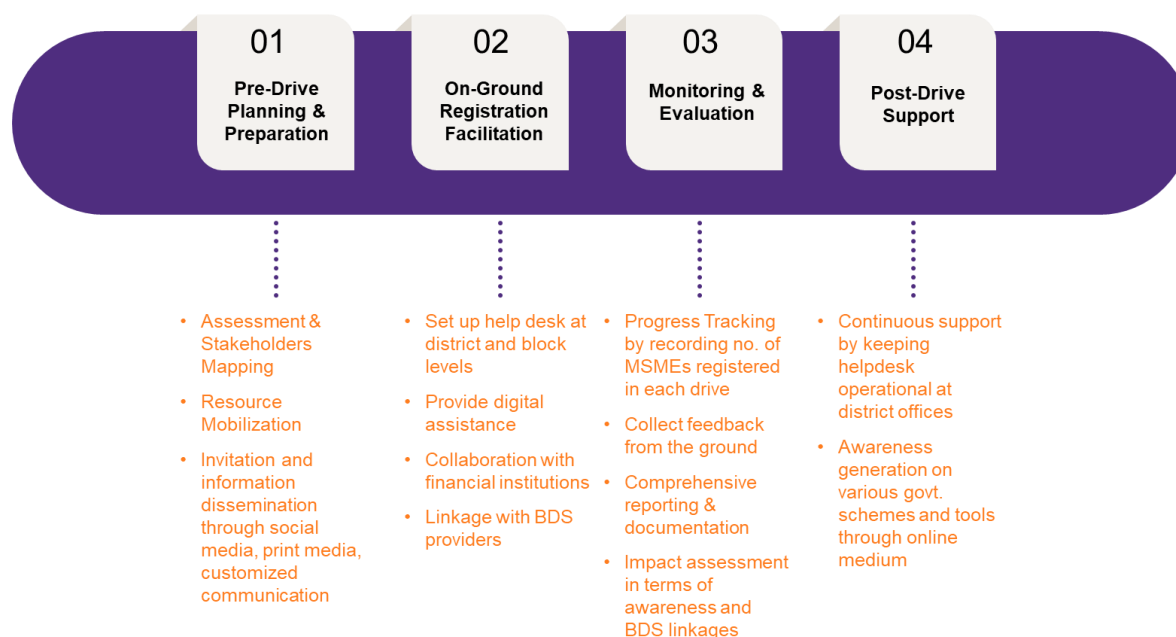


Figure 54: Approach & Methodology for Formalization and Promotion of MSMEs

It is intended to onboard maximum MSMEs on UDYAM platform through multi-pronged approach involving District Industries Centres, Industrial Estates Associations, various clusters etc. A survey will be done prior to the drive to map the existing and aspiring entrepreneurs. This approach will ensure that the UDYAM Registration drive is inclusive, efficient, and impactful, leading to a significant increase in the number of registered MSMEs and enabling them to access various government benefits and support systems.

**Rewards to CSCs for Incentivizing registration:** The CSCs at the block usually help the MSMEs register on UDYAM portal at a very minimal fee. As part of this very initiative, the CSCs at block level will be motivated to onboard as many MSMEs possible throughout the year. For each district, the CSC with the highest number of registrations will be selected and rewarded with a cash prize of INR 1 Lakh. All CSCs will mandatorily participate in the awareness creation & training program. Training of the CSCs will have a long-term impact on the implementation of formalization program as they will be handy in organizing continuous awareness programs at the block level.

### A-6.1.4. Use of ICT in Implementation

The data collected through survey shall be stored and used judiciously in the proposed Manipur MSME ONE Portal, an integrated platform to provide one stop solution to MSMEs in Manipur. Awareness creation through Traditional/Digital/Social/Print media platforms, outdoor advertising, content development & drives for hands-on approach including Design of govt. scheme flyers and short videos mentioning the benefits of Udyam Registration and broadcast them on Radio, Newspaper, Facebook, Instagram, LinkedIn, Twitter, YouTube Channel, LinkedIn, and WhatsApp groups.

### A-6.1.5. Targeted Coverage and Timeline

This intervention will cover 70 administrative blocks of Manipur and continued for the entire intervention period.

Table 34: Targeted coverage and timeline for Formalization and Promotion of MSMEs

S. N.	Details of the Programmes	Units	Y1	Y2	Y3	Total
<b>Udyam and Awareness Drives</b>						
1	<p>Awareness Creation-Cum-Outreach Programmes for MSMEs through DIC, NRLM and other connected Departments for greater outreach and Registration of MSMEs in the Udyam Portal in Manipur @ 6 programmes per Block per year in all 70 Blocks</p> <p>Awareness outreach programs to cover:</p> <ol style="list-style-type: none"> <li>1. Udyam Drive</li> <li>2. Industry Awareness Programmes</li> <li>3. Awareness creation and onboarding of MSMEs for Online marketing</li> <li>4. MSME Samadhaan (ODR), MSEFC &amp; TReDS</li> <li>5. Awareness program for Resource Efficient and Cleaner Production</li> <li>6. Awareness on National and State Government Schemes.</li> </ol>	Number	210	420	420	1,050
2	<p>Udyam Drive Mela: Best Performing Unit/Centre/Facilitator for MSME Udyam Registration Process in the District based on the highest number of Udyam Registrations made under their supervision @ One per District with a financial reward of Rs, 1,00,000/- in Manipur, which is the incentive for their performance for registering more than 120 MSMEs per Year in the Udyam Portal. The CSC with the highest registration in the district to be rewarded</p>	Number	16	16	16	48



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

Table 35: Impact of Formalization and Promotion of MSMEs

S. N.	Impact of the Programmes	Units	Y1	Y2	Y3	Total
1	Number of MSMEs expected to be registered on the Udyam Portal in Manipur @ 20 MSMEs per Awareness Creation-Cum-Outreach Programme	Number	4,200	8,400	8,400	21,000
2	Number of MSMEs expected to be registered on the Udyam Portal in Manipur @ 120 MSMEs per year per identified CSCs at Block Level (3 Centres per Block for 70 Blocks)	Number	12,600	25,200	25,200	63,000
3	Total number of Existing and Aspiring MSMEs to be registered in the Udyam Registration Portal through Awareness Creation Programmes and through regular process identified CFCs/CSCs at Block level (Sl. No.1 + Sl. No.2)	Number	16,800	33,600	33,600	84,000

#### A-6.1.6. Budget Estimation

Table 36: Budget Estimation for Formalization and Promotion of MSMEs

S. N.	Proposed Programmes	Unit Rate (in INR)	Quantity	Unit	Y1	Y2	Y3	Total fund required (in INR)
1	Udyam Registration Drive	70,000	1,050	Nos.	1,47,00,000	2,94,00,000	2,94,00,000	7,35,00,000
2	Cash Reward for best performing CSCs	1,00,000	48	Nos.	16,00,000	16,00,000	16,00,000	48,00,000
<b>Total</b>					<b>1,63,00,000</b>	<b>3,10,00,000</b>	<b>3,10,00,000</b>	<b>7,83,00,000</b>

Table 37: Total Project Cost and contribution for Formalization and Promotion of MSMEs

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crore)
1	Formalization of MSMEs - Udyam Drive	0.00	0.00	7.35	7.35
2	Rewards to CSC for incentivizing registration	0.00	0.00	0.48	0.48
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>7.83</b>	<b>7.83</b>

#### A-6.1.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be developed as part of RAMP intervention, a state level integrated platform for MSMEs in the state of Manipur. The project will help to generate substantial awareness among MSMEs regarding UDYAM and its benefits. Government officials and SPIU team will carry out periodic review and take feedback.

## B. Baseline Survey and Value Chain Study on production, manufacturing, and market linkages of Manipur

### B-6.1.1. Problem Statement

The need for the proposed project was derived from the discussion with the concerned officials and stakeholders of the Industries and MSME sector of the State. Manipur as a state lacks detailed information and relevant data on what's produced in the state, what's imported as raw material for manufacturing, what's manufactured/ processed, and value added and what is sold in and from the state. A detailed baseline and Value Chain Study on the production, manufacturing and sales in the state will provide the relevant information for future policy formulations for MSMEs in the state, priority sectors, information on raw material availability, processing, and sales, and will act as the guiding document for future interventions and support required by MSMEs in Manipur.

### B-6.1.2. Intervention Description

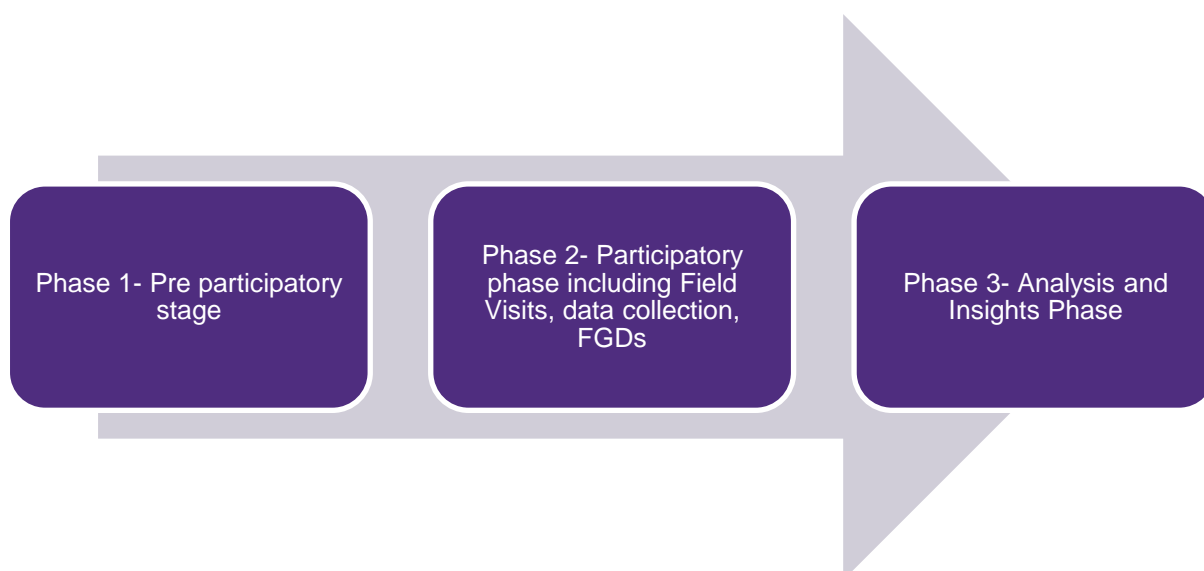
Manipur's entrepreneurial ecosystem is growing and holds tremendous potential. The vision is to establish a vibrant and effective ecosystem for entrepreneurs/ MSMEs in the coming years. The Baseline and VCA study stand as a significant instrument to actualise this vision.

The proposed outcome of the study will revolve around the specific requirements and primary objectives outlined in the 'Project for Baseline Study and MSME Value Chain Analysis'. The study will be designed to accomplish the overall Project Performance and Result Framework while maximizing the positive effects for the intended beneficiaries, as outlined in the project readiness documents. The study for MSME development aims to facilitate the identification of sources of raw material for MSMEs, farm and non-farm production in the state, manufacturing, farm and non-farm value addition, sales and marketing within and from the state, finances and supply chain prevalent in Manipur. The long-term economic development of the MSMEs in the state will be linked to the findings in the report.

Under this intervention, a comprehensive report will be prepared which will act as the guiding document for future interventions for the MSMEs in Manipur. This intervention is linked with DLI-1 and DLI-2 of Ramp programme.

### B-6.1.3. Approach & Methodology

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



*Figure 55: Approach & Methodology for VCA*

Table 38: Phase wise Approach and Methodology for Baseline Survey and Value Chain Study

	<b>Phase 1: Identification, mapping, and assessment of potential</b>	<b>Phase 2: Selection of target VCs</b>	<b>Phase 3: Analysis and description of selected value chains</b>
Actions	<p>Conduct mapping and prioritization of value chains based on high-level assessment by following dimensions:</p> <ul style="list-style-type: none"> <li>• Economic scale</li> <li>• Growth perspectives</li> <li>• Social impact and inclusiveness</li> <li>• Environmental sustainability (Green potential)</li> </ul>	<p>Based on assessment results:</p> <p>The consultant shall select the VC for Phase 3 detailed analysis</p>	<p>Deeper analysis and description of selected VCs which covered:</p> <ul style="list-style-type: none"> <li>• Description of main products</li> <li>• Key players</li> <li>• Availability and access to inputs and extension services</li> <li>• Cultivation, harvesting and post-harvesting practices.</li> <li>• Productivity</li> <li>• Markets and growth potential</li> <li>• Distribution channels and marketing</li> </ul> <p>Recommendations on:</p> <ul style="list-style-type: none"> <li>• Activities to support the development along the selected value chains and the priority areas for these,</li> <li>• Investment themes for removing and mitigating the key constraints and bottlenecks hurdling the growth as well as promoting green development.</li> </ul>
Sources	Meetings and interviews of key stakeholders, review of available reports, statistical data	Phase 1 Report	Meetings and interviews of key stakeholders, FG discussions in target district, available reports, statistical data
Outcomes	<ul style="list-style-type: none"> <li>• VC assessment framework</li> <li>• Assessment of the potential VCs by prioritization criteria</li> </ul>	Selected VCs (with focus on specific products) for further analysis	Final report including VC assessment results, analysis

#### B-6.1.4. Use of ICT in Implementation

The data collected through the study shall be stored and used judiciously by the industries and other relevant departments for policy formulation and future interventions in the state for the sector. It is to also be made available on the proposed Manipur MSME ONE Portal, an integrated platform to provide one stop solution to MSMEs in Manipur.

#### B-6.1.5. Targeted Coverage and Timeline

The study will cover all 16 districts in the state and focus on farm and off farm activities, manufacturing and CSCs, CFCs in the state. It will be a Six-Months assignment to conduct the baseline and value chain study, provide analysis and a detailed report to the Trade, Commerce and Industries department of Manipur.

Table 39: Targeted coverage and Timeline for Baseline Survey and Value Chain Study

Proposed Programmes	Details	Y1	Y2	Y3	Total
Technical Consultant for Baseline and VCA study	A team to be set up with 4 resources at state level and 1 resource each in 16 districts for a 6-months assignment.	20 staffs	-	-	20 staffs

#### B-6.1.6. Budget Estimation

Table 40: Detail of Cost Estimation for Cell of Experts/ Consultant for Baseline Survey and Value Chain Study

S. N.	Cell of Experts/Consultants	Number of Positions	Proposed Salary per Month (in INR)	Y1	Y2	Y3	Total Salary Expenditure for RAMP Period (in INR)
1	TL and Cluster Development Expert	1	2,00,000	12,00,000	-	-	12,00,000
2	Value Chain Expert	1	1,50,000	9,00,000	-	-	9,00,000
3	GIS Expert	1	1,50,000	9,00,000	-	-	9,00,000
4	Data Analysis Expert	1	1,50,000	9,00,000	-	-	9,00,000
5	Support Staff	16	50,000	48,00,000	-	-	48,00,000
	Projected Cost on Human Resource	20	-	87,00,000	-	-	87,00,000
<b>Total Cost</b>							<b>87,00,000</b>
<b>Average Monthly Cost</b>							<b>72,500</b>

Table 41: Budget Estimation for IT tool and Infrastructure for Baseline Survey and Value Chain Study

S. N.	IT Tool	Unit Required	Unit Cost	Total Cost, (in INR)
1	Cost of Laptop for the State PMU team	4	50,000	2,00,000
2	Tablet for Field Staff	16	35,000	5,60,000
3	Cost of Multifunctional Printer for State PMU Office	1	25,000	25,000
<b>Total Cost</b>				<b>7,85,000</b>

Table 42: Budget Estimation for Baseline Survey and Value Chain Study

S. N.	Proposed Programmes	Unit	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
1	Consultant for Baseline & VCA study	Man month	72500	87,00,000	-	-	87,00,000
2	IT tool and Infrastructure	Nos.	NA	7,85,000	-	-	7,85,000
3	Operational Expenses	Nos.	NA	25,00,000	-	-	25,00,000
<b>Total</b>				<b>1,19,85,000</b>	<b>-</b>	<b>-</b>	<b>1,19,85,000</b>

Table 43: Total Project Cost and contribution for Baseline Survey and Value Chain Study

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crore)
1	VCA consulting team	0.00	0.00	0.87	0.87
2	IT tool and Infrastructure	0.00	0.00	0.08	0.08
3	Operational Expenses	0.00	0.00	0.25	0.25
<b>Total</b>		<b>0.00</b>	<b>0.00</b>	<b>1.20</b>	<b>1.20</b>

#### B-6.1.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the assignment shall be done through the Department of Trade, Commerce and Industries, Government of Manipur and through other concerned stakeholder departments as OPIU for the assignment. The Government officials and SPIU team will carry out periodic review.

## C. Platform for innovation, research and development

### C-6.1.1. Problem Statement

Manipur holds significant potential for economic growth, yet it faces substantial challenges in nurturing innovation and entrepreneurship. One of the primary issues is the absence of structured platforms dedicated to promoting research and development. This gap hinders the ability of enterprises and stakeholders to access and utilize available opportunities and schemes effectively. Many businesses, particularly startups, struggle due to a lack of awareness and guidance. They often do not have the necessary support in crucial areas such as business planning, financial literacy, and scaling their ventures. This lack of support can impede their growth and sustainability. The survey highlighted that a majority of MSMEs in Manipur are unaware of the policies and procedures relevant to their businesses. This lack of knowledge prevents them from taking full advantage of government initiatives and support systems designed to aid their development. The state currently lacks a comprehensive roadmap for the next five to ten years to enhance the MSME sectors beyond traditional areas like agriculture and allied industries.

To address these challenges, it is essential to establish comprehensive platforms that can provide the necessary resources and guidance and develop a roadmap for the MSME sector. These platforms should focus on enhancing awareness about available schemes, offering training in business management, and providing mentorship to help enterprises navigate the complexities of scaling their operations. By doing so, Manipur can unlock its economic potential and foster a thriving environment for innovation and entrepreneurship.

### C-6.1.2. Intervention Description

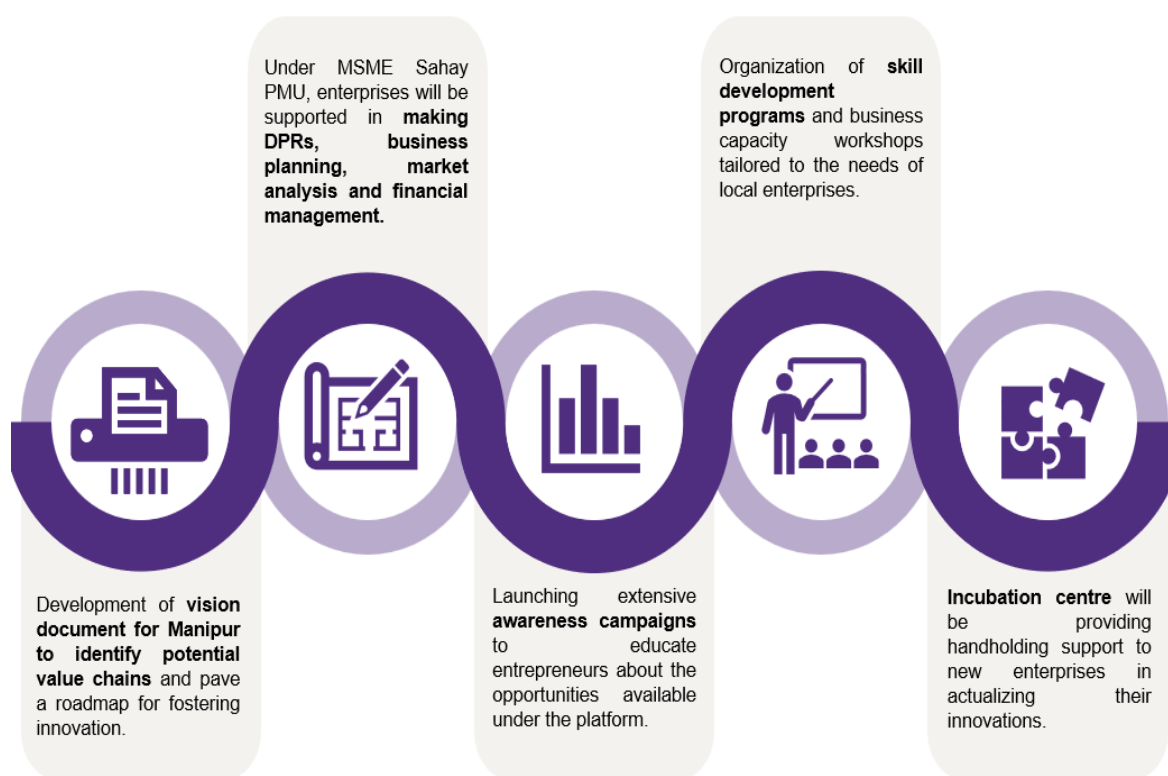
To establish a robust platform that fosters innovation, supports enterprises, and drives sustainable economic growth, a Vision Document for Manipur will be developed, serving as a strategic roadmap for innovation and development in alignment with both state and national priorities. This document will outline actionable strategies and key focus areas for promoting entrepreneurship and enhancing the MSME ecosystem. Critical sectors with high growth potential will be identified for targeted interventions aimed at uplifting MSMEs and driving sectoral development. To operationalize this vision, a series of state-wide awareness campaigns will be launched to encourage investment and entrepreneurship. These campaigns will disseminate information on the benefits and opportunities available under central and state schemes. Entrepreneurs and MSMEs will receive direct support through MSME Sahay in the preparation of Detailed Project Reports (DPRs) to enhance their access to financing and other resources necessary for business growth.

Additionally, tailored skill development programs and business capacity workshops will be organized to address the unique challenges faced by local enterprises, equipping them with the technical, managerial, and financial skills required to scale their operations. To ensure effective implementation

and sustained support, the MSME Sahay Project Management Unit (PMU) will be established. Comprising domain experts, this PMU will play a pivotal role in guiding entrepreneurs through the process of accessing central and state schemes, and in promoting investment by connecting stakeholders with potential opportunities.

As a step toward fostering innovation, incubation centers will be proposed to serve as hubs where new enterprises can collaborate, share resources, and develop innovative ideas. These centers will provide infrastructure, mentorship, and a supportive ecosystem for startups and small businesses to thrive. This intervention is linked to DLI-1 & 2.

### C-6.1.3. Approach & Methodology



### C-6.1.4. Use of ICT in Implementation

An interactive online platform will be developed where enterprises can access resources, training modules and schemes details and will address concerns and queries from enterprises. Social media and state portals will be utilized to reach entrepreneurs.



### C-6.1.5. Targeted Coverage and Timeline

Table 44: Targeted Coverage and Timeline for Vision Document

Proposed Programmes	Details	Y1	Y2	Y3	Total
Technical Consultant for study on future sectors in Manipur and development of Vision Document	A team to be set up with 4 resources at state level and 1 resource each in 16 districts for a 6-month assignment with the State team for another 3-months for the awareness drive	20 staffs	-	-	20 staffs

### C-6.1.6. Budget Estimation

Table 45: Detail of Cost Estimation for Cell of Experts/ Consultant for Vision Document

S. N.	Cell of Experts/Consultants	Number of Positions	Proposed Salary per Month (in INR)	Y1	Y2	Y3	Total Salary Expenditure for RAMP Period (in INR)
1	TL and Policy Development Expert	1	2,00,000	18,00,000	-	-	18,00,000
2	Skill Development and Entrepreneurship Expert	1	1,50,000	13,50,000	-	-	13,50,000
3	Value Chain Expert	1	1,50,000	13,50,000	-	-	13,50,000
4	Economist	1	1,50,000	13,50,000	-	-	13,50,000
5	Project Consultant	16	50,000	48,00,000	-	-	48,00,000
	Projected Cost on Human Resource	20	7,00,000	1,06,50,000	-	-	1,06,50,000
Total Cost							1,06,50,000
Average Monthly Cost							80,682

Table 46: Budget Estimation for IT tool and Infrastructure for Vision Document

S. N.	IT Tool	Unit Required	Unit Cost	Total Cost, (in INR)
1	Cost of Laptop for the State PMU team	4	50,000	2,00,000
2	Tablet for Field Staff	16	35,000	5,60,000
3	Cost of Multifunctional Printer for State PMU Office	1	25,000	25,000
Total Cost				7,85,000

Table 47: Budget Estimation for Vision Document and Awareness Programme

S. N.	Proposed Programmes	Unit	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
1	Consultant for Vision Document and Awareness Program	Man month	80,682	1,06,50,000	-	-	1,06,50,000
2	IT tool and Infrastructure	Nos.	NA	7,85,000	-	-	7,85,000
3	Operational Expenses	Nos.	NA	40,00,000	-	-	40,00,000
<b>Total</b>				<b>1,54,35,000</b>	<b>-</b>	<b>-</b>	<b>1,54,35,000</b>

Table 48: Total Project Cost and contribution for Platform for Innovation, Research and Development

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in Rs. Crore)
1	Vision consulting team	0.00	0.00	1.07	1.07
2	IT tool and Infra	0.00	0.00	0.08	0.08
3	Operational Expenses	0.00	0.00	0.40	0.40
<b>Total</b>		<b>0.00</b>	<b>0.00</b>	<b>1.54</b>	<b>1.54</b>

Table 49: Impact of the Vision Document

S. N.	Impact of the Programmes	Units	Y1	Y2	Y3	Total
1	Number of awareness and training programs to be conducted	Number	16	-	-	16

Table 50: Impact on MSMEs

S. N.	Impact of the Programmes	Units	Y1	Y2	Y3	Total
1	Number of MSMEs expected to be supported	Number	400	-	-	400

### C-6.1.7. Proposed M&E Framework

A results-based approach will be adopted, focusing on inputs, outputs, outcomes, and impact. A dedicated ICT-enabled dashboard will be developed to track key performance indicators (KPIs) such as the number of enterprises onboarded, awareness campaigns conducted, capacity-building sessions delivered, and the extent of convergence achieved with central schemes. Quarterly progress reviews will be conducted to assess implementation milestones, and beneficiary feedback will be gathered through surveys and workshops to identify areas for improvement.

## 6.2. Intervention 2: Manipur Mela

### A. Organizing Reverse Buyer-Seller Meets, Vendor Development Program and Annual Investor Summit

#### A-6.2.1. Problem Statement

The diagnostic study revealed that most of the sample surveyed have not participated in any kind of business events like exhibitions, trade fairs, BSM etc. Some of them have no awareness regarding such events being organized. Looking at the limited market access for the entrepreneurs, organizing such events in the state would be a very good promotional technique.

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

#### A-6.2.2. Intervention Description

This proposed intervention intends to provide a platform to the MSMEs to display their products and services to a broader audience, including domestic and international buyers, industry experts and investors. It will include a series of events like Reverse Buyer Seller Meets, Annual Investors Summit, Vendor Development Programme etc. Entrepreneurs with or without UDYAM registration will be targeted through this intervention. It is linked with the DLI-2 and DLI-3 of RAMP programme.

Reverse Buyer-Seller Meets (RBSM) are events where buyers present their procurement needs to a group of potential suppliers. This approach allows MSMEs to understand market demands more clearly and tailor their offerings accordingly in more than one way addressing technological disparity, innovation and competitiveness, collaboration etc.

An Investors Summit is a platform MSMEs can showcase their potential to attract investment and partnerships. The summit typically involves government officials, financial institutions, and private investors, and aims to promote investment opportunities, facilitate business networking, and provide

MSMEs with access to capital, technology, and markets. Such events also highlight government schemes, policies, and incentives available to MSMEs, encouraging growth and innovation within the sector.

Vendor Development Programs (VDP) are initiative that helps MSMEs to improve their capacity and competitiveness to become reliable suppliers for larger companies. It involves training, process improvements, and facilitating business linkages.

### A-6.2.3. Approach & Methodology

Marketing, a strategic tool for business development, is critical for the growth and survival of MSMEs. Most of the MSMEs have the capacity to produce, but they don't have the enough capacity and knowledge to market their products. Organizing events will be a great way to give them market access and promote the products. The following implementation strategy will be adopted for the proposed intervention.

- Identification, collection, and collation of MSMEs based on industry, sector, product/service offerings, and business requirements with the help of existing database.
- Opportunity to be given for participation to all the Individual Producers, Entrepreneur, Self Help Groups (SHGs), Common Livelihood Groups (CLGs), Farmer Producer Groups (FPOs), Cluster Value Chain Member and other Groups producing GI/ODOP/Unique products. A special focus will be given to women, SC/ST producers of these products.
- Develop a comprehensive database of potential buyers, technology providers, value chain stakeholders, public-private investors (National/International and Local).
- Preparation & mapping Calendar of RBSMs/VDPs at various levels
- Invite participants by using database
- Publicity using digital, print and social media to reach out to large number of participants.
- Facilitate logistics & event management.
- Customize matchmaking to maximize business opportunities.
- Design well-structured agenda and panel discussions, industry presentations, product showcases, business pitches, networking sessions, one-on-one meetings, roundtable discussions etc.
- Follow-up, Relationship building & Collaboration between Investors, Buyers & Sellers.

### A-6.2.4. Use of ICT in Implementation

An online meeting will be organized to brief the entrepreneurs on the event details. At the event venue, interactive KIOSKS may be set up which allow attendees to surf through catalogues using a touch sensitive screen. This will help the attendees and buyers to virtually experience the products in real time. All the registration will be done using a digital tool.

### A-6.2.5. Targeted Coverage and Timeline

The intervention is planned for the 2.5 years of project period.

Table 51: Targeted coverage and timeline for Manipur Mela

S. N.	Proposed Programmes	Details	Y1	Y2	Y3	Total
1	Annual Investor Summit	To be organized at Imphal annually where investment opportunities of the state will be presented in front of invited investors from across the country.	1	1	1	3
2	District Level Vendor Development Programme (VDP) cum exhibition of products	In 16 districts, VDP and Exhibition on various value chain/theme like Agri-horti, Handloom-handicraft, Food processing etc. will be organized. Twice a year	16	32	32	80
3	Reverse Buyer-Seller Meet	To attract buyers from outside, Reverse buyer seller meets will be organized twice a year.	1	2	2	5

The impact of the intervention and no. of participants are shown below.

Table 52: Impact of Annual Investor Summit

Details of the Annual Investor Summit	Units	Y1	Y2	Y3	Total
Expected Number of International Investors @ 10 per summit	Number	10	10	10	30
Expected Number of National Investors @ 30 per summit	Number	30	30	30	90
Expected Number of MSMEs of Manipur to participate @ 150 per summit	Number	150	150	150	450
Expected Number of other officials to participate @ 10 per summit	Number	10	10	10	30

Table 53: Impact of Vendor Development Program

Details of the Vendor Development Program	Units	Y1	Y2	Y3	Total
Expected Number of MSMEs of the district to participate @ 50 per summit	Number	50	50	50	150
Expected Number of other officials to participate @ 10 per summit	Number	10	10	10	30
Expected Number of other vendors @ 15 per summit	Number	15	15	15	45

Table 54: Impact of Buyer-Seller Meets

Details of the Reverse Buyer-Seller Meets	Units	Y1	Y2	Y3	Total
Expected Number of International Buyers @ 10 per BSM	Number	10	20	20	50
Expected Number of International Sellers with their Machines & Equipment of Modern Technology @ 10 per BSM	Number	10	20	20	50
Expected Number of National Buyers @ 30 per BSM	Number	30	60	60	150
Expected Number of National Sellers @ 20 per BSM	Number	20	40	40	100
Expected Number of MSMEs of Manipur to participate as Sellers @ 100 per BSM	Number	100	200	200	500

#### A-6.2.6. Budget Estimation

The budget for each event will include costing like planning, venue, marketing & promotion, logistics and operations, participants engagement etc. The details are given below.

Table 55: Budget Estimation for Annual Investor Summit

S. N.	Cost of Annual Investor Summit proposed in Manipur	Units	Y1	Y2	Y3	Total (in INR)
1	Reimbursement of Travel Cost for International Investor @INR 1,00,000 per Investor approximately	INR	10,00,000	10,00,000	10,00,000	30,00,000
2	Reimbursement of Travel Cost for National Investor @INR 50,000 per Investor approximately	INR	15,00,000	15,00,000	15,00,000	45,00,000
3	Cost of Accommodation for National/ International Investor @INR 10,000 per Night for 1 Night	INR	4,00,000	4,00,000	4,00,000	12,00,000
4	Cost Estimation for allowance for participating MSMEs of Manipur @INR 10000 per MSME per day for 1 days	INR	15,00,000	15,00,000	15,00,000	45,00,000
5	Branding Promotion and Advertising & Media Charges per event @ INR 3 Lakhs	INR	3,00,000	3,00,000	3,00,000	9,00,000
6	Event Setup and Logistics Arrangements Cost @ INR 6 Lakhs per event	INR	6,00,000	6,00,000	6,00,000	18,00,000
7	Contingency Charges per BSM @ INR 2 Lakhs per event	INR	2,00,000	2,00,000	2,00,000	6,00,000
8	Space rent charges	INR	25,00,000	25,00,000	25,00,000	75,00,000
<b>Total Cost of Proposed Annual Investor Summit</b>		<b>INR</b>	<b>80,00,000</b>	<b>80,00,000</b>	<b>80,00,000</b>	<b>2,40,00,000</b>

Table 56: Budget Estimation for Vendor Development Programme

S. N.	Cost of Vendor Development Programme proposed in Manipur	Benchmark Cost of the Programme (in INR)	Y1	Y2	Y3	Total (in INR)
1	District Level Vendor Development Programme (VDP) cum exhibition of products	5,00,000	80,00,000	1,60,00,000	1,60,00,000	4,00,00,000

Table 57: Budget Estimation for Buyer-Seller Meets

S. N.	Cost of Reverse Buyer Seller Meets (RBSM) Proposed in Manipur	Units	Y1	Y2	Y3	Total
1	Reimbursement of Travel Cost for International Buyers & Sellers of the BSM Programmes @INR 70,000 per Buyer/Seller approximately	INR	14,00,000	28,00,000	28,00,000	70,00,000
2	Reimbursement of Travel Cost @INR 20,000 per national buyers and sellers approximately	INR	10,00,000	20,00,000	20,00,000	50,00,000
3	Cost of Accommodation for National / International Buyers/Sellers of the BSM Programmes @INR 10,000 per Night for 3 Nights	INR	21,00,000	42,00,000	42,00,000	1,05,00,000
4	Cost Estimation for Creation of Stalls including Boarding Charges for Participating MSMEs as Sellers @INR 25000 per MSME for 2 days	INR	25,00,000	50,00,000	50,00,000	1,25,00,000
5	Branding Promotion and Advertising & Media Charges Per BSM@ INR 3 Lakhs	INR	3,00,000	6,00,000	6,00,000	15,00,000
6	Event Setup and Logistics Arrangements Cost @ INR 6 Lakhs per BSM	INR	6,00,000	12,00,000	12,00,000	30,00,000
7	Contingency Charges per BSM @ INR 2 Lakhs Per BSM	INR	2,00,000	4,00,000	4,00,000	10,00,000
<b>Total Cost of Proposed Reverse Buyer Seller Meets</b>		<b>INR</b>	<b>81,00,000</b>	<b>1,62,00,000</b>	<b>1,62,00,000</b>	<b>4,05,00,000</b>

Table 58: Total Project Cost and contribution for Manipur Mela

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	Annual Investor Summit	0.00	0.00	2.40	2.40
2	District Level Vendor Development Programme (VDP) cum exhibition of products	0.00	0.00	4.00	4.00
3	Reverse Buyer-Seller Meet	0.00	0.00	4.05	4.05
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>10.45</b>	<b>10.45</b>

### A-6.2.7. Proposed M&E Framework

The events will be organized through collaborative efforts of various departments, SPIU team along with DICs and other district offices. The officials and the event organization agency will be given the responsibility to coordinate and monitor the progress and outcome of exhibitions / trade fairs both at state and cluster level.

