

DECEMBER 2023

**Strategic Investment Plan (SIP)
for Meghalaya
under RAMP Scheme of
Ministry of MSME**

**Department of Commerce & Industries,
Shillong, Meghalaya**



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I. Abbreviations

ACP	Annual Credit Plan
AICTE	All India Council of Technical Education
APEDA	Agricultural, and Processed Food Products Export Development Authority
ASEAN	Association of Southeast Asian Nations
ATI	Assistance to Training Institutes
B2B	Business to Business
B2C	Business to Customer
BDS	Business Development Services
BFCs	Business Facilitation Centres
BoQ	Bill of Quantities
BPO	Business Processes Outsourcing
CA	Chartered Accountant
CAD	Computer Aided Designing
CAM	Computer Aided Machining
CBFTE	Capacity Building of First Time MSE Exporters
CBRTI	Central Bee Research & Training Institute
CFCs	Common Facility Centres
CFO	Chief Finance Officer
CGPDTM	Controller General of Patents Designs and Trademarks
CGTMSE	Credit Guarantee Funds Trust for Micro and Small Enterprises
CHAMPIONS	Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength
CLCS	Credit Linked Capital Subsidy
COHANDS	Central Organization for Handicrafts
COO	Chief Operations Officer
CPPP	Central Public Procurement Portal
CPSE	Central Public Sector Enterprises
CPWD	Central Public Works Department
CSO	Central Statistics Office
CSTRI	Central Staff Training and Research Institute
CSTRI	Central Staff Training and Research Institute
CVC	Central Vigilance Commission
DC	Development Commissioner
DEPC	District Export Promotion Council
DFOs	Development and Facilitation Office
DGCIS	Directorate General of Commercial Intelligence and Statistics
DGFT	Director General of Foreign Trade
DCIC	Directorate of Commerce & Industries Centre
DLRC	District Level Ramp Committee
DPIIT	Department for Promotion of Industry and Internal Trade
E&Y	Ernst and Young
ECGC	Export Credit Guarantee Corporation

EDII	Entrepreneurship Development Institute of India
EIC	Export Import Council
EoDB	Ease of Doing Business
EPCs	Exports Promotion Council
EPI	Environmental Performance Index
EPP	Employment Promotion Programme
EPRs	Extended Producer's Responsibility
FDI	Foreign Direct Investment
FGDs	Focussed Group Discussions
FSSAI	Food Safety and Standards Authority of India
FY	Financial Year
GDP	Gross Domestic Product
GeM	Government Electronic Marketplace
GGTP	Gender, Greening, Technology and Private Sector
GI	Geographical Identifications
GMO	Genetically Modified
GoI	Government of India
GoM	Government of Meghalaya
GSDP	Gross State Domestic Product
GST	Goods and Service Tax
GVA	Gross Value Added
HAL	Hindustan Aeronautics Limited
IC	International Co-Operation
ICCAT	International Commission for the Protection of Atlantic Tunas
ICD	Inland Container Depot
ICRA	Investment Information and Credit Rating Agency
ICT	Information and Communications Technology
IECs	Import Export Council
iGOT	Integrated Government Online Training
IGTR	Indo German Tool Room
IIPA	Indian Institute of Public Administration
IIT	Indian Institute of Technology
INR	Indian National Rupee
IPRs	Intellectual Property Rights
ISO	International Organization for Standardization
IT	Information Technology
ITC	International Trade Centre
ITES	Information Technology & Engineering Services
ITI	Industrial Training Institute
JD	Joint Director
KPO	Knowledge Processes Outsourcing
KVIC	Khadi and Village Industrial Corporation

LBIs	Livelihood Business Incubators
LMIS	Labour Market Information System
MCRRP	MSME Competitiveness Programme - Post-COVID Resilience and Recovery Programme
MDTC	Multi-Disciplinary Training Centre
MEPC	Meghalaya Export Promotion Council
MFIs	Micro Finance Institutions
MIDC	Meghalaya Industrial Development Corporation
MITCON	Management Institute of Training and Consultancy
MNC	Multinational Corporation
MoFPI	Ministry of Food Processing Industries
MoMSME	Ministry of Micro Small and Medium Enterprises
MSE-CDP	Micro and Small Enterprises Cluster Development Programme
MSEFC	Micro and Small Enterprises Facilitation Council
MSI-CDP	Meghalaya State Industrial Cluster Development Programme
MSKVIB	Meghalaya State Khadi & Village Industries Board
MSME	Micro Small and Medium Enterprises
MSMED	MSME Enterprise Development Act
MSSDS	Meghalaya State Skill Development Society
MUDRA	Micro Units Development and Refinance Agency
NBFCs	Non-Banking Financial Corporations
NCVT	National Council for Vocational Training
NGOs	Non-Government Organization
NHRDF	National Horticultural Research and Development Foundation
NIMSME	National Institute for Micro, Small and Medium Enterprises
NITI	National Institution for Transforming India
NPA	Non-Performing Assets
NSDC	National Skill Development Corporation
NSIC	National Small Industries Corporation
NSQF	National Skill Qualification Framework
NSS	National Sample Survey
NSSO	National Sample Survey Office
NSWS	National Single Window System
OBC	Other Backward Castes
ODOP	One District One Product
ODR	Online Dispute Resolution
ONDC	Open Network of Digital Commerce
P2P	Peer to Peer
PMEGP	Prime Minister Employment Generation Programme
PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
PPP	Public Private Partnership
RAMP	Raising and Accelerating MSME Performance
RBI	Reserve Bank of India

RCME	Registration cum Membership Certification
RECP	Resource Efficient and Cleaner Production
SARFAESI	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest
SC	Scheduled Caste
SCVT	State Council for Vocational Training
SECI	State Energy & Climate Index
SEZs	Special Economic Zones
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SHGs	Self Help Groups
SIDBI	Small Industries Development Bank of India
SIP	Strategic Investment Plan
SMART	Specific, Measurable, Achievable, Relevant, and Time-bound
SMEs	Small and Medium Enterprises
SNZ	Special Notified Zones
SPV	Special Purpose Vehicle
SSCs	Sector Skills Council
ST	Scheduled Tribe
STPI	Software Technology Parks of India
SVCL	SIDBI Venture Capital Limited
TBI	Technology and Business Incubators
TCs	Technology Centres
ToT	Training of Trainers
TPM	Total Productivity Management
TReDS	Trade Receivables Discounting System
UAE	United Arab Emirates
UK	United Kingdom
UNSPS	United Nations Standard Products and Services
USA	United States of America
USD	United States Dollar
UT	Union Territory
VET	Vocational and Educational Training
WTO	World Trade Organization
YoY	Year on Year
ZED	Zero Defect Zero Effect

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1. Executive Summary

1. Executive Summary

Critical Summary: Meghalaya's MSME Development Strategy within RAMP Framework

Meghalaya, India's Northeastern state, is leveraging its natural endowments to spur economic transformation, diversifying focus across various sectors to drive growth. The state's economic strategy emphasizes sustainable practices across agriculture, tourism, and MSME sectors, aiming to improve infrastructure, education, and skills while promoting environmental stewardship and financial inclusion.

The state's MSME landscape is diverse, spanning manufacturing to services. Recognizing MSMEs' critical role, Meghalaya has adopted measures including a development policy, cluster development, and ease-of-doing-business reforms. Such initiatives are supported by financial incentives like credit facilitation, subsidies, and the Meghalaya Procurement Preference Policy, which aligns with national efforts like the Ministry of MSME's Competitiveness Programme and the World Bank-backed RAMP.

Meghalaya's Strategic Investment Plan (SIP), prepared under The Ramp initiative, lays out a blueprint for transformation entirely based on stakeholder engagement, diagnostic studies, and benchmarking exercises, aiming to build a resilient, efficient MSME ecosystem, entailing digitizing processes, enhancing market access, improving finance generation, and capacity building for over 50,000 individuals and 3,500 MSMEs.

Meghalaya's strategic approach to MSME development as a means to economic diversification and resilience, while aligning with RAMP's objectives with the state's initiatives, demonstrates a commitment to aligning local and national development goals.

The focus on capacity building and digitization is indicative of a forward-looking strategy that values sustainability and inclusivity. The criticality lies in the effective implementation of these plans, ensuring that the initiatives lead to tangible outcomes for the MSME sector and contribute to broader socio-economic stability in the region.

The Retrospective Journey to Meghalaya's MSME Development Strategy" vis a vis SIP

The development of the Strategic Investment Plan (SIP) was characterized by a detailed and multi-dimensional approach that seamlessly integrated comprehensive research and proactive stakeholder engagement.

The initiative commenced with a Diagnostic Survey, where the study team conducted extensive surveys, in-depth interviews, and focused group discussions, which was critical for gathering robust data and included Surveys of 560 registered and 240 unregistered MSMEs across all 12 districts.

Some of the Key Highlights include:

- Documentation of women entrepreneurs' significant involvement, accounting for 41.67% of those surveyed.
- The revelation that the vast majority of the surveyed MSMEs, 86%, were from the Scheduled Tribes (ST) category, with 12% falling under the general category and the remainder from either OBC or SC categories.

- Most MSMEs in Meghalaya are unorganised and informal especially in the clusters.
- Mostly MSMEs in manufacturing are dependent on sourcing of raw materials, spare parts, accessories etc from outside the state

Following the survey, the team embarked on Cluster Visits, which encompassed, Engagement with over 50 clusters to gain insights into their operational frameworks, including visits to more than 10 women led units/clusters such entities and interactions with over 10 local producer organizations to understand the grassroots dynamics.

The Stakeholder Consultation phase witnessed the study team reaching out to over 5 Industry Associations to garner industry-specific insights. The team further interacted with a range of financial institutions and 3 Trade Receivables Discounting System (TReDS) platforms to understand financial viewpoints.

Progressing to the Finalization of Budget and Interventions for the SIP

The process entailed a meticulous finalization of the budget to ensure the financial feasibility and impact of the proposed interventions. The culmination of the methodological journey **witnessed presentation to the State RAMP committee** for inputs, ensuring the plan's robustness and completeness.

The entire approach was anchored in empirical evidence, inclusivity, and collaboration and also **received the State RAMP Committee's approval**, marking the conclusion of an exhaustive process and **a commitment of 10% contribution from the State Government** to the Entire Budget. The revised SIP is prepared in concurrence to the suggestions/observations by the members of the Strategic Investment Plan Evaluation Committee (SIPEC) meeting held for Meghalaya on the 30th of November 2023.

Summary of Budget

SN	Proposal/Project Title	Budget Rs.
1	Capacity Building Project	40,81,88,700
2	Innovation & Research Centre	1,16,24,292
3	R&R programme	4,36,00,000
4	MeghaRise	3,54,88,500
5	State Level MSME Portal	10,06,40,604
6	Project to improve Access to Market	67,89,40,000
7	Digital Marketing Project	2,72,00,000
8	TReDS Project	51,50,000
9	Project for MSME Innovative (IPR) of Products of Meghalaya	71,00,000
10	Project for DCIC Strengthening	5,41,33,310
11	Greening of MSMEs	1,60,00,000
12	CGTMSE	84,00,000
13	SPIU	18,40,82,676
14	Publicity Cost	2,80,00,000
15	Monitoring & Evaluation	7,79,00,000
16	Contingent Cost considering for a period of 4 years for project implementation provisioning @20%	33,72,89,616
	Total	2,02,37,37,699
	Rs Cr	202.37
	Gol Share (Rs Cr)	182.14
	State Share (Rs Cr)	20.24

The aforementioned table outlines a comprehensive budget allocation for various projects aimed at enhancing the capacity, innovation, research, and market access of MSMEs, with a grand total of **INR 2,02,37,37.699 (Rs 202.37 Crores)**. The capacity building initiative has the highest allocation with over 40 Crores, emphasizing **the focus on skill enhancement** and training. The State Level MSME Portal, with a budget of over 10 Crores, highlights the **commitment to digital transformation** for streamlined operations and greater accessibility.

The R&R programme and the Project to improve market access are also significant, with allocations of nearly 4 Crores and 67 Crores respectively, **demonstrating a push for enhanced participation** in trade fairs and exhibitions, **potentially increasing market outreach**. The **MeghaRise** project and the **Greening of MSMEs** initiative emphasize **sustainability** and eco-friendly practices, with budgets indicating an intention to integrate green technologies into MSME operations. The state will start implementing the state MSME cluster programme where the important components of diagnostic study report for the different clusters of the state is absolutely important.

The Digital Marketing Project and TReDS Project, though lesser in total budget, indicate **strategic moves towards modernizing marketing approaches** and facilitating smoother financial transactions. Similarly, the allocation for the MSME Innovative (IPR) project shows an investment in intellectual property to foster innovation.

The Project for DCIC Strengthening and the SPIU stand out with significant budget provisions, showing a focus on **operational improvements** at the district level, which could lead to more efficient implementation of MSME-centric programs.

Monitoring & Evaluation, along with Advertising and Publicity, entails substantial funds to ensure **the effectiveness of programs and awareness among MSMEs**. The Contingent Cost provisioning at 20% ensures **a buffer for unforeseen expenses**, reflecting prudent financial planning.