## 6.3. Intervention 3: Portal and IT Infra Development: Digital Advancement of Manipur

### A. Manipur MSME One

#### A-6.3.1. Problem Statement

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

#### A-6.3.2. Intervention Description

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

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

Under this intervention, a marketing portal Online Manipur Kaithal, Manipur's own online marketing site will be developed for the use of buyers and sellers. The portal will only onboard local seller, but buyers from



outside the states can also place orders. DLI-2 and DLI-3 of RAMP programme is linked to this intervention.

### A-6.3.3. Approach & Methodology

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

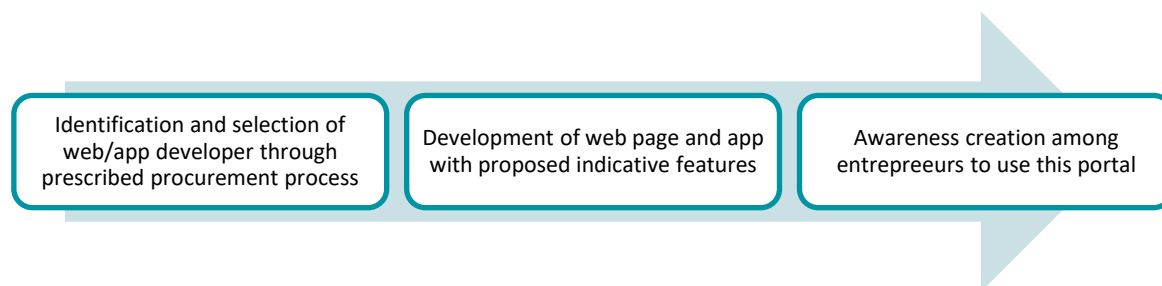


Figure 56: Approach & Methodology for Portal and IT Infra Development

For Online Manipur Kaithal under the MSME ONE Portal:

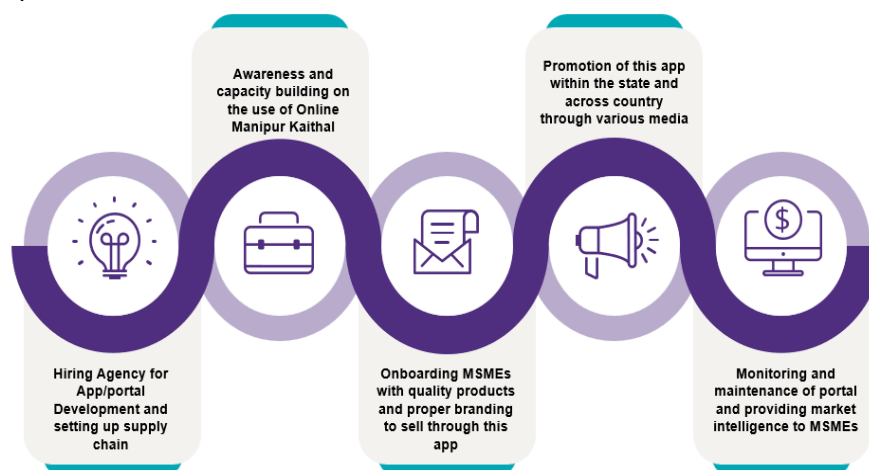


Figure 57: Approach & Methodology for Online Manipur Kaithal

Manipur Industrial Development Corporation (MANIDCO) can be the implementing body for this intervention. An agency for web development will be onboarded following guidelines.

### A-6.3.4. Use of ICT in Implementation

The platform shall be a digital platform which may be accessed as a web-based interface and app-based interface. Manipur e-procurement Platform will be used for EOI for empanelment of web development agency.

### A-6.3.5. Targeted Coverage and Timeline

The web portal will be developed in the first year of intervention. Maintenance will be done by the implementing body in the following years. All MSMEs of the state can avail the benefits of this all-

encompassing platform. The impacts are envisaged as:

- Single platform for schemes
- Multi-dimensional data analytics
- Agility & lesser dependency
- Data visualization and transparency
- Effective monitoring & evaluation of ongoing and upcoming projects, including RAMP leading to tangible output and outcome and avoidance of time and cost overrun.
- A digital marketing platform for the MSMEs of Manipur to sell their products resulting in improved sales.

### A-6.3.6. Budget Estimation

Table 59: Budget Estimation for Portal and IT Infra Development

S. N.	Proposed Programmes	Unit Rate (in INR)	Quantity	Unit	Y1	Y2	Y3	Total fund required (in INR)
1	Manipur MSME One-Portal Development	11,00,00,000	1	No.	11,00,00,000	-	-	11,00,00,000
<b>Total</b>					<b>11,00,00,000</b>	<b>-</b>	<b>-</b>	<b>11,00,00,000</b>

Table 60: Cost Estimation for Portal Development

S. N.	Project Component	Cost (in INR Crores)
<b>A</b>	<b>Capital Expenditure (CAPEX)</b>	
1	Content Development with AI and Metaverse	4.00
2	Hardware Procurement	2.00
3	Installation, commissioning, Transportation etc.	2.00
4	Transfer of Technology	2.00
<b>B</b>	<b>Operational Expenditure (OPEX)</b>	
5	AMC for Content Upgradation and Maintenance	1.00
<b>Total Project Cost</b>		<b>11.00</b>

Table 61: Total Project Cost and contribution for Portal and IT Infra Development

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	Manipur MSME One-Portal Development	0.00	0.00	11.00	11.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>11.00</b>	<b>11.00</b>

### A-6.3.7. Proposed M&E Framework

The software platform will be developed using a technology that aligns with the state's requirements, stakeholder familiarity, and availability of experts for training. Additionally, government officials will undergo training to ensure they understand the portal's functionalities.

## B. IT Infrastructure Upgradation for Govt. Institutions

### B-6.3.1. Problem Statement

Based on stakeholder consultation, it was observed that to implement the RAMP scheme, especially the training part and use of the propose MSME One portal, the government institutions need upgradation. Strong governance is required for the DICs and other institutes like Dept. of Trade, Commerce and Industries, MANIDCO, KVIB etc. for successful implementation and supporting the MSME ecosystem. Strong governance can be achieved through providing necessary infrastructure to support them.

### B-6.3.2. Intervention Description

This intervention is viable as strengthened government departments and officials reduce the dependency of MSME units on external facilitators and serve as a one-stop solution for their assistance. Strengthened government departments help in stringent policy formulations and roll outs, completely addressing the needs of the MSMEs, across sectors in their state. It is proposed that the selected offices will be provided IT Setup to make the offices support centers for enterprises.

The Department of Trade, Commerce and Industries, Manipur Industrial Development Corporation, 16 District Industries Centers, KVIB and 9 Industrial Estates of the state will be beneficiaries of this intervention. It is linked to DLI-3.

### B-6.3.3. Approach & Methodology

For implementation of this intervention, the following activities will be carried out.



Figure 58: Approach & Methodology for IT Infrastructure Upgradation for Govt. Institutions

### B-6.3.4. Use of ICT in Implementation

All institutions will be equipped with ICT tools for training purposes. The officials will have access to MSME One portal/app for data feeding regarding the interventions. Manipur e-procurement Platform will be used for EOI for empanelment of supplier.

### B-6.3.5. Targeted Coverage and Timeline

This intervention will be a one-time task in the entire project period. The detail of the intervention is shown below.

Table 62: Targeted coverage and timeline for IT Infrastructure Upgradation for Govt. Institutions

S. N.	Government Bodies	Number	IT Infra
1	DTCI, Manipur	1	Desktop including keyboard, CPU, mouse, WiFi, projector, Printer etc.
2	MANIDCO	1	
3	KVIB	1	
4	DIC	16	
5	Industrial Estate	9	
<b>Total</b>		<b>28</b>	

### B-6.3.6. Budget Estimation

Table 63: Cost Estimation for One Set of IT Infrastructure Upgradation for Govt. Institutions

S. N.	Project Component	Cost (in Rs.)
1	Cost of Desktop System including keyboard and CPU / Laptop	1,00,000
2	Tablet for Field Visit	50,000
3	Cost of Projector-Screen	1,50,000
4	Cost of Multifunctional Printer	1,00,000
<b>Total Cost</b>		<b>4,00,000</b>

Table 64: Budget Estimation for IT Infrastructure Upgradation for Govt. Institutions

S. N.	Proposed Programmes	Unit Rate (in INR)	Quantity	Unit	Total fund required (in INR)	Y1	Y2	Y3
1	Govt. Institutional IT Infrastructure Upgradation	4,00,000	28	Sets	1,12,00,000	1,12,00,000	0.00	0.00
<b>Total</b>					1,12,00,000	1,12,00,000	0.00	0.00

Table 65: Total Project Cost and contribution for IT Infrastructure Upgradation for Govt. Institutions

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	Govt. Institutional IT Infrastructure Upgradation	0.00	0.00	1.12	1.12
<b>Total</b>		<b>0.00</b>	<b>0.00</b>	<b>1.12</b>	<b>1.12</b>

### B-6.3.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through the MSME One portal developed as part of RAMP program. The officials deployed on the ground will be responsible for overall monitoring.

## 6.4 Intervention 4: Proposals for Women-led Enterprises Development in Manipur

### A. Interest Subvention prioritizing women owned MSMEs

#### A-6.4.1. Problem Statement

Micro, Small and Medium Enterprise sector has been recognized as the backbone of the Indian economy and is expected to drive the country's growth and employment generation. The government envisages MSMEs to contribute USD 2 trillion to the target of becoming USD 5 trillion economy by 2024. In August 2021, MSME Ministry announced a target to boost MSME contribution to the GDP to 50% by 2025.

Despite significant contribution to economic growth, MSMEs face several bottlenecks inhibiting them from achieving their full potential. Lack of managerial, entrepreneurial, and marketing avenues and skills, access to advanced technology etc. are major bottlenecks for micro enterprises for growing and sustaining their businesses; however, access to affordable, adequate, and timely credit is often cited as the predominant concern. A major obstacle for the growth of MSMEs is their inability to access timely and adequate finance as most of them are in niche segments where credit appraisal is a major challenge.

Micro enterprises in Manipur have been badly impacted due to conflict and restrictions in the state, pandemic related restrictions and the economic slow-down with significant reduction in demand for products and services. While the market demand has improved now, it will still take a long time for these enterprises to overcome the impact of these situations on their business and personal finances and revert to normalcy. Access to credit plays an important role in helping the enterprises recoup. While several government schemes are available for these businesses to support their credit, marketing and technology Interest subvention can help address the challenge of limited access to credit faced by MSMEs, particularly those with limited collateral or credit history. By reducing the effective interest rate, it can make it more affordable for MSMEs to borrow and invest in their businesses. Interest subvention can be a way to channel more financial resources to the region and help bridge the development gap with other parts of the country.

#### A-6.4.2. Intervention Description

52,152 MSMEs in Manipur have present loan accounts as per 79<sup>th</sup> SLBC report Manipur for June 2024 with an average ticket size of 3.6 Lakhs. Half of these MSMEs are women-owned. As a part of credit support under RAMP, 100% of these women-owned MSEs and 50% of men-owned MSEs can avail interest subvention up to 4% annually for all GST Registered MSEs on fresh or incremental loans for a period of 2.5 years. The scheme covers all term loans and working capital loans offered to MSEs, up to an amount of INR 10 Lakhs. This project comes under the DLI-4 and DLI-6 of the RAMP Programme.

Interest relief of 4% per annum is given on the incremental amount of working capital credit or incremental/new term loan disbursed by eligible institutions to eligible MSMEs. This relief applies from the date of disbursement of the loan or the notification date of the scheme (whichever is later). Interest subvention can help address the challenge of limited access to credit faced by MSMEs, particularly those with limited collateral or credit history. By reducing the effective interest rate, it can make it more affordable for MSMEs to borrow and invest in their businesses. To optimize the impact of interest subvention, it may be assumed to target specific sectors, industries, or geographical areas within Manipur that have high potential for growth and job creation.

##### **Purpose of the Intervention:**

- Support MSEs in Manipur with loan repayments.
- Enhance productivity in service and manufacturing enterprises.
- Encourage MSEs to register for the Goods and Services Tax (GST), thereby promoting economic growth and reducing credit costs for MSMEs.

##### **Eligibility Criteria:**

- MSEs must have a valid Udyog Aadhaar Number (UAN).
- Valid GSTIN is required for eligible MSEs.

- Incremental term loan or fresh term loan or incremental working capital extended during the current FY 2024-25 viz up to FY 2026-27 would be eligible for coverage.
- The term loan or working capital extended by Scheduled Commercial Banks and RBI Registered Systemically Important Non-Banking Finance Companies [NBFCs].
- In order to ensure maximum coverage and outreach, all eligible working capital or term loan would be eligible for coverage to the extent of INR 10 Lakhs only during the period of the Scheme.
- Wherever for a single MSE both the facilities are extended viz. incremental working capital and term loan by an eligible institution, interest subvention would be made available only for maximum financial assistance of INR 10 Lakhs.
- MSME exporters availing interest subvention for pre-shipment or post-shipment credit under Department of Industries & Commerce shall not be eligible for assistance under Interest Subvention Scheme.
- MSMEs already availing interest subvention under any of the Schemes of the State/Central Govt. shall not be eligible under the proposed Scheme.

#### A- 6.4.3. Approach & Methodology

- MANIDCO in consultation with Director of Trade, Commerce & Industries shall identify the Nodal Bank at state Level for the purpose of channelizing of interest subvention to the various lending institutions through their Nodal office.
- Director Industries in consultation with DICs/Nodal Banks/Financial Institutions will estimate the requirement of funds and furnish the requirement to the Nodal Agency, RAMP (MANIDCO) for placement of funds in advance for the year.
- The interest relief will be calculated at four percentage points per annum, on the incremental amount of working capital credit or incremental/new term loan disbursed by eligible institutions to eligible MSMEs from the date of disbursement/drawal or the date of notification of this scheme whichever is later computed on outstanding balance from time-to-time and received/recovered by the lending institution.
- The loan accounts on the date of filing claim should not have been declared as NPA as per extant guidelines in force. No interest subvention shall be admissible for any period during which the account remains NPA.
- All lending institutions shall be responsible for submission of the accurate data and monitoring of the scheme.
- The interest subvention would be released only based on the claim duly certified by the Statutory Auditors of the eligible institutions.
- The payment of the interest subvention shall be monitored both electronically & manually by the Nodal Bank/Financial Institution/DICs and the reports of thereof shall be submitted to the Director of Industries.

- The Adhaar Number of the beneficiary shall be linked for extending interest subvention under Raising & Accelerating MSME Performance (RAMP).
- This project will be implemented by Industries and Commerce Department through DICs in consultation with Financial Institutions, Commercial Banks, SLBC facilitated by RAMP-SPIU.

#### A-6.4.4. Use of ICT in Implementation

The Interest Subvention Project is expected to motivate both manufacturing and service enterprises owned by female entrepreneurs to increase productivity and provides incentives to MSEs for onboarding in GST platform which helps in formalization of economy, while reducing the cost of credit for MSEs. The Manipur MSME ONE Portal will be designed to capture all the necessary information from the applicants as per the programme/project requirements. The portal will be integrated with the RAMP Monitoring & Evaluation Dashboard at central level and the Nodal Bank for seamless data transfer and application processing. The portal is also proposed to allow the applicants to submit their application online through the portal and provide them a way to track the status of their applications, automate eligibility checks, facilitate document upload and verification system and disbursement of the interest subvention incentives.

#### A-6.4.5 Targeted Coverage and Timeline

As per 79<sup>th</sup> SLBC for Manipur, total MSME outstanding loan amount is 1,88,867.70 lakhs against 52,152 units as on 30/06/2024. The average ticket size would be around 3.62 lakhs. From the diagnostic study, it was observed that 50% MSEs are owned by women. For the first year, interest for 6 months will be considered i.e. 2% for the base number of MSEs (50% of 52,152 units) with the loan size of 3.62 Lakhs/MSE. It is assumed that in the Second Year Avg Loan size will increase by 20% of Average Ticket Size and No. of MSEs will increase by 20%. Additionally, in the third year, Avg Loan size will increase by 20% of Average Ticket and No. of MSEs will increase by 20%.

Considering this, the impact of the intervention as the total coverage of MSEs under is shown below.

*Table 66: Targeted coverage and timeline for Interest Subvention for women owned MSEs*

Proposed Programmes	Nature of Program	Unit	Y1	Y2	Y3	Total
Interest Subvention for MSMEs prioritizing women owned MSEs	4% interest subvention per year for 2.5 years considering average ticket size of 3.62 lakh	Number	39,114	46,937	56,324	56,324



### A-6.4.6. Budget Estimation

Table 67: Budget Estimation for Interest Subvention for women owned MSEs

S. N.	Budget Estimation for Interest Subvention on the MSE Loans	Average Ticket Size (in INR Crore)	No. of MSEs	Total Portfolio to be covered (in INR Crore)	Interest Subvention @4%	Amount to be waived (in INR Crore)			
						Y1	Y2	Y3	Total
1	Present Loan Accounts = 52152 MSMEs (as per 79th SLBC report Manipur for June 2024) Women owned MSMEs = 50% (26076) (taking 100% women MSMEs) Men owned MSMEs = 50% (26076) (taking 50% men MSMEs)	0.036	39,114	1,416	0.02	28.32	0	0	28.32
2	Second Year Avg Loan size will increase by 20% of Average Ticket Size of 3.62 Lakhs (i.e 4.34 Lakhs) and No. of MSMEs will increase by 20% (46937) of Base MSMEs (39114)	0.043	46,937	2,039	0.04	0	81.56	0	81.56
3	Third Year Avg Loan size will increase by 20% of Average Ticket Size of 4.34 Lakhs (i.e 5.22 Lakhs) and No. of MSMEs will increase by 20% (56324) of Second Year MSMEs (46937)	0.052	56,324	2,936	0.04	0	0	117.44	117.44
<b>Total to be covered in 2.5 years</b>			<b>56,324</b>	<b>6,391</b>		<b>28.32</b>	<b>81.56</b>	<b>117.44</b>	<b>227.32</b>

Table 68: Total Project Cost and contribution for Interest Subvention for women owned MSEs

S. N.	Details of the Cost	Gol Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crore)
1	Interest Subvention for women owned MSEs	0.00	0.00	227.32	227.32

### A-6.4.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through a MIS, Monitoring & Evaluation Dashboard as mentioned in the Manipur MSME One, which will be integrated with RAMP Monitoring Dashboard created for State of Manipur, a State level integrated platform for MSMEs. The M&E dashboard

will be designed in such a way that all the projects proposed in the SIP are included in the same platform along with suitable timelines and outcome & output indicators.

## **B. Proposal for Women Entrepreneurship Acceleration Programme: Strengthening the SHGs**

### **B-6.4.1. Problem Statement**

Despite the growing number of women entrepreneurs in India, Manipur still faces challenges in providing adequate support and resources to women-led enterprises. The lack of a dedicated framework for addressing the needs of women entrepreneurs has resulted in limited access to technology, finance, skill development, and market opportunities. In order to accelerate the landscape of women enterprises, there is a need to capacitate the SHGs to transform them from informal nano enterprises to formal micro or small enterprises. Without the necessary support, SHGs struggle to scale up and fully realize their business potential, hindering the economic empowerment of women and the overall growth of the MSME sector.

### **B-6.4.2. Intervention Description**

This intervention aims to elevate Self-Help Group members by transforming them into Micro and Small Enterprises (MSEs). This transition will be facilitated through the formation of Producer Groups (PGs) or Special Purpose Vehicles (SPVs) and providing them with essential support across the value chain. The project will target SHGs engaged in farm, off-farm, and non-farm activities, helping them scale up operations, access financial resources, and establish market linkages. The goal is to make SHGs entrepreneurial and productive, enhancing their competitiveness and socio-economic impact. This intervention will be linked to DLI-3.

### **B-6.4.3. Approach & Methodology**

The intervention focuses on creating a strong ecosystem by identifying and supporting, providing necessary training, and ensuring access to resources and markets. The approach is viable and scalable, with potential for significant socio-economic impact. The implementation process of the Project should consist of the following steps:

- Identify SHGs through the State Rural Livelihood Mission (SRLM) that have the potential to transform into MSEs. Existing Producer Groups will also be mapped for further support.
- Awareness & Training Programs: Conduct awareness and training programs focused on entrepreneurship, management, bookkeeping, financial management, and HR management.
- Select Business Development Service Providers (BDSPs) to facilitate joint activities such as registration, compliance, and licensing.
- Identify and create a cadre of women CEOs to manage the PGs/SPVs.
- Organize exposure visits to established clusters to learn and replicate best practices.

- Facilitate participation in trade fairs and buyer-seller meets to establish market linkages.
- Establish productive partnerships with buyers for assured buy-back arrangements and support for technology access, training, and infrastructure.
- Provide handholding support for convergence with schemes like CGTMSE, PMEGP, and PMFME.
- Create a robust Monitoring and Evaluation mechanism to track baseline, mid-line, and end-line data on key indicators.

#### B-6.4.4. Use of ICT in Implementation

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

#### B-6.3.5. Targeted Coverage and Timeline

Various activities will be undertaken throughout the entire project period targeting the SHG members.

*Table 69: Targeted coverage and timeline for Women Entrepreneurship Acceleration Programme*

S. N.	Proposed Programmes	Unit	Y1	Y2	Y3	Total
1	EDP of BoDs/Leaders	Numbers	8	16	16	40
2	Skill Development Programs	Numbers	16	32	32	80
3	Exposure Visits	Numbers	4	8	8	20
4	Workshop on Business Plan Preparation & access to credit and market linkages	Numbers	4	8	8	20
5	Certification/ Quality Conformance	Numbers	4	8	8	20
6	Licenses/ Export facilitation	Numbers	8	16	16	40

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

Table 70: Impact of Women Entrepreneurship Acceleration Programme

S. N.	Impact of the Programmes	Units	Y1	Y2	Y3	Total
1	EDP of BoDs/Leaders	Persons	40	80	80	200
2	Skill Development Programs	Persons	160	320	320	800
3	Exposure Visits	Persons	16	32	32	80
4	Workshop on Business Plan Preparation & access to credit and market linkages	Persons	40	80	80	200
5	Certification/Quality Conformance	Persons	40	80	80	200
6	Licenses/Export facilitation	Persons	16	32	32	80

#### B-6.4.6. Budget Estimation

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

Table 71: Budget Estimation for Women Entrepreneurship Acceleration Programme

S. N.	Details of the Programmes	Units	Benchmark Cost of the Activity (in INR)	Y1	Y2	Y3	Budget Estimation (in INR)
1	EDP of BoDs/ Leaders	Number	1,25,000	10,00,000	20,00,000	20,00,000	50,00,000
2	Skill Development Programs	Number	1,25,000	20,00,000	40,00,000	40,00,000	1,00,00,000
3	Exposure Visits	Number	1,00,000	4,00,000	8,00,000	8,00,000	20,00,000
4	Training on Business Plan Preparation & access to credit and market linkages	Number	1,25,000	5,00,000	10,00,000	10,00,000	25,00,000
5	Certification/Quality Conformance	Number	70,000	2,80,000	5,60,000	5,60,000	14,00,000

6	Licenses/Export facilitation	Number	70,000	5,60,000	11,20,000	11,20,000	28,00,000
				<b>Total Cost</b>			<b>2,37,00,000</b>

Table 72: Total Project Cost and contribution for Women Entrepreneurship Acceleration Programme

S. N.	Cost Sharing	GoI Contribution @0%	State Contribution @0%	RAMP Contribution @100%	Total Cost of Project (in INR Crores)
1	Total Cost of the Project	0.00	0.00	2.37	2.37

#### B-6.4.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through the MSME One portal developed as part of RAMP program. The officials deployed on the ground will be responsible for overall monitoring.

### 6.5. Intervention 5: Empower Manipur: Training & Capacity Building as MSME growth catalyst

#### A. Proposal for the Industry-Academia collaboration for Entrepreneurship and Skill Development Programmes (ESDP)

##### A-6.5.1. Problem Statement

With reference to the surveys of the entrepreneurs and interaction with various stakeholders in Manipur, there is a dire need for capacity building programs in multiple areas. There is a huge gap of skilled manpower as MSME owners are facing issue in finding technically sound employees. They also highlighted the lack of free training facilities and their limited access to such schemes. The respondents during the survey emphasized the need to organize sessions related to marketing, skill, digital tools, finance, compliance etc. to boost their knowledge. Food processing, Bamboo craft, Organic farming, Jewelry making, Handloom and Embroidery etc. are some of the major domains where skill training is required.

##### A-6.5.2. Intervention Description

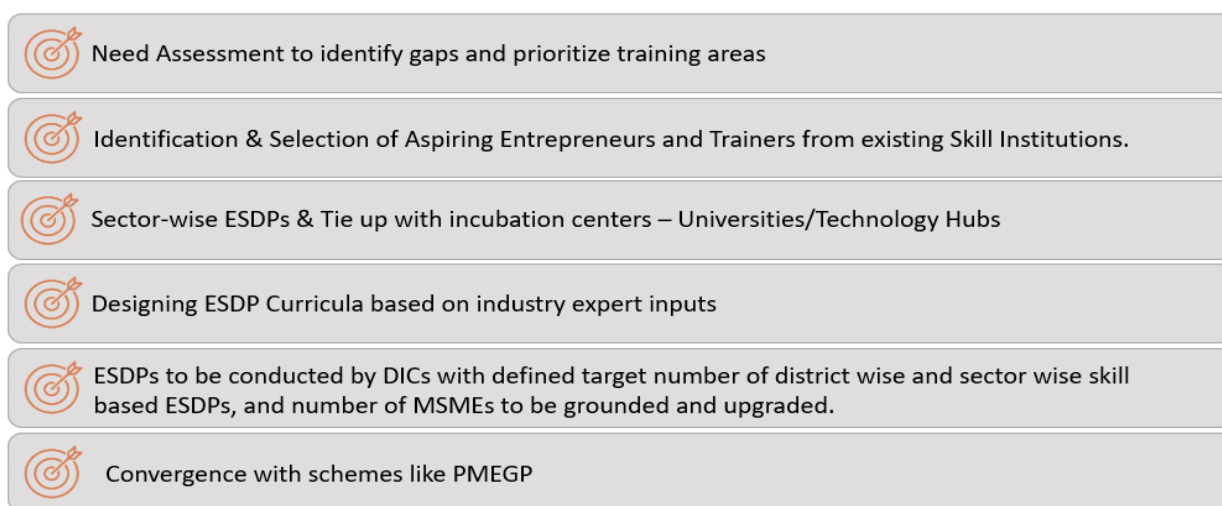
The objective of the intervention is to identify the existing and aspiring MSMEs and to empower them through Entrepreneurship and Skill Development Programmes with special focus on women and SC/ST category. To cater to the need of capacity building as highlighted in the survey, currently there are not enough resources available at the DICs. This intervention is proposed to provide the DICs with financial

resources to conduct free training. Other training institutes will be identified, and tie-ups will be established for Management Development Programs, Entrepreneurship Development Program and Technical Trainings. This intervention will be linked to DLI-3 of RAMP Programme.

### A-6.5.3. Approach & Methodology

The trainers working in the ITI, Polytechnic colleges and other official setup of Manipur along with the MSME owners require through Capacity Building Programmes by Sector Specific experts through Industry Academia Collaboration. Entrepreneurship Development for aspiring MSMEs will be provided through structured training and handholding in business ideation, business plan, convergence with Government of India/State level Schemes. The programme shall also include training the trainers in the selected Industrial sectors of the Economy.

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



*Figure 59: Approach & Methodology for Industry-Academia collaboration for ESDP*

Entrepreneurship and Skill Development Programs (ESDP) will be conducted by the DICs through tie ups with various training institutes. These trainings will consist different sectors and will target 30% women participants. Training can be organized at Manipur University, Jawaharlal Nehru National Youth Centre, Indian Institute of Entrepreneurship etc.

To develop master trainers, ToT will be organized through ITI and Polytechnic Institutes. There are 10 ITI and 1 Polytechnic college in the state. National Institute of Technology, Manipur Institute of Technology and other such institutes can be explored.

Exposure visits will be organized for entrepreneurs as well as officials. They will be taken to various locations outside the state for 3 days long training. IIM Shillong, Indian Institute of Packaging and other such institutes along with some successful MSMEs will be destination of such visits.

#### A-6.5.4. Use of ICT in Implementation

Manipur e-Procurement Platform for EOI for empanelment of trainers/training partners. For conducting various training, web-based meeting platforms will be used. In the case of physical training, IT based assessment of the attendees will be done. Tutorial videos will be made available for the use of trainers. Provision of constant monitoring of entrepreneurs to assess the success of the project will be done. Additionally, interventions related to e-sessions, manuals, video recordings, promotion through social media etc. to increase the program's effectiveness.

#### A-6.5.5. Targeted Coverage and Timeline

Table 73: Targeted coverage and timeline for Industry-Academia collaboration for ESDP

Proposed Programmes	Details	Y1	Y2	Y3	Total
Need-cum gap assessment study	To understand the various training requirements, this study will be carried out at the beginning of implementation period.	1	-	-	1 study
Entrepreneurship Skill Development Program for existing MSMEs (5 days program) at district level	Yearly 2 trainings at each DIC to be conducted on areas like food processing, bamboo crafting, handloom & tailoring etc. Targeting 25 trainees in each program, 2000 MSMEs will be benefitted.	16	32	32	80 trainings
TOT programmes per year per district	ITI & Polytechnic TOT Programmes to be conducted once yearly for 16 districts. Targeting 25 trainer in each training, 1000 master trainers will be prepared in 2.5 years.	8	16	16	40 Programmes
Exposure Visits	Targeting 25 participants in each batch, 4 visits will be done in a year. 250 participants in 2.5 years	2	4	4	10 visits

Table 74: Impact of Industry-Academia collaboration for ESDP

Impact of Activity	Y1	Y2	Y3	Total
Entrepreneurship Skill Development Program for existing MSMEs (5 days program) at district level	400	800	800	2,000 entrepreneurs

TOT programmes per year per district	200	400	400	1,000 master trainers
Exposure Visits	50	100	100	250 entrepreneurs

### A-6.5.6. Budget Estimation

Table 75: Budget Estimation for Industry-Academia collaboration for ESDP

Proposed Programmes	Unit	Benchmark Cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
Need-cum gap assessment study	No.	2,00,00,000	2,00,00,000	-	-	2,00,00,000
Entrepreneurship Skill Development Program for existing MSMEs (5 days program) at district level	No.	1,25,000	20,00,000	40,00,000	40,00,000	1,00,00,000
TOT programmes per year per district	No.	1,25,000	10,00,000	20,00,000	20,00,000	50,00,000
Exposure Visits	Person	1,00,000	50,00,000	1,00,00,000	1,00,00,000	2,50,00,000
		<b>Total</b>	<b>2,80,00,000</b>	<b>1,60,00,000</b>	<b>1,60,00,000</b>	<b>6,00,00,000</b>

Table 76: Total Project Cost and contribution for Industry-Academia collaboration for ESDP

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crore)
1	Need-cum gap assessment study	0.00	0.00	2.00	2.00
2	Entrepreneurship Skill Development Program for existing MSMEs (5 days program) at district level	0.00	0.00	1.00	1.00
3	TOT programmes per year per district	0.00	0.00	0.50	0.50
4	Exposure Visits	0.00	0.00	2.50	2.50
<b>Total</b>		<b>0.00</b>	<b>0.00</b>	<b>6.00</b>	<b>6.00</b>

### A-6.5.7. Proposed M&E Framework



Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be developed as part of RAMP intervention, a state level integrated platform for MSMEs in the state of Manipur. A learning management system (LMS) will be integrated in the dashboard to create and deliver relevant content to the trained candidates to monitor their participation and assess their performance on parameters like increase in turnover, good governance, compliance, increased women participation etc. These parameters will be pre-defined for the ease of impact assessment.

## **B. Support to Aspiring Entrepreneurs: Entrepreneurship Knowledge Programme and Startup Hackathon**

### **B-6.5.1. Problem Statement**

The survey and stakeholder consultation for the report highlighted that there is no dearth of qualified and aspiring youth in Manipur who want to start their own enterprises. But they have limited access to information. They are not aware of the nitty gritty of entrepreneurship and often end up in unsuccessful business. It is very important to motivate the youth and build their skills to enhance the MSME sector.

Manipur's entrepreneurial ecosystem faces significant challenges due to limited access to essential resources, expertise, and funding for startups. Aspiring entrepreneurs often struggle with inadequate support in business planning, mentorship, and market entry, leading to high failure rates and stunted growth. The survey and stakeholder consultation highlighted that lack of dedicated incubation centers exacerbates these issues, leaving startups without a structured environment for innovation, collaboration, and access to investor networks.

### **B-6.5.2. Intervention Description**

The intervention is proposed to provide vital support and resources to foster successful startups, drive economic development, and build a robust entrepreneurial community. The objective of this intervention is to empower the unemployed youth and aspiring entrepreneurs with the necessary knowledge, skills, and resources to enhance their employability and entrepreneurial potential. This initiative aims to bridge the gap between education and market requirements by providing targeted training in key areas such as business planning, financial management, digital marketing, and leadership. Additionally, it seeks to foster innovation, resilience, and adaptability, enabling participants to confidently pursue entrepreneurial ventures or secure meaningful employment in a competitive job market. As part of this intervention, through startup hackathon and various workshops, the startups will be given platform to get experts guidance, access to funding, networking etc. MTI-Hub, the existing incubation centre will be responsible for mentoring the aspiring entrepreneurs and help startups turn their ideas into business plans. This will strengthen the local entrepreneurial ecosystem by bringing together diverse participants and fostering a collaborative spirit. The likelihood of startup success will be improved. This is linked to DLI-3.

### B-6.5.3. Approach & Methodology

For Entrepreneurship Knowledge Programmes, the following methodology will be followed.

- ✓ Targeted outreach among the youth population about the provision of training and other incentives of entrepreneurship.
- ✓ Develop clear selection criteria for participants based on their potential, interest and commitment to the programme.
- ✓ Incorporate mentorship by involving experienced mentors to guide the youth on various aspects with real-world insight.
- ✓ Motivate them to start their entrepreneurial journey and provide support through incubation center as mentioned below.



Figure 60: Approach & Methodology for Support to Aspiring Entrepreneurs

### B-6.5.4. Use of ICT in Implementation

ICT platforms will be leveraged to deliver virtual workshops, webinars, and interactive sessions, supplemented by on-site demonstrations and practical exercises.

### B-6.5.5. Targeted Coverage and Timeline

This intervention will be continued for the entire project period.

Table 77: Targeted coverage and timeline for Support to Aspiring Entrepreneurs

Proposed Programmes	Details	Y1	Y2	Y3	Total
Workshop by Incubation center to help entrepreneurs develop and nurture their ideas and to promote entrepreneurship	MTI-Hub can be the nodal agency for this intervention. Yearly 1 session can be held district wise for startups with targeted technological support and mentorship	8	16	16	40 Workshops

Startup Hackathon	Yearly one competition among startups to develop innovative solution or business models. A theme can be proposed for each year. Best ideas will be provided Prize money and mentorship.	1	1	1	3 Hackathon
-------------------	---	---	---	---	----------------

The impact of the intervention is envisaged as:

- 1000 unemployed youth/budding entrepreneurs will be trained.
- Atleast 10 startups will be supported through incubation centers.

### B-6.5.6. Budget Estimation

Table 78: Cost Estimation for Startup Hackathon

S. N.	Project Component	Cost (in INR)
1	Organizing Event and Publicity	45,00,000
2	Prize money for 3 best startups	55,00,000
	<b>Total Project Cost</b>	<b>1,00,00,000</b>

Table 79: Budget Estimation for Support to Aspiring Entrepreneurs

Proposed Programmes	Unit	Benchmark Cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
Workshop by Incubation center to help entrepreneurs develop and nurture their ideas and to promote entrepreneurship	No.	70,000	5,60,000	11,20,000	11,20,000	28,00,000
Startup Hackathon	No.	1,00,00,000	1,00,00,000	1,00,00,000	1,00,00,000	3,00,00,000
	<b>Total</b>		<b>1,05,60,000</b>	<b>1,11,20,000</b>	<b>1,11,20,000</b>	<b>3,28,00,000</b>

Table 80: Total Project Cost and contribution for Support to Aspiring Entrepreneurs

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
-------	---------------------	----------------------	------------------------	------------	---

1	Workshop	0.00	0.00	0.28	0.28
2	Hackathon	0.00	0.00	3.00	3.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>3.28</b>	<b>3.28</b>

#### B-6.5.7. Proposed M&E Framework

All the startup related data shall be collected and integrated to the MSME One portal for ease of monitoring. The government officials, SPIU and incubation centre will keep track of intervention outreach and impact.

### C. Brand Manipur: Training on Branding & Packaging

#### C-6.5.1. Problem Statement

A strong branding strategy with a focus on quality is essential to increase product reach and competitiveness. However, the diagnostic study shows that the MSMEs of Manipur do not have their own brand. The survey highlighted that the entrepreneurs face challenges regarding packaging and branding. This leads to low quality products and limited marketing scope. The outcome of the survey and stakeholder discussion inferred that there is lack of Technical Expertise for branding & promotion, Competitive disadvantage, Non-Availability of Packaging Material, Lack of recognition and awareness among consumers, Lower market presence & opportunities and MSMEs find it difficult to promote brands because of heavy cost.

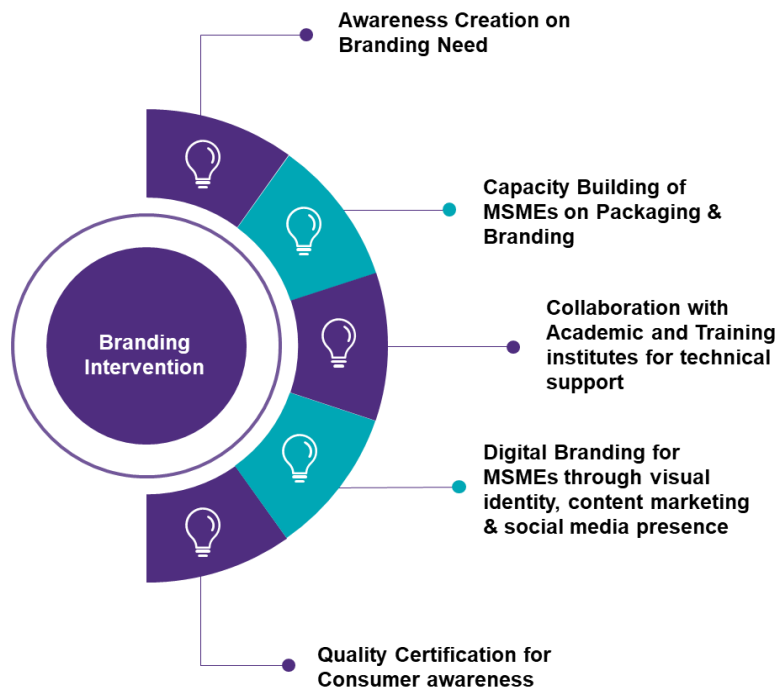
#### C-6.5.2. Intervention Description

This intervention aims to elaborate on branding as a marketing principle relevant to the entrepreneurial quest for stimulating demand and creating competitive advantage. It also aims to highlight the significance of branding to MSME practices and to identify relevant guidelines that MSMEs could follow in building a successful brand. As part of this intervention, awareness session and workshop will be conducted. E-commerce and social media marketing will be given emphasis. MSMEs who want to manufacture products under the common brand of Manipur will be given support to benchmark their products and packaging as per standard. MSMEs interested in launching their own brand will be capacitated through workshops. This intervention is linked to DLI-3.

#### C-6.5.3. Approach & Methodology

For implementation of this intervention, the following activities will be carried out.

- Training & Capacity building of Producers/Groups on Branding & Modern Packaging techniques and compliances for greater adoption and on Brand creation.
- These trainings will be carried out at district as well as state levels in collaboration with institutes like IIE, Indian Institute of Packaging, IIT Guwahati, NIT Manipur etc.
- Developing Brand Story, Brand identity including logo, packaging, labelling, to showcase authenticity, uniqueness, craftsmanship, culture & Product Catalogue
- Utilize digital, print, social media to promote & Sale ODOP/GI Products branded under a common name.
- Leveraging Existing and planned Trade Fairs/Exhibitions in the state.
- Partner with tourism boards, hotels, resorts, restaurants, cafes, cultural centers to promote and sell branded products to domestic and international tourists.
- Facilitate acquiring quality certifications & other traceability markers for Quality Assurance.



*Figure 61: Approach & Methodology for Brand Manipur*

#### C-6.5.4. Use of ICT in Implementation

Content related to branding support will be available on Manipur MSME One platform. The portal will also provide information on quality certification process. Enterprises interested in branding their products under common brand of the state will be able to apply it on the portal. Various online shopping apps will have branded products link for buying. Promotion will be done through various online media.

#### C-6.5.5. Targeted Coverage and Timeline

This intervention will be continued for the entire RAMP period.

Table 81: Targeted coverage and timeline for Brand Manipur

Proposed Programmes	Details	Y1	Y2	Y3	Total
Training on Modern Packaging and Bottling Techniques	16 nos. of training programme at district level yearly 1 time and 2 programs in Imphal per year	9	18	18	45 trainings
Branding Support (Brand Manipur) Training on Branding and Designing	Labeling and branding related, design support to MSMEs through technical institute like NIT, 1 per year in each district and 2 programs in Imphal per year	9	18	18	45 trainings

Considering 25 MSMEs as participants of each training/workshop, 1,125 units will be trained in packaging techniques. 1,125 MSMEs will be supported to create their own brands.

### C-6.5.6. Budget Estimation

Table 82: Budget Estimation for Brand Manipur

Proposed Programmes	Unit	Benchmark Cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
Training on Modern Packaging and Bottling Techniques	No.	1,25,000	11,25,000	22,50,000	22,50,000	56,25,000
Branding Support (Brand Manipur) Training on Branding and Designing	No.	1,25,000	11,25,000	22,50,000	22,50,000	56,25,000
		<b>Total</b>	<b>22,50,000</b>	<b>45,00,000</b>	<b>45,00,000</b>	<b>1,12,50,000</b>

Table 83: Total Project Cost and contribution for Brand Manipur

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	Training on Modern Packaging and Bottling Techniques	0.00	0.00	0.56	0.56
2	Branding Support (Brand Manipur) Training on Branding and Designing	0.00	0.00	0.56	0.56
<b>Total</b>		<b>0.00</b>	<b>0.00</b>	<b>1.13</b>	<b>1.13</b>

### C-6.5.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be developed as part of RAMP intervention, a state level integrated platform for MSMEs in the state of Manipur. The intervention will help to generate substantial awareness among MSMEs regarding branding and its benefits. Government officials and SPIU team will carry out periodic

review and take feedback.

## **D. Management Development Program/ upskilling for Officials**

### **D-6.5.1. Problem Statement**

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

### **D-6.5.2. Intervention Description**

The project is designed to empower and enhance the capabilities of General Managers of District Industries Centres, and other government officials. The goal is to develop a proactive and well-equipped department that will significantly support the growth and advancement of MSMEs in Manipur. Through a targeted learning and training program and by updating their expertise on emerging trends and technological advancements, the program will enable officials to provide informed guidance, adapt policies, and improve service delivery to MSMEs. It will also strengthen institutional capacity, foster a supportive entrepreneurship ecosystem, and ensure efficient resource allocation. Leveraging existing training infrastructure, a robust policy framework, and technological advancements in the state, the project seeks to elevate the overall effectiveness and efficiency of MSME governance in the state. This intervention is linked to DLI-3 of RAMP programme.

### **D-6.5.3. Approach & Methodology**

Management Development Programs (MDP) will target the government officials of Industries Department, MANIDCO, Manipur Society for Skill Development, DICs etc. IIE and other such institutes will be the training imparting bodies. Experts will develop a detailed curriculum in collaboration with government officials and industry representatives. Training will be delivered through a mix of workshops, seminars, and online courses, focusing on essential areas like policy implementation, service improvement, and sector-specific knowledge. The program will start with basic training and advance over the years.

### **D-6.5.4. Use of ICT in Implementation**

ICT and technology can greatly enhance the capacity-building program by utilizing Learning Management Systems (LMS) for flexible online training and virtual simulations for immersive learning experiences. Data management systems will track progress and manage assessments efficiently, while digital platforms facilitate knowledge sharing and policy updates. Remote collaboration tools will enable real-time interactions, and mobile apps will provide on-the-go access to real time information.

### D-6.5.5. Targeted Coverage and Timeline

Table 84: Targeted coverage and timeline for MDP/ upskilling for Officials

Proposed Programmes	Details	Y1	Y2	Y3	Total
Management Development Program/upskilling for Officials	Targeting 20 officials in each training, yearly 2 will be done	1	2	2	5 MDP
Learning Management System development	(LMS portal development includes portal development, pilot testing, roll out, user training, e-repository and curriculum, mobile app development, integration with other department portal, annual maintenance)		1		1
Content Development	Content Development activity in collaboration with Ministry of MSME, MSME DFO, Tool Room, DTCI, SIDBI etc.	1	1		2

The intervention will significantly enhance the capabilities of Manipur's Industries and other line department officials, leading to improved support and service delivery for MSMEs. A total 100 numbers of officials will be trained throughout the intervention periods.

### D-6.5.6. Budget Estimation

Table 85: Budget Estimation for MDP/ upskilling for Officials

Proposed Programmes	Unit	Benchmark Cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
Management Development Program/ upskilling for Officials	No.	1,25,000	1,25,000	2,50,000	2,50,000	6,25,000
Learning Management System Development	No.	1,00,00,000	-	1,00,00,000	-	1,00,00,000
Content Development	No.	50,00,000	50,00,000	50,00,000	-	1,00,00,000
<b>Total</b>			<b>51,25,000</b>	<b>1,52,50,000</b>	<b>2,50,000</b>	<b>2,06,25,000</b>

Table 86: Total Project Cost and contribution for MDP/ upskilling for Officials

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	Management Development Program/upskilling for Officials	0.00	0.00	2.06	2.06
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>2.06</b>	<b>2.06</b>



### D-6.5.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be developed as part of RAMP intervention, a state level integrated platform for MSMEs in the state of Manipur.

## 6.6. Intervention 6: State-specific Intervention for Manipur

### A. Manipur MSME Health Clinic

#### A-6.6.1. Problem Statement

The MSME sector of Manipur faces difficulties in accessing credit and other financial services which hamper their ability to invest and manage cash flow. The inadequate infrastructure such as reliable power supply, transportation and connectivity also add to their challenges. Geographical isolation and limited access to markets restrict the growth and revenue generating potential of Micro and Small Enterprises. Supply chain disruptions are the major cause of the stress experienced by the MSEs in the State of Manipur. These Micro Enterprises with limited financial resources often find it challenging to meet the complex regulatory frameworks which limit their ability to opt for formalization and access formal markets. Some of the major reasons for Manipur for having a huge amount as NPA from the MSME sector are:

- ✓ Lack of access to market.
- ✓ Shortage of Working Capital/ Term Loans.
- ✓ Non-availability of Raw Material.
- ✓ High transportation and logistics costs for the import of Raw Materials and export of Finished Goods.
- ✓ High Branding Cost to attract wide range of customers.
- ✓ MSMEs with limited financial resources also find it challenging to adapt to quality certifications, testing parameters, export license/documents and other regulatory compliances to access bigger markets.
- ✓ Technological obsolescence and deficiencies in product standardization.
- ✓ Inadequate packaging processes, lack of affordable packaging material in the State.
- ✓ Lack of financial discipline. It has been recognized that they lack mentoring, counselling, and guidance for resolving their problems at affordable costs with a sense of responsibility.

All these factors make MSMEs not able to meet the liabilities of Govt. Department, and the high compliance cost discourage them to formalize their business.

#### A-6.6.2. Intervention Description:

In response to these challenges, the Government of Manipur intends to create a mechanism for early or

pre-determination of stress in Micro and Small Enterprises by setting up of Manipur MSME Health Clinic (MMHC) under the RAMP Programme. The idea is to provide financial and other handholding support to Micro and Small Enterprises (MSEs) which show signs of stress and are on the verge of slipping into sickness. This intervention is particularly targeted at MSMEs which were showing good growth for 3-4 years continuously prior to the conflict period and are now under stress. It is a preventive measure that will cater to the development needs of MSEs with a focus on diagnostic and clinical facilities for stressed enterprises. This project comes under the DLI- 5 of the RAMP Programme.

The proposed Health Clinic is envisaged to operate as a Cell within the ambit of Directorate of Trade, Commerce & Industries by setting up an Expert panel (comprising of 5 Senior Experts and 5 Subject Matter Junior Experts in the field of Branding & Marketing, Banking & Finance, Technology, Strategic Expert) in both the divisions. The cell would carry out the comprehensive Diagnostic study with the involvement of IPO/Functional Managers of District Industries Centers. The cell will identify the stress MSMEs based on their performance pre and post conflict and their current needs.

**Financial Assistance:** In terms of assistance, it is up to INR 2.50 lakh per unit. Its portfolio of products shall among other things comprises of Marketing and Branding Assistance, Testing, Quality Certification, and Export Certification, Technology upgradation for product standardization, Reimbursement of fee for taking additional WCTL from the FIs, Storage and Warehouse charges for Bulk Purchases, Transportation cost for import/export of Raw Material & finished goods and Assistance for getting feasibility reports and services from reputed BDS providers.

**Non-Financial Assistance:** In terms of non-financial assistance, the health clinic will provide assistance in timely release of sanctioned incentives, facilitate in market linkages, sourcing of raw material, registrations on Udyam, TReDS, ONDC and other platforms, linking with Business Development Service Providers, handholding & mentoring support etc. This proposal is applicable to micro and small entities which face difficulties in operations and are likely to come under stress if left unaddressed for a considerable period of time.

#### A-6.6.3. Approach & Methodology:

The proposed MMHC project will have the following functions:

- ✓ Diagnostic Study for identifying the underlying causes of early stress & to arrive at appropriate resolution through Research, Analysis, Stakeholder interactions, Documentary evidence and Inspection.
- ✓ Identification of units for providing support based on their performance pre and post conflict in the state. The conflict-affected units will be prioritized for the support.
- ✓ Coordination and Collaboration with Primary Lender, Facilitate financial support through other financial institutions, and other soft solutions in marketing, technology & management to the stressed manufacturing MSMEs.

- ✓ Handholding, monitoring & counseling through consent-based ERP solution.
- ✓ 700 (around 1% of total Udyam registered units) MSMEs of the state will be supported through this intervention.

The MMHC model involves creating a Cell under the ambit of Department of Trade, Commerce & Industries and staffing it with a with an Expert panel comprising of 5 Senior and 5 Subject Matter Junior Experts in both the divisions who will be working at District level in close coordination with IPOs and Functional Managers of District Industries Centers.

It is also proposed to constitute the District Level Approval Committee comprising following members:

*Table 87: District Level Committee for Manipur MSME Health Clinic*

S. N.	District Level Approval Committee	Designation
1	General Manager DIC of the Respective District	Chairman
2	IPO/Functional Manager of the respective DIC	Member Secretary
3	Representative from Financial Institutions/ Banks- (Not below the rank Manager)	Member
4	Representative from Commercial Tax Department -	Member
5	Representative from Power Development Department	Member
6	Representative from Handicraft & Handloom Department	Member
7	Representative from Industry Association of the respective district	Member

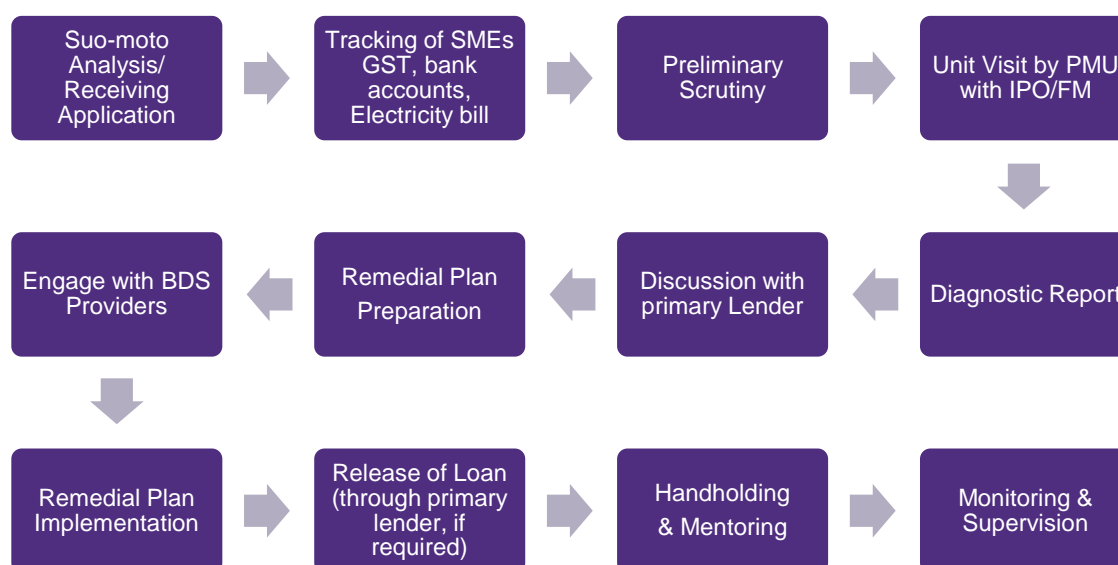
The committee may co-opt any expert as may be required in the interest of the intervention.

- ✓ The committee shall consider and deliberate on the report submitted by the PMU in respect of a particular unit after taking into consideration the comments/recommendations of the concerned IPO/Functional Manager along with the factors (that have caused stressed in the unit).
- ✓ Declare the unit potentially viable for Remedial Package.
- ✓ Finalize a Remedial Package for the concerned unit.
- ✓ Oversee implementation of the said Remedial Package through respective GM DIC.
- ✓ The Team Lead of the PMU shall facilitate the meeting of the committee on the advice of the IPO/Functional Manager concerned.

The respective Manager will identify and empanel a team of external experts/Subject Matter Experts (SMEs) to be included in the District Level Approval Committee for providing expert opinion/advice in respect of the matters /issues affecting the MSEs in the district.

Manipur MHC will sign the MoU with the Banks/Industrial Associations concerned for this purpose.

The approach and methodology for project execution/ implementation process of the MMHC Project should consist of the following steps:



*Figure 62: Approach & Methodology for Manipur MSME Health Clinic*

- ✓ After the identification and creation of database of Stressed MSEs of Manipur, the Expert panel will examine the cases in close coordination with the respective IPO/Functional Managers.
- ✓ The Expert panel will be identifying the stress through various supporting documents like GST Returns, Discom data, etc. for determining the eligibility of unit getting benefited under this intervention.
- ✓ The Expert panel will also assess the viability for bailing out the stressed unit by observing the number of EMIs pending with primary lender, the Capacity Utilization, the Turnover and the Employment status of the MSMEs.
- ✓ The Expert panel will make the visit to the MSME unit on case-to-case basis and prepare a diagnostic study report determining the factors that have caused stress to the unit followed by discussions with the primary lender for determining the revival package, as required.
- ✓ The Expert panel will submit the Diagnostic Study Report along with the Recommendations to the District Level Approval Committee chaired by General Manager of the respective DIC.
- ✓ The committee shall deliberate on the report submitted by Expert panel after taking into consideration comments/recommendations of IPO/Functional Manager thereon and approve the potentially viable stressed units for Remedial Package.
- ✓ The Expert panel on the directions/recommendations of District Level Approval Committee, will provide continuous handholding and mentoring support to the stressed MSMEs by way of linking them with Business Development Service Providers for various kinds of services as per the Remedial Package.

- ✓ Release of Remedial package for supporting MSEs to bail out from the stress by the respective General Manager.
- ✓ Continuous Monitoring and Evaluation by MMHC Expert panel.
- ✓ The project will be implemented by Directorates of TI&C through District Industries Centers, Banks, Department of Commercial Taxes, Power Discoms and RAMP SPIU.

#### A-6.6.4. Use of ICT in Implementation

The Manipur MHC will adopt the following ICT/Innovative Technology for effective project implementation:

- ✓ Developing tool for early detection of stress among MSMEs
- ✓ Data Mining & Analysis
- ✓ Application of AI & Machine Learning in enterprise assessment & enhancing the reach.

#### A-6.6.5. Targeted Coverage and Timeline

- ✓ The impact of the MMHC project may be visualized by the number of stressed MSMEs expected to be benefitted including women and SC/ST MSMEs.
- ✓ Mentoring and Consultation
- ✓ Preventing Industrial Sickness & Rebuilding Trust
- ✓ Pro-bono techno-economic viability studies from time to time for MSMEs.
- ✓ Rehabilitation of stressed MSMEs.
- ✓ Recovery of financial institutions
- ✓ Upgradation of MSMEs, and Employment generation.
- ✓ Increase in Udyam Registrations and other Compliances. It is assumed that at least 700 MSME Entrepreneurs will be benefitted under the program in intervention period with a rehabilitation support of up to INR 2.50 Lakhs per beneficiary.

#### A-6.6.6. Budget Estimation

Table 88: Detail Cost Estimation for PMU/ Cell of Expert for Manipur MSME Health Clinic

S. N.	Cell of Experts/ Consultants	Number of Positions	Proposed Salary per Month (in INR)	Y1	Y2	Y3	Total
1	Senior Expert	5	1,20,000	36,00,000	72,00,000	72,00,000	1,80,00,000
2	Junior Experts	5	75,000	22,50,000	45,00,000	45,00,000	1,12,50,000
	Total Cost of Experts	10		58,50,000	1,17,00,000	1,17,00,000	2,92,50,000
	Administrative Expenses @ 2%						5,85,000
	Total Cost						2,98,35,000
	Average monthly cost						99,450

Table 89: Budget Estimation for Manipur MSME Health Clinic

S. N.	Proposed Programme	Unit	Benchmark Cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
1	Creation of Expert Committee/Cell within Industries Department for MHCL	Man Month	99,450	59,67,000	1,19,34,000	1,19,34,000	2,98,35,000
2	Rehabilitation support for MSMEs for multiple factors @2.50 Lakh per beneficiary	Number	2,50,000	5,00,00,000	62500000	62500000	17,50,00,000
<b>Total Cost for MMHCL</b>				<b>5,59,67,000</b>	<b>7,44,34,000</b>	<b>7,44,34,000</b>	<b>20,48,35,000</b>

Table 90: Total Project Cost and contribution for MSME Health Clinic for Manipur

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crore)
1	MMHC	0.00	0.00	20.48	20.48

#### A-6.6.7. Proposed M&E Framework

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

## B. Promotion of Manipur Tourism & Capacity Building of Homestays

### B-6.6.1. Problem Statement

The tourism sector of Manipur suffered immensely due to the recent conflicts. A negative perception of Manipur as a forever unstable and unsafe destination has impacted the tourist footfall even after the situation got better. The various MSME sectors related to tourism showed negative trends. Boosting the tourism sector has become the need of the hour as it offers significant opportunities for MSME development contributing to economic growth, job creation and regional development.

### B-6.6.2. Intervention Description

This intervention aims to promote Manipur Tourism and attract many tourists in the coming years. A promotional activity has been planned targeting print media, social media, electronic media as well as

through advertisement at public places. Awareness and capacity building will be organized for homestays of Manipur on various aspects like service quality improvement, marketing, business management, bookkeeping, technology utilization etc. This intervention is linked to DLI-3 and DLI-5.

### B-6.6.3. Approach & Methodology

Department of Tourism, Manipur will be appointed as Nodal agency for this intervention. For promoting the tourism sector, following activities will be adopted:

- ✓ Digital marketing campaigns through social media, influencer partnership, content marketing etc.
- ✓ Content creation targeting cultural festivals and events.
- ✓ Print and outdoor advertising using brochures and flyers, billboards and hoardings etc. at airports, major tourist hubs and in locations outside the states.
- ✓ Support to hospitality and wellness service providing MSMEs like homestays and their promotion.
- ✓ Capacity building of homestays in each district twice a year.

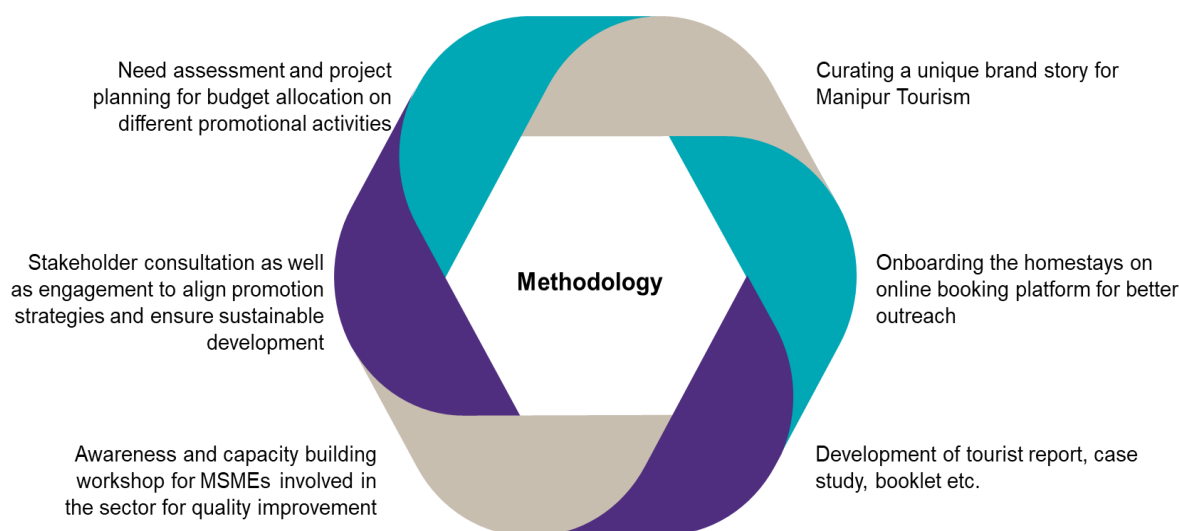


Figure 63: Approach & Methodology for Promotion of Manipur Tourism & Capacity Building of Homestays

### B-6.6.4. Use of ICT in Implementation

Online platforms will be used for promotion. Digital content will be curated with stories and photos of prominent and offbeat tourist spots. The services like accommodation, tours and activities will be onboarded on platforms like MakeMyTrip, booking.com etc. for ease of booking process.

### B-6.6.5. Targeted Coverage and Timeline

This intervention will be continued for the entire project period.

Table 91: Targeted coverage and timeline for Promotion of Manipur Tourism & Capacity Building of Homestays

Proposed Programmes	Details	Y1	Y2	Y3	Total
Promotion of Manipur Tourism	Manipur tourism will be promoted at national-international level by creating a unique brand identity through print media, social media, electronic media as well as through advertisement at public places.	-	-	-	-
Capacity Building of Homestays in Manipur	Yearly 2 programmes will be organized in 16 districts for improvement of the homestays.	16	32	32	80

The impacts are envisaged as:

- Capacity building of 2,000 homestays
- Improved perception about the state
- Growth in tourist footfalls
- Increased income of the hospitality and wellness related MSMEs
- Market access for the MSMEs, especially the SHGs.

### B-6.6.6. Budget Estimation

Table 92: Cost Estimation for Promotion of Manipur Tourism

S. N.	Project Component	Cost per year (in INR)
1	Promotion in Print Media (National, Regional and Local News Papers) and Airline Tickets, Boarding Pass, Magazines etc.)	50,00,000
2	Promotion in social media (Facebook, Instagram, Twitter, etc.)	40,00,000
3	Promotion in Electronic Media (Radio Jingles, TV Jingles, etc.)	50,00,000
4	Promotion through Hoardings (Display of Advertisements in Public Places like Airport Terminals, Railway Stations, Bus-Stands, etc.)	40,00,000
	<b>Total Project Cost</b>	<b>1,80,00,000</b>



Table 93: Budget Estimation for Promotion of Manipur Tourism & Capacity Building of Homestays

Proposed Programmes	Unit	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
Promotion of Manipur Tourism	INR/ Year	1,80,00,000	90,00,000	1,80,00,000	1,80,00,000	4,50,00,000
Capacity Building of Homestays in Manipur	No.	1,25,000	20,00,000	40,00,000	40,00,000	1,00,00,000
<b>Total</b>			<b>1,10,00,000</b>	<b>2,20,00,000</b>	<b>2,20,00,000</b>	<b>5,50,00,000</b>

Table 94: Total Project Cost and contribution for Promotion of Manipur Tourism & Capacity Building of Homestays

S. N.	Details of the Cost	Gol Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crore)
1	Promotion of Manipur Tourism	0.00	0.00	4.50	4.50
2	Capacity Building of Homestays in Manipur	0.00	0.00	1.00	1.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>5.50</b>	<b>5.50</b>

### B-6.6.7. Proposed M&E Framework

The Tourism department and SPIU will monitor this intervention. For the MSMEs onboarded on online booking services and those availing exhibition booth set up, their business and impact will be monitored through the dashboard developed as part of RAMP intervention.

## C. Logistics Strengthening for the MSMEs: Linkage Creation & Transport Facilitation

### C-6.6.1. Problem Statement

Access to all weather roads is crucial for MSMEs to transport their goods and access markets. However, the road connectivity to the rest of the country from Manipur in general is inadequate in certain patches, which is being addressed through provisions in the State policies. Since the terrain of Manipur is hilly, therefore the Logistic costs is very high and beyond sustainable. Despite infrastructural, technological, transportation, and communication issues, and despite a dearth of market linkages and challenges hampering movement of institutional credit, MSMEs, in the past decade, have seen exponential growth leading to higher employment of rural populations – of artisans and weavers and of those involved in agriculture and allied services. This is a positive trend towards normalizing the MSMEs ecosystem in Manipur. However, due to Local insurgency issues, the business is getting a major hit and as a result the MSMEs are incurring greater losses.

Manipur State lacks in offering robust ecosystem for industrial sector such as lack of infrastructure, Raw Material sourcing, dependence on other states for testing facilities, industry-oriented curriculum in the universities and colleges and other services. Since the State has a hilly topography and is landlocked, the cost of transportation for raw material and factory produce discourages the entrepreneurs for export and trade. Even the transportation cost & mortality during long distance transport & instability in the broiler rates makes MSME Industry at a greater risk of loss.

### C-6.6.2. Intervention Description

Most of the MSMEs supply their products & services mainly to large organizations/ units, PSUs and government departments. With their support MSMEs grow and become able to sustain. The following points are suggested:

- ✓ Giving opportunities to local MSMEs so that transportation costs will be nominal.
- ✓ Majority of the MSMEs function from outside industrial areas and Industrial parks. They don't have the additional manpower or logistics support for transportation to designated points. To avoid these, most of the Micro units insist for Ex-factory delivery. A major consideration to be arrived at to solve this issue. Also, this is the same case with buyers in certain cases. Both the Supplier and Buyer need a hassle-free transmission of goods from and to their doorsteps.
- ✓ Creation of Linkage between MSMEs and Logistics Operators through workshops
- ✓ Partial reimbursement on the transport cost for Finished Goods not exceeding one-third of the transportation cost per year with the exact value to be determined basis the budget and the total applications received per year.
- ✓ The intervention will be linked to DLI-2, DLI-3 and DLI-5.

### C-6.6.3. Approach & Methodology

For implementation of this intervention, the following activities will be carried out.

- ✓ 16 Logistics drive workshops in the 16 Districts will be conducted per year for RAMP period. These drives will aim to improve the efficiency, cost-effectiveness and reliability of the supply chain and distribution networks. The partnership with logistics providers will be improved through this intervention as they will be invited to the drives.
- ✓ It has been derived from the diagnostic study that around 2.26% Udyam registered MSMEs of Manipur are involved in export outside the state. The volume of product for most of the micro and small units are low due to which they have to incur high cost of transportation. To address this issue, group of 25 such exporting MSMEs from each cluster/district will be formed under the supervision of respective DICs. Each group will be considered for providing financial support.

Table 95: District wise number of MSMEs involved in export and assumption of beneficiary group

S. N.	District Name	Udyam registered unit	Total MSMEs involved in export outside State (Target 7.5% - 10%)	No. of beneficiary Groups (25 MSMEs per group)
1	Imphal West	20,901	2,090	84
2	Imphal East	18,846	1,885	75
3	Thoubal	9,744	974	39
4	Bishnupur	7,279	728	29
5	Kakching	3,669	367	15
6	Churachandpur	3,326	333	13
7	Senapati	3,246	325	13
8	Ukhrul	1,577	158	6
9	Kangpokpi	1,531	153	6
10	Chandel	1,287	129	5
11	Tengnoupal	905	91	4
12	Tamenglong	738	74	3
13	Kamjong	335	34	1
14	Jiribam	297	30	1
15	Noney	270	27	1
16	Pherzawl	40	4	1
	<b>Total</b>	<b>73,991</b>	<b>7,402</b>	<b>296</b>

- ✓ Partial reimbursement on the transport cost for Finished Goods not exceeding one-third of the transportation cost per year with the exact value to be determined basis the budget and the total applications received per year. This intervention will cover between 5,500 to 7,500 units in the state.

#### C-6.6.4. Use of ICT in Implementation

- ✓ The awareness program may adopt web-based event platforms.
- ✓ Online application process to avail reimbursement of the transportation cost.
- ✓ The proposed RAMP M&E Dashboard shall also be used for creation of awareness through publication of notifications and appropriate linkages with the Transport department portal.

### C-6.6.5. Targeted Coverage and Timeline

This intervention will be continued for the entire project period.