Analytical Summary of Strategic project heads poised under SIP

The strategic project heads poised to create a ripple effect across the region's economic fabric includes:

The Capacity Building Project:

The Capacity Building Project, with an impressive target of 90,240 beneficiaries, will serve as the cornerstone for enhancing the skillset and competencies of a broad segment of the workforce. It will lay the groundwork for a more dynamic and versatile business environment.

The proposed capacity building interventions under the strategic development plan for Meghalaya are multifaceted and comprehensive, designed to address the diverse needs of the state's MSME sector and bolster economic growth. The SIP proposes to touch base with 4100 Programmes, directly benefitting 90,240 MSMEs across 12 districts over a period of 4 years and with a total budget outlay of Rs. 40.82 Cr.

The Initiatives include the following:

Awareness Workshops and Masterclasses, covering foundational knowledge in key areas such as MSME schemes, marketing, pricing, and technology, along with vital certifications like FSSAI, BIS, ISI, and others. These sessions, organized per district, shall be instrumental in ensuring MSMEs are well-versed in regulatory standards and market dynamics, a crucial step in enhancing competitiveness and compliance.

The skill training programmes to cover a wide array of crafts and skills, catering to local industries and market demands. From handlooms and handicraft jewellery to mobile repairing and food-related trades like bakery and fast food, these trainings are tailored to foster the state's rich artisanal heritage and emerging market trends. Specialized training in banana food products, soap and toy making, underscores a targeted approach towards leveraging regional strengths.

The focus on packaging for various products such as honey, pottery, jewellery, pickles, spices, and broomsticks is a strategic move towards value addition and market readiness. It ensures that local products meet market standards and consumer expectations, thereby enhancing their appeal and marketability.

Skill upgradation workshops spanning from wedding dress design to bamboo and cane crafts, wood utensils, chip making, and design skills reflect an understanding of market evolution and the need for MSMEs to stay current with trends. The inclusion of textiles and handloom in ten groups per district signals a commitment to uplifting traditional industries through modern techniques and market knowledge.

Besides the above, the **inclusion of executive courses from prestigious institutions like NIFT, IHM, and IIHT** indicates a push towards high-level expertise, enabling businesses to scale up and innovate. These courses will likely incubate future industry leaders and entrepreneurs, positioning Meghalaya's MSME sector for breakthrough growth.

Structured internships across varied sectors, including film making and textile designing, represent an investment in practical learning and industry exposure. This experiential learning approach is vital in bridging the gap between education and the realities of the business environment.

Furthermore, **Management Development Programme (MMDP)** aims to nurture management and leadership skills, which are crucial for MSMEs to navigate the complexities of the business landscape effectively.

The wide-ranging interventions are expected to create a skilled and adaptable workforce capable of driving innovation and responding to market demand by focusing on both traditional crafts and emerging industries, the plan promotes the preservation of cultural heritage while fostering economic diversity.

The inclusion of contemporary skills like **digital marketing and packaging design** addresses the growing need for MSMEs to adapt to new consumption patterns and digital platforms. The strategic focus on **executive education and internships** underscores the importance of continuous learning, leadership development, and real-world experience in cultivating a robust entrepreneurial ecosystem.

In all, the capacity-building efforts are poised to create a significant multiplier effect, with the potential to catalyse growth across various sectors, attract investment, and enhance the state's export potential.

The proposed capacity-building interventions are a testament to Meghalaya's commitment to nurturing a vibrant, skilled, and forward-looking MSME sector. By addressing the full spectrum of needs - from foundational knowledge to advanced skill sets - these initiatives are poised to drive significant economic benefits and ensure the state's MSMEs are well-equipped for the challenges and opportunities of the future.

The Innovation & Research Centre

The Innovation & Research Centre, is anticipated to become a crucible of creativity and development, fostering a culture of innovation that will permeate through various sectors of the economy. It is poised to be one of the Strategic Investment in MSME Infrastructure in Meghalaya. Meghalaya's innovative infrastructure and development initiative for MSMEs is a visionary project that stands to inject a new dynamism into the local economy. With an envisaged commitment of ₹1,16,24,292, the state is having envisioned gearing up to create a **Center of Excellence** that will arm its MSMEs with the advanced tools and resources essential for spearheading innovation and competitive edge in the marketplace.

The initial investment of ₹19,14,910 is a strategic move towards equipping the centre with modern and **advanced technological assets**. This includes a comprehensive suite of tools and equipment such as hand tools, handlooms with jacquard attachments, computers, 3D printers, and necessary software. The IRC shall be established in a substantial space of 2500 sq feet on rent.

The IRC envisions **Prototype Development** with a significant allocation, the centre will take on the role of an innovation incubator, creating a systematic pipeline for the development of new prototypes. Over four years, the plan is to churn out 240 prototypes, which will be instrumental in refining product concepts into viable market solutions. The **engagement of specialized sector experts** further solidifies the commitment to technical precision and market relevance.

The IRC will also focus on **Product Development**, and translation of innovative prototypes into commercially viable products. The centre will harness the **talents of master artisans**, combining their **traditional skills with new techniques** to forge unique and market-ready offerings.

The budget allocation for this ambitious project signifies a multi-tiered approach, integrating the need for technological advancement with skill enhancement and operational excellence. Each component of the initiative is meticulously planned, from procurement to product development, indicating a holistic view of the ecosystem's needs. The project anticipates operational nuances, providing a well-rounded financial strategy to ensure **the centre's long-term success and sustainability**.

The Rewards and Recognition (R&R) programme

The Rewards and Recognition (R&R) programme is set to impact 420 units while catalyzing MSME Growth through Conclaves and Recognitions. Meghalaya is embarking on an ambitious initiative to catalyze the growth and recognition of MSMEs within the state through the establishment of an **annual MSME Conclave** and a **dedicated Award and Recognition program**. The state has earmarked a budget of ₹1,09,00,000 to facilitate this comprehensive strategy, aimed at fostering a vibrant, connected, and **celebrated MSME community**.

The **MSME Conclave** is an event poised to become a cornerstone in the **annual calendar** for local MSMEs, with an allocated budget of ₹94,00,000. This two-day event will host 100 MSME participants and is expected to draw a footfall of 3,000 **visitors**, providing **The Rewards and Recognition (R&R) programme**. The annual conclave will also feature **50 stalls** where MSMEs can showcase and sell their products, **offering a direct platform to market and monetize** their offerings.

The conclave's budget covers several critical components essential for the successful execution of the event including **Venue & Event Management & Publicity**, Travel Allowance, Logistics and Material Transport etc.

In addition to the conclave, the initiative includes an Annual **Award and Recognition program** with a budget of ₹15,00,000. This segment of the initiative is designed to **honour 5 outstanding MSMEs with an award** sum

of ₹3,00,000 each. Recognizing excellence in the MSME sector not only celebrates success but also sets a benchmark for quality and innovation within the industry.

The comprehensive budget allocation for the MSME Conclave and Recognition initiative demonstrates Meghalaya's strategic intent to empower the MSME with a dual approach of providing a platform for exposure, sales, and networking, coupled with the celebration of excellence through awards. This initiative is a significant investment in the state's economic resilience, **fostering a culture of excellence and innovation** that promises to elevate the stature and success of Meghalaya's MSMEs in the national and global markets.

MeghaRise

MeghaRise, a unified Brand name, will be instrumental in nurturing 2,400 entrepreneurs, catalysing the growth of innovative startups and scaling small businesses into more significant ventures. The initiative is a comprehensive strategy aimed at fostering the growth and development of Self-Help Groups (SHGs) and artisans by integrating them into a unified market ecosystem. With a total budget of ₹3,54,88,500, MeghaRise is structured to provide multifaceted support, from conceptual branding to market entry.

MeghaRise is a strategic endeavour to harness the state's organic product potential, utilizing materials like bamboo, wood, and broom grass to produce **eco-friendly and sustainable goods**. This initiative targets the development of organic soaps, toiletries, self-care items, travel cases, and various food products like honey pouches and locally produced chocolates.

It is not just an initiative but a movement towards sustainable development, aiming to uplift Self-Help Groups (SHGs) by integrating them into the **broader B2B and B2C markets** under a **unified brand name**. The project is conceived to provide a platform for artisans and SHGs to create environmentally-friendly products that can be seamlessly introduced into the market, especially in **hospitality venues like hotels, guest houses, and homestays** across the state.

The feasibility of MeghaRise is supported by the shifting consumer preferences towards organic products and the hotel industry's demand for eco-friendly amenities. The viability is further reinforced by the potential high returns from selling the targeted items, making it an attractive proposition for both producers and sellers.

The initiative begins with a **consultation** phase, with ₹12,00,000 dedicated to forming SHGs, ensuring that groups are well-structured and guided from inception. A modest amount of ₹50,000 is set aside for **logo design**, a crucial element in establishing a strong and recognizable brand identity for the '**MeghaRise**' trademark.

A significant investment of ₹38,75,000 is allocated for a pilot run, which entails distributing 100 pieces of various products, including daily use personal care toiletries, other daily use items, and handicrafts, to 50 hotels. This **pilot run** is a strategic approach to introduce the products in the hospitality industry, gauge market response, and refine the offerings.

To maintain high standards, ₹24,00,000 is allocated for **assessment and audit costs**, covering manpower expenses for regular visits to 24 SHGs over four years. This ensures ongoing **quality control** and adherence to production standards. Additionally, ₹48,00,000 for labels and packaging and ₹24,00,000 for logistics underscore the commitment to professional presentation and efficient distribution.

Recognizing the **power of digital presence**, ₹48,00,000 is dedicated to digital marketing, vital for reaching broader markets and driving online sales. This allocation reflects an understanding of contemporary marketing dynamics and the importance of e-commerce in modern business.

By covering every angle from **brand creation** to market entry, and from quality control to digital marketing, the initiative is set to create a sustainable economic upliftment.

The State Level MSME Portal

The **State Level MSME Portal**'s creation will undoubtedly serve as a digital nexus for MSMEs, providing easy access to information, services, and support. In line with strategic digital initiatives, Meghalaya is undertaking the comprehensive development of a State Level MSME Portal with an overarching budget of ₹10,06,40,604.

The portal's design is premised on the growing need for **digital solutions to enhance the efficiency and reach of government schemes**. Its viability is anchored in the ability to provide a **user-friendly interface for MSMEs** and an effective **monitoring tool for the government**. The integration with existing government databases and the focus on streamlining processes underscore its potential for success.

The portal stands to tackle the significant **challenge of information asymmetry** identified through a diagnostic study, which highlighted MSMEs' unawareness of the aid they could leverage. Furthermore, the lack of a consolidated database for MSMEs has been inhibiting efficient governmental planning and assistance delivery.

The primary focus lies in the development of the portal. This encompasses all stages from initial design, encompassing configuration documentation, user manuals, program flow, and operational procedure manuals, to development, unit testing, and user acceptance testing (UAT). Recognizing the critical importance of cybersecurity, provisions have been made for **third-party security testing and subsequent fixes**, ensuring the portal's robustness against potential digital threats. This initiative is expected to revolutionize the way MSMEs interact with the government, thereby driving efficiency, transparency, and growth in the sector.

The portal is conceptualized with the following integral modules:

Unified Database Module, which will serve as the primary repository of MSME data, synchronized with the UDYAM Registration Portal. It will **categorize MSMEs based on operational status** and **track scheme benefits availed**, aiding in policy formulation and targeted support.

Information & Feedback Centre, a digital hub for MSMEs to navigate government schemes, verify eligibility, and stay updated on events and exhibitions. It includes an **interactive 'Scheme Navigator' and 'Approval Wizard'** to simplify the process of availing benefits and complying with necessary approvals.

DCIC Training Tracking System, a monitoring framework to track the progress of **entrepreneurs trained by the government**, including their UDYAM registration and market linkages.

Online Application Management System, a digitized process for the application and **disbursement of incentives**, linked with the central Integrated National MSME Digital Portal (INMDP).

Project to Improve Access to Market

Project to Improve Access to Market, slated to benefit 4392 MSMEs, will play a pivotal role in bridging the gap between local products and global markets, enhancing the visibility and reach of Meghalayan businesses. "Project to Improve Access to Market" is a significant initiative with a total budget of Rs 67,89,40,000, to reinforce the market outreach for MSMEs. This comprehensive project is aimed at increasing the visibility, market penetration, and overall competitiveness of MSMEs in the state.

Exposure Visits for MSMEs, with a budget of ₹42,00,000, the project will sponsor exposure visits for select MSMEs across diverse districts, genders, and clusters. This initiative will involve **two trips annually**, enabling **8 MSMEs along with 2 officials** to engage with broader markets, understand competitive dynamics, and forge potential business linkages.

In State-Level Trade Fair Participation, an allocation of ₹6,49,20,000 will be utilized to organize a **state-level trade fair** annually and promote participation from across districts. **This annual 5-day event** will facilitate MSMEs in showcasing their products, encouraging inter-district economic activity, and expanding product outreach. This is apart from the one District level fair every year in every district planned with a budget of Rs 54,28,80,000

To further the reach of MSMEs, ₹1,93,00,000 is dedicated to enabling participation in **National trade fairs** such as the IITF, Delhi Haat, and National Bamboo Fest. This participation will provide 4 MSMEs a platform over 5 days to connect with a national audience and explore larger markets.