Table 96: Targeted coverage and timeline for Logistics Strengthening for the MSMEs

Proposed Programmes	Details of the Cost	Y1	Y2	Y3	Total
Linkage creation between MSMEs and Logistics Operators through workshops	Yearly 16 Logistics drive workshops at District level @ 1 workshop per district per year	8	16	16	40
Subsidy on the Transport Cost for Finished Goods	To cover approx. 300 Groups of Exporting MSMEs in the state under the program over 3 years	1,500	3,000	3,000	7,500

### C-6.6.6. Budget Estimation

Table 97: Budget Estimation for Logistics Strengthening for the MSMEs

Proposed Programmes	Unit	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
Logistics Workshop	No.	70,000	5,60,000	11,20,000	11,20,000	28,00,000
Freight Subsidy	No.	1,50,000	22,50,00,000	45,00,00,000	45,00,00,000	112,50,00,000
<b>Total</b>			<b>22,55,60,000</b>	<b>45,11,20,000</b>	<b>45,11,20,000</b>	<b>112,78,00,000</b>

Table 98: Total Project Cost and contribution for Logistics Strengthening for the MSMEs

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crore)
1	Logistics Strengthening support	0.00	0.00	112.78	112.78

### C-6.6.7. Proposed M&E Framework

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

## **6.7. Intervention 7: MSME Support Units in Manipur**

### **A. Export promotion cell: PMU for Export & Marketing**

#### **A-6.7.1. Problem Statement**

Due to the lack of information, scarcity of resources and unorganized ways of selling/marketing, MSME sector often faces problems in exploring new markets and retaining the existing ones. From the survey, it was visible that the majority of the units are facing challenges in marketing. They have limited access to markets and are mostly dependent on local markets. Only a small fraction is using various online marketing platforms.

Manipur ranks 23<sup>rd</sup> in the Export Preparedness Index (EPI) ranking 2022 published by NITI Aayog. The survey and stakeholder consultation also shows that the units are not involved in exports, and they always face issues regarding policy understanding of export. The quality of products is also not up to the mark for export in many cases. Looking at the importance of exports as an engine for economic growth for the state, it is very important to capacitate the MSME sector.

#### **A-6.7.2. Intervention Description**

This intervention aims to establish a dedicated PMU for Market and Export Promotion in the state. The PMU will consist of 20 people with members both at state and district level. Marketing, a strategic tool for business development, is critical for the growth and survival of MSMEs. Most of the MSMEs have the capacity to produce, but they don't have the enough capacity and knowledge to market their products. Hence, it is proposed to provide the required market access and adequate knowledge and exposure for capacity building of MSMEs through this intervention. Awareness generation sessions will be conducted to help the MSME start accessing online markets. Linkage will be created between MSMEs and Government platforms and private marketplaces. This intervention is linked to DLI-2 and 3. The objectives of this intervention will be:

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

### A-6.7.3. Approach & Methodology

For implementation of this intervention, an agency will be hired to set up the PMU for Marketing & Export promotion. The PMU will take care of the following activities.

- For creating awareness, sessions will be conducted at block level inviting existing and aspiring MSMEs. IEC materials will be developed on various marketing platforms like ONDC, GeM, APEDA etc., its benefits, onboarding process and also on import-export policies.
- Identification and mobilization of prospective exporters.
- Awareness creation among MSMEs on exports policies and opportunities.
- Identification of potential clusters in districts and appropriately linking with export promotion councils.
- Suitable convergence with banks/financial institutions, risk management agencies providing export credit like EXIM Bank, ECGC, Export Insurance.
- Convergence with institutes providing training and guidance support like IIFT, regional export promotion Institutes.
- Inviting various stakeholders to the drives and connecting them with MSMEs.

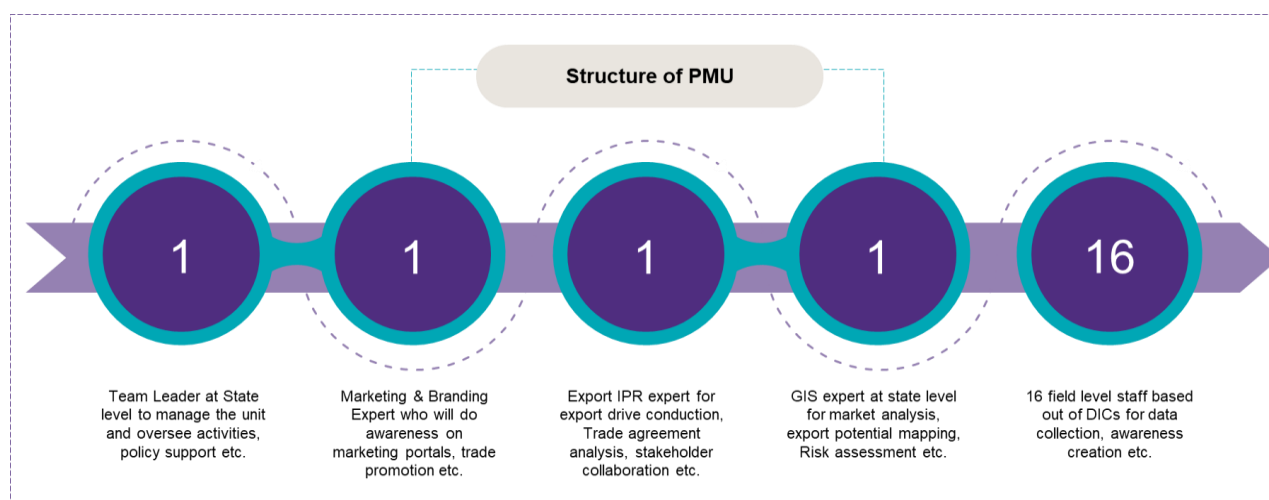


Figure 64: Approach & Methodology for Export promotion cell

### A-6.7.4. Use of ICT in Implementation

There will be Use of web-based meeting platforms for conducting awareness campaigns, registration drive with respective export promotion councils. The market intelligence web portal will provide information and scope for potential exporters.

### A-6.7.5. Targeted Coverage and Timeline

This intervention will be continued for the entire project period.

Table 99: Targeted coverage and timeline for Export promotion cell

Proposed Programmes	Details	Y1	Y2	Y3	Total
Export promotion cell (PMU)	A PMU to be set up with 4 resources at state level and 1 resource each in 16 districts	-	-	-	20 staffs
Export promotion drives	16 drives will be organized every year targeting 25 MSMEs in each drive	8	16	16	40 Drives

The impact of the project may be visualized by increase in the number of MSMEs onboarded on govt. market portals and increase in the growth rate of exports and number of MSMEs converted to exporters through the Awareness & Convergence Programs for Export Promotion.

### A-6.7.6. Budget Estimation

Table 100: Cost Estimation for PMU of Export promotion cell

S. N.	Cell of Experts/ Consultants	Number of Positions	Proposed Salary per Month (in INR)	Y1	Y2	Y3	Total Salary Expenditure for RAMP Period (in INR)
1	Team Leader	1	2,00,000	12,00,000	24,00,000	24,00,000	60,00,000
2	Marketing and Branding Expert	1	1,50,000	9,00,000	18,00,000	18,00,000	45,00,000
3	Export IPR Expert	1	1,50,000	9,00,000	18,00,000	18,00,000	45,00,000
4	GIS Expert	1	1,50,000	9,00,000	18,00,000	18,00,000	45,00,000
5	Support Staff	16	50,000	48,00,000	96,00,000	96,00,000	2,40,00,000
	Projected Cost on Human Resource	20		87,00,000	1,74,00,000	1,74,00,000	4,35,00,000
Total Cost							4,35,00,000
Average Monthly Cost							72,500

Table 101: Cost Estimation for IT Tolls for PMU Team

S. N.	IT Tool	Unit Required	Unit Cost	Total Cost (in INR)
1	Cost of Laptop for the State PMU team	4	50,000	2,00,000
2	Tablet for Field Staff	16	35,000	5,60,000
3	Cost of Multifunctional Printer for State PMU Office	1	25,000	25,000
<b>Total Cost</b>				<b>7,85,000</b>

Table 102: Budget Estimation for Export Promotion Cell

Proposed Programmes	Unit	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
Export promotion PMU	Man month	72,500	88,74,000	1,74,00,000	1,74,00,000	4,35,00,000
IT tool and Infrastructure	Nos.	NA	7,85,000	-	-	7,85,000
Export promotion drives	No.	1,25,000	10,00,000	20,00,000	20,00,000	50,00,000
<b>Total</b>			<b>1,04,85,000</b>	<b>1,94,00,000</b>	<b>1,94,00,000</b>	<b>4,92,85,000</b>

Table 103: Total Project Cost and contribution for Export Promotion Cell

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	Export Promotion Cell	0.00	0.00	4.35	4.35
2	IT tool and Infrastructure	0.00	0.00	0.08	0.08
3	Export Promotion Drive	0.00	0.00	0.50	0.50
<b>Total</b>		<b>0.00</b>	<b>0.00</b>	<b>4.93</b>	<b>4.93</b>

#### A-6.7.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through a Monitoring & Evaluation Dashboard, which will be developed as part of RAMP intervention, a state level integrated platform for MSMEs in the state of Manipur. All the market and export linkage creation and volume of export will be tracked. The PMU will also monitor the awareness activities and impacts.



## B. MSME Sahay: PMU for holistic support to enterprises

### B-6.7.1. Problem Statement

From the stakeholder consultation, it was inferred that for the state of Manipur, there is lack of availability of reports on various aspects of MSMEs. There is no clear data on total numbers of MSMEs in different sectors, their product categories, compliance status, year-wise achievement, category wise achievement, turnover, export, employment, productivity etc. This makes it very difficult to understand the areas where state intervention is required. The monitoring and evaluation part also becomes very tricky.

There is also lack of resources for MSMEs to approach for various support related to compliance. They always struggle to avail various government schemes due to lack of information. The survey and stakeholder consultation highlighted the need for business and technical assistance, especially with respect to obtaining loans, avail the benefits of schemes, handholding support of scheme awareness and other areas. The women MSMEs highlighted the need for expansion but the biggest challenge for them posed to be the lack of awareness and know-how of how to go about the daily operations.

### B-6.7.2. Intervention Description

This intervention proposes to establish a facilitation centre named MSME Sahay (MSME Help) for MSMEs, exporters, start-ups, and emerging entrepreneurs in Manipur, providing a one stop platform for accessing critical information, resources, and support services. This will be a PMU of 21 membered team deployed both at state and district level. By offering hand-holding support, facilitating regulatory compliance, and streamlining access to licenses and subsidies, the initiative seeks to enhance business operations and promote local MSMEs, especially micro small and medium industries. The project will focus on convergence with government schemes, reduce information asymmetry and support entrepreneurial growth through expert guidance. The PMU will also be responsible for publishing various annual reports on the MSME sector of Manipur. The aim is to prepare a comprehensive report for the MSME sector of Manipur to capture data and keep track of progress. This intervention is linked DLI-1, 2, 3.

### B-6.7.3. Approach & Methodology

For implementation of this intervention, an agency will be hired following the procurement guidelines under RAMP.

The PMU will be responsible for:

- Awareness on Central and State Government Schemes and help the MSMEs avail them. This will boost the capabilities of the MSMEs, and they will benefit through various schemes. This will result in an increased rate of convergence.
- BDS Services through Capacity Building Program.
- Preparation of Annual Reports on MSME Performance, Export Readiness Etc. This study will cover Udyam registered, unregistered MSMEs, government organizations, potential anchor units, private

players, etc. These reports will capture data of MSMEs like the number of enterprises headed - Gender wise, Category wise, beneficiaries of MSME schemes, incremental outcome post availing the scheme benefits, the benefits of State MSME policy, benefits of RAMP scheme, data related to export, challenges faced by MSMEs in day-to-day operations etc. This will help the state government to address the gaps/ challenges faced by MSMEs and provide a much-needed boost to tap the opportunities at national/ international level.

#### B-6.7.4. Use of ICT in Implementation

The PMU will use various portals for linkages of MSMEs. Web-based meeting portals will be used for awareness, review, feedback meetings. For report preparation, a survey app will be used. All the reports will be available on MSME One portal for public access.

#### B-6.7.5. Targeted Coverage and Timeline

This PMU will be set up for the entire project period. All the 16 districts and organized/unorganized MSMEs will be covered under this intervention.

Table 104: Targeted coverage and timeline for MSME Sahay PMU

Proposed Programmes	Details	Y1	Y2	Y3	Total
BDS Services through Capacity Building Program	2 programs yearly in each district targeting 10 BDS per district	16	32	32	80 programs
Manpower Deployment for MSME Sahay (PMU)	A PMU to be set up with 5 persons at state level and 1 person each in 16 districts	-	-	-	21 staff
IT tools and furniture purchase for MSME Sahay	For implementing the intervention, the PMU will be given IT tools like desktop, tablet, printer etc.	-	-	-	-

#### B-6.7.6. Budget Estimation

Table 105: Cost Estimation for MSME Sahay PMU

S. N.	Cell of Experts/ Consultants	Number of Positions	Proposed Salary per Month (in INR)	Y1	Y2	Y3	Total Salary Expenditure for RAMP Period (in INR)
1	Team Leader and MSME Expert	1	2,00,000	12,00,000	24,00,000	24,00,000	60,00,000
2	Finance Expert	1	1,50,000	9,00,000	18,00,000	18,00,000	45,00,000
3	Supply Chain Expert	1	1,50,000	9,00,000	18,00,000	18,00,000	45,00,000

S. N.	Cell of Experts/ Consultants	Number of Positions	Proposed Salary per Month (in INR)	Y1	Y2	Y3	Total Salary Expenditure for RAMP Period (in INR)
4	Civil Engineer	1	1,50,000	9,00,000	18,00,000	18,00,000	45,00,000
5	Technology Expert	1	1,50,000	9,00,000	18,00,000	18,00,000	45,00,000
6	Support Staff	16	50,000	48,00,000	96,00,000	96,00,000	2,40,00,000
	Projected Cost on Human Resource	21		96,00,000	1,92,00,000	1,92,00,000	4,80,00,000
<b>Average Monthly Cost</b>							<b>76,190</b>

Table 106: Cost Estimation for IT Tools and Furniture for MSME Sahay PMU

S. N.	IT Tool	Unit Required	Unit Cost	Total Cost (in INR)
1	Cost of Laptop for the State PMU team	5	50,000	2,50,000
2	Tablet for Field Staff	16	35,000	5,60,000
3	Cost of Multifunctional Printer for State PMU Office	1	25,000	25,000
4	Furniture & Fixtures for State PMU Office	1	5,00,000	5,00,000
<b>Total Cost</b>				<b>13,35,000</b>

Table 107: Budget Estimation for MSME Sahay PMU

Proposed Programmes	Unit	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
BDS Services through Capacity Building Program	No.	1,25,000	20,00,000	40,00,000	40,00,000	1,00,00,000
Manpower Deployment for MSME Sahay (PMU)	Man month	76,190	96,00,000	1,92,00,000	1,92,00,000	4,80,00,000
IT tools and furniture purchase for MSME Sahay	LS	13,35,000	13,35,000	-	-	13,35,000
<b>Total</b>			<b>1,29,35,000</b>	<b>2,32,00,000</b>	<b>2,32,00,000</b>	<b>5,93,35,000</b>

Table 108: Total Project Cost and contribution for EMSME Sahay PMU

S. N.	Details of the Cost	GOI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	BDS Services through Capacity Building Program	0.00	0.00	1.00	1.00
2	Manpower Deployment for MSME Sahay (PMU)	0.00	0.00	4.80	4.80
3	IT tools and furniture purchase for MSME Sahay	0.00	0.00	0.13	0.13
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>5.93</b>	<b>5.93</b>

#### B-6.6.7. Proposed M&E Framework

An agency will be onboarded to undertake the study, which will analyze the MSMEs based on various pre-defined parameters or KPIs. A PMU will be set up involving agencies and govt. officials. They will directly monitor the progress. The MSME One portal developed as part of the RAMP program will also be used for M&E purposes.

## 6.8. Intervention 8: Intervention for Green Production

### A. Support for Rooftop Solar Panel (On Grid)

#### A-6.8.1. Problem Statement

Due to the power cut and electricity related issues in the state, there is a significant supply deficit to the MSMEs that needs to be addressed. Frequent power outages have become a major challenge for industries, and the increased cost of sourcing electricity from external providers is directly driving up production costs for MSMEs. Additionally, the primary survey revealed that many MSMEs in the state lack awareness of green and sustainable solutions. They are also concerned about the high initial costs of implementing these technologies and are not fully informed about the long-term benefits they offer.

#### A-6.8.2. Intervention Description

To address the power supply issue in the state, this intervention is proposed. The MSMEs do not have access to green/renewable energy sources to run their units. Therefore, under this project, financial assistance will be provided for Rooftop Solar Panel (on grid) as an alternate power supply. DLI-5 is linked to this incentive.

### A-6.8.3. Approach & Methodology

For implementation of this intervention, the following activities will be carried out.

- ✓ 40 Awareness program will be conducted to guide and create awareness amongst MSMEs regarding Resource Efficient and Cleaner Production.
- ✓ Providing one-time financial assistance under the RAMP programme per MSEs for support with purchase of Rooftop Solar Panel (on grid) in collaboration with MANIREDA as Nodal Agency. A financial support of 50% of the total cost for the solar panel (upto 10KVA) will be provided with a maximum limit of INR 5 lakh to a minimum of 500 MSEs in 2.5 years for adopting green technology/ initiatives at a cost of around INR 10 lakh. Further support with loan and interest subvention will be provided under convergence with MSE Gift scheme for the enterprises investing more than INR 10 Lakh on purchase.

### A-6.8.4. Use of ICT in Implementation

- ✓ The awareness program may adopt web-based event platforms.
- ✓ The proposed Manipur MSME One platform shall also be used for creation of awareness through publication of notifications and appropriate linkages.

### A-6.8.5. Targeted Coverage and Timeline

This intervention will continue for the entire RAMP period.

Table 109: Targeted coverage and timeline for Support for Rooftop Solar Panel (On Grid)

Proposed Programmes	Details	Y1	Y2	Y3	Total
Support for purchase and installation of Rooftop Solar Panel (on grid)	Financial support up to 50% of the total cost for 500 MSMEs in 2.5 years with a maximum limit of INR 5 Lakhs	100	200	200	500 MSMEs

As an impact of this intervention, around 1000 MSMEs will be made aware about the green technologies and around 500 MSMEs will avail themselves of the Rooftop Solar Panel.

### A-6.8.6. Budget Estimation

The project cost estimation is done with the benchmarked cost of awareness creation programmes/workshops for targeted number of programmes and provided in the following Table.

Table 110: Budget Estimation for Rooftop Solar Panel (On Grid)

Proposed Programmes	Unit	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
Rooftop Solar Panel	No.	5,00,000	5,00,00,000	10,00,00,000	10,00,00,000	25,00,00,000
		<b>Total</b>	<b>5,00,00,000</b>	<b>10,00,00,000</b>	<b>10,00,00,000</b>	<b>25,00,00,000</b>

Table 111: Total Project Cost and contribution for Support for Rooftop Solar Panel (On Grid)

S. N.	Details of the Cost	GoI Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crore)
1	Support for Rooftop Solar Panel	0.00	0.00	25.00	25.00

#### A-6.8.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through a MIS, Monitoring & Evaluation Dashboard as mentioned in the Manipur MSME One, which will be integrated with RAMP Monitoring Dashboard created for State of Manipur, a State level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform.

## B. Support with Green Audits

### B-6.8.1. Problem Statement

From the diagnostic study, it was observed that the MSMEs of Manipur are not aware about the various green initiatives and RECP promoted by the Govt. To enhance their environmental sustainability, improve resource efficiency and to comply with the regulations, green audits are very essential for the MSMEs. Balancing industrial growth with environmental sustainability remains a critical challenge, necessitating comprehensive planning and the adoption of green technologies.

### B-6.8.2. Intervention Description

This intervention outlines the plan to conduct a comprehensive green audit for the designated MSMEs and incentivization to these MSMEs located in Manipur. The audit will assess the environmental performance of the MSMEs and recommend strategies to improve sustainability and reduce the ecological footprint. DLI-5 is linked to this incentive.

The objectives will be:

- To Analyze the current environmental footprint of existing MSMEs, including energy consumption, waste management, water usage, and emissions
- To Evaluate the MSMEs' adherence to national and international environmental regulations and standards
- To Identify opportunities for optimizing resource usage, including energy, water, and raw materials, to reduce waste and operational costs.
- To Assess the implementation of sustainable practices within the cluster, such as recycling, green manufacturing processes, and renewable energy adoption.

- To develop a roadmap for implementing green initiatives.
- To Involve key stakeholders, including industry participants, local communities, and regulatory bodies, to ensure a collaborative approach to sustainability.

### B-6.8.3. Approach & Methodology

The proposed audit aims to identify areas where environmental performance can be improved, ensure compliance with regulatory standards, and recommend sustainable practices. The proposed green audit will cover primarily two components:

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

The audit will be conducted in the following phases:

#### **Pre-Audit Planning**

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

#### **On-Site Assessment**

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

#### **Data Analysis**

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

#### **Reporting**

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

#### **Recommendations and Action Plan**

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

### B-6.8.4. Use of ICT in Implementation

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

- Energy Management Systems
- Waste Management Systems
- Air Quality Management Systems

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

#### B-6.8.5. Targeted Coverage and Timeline

This intervention will continue for the entire project period.

Table 112: Targeted coverage and timeline for Green Audits

Particulars of the programme	Y1	Y2	Y3	Total
Pre-Audit Planning	100	250	250	600
On-Site Assessment	80	200	200	480
Data Analysis	80	200	200	480
Reporting and Recommendation	80	200	200	480
Initiation of the Action Plan	40	100	100	240

Table 113: Impact of Support for Green Audits

Impact of the programme	Y1	Y2	Y3	Total
Number of beneficiaries from the Incentive Schemes provided through green auditing	40	100	100	240

#### B-6.8.6. Budget Estimation

Table 114: Budget Estimation for Green Audits

S. N.	Details of the Programmes	Units	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
1	Personnel Cost	Number	4,00,000	4,00,000	4,00,000	4,00,000	12,00,000
2	Travel and Accommodation	Number	80,000	80,000	80,000	80,000	2,40,000
3	Equipment and Supplies	Number	1,70,000	1,70,000	1,70,000	1,70,000	5,10,000
4	Miscellaneous Expenses	Number	80,000	80,000	80,000	80,000	2,40,000



S. N.	Details of the Programmes	Units	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
5	Workshop and Training Sessions	Number	1,70,000	1,70,000	1,70,000	1,70,000	5,10,000
6	Contingency (10%)	Number	90,000	90,000	90,000	90,000	2,70,000
7	Incentives to units	Number	30,000	12,00,000	30,00,000	30,00,000	72,00,000
		<b>Total</b>		<b>21,90,000</b>	<b>39,90,000</b>	<b>39,90,000</b>	<b>1,01,70,000</b>

Table 115: Total Project Cost and contribution for Green Audits

S. N.	Details of the Cost	Gol Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	Proposal for the Green audits of MSMEs	0.00	0.00	1.02	1.02

#### B-6.8.7. Proposed M&E Framework

Monitoring and Evaluation (M&E) of the program shall be done through a MIS, Monitoring & Evaluation Dashboard as mentioned in the Manipur MSME One, which will be integrated with RAMP Monitoring Dashboard created for State of Manipur, a State level integrated platform for MSMEs. The M&E dashboard will be designed in such a way that all the projects proposed in the SIP are included in the same platform

### 6.9. Intervention 9: Promotion of MSME Samadhaan (ODR), MSEFC & TReDS

#### 6.9.1. Problem Statement

As per the data from Samadhaan Portal, it is noted that only 23 applications are filed by MSEs in the Samadhaan Portal as on 05-11-2024, of which 22 applications (96%) are pending and only 4% of applications are settled. Similarly, it is also observed from the stakeholder consultation meets that a lot of MSMEs do not file their grievances on the delayed payments with the MSE Facilitation Councils due to non-awareness and no/ inadequate knowledge of how to file the application in the Samadhaan Portal. Therefore, it is inferred that there is a need for awareness creation about the role of MSEFCs and Samadhaan Portal, which makes Online Dispute Resolutions (ODRs) to settle the delayed payment issues of MSMEs.

Therefore, in order to avoid the incidence of delayed payments and improve the liquidity for the MSMEs, promotion and adoption of TReDS platform has been taken as one of the projects under RAMP.

### 6.9.2. Intervention Description

The Intervention envisages increasing the adoption of MSME Samadhaan/Online Dispute Resolution (ODR) platform for reducing the incidence of delayed payment through a systematic and transparent, timebound resolution mechanism. Similarly, the project envisages increasing the adoption of TReDS platform for deepening the bill discounting platform and improving the cashflow cycle of the MSMEs. It is linked to DLI-6 of RAMP.

Primarily the project is aimed at creating awareness and encouraging MSMEs to adopt habit of making applications in the Samadhaan Portal and approaching MSEFCs for delayed payment issues. The same is envisaged to be accomplished through awareness programs at Block level in the State of Manipur. TReDS is an online platform set up to facilitate MSMEs to unlock working capital by converting their receivables into cash. TReDS gives capital access to the credit-starved small businesses in India. The TReDS is an Innovative Platform Facilitating Financial Security to MSMEs in India with the following features:

- ✓ Unified platform for sellers, buyers, and financiers
- ✓ Complete paperless process
- ✓ Easy and quick access to all the funds
- ✓ End-to-End digital platform and payments.
- ✓ Competitive discount rates through an auction mechanism
- ✓ Seamless data flow between participants and the platform
- ✓ Standardize and regulated practices.

The proposed intervention is proposing a Cell within the ambit of Directorate of Trade, Commerce & Industries by setting up a Programme Management Unit (PMU) (comprising of 1 Team Leader and 3 Subject Matter Experts in the field of Banking & Finance, Technology, Strategic Expert) in the State of Manipur. The cell would carry out the comprehensive Diagnostic study with the involvement of IPO/Functional Managers of District Industries Centers.

Primarily the TReDS project is aimed at creating awareness and encouraging MSMEs and Large buyers/State Government to adopt TReDS platform.

#### **The objective of the Samadhaan (ODR) project is:**

- ✓ To reduce the incidence of delayed payment by providing an online, transparent resolution mechanism which will be integrated with State MSE Facilitation councils.
- ✓ To encourage MSMEs to use the platform for grievance redressal w.r.t delayed payments.

#### **The objective of the TReDS project is:**

- ✓ To reduce delayed payment by instant bill discounting solution by increasing sellers and buyers on the platform.
- ✓ To encourage MSMEs to use the platform for bill discounting and large buyers/state government institutions/corporations to use the platform to settle the transaction with MSMEs.

### 6.9.3. Approach & Methodology

- ✓ Awareness programme for adoption of MSME Samadhaan platform by MSMEs for resolution of delayed payments.
- ✓ Awareness program for adoption of TReDS Platform by MSMEs for getting benefit of obtaining quick payments on the sales.
- ✓ Emphasis on deepening the market platform from buyer side - onboarding State government departments/corporations/agencies on TReDS platform for payment to MSMEs.
- ✓ Mobilizing Industry Associations/BMOs to onboard the members on to the TReDS platform - adopting the MoU model with 3 firms providing TReDS services.
- ✓ Awareness program for both MSMEs as well as large buyers.
- ✓ The project will be implemented by Directorate of Trade, Commerce & Industries department through the DICs.

### 6.9.4. Use of ICT in Implementation

- ✓ The awareness program may adopt web-based event platforms such as Samadhaan and TReDS for reaching out to larger number of beneficiaries.
- ✓ Proposed RAMP M&E Dashboard shall also be used for creation of awareness through publication of notifications and appropriate linkages with the Samadhaan/ TReDS platforms.

### 6.9.5. Targeted Coverage and Timeline

This intervention will be continued for the entire project period of 2.5 years.

### 6.9.6. Budget Estimation

Table 116: Cost Estimation for PMU for Promotion of MSME Samadhaan (ODR), MSEFC & TReDS

S. N.	Cell of Experts/ Consultants	Number of Positions	Proposed Salary per Month (in INR)	Y1	Y2	Y3	Total Salary expenditure for RAMP Period (in INR)
1	Team Leader	1	1,50,000	9,00,000	18,00,000	18,00,000	45,00,000
2	SME - Banking & Finance	1	1,20,000	7,20,000	14,40,000	14,40,000	36,00,000
3	SME- Technology Expert	1	1,10,000	6,60,000	13,20,000	13,20,000	33,00,000
4	SME- Strategy Expert	1	1,10,000	6,60,000	13,20,000	13,20,000	33,00,000
	Project Cost on Human Resources	4		29,40,000	58,80,000	58,80,000	1,47,00,000
<b>Total Project Cost of PMU</b>							<b>1,47,00,000</b>
<b>Average monthly cost</b>							<b>1,22,500</b>

The below project cost estimation is done with the benchmarked cost of awareness creation programmes/workshops for targeted number of programmes and provided in the following Table.

Table 117: Budget Estimation for Promotion of MSME Samadhan (ODR), MSEFC & TReDS

S. N.	Details of the Programmes	Units	Benchmark cost of the Activity (in INR)	Y1	Y2	Y3	Total fund required (in INR)
1	PMU Cost	Man Month	1,22,500	29,40,000	58,80,000	58,80,000	1,47,00,000
<b>Total</b>				<b>29,40,000</b>	<b>58,80,000</b>	<b>58,80,000</b>	<b>1,47,00,000</b>

Table 118: Total Project Cost and contribution for Promotion of MSME Samadhan (ODR), MSEFC & TReDS

S. N.	Details of the Cost	Gol Contribution @0%	State Contribution @0%	RAMP @100%	Total Cost of the Project (in INR Crores)
1	Promotion of MSME Samadhaan (ODR), MSEFC & TReDS	0.00	0.00	1.47	1.47

### 6.9.7. Proposed M&E Framework

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

## 6.10 Intervention 10: Proposal for Human resource for RAMP Implementation

### 6.10.1. Problem Statement

An effective governance model is required to make the programme successful. State Program Implementation Unit (SPIU) is proposed in the RAMP manual.

### 6.10.2. Intervention Description

The RAMP programme has been set on a few Disbursement Link Indicators (DLIs) & the funding for the respective sanctioned activities would be done based on key results set in the Strategic Investment Plan. It is for the effective implementation of this programme, most important & separate head has been created under SIP & provisions have been made for deployment of Human Resources to Execute, Monitor &

continuously Evaluate various tasks to be completed under RAMP in Manipur. This will be the SPIU that will help the department to achieve all the objectives / interventions proposed under SIP for the next 2.5 years. This intervention is linked with DLI-1 and DLI-2.

### 6.10.3. Approach & Methodology

- Selection of Human Resource/SPIU through transparent bidding process.
- Deployment of resources by PMU for RAMP implementation.
- Facilitate effective planning & coordination & follow-up with connected departments.
- Overall monitoring of activities and budget utilization.

### 6.10.4. Use of ICT in Implementation

The effectiveness of tasks / initiatives undertaken by SPIU under this intervention will be tracked using MSME One portal to be developed under the RAMP programme.

### 6.10.5. Targeted Coverage and Timeline

The SPIU will be there to implement the RAMP programme for the entire 2.5 years of the project period.

### 6.10.6. Budget Estimation

Table 119: Budget Estimation for Proposal for Human resource for RAMP Implementation

S. N.	Designation of the Staff	Number of Positions	Proposed Salary per Month (in INR)	Y1	Y2	Y3	Total Salary Expenditure for RAMP Period (in INR)
1	RAMP Programme Coordinator (State Level)	1	2,00,000	12,00,000	24,00,000	24,00,000	60,00,000
2	Procurement Expert (State Level)	2	1,50,000	18,00,000	36,00,000	36,00,000	90,00,000
3	MIS Expert (State Level)	2	1,00,000	12,00,000	24,00,000	24,00,000	60,00,000
6	RAMP District Coordinators (Across Districts)	16	50,000	48,00,000	96,00,000	96,00,000	2,40,00,000
	Total Staff Required to implement RAMP Projects	21					
<b>Total Project Cost on Human Resources</b>				<b>90,00,000</b>	<b>1,80,00,000</b>	<b>1,80,00,000</b>	<b>4,50,00,000</b>

Table 120: Total Project Cost and contribution for Proposal for Human resource for RAMP Implementation

S. N.	Cost Sharing Process	Gol Contribution @0%	State Contribution @0%	RAMP Contribution @100%	Total Project Budget (in INR Crores)
1	Project Cost Estimation for Human Resources	0.00	0.00	4.50	4.50

#### 6.10.7. Proposed M&E Framework

The SPIU agency will submit periodic reports of all the tasks/ activities conducted under RAMP. They will also suggest gaps / corrective measures to be undertaken as an ongoing Exercise. The Nodal department will appoint a designated officer to ensure the SPIU are executing the tasks as per the scope/ objectives of RAMP.

# Chapter 7: Conclusion

With the detailed list of proposed projects, our Strategic Investment Plan aims to revitalize the MSME sector in Manipur, stimulating industrial recovery and enhancing resilience from the impacts of COVID-19 and ethnic conflicts. The RAMP SIP leverages Manipur's traditional industries, promoting sustainable and diversified MSME growth, while fostering skill development and innovation to build a robust state economy.

The Strategic Investment Plan for Manipur under Raising and Accelerating MSME Performance Scheme focuses chiefly on these Disbursement Link Indicators (DLIs):

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

By implementation of this Strategic Investment Plan, the state of Manipur aims for:

- Increased formalization of MSMEs and enhanced compliances
- Improved and efficient business enablement program
- Enhanced convergence with central and state schemes for MSMEs and reduced information asymmetry
- Develop export strategies to strengthen business ecosystem and market resistance
- Promote the local sectors through rigorous capacity building of stakeholders
- Encourage systematic development of women-led entrepreneurship in Manipur
- Improve the startup ecosystem of the state

The gap assessment carried out as part of the SIP highlighted the urgent need for a stronger system of credit assistance, development of skilled manpower, improved market access and competitiveness, support for technology upgrades and procurement, logistics support, empowerment of women entrepreneurs, and the promotion of green practices and digital tools adoption.

By identifying key areas of intervention, leveraging state resources, and fostering collaboration between stakeholders, this plan aims to accelerate economic growth, develop skills, and enhance competitiveness. Manipur's rich resources and unique products make it an ideal hub for MSMEs. With a well-structured RAMP plan, the state can attract investments, promote innovation, and empower entrepreneurs, leading to a prosperous and sustainable future with greater gender parity within the MSME sector. Implementing this plan will transform Manipur's MSME landscape, driving inclusive growth and making it a beacon of economic success for the region.

The proposed Strategic Investment Plan under Raising and Accelerating MSME Performance is designed to propel Manipur towards MSME resilience, sustainable industry leadership and a thriving economy.