The project invests ₹75,00,000 in the **packaging and branding of local products** such as honey, broomstick, and handloom. This is a strategic move to enhance product appeal and align with market expectations, thereby increasing sales potential.

The initiative will also **facilitate FSSAI certification** for honey products, ensuring compliance with health and safety standards and boosting consumer confidence in the quality of local products.

The largest budgetary allocation of ₹4,00,00,000 is reserved for **assisting 1,000 MSMEs in upgrading their certification from bronze to silver/gold**. This progression reflects a commitment to quality improvement and the elevation of business standards within the state's MSME sector.

By fostering opportunities for exposure, enhancing branding, ensuring product certification, and facilitating access to broader markets, this project is set to significantly contribute to the sustainable development of MSMEs in Meghalaya.

The Digital Marketing Project

The Digital Marketing Project, while not quantified in terms of direct beneficiaries, will equip the overall MSMEs of Meghalaya with the necessary tools and strategies to compete in the digital marketplace.

The Digital Marketing Project for MSMEs is a forward-thinking initiative that aligns with Meghalaya's goal of fostering a **digitally inclusive and economically vibrant** MSME sector. The comprehensive financial outlay demonstrates a clear strategy to harness digital channels for business expansion. By **bridging the gap between traditional commerce and digital platforms**, the project is expected to unlock new opportunities for MSMEs, driving innovation, enhancing customer engagement, and ultimately contributing to sustainable economic growth in Meghalaya.

By Leveraging Digital Platforms for MSME Market Expansion, the Government of Meghalaya, in conjunction with the Ministry of MSME (MoMSME), is ambitious on this Digital Marketing Project with a total investment of ₹2,72,00,000.

The project has allocated ₹32,00,000 for the **engagement of a consultant** to facilitate onboarding onto platforms such as **ONDC (Open Network for Digital Commerce)** and **GeM (Government e-Marketplace)**. This will span over four years, with a unit cost of ₹8,00,000 annually. The consultant's role will be pivotal in bridging the digital divide, offering MSMEs guidance and strategic advice on leveraging these national platforms for business growth.

A significant budget of ₹2,40,00,000 is dedicated to hiring a **social media agency**, signalling a robust approach to digital marketing. Mid-scale agencies, with monthly retainers ranging from ₹1,00,000 to ₹5,00,000, will cater to medium-sized enterprises or well-funded startups. Over 48 months, this initiative aims to broaden the service offering, enhancing MSMEs' digital footprint and enabling them to tap into new, tech-savvy consumer segments.

The project impact shall be **measured with a year-wise plan**, maintaining consistency in engagement and support throughout four years. Although the **direct beneficiaries are not quantified in the traditional sense**, the **ripple effect on the MSME ecosystem** is expected to be significant, with the facilitation of ONDC and GeM platforms providing a competitive edge to local businesses

The TReDS Project

The **TReDS Project** is expected to benefit 1,000 MSMEs, streamlining financial transactions. The TReDS Project, with an allocation of ₹51,50,000, represents a strategic effort to strengthen the financial capabilities of MSMEs in Meghalaya. This initiative is critical for enhancing liquidity and ensuring timely payments, enabling MSMEs to harness the benefits of a streamlined digital transaction system.

Cashback Incentive Scheme

The project has earmarked ₹50,00,000 to provide a 1% cashback on the invoice amount, with an upper limit of ₹5,000, to incentivize MSMEs to transact on TReDS. This scheme is expected to cover 1,000 MSMEs, **encouraging them to engage with the platform for their first transaction**. This financial incentive is not just a monetary gain for MSMEs but also serves as **an inducement to adopt digital financial practices** that can lead to **improved credit cycles and operational efficiency**.

Additionally, ₹1,50,000 is allocated to conduct **2 facilitation workshops** for the **onboarding of State Public Sector Undertakings (PSUs)** and Government Departments onto TReDS. These workshops, which will be held **over one day for 50 participants**, are pivotal in educating and guiding officials about the nuances of the TReDS platform, ensuring a seamless transition to digital transactions. The workshops are **planned to be a recurring annual event**, reinforcing the commitment to digital literacy and operational competence within state entities.

The project is designed to have a **tangible impact on 1,100 beneficiaries**, which includes 1,000 MSMEs and **100 government officials**, spread over four years. This targeted approach ensures that the benefits of the initiative are not transient but create lasting change through continuous engagement and reinforcement of digital transaction habits to **solve financial challenges** faced by MSMEs, ultimately contributing to the state's economic development goals.

Projects focusing on the Innovative (IPR) of Products and

Projects focusing on the Innovative (IPR) of Products, will fortify the intellectual property framework and institutional capabilities, respectively, ensuring a supportive infrastructure for MSME growth. The IPR project for MSMEs is a strategic and much-needed intervention that aligns with global standards of intellectual property protection and innovation promotion. By investing in GI tagging, trademark registration, professional design, and legal expertise, Meghalaya is setting its MSMEs on a path to sustainable growth, market competitiveness, and recognition both nationally and globally. This project not only safeguards the cultural integrity of Meghalaya's products but also promises to unlock new economic avenues for its MSMEs through enhanced brand value and legal security.

The Government of Meghalaya has drafted the Project for MSME Innovative (Intellectual Property Rights) of Products of Meghalaya, with a financial outline of ₹71,00,000.

The documentation and filing for GI tagging, a critical move to protect the unique products specific to the region. GI tagging will not only preserve the cultural heritage but also enhance the market value and brand recognition of Meghalaya's products. Fifteen products are slated for GI tagging over four years, ensuring gradual but consistent development in safeguarding the state's heritage.

Recognizing the importance of brand identity for MSMEs, it will likely cover **ten trademarks**, providing a shield against infringement and building brand loyalty among consumers.

An annual lump sum is dedicated to hiring professional **graphic designers**, underlining the project's commitment to professional, market-oriented product presentation.

The significant sum of ₹5,00,000 annually is set aside for **hiring GI tagging experts or legal consultants** on a need basis. This investment will cater to four instances where specialized knowledge is imperative for navigating the complex legal landscape of intellectual property.

With a year-wise breakdown of products targeted for GI tagging and trademark registration, the project exhibits a clear, long-term vision for intellectual property management within the state.

Project for DCIC Strengthening

The Directorate of Commerce & Industries in Meghalaya undertakes a pivotal step towards bolstering the District Commerce and Industries Centres (DCICs) with an investment of ₹5,41,33,310. This initiative is meticulously designed to enhance the effectiveness of DCICs in serving as the key player for MSME development across districts. The DCIC Strengthening Project stands as a testament to the state's commitment to nurturing MSMEs through infrastructural improvements, knowledge dissemination, and capacity building. By addressing both the immediate and long-term needs of the MSME sector, the project lays a robust foundation for sustainable industrial growth and economic self-sufficiency in Meghalaya.

The project outlays **remuneration to executives** who will play a critical role in the day-to-day administration and strategic decision-making within the DCICs, ensuring that the objectives of MSME schemes are delivered efficiently.

A portion of the budget has been earmarked for **developing case studies**, which will serve as valuable learning tools and testimonials for the effectiveness of the schemes.

The allocation for **Tablet Kiosks** reflects the project's commitment to digitalization, providing MSMEs with interactive platforms to engage with various schemes and services.

Besides, a significant portion of the budget, is reserved for producing **100 videos of 5 minutes each**, a modern approach to disseminating information and engaging MSMEs in an increasingly digital world.

A prudent lumpsum of ₹5,18,20,000 is allocated, for **upgradation of 14 DCIC** Training centres across Districts in terms of IT infrastructure etc.

The Greening of MSMEs initiative

The Greening of MSMEs initiative, targeting 10,100 beneficiaries, will usher in an era of sustainable practices, aligning the sector with global environmental standards. The 'Greening of MSMEs' initiative is an ambitious program with a budget of ₹1,60,00,000, aimed at promoting environmental sustainability within the MSME sector in Meghalaya. The project is strategically designed to raise awareness and incentivize the adoption of green technologies and practices.

The 'Greening of MSMEs' initiative is a well-conceived program that aligns with global sustainability goals and addresses local needs for environmental stewardship within the business community. By investing in knowledge dissemination and incentivizing change-makers, particularly women-led enterprises, the initiative promises to drive a green revolution in the state's MSME sector. It stands as a model for sustainable development, poised to create a ripple effect that extends beyond individual businesses to the wider economy and community.

The initiative plans to reach out to 10,000 MSMEs with an allocation of ₹1,50,00,000. This significant investment underscores the project's **commitment to educating** MSMEs about the benefits and necessity of integrating green technologies into their operations.

Recognizing the crucial role of women entrepreneurs, the program dedicates ₹10,00,000 to **incentivize women-led MSMEs, encouraging them to embrace technology** adoption and enhancement. This not only promotes gender equality but also ensures that women-led enterprises are at the forefront of the sustainable business movement.

The primary goal is to sensitize a large cohort of MSMEs to the importance of new and green technology, fostering a shift towards more environmentally friendly business models.

CGTMSE

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme is expected to shield 5,600 MSMEs, mitigating financial risks and fostering a climate of trust and investment.

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) initiative, with its envisaged budget of **₹2,44,00,000**, is set to play a pivotal role in advancing the growth of the MSME sector. This initiative is **particularly focused on women-led enterprises**, underscoring the importance of economic empowerment through enhanced financial accessibility.

A notable sum of ₹75,00,000 has been set aside to enable 5,000 MSME units to gain **access to tailored financial products**. These products are not just financial tools; they are the means to drive innovation,

expansion, and sustainable development within the MSME sector. The initiative recognizes that when MSMEs, especially those led by women, are provided with the necessary capital, they can make significant strides in their business ventures.

In addition to financial access, the project prioritizes the **development of competencies and skills among women entrepreneurs**. With ₹9,00,000 dedicated to this cause, the program aims to **collaborate with industrial associations to facilitate capacity-building** endeavours. This collaboration is expected to harness the expertise and extensive networks of these associations to deliver impactful and strategic training programs that can make a real difference.

Project Wise coverage of DLIs and DLRs:

S.N.	Name of the Project	DLIs covered	DLR
1	Capacity Building Project	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.2: Measurable Improvements in MSME Champions Scheme performance and results indicators
2	Innovation & Research Centre	DLI 3. Enhancing the effectiveness of firm effectiveness scheme	3.1 & 3.2 i. broaden offerings to selected service sectors, ii. enhance marketing and branding of schemes, iii. improve implementation and delivery model, iv. list specifications for integrated program management system, v. MSMEs accessing credit
3	R&R programme	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.1: MSME Champions schemes improvement and scale-up implementation plan approved including establishment of an integrated Programme management system DLR 3.2: Measurable Improvements in MSME Champions Scheme performance and results indicators
4	MeghaRise	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.1: MSME Champions schemes improvement and scale-up implementation plan approved including establishment of an integrated Programme management system DLR 3.2: Measurable Improvements in MSME Champions Scheme performance and results indicators
5	State Level MSME Portal: Empowering MSMEs in Meghalaya	DLI 2: Accelerating MSME Sector Centre-State collaboration	DLR 2.2: Completion of targeted SIP Implementation Plan actions
6	Project to improve Access to Market	DLI 2: Accelerating MSME Sector Centre-State collaboration DLI 3. Enhancing the effectiveness of firm	DLR 2.3: Increase in number of MSMEs (i) in entry level MSME Champions Scheme completing bronze level ZED; (ii) registered on TReDS; (iii) initiated a case on Samadhaan for ODR; (iv) guarantees for women owned MSEs; (v) green guarantees DLR 3.2: Measurable Improvements in MSME Champions Scheme performance and results indicators

		effectiveness schemes	
7	Digital Marketing Project	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.2: Measurable Improvements in MSME Champions Scheme performance and results indicators
8	TReDS Project	DLI 4: Strengthening the receivable financing market for MSMEs	DLR 4.2: Mechanism operationalized to allow buyer submission of invoices to GSTN for input tax credit to be
9	Project for MSME Innovative (IPR) of Products of Meghalaya	DLI 2: Accelerating MSME Sector Centre-State collaboration	DLR 2.3: Increase in number of MSMEs (i) in entry level MSME Champions Scheme completing bronze level ZED; (ii) registered on TReDS; (iii) initiated a case on Samadhaan for ODR; (iv) guarantees for women owned MSEs; (v) green guarantees
10	Project for DCIC Strengthening	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.1: MSME Champions schemes improvement and scale-up implementation plan approved including establishment of an integrated Programme management system
11	Greening of MSMEs		
11.1	Awareness generation and sensitization of 5,000 MSMEs to adopt new and green technology	DLI 2: Accelerating MSME Sector Centre-State collaboration	DLR 2.3: Increase in number of MSMEs (i) in entry level MSME Champions Scheme completing bronze level ZED; (ii) registered on TReDS; (iii) initiated a case on Samadhaan for ODR; (iv) guarantees for women owned MSEs; (v) green guarantees
11.2	Enable 1,200 MSME units to access Targeted financial products i.e., Innovative and alternate financial mechanism	DLI 5: Enhancing Effectiveness of CGTMSE and delivery	DLR 5.1 CGTMSE operationalizes GG guarantees innovations by following actions: (i) defining tag to track greening investments; (ii) issues revised guarantee guidelines for: (a) women headed MSEs and (b) green investments
12	CGTMSE		
12.1	Capacity building for women entrepreneurs in collaboration with Industrial associations	DLI 5: Enhancing Effectiveness of CGTMSE and delivery	DLR 5.2: Increase in the value of guarantees to women-headed businesses
12.2	Incentivize (by anyways) women-led MSMEs on technology adoption/enhancement	DLI 5: Enhancing Effectiveness of CGTMSE and delivery	DLR 5.3: Increase in the value of guarantees for green investments
13	SPIU	DLI 2: Accelerating MSME Sector	DLR 2.2: Completion of targeted SIP Implementation Plan actions