# Annexures

Minutes of the Meeting of Stakeholder Meeting on 14<sup>th</sup> August 2024

## **Minutes of Meeting of Stakeholders' Consultation Meeting for RAMP Manipur**

**Date:** 14<sup>th</sup> August 2024

**Time:** 11AM

**Venue:** Conference Hall, Directorate of Trade Commerce & Industries, Manipur

**Agenda for the meeting:** For valuable inputs regarding challenges faced by MSMEs and possible solutions, for preparation of SIP (Strategic Investment Plan)

The points discussed and decisions taken in the meeting are as follows:

1. The meeting started with a briefing of meeting agenda by Shri Deepak Khwairakpam, OSD(MSME), Directorate of TCI, Manipur. The meeting was chaired by Smt. Yumnam Robita, Director of TCI, Manipur.
2. Mr. Manish Shah, Manager, GT presented a PPT and gave an overview of RAMP to the stakeholders present in the meeting. He emphasized on the requirements of stakeholders to provide inputs for preparation of SIP and the timeline of submission for approval.
3. GT team who attended the meeting online also provided their inputs.
4. In the open discussion session of the meeting, stakeholders highlighted challenges and issues faced by MSMEs and Entrepreneurs. Some of the key challenges/issues highlighted were:
  - Transportation issues of products
  - Need for export corridor
  - Lack of market linkages
  - Lack of exposures for entrepreneurs
  - Need for registration of informal FPOs/SHGs
  - Requirement for installation of cold storage unit
  - Lack of trained mechanics for machineries and technical help within the state
  - Lack of branding, labelling, packaging, and promotion and requirement of a labelling & packaging unit
  - Training to Women Entrepreneurs
  - MSME Compliances, onboarding and licenses – FSSAI, Udyam, APEDA, ONDC etc.
5. Stakeholders also raised queries related to power subsidy, state GST which the Director, TCI addressed.
6. Stakeholder from MSRLM highlighted about the involvement of women group in SHG and issues and challenges faced in terms of requirement of subsidy for marketing, packaging, and branding, exposure visit for packaging training, cold storage, workshop, solar energy set up for power supply.
7. Representative of PMFME requested for its inclusion for convergence under the scheme.
8. Importance of UDHYAM registration for MSMEs was also discussed during the meeting.
9. Further the stakeholders decided that an association meeting will be held on 18th August 2024 to provide an elaborated inputs for the preparation of SIP.
10. The meeting ended with a vote of thanks.

The list of participants of the meeting has been enclosed in the annexure.

Memo No.-E-DTCI-10/9/2022-DTCI-DTC&I

Imphal, the 27<sup>th</sup> August, 2024

(Yumnam Robita)  
Director, Trade, Commerce & Industries,  
Manipur.

Copy to:-











1. APS to the Principal Secretary (Textiles, Commerce & Industry), Govt. of Manipur.
2. Managing Director, MANIDCO, Takyelpat, Imphal West.
3. Grant Thornton Bharat LLP
4. Guard file.



ATTENDANCE RECORD FOR THE "STAKE HOLDER CONSULTATION" FOR IMPLEMENTATION OF RAMP SCHEME ON 14<sup>TH</sup> AUGUST 2024

Sl.No	Name of the officer/representative	Organisation	Designation	Phone No.	Email	Signature
1.	S. Pishikumar	AMEA	President	9862272441	AMEA@GMAIL.COM	S. Pishikumar
2.	TH. Joykumar	AMEA	Member	8974009452	1-20-	
3.	H. Anil	MCCI	Secretary	9485239055	Anil470000@gmail.com	
4.	L. Monoranjan Singh	MCCI	Treasurer	9612001798	monoranjan@kishibhaskar.com	L. Monoranjan Singh
5.	D. D. Subbar	MONA	Project Director	7085839624	kainipouran@gmail.com	D. D. Subbar
6.	A. Loken Singh		G.M. Bpr. DE	7005197873	acharya10km57@gmail.com	A. Loken Singh
7.	A. Aksh Sharma	AMEA	member	8415093115	meerafoods01@gmail.com	A. Aksh Sharma
8.	T. Bipin Singh		Sup (Bpr) DE	9383241418	thorekum67@gmail.com	T. Bipin Singh
9.	W. Gopinath	T.C.U	OSD (U)	8787616441		
10.	M. J. J. J.	R.C.U	Member	9856088712	monojkumar@gmail.com	M. J. J. J.

NDANCE RECORD FOR THE "STAKE HOLDER CONSULTATION" FOR IMPLEMENTATION OF RAMP SCHEME ON 14<sup>TH</sup> AUGUST 2024

Name of the officer/representative	Organisation	Designation	Phone No.	Email	Signature
Np. Sanjib Kumar Singh	K.V.S	Member	9732003378	Singh Sanjib Kumar 039@gmail.com	
W. LUNNY	W.L. 2	PROPRIETOR	9862835070	lunnyte@gmail.com	
J. Hemanta	DIC	GM. - I/E	9436057777	hemantam hemant@gmail.com	
L. Raghunand	TKC 1	In. Charge GEM & Mining	9862028495	raghunandl@gmail.com	
Kh. Rajes	TKC 1	Asst. Director	9774583490	rajeshkhaidun@gmail.com	
Sukham Purna	AgroVine	Proprietor	9366984890	purnasukham7005@gmail.com	
Kh. Dilip Singh	TCI	Jt. Dir (R+D)	9436021224	kh.dilip2002@yahoo.com	
L. Kishan Singh	Tena Unak Industrial Estate	Proprietor	700540225	Kepind26@gmail.com	
S. I Tombi Singh	" "	" "	7005750221	Sip plastic agency@gmail.com	
K. Manikanta Singh	MANIDCO	MS	700573498	manikanta.kishanms@gmail.com	



ATTENDANCE RECORD FOR THE "STAKE HOLDER CONSULTATION" FOR IMPLEMENTATION OF RAMP SCHEME ON 14<sup>TH</sup> AUGUST 2024

Sl.No.	Name of the officer/representative	Organisation	Designation	Phone No.	Email	Signature
20	M. Daniel Lacey	MFCL	Manager, PMFME	8837308167	danielmeyer@gmail.com	M. Daniel Lacey
21	Nangkhaimayum Vikram	BEG	President	9612164935	vikram_sana@yahoo.com	Nangkhaimayum Vikram
22	Sapam Anand	BEG	General Secretary	9612904757	anand.sapam11@gmail.com	Sapam Anand
23	N. Narendran Singh	Dept. of Agri.	FA	9856153365	narendran.singh@kaima-yam@gmail.com	N. Narendran Singh
24	M. Vimaichand	Dept. of Agri.	Project Officer	883705248	niravik@gnail.com	M. Vimaichand
25	KASULA JUBILA N	MSRLM	Program Manager	8132064757	Menonjam@gmail.com	Kasula Jubila N
26	Naorem Kerankumar	SMM-L(F) MSRLM	SMM-L (F)	8729911992	naorem.kk@gmail.com	Naorem Kerankumar
27	ELANGBAM JEETEN SINGH	HL & TEXTILE DIRECTORATE	JOINT DIR (HL & T)		ejeetensingh@gmail.com	Elangbam Jeeten Singh
28	Angom Bikeshe Singh	MANIDLO	FF CIVIL	9705460594	bikeshe850618@gmail.com	Angom Bikeshe Singh
29	Sh. Rukhman Singh	GTB	Consultant	8131925325	nubikman2000@gmail.com	Sh. Rukhman Singh





## **Minutes of Meeting of the SIP Validation workshop**

**Venue:** Conference Hall, Directorate of Trade, Commerce & Industries, Govt. of Manipur.

**Date:** 24<sup>th</sup> August 2024

**Time:** 11:00 AM

The meeting commenced with greetings extended to all online and offline participants by the Chairperson, Ms. Yumnam Robita, Director, Directorate of Trade, Commerce & Industries, Govt. of Manipur. She outlined the meeting's objective, informing attendees that the Draft SIP Report had been submitted by Grant Thornton Bharat LLP. The purpose of the meeting was to validate the challenges and interventions proposed in the SIP Report. Stakeholders were advised to review the presentation by the representative of GT Bharat and to share their valuable suggestions and inputs regarding the challenges and proposed interventions. The Chairperson requested full engagement from all participants, emphasizing the interactive nature of the meeting.

Mr. Manish Shah, Manager at Grant Thornton Bharat LLP, highlighted the importance of the workshop and provided details about the Draft Strategic Investment Plan (SIP) Report for the RAMP Programme in Manipur. His presentation covered the following points:

- Objectives of the RAMP Programme
- Key Result Areas and DLIs
- Approaches & Methodologies
- Key Challenges and Gaps in the MSME Ecosystem
- Insights from Entrepreneurs, Industry Associations, and various Departments' surveys of Manipur
- Sector-wise Challenges to MSMEs
- Proposed Interventions & Budgets for implementation

Key Suggestions and Clarifications from Participants:

1. A participant expressed concern over the accumulative interest on loans due to COVID-19 and subsequent conflict situations, requesting measures to alleviate MSMEs' grievances through RAMP.
2. Mr. Deepak Khwairakpam, OSD (MSME) TC&I, Manipur, highlighted the background of the RAMP Project and other interlinked programs and schemes beneficial to MSMEs in the state.

3. The Director of Tourism emphasized the importance of supporting homestays and proposed organizing a large event or convention involving all tourism industries and stakeholders, enhancing existing government programs.
4. Mr. Khamba Ronglong, Mission Manager, Manipur State Rural Livelihood Mission, stressed the need for maximum financial assistance to MSMEs. The Director, Directorate of Trade Commerce and Industries, Manipur, suggested mass-scale UDHYAM registration to avail maximum benefits and better access to various Ministries' schemes.
5. Watham Nabachandra, President of the Federation of Export Import Organisation (FEXIMO), formerly Indo-Myanmar Border Traders' Union, raised concerns about the inconvenience of obtaining Originality Certificates, Quarantine Certification, inland container depot issues, non-availability of government-established packaging units, lack of trade policies, and tax compliance difficulties. He emphasized the necessity of establishing a Facilitation Unit/Centre to address these grievances.
6. A query regarding the Inland Container Depot was raised.
7. Participants raised concerns about improving incubation centers and awareness programs.

Participants queries and concerns were addressed by the representatives of DTCI, Manipur, MANIDCO and GT Bharat LLP.

The Chairperson concluded the workshop by thanking all participants for their valuable inputs and active participation.

The list of participants of the meeting has been enclosed in the annexure.

Memo No. E-DTCI-10/9/2022-DTCI-DTC&I

Imphal, the 27<sup>th</sup> August, 2024



**(Yumnam Robita)**











Director, Trade, Commerce & Industries,  
Manipur

Copy to :-











1. APS to the Principal Secretary (Textiles, Commerce & Industry), Govt. of Manipur.
2. Managing Director, MANIDCO, Takyelpat, Imphal West.
3. Grant Thornton Bharat LLP
4. Guard file.



ATTENDANCE RECORD FOR THE "VALIDATION WORKSHOP ON SIP" FOR IMPLEMENTATION OF RAMP (24<sup>TH</sup> AUGUST 2024)






Sl.No.	Name of the officer/representative	Organisation	Designation	Phone No.	Email	Signature
1	Kh. Dilip Singh	TCI	Jt. DT (Rtd)	9436021224	kh.dilip2002@yahoo.com	
2	Ng. Kiranmala	M/S Ladies corner	Proprietor	9366025806	tera.kiran.mala@com	
3	Lachhman Manikanta	MANI & CO	MD	8794291318	manikanta.lachhman84@gmail.com	
4	Md. S. Dandlat Khan	<del>Attd. Dir. TCI</del>	Attd. Dir.	9612380388	edk_35@yahoo.co.in	
4	K. Renglo	MSRLM	State mission mgr. NF	8787681392 8181821194	renglo007@gmail.com	
5	KASULLA N.	MSRLM	Prog. Manager NF	8132064252	Me nonjanu@gmail.com	
6	N Prabecna Devi	MSRLM	District Mission Manager, Imphal West	8259224373	dnm.imphalwest.mnshon@gmail.com	
7	Sapam Anand	Business Exellence Group (BEG)	General Secretary	9612984754	anand.sapam11@gmail.com	
8	Basundher Chyris	MCC 1	President	8132953761	basundherchris60@gmail.com	
9	Wangthrimayum Vikram	BBG	President	9612164935	vikram-sana@yahoo.com	

ATTENDANCE RECORD FOR THE "VALIDATION WORKSHOP ON SIP" FOR IMPLEMENTATION OF RAMP ( 24<sup>TH</sup> AUGUST 2024)

Sl.No.	Name of the officer/representative	Organisation	Designation	Phone No.	Email	Signature
10	Geejathani Yumrem	MCC1	Executive member	961244744	geeyumram@gmail.com	
11.	Dr. Asem Sundari	MCC1	Executive Member	8974143080	sundariexam15@gmail.com	
12.	Th. Basanta Singh	Directorate of Handloom & Textile	Deputy Director (HQ)	848690335	basanta_th@yahoo.co.in	
13	A. Memi	AKHem Handicrafts		940298706		
14.	A Yambhachari	AKhem Handicrafts	Master Weaver	9362004165		
15	W. Nalbachanda	Trader	President IMBTU	94366027824	wsthanthad@gmail.com	
16.	U. Himmat	The Green Foundation	CEO	9402880010	gfimpheal@gmail.com	
17.	Ch. Xevem Singh	IMBTU	Secy Orgn IMBTU	9615853385	ChingekhanXevem@gmail.com	
18.	H. Ranita-Dai	Blue Ocean Food. Industry	President	8729823657	ranitaham@gmail.com	
19	Np Sangit Kumar	KABEAPSES Executive Members		8782007378		



ATTENDANCE RECORD FOR THE " VALIDATION WORKSHOP ON SIP" FOR IMPLEMENTATION OF RAMP ( 24<sup>TH</sup> AUGUST 2024)

Sl.No.	Name of the officer/representative	Organisation	Designation	Phone No.	Email	Signature
20	Dinam Popiton	Kanglei Enterprise	Propitor	8181802926	DinamPopiton84@gmail.com	Popiton.
21	N. Phomnanda	Happy Inghhol	Co-founder	9863309027	HappyinKhol@gmail.com	
22	Sh. Ruhikumar Singh	Grant Thornton Bharat LLP	Consultant	8131925325	ruhikumar2000@gmail.com	
23.	N. Radhakishore	Grant Thornton Bharat LLP	Consultant	8787624679	nongminthun.a@in.gt.com	
24	F. Sovid / MCC1	Hadron Techs	Chairman	9862107892	Sovid@outlook.com	
25	K. Kuan Singh KVS ENTERPRISES	KVS ENTERPRISES	PROPRIETOR	7005143799	KVS ENTERPRISES@ gmail.com	

## I. List of MSMEs surveyed:

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
1	Agro Veins	Puina Sukham	9366984890	puinasukham7005@gmail.com
2	KVS Enterprises	Konthoujam Kiran Singh	7005143794	kvsenterprises0106@gmail.com
3	Hycons Structural Engineering Consultancy Pvt Ltd	Shafeequr Rahman	8372183578	admin@hysec.in
4	Spices Processing Unit	Sougaijam Homendra Singh	9774232673	homendrahing@gmail.com
5	M/S Kangla Integrated Farm	MS Kangla Integrated Farm	8974005197	ranjanimp@gmail.com
6	Wholemart	Akeshwor	9362842120	wholemart.office@gmail.com
7	Eye Care Business	Yumnam Eye Care	7085186838	boyai_yumnam@yahoo.com
8	Gaga Juice	Judith Newmai	9863509266	judithnewmai@gmail.com
9	Virgo Enterprise	Sanglakpam Preshyjit Sharma	8794565244	virgoenterprise05@gmail.com
10	Bakery Industry	Mala Bakery	9366427283	akibosingh789
11	M/S BC And Sons	Ngarangbam Amumacha Singh	8119997989	ngairangmeitei@gmail.com
12	Furniture Item	Furniture Store	8787881060	amomenaoba3@gmail.com
13	9Mountains Agro LLP	Ksh Anil Singh	8837424894	Aniltidner@gmail.com
14	Kishan Eco Plastic Industry	Laishram Kishan Singh	7005402125	kepimd26@gmail.com
15	Readymade Garments	M/S Cindrella Garments	7005305198	kumarjitthingnam69@gmail.com
16	Neopath Technologies Private Limited	Chingakhom Priyobrata Singh	8974044818	priyobs@neopathtech.com
17	Agripreneur	Moirangthem Prakash	9856039135	moirangthemprakashco@gmail.com
18	Paona Food	Paonam Shitaljit Singh	8974507189	paonam7@gmail.com
19	Cindrella Garments	Thingnam Kumarjit Singh	7005305198	kumarjitthingnam69@gmail.com
20	MK Mushrooms	Kshetrimayum Prava Devi	9862111640	pravakshetrimayum@gmail.com
21	Piggery	Integrated Farming Centre	9862102840	n5lokendrosingh@gmail.com
22	B&B Roofing	Boleyn Maisnam	9899645509	boleyn23@gmail.com
23	Five Star Enterprises	Khoirom Bombayrani Devi	8794742438	pritam.kumar99@hotmail.com
24	Pearlex Enterprises	Madonna Akoijam	9366456791	Pearlex2015@gmail.com
25	Renaissance Service	Nongmeikapam Rebjit Singh	8131087434	rebjit07@gmail.com
26	Automobiles Workshop & Spare Parts	M/S Tiddim Automobile Service Station	8798015822	loken9089@gmail.com
27	Bol Tet Enterprise	Hmangte Wanlakhup Kom	7085276241	NA
28	Embroidery	Computers Embroidery	7005082993	nameirakpamromen13@gmail.com
29	Lizai Organic Agritech Farm (LOAF)	Andrew Luikang	7005070365	coconnectloaf@gmail.com
30	Food Processing	Apei Hinga Restaurant	6009312202	kasuila.n@gmail.com
31	Piggery	Pukhrambam Drujendro Singh	8014740089	pdrujendro@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
32	Al On Pig Business	Heisnam Bikash	9862887268	heisnambikash88@gmail.com
33	Fast Food	LR3 Energy Enterprises	7640050489	lrajesh94@gmail.com
34	Jewellery	Taorem Rajesh Meetei	7005208657	rajeshtaorem1982@gmail.com
35	Nungjeng Fabrication	Maipaksana Rajkumar	9077124214	maipaksanark@gmail.com
36	Piggery	Kenjit	8131079731	kenjit007@gmail.com
37	Pig Farming	Pradeep Thoudam	9089539668	pradeepthoudam@gmail.com
38	Food Processing	James Khongbantabam	8731082239	jamesimc88@gmail.com
39	Genetic	Rakesh Ningthoujam	8837405305	rakeshningthoujam455@gmail.com
40	Kaivei Firm Private Limited Company.	L Sapunii Ngade	9362372021	Sapuniingade@gmail.com
41	Gaga Orange Juice	Judith Newmai	9863509266	judithnewmai@gmail.com
42	Traditional Garments Designing & Sales	Sunita Enterprises	7005713230	singh.anandksh@gmail.com
43	Pig Breeding Farm	Singlei Pig Breeding Farm	9612692547	Soyosinglei.sa@gmail.com
44	Chungkham Chandrasekhar Singh'S Ice Cream	Chungkham Chandrasekhar Singh	9436082011	chungkhamchandrasekharsingh@gmail.com
45	Bamboo Plantation, Bamboo Manufacturing And Avocados Plantation	Gingapou Pamei And Kakagailiu Pamei Gk Foundation	8974552773	adim4dppl@gmail.com
46	CD Byte Computers	Sougrakpam Tarun Kumar	8794722818	cdbytecomputers@gmail.com
47	Grocery Store	Aanchal Store	9366318207	gtgroup.ne.mahesh@gmail.com
48	RO Water Manufacturer	Ringshu Enterprise	8974960085	yringsho@gmail.com
49	Retail Store	Brahmacharimayum Roneld Sharma	7005277180	roneldimp75@gmail.com
50	Thoibi Bakery Kakwa Watin	Laisram Bipin	7005161193	bipinlaishram222@gmail.com
51	Meira Foods	H Shubhra Devi	8415093115	Meirafoods01@gmail.com
52	Agro Products	Seva Agro Community Research Institutions	7005091589	hr.sevamanipur01@gmail.com
53	Agri And Allied Business, Value Addition & Marketing	Thokchom Pinky	8729944414	nongshabapvtltd@gmail.com
54	Distributor	Kege Enterprises	8837301480	uttamhemam5992@gmail.com
55	My Kangla	Diana Gurumayum	8730802899	dianagurumayum15@gmail.com
56	Kb Philanthropy 5	Kongbrailatpam Sumimala	9612001798	kbphilantropy5@gmail.com
57	SNL Energy Solutions Private Limited	Moirangthem Seth	7005615168	seth@snlenergysolutions.com
58	Akhom Handloom And Handicrafts	Akhom Memi Chanu	9402987076	Akhom.johnish@gmail.com
59	Akhom Handicrafts	Akhom Ronish Singh	8486494839	ronishakhom01@gmail.com
60	Blue Ocean Food Industry	Hanjabam Ranita Devi	8729823657	ranitahanjabam78@gmail.com
61	Fresh Up Beverage	Bobby Singh	9612237623	bobbyenterprise@gmail.com
62	L I Enterprises	Lairenjam Ibotomba Singh	7005829326	lenterpriseskodompokpi123@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
63	Clyde Agro Marketing	Raingam Singlei	9862840702	Clydeagromarketing@gmail.com
64	Thangjam Agro Industries Pvt. Ltd	Thangjam Joykumar Singh	8974009452	thangjamjksingh@gmail.com
65	Happy In Khol	Khumukcham Tombisana	8974524643	sana.umathel86@gmail.com
66	Ketawn	Yumnam Sorojini	7005001710	v8depac@gmail.com
67	M/S Ladies Corner	Ngangbam Kiranmala Devi	9366619379	tera.kiran.mala@gmail.com
68	W/S Hangle Industries	H. Nabadwip Singh	7005055944	hanglemnabadwip@gmail.com
69	Tongsin Bolpha Common Service Centre	Tongsin Bolpha Anal	7628814976	bolphaturim@gmail.com
70	Shangai Computer CSC	Thounsojam Achouba Singh	9862595323	sangaicomputer@gmail.com
71	Countryside Stationery N Cyber Point	L Ch Sochipem Riamme	7005345859	lchsochipemriamme@gmail.com
72	Daniel Enterprise	R Daniel	9862630427	lungthuanr@gmail.com
73	Rongmei Collection	Athui Kamson	8413952856	NA
74	Athuina Tailoring	K. Athuina	8974826339	NA
75	Pamei Flex Printing	Shantikumar Pamei	8974716152	NA
76	Michael & Joshua Digital Computech	Joshua Thamei	9862811782	thameij@gmail.com
77	Rocky Pharmacy	Pantilung Kamei	8131820618	Pantynahkamey614@gmail.com
78	Lengchipuang Tian	Jiandai Kamei	8414067969	NA
79	M/S JS Automobile	R. Lunaliu	8414039825	NA
80	Meizen Medical Store	Riamei Meijianlung Rongmei	9862314767	NA
81	Ricemill	Bongte Rexson	6909547453	Wannoichim@gmail.com
82	Pouduan Sugarcane Farm	Pouduan Kamei	8796467711	pouduanlungkamei61@gmail.com
83	Kamei Athon Furniture	Kamei Athon	8731989234	NA
84	Pouguina Ladies Tailor	K Pouguiliu	8258812058	NA
85	Sanamahi Auto Hub	Vaskar Ningombam	6009599956	vaskarningombam11@gmail.com
86	Cham Aro	Khuanchamgai Gangmei	8414913323	chamgangmei1@gmail.com
87	Cham Mushroom	G. Meihuamliu	8729838140	gmeihuamliu@gmail.com
88	Suisuimei Mushroom Production	Guangsinliu Gonmei	8415865012	gongmeiguangsinliu@gmail.com
89	Disinthal Mushroom	Timnah Kamei	9612557706	NA
90	Dingaeng Khuan Production	Dingaeng Kamei	8974779808	NA
91	Lungaithiulu Traditional Clothes	K. Lungaithiulu	8413092443	NA
92	Season Furniture House	Kamei Rejoice	70985800807	kameirejoice7703@gmail.com
93	Tracy Cake Store	Tracy Kamei	8414914588	kameitracy@gmail.com
94	Duan Tailoring	Ruth Kamei	8730976357	NA
95	Panmei Gankhiang Khui Products	Holy Panmei	8974664096	NA
96	M/S Sandhiyarani Weaving Unit	Khumanthem Sandhiyarani Devi	7005300365	sandhiyarani62@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
97	M/S Pushpa Handlooms and Embroidery	Toijam Pushpa Devi	8132033234	puspatoijam85@gmail.com
98	M/S Yek Salai Furniture House	Achom Sadananda Singh	8413021102	achomabung@gmail.com
99	Intellisome Consulting Pvt. Ltd.	T. Sanajaoba Singh (Director)	8794740127	daya.sym@gmail.com
100	K Showme	K Showme	9362547569	showmekamei@gmail.com
101	Wilson Handicrafts	Wilson Kamei	9862281709	ringjonpoujohngonmei@gmail.com
102	LN Enterprise	Lanngamba Ningthouja	8731086126	ningthoujamlanngambameitei@gmail.com
103	Leimapokpam Mayai Luwangli Weavers' Co-Operative Society Ltd.	Khondram Jiban Singh	8413924888	jibansingh84@gmail.com
104	Mathiu Enterprise	Mathiulinang Pamei	8257857188	mathiulinangpamei@gmail.com
105	Home Electrical Service	Gongthankhon Phaomei	7331145706	nelsonphaomei@gmail.com
106	M/S Somendro Furniture	Laithangbam Somendro Singh	8794625216	l77751959@gmail.com
107	M/S Dhamabati Eporium	Damabati Moirangthem	7085186485	NA
108	Bishnulakpam Nganthoi Devi	Bishnulakpam Nganthoi Devi	9089894027	nganthoikhangembam5@gmail.com
109	M/S Jiban Furniture House	Sorenshangbam Jiban Meitei	9862278443	punshibamangang83@gmail.com
110	M/S Ningombam Jamuna Handlooms	Ningombam Jamuna	9862062404	jamuna82@gmail.com
111	Kachungailu Tailoring	Dangmei Kachungailu	8256937492	NA
112	Jian Traditional Products	Jianpuilu Dangmei	9378007993	NA
113	Khangemba Subita Devi	Khangemba Subita Devi	9615972605	Chandrakhangemba60@gmail.cm
114	Toto Mushroom Farm	Thumlip Tonganlei Monsang	9612883589	NA
115	M/S Shebajit Powerloom House	Khangembam Kenedy Singh	7085623930	khangembamkenedy039@gmail.com
116	Gaan Creative	Gaanmei Dangmei	7085530511	NA
117	Sangamla Piggery Breeding	Phairong Maku Shangamla	7085293259	NA
118	M/S Thounaojam Kabita Devi	Thounaojam Kabita Devi	8118992032	thakabita1234@gmail.com
119	Ruitorlal Furniture Work	Chongom Ruitorlal Aimol	8131050937	asanchongom@gmail.com
120	Martha Weaving Centre	Martha Gangmei	8798010395	NA
121	M/S Tayai Surjit Tailoring	Laitongbam Surjit Singh	7005571954	loitongbamkishan551@gmail.com
122	S&K Trading	B Kabichandra Sharma	8414001847	leimapokpamsanju@gmail.com
123	Imphal Machines OPC Pvt. Ltd.	H. Dayanidhi Singh	08794740127	imphalmachines2020@gmail.com
124	M/S Yaiphaba Bee Farm	Amom Yaiphaba Meitei	9856788258	Yaiphabakhuman18@gmail.com
125	M/S Mangang Salai Modern Handloom and Handicraft cum Multi Industrial Cooperative Society Ltd	Pukhrambam Ibemhal Devi	8414037452	ibemhalpukhrambam66@gmail.com
126	M/S RK Tent House	Nahakpam Rajkumar	9612055234	nahakpamraj@gmail.com
127	M/S Geeta Kouna Craft	Laisram Geeta Devi	6009185455	NA

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
128	M/S Maibam Bijiya Devi	Maibam Bijiya Devi	8730028848	NA
129	M/S Maibam Omila Devi	Maibam Omila Devi	6033856203	NA
130	Kenaoba Enterprise ( Electrical Parts Wholesalers And Retailers)	Ngangom Sanjitkumar Singh	8732007378	singhsanjitkumar039@gmail.com
131	Komla Farm	Daikhampou Kamei	7085949019	NA
132	Orange Farm Tamenglong	Dangmei Gaisingamlu	9131777343	NA
133	M/S Brothers Iron Store	Md Saheer Ahamed	8575794922	Brothersironstore@gmail.com
134	Silver Making	Akoijam Dayananda	9366615439	dayandaakoijamyahoo2015@gmail.com
135	M/S Silver Utensil Manufacture	Sarangthem Thoibi Devi	8798968522	sthoibidevi788@gmail.com
136	Sui Sui Fashion Queen	Abigail Riame	8798010675	NA
137	Dry Fish Selling	Akoijam Roma Devi	8787737190	dayandaakoijamyahoo2015@gmail.com
138	M/S Shalimar Store	Md Abdul Malik	7005454029	almalikcement@gmail.com
139	Omni Print	Lungthuanpou Panmei	9131777343	NA
140	M/S Weaving	Sanasam Bembem Devi	6009861530	bembemleima@gmail.com
141	The Ibudhou Pakhangba Live Stock Farming Cum Pisciculture Co-Operative Society Ltd.	Huirem Gopal Singh	9612255359	gopalhuirem088@gmail.com
142	System Solution	Sarangthem Sundar Singh	9862625864	sundar_012345@yahoo.com
143	M/S Modern Foods	Takhellambam Sanajaoba Singh	9436020905	sanafoodtech@gmail.com
144	M/S Keisham Furniture Works	Keisham Manimohon Meitei	8732096787	keishammanimohon@gmail.com
145	Dairy Farming	Mathiungui Gangmei	6009955885	NA
146	Intergrated Farmers' Wefare Organisation	Huirem Naoba Meitei	9862780745	ifwo.manipur@gmail.com
147	M/S Keisham Prabha Devi	Keisham Prabha Devi	8700689897	keishammanimohan@gmail.com
148	M/S AK Sons Steels And Iron	Sinam Ajitkumar Singh	7005596117	ajitkumarsinam@gmail.com
149	M/S Memola Taloring & Weaving Centre	Oinam Memola Devi	9233077590	oinammemola457@gmail.com
150	M/S Jesonkumar Grocery Shop	Yumnam Jesonkumar Singh	9362928440	yumnamjeson23@gmail.com
151	M/S Nilu Fast Food	Loklongbam Nilu Devi	9366412385	NA
152	Prm (Persistency Resilience Motivation)	Rimthanlung Riame	9612006504	NA
153	Jendai Piggery	Jiandailung Phaomei	9366461406	NA
154	Rumun Pengkhong	Rumunkim Rumun	8787674924	NA
155	Ruth Weaving	Ruth Laino	9366617505	NA
156	Ember Enterprise	Gaiphun Thaimai	9856504251	gaiphunthaimai@gmail.com
157	Piya Bag & Hoods	Huidrom Ranjan Meitei	8974929506	NA
158	M/S Keisham Nena	Keisham Nena Leima	9863176357	keishammanimohon@gmail.com
159	Mukta Knitted Shoes Pvt Ltd	Moirangthem Muktamani Devi	9862642323	muktamoirangthem@gmail.com



S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
160	M/S Sapam Nursery	Sapam Dhiren Singh	8974782956	sapamdirensingh@gmail.com
161	Ruitorlal Furniture Works	Chongom Ruitorlal Aimol	8131050937	NA
162	M/S BK Enterprises	Lt Komon Aimol	9612000177	komomaimol@gmail.com
163	Rinemring Variety Store	S. Rinemring	7085184365	NA
164	Alisa Piggery Fattening & Breeding Centre	Lanu Elisha Aimol	7005217910	eli123sha@gmail.com
165	Leivonei Fishery Farm	Lanu Leivonei	8837338273	NA
166	Elia Piggery Fattening Unit	Lanu Elijakim Aimol	8837286625	NA
167	Thanglen Design Tailoring	Ranghongrem Zapuiraja	9233128770	Ranghoirem@gmail.com
168	Hangku Unit	Changdairem L	8259032253	NA
169	Mana Mushroom	Lungaingam Thaimai	8787810004	NA
170	Thangkip Enterprise	Thangkiphoi Thanga	9774562708	NA
171	Reng Chiru Products	Rengkhonei	6009524729	NA
172	Laino Design	Rimoireng L.	9362807946	NA
173	Changdaishem Achar	Changdaishem	8259032253	NA
174	Vision Eye Care	Songthu Roni Aimol	8920055483	aimolromi@gmail.com
175	Kothang Meat Centre	Kothang David	7005706681	kothangdangsawa@gmail.com
176	Poudiatdai Piglets Farm	Poudiatdai Phaomei	9366182544	phaomeikabisin36@gmail.com
177	Lama Piggery Farm	Lamana Dangmei	9366708958	jonathandangmei123@gmail.com
178	M/S Md Abdul Salam	Md Abdul Salam	7629959868	abdussalam80279@gmail.com
179	Agai Fish Farm	Agaipou Phaomei	8837007369	NA
180	M/S Masharif Ali Tyres Workshop	Masharif Ali	8119007164	Masharifali829@gmail.com
181	KT Mustard Farm	Kadumpou Dangmei	6009985905	NA
182	M/S Riyajuddin Furniture	Riyajuddin	8798541188	khfahida846@gmail.com
183	M/S Rahaman Variety	Abdul Rahman Khan	8118944777	abdurahaman@gmail.com
184	M/S Oli Furniture	Md Oli	8787711543	walisajina@gmail.com
185	M/S Md Jaheruddin	Md Jaheruddin	9366407001	Jaahir Khan123456@gmail.com
186	M/S Lourengbam Ganga Devi	L. Ganga Devi	6909671445	NA
187	M/S Jahir Hardware	Najir Ahmad	8837317151	na4082901@gmail.com
188	M/S Madhan Enterprise	Kangabam Ibomcha	8575404830	kangabamibomcha@gmail.com
189	M/S Loktak Ngari Products	Kh. Dayananda Singh	8731895752	khumanthemdayananda6@gmail.com
190	M/S Sangai Ngari	Thingnam Dorendro Singh	9856664488	dorenthingnam24@gmail.com
191	M/S Moirangthem Bina Devi	Moirangthem Bina Devi	8794908263	NA
192	M/S Bokeswor Carpentry Works	Mutum Bhoke	8119989823	NA
193	M/S Manibabu Handloom & Handicrafts	Urikhimbam Bala Devi	8575386594	urikhimbambala@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
194	M/S SSS Indian Archery Equip & Suppliers	Ningthoujam Kangleisha Meitei	7005107778	ssindianarcheryequip@gmail.com
195	M/S Narendro Handicrafts Variety Store	Laishram Narendro	9366471250	narendro70@gmail.com
196	M/S Longjam Echou Singh	Longjam Echou Singh	8837389614	premjitchandam8@gmail.com
197	M/S Areef Fertilizer Agency Stores	Mohammad Areef Hussain	6392429835	mynameeisareefussain@gmail.com
198	Moth Orchids Enterprise	Jianbung D	7005300852	jianbungdangmei@gmail.com
199	J.L Variety Store	Jenlu Gonmei	8974992765	NA
200	Agam Piggery Farm	Lungkugam Phaomei	8837303474	NA
201	Nathan Fruits Farm	Jonathan D	7005309143	NA
202	John Furniture	John Kamei	8974862467	NA
203	K Poultry Farm	D Khonthailu	6009910833	guangamdaidangmei@gmail.com
204	Jinmei Enterprise	Jinmei Kamson	8132821566	NA
205	Kombirei IT Solutions	Soraisam Babby Devi	7005947438	soraisam.kh14@gmail.com
206	Abel Digital Corner	Abel Kamei	8974787255	abelkamei43@gmail.com
207	Hem Hem Pickle	Gaiduanlu D	9108068633	NA
208	Crafts Development Promoters Organisation(Ningomthong Reed Cluster)	Sanabam Bocha Singh	9856113841	bochasanabam@gmail.com
209	M/S Dorendro Automobile Servicing Centre	Dorendro	9615764942	phdorendro@gmail.com
210	M/S Thoudam Saratchandra	Thoudam Saratchandra	6009489553	thoudamsaratchangdra@gmail.com
211	Ringneikip Tailoring Centre	Chongom Ringneikip Aimol	9863124702	NA
212	T. Khamran Cane & Bamboo	T. Khamran	8974925076	NA
213	M/S G.S Grocery Store	Khangembam Ghanashyam Singh	9612308839	ghanasingh123@gmail.com
214	Tongsin Bolpha CSC	Tongsin Bolpha	7628814976	bolphaturim@gmail.com
215	Eigis Ice-Cream	Elgis Ngorow	8732019597	NA
216	M/S Kongkham Sobita Wavs	Kongkham Sobita Devi	9612104640	k.sobita@gmail.com
217	Pro Life Physiotherapy	Thanglerngam Khartu Monsang	7896314139	thanglerngam@gmail.com
218	Jangmei Weaver	Chamgailu Ruangmei	8415937413	chameiruangmei17232@gmail.com
219	Avocado Farm	Sheltun Ringtong Anal	9378160316	NA
220	Jianmun Traditional Attire	Guangdonreiliu Panmei	8974779291	NA
221	M/S Yawol Farm	Yawol	8730895280	mayengbam17@gmail.com
222	Tupul Fermented Bambooshot	Machunthaipou P	9612379967	NA
223	M/S Ayingbi Devi	Ayingbi Devi	8974086778	toijammalesh@gmail.com
224	John Piggery Farm	John Phaomei	8014501884	NA
225	M/S Laishram Fermented Fish Supplier	Laishram Jigar Singh	8130244067	jigarylaiashram123@gmail.com
226	K Poultry Farm	D Kathiamgailu	8729974300	dangmeikathiamgailu351@gmail.com