		Centre-State collaboration	
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2. RAMP PROJECT EVALUATION CRITERIA

2. RAMP Project Evaluation Criteria

We understand that states will be evaluated based on a defined evaluation criterion. As per the revised evaluation criteria circulated by MoMSME vide office memorandum dated 19th May 2023, (enclosed in *Annexure 1*), all the projects being proposed in this SIP document have been formulated as per the following evaluation criteria:

Sl. No.	Proposed Criteria		Max Score
1	Alignment of Scheme/ project/ proposal of the state with respect to RAMP Programme objectives		10
2	Strategy of Project/Scheme implementation with pre-defined milestones		80
		Max Sub Score	
A	Understanding the Problem Statement	10	
B	Proposed design concept, feasibility, and viability	10	
C	Approach & Methodology for execution / implementation	20	
D	Use of ICT/ Innovative technology towards project implementation	10	
E	Timelines for achievement of project deliverables and verification protocols	10	
F	Estimated impact of the project/ scheme/ proposal	10	
G	Project costing and contribution of State Government towards it	10	
3	Plan for strengthening M&E Framework pertaining to the project / Scheme/ proposal		10
			100

3. ABOUT RAMP

3. About RAMP

3.1. Understanding RAMP

Raising and Accelerating MSME Performance (RAMP) supports the overall Covid Resilience and Recovery Programme of MoMSME and aims to address multiple challenges like improving market access, access to credit, strengthening institutions and governance at the Centre and State, improving Centre-State linkages and partnerships, addressing issues of delayed payments, and greening and gender delivery of MSMEs. It encompasses various aspects ranging from financial support to institutional strengthening, market access, and sustainability.

RAMP is a Central Sector Scheme of the Government of India (GoI). The total approved outlay for the program is **Rs 6062.45 crore** (approximately USD 808 million). Out of this amount, **Rs. 3750 Crore** (approximately USD 500 million) is provided as a loan from the World Bank. The remaining **Rs. 2312.45 Crore** (approximately USD 308 million) is the counterpart funding provided by the GoI.

The RAMP Programme aims to address multiple aspects of MSME growth, from institutional strengthening and policy formulation to enhancing competitiveness, improving access to financing, and resolving key challenges such as delayed payments. By providing targeted support in these areas, the program seeks to create a more supportive environment for MSMEs to thrive and contribute to the overall economy. The scheme supports an overall Programme encompassing the following interventions -

- I. MSME institutional strengthening through, inter-alia, the MSME Council; digital portals, policy, and M&E functions.
- II. The convergence of relevant State-level schemes and support Programmes through the preparation and implementation of the Strategic Investment Plans (SIPs).
- III. Firm competitiveness schemes including Technology upgradation and quality certification; marketing support schemes; capacity building for technology centers.
- IV. Strengthening the receivables financing market for MSMEs.
- V. Enhancing the effectiveness of the Credit Guarantee Trust for Micro and Small Enterprises for greening investments and investments in women owned businesses.
- VI. Addressing delayed payments through online dispute resolution. The Programme funds for RAMP would be provided to the Ministry by GoI through its annual budget and disbursements will be made by the World Bank to GoI on achievement of agreed Disbursement Linked Indicators (DLIs).

The objectives of the Programme are:

I. Strengthening Coordination and Institutions at the National and State Level:

This objective focuses on improving the collaboration and coordination between diverse levels of government (national and state) to create a supportive ecosystem for MSMEs. Strengthening institutions involves enhancing their capacity to effectively implement policies, provide support services, and facilitate the growth of MSMEs.

II. Building and Integrating Technology Platforms:

This objective aims to leverage technology for the benefit of MSMEs. It involves developing platforms that provide access to digital tools and resources, such as online marketplaces, business

development services, and information-sharing platforms, to enhance the technological capabilities of MSMEs.

III. Enhancing Firm Capabilities and Access to Markets:

Under this objective, the program aims to enhance the capabilities of MSMEs, which includes improving their skills, knowledge, and overall business competencies. Additionally, it seeks to expand the access of MSMEs to various markets, both domestic and international, allowing them to reach a wider customer base.

IV. Strengthening the Receivables Financing Market:

Receivables financing involves using outstanding invoices or receivables as collateral to secure financing. This objective focuses on strengthening the receivables financing market, providing MSMEs with an additional avenue to access working capital and manage their cash flow effectively.

V. Enhancing Guarantee Products towards Increased Greening and Gender Participation:

This objective highlights the importance of offering guarantee products that encourage sustainable practices (greening) and greater participation of women in MSMEs. Guarantee products can help mitigate the risks associated with these initiatives and encourage more MSMEs to adopt environmentally friendly practices and promote gender diversity.

VI. Expanding Access to Online Dispute Resolution Mechanism (ODR):

Online Dispute Resolution (ODR) mechanisms provide a digital platform for resolving disputes between parties. Expanding access to ODR can help MSMEs resolve conflicts more efficiently and cost-effectively, contributing to smoother and timely business operations.

The Programme has identified two results areas namely 1) Strengthening Institutions and Governance of the MSME Programme, and 2) Support to market access, firm capabilities, and access to finance.

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

- I. Implementing the National MSME Reform Agenda
- II. Accelerating MSME Sector Centre-State collaboration
- III. Enhancing effectiveness of MSME CHAMPIONS Scheme
- IV. Strengthening Receivable Financing Market for MSMEs
- V. Enhancing Effectiveness of CGTMSE and "Greening and Gender" delivery
- VI. Reducing the incidence of delayed payments

As the RAMP Programme aims to enhance implementation capacity and extend firm coverage in various states, it presents each state with an opportunity to formulate a comprehensive and forward-looking vision to foster MSME growth. This effort complements the state government's already successful "One lakh MSME" initiative, contributing to the cultivation of entrepreneurship. Moreover, the state can harness the RAMP scheme to ensure the enduring viability of established MSMEs. The projects and interventions will be outlined within the framework of the SIP, carefully considering the revised evaluation criteria for selecting schemes/projects to be funded through RAMP. These criteria encompass alignment of the state's scheme/project with the objectives of the RAMP programme, a well-defined strategy for executing the

scheme/project with predetermined milestones, and an articulated plan for fortifying the monitoring and evaluation framework pertinent to the scheme/project.