S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
227	Banana Farm	Ningthuingam Kamei	7085552871	NA
228	Thuanlu Pickle	Gaithuanlu Phaomei	8787660921	NA
229	Variety Duck Farm	Kaningalu D	8974558192	NA
230	Omri Dairy Farm	Omri Daimai	8731994060	Omidaimai@gmail.com
231	Dinah Piggery	Dinah	8132082773	NA
232	Gaicham Poultry	Gaichamdin Daimai	9863434220	Gaichamdin@gmail.com
233	Ajei Local Chicken Farm	Ajei Gangmei	8414822037	NA
234	Rajanglung Furniture	Rajanglung Gangmei	8798970231	NA
235	Aphian Piggery	Aphiana Gangmei	9366384764	NA
236	Sugarcane Farm	Sangbamliu Gangmei	9612464131	NA
237	M/S Taitou Tantan Iron And Steel	Doren Singh	9612408774	dorenlamabam@gmail.com
238	M/S N.K Car Wash	Khomdram Bidyasunder	6009669889	bidyasundarkhomdram@gmail.com
239	M/S Chanu Handloom And Textiles	Thiyam Minabai Devi	9774100108	minabaithiyam@gmail.com
240	Thouranishghi Handloom And Textiles	Ningthoujam Thouranishabi Devi	8794430743	thouranishabi@gmail.com
241	M/S Robinson Singh	Robinson Singh	9366001319	toijamrobinson8@gmail.com
242	M/S Bikenjit Singh	Bikenjit Singh	9366579271	toijambikenjit@gmail.com
243	Madhubala Vegetables Shop Enterprise	Sharungbam Madhubala Devi	8118920795	lalsharungba@gmail.com
244	M/S SJ Plastic Agency	Hemanta	8837298821	chongthamhemanta418@gmail.com
245	Neishong Fishery Farm	Ranthui Kipneishong Kom	8787345757	NA
246	Gangmei Piggery Farm	Girei Gangmei	7085157419	NA
247	Injangliu Poultry	Injangliu G	9366579478	NA
248	Thuan Threads	Thuanbamliu Gonmei	8414931081	thuangonmei.tg@gmail.com
249	Gonmei Weave	Hanah Gonmei	8415828920	NA
250	Bliss Weave	Gairiangliu Gonmei	+917628900440	NA
251	Lyan Bakery Industry	L.L. Aaron Riamei	7085829277	aaronriamei@gmail.com
252	M/S Mandakini Handloom	Amom Mandakini Leima	9362111384	rajuamom915@gmail.com
253	M/S Hongsha Moson Trading Agency	Khongpungson Hongsha	9856503954	KHONGPUNGSON@GMAIL.COM
254	M/S Rajen Iron And Steel Works	Sanasam Rajen Singh	8974185372	sanasamrajen987@gmail.com
255	M/S Nagama Chemical Store	Amom Nagama Devi	6009331889	sanayaimamom5@gmail.com
256	M/S Sanasam Clothes House	Sanasam Abung Singh	8575350171	sanasampurnima@gmail.com
257	Akhan Enterprises	Ningkhanngam Jajo	9862709093	ningkhanngamjajo@gmail.com
258	M/S Nagama Book Stores	Amom Nagama Devi	6009331889	sanayaimamom5@gmail.com
259	Thiamgai Enterprise	Ms.Lungsangliu	7085351727	lungsantml@gmail.com
260	M/S Wangoo Bee Farm	Amom Raju Singh	8575367480	rajuamom915@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
261	Jian Momo Point And Meat Hotel	Jianpu Gangmei	+91 70057 21736	jianpugangmei1996@gmail.com
262	GSP Poultry Farm	Gaisinpou Phaomei	8256919316	NA
263	Weaving	Elangbam Premila Devi	7005539560	elangbamsanajaoba7@gmail.com
264	Chalai Florist	L. Neziine Chalai	8119911775	lolineziine@gmail.com
265	Urilei Grocery Store	Ranthui Urilei Kom	8787432775	NA
266	Simon Furniture	A. Daihrii	9863660759	Athikhosimon50@gmail.com
267	Hardware Store	Hmangte Jangkhupthang	6009423235/ 8974194420	NA
268	Maheo Garden	P. Daniel	8732012296	daniel.maheo@gmail.com
269	Evolution Enterprise	Leivon James	9383278894	NA
270	Lolia Meat Pickle	P.Lolia	9612191228	NA
271	Fast Food Cum Vegetable Vendor	N.Huirengjang	8837231559	NA
272	Fast Food Hotel Cum Vegetable Vendor	N.Huirengjang	8837231559	NA
273	Akham Weaving Centre	MK Akham	+919862204765	NA
274	Variety Stores	Lupheng Asoi	8837258282	NA
275	Variety Stores	Karung Shongy Kom	9366715363	NA
276	Fast Food	Leivon Ayang Kom	9366543039	NA
277	Saipu Garments	N.Saipu Kom	6009957143	NA
278	Auto	R.Neikung Kom	8974537806	NA
279	Variety Stores	Huineiring	8414024726	NA
280	Fast Food	M.Cornilius	7085550635	NA
281	Merakhong Mapal Pisciculture Cum Livestock Rearing Co.Op Society Ltd	Nameirakpam Joychandra Singh	8837016964	Chandrajoy 933@gmail.com
282	Cobbler	Hmt Ringkhupmun Kom	8787551568	NA
283	Luxmi Dairy Farming Co Operative Society Ltd	S Ramesh Singh	9366262878	rameshsoibam443@gmail.com
284	The Ibudhiu Sorarel Multipurpose Co Operative Society Ltd	Samandram Nityai Singh	7005394854	Samandramnityai@.com
285	Garments Store	Nimrang Julie	9863704239	NA
286	Kentima Tech	Elangbam Premjit Singh	8787850045	premjit123@gmail.com
287	Tyre Works And Welding	A.Larpu	8798804158	NA
288	Digital Aids Learning Centre	Durin Deonald Kom	7348923396	NA
289	Two Wheeler Parts Shop	W.Boite Kom	7085674307/ 6009673577	NA
290	Water Carrier	Bipin Serto	8787866841	NA
291	Eikhoigi Inkhol	Elangbam Sanajaoba Singh	7005539560	elangbamsanajaoba7@gmail.com
292	Garments Store	Mangtinhui Athoi Kom	8631906238/ 9366802667	NA
293	M/S Ratan Dairy Piggery and Fishery Farm	Elangbam Ratankumar Singh	NA	Ratankumar Elangbam

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
294	Pamila Tailoring Centre	Leivon Pamila Kom	8787440854	NA
295	Warrenkip Textiles	Khangsutreng Kom	8473939143	NA
296	Sagang Hardware	Nimrang David	7005542543	NA
297	M/S Garments Shop	Loise Riamei	8413005350	NA
298	Engine Oils	Leivon Thangjalian Kom	8787550668	NA
299	Piggery Business	Serto Adam	8787428285	NA
300	Chicken Centre	Nimrang Happy Kom	8787440854	NA
301	Garments Store	Lusei Boinu Kom	8414004543	NA
302	Sailoam Pharmacy	Nimrang Phoebe Kom	7629966094	NA
303	Agriculture	Elangbam Sanajaoba	7005539560	elangbamsanajaoba7@gmail.com
304	Nemneithem Tailoring	Yulhunh Nemneithem Chothe	6909854798	NA
305	M/S Indrani Furniture	Sanasam Indramani Singh	7005344429	sanasamindramani5@gmail.com
306	Rungden Fast	Rungden Roel	8731991675	NA
307	Piggery Farm	Awon Parpa	8787884258	NA
308	Ladies Tailor	Ch.Aboite	7005747325	NA
309	Mami Hotel	Mami Nula Anal	7628815074	NA
310	M/S Kebi Muga Phanek	Thongam Ongbi Kebi Devi	9612906578	robinsonlairenjam269@gmail.com
311	M/S Babuchand Workshop	Sorokhaibam Babuchand Singh	8787791637	ningthoujampamel352@gmail.com
312	Napaam Network Service	Ss. Loveson	9863862950	NA
313	Pearl Book Centre	Shajipl	8731913985	Shajipl62@gmail.com
314	SK Enterprise	Sk.Angam	8074347463	Shandnaldixie@gmail.com
315	M/S Thoibisana	Thoibisana	7005344429	sanasamindramani5@gmail.com
316	City Cuts	Ruwangdar Darshiling Darling	8119943019	NA
317	John Grocery Shop	Katrinaa John Tarao	7421057909	Katrinsajohntarao@gmail.com
318	Mini Cyber	Rex Tholung	8974694599	NA
319	Cattle And Piggery Farming	Tholung Betoil Lamkang	9378026366	NA
320	Andy Fabrication Works	Andy Rt Ksen	8798434033	andytholungksen@gmail.com
321	Rose Variety Stores	Thumliti Rose Monsang	9612883589	NA
322	Piggery Farm	Parpa Ringhoi Chothe	8415040327	NA
323	Ed Enterprise	Hb.Peter Anal	8729872959	Petrahangbungimphal@gmail.com
324	Chongpi Piggery	Parpa Chongpi Chothe	7005927303	NA
325	Vro Store	Veronica Ts	8732890339	NA
326	Longlife Carpentry	Thomas Longlife	8131039933	NA
327	Ringshu Enterprises	Ringsho Yuhlung	8974960085	Vringsho@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
328	Piggery Farm	Ashuli Manihero	8826719679	NA
329	Barak Foods	Pn Hrangaolou	7629077798	NA
330	Barak Handloom Enterprise	Chilone Duomai	7887785988	NA
331	Piggery Farm	A.Romenous	8837494683	NA
332	Taste of Sunshine	E.A. Loliro Mao	8730860589	ealoliromao@gmail.com
333	D.Christopher Furniture	D. Christopher	8257831074	NA
334	Banana Farm	M.Thanmi	9862780525	Thanmimuinao50@gmail.com
335	Hill Town Hold	Zonunparmawii	9612279502	ginkhongam@gmail.com
336	Gugun Oil	Domneithing Baite	8119065028	NA
337	Hill Town Enterprise	Lhingjakim Baite	9612770195	lalneobt@gmail.com
338	Neos Computer	N.Letkhogin Baite	9612660832	NA
339	Valley Agro Based	Puyam Robita Devi	7005769401	ggmanipur2015@gmail.com
340	Shimray Enterprises	Vareyar Ronra Shimray	7005650522	Vareyarshimray77@gmail.com
341	Sunshine Rice Hotel	Annotta Keishing	9612085549	NA
342	Saka Dairy Milk	Shelmungam Saka	7005595945	Sakasel99@gmail.com
343	Yangahui Handicrafts	Yangahui Raikhan	8732047396	NA
344	Khongtrimseng Furniture	Khongtrimseng Saka	9612884655	NA
345	Hongsha Furniture	Hongsha Mayonpam	7.08519E+11	NA
346	Saka Piggery Farm	Saka Mataishang	9366997936	Mataisakashangaboy@gmail.com
347	Farming	M.Thanmi	9862780525	thanmimuinao50@gmail.com
348	Amin Furniture	Amin Hangsha	9366122866	NA
349	Akan Stationery	Ningkhan Jajo	9862709093	NA
350	Cattle Farm	S.Yuirin	6009353618	NA
351	Vench-K	Khamsing Shinglai	8974937693	NA
352	Grocery Store	Themyangwon Rainam	8132824761	NA
353	SSS Enterprise	Seth Muinao	8731018894	sethmuinao97@gmail.com
354	Thawai Dairy	Henry Saka	9366829260	NA
355	Rs. Piggery	Rs. Nangchan	7630840195	NA
356	Glory Dairy Milk	Glory Raikhan	8132046161	NA
357	Lemon Farm	S.Mingyao	8414975066	NA
358	Rinmung Business House	NG. Rinmung	8787681586	ngrinmung@gmail.com
359	Mungrei Leishak Aship	Aya Mungrei	9366434007	www.mungrei.com@gmail.com
360	M/S Angolei And Sons Furniture House	Ningthoujam Diben Meitei	8415872441	dibenningthoujam1973@gmail.com
361	Gopal Construction Material	Takhellambam Anand Singh	9862747800	anand
362	Kh.Rajchandra Stone Crusher	Kh.Rajchandra Singh	9862589942	Khraj11 @gmail .com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
363	Yendrembam Electrical Works	Yendrembam Premchandra Singh	8787393218	premyendrembam1234@gmail.com
364	Chitra And Sons Enterprises	Khaidem Madan Meitei	7005808675	Chitra and sons enterprises
365	M/S Arunkumar Handicrafts	Abujam Arunkumar Meitei	8974365384	arunkumarabujam72@gmail.com
366	M/S Pakpi Chanu	A Pakpi Chanu	6009082353	bebiabujam123@gmail.com
367	Amarjit	Aheibam Amarjit Singh	8794393686	amarjitaheibam192@gmail.com
368	M/S Sunita Enterprise	Maibam Sunita Devi	9862979613	sugriba.salam@gmail.com
369	Sanabam Indira	Sanabam Indira	6009023301	Lem 2 moirangthem
370	Kimi Foods	Phuritsabam Reeta Devi	8119082236	Phreeta93@gmail.com
371	Aruna Sorokhaibam	Sorokhaibam Aruna Devi	8413981399	Sorokhaibammaruna7@gmail.com
372	M/S Enterprise	Maibam Naokhomba Meitei	7629002043	naokhombameitei41@gmail.com
373	Khangamba Enterprises	Konthoujam Bidyaluxmi	7630989081	bidyaluxmi.konth @gmail.com
374	Multipurpose Enterprises	Chanambam Sanajaoba Singh	7005141176	oscssingh@gmail.com
375	M/S Binarani Enterprises	Ningthoujam Binarani Devi	7005321355	binarani.n@gmail.com
376	Amarjit	Aheibam Amarjit Singh	8794393686	amarjitaheibam192@gmail.com
377	Konthoujam Enterprises	Konthoujam Sanajaoba Singh	9366369125	konthoujamsanajaoba998@gmail.com
378	Shija Hospitals & Research Institute Pvt. Ltd.	Dr. Palin Khundongbam	9436205642	Chetan@shijahospitals.com
379	M/S Indubala Weaving	Thokchom Indubala Devi	6909734738	thoilunthokchom@gmail.com
380	M/S Variety Store	Thokchom Pishak Singh	9615300936	thoilunthokchom@gmail.com
381	M/S Bebila Embroidery	Abujam Ongbi Bibila Leima	8974365348	arunkumarabujam72@gmail.com
382	ZCAE Enterprise	Loli Kaisa	+919366305725	NA
383	Athisa Candy And Pickles	K Teresa	+917630957701	NA
384	Ringneikip Tailoring Centre	Chongom Ringneikip Aimol	9863124702	NA
385	Manglem Maruti Spare House	Kh. Manglem Singh	8787601877	NA
386	CY Store	Livingstone Marem	8837240040	maremlivingstone@gmail.com
387	Meishaar Book Store & Sports	L. Angacha Charanga	8798447716	NA
388	St. Neipi Grocery Store	St, Neipi Kom	8131878100	NA
389	M/S Laiching Kangshang Indane Gramin Vitrak	Charanga Moshun Maring	7085788873	NA
390	TH. Mina & Prava Weaving Handloom & Handicraft	Thongam Mina Devi	7629005860	Minathongz@gmail.com
391	Stationery & Cyber Point	Cho. Sochipem Riamme	7005345859	NA
392	Koshil Piggery Breeding Centre	Kansouwa Koshil Maring	9089717662	NA
393	Lals Computer Centre	Bekora Chaithu	9089659242	bekochoithu13@gmail.com
394	K. Bidyalaaxmi Devi	K. Bidyalaaxmi Devi	7630989081	No
395	Dunshim Tailoring Centre	Ks. Tedunshim	7085968074	kstedunshim@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
		Maring		
396	LSS Piggery Farm	Laisram Samananda	7005335983	samanadalaisram17@gmail.com
397	Little Paw'S Clinic	Serto Martina Aimol	6003474147	tinaserto35@gmail.com
398	M/S Davia Essential Enterprises	Kh. Samsonlian Aimol	9716282617	NA
399	M/S Ahella Cane & Bamboo Works	Atom Ahella Devi	9612093685	na
400	Merit Scholar English School	Heikrujam Sushila Devi	9612591989	Sushilaheikrujam@ Gmail.com
401	LDM Black Smith Work	Leiphrakpm Debeshwor Meitei	8794719753	laiphrakpamdebshwormeitei@gmail.com
402	M/S Rm Car Wash	Amakcham Ranjan Singh	9366707299	ranjanamak788@gmail.com
403	Sushima Leiphrakpam Hatchery	Sushima Leiphrakpam	9774423993	Sushimaleiphrakpam@gmail.com
404	M/S Khumukcham Punima Devi Piggery Farm	Khumukcham Punima Devi	9612169332	chinggoijames55@gmail.com
405	M/S Anandini Handloom	Khumukcham Anandini Devi	9862721582	khanandini1990@gmail.com
406	M/S Iron & Steel Industries	Thingam Ratan Singh	9862659938	thingnamratan@gmail.com
407	M/S Indu Weaving Loom	Yumnam Indu	7005318523	bisheshoryumnam.by@gmail.com
408	M/S Imoinu Automobile Workshop	Ningthoujam Pamel Meitei	8787443482	ningthoujampamel352@gmail.com
409	M/S RN Thingnam Stone Crusher	Thingam Ranjan Meitei	8587561828	rtthingam@gmail.com
410	M/S Bidhi Poultry Farm	Yumnam Bidhichandra Singh	9366517114	bdyum917@gmail.com
411	M/S LD Products	Leimapokpam Dinesh Singh	7005133634	leimapokpampamdinesh@gmail.com
412	M/S Ethou Enterprise	Huirem Herojit Singh	9615101200	herojitangom1@gmail.com
413	M/S Somen Piggery Farm	Sorokhaibam Somen Singh	7005753086	somensorokhaibam@gmail.com
414	M/S Bisho Enterprise	Loitongbam Bisholal Meitei	6909107513	bisholal123@gmail.com
415	Taste Of Tamenglong	Gailanliu R Panmei	9378159359	gailpanmei@gmail.com
416	Charcoal Store	Wibamliu Newmai	9402739215	wibamliunewmai777@gmail.com
417	Carmela Food	Carmela Gonmei	9233938589	NA
418	Amanliu Variety Store	Amanliu Gonmei	8257070226	amanliugonmei1222@gmail.com
419	Thouthou Variety Store	Kenjoy Touvem Maring	8119942213	NA
420	Kamei Integrated Farm	Pousinglung Kamei	9205601617	Pousinggeorgek@gmail.com
421	M/S NPS Pig Farm	Naorem Prem Singh	7085972337	preмнаorem030@gmail.com
422	M/S Gopal Sharma	Samurailatpam Gopal Sharma	7641030988	NA
423	M/S Binapani Textile Industries	Laishram Binapani Devi	9856585407	laishrambinapanidevi@gmail.com
424	M/S Chanabam Barun	Chanabam Barun Singh	8132906768	chanabambarun0@gmail.com
425	M/S Ibemcha Handloom Enterprises	Mayengbam Ibemcha Devi	9233026085	lembaluwang96@gmail.com
426	M/S M. Daya Embroidery	Ahongshangbam Surjakanta Singh	9366758686	ahongshangbamsurjakanta123@gmail.com
427	Stella Muivah	Stella Muivah	8962745576	NA
428	Karolina Kashung	Karolina Kashung	8798239804	NA

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
429	M/S Minakumari Collection	Asem Minakumari Devi	8974119861	asemsadananda154@gmail.com
430	M/S Tent House	Asem Minakumari Devi	8974119861	asemsadananda154@gmail.com
431	M/S Abe Handloom	Khundrakpam Abe Devi	8638641612	khundrakpamabedevi@gmail.com
432	Nimshimphy Kashung	Nimshimphy Kashung	7627956321	NA
433	Simion Duckery	Simion Kashung	8941030251	NA
434	Pemmi Handicrafts	Pemmi Zimik	6909561225	NA
435	M/S Syed Brothers Iron And Cement Enterprises	Md Zakariya	7085523119	mdzakariya70857085s@gmail.com
436	Pha Handloom	Phamila Phungshok	8415876948	NA
437	M/S Hoorayina Enterprises	Phumdreimayum Kabita	8413825301	khkabitakabita@gmail.com
438	Khayar Pottery	Worshang Khayar	8415043902	NA
439	Shirin Foods	Yangmila Zimik	8974149971	NA
440	M/S Traditional Basket Makers	Hidam Ongbi Tombi Devi	7005629946	tombihidam@gmail.com
441	Amos Piggery	Amos Lungharwo	9612919307	NA
442	M/S Samiya Handicrafts	Rizwan	9012492477	rayyansaifi940@gmail.com
443	Kazingmei Soapery	Yaleishon Kazingmei	8732044334	yaleishon18@gmail.com
444	Fantasy Nail Art	Yarmichon Longleng	6009827850	NA
445	Austie Ramsang	Austie Ramsang	7629035900	NA
446	Nagani Kazingmei Rice Mill	Nagani Kazingmei	9862033505	NA
447	Starry Raikhan Shop	Starry Raikhan	9862681079	NA
448	Daisies	Shanreiphi Kumrah	8794311751	NA
449	Adaline Hongray Crafts	Sochipem Hongray	8974282465	NA
450	Chonchon Hongray Crafts	Chonchon Hongray	9612131886	NA
451	Claudia Crochet Products	Claudia Kasar	9366756971	NA
452	PA Shangreiphao	Shangreiphao	8209654547	aphaowonching12321@gmail.com
453	Theimi Pickle	Theimi Chithung	7628815134	NA
454	Cornelius Chithung Piggery	Cornelius Chithung	8119089289	NA
455	Yangmila Shop	Yangmila Shingnaisui	9862276443	NA
456	Sareo Enterprise	Ningmi Sareo	9862323970	NA
457	Vintage Royal	Ngaraipam Pa	9884386424	aboyaw@gmail.com
458	Kazingmei Atelier	Dolreich Kazingmei	8178839098	dkazing30@gmail.com
459	E3 Tourism	Chuimaran Shangh	8413977918	NA
460	Finer Service	Wungsem Horam	8729892160	Semmihoramv@gmail.com
461	Yaoreishim Leather Crafts	Yaoreishim La	7060387543	ashimboya@gmail.com
462	M/S Bomla Enterprises	Khangembam Bullet Meitei	9362589633	bomlaenterprise@gmail.com



S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
463	M/S Amubi Variety	Yumnam Ibomcha Meitei	9862078772	amubivarietystore@gmail.com
464	M/S Lamyamba Trust	Athokpam Premkumar Singh	9615636977	athokpampremkumar70@gmail.com
465	Tk Enterprise	Monika K	+91 89748 13280	NA
466	Tunanaona Duckery	Tunaona Dangmei	8837029404	NA
467	Vegetables And Fruits Store	A.S. Shanti	9862597671	NA
468	Mobile, TV, Radio Repairing Work	JS Aring	6009191259	NA
469	Oliver Fashion	Sunder Hungyo	9366919090	NA
470	Chon Food Products	S. Chonchon	8414830428	NA
471	Nagahao	Vs Mungreishing	9599296815	vsmungreishing@gmail.com
472	Welding And Carvings	NS Peace	8974864696	NA
473	M/S Furniture House	Md Firoz Ahamed	7005380871	chfiroja@gmail.com
474	Konghar Rice Hotel	Lahor Konghar	6009710321	NA
475	Sopemla Grocery Store	K Sopemla	+91 89745 34667	NA
476	Aruni Handicrafts Product	Konjengbam Aruni Devi	9856957544	arunikonjengbam1975@gmail.com
477	Bee Keeper	PS Poukho	7629962794	NA
478	Varray Food Processing	L. Khoane Varray	9862521117	NA
479	M/S Mina Fashion Store	Minarjan	8837416796	rosnimirzarosnimirza@gmail.com
480	M/S Anjubala Embroidery	Leishangthem Anjubala Devi	7423836533	lanjubala2001@gmail.com
481	M/S Sajida Yarn & Loan Accessories Store	Khulakpam Shajida	7005759489	khulakpamsajida254@gmail.com
482	M/S Moichingmayum Fahimuddin Carpentry House	Moichingmayum Fahimuddin	8131019111	mhodfahimuddin03@gmail.com
483	M/S Aslam Hardware & Electrical Store	Md Aslam Khan	8974455489	abuumamaaslam@gmail.com
484	M/S Nongpoknganba Tent House	Ngathem Nongpoknganba Meitei	8837341960	nongpok.ng@gmail.com
485	M/S Rahamjan Carpentry Works	Rahamjan Begum	9856898356	rahmjanw92@gmail.com
486	M/S Arman Mobile Centre	Muhammed Islaodin	9862667729	giyasurmohd786@gmail.com
487	Green Craft Tml	Pouramthuan Rk	9863101471	rkpouram@gmail.com
488	M/S Yendrembam Tilotama Devi	Yendrembam Tilotama Devi	9366200841	jitenyendrembam182@gmail
489	M/S Dayarani Devi	Mutum(O) Dayarani Devi	8119934548	rishimutum345@gmail.com
490	M/S Yendrembam Mona Chanu	Yendrembam Mona Chanu	9863466171	monayendrembam585@gmail.com
491	M/S Western Agri Centre	Ngangom Roberjit Singh	7005213891	westernagricentre@gmail.com
492	M/S Prabin Khangembam	Prabin Khangembam	6009035072	prabinkhangembam442@gmail.com
493	M/S Longjam Prasanta Silver	Longjam Prasanta Singh	7640928409	NA
494	M/S Moirangthem Enterprises	Moirangthem Jayanta Meitei	7005945186	jayantamthem908@gmail.com
495	Mayol Energy Solutions	Yumnam Devajit Singh	8415911400	yumnamdevjit@gmail.com



S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
496	Robin	Robin Piggery	8787597658	NA
497	Kangba Piggery	Kangba	8787614647	NA
498	Sam Piggery	Samjaila	8798198980	NA
499	Sunila Piggery Farm	K Sunila Esther	8974515072	NA
500	My Choice Cafe	Michael	7005256200	mariikhomackson@gmail.com
501	M/S Nongthombam Fishery Farm	Nongthombam Geetchandra Meitei	8731937005	GEETCHANDRA_421@GMAIL.COM
502	Family Garden	Komuhra	+917005593828	NA
503	J3 Furniture	L James	+916009583130	NA
504	Dr. Sanii Lanah Banana Farm Cum Food Processing	Dr. Sanii Lanah	8522920917	NA
505	M/S Yumnam Shanjit Singh Furniture	Yumnam Shanjit Singh	9366570622	shanjityumnam1976@gmail.com
506	K Furniture	L. Kamuo	8787894480	NA
507	M/S Wakila Weaving Production Centre	Wakila Rahman	7629020239	sahidar85@gmail.com
508	Carpentry Work Unit	K Harmon	6009565790	NA
509	Sasho Carpentry Work	K Sasho	8787623130	sashokhanaalphones@gmail.com
510	JD Carpentry	K D Prime Vamai	9862557959	NA
511	M/S Parafruit Products	Kh. Sanayaima	9436894985	parafruitproducts@gmail.com
512	M/S Sanjita And Handloom Items	Asem Sanjita Devi	8837433569	asemsanjitadevi123@gmail.com
513	KM Enterprises	Konsam Homendro	8794574437	hompra12@gmail.com
514	Heptan Technologies	Konsam Lingkankumar	7005157964	heptantech@gmail.com
515	Konthouba Private Limited	Konthoujam Johnson Singh	9310693315	johnsonkonthoujam17@gmail.com
516	This Enterprise	Thangjam Sunil Singh	8258907320	sunilthangjam0323@gmail.com
517	M/S Z Studio Professional Unisex Saloon	Syed Zahir Hussain	9612002443	szabirhussian
518	M/S Raman And Sons Enterprises	Maibam Raman Singh	9436621838	rahamansons70@gmail.com
519	M/S Ibecha Potloi Making Centre	Laishom Ibecha Devi	9615432191	laishomibechadevi@gmail.com
520	M/S Adhit Laisram Maa Bakery	Adhit Laisram	8787659488	shibadat1975@gmail.com
521	M/S Mina Embroidery	W. Mina Devi	6009262015	kenedywangjam4@gmail.com
522	M/S Wahida Weaving Centre	Wahida Shahani	8787623118	wahidabegum953@gmail.com
523	Laining Solution	Longjam Loken	9862758272	lainingsolution@gmail.com
524	Apunba Self Help Group	Laithangbam Merina Devi	9366487258	Laithangbammerina@gmail.com
525	Lanchenbi Food'S	Chingakham Inakhunbi Leima	9366492785	chenakhunbi@gmail.com
526	M/S Ningol Sintha	Rajkumari Nivedita Devi	9366823850	Yumnamnivedita6@gmail.com
527	M/S Sairem Manglembi Kabok Making ( Bembem)	Sairem Bembem Chanu	9383071838	sairembembem@gmail.com
528	Sairem Manglembi Kabok Making (Tababi)	Sairem Tababi Devi	9378084564	sairemtababi@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
529	Irom Enterprises	Irom Asharani Devi	6009808464	iromsangjukta@gmail.com
530	Aheibam Enterprises	Aheibam Pusparani Devi	9383358101	aheibamdinesh @gmail. Com
531	BS Kouna Grass	Nameirakpam Selly Devi	8575382936	nameirakpamselly9@gmail.com
532	Shintha Enterprise.	W. Dhaneshwori	8415989221	sarangthemdhaneshwori@gmail.com
533	Yaipha Khongchat	Th Sarmila Devi	9233461154	phaomeishachui@gmail.com
534	Lata Enterprise	Latasana Maimom	9612046920	ashlatamaimon@gmail.com
535	Shining Star Aluminium Works	Smt. Leitanthem Tamphamani Devi	7005117320	lamnganbaleitanthem@gmail.com
536	Dimneng Pharmacy	Dimneng Baite	8730894612	NA
537	Stone Hardware	Ns. Micheal Hopingson	7005329973	NA
538	Foothill	As Bless	9612045919	NA
539	Tea Hotel	Chimneikim Baite	9362893899/ 9612415848	NA
540	Chicken Centre And Fruits	Lhingneineng Baite	7005459096	NA
541	Fruits Corner	Chimneikim Baite (Touthang)	9862727043	NA
542	Food Products	Dimkhoneng Baite	7629072128	NA
543	STS Stores	Neithem Baite	9366051811	NA
544	Handloom And Textile	Runmila Shinglai	87328798555	NA
545	SYWN Enterprise	Jims Shinglai	8119810346	NA
546	Carolyn Hotel (Lodging)	Carolyn Ngalung	7689119233	NA
547	Food Products	L Veikhoichin	7629004052/ 762900452	NA
548	Food Products	T. Thenvah	9612005856	NA
549	Shinglai Hotel	S. Horngam	7005565272	NA
550	Shongza Hotel	Remthem Shinglai	8798785319	NA
551	Lenja Rice Hotel	KS. Sarah	8119910641	NA
552	Food Products	Lumila Shimray	8119910164	NA
553	Chicken Farm	Achui Ngakang	9233234210	NA
554	Ngakang Hotel	Achan Ngakang	9612883018	NA
555	M/S Gangarani Handloom	Yumnam Gangarani Devi	6009381873	yumnamgangarani1@gmail.com
556	M/S Sintha Decor Tent House	Chanam Ranjit Meitei	7005468374	chanamranjitmeitei123@gmail.com
557	M/S Thoiba Hardware And Electrical Store	Ningthoujam Bijeta Devi	8575438904	chengeleisarangcha@gmail.com
558	M/S Sangita Handloom Centre	Leikangbam Sangita Deviaa	9612449583	devileikangbamsangita@gmail.com
559	M/S New Furniture House	Laishram Khogen Meitei	8787458895	khogenlaishram1984@gmail.com
560	M/S Thoibi Furniture House	Laishram Renu Devi	9612170358	soibamrenu@gmail.com
561	Mr Mahesh Farming	Maibam Mahesh Singh	7085306491	maibammaheshsingh12345@gmail.com
562	M/S Asha Devi Bag Work	Ng. Asha Devi	8974884378	ashadevi2131986@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
563	M/S NA Enterprises	Laishram Ajita Chanu	8794577815	laishramajita93@gmail.com
564	Vake Enterprise	M Abem Chanu	7005156353	abemchanu67@gmail.com
565	Ns Enterprises	Thokchom Ningthem Singh	8837425960	ningthemsingh8@gmail.com
566	M/S Mangal Enterprise	W.Rishikanta Singh	7005300678	rishiwahengbam001@gmail.com
567	M/S SSM Enterprises	Sorokhaibam Sanjitkumar Meitei	7424032497	sanjitkumarsorokhaibam@gmail.com
568	M/S MJ Enterprises	Moirangthem Johnson Singh	8798014163	moirangthemjohnson1984@gmail.com
569	Thomas Flower Corner	Mangte Thomas Aimol	7005822064	thomasaimol752@gmail.com
570	Garment Store	Telsing Tinneo Haokip	8730980226/ 6009834653	KhTinneo@gmail.com
571	Tonarthang Store	Tonarthang Maring	6009614607	achungaimol@gmail.com
572	Cho. Ringneiring Iron And Steel Works	Cho Ringneiring	8413960201	S.Thangnejir@gmail.com
573	Rendihoi Enterprise	Ch Sote Aimol	8730958048	ch.soteaimol@gmail.com
574	Doney Saloon	Ch Kungreng Aimol	6009000137	doneyaimol@gmail.com
575	SS Tiles And Sanitary Ware	Sialloa Sumlallow Aimol	6009984762	sialloasumlallowaimol@gmail.com
576	NS Piggery Farm	Nandeibam Premchand Singh	9366518057	nandeibampremchand444@gmail.com
577	M/S Linthoinganbi Weaving	Laishram Linthoinganbi	9863633756	rakeshsanasam3@gmail.com
578	KB Pharmacy	Ellen Singthangpui	8732012747	NA
579	PVC Store	Khawlneisang	9862232284/ 7629977277	NA
580	M/S Bina Weaving Centre	Sapam Bina Devi	6909001396	kiranmayanglambam29@gmail.com
581	Hk Tyre Work	Hlingkhummawi	7085245447	NA
582	Modern Furniture Work	PC Lalrengbawla	9862059533	NA
583	J&C Pharmacy	Joseph	8259882860	NA
584	Mobile Accessories (Cellular Phone Vendor and Repairing)	Calvin Rualthalien	8413028639	NA
585	David Workshop	David Lalhmusuok	8974255462	NA
586	M/S Kanglei Poultry	Chingtham Sarju Singh	8837429629	chingthamsarju95@gmail.com
587	Blessed Adore	Ngaizahat	9612538741	NA
588	Anna'S Pet Care Clinic	Darshanglien	9608995663	NA
589	Rengkai Mart	Annie Shindye	9075694977	NA
590	Florence Tailoring Training Centre	Florence Lalhrintzing	9612504978	NA
591	Grocery	Ngurthangmoi	9366155138	NA
592	M/S Tombisana Weaving Centre	Nepram Tombisana Devi	8837082943	halaomangang@gmail.com
593	Arun Varieties Store	Fiona Chinhoichong	8974422127	chongpy92@gmail.com
594	Teal Stall	Ngailhing Lhungdim	8798240082	NA
595	Kim Variety Store	Nengkhohling	9862740828	NA
596	Variety Store	Ringneihui Serto	9378162765	NA

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
597	M/S Shilla Handloom	Leishangthem Shilla Devi	7630841810	thiyamajitkumarsingh@gmail.com
598	M/S Chicken Centre	Chingtham Sarju Singh	8837429629	chingthamsarju95@gmail.com
599	M/S Rajmani Weaving Centre	Thokchom Rajmani Devi	8729899603	thokchomsanathoi722@gmail.com
600	M/S SBS Enterprises	Sagolsem Bipinchandra Singh	9233129351	sagolsemmamngang6@gmail.com
601	M/S Chingtham Fish Farm	Chingtham Sarju Singh	8837429629	chingthamsarju95@gmail.com
602	M/S Langlen Weaving Centre	Phuritsabam Ongbi Langlen Devi	9863608076	danikhinphuritshabam@gmail.com
603	M/S Sanathoi Weaving Centre	Hijam Sanathoi Chanu	9366942883	hijamsanathochanu@gmail.com
604	ML Chicken Centre	M Lalcha Haokip	9233100442	NA
605	Boithem Meat Seller	M. Kapsei Haokip	8119083505	NA
606	Joel Two Wheeler Workshop	Lamgoulen Khaute	9366946464	NA
607	Khaite Floriculture	Lamboi Haokip	8974955903	NA
608	LC Pharmacy	Vahneihing Haokip	9856318153	NA
609	SBS Enterprises	Sagolsem Bipinchandra Singh	9233129351	sagolsemmangang6@gmail.com
610	IS Pharmacy Devi	Hijam Indramani Devi	9774521460	indramanihijam9@gmail.com
611	M/S Industry Infotech	L. Bikram Singh	7005195051	lamsaparamedical@gmail.com
612	Variety Store	Singsei Lunkhotinchon Haokip	7005338451	l-singseihaokip@gmail.com
613	Zion Car Wash	Hamgougin Lungdim	9862880597	hemgouginlungdim@gmail.com
614	Ng Enterprises	Ngasepam Rishida Devi	7085548362	ngasepamashakiran@gmail.com
615	Meitei Suktani	Ngasepam Ashakiran Devi	9856574055	ngasepamrishida7@gmail.com
616	Two Wheeler Repairing	Shongkhon Kilong	9362432876	NA
617	As Piggery Farm	Amakcham Sanahanbi Devi	7628046941	aspiggeryfarm_laikon@gmail.com
618	Vegetables Store	Nemchin	8414879105	NA
619	Wangbren Food Processing Centre	Langpoklakpam Jitendro Singh	8575292357	langpoklakpamjitendro@gmail.com
620	M/S LS Enterprises	Laisram Suresh	9612139627	khumanls326@gmail.com
621	M/S AA Enterprises	Amakcham Arunkumar Singh	7005282750	amakchamarunkumar@gmail.com
622	Ashakumar Dairy Farm	Amakcham Ashakumar Singh	7641034182	amakchamashakumar69@gmail.com
623	M/S KBs Aluminium Foundry Works	Konsam Bothe Singh	9862384007	botheconsam@gmail.com
624	M/S Ibotombi Piggery Farm	Phuritshabam Ibotombi	8787495899	danikhinphuritshabam@gmail.com
625	M/S Nahakpa Sanathoi Weaving Centre	Nahakpam Sanathoi Devi	9366393396	shagolsemdevdassingh@gmail.com
626	M/S Pushparani Weaving	Khangembam Pushparani Devi	6009087424	pushparani271@gmail.com
627	M/S Abem Weaving Enterprises	Ningombam Abem Devi	8132047395	abemningombam4@gmail.com
628	Clyde Agro Marketing	Raingam Singlai	9862840702	NA
629	Pig Breeding Unit	Soyo Singlai	9612692547	soyosinglei.ss@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
630	Philathem Store	Mr Philathem	9366620892	NA
631	Piggery Fattening Unit	Peace Kasar	9862669672	NA
632	Darkham Dairy	S. Darkham	7628047213	NA
633	Clinic Hope	Shangamla Sharon	7085342515	NA
634	Variety Store	L. Angam Kom	8974095101	NA
635	Gideon Variety Store	L. Gideon	8837355893	NA
636	Shalaw Weaving	Komuhra	+919233129460	NA
637	Dinahlu Handicrafts	Dinahlu Panmei	7628053116	NA
638	M/S Padamapati Weaving Centre	Sapam Padamapati Devi	9856401153	sapamkameshwor70@gmail.com
639	M/S Yaiphaba Weaving Centre	Laishram Santibala Devi	9089562712	santibalakonhoujam9@gmail.com
640	M/S Ngoubi Weaving Centre	Khangembam Ngoubi Devi	9612170199	cskjm@gmail.com
641	Angtoham Bakery	Tohman Seltun	9863862074	NA
642	Rice Mill Cum Spice Unit	St. Sila	8798849249	NA
643	MK Handloom and Handicraft	Maibam Kamala Devi	8837461002	maibamkamala007@gmail.com
644	M/S Sapana Weaving Centre	Leishangthem Sapana Devi	7421857934	sapanalei@gmail.com
645	M/S Eema Designing Centre	Sinam Radhapriya Devi	7005561701	eema_ngo@rediffmail.com
646	M/S Urmila Enterprises	Oinam Urmila Devi	6009406560	urmilaoinam153@gmail.com
647	M/S Rita Weaving Centre	Elangbam Rita Devi	9378023245	elangbamritadevi@1898@gmail.com
648	M/S Oinam Dilip Singh	Oinam Dilip Singh	9774901367	oinamromio6@gmail.com
649	K Manao Fishery	Konhoujam Manao Singh	9615312502	konkhanaoba@gmail.com
650	M/S Men's Hair Cutting Corner	Salam Devjit Meitei	7085722726	devjitsalam726@gmail.com
651	L T Furnitures	Thenga	7628094207	NA
652	Haire Hai	Lalsanglian	9366647568	NA
653	M/S Monoroma Weaving Centre	Sanabam Monoroma Devi	8837023049	monoromamoirangthem4@gmail.com
654	Sagang Eye Care	Leivon Benison	8414032368	Na
655	M/S Ibotombi Furniture	Phuritshabam Ibotombi	8787495899	danikhinphuritshabam@gmail.com
656	M/S Sairem Kamala	Sairem Kamala Devi	8014612803	sasholsemrabina@gmail.com
657	M/S Chingthang Lairenbi Mayol Food Enterprise	Aheibam Romila Devi	9383358091	rojenaheibam346@gmail.com
658	M/S Sanajaoba Furniture House	Sagolshem Sanajaoba Singh	9383071813	sanajaobasingh12345@gmail.com
659	M/S Robindro Furniture	Nongthombam Robindro Singh	9383351409	robindronongthombam8@gmail.com
660	M/S Yaiphaba Piggery	Thokchom Yaiphaba Singh	7005510763	aboythokchomcoc@gmail.com
661	M/S Roji Furniture House	Ningthoujam Roji Singh	8730026187	rojiningthoujam299@gmail.com
662	M/S Rishishor Variety Store	Thongam Rishishor Singh	9612654933	thongamrishishorsingh@gmail.com
663	M/S Laishram Piggery	Laishram Rajesh Singh	8974926554	rajeshlaishram441@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
664	M/S Omika Weaving Centre	Khuraijam Omika Devi	7005038347	wahengbampremjit759@gmail.com
665	M/S Maibam Furniture House	Maibam Taison Singh	6009689229	michaelmaibam007@gmail.com
666	M/S Feeds & Breeds	Pangambam Kangleinganba Meetei	9774358566	kangleimeetei365@gmail.com
667	M/S Ranjita Clothes Shop	Chanambam Ranjita Chanu	9378086051	robisoraisam@gmail.com
668	M/S Shining Stars Aluminium Works	Lamnganba Leitanthem	9366091134	lamnganbaleitanthem@gmail.com
669	M/S Sairem Manglembi	S. Kamala Devi	8014612803	sagolsemrabina@gmail.com
670	M/S Langpolakpam Achoubi Handloom Cluster	Langpolakpam Achoubi Devi	7005334108	NA
671	Takhelambam Farm	Bankim Takhelambam	7005798684	bangc2017@gmail.com
672	Khangembam Handloom	Konthoujam Bembem Devi	9233762864	Bembemkonthoujam345@gmail.com
673	Koijam Handloom	Koijam Sobita Leima	9612045254	NA
674	Naoroibam Piggery Farm	Renuka Naoroibam	8729913991	renunaoroibam@gmail.com
675	Piba Resto Cafe	Laishram Bijen Meitei	7005188271	laishrampiba@gmail.com
676	M/S Genuine Solutions	Dinakumar Longjam/Laishram Nandalal Singh	9089375079	EXPERT.GENUINESOLUTIONS@GMAIL.COM
677	Riamei Enterprises	Sr Shadrach	7005825740	Ssriamei@gmail.com
678	M/S Naorem Weaver Enterprises	Naorem Ongbi Omina Leima	7005016169	haobamdinesh92@gmail.com
679	The Green Foundation	Represented By The Secretary General	9402880010	gfimphal@gmail.com
680	M/S Automobile Car Workshop	Md Warish Khan	7421974426	mdwarishkhan786a@gmail.com
681	M/S AJ Workshop And Spare Parts	Sorokhaibam Umakanta Singh	9366864441	sorokhaibamumakanta5@gmail.com
682	M/S Shellung Workshop	Mutum Shelung Singh	9362275351	mutumshelungsingh@gmail.com
683	M/S Ib Agro-Vet Farm	Bipinchandra Singh Irunbam	8974716926	bipin_imphal@yahoo.com
684	Luna Herbal	Dangmei Langanlu	+91 70050 45657	NA
685	Thongram Readymade Garment House	Thongram Robinson Singh	9615974770	robinsonthongram67@gmail.com
686	Champ Homestay	John Pasi	+91 97740 23840	NA
687	Kamei Store	Pousinglung Kamei	+91 84149 20364	pousinkamei7k@gmail.com
688	M/S Green Development Self Help Group	Thounaojam Ningthoukaba Singh	9615520273	ningthoukaba123@gmail.com
689	Hungyo Tailoring	Hungyo	+91 70053 45628	NA
690	Wonshim Ningshen	Wonshim Ningshen Clothing	+91 96124 49107	NA
691	SP Clothing	Sp Ningchanwon	+91 96125 00559	NA
692	M/S Trija Carry Bags	Yumnam Manitombi Devi	8416051028	trijacarrybags@gmail.com
693	M/S Hemabati Weaving Centre	Thongam Hemabati Devi	8730041022	liyakoijam@gmail.com
694	M/S Pakhangba Photostate & Stationery	L. Jiten Singh	9612204460	pakhangba123@gmail.com



S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
695	M/S Lai Phi Product	Nongthombam Anita Devi	9862822797	gracynongthombam7@gmail.com
696	M/S Ranjana Weaving House	Khangembam Ongbi Ranjana Devi	7085412994	lilyakojam@gmail.com
697	M/S Mahesh Furniture House	Thangjam Mahesh Singh	9612464217	maheshthangjam2020@gmail.com
698	M/S Oken Modern Weaving	Kabita Longjam	8766263725	ramesasem@gmail.com
699	M/S Sulochana Weaving Centre	Naorem Sulochana Devi	6009137250	sulochanadevi@gmail.com
700	M/S Premi Mushroom Centre	Mayengbam Premi Leima	8794291928	Premi83@gmail.com
701	M/S Thongram Readymade Garment House	Thongram Robinson Singh	9615974770	robinsonthongram67@gmail.com
702	Kangleipak Spices Industry	Thangjam Rakesh Singh	#####	machalspices@gmail.com
703	M/S Oinam Manao & Ibemhal Bakery	Hidam Pingka Devi	8787385024	pinka@gmail.com
704	M/S Thokchom Bee Keeping Farm	Thokchom Ranchandra Singh	9366343349	rojitlee@gmail.com
705	M/S Sajana Fish Farm	Ningthoujam Sajana Devi	8974337311	rakeshningthouja1@gmail.com
706	M/S Abenao Weaving	Ningthoujam Sajana	8974337311	rakeshningthouja1@gmail.com
707	M/S Waikhom Wood Works	Waikhom Ajoy Singh	7005131272	waikhomajoy Singh234@gmail.com
708	M/S Oja Bino Deparmental Store	Loitongbam Bobby Singh	7642002855	bobbyloitongbam12@gmail.com
709	M/S Imoinu Tent House	Mayanglambam Rina Devi	8974895368	ROJITLEE@GMAIL.COM
710	M/S Ingoba Piggery Farm	Laishram Ingoba Singh	9863501256	ingobalaishram1@gmail.com
711	Atang Therapy Centre	Shilarani Kangjam	8787751913	ckangjamsillarani@gmail.com
712	Enao Piggery Farm	Konthoujam Sarita	8575878108	saritathiyam499@gmail.com
713	M/S Yaiphaba Piggery	Thokchom Yaiphaba Singh	7005510763	aboythokchomcoc@gmail.com
714	EITM	Thuigam Shimray	+91 97419 55730	NA
715	M/S Momina Grocery Shop	Momina Begum	9612185708	nasirkhanmd357@gmail.com
716	Rukeiya Books And Stationery	Md Firoj Khan	9612429106	mdferojkhan165@gmail.com
717	Naosana Fish Farm	Ningthoujam Rajesh Singh	8413892931	chinglelensana55@gmail.com
718	M/S Mufassir Books And Stationary	Mohammad Mustafa	8837002970	mustafa.moha94@gmail.com
719	Ningthoujam Piggery Farm	Ningthoujam Rajesh Singh	8413892931	chinglelensana55@gmail.com
720	M/S Apik Steel And Iron Godrej	Md Apik Khan	8787820735	mdapikkhan8@gmail.com
721	Highland Woodwork Co-Operative Society Limited	Ch Marialungbou	9402821171	highlandwoodworktamei@gmail.com
722	M/S Sundari Poultry	Oinam Sundari Devi	7005294808	mrmmeshwor@gmail.com
723	M/S Daina Handicraft	Moirangthem Daina Devi	8414978490	midaina@gmail.com
724	M/S Nanao Tailor	Ningthoujam Nanao Devi	9362112092	nanao23@gmail.com
725	M/S Abung Grocery Store	Singgam Abungthoi Singh	9233579401	sangamabungthoi5@gmail.com
726	M/S Kanglei Ngari	Yumnam Thoiba Singh	8787714126	thoibayumnam224@gmail.com
727	Gairuna Pickle	Gairuna Kamei	8413936712	NA

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
728	Amapui Mushroom Farm	Amapui Maringmei	+91 81199 56069	NA
729	Prince Fast Foods	Kadongailu Thaimai	+91 94027 28101	NA
730	Spices	Thokchom Bishwarani Devi	8974036547	bishwarani.th@gmail.com
731	Raikhani Salon	Nimsim Raikhani	+91 70858 31793	NA
732	Gaamei Tailoring House	Peihonlu Gonmei	+91 82599 16977	NA
733	M/S Jaya Handloom	Pukhrabam Chanu Jaya	8415042600	pjaya1970@gmail.com
734	Gangmei Poultry	Ranjita Gangmei	+91 76309 58101	NA
735	Era Beauty Studio	Lily Remei	+91 87328 39972	NA
736	M/S Alish Poloi	Heikrujam Alish Singh	8730003039	khurajampupu@gmail.com
737	M/S Dinesh Jewellery	Lairellakpam Dinesh Meitei	8414816563	d4711632@gmail.com
738	Sankhil Grocery	Sankhil Rona	+91 97746 83711	NA
739	M/S Binarani Weavers Centre	Puyam Binarani Devi	9366303582	puyamjiban529@gmail.com
740	SEM Enterprises	Semyophy P Huanry	9362658942	NA
741	Yangmila Avacado	Yangmila Marchang	7628825551	NA
742	Golmei Pork Sausages	Golmei Tunapui	8014506647	NA
743	M/S Sharungbam Nando Singh	Sharungbam Nando Singh	9862760023	Nandosharungbam034@gail.com
744	Moirangthem Maingou Jewellery	Moirangthem Maingou	9862842169	maingoumoirangthem@gmail.com
745	M/S Mumtaz Grocery Shop	Mumtaz	8837098963	mrs mumtaz54@gmail.com
746	M/S Sougrakpam Ingocha Talouring	Sougrakpam Ingocha	8798981924	NA
747	M/S Pukrambam Jiban Talouring	Pukrambam Jiban Singh	9362839556	NA
748	M/S Ruhani Weaving	Phusam Ruhani Devi	9862423826	sheikhriyas386@gmail.com
749	KTH	Thokchom Bishwarani Devi	8974036547	bishwarani.th@gmail.com
750	M/S Shajad Grocery	Md Basir Khan	6351471026	mdbasirkhan542@gmail.com
751	M/S Abash Khan Furniture	Md Abash Khan	9366897599	abashkhan66531@gmail.com
752	M/S Suson Industry	Thangjam Sunita Devi	7005009375	thangjamsunita2@gmail.com
753	M/S Athokpam Jiten Pharmacy	Athokpam Jiten Singh	9612378482	Athokpampharmacy23@gmail.com
754	M/S Saiyon Enterprises	Athokpam Manihar Luwang	8730940152	saiyonkangla@gmail.com
755	M/S Guni Steel Industries	Smt Naorem Guni Devi	9856158683	gunisteelindustries@gmail.com
756	M/S Hr Piggery Firm	Hentakpam Rnail Singh	8837287690	rnailsoniya@gmail.com
757	M/S Ratna Fruits	Longjam Sharatchandra Singh	8974898622	ratnafruits@gmail.com
758	M/S Kangleipak Fish Dryer Making	Maibam Deven Singh	9863953753	MAIBAMTHOITHOI@GMAIL.COM
759	Palmei Piggery	Palmei Koholungpou	8787830874	kahopalmei@gmail.com
760	Pamei Associates Construction	Dearson Pamei	7085791931	pameiassociates@gmail.com



S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
761	Wawa Company	Agapou Daimei	+91 72890 54370	agabou@gmail.com
762	Kumar Piggery	K Kumar Kabui	8132857416	NA
763	M/S Pukhrambam Handloom	Pukhrambam Jaya	8415042610	pjaya1887@gmail.com
764	Pamchuiwon Kasak Jewellery	Pamchuiwon Kasak	8974312959	chuikashak@gmail.com
765	M/S Paonam Furniture House	Paonam Raju Singh	7085292296	paonamtimeline@gmail.com
766	Aja Courier Plus	Yaruihor Hungyo	8729819944	ruihungyo@gmail.com
767	Coffee House	Leivon Yangnu Kom	8787486842	leivonyangnukom@gmail.com
768	Weaving	Smt. Leisichon Shaiza.	8131082482	shaizaleishichon@gmail.com
769	M/S CN Solar	Ch Naobi	8729959910	chabungbam2017@gmail.com
770	Betheya Enterprise	Betheya Keishing	7005017905	laiir273@gmail.com
771	Rose Grocery Store	Rose Keishing	9862356983	NA
772	Dangmei Lungkhangdimlu Weaving Centre	Dangmei Lungkhangdimlu	9366524936	NA
773	M/S Monika Hardware Store	Naorem Monika Devi	7005678858	monikaaukhoksang@gmail.com
774	M/S Rebika Handloom	Leimapokpam Rebika Devi	9495816309	rebikaakoijam51@gmail.com
775	M/S Incense Stick And Candle Making	Laishram Sakila	7085818261	threestarthotel@gmail.com
776	M/S Bibi Weaving & Tailoring	Bibihajira	8575931107	hajibibi523@mail.com
777	M/S Liklaleima Handloom	Keisham Liklaleima Devi	8794896288	liklaleimamutum@gmail.com
778	M/S Maichon Handloom	Thokchom Maichon Devi	7640968285	BOBITONTOKCHOM@GMAIL.COM
779	M/S Pafan Creation	Pukhrambam Premjit	8729985836	prempukhramba@gmail.com
780	Ingocha Workshop	Kh Ingocha Singh	76290 78585	NA
781	Sarat Starter And Battery Workshop	Sharat Singh	8132020957	NA
782	M/S Eموinu Eatery	Rakesh Ningthoujam	7085294363	rakeshningthouja1@gmail.com
783	Legitimax & Co	Rakesh Ningthoujam	7085294363	rakeshningthouja1@gmail.com
784	Bisheswar Two Wheeler Workshop	Kh Bisheswar Singh	8575373501	NA
785	Ibeyaima Kouna Craft	Ibeyaima	8837473724	ibeyaimadevi12345689@gmail.com
786	Roji Electricals	Moirangthem Roji Singh	7005435866	NA
787	M/S Lembi Handloom	Leitongbam Lembi	9615663585	makhoigiwari@gmail.com
788	M/S Pukhrambam Manaka Weaving	Pukhrambam Manaka	9612327534	manakapukhrumbam@gmail.com
789	Raju Chicken Centre	Tourangbam Manao Singh	8119080066	NA
790	Vida Dying	Mayengbam Vida Devi	9615905869	mayengbamvida@gmail.com
791	Contract Works	Mingyao Ruivanao	09862777182	mingyaoruivanao@gmail.com
792	M/S Oinam Premjit Singh Iron And Steel Grodrej Industries	Oinam Premjit Singh	8787456231	oinampremjit0829@gmail.com
793	Groceries Shop	Nanao Nongmaithem	9362649675	nanaonongmaithem968@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
794	M/S Sushila Bakery Food Processing	Kangabam Sushila Devi	9856155398	sushilaphamdom@gmail.com
795	Planet Of Chicken	Nongmaithem Noren	+91 89743 52512	nongmaithemnoren1234@gmail.com
796	Ching-Tam Dog Care Point	Pukhrambam Debandro Singh	9615423798	bhagatpuk@gmail.com
797	M/S New Styles Shoes	Tensubam Shaolin Singh	8837010670	tensubamalena@gmail.com
798	Gideon Keishing Cafe	Gideon Keishing	8787552103	NA
799	KR Food Processing	KR Rosaline Chiru	9856819085	NA
800	M/S Doll & Toys Making Industry	Huirongbam Chanu Linthoingambi	9774345277	linthoin6@gmail.com
801	M/S Phanjoubam Textile	Phanjoubam Asharani	96150599919	linthoin687@gmail.com
802	M/S M. Mangolnganbi Enterprises	M. Mangolnganbi Devi	90050009375	No ID
803	CD Byte Computers	Sougrakpam Tarun Kumar	08794722818	cdbytecomputers@gmail.com
804	M/S Seba Hidak Mahum	A Indira Devi	9856050267	Shm.drugs@yahoo.com
805	M/S Mamtaj Jewellery Centre	Pangabam Mumtaj Devi	9615135798	mamtazdevi2017@gmail.com
806	M/S L R Enterprises	Shri Laitonjam Ranajit Singh	8414857844	angomgouti@gmail.com
807	M/S Huidrom Sandhya Devi	Huidrom Sandhya Devi	6009205948	No ID
808	Rina Enterprises	Aheibam Rinabala Devi	9856626363	aheibamreena89@gmail.com
809	Nujas' Kitchen	Thounaojam Rosy Devi	9089627547	rosybethoi@gmail.com
810	M/S LP Store	Laishram Bashi Singh	9856180994	bashilaishram@gmail.com
811	Khawbung Enterprise	Julie Lalhmukkim	7005682156	juliekhawbung@gmail.com
812	Puinu Tailoring	Jenevy Lalumpui	8729909425	jenevyalumpui@gmail.com
813	Angoubi Energy Station	Oinam Thoibi Devi	8414896948	oinamsingh071@gmail.com
814	Kishan Eco Plastics Industry	Kishan	8414014314	johnlaishram57@gmail.com
815	Manipur Middle East Foodstuff Trading	Keishamcha Samchan	9862880170	keishamsamchan@gmail.com
816	Solar Charkha Spinning Weaving Processing & Garm	Laishram Tombi Devi	9436086848	SARATLAI.PROJECT@GMAIL.COM
817	Areca Foundation	Runghimlung Golmei	+91 99584 13977	tragolmei@gmail.com
818	Ahao Rungsung And Co	Ahao Rungsung	8415875528	ahao8415875528@gmail.com
819	M/S Iya Handloom	Seram Ibeyaima Devi	9863374653	echebaiseram@gmail.com
820	Awungshi Aring	Awungshi Aring	8974459126	awnungshiaring@gmail.com
821	Leimalen Foods	Nongthombam Rita Devi	6009775672/ 8787450362	leimalenfoods@gmail.com
822	M/S Konsam Oil Services	Konsam Santoshkumar Singh	7005537138	konsam.act@gmail.com
823	Mb Dry Fish Agency	Mohd. Malik Shah	8415808872	shahmalik786@gmail.com
824	M/S Krishnapremi Oil City	Ch Premi Devi	8131838877	Boboimoirangcha30@gmail.com
825	Pavel Enterprise	S N Pavei	9612411404	reiyinpavei@gmail.com
826	Serto Indane Service	William Serto	8132057725	indomyanmaroilcentre@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
827	M/ S K Morning And Sons	Moshon Maring	8974468556	kmoshon@yahoo.in
828	M/S Ramung Enterprise	Soron Ramung	9862589170	NA
829	M/S Art Den	Angom Polen Singh	9910555907	polen.ang@gmail.com
830	Medilane Healthtech And Consultancy Services Pvt Ltd	Dr M Dayananda Metei	8787792208	dmeetei49@gmail.com
831	M/S Star Furniture Industry	Md Azhar Ali	8730967265	remanipur@gmail.com
832	M/S Mk Rice Processing Industry	Md Hafijullah Shah	9366626088	mkricepi@gmail.com
833	Cheton Ladies Cloths Collection	Khunjamayum Sheiheli Chanu	7005324050	sheiheli121@gmail.com
834	M/S Phairembam Power Loom	Phairembam Fernandesh Singh	9366345363	phairembamfernandesh@gmail.com
835	M/S Seven Clans Agency	Haobijam Bojen Singh	8413823931	sevenclans1@gmail.com
836	M/S Rama Bakery	Ramananda	7005955003	ramanandasaga77@gmail.com
837	M/S Taruni Handloom	Toijam Taruni Devi	9863807437	toijamtaruni2023@gmail.com
838	M/S Gk Sengmai Ngari	Kh Gambhir Singh	8415902109	sekmaingari@gmail.com
839	M/S Veterinary Drug House	Tongbram Ashalata Devi	9862897682	veterinarybiz@gmail.com
840	M/S Bogimayum Ayub Khan	Bogimayum Ayub Khan	8414977809	ayub37885@gmail.com
841	Samadon Enterprise	Rajkumar Momocha Singh	9615930670	accounts@samadonmaruti.co.in
842	M/S Phulchand Trilokchand	Smt. Shashi Jain	9436030873	pctcimphal@gmail.com
843	Shree Manikumar Jewellers	Kangabam John Singh	9436026726	johnkangabam@gmail.com
844	Babina Oncology and Super Speciality Hospital	Babina Healthcare Private Limited	9612050058	ACCOUNTS@BABINADIAGNOSTICS.COM
845	Babina Hospitalities Pvt. Ltd.	Naoba Thangjam	9856865069	umakanta@theclassichotel.in
846	Babina Residency	Babina Healthcare And Hospitality Industries Pvt Ltd	9612050058	ACCOUNTS@BABINADIAGNOSTICS.COM
847	M/S Indrajit Furniture	Huidrom Indrajit Singh	9856858396	ihuidrom36@gmail.com
848	M/S Biren Inovative Powerlooms	Sorokhaibam Biren Singh	9856483293	staphiaminipowerloom17@gmail.com
849	M/S K Morung and Sons	M/S K Moshon Maring	8974468556	kmoshon@yahoo.in
850	M/S Sachi Potloi	RK Ongbi Sachi	9862012663	sachidevirajkumari@gmail.com
851	Yumkhaibam Salman	Yumkhaibam Salman	9413064039	yumkhaibamsalman393@gmail.com
852	M/S Servo Business Centre	Leishangthem Babu Singh	8974958369	leishangthembabu9@gmail.com
853	M/S GB Enterprise	Khwairakpam Garbanish	8837351689	khwairakpamgarbanish@gmail.com
854	M/S Jaganarayan Store	Jagnarayan Prasad	8974066104	jaganarayanstore@gmail.com
855	M/S Sushila Kanglei Hentak	Kangabam Sushila Devi	9856155398	sussilaphamdom@gmail.com
856	M/S Somendro Net Making Unit	Sinam Somendro Meitei	9612487541	sinamsomendro@gmail.com
857	M/S Ichan Tailor	Oinam Ichan Chanu	8119940874	ithoikhuman@gmail.com
858	M/S Sushilabtent House	Kangabam Sushila Devi	9856155398	susillaphamdom@gmail.com
859	Surajkumar Crafts	Yumnam	7005331509	surajkumar565@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
		Surajkumar		
860	Popular Choice Bakery	Sanu Khan	7005343375	sanusood8939@gmail.com
861	PIS Brick Field	Paonam Memcha Devi	9863569070	anilsapamsingh@gmail.com
862	Variety Trades Complex	Manju Devi Jain	9886000725	ankit81008@gmail.com
863	Dhana Lakshmi Private Limited	Vijay Patni	9862558958	vkpbank@gmail.com
864	M/S Murphy Thumrah	Murphy Thumrah	9862793632	NA
865	M/S Environment And Economic Management Association	Sinam Radhapyari Devi	94036020397	eema_ngo@rediffmail.com
866	Shalom Farmhouse Resort	Sashirenla Longkumer Luikham	9818429182	longkumer_aren@yahoo.com
867	Deepak Electronics	Takhelmayum Deepak Singh	9862135489	deepakistv@gmail.com
868	M/S W Ibohal Singh and Sons	Sunny Wangkhem	9862835070	wissimphal@gmail.com
869	Total Solutions	Chingtham Bilashini	7005782946	laverant@gmail.com
870	M/S RK Steel Enterprises	Shagolsem Suresh	9856237065	rksteelalmirah@gmail.com
871	Peters Fish Farming	Joshua Kamei	9383095098	Joshuakamei506@gmail.com
872	M/S Khan Sports	Md Khan	9862257511	mdkhan232@gmail.com
873	Pajeng Enterprises	Athokpam Priyokumar Singh	7005308859	pajengenterprises@gmail.com
874	M/S S.Tomba and Sons Integrated Fish Farming	Soibam Surchandra Singh	9856082269	stombanson@gmail.com
875	M/S Boyz Mobile	Ngairangbam Boy Meitei	9862273785	gsvector96@gmail.com
876	Thangjam Agro Industries Pvt Ltd	Joykumar Singh Thangjam	8974009452	THANGJAMJKSINGH@GMAIL.COM
877	My Kangla	Diana Gurumayum	8730802899/ 7005500000	dianagurumayum15@gmail.com
878	Punya Automobiles Pvt. Ltd.	Andy Mangsatabam	8575037255	ACCT.PUNYA@GMAIL.COM
879	Mangaal Sustainable Solutions Pvt. Ltd.	Soraisam Devakishor Singh	8974086709	dk@earthene.rs
880	M/S Padma Printers	Smt. Gurumayum Shanti Kumari Devi	9862189428	poknaphamads@gmail.com
881	M/S Yendrembam Electrical Works	Yendrembam Premchandra Singh	8787393218	No ID
882	J&J Enterprises	Khumukcham Jibon Singh	7005576545	Khumukchamjibon@gmail.com
883	M/S Wahengbam Irrigation Enterprises	Wahengbam Jadumani Singh	8787639155	jadumaniw@gmail.com
884	M/S Heirangoithong Service Station	Ningombam Mohendro Meitei	9402881964	heirangoithongss@gmail.com
885	M/S Gopal Construction	Takhellambam Anand Singh	9862747800	anandkhetrimayum16@gmail.com
886	M/S Aheibam Shanta Singh	Aheibam Shanta Singh	9612907689	aheibam.shanta@gmail.com
887	M/S Wangkhei Eye Hospital Private Limited	Sarungbam Bobby	9862282518	bobbysarungbam@gmail.com
888	M/S Chitra & Sons Enterprises	Khaidem Madam Meitei	7005808675	khaidem.madan@gmail.com
889	M/S Automobile Engineering Works	Rajkumar Noveal Singh	9862566601	aew.ltc@gmail.com
890	Kh. Rajchandra Stone Dust Work	Khwaitrakpam Rajchandra Singh	9862589942	khraj11@gmail.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
891	M/S Jhuma Cosmetics	Narayan Choudhury	8729830886	sanjeevchoudhury91@gmail.com
892	M/S Kojiam Malasana Devi	Kojiam Malasana Devi	9402085089	No ID
893	Ching Ching Foods	M. Monika	7628961637	ffspckakching@gmail.com
894	M/S Wasila Inspire Furniture	Washila Rahman	7085140629	wasilainspirefurniture@gmail.com
895	M/S N.E. Enterprise	Laishram Hemanta Singh	9862692877	ne.enterprise70@gmail.com
896	Salainganba Foods Pvt. Ltd.	Yumlembam Binita Devi	7986992980	binita.y97@gmail.com
897	Leisha Leima	Jina Konthoujam	8837367090	jinakonthoujam99@gmail.com
898	Yogesh Jain Sanitary House	Yogesh Jain	9436027366	YOGESHIMPHAL@YAHOO.CO.IN
899	M/S Vincent Nameirakpam	Vincent Nameirakpam	9862009702	vincent_namei@yahoo.co.in
900	M/S Traditional Suni Devi Weaving	Huidrom Suni Devi	9366330738	huidromsun3@gmail.com
901	M/S Monika Weaving	Mutum Monika	9362088817	mutummonika86@gmail.com
902	M/S Wangkhem Ichantombi Devi	Wangkhem Ichantombi Devi	6009328712	tonchongtham09@gmail.com
903	Ebechoubi Heira	Saikhom Ebechoubi Devi	9366466191	Ebechoubi11@gmail.com
904	M/S Thounaojam Suresh Singh	Thounaojam Suresh Singh	8974684130	surluwang29thouna@gmail.com
905	ARS Enterprises	Abujam Ranjan Singh	9612350794	ranjanabujam@gmail.com
906	M/S Unity Feed Group	Khomdram Dilipkumar Singh	9615481642	mscommunication437@gmail.com
907	Ibudhou Pakhangba Handloom & Handicraft Co-Op Society Ltd	Phurailatpam Indira Devi	9612455606	phurailatpamindira04@gmail.com
908	M/S Women Advancement Mission	Salam Chanu Bimola	8974324568	bimolaingudam3@gmail.com
909	M/S Integrated Rural Area Development Association	Kh. Niliza Devi	8257830901	kshnilizadevi@gmail.com
910	M/S Umeshori Traditional Weaving	Huidrom Umeshori Devi	6009236718	sushimahuidrom923@gmail.com
911	M/S Aruna Traditional Handloom	Huidrom Aruna Devi	9366702470	NA
912	M/S Grocery Stores	Nimabati Devi	7005842436	nimakangujam7562@gmail.com
913	Ngangom Foods Pvt.Ltd.	Ngangom Maxim	8131009049	ngangommaxim12@gmail.com
914	M/S Dolen Bee Farm	Huidrom Dolen	7005752285	huidrombungngo@gmail.com
915	M/S Zenith Enterprises	Johnson Keishing	8414055020	zenithpaonam@gmail.com
916	Sportico Enterprises	Thangjam Roshan Singh	8132953246	rnfsent@gmail.com
917	M/S R K Fortune Developers Private Limited	Rajkumar Rameshwar Singh	9612152373	rkfdpl@yahoo.com
918	M/S Lamjingba Cab Services Private Limited	Huirongbam Michael Singh	9856151616	michael.hui1113@gmail.com
919	Banni Super Store	Gurnoor Kaur	8974025119	Mandeepbssimp@gmail.com
920	M/S Rb Feed Agency	Thounaojam Robindro Singh	8575016673	entrepreneur.msme2@gmail.com
921	M/S Imphal Handloom	Sagolsem Jibonmala Devi	8974958470	imphalhandloom@gmail.com
922	M/S Dolen Fish Farm	Huidrom Dolen	7005575228	huidrombungngo@gmail.com
923	M/S Bags Stone	Leishangthem Bobby Singh	9862035074	lbobby_2010@yahoo.com

S. N.	Name of the Enterprise	Name of Entrepreneur	Contact Number	Email
924	M/S Mazo Hub Private Limited	Razia Wahengbam	8132975131	mukashb@gmail.com
925	M/S Bikund Roofing	Ngairangbam Sasmeeta	8575014498	NGSASMEETA@YAHOO.COM
926	M/S Tolchou Ibeton Memorial Academy (Tima) Trust	Soram Robindro Singh	9856804445	sanayaima_el@yahoo.co.in
927	M/S Latika Electricals	Kiran Devi Manot Jain	9366219388	jaisingh1412@yahoo.com
928	M/S Automobile Engineering Works	Rajkumar Noveal Singh	9862566601	aew.ltc@gmail.com
929	M/S Yaingangpokpi Energy Station	Khumbongmayum Sitaljit	8731923019	k.s.meetei24@gmail.com
930	M/S Sakmacha Traditional Weaving	Sakmacha Devi	8527830256	NA
931	M/S Naobi Weaving	Huidrom Naobi Devi	8787684822	naobidevi1@gmail.com
932	M/S DI Sharma Shop	Shamurailatpam Madhabi Devi	9862774298	heirokwrestling@gmail.com
933	M/S Binodini Grocery	Loukrakpam Binodini Devi	9366391932	loukrakpaminao123@gmail.com
934	Sombabu Chicken Centre	Haobijam Sombabu Singh	8732847219	sombabuh@gmail.com
935	M/S Bimola Traditional Weaving	Bimola Devi	6009442721	NA
936	M/S Meikhusa	Tomthin Soubam	9862520778	tomthinsoubam@gmail.com
937	M/S Pena Departmental Store	Leitanthem Momota Devi	8414993489	sidhabamapu123@gmail.com
938	M/S Iland Motors Limited	Iland Motors Limited	9612156473	romikanta@gmail.com
939	M/S Monika Bakery	Laishram Monika	6009656235	monikaabem94@gmail.com
940	M/S Thambalsana Handloom & Enterprises	Takhellambam Thambalsana Devi	8732064295	takhellambamlukhoi7@gmail.com
941	M/S Manipur Ambulance	Md Farish Khan	8837251155	manipurambulance@gmail.com
942	M/S Khutheibi Hand Embroidary	Khuraijam Sunibala Devi	9774952370	CHANRK1980@GMAIL.COM
943	M/S Uk Chicken Centre	Gurumayum Birjit Sharma	9436027859	gbsharam123@gmail.com
944	M/S Nawakol Kids Centre	Leimapokpam Bimola Devi	9089424310	nawakolkidscentre@gmail.com
945	M/S Sharungbam Piggery Farm	Sharungbam Boday Singh	8729982784	AMARSHARUNGBAM8@GMAIL.COM
946	M/S Lite Bite	Konthoujam Rakesh Singh	8787829721	konthoujamr@gmail.com
947	Naakon Kids Day Care	Ningombam Bidyarani	7005157471	bidyaranideviningombam5@gmail.com
948	M/S Gopal Dairy Farming	H. Gopal Singh	9612255359	warjithuirem125@gmail.com
949	M/S Saria Poultry Farm	Thounaojam Mangi Leima	9366016130	mangithounaojam61@gmail.com
950	M/S Johnson Enterprises	Thoudam Johnson Singh	7085849709	thoudamjohnson1@gmail.com
951	M/S Priyanka Weaving	Priyankadarcshini Yumnam	7629005882	Priyankadarcshiniyumnm@gmail.com
952	M/S Ibechoubi Weaving	Ibechoubi	9862533321	yunamibochasingh@gmail.com
953	M/S Pinky Traditional Weaving	Koijam Pinky	6009612182	pinkykoijam@gmail.com
954	M/S Omega Offset & Flex Printing Enterprises	Soubam Biren Singh	7005592342	soubambiren235@gmail.com



## II. List of Industry Associations Surveyed

Sl. No.	Name	Contact Number	Email
1	Laishram Monoranjan Singh, KB Philanthropy 5, Khabam Lamkhai, Imphal East, Manipur	9612001798	kbphilantropy5@gmail.com
2	Karong	9366166424	contact@timesofsenapati.com
3	L Sapunii Ngade, Kaivei Firm Private Limited Company, located at Purul Atongba village, Senapati district, Manipur 795015.	9363372021	sapuniingade@gmail.com
4	Hope Foundation Society. Langmei village Tamei. Tamenglong, Manipur.		hopefoundationsociety1997@gmail.com
5	Agro Veins- Sagolband Sayang, Imphal West.	9366984890	puinasukham7005@gmail.com
6	Meira Foods, Imphal East		Meirafoods01@gmail.com
7	Ukhrul District Entrepreneurs Association (UDEA), Ukhrul.	7627957085	ukldistentrassoc@gmail.com
8	M/s Ladies Corner, Takyel Industrail Estate, Imphal -West, Block-2	9366619379	tera.kiran.mala!@gmail.com
9	H Nabadwip Singh, Hangle Industries, B-12, Takyel Industrial Estate, Imphal West Manipur	7005045944	hanglemnabadwip@gmail.com.
10	MM Enterprises	8730963820	mvstore20@gmail.com
11	Sekmai jin Bazar Mayai Mayai Lambi Road	8131802966	oinampepilon84@gmail.com
12	All Manipur Food Processor Association		sanafoodtech@gmail.com
13	Manipur Industries Development Council (MIDC) Trade Centre.	9856267883	manipurmidc@gmail.com

## III. KVIC officials surveyed

Sl No.	Name	Designation	Contact Number	Email
1	Sarangthem Premkumar Singh	State Director, KVIC, Imphal	3852955485	soimphal.kvic@gov.in

#### IV. List of Stakeholders participated in personal interviews

Sl. No.	Name	Designation	Institute/Entrepreneurs	Mobile
1	Mr. Bipin	Proprietor	Thoibi Bakery (Kakwa Watin), Kakwa	7005161193
2	Sukham Puina	Director	Agro- Veins, Sagolband, Sayang	9366984890
3	U. Himmat	Director	The Green foundation	9402880010
4	Ms Hanjam Subhra	Managing Director	Meira Foods, Brahmapur Aribam Leirak,	7005044368
5	A. Rasho	Proprietor	Akhom Handicraft & Handloom, Kongba	9402987076
6	Chungkham Chandrasekhar	Proprietor	Creams & Kones, M/s Chungkham Chandrasekhar Singh's Icecream	8787307781
7	Th. Babaloo	Manager	Sangai Ngari Industries, Haoreibi Makha Leikai	7085880899
8	Kh. Meiraba	Manager	M/s Loktakak Ngari Products, Samurou Bazar	8730043796
9	N. Lokendro	Proprietor	M/s Tiddim Automobile Service Station	8798015822
10	Ibochouba	Proprietor	Li Enterprises Kodongpokpi Imphal west Manipur	9856654372
11	Hanjabam Ranita	Managing Director	Smile, Blue Ocean Food Industry, Brahmapur,	8729823657
12	Dayar Loitongbam	Director	Mayflos.in, Uripok Imphal West	8730802899
13	L. Lokendro	Vice-President	Manipur Progressive Pig Farmers Association	9862102840
14	Khumukcham Tombisana	Founder	Happy In Khol, Umathel Kakching Khunou, Kakching,	9863309027 8974524643
15	Leimapokpam Rojen Singh	Director	Picasoid, Health Platform for Everyone	7005337550
16	N. Kulkarani Devi	Director	Planning	9436020037
17	Dr. K. Devdutta Sharma	Director	Directorate of Horticulture and Soil Conservation,	9436201922
18	Khamba Ronglong	State Mission Manager, (Livelihood)	Manipur State Rural Livelihood Mission	8131821194
19	Donald Soubam,	Project Director	Manipur Organic Mission Agency (MOMA)	7085839624
20	Bidyananda Hanjabam	Manager (PR& Events)	Tourism Corporation of Manipur Ltd	9436695954



Sl. No.	Name	Designation	Institute/Entrepreneurs	Mobile
21	Ms Babita Thangjam	Senior Scientific Officer	MANIREDA	7005115382
22	Akash Kumar Meena	Manager	(MSME/RRB) RBI, Imphal	8375065534

#### V. List of Stakeholders participated in FGDs

Sl. No.	Name	Designation	Institute	Mobile
1	Ms Hanjabam Shubhra Devi	Founder	Women Entrepreneurs Manipur Network group &	7005044368
2	Watham Nabachandra	President	Federation of Export Import Organization (FEXIMO), formerly, Indo-Myanmar Border Traders' Union, Manipur	9436027224
3	Pinky Thokchom	Founder	Young Entrepreneurs Development Network (YEND) & Asian Confluence	8729944414
4	Leimapokpam Rojen Singh	Former Vice President & Treasure	Information & Communication Technology Foundation (INCOTE FOUNDATION) & Director, Picasoid	7005337550
5	Chandrasekhar	Vice President & Manipur Incharge North	East Federation of International Trade (NEFIT),	8974715100
6	Senjam Prithivi	Consultant	Imphal Agro-Tech, Khurai & Singjamei Branch	93366694325
7	Ms Nirupa Sanjenbam	Project Coordinator	Open Network for Digital Commerce (ONDC) service Provider	8974478068
8	Diana Gurumayum	Founder Executive	Young Entrepreneurs Development Network (YEND) & Director of My Kangla, Kangla Tours & Travels	8730802899
9	N. Kangba	Chief Manager	State Level Bankers' Committee (SLBC), Manipur	9862222382

# Questionnaires

## Survey for MSME Entrepreneurs in Manipur

This questionnaire aims to gather insights from entrepreneurs in Manipur regarding their experiences, challenges, and perspectives related to their Micro, Small, and Medium Enterprises (MSMEs). The responses will help in understanding the ecosystem and identifying areas for support and improvement.

### Basic Information

1. Name of the MSME unit :
2. Name of the owner :
3. District & region :
4. Gender of Owner : Male/ Female/ Other
5. Social Category of the Owner: Scheduled Castes/ Scheduled Tribes/ OBC/ General
6. Contact Number :
7. Email ID :
8. Address of the business :
9. Year of establishment :
10. Investment on the unit :
11. Turnover of the unit in last FY:
12. MSME Category : Micro/ Small/ Medium
13. Type of business : Manufacturing/ Services/ Trading/ Other
14. Please specify the sector :
  - a. Automotive and auto components
  - b. Food processing
  - c. Handloom and Textile
  - d. Handicrafts
  - e. Bamboo Processing
  - f. Information Technology
  - g. Consultancy
  - h. Furniture
  - i. Chemical
  - j. Medicine and Medical equipment
  - k. Agriculture and Allied products
  - l. Tourism
  - m. Other (Please specify) \_\_\_\_\_

15. Highest educational qualification of the owner:
16. Total number of employees : Less than 10/ 10-25/ 26-50/ More than 50.
17. Number of women employees in your business:
18. Type of ownership: Proprietorship/ Partnership/ Pvt. Ltd./ LLP/ Other
19. Are you aware of UDYAM registration?
- a. Aware and my unit is already UDYAM registered
  - b. Aware but not registered
  - c. Not aware
20. If your unit is not UDYAM registered, what kind of assistance do you need for registration?
21. What are the primary products/ services offered by your business?
22. Cluster development status:
- a. Not part of any cluster/ FPO/ Industry association
  - b. Part of a cluster/ Member of cooperative society/ Part of industry association/ Other
23. Do you have access to any CFC (Common Facility Centre)/ Technology Parks?
- a. Yes
  - b. No
24. Did your business get affected by COVID pandemic?
- a. Yes.
  - b. No
  - c. NA
25. If yes, please specify how you got affected by the COVID Pandemic.
26. Did you seek/ receive any Govt. assistance through 'Atmanirbhar Package' announced by the Central Govt.?
- a. If yes, amount.....
  - b. No

## Access to Finance

27. Which is your preferred source of credit?
- a. Peer Lending
  - b. Public Sector Bank
  - c. Commercial Banks
  - d. Cooperative Banks

- e. NBFCs
  - f. Small Finance Banks
  - g. SIDBI
  - h. NABARD
  - i. Private moneylenders
  - j. Microfinance institutions
  - k. Others, please specify \_\_\_\_\_
28. Existing loan, if any (mention Amount and Term):
- a. Term loan
  - b. Working capital
  - c. Other (Please specify) \_\_\_\_\_
  - d. NA
29. If you have any existing loan, please specify the amount and term.  
Amount ..... Term.....
30. Amount of credit required at this moment for your unit:
- a. Less than 1 Lakh
  - b. 1 Lakh to 2 Lakhs
  - c. 2 Lakhs to 5 Lakhs
  - d. 5 Lakhs to 10 Lakhs
  - e. More than 10 lakhs
  - f. Not required.
31. Challenges faced in obtaining credit from banks/other financial institutions:
- a. Time taken to sanction loan is too high.
  - b. Too much paperwork.
  - c. Interest rate too high.
  - d. Insufficient collateral.
  - e. Loan amount sanctioned doesn't meet requirement.
  - f. No challenge faced.
  - g. Other (Please Specify) \_\_\_\_\_
32. Usually at what rate do you obtain loan:
33. Do you have any existing loan which you are facing difficulty in paying back?
- a. Yes.
  - b. No.
  - c. NA
34. If you are facing difficulty in paying back loan, what kind of assistance do you need?  
Any challenges faced?
35. Do you face the issue of delayed payments from buyer:
- a. Yes, please specify \_\_\_\_\_
  - b. No.

## Technology Upgradation for MSMEs

36. Do you need any technological upgradation for your business?
- a. Yes.
  - b. No.
37. If yes, what problems do you face in technological upgradation:
- a. Lack of awareness.
  - b. High procurement cost.
  - c. Inadequate financial assistance.
  - d. No suppliers.
  - e. No plans to upgrade.
38. Are you aware about the MSME Champions Scheme?
- a. Yes
  - b. No
39. If yes, have you availed any benefit under this scheme?
- a. Yes
  - b. No

## Certification

40. Certification obtained for your unit:
- a. No certification obtained.
  - b. ISO
  - c. BIS ISI Product Certification
  - d. Handloom Mark
  - e. BEE Star Rating
  - f. BIS Hallmark
  - g. HACCP
  - h. ZED
  - i. FSSAI
  - j. GST registration
  - k. Other (Please Specify) \_\_\_\_\_
41. Are you aware of your right to seek resolution under the Micro and Small Enterprises Facilitation Council (MSEFC)?
- a. Yes
  - b. No
42. Have you ever had to approach MSEFC for dispute resolution?
- a. Yes
  - b. No

## Raw material procurement

43. What type of raw materials does your business procure?

44. Challenges in access to quality raw materials:
- a. Availability of sufficient raw materials in all seasons.
  - b. Rising cost of raw material.
  - c. Distance from source of Raw Material.
  - d. Logistics.
  - e. Issue with raw material quality.
  - f. Other, please specify \_\_\_\_\_
45. What are the value-added products produced by your MSME?

46. How many suppliers do you work with:

## Access to Market

47. Which is your primary market?
- a. Local and inter-district
  - b. Within Manipur
  - c. Within NER
  - d. Across country
  - e. Export to other countries
  - f. Other, please specify \_\_\_\_\_
48. Number of events (trade fair/ exhibitions/ buyer seller meets) where you participated in the last 2 years:
49. Do you feel the need of Expo/ Trade Fair like event for the growth of your business?
- a. Yes.
  - b. No.
50. Issues regarding participation in trade fair/ vendor development programs/ buyer seller meets:
- a. Not aware of such events.
  - b. Not aware of any supporting schemes.
  - c. Lack of events being organized.
  - d. Lack of financial resources.
  - e. Not interested to participate.
  - f. Other (Please Specify) \_\_\_\_\_
51. How do you identify and connect with your buyers?
- a. Own research and buyer network
  - b. With the help of Govt. Officials/Departments (DTCI, DICs, Dept. of Handloom, Dept. of Agriculture etc. whichever relevant)
  - c. By participating in events like trade shows, business conferences, BSM etc.
  - d. Digital Platforms like Social media and E-commerce

- e. Others, please specify \_\_\_\_\_
52. How do you market/ promote your products?
- a. Online marketing using social media, websites, e-commerce
  - b. Traditional advertising on TV, Radio, Print media etc.
  - c. Direct sales through retail outlets or physical stores
  - d. Word-of-mouth promotion
  - e. Trade show and exhibition
  - f. Other, please specify
53. Are you facing any challenges in selling your products?
- a. Yes
  - b. No
54. If yes, challenges in selling/marketing products?
- a. Limited access to market
  - b. Lack of promotion
  - c. Lack of awareness among buyers
  - d. Transportation issues (high cost, poor infrastructure etc.)
  - e. Storage issues
  - f. Lack of Physical stores
  - g. Compliance related barriers
  - h. Insufficient marketing budget
  - i. Geographical challenges
  - j. Others, please specify \_\_\_\_\_

## Skilled Manpower

55. Availability of skilled manpower:
- a. No issues faced.
  - b. Difficult to find local skilled workforce.
  - c. Insufficient trainings for workforce.
  - d. High cost of upskilling.
  - e. Wage mismatch with skill.
  - f. Dependent on migrant workers
  - g. Other (Please Specify) \_\_\_\_\_
56. Do you feel the need of skilled manpower in your area?
- a. If yes, please answer next question.
  - b. If No, please skip the next question.
57. Specify the areas in which training will be beneficial for the local workforce.
58. Have you/ your employees obtained any training?
- a. If yes, please specify.
  - b. No.

59. Are you aware of any nearby training institutes?

- a. Yes.
- b. No.

60. If you have nearby training institutes, please provide the names of the institute/s.

## Digital Tools Adoption

61. Do you use any digital tools for your business?

- a. Yes
- b. No

62. If you use any digital tools for your business, which tools do you use for your business?

63. Do you use any payment applications?

- a. Paytm
- b. PhonePe
- c. Google Pay
- d. Other

64. Do you use any software for your business?

- a. Yes.
- b. No.

65. If yes, please specify the names of the software:

66. Does your business have a website?

- a. Yes
- b. No

67. Do you require any kind of technical support for your business?

- a. Yes
- b. No

68. If you require any kind of technical support for your business, please specify.

69. Do you utilize digital/ e-commerce/ social media platforms for sales?

- a. Yes, utilized.
- b. Aware about digital platforms but haven't utilized.
- c. Not aware about digital platforms

70. Problems in digital marketing if faced:

- a. Lack of internet facilities.
- b. Lack of financial resources.
- c. Lack of relevant compliances.
- d. Lack of relevant skills.
- e. Knowledge.



- f. No difficulty faced.
- g. Other (Please Specify) \_\_\_\_\_

## Awareness of government portals and schemes

- 71. Are you aware of the following portals?
  - a. TReDS.
  - b. SAMADHAN.
  - c. ONDC.
  - d. GeM.
  - e. PSB loan in 59 minutes.
  - f. MSEFC.
  - g. Not aware of any of them.
- 72. Have you utilized these portals?
  - a. Yes.
  - b. No.
- 73. If you have not utilized these portals specify the reason.
- 74. Have you availed any government schemes for your business (E.g.- PMFME, MSME-CDP etc.)?
  - a. Yes.
  - b. No.
- 75. If you have availed any government schemes for your business, please specify.
- 76. Are you aware about any Central and State Government Startup schemes?
  - a. Yes.
  - b. No.
- 77. Do you have any access to any Incubation Centre?
  - a. Yes.
  - b. No.
- 78. If you have access to any Incubation Centre, please provide the name/s.
- 79. Have you received funding under any startup scheme?
  - a. Yes.
  - b. No.
- 80. If you have received funding under any startup scheme, please specify.

## Green Practices

- 81. Are you aware of green practices/ technology?
  - a. Yes.
  - b. No.

82. Have you adopted any green practices/ technology?
- a. Yes.
  - b. No.
83. If you have adopted any green practice, please specify.
84. If you have not adopted any green practice yet, specify the reason/s.
- a. Don't know about green practices.
  - b. Lack of finance and capital.
  - c. Inadequate skill and knowledge.
  - d. Don't want to implement.
  - e. Other.

## Packaging

85. Do you have a packaging facility or access to any nearby packaging facility?
- a. Yes, own packaging facilities.
  - b. Yes, availing nearby facilities.
  - c. No.
86. Do you have your own branding for your business?
- a. Yes.
  - b. No.
87. Please specify if you need any kind of branding support from govt./ department.
88. Any challenges faced in the packaging process? (please specify)

## Additional

89. What is the approx. daily power consumption of your unit (in KW)?
90. Do you feel need of renewable energy sources for the unit (like Solar Panel)?
- a. Yes.
  - b. No.
  - c. NA
91. What waste management practices do you follow?
92. How has the conflict in Manipur affected your business?
93. Any additional remark

# Survey for District Industrial Centres (DICs) and Industry Associations (IAs) in Manipur

The purpose of this questionnaire for District Industrial Centres (DICs) and Industry Associations of Manipur is to gather comprehensive data on the operational status, schemes, and support provided to Micro, Small, and Medium Enterprises (MSMEs). It aims to assess the effectiveness of these organizations in implementing government schemes, the challenges faced by MSMEs, and the infrastructure available to support industrial growth. This information will help identify areas for improvement and enhance the overall support system for MSMEs in the region.

*\*(DICs in-charge of more than one districts should fill this survey and provide information separately for each district.)*

## General Information.

1. Name of your association/DIC:
2. District :
3. Contact details :
4. Email ID of association/DIC :
5. Date of establishment :
6. Number of staff members : Male ..... Female .....
7. Details of clusters in the district (Name of cluster, product):

S. N.	Name of the cluster	Product	Micro	Small	Medium

## MSME Overview of the District

8. Total number of MSME unit in your district:

- a. Micro :
- b. Small :
- c. Medium :

9. Gender wise count of entrepreneur:

- a. Male :
- b. Female :
- c. Other :

10. Owners Social Category wise count of MSME:

- a. SC :
- b. ST :
- c. OBC :
- d. General :

11. Export activities of the district:

FY	Exported Product/s	Volume of Export	Value of Export (in INR)	Destination
2021-22				
2022-23				
2023-24				

## MSME Schemes and Assistance

12. What central and state government schemes for MSMEs does your organization implement?

Sl. No.	Name of Scheme	Beneficiaries Covered

13. What other forms of assistance does your organization provide to MSMEs, such as:

- a. Entrepreneurship development programs
- b. Skill development trainings
- c. Marketing support
- d. Technological upgradation
- e. Quality improvements
- f. Access to raw materials
- g. Compliance and certification support
- h. Other (Please Specify) \_\_\_\_\_

14. Have your organization received any grievances from MSMEs?

- a. Yes, grievance received and reported to SAMADHAN/ MSEFC/ Champions/ Others.
- b. Yes, received and resolved at DIC level.
- c. No grievances received.

15. Nos. of aspiring youths supported to start their enterprises in last year: \_\_\_\_\_

16. How many MSMEs have received assistance from your organization in the last 3 years? Please provide year-wise data.
- 2021-22: \_\_\_\_\_
  - 2022-23: \_\_\_\_\_
  - 2023-24: \_\_\_\_\_
17. How do you ensure that MSMEs are aware of the various schemes and programs offered by Government?
- Regular workshops.
  - Online campaigns and social media.
  - Collaboration with local industrial bodies
  - Other (Please Specify) \_\_\_\_\_

## Infrastructure Facilities

18. Infrastructure facilities that your organization provides or facilitates for the MSMEs:
- Common Facility Centres
  - Testing Labs
  - Incubation Centres
  - Effluent Treatment Plants
  - Other (Please Specify) \_\_\_\_\_
  - No such facilities available
19. Does the organization have infrastructure for capacity building trainings?
- Yes (mention the infra: \_\_\_\_\_)
  - No.
20. Does your organization facilitate trainings and capacity building for MSMEs?
- Yes
  - No

21. Details of Trainings conducted:

Sl. No.	Training Name/ Areas	No. of Participants per batch/ training	No. of trainings per year

## Coordination with other agencies

22. What are the key central and state government agencies that your organization coordinates with for MSME development?
23. How does your organization coordinate with banks and financial institutions for providing credit to MSMEs?

## Challenges and Suggestion

24. What are the major challenges faced by MSMEs in your district?
25. What are the key challenges faced by your organization in implementing MSME schemes and providing effective assistance?
26. What suggestions do you have for improving the effectiveness of organization in promoting MSME growth in Manipur?

## Digital Tools Adoption

27. Do you use any digital/ IT tools for your organisation?
- a. If yes, please specify.
  - b. No.
28. Do you have any official website for your organisation?
- a. Yes.
  - b. No.
29. Do you utilise any online portal for monitoring and feedback of the support provided to the MSMEs?
- a. If yes, please specify.
  - b. No

## Documentation & Reports

30. Are regular surveys done on the MSMEs under the jurisdiction of your DIC?
- a. Yes, please specify \_\_\_\_\_
  - b. No.
31. Are regular reports published on the MSME ecosystem of Manipur in public portals?
- a. Yes, please specify details \_\_\_\_\_
  - b. No.
32. Any challenges faced in monitoring and reporting related to the MSME ecosystem in Manipur?
- a. Yes, please specify \_\_\_\_\_
  - b. No.
33. Do you have adequate human resource for carrying out the above-mentioned activities and implementation of schemes?
- a. Yes, please specify \_\_\_\_\_
  - b. No.



# Questionnaire for Financial Institutions

This survey seeks to gather insights from Financial Institutions like SIDBI, Commercial Banks, SFC and SLBC on how they can better support Micro, Small, and Medium Enterprises (MSMEs). The feedback collected will help identify areas for improvement and develop strategies to enhance the effectiveness of the support from financial institutions.

## Basic Information

1. Name of the commercial bank/ financial institution/ SFC:
2. Address :
3. Name & designation of the Officer-in-charge/ Contact person:
4. Contact Number :
5. Email ID :
6. Financial institution/ bank's jurisdiction (area of coverage):

## Outreach

7. Total no. of enterprises/ entrepreneurs funded, as on 31/03/2024:
8. Does your institution organize/ participate in awareness programs/ capacity building organized for MSMEs?
  - a. Yes, organized by our FI
  - b. Yes, participates in programs organized by other stakeholders
  - c. No
9. Do you take up promotional activities for MSME related financial schemes/ assistance?
  - a. Yes
  - b. No
10. If your institutions take up promotional activities for MSME related financial schemes/ assistance, specify the activities.

## Financial Assistance

11. Key challenges in financing MSMEs:
12. Problems faced during COVID:
13. Adequacy of resilience programmes offered by central govt. under Atmanirbhar Bharat Mission:
14. Constraints in providing credit under CGTMSE scheme.

15. Do you have any mechanism to identify the stressed MSMEs in the state?
  - a. Yes
  - b. No.
16. Share the count of the following, if available:
  - a. Stressed MSMEs owned by Women:
  - b. Stressed MSMEs owned by SC:
  - c. Stressed MSMEs owned by ST:
17. Status of NPA Account related to MSMEs under your institution/ branch.

## Additional

18. Any additional inputs regarding the MSME sector in Manipur?

# Questionnaire for Homestays

This questionnaire aims to gather insights from entrepreneurs in Manipur regarding their experiences, challenges, and perspectives related to their Homestay. The responses will help in understanding the ecosystem and identifying areas for support and improvement.

## Basic Information

1. Name of the Homestay:
2. District & Region (Hill/ Valley):
3. Name of Owner:
4. Gender: Male/ Female/ Other
5. Social Category of Owner: SC/ ST/ OBC/ General
6. Contact Number:
7. Email ID:
8. Address:
9. Year of Establishment:
10. Investment on the Homestay:
11. Turnover of last FY:
12. Total annual footfall of tourist in last years:
13. Total number of employees:
14. No. of women employees:
15. Is your business registered under UDYAM?
  - a. Yes.
  - b. No.
16. What services are provided in your homestay?
  - a. Food
  - b. Lodging
  - c. Other activities.
17. Are you part of any SHG?
  - a. Yes.
  - b. No.
18. Have you employed any SHG member?
  - a. Yes.
  - b. No.
19. Did you get effected by COVID pandemic?
  - a. If yes, please specify \_\_\_\_\_
  - b. No.

## Access to Finance

20. Which is your preferred source of credit?
  - a. Peer Lending

- b. Public Sector Bank
  - c. Commercial Banks
  - d. Cooperative Banks
  - e. NBFCs
  - f. Small Finance Banks
  - g. SIDBI
  - h. NABARD
  - i. Private moneylenders
  - j. Others, please specify \_\_\_\_\_
21. Existing loan, if any (mention Amount and Term):
- a. Term loan
  - b. Working capital
  - c. Other (Please specify) \_\_\_\_\_
  - d. NA
22. If you have any existing loan, please specify the amount and term.  
Amount ..... Term.....
23. Amount of credit required at this moment for your unit:
- a. Below 1 Lakh
  - b. 1 Lakh to 2 Lakhs
  - c. 2 Lakhs to 5 Lakhs
  - d. 5 Lakhs to 10 Lakhs
  - e. More than 10 lakhs
24. Challenges faced in obtaining credit from banks/other financial institutions:
- a. Time taken to sanction loan is too high.
  - b. Too much paperwork.
  - c. Interest rate too high.
  - d. Insufficient collateral.
  - e. Loan amount sanctioned doesn't meet requirement.
  - f. My business doesn't require credit.
  - g. No challenge faced.
  - h. Other (Please Specify) \_\_\_\_\_
25. Usually at what rate do you obtain loan:
26. Do you face the issue of delayed payments:
- a. Yes.
  - b. No.

## Marketing and Promotion

27. Do you utilise digital/ social media platforms for booking?

- a. Yes, utilised. Please specify.
  - b. No, not aware.
  - c. Aware about digital platform but haven't utilised.
28. Problems in utilising digital platforms.
- a. Lack of internet facilities.
  - b. Lack of financial resources.
  - c. Lack of relevant knowledge
  - d. No difficulty faced.
  - e. Other (Please specify) \_\_\_\_\_
29. What marketing initiatives taken by your Homestay?
- a. Brochures
  - b. Flyers
  - c. Billboards and hoarding at major tourist places
  - d. Social Media campaign
  - e. Other, please specify \_\_\_\_\_

## Skilled Manpower

30. Availability of skilled manpower:
- a. No issues faced.
  - b. Difficult to find local skilled workforce.
  - c. Insufficient trainings for workforce.
  - d. High cost of upskilling.
  - e. Wage mismatch with skill.
  - f. Dependent on migrant workers
  - g. Other (Please Specify) \_\_\_\_\_
31. Do you feel the need of skilled manpower in your area?
- a. If yes, please answer next question.
  - b. If No, please skip the next question.
32. Specify the areas in which training will be beneficial for the local workforce.
33. Have you/ your employees obtained any training?
- a. If yes, please specify.
  - b. No.
34. Are you aware of any nearby training institutes?
- a. If yes, please provide the names of the institute/s.
  - b. No.

## Digital Tools Adoption

35. Do you use any payment applications?
- a. Paytm
  - b. PhonePe
  - c. Google Pay
  - d. Other
36. Does your business have a website?

37. Do you require any kind of technical support for your business?
- a. If yes, please specify.
  - b. No

## Awareness of Govt. Portal and schemes

38. Are you aware about Central and State Govt. schemes applicable for Homestays?
- a. If yes, please specify the scheme/s.
  - b. No.

## Green Practices

39. Are you aware of green practices/ technology?
- a. Yes.
  - b. No.
40. Have you adopted any green practices/ technology?
- a. Yes.
  - b. No.
41. If you have adopted any green practice, please specify.
42. If you have not adopted any green practice yet, specify the reason/s.
- a. Don't know about green practices.
  - b. Lack of finance and capital.
  - c. Inadequate skill and knowledge.
  - d. Don't want to implement.
  - e. Other.

## Additional

43. Do you have any additional sources of income (Souvenir Shop/ Food stall etc.) associated with the Homestay?

44. Any other remark/s.

# Contact Us

## Manipur Industrial Development Corporation Limited (MANIDCO)

(A Government of Manipur Undertaking)

Address : Industrial Estate Takyelpat, Post Box No.46, Imphal- 795001 (Manipur)

Tel : 0385 2449624

Fax : 0385 2410767

E-mail : [manidco@gmail.com](mailto:manidco@gmail.com)

Website : [www.manidco.in](http://www.manidco.in)

---