Alongside strengthening the Ministry of Micro, Small & Medium Enterprises (MoMSME) at the national level, the RAMP Programme aims to enhance implementation capabilities and broaden the reach of the program to encompass more businesses within the involved states. All states and union territories (UTs) are and will be extended an invitation to formulate Strategic Investment Plans (SIPs). MoMSME will offer its support to states that express an interest in participating, aiding them in the preparation of these SIPs. The eligibility of SIPs for partial financing will be evaluated and endorsed by MoMSME through a meticulous assessment process. The RAMP Programme is designed to provide partial funding for chosen initiatives based on the calibre of the SIPs put forward by the participating states. The approval of these SIPs will be overseen by the RAMP Programme Committee (RPC), led by the Secretary of MoMSME.

Furthermore, the SIP will encompass a blueprint for the expansion of coverage under the MSME CHAMPIONS Scheme, Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE), Online Dispute Resolution (ODR), and Trade Receivables Discounting System (TreDS) platform. Additionally, the SIP will outline strategies to fortify institutional capacity, platforms, and monitoring and evaluation (M&E) systems at the state level.

Strategic Investment Plan (SIP) will include

Identification of key constraints and gaps in interventions	Finalize the output outcome milestones with baseline numbers and Programme goals	Budgeting these interventions and prioritizing them	Outreach plan for identification and mobilization of MSMEs.
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This shall enable increased coverage of the RAMP Programme and focus on gaps identified by the participating States.

4. OVERVIEW OF MSME IN MEGHALAYA

4. Overview of MSME in Meghalaya

4.1. Introduction

Meghalaya is a state located in North-eastern India. It shares its borders with Bangladesh (Mymensingh and Sylhet to the south, Rangpur to the west) and India's State of Assam to the north and east. The capital city of Meghalaya is Shillong, which was given the nickname "Scotland of the East" by the British imperial authorities during their rule in India. This nickname is likely due to the city's scenic beauty and its resemblance to the landscapes of Scotland. English is the official language of Meghalaya, which sets it apart from many other Indian states that have regional languages as their official languages. One unique aspect of Meghalaya is its matrilineal system, which has been followed historically. In this system, lineage and inheritance are traced through women. The youngest daughter in a family traditionally inherits major chunk of the property and is responsible for taking care of her parents. This is an interesting cultural feature of the state. In these societies, property, wealth, and family names are passed down from mothers to daughters. Women hold a prominent position in society, and they often play a central role in decision-making processes within the family and community.

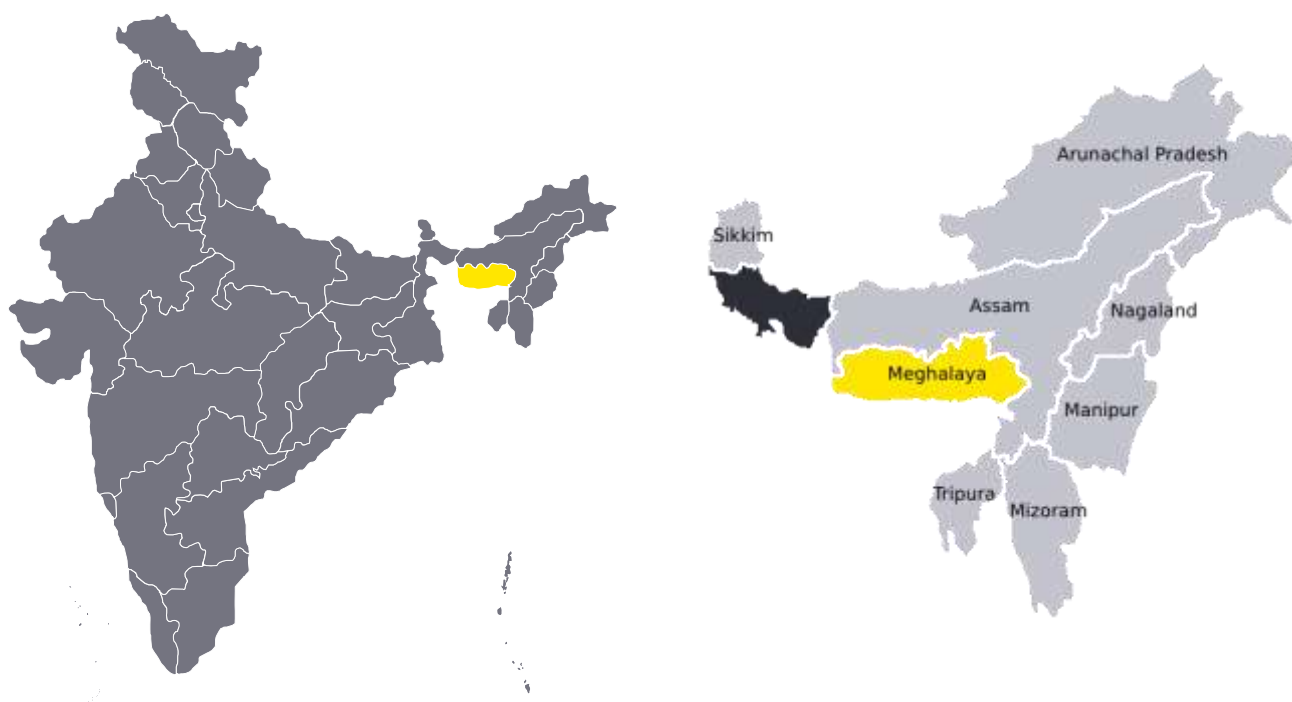


Figure 1: Geographical location of Meghalaya

4.2. Districts-wise Population Meghalaya, Census, 2011

District	Total Population			Sex ratio	Population Density per sq. km.
	Male	Female	Total		
East Garo Hills	74,352	71,446	1,45,798	961	101
*North Garo Hills	86,871	85,248	1,72,119	981	148
South Garo Hills	73,170	69,164	1,42,334	945	75
West Garo Hills	2,34,216	2,31,519	4,65,735	988	166
*South West Garo Hills	89,943	87,613	1,77,556	974	205
East Khasi Hills	4,10,749	4,15,173	8,25,922	1011	301
West Jaintia Hills	1,35,052	1,37,133	2,72,185	1015	153
*East Jaintia Hills	61,233	61,706	1,22,939	1008	60
*South West Khasi Hills	50,335	48,836	99,171	970	71
West Khasi Hills	1,43,380	1,40,910	2,84,290	983	74
Ri Bhoi	1,32,531	1,26,309	2,58,840	953	106
Total	14,91,832	14,75,057	29,66,889	981	133

Table 1: Districts-wise Population Meghalaya, Census, 2011

*Districts created after 2011

Source: P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011.

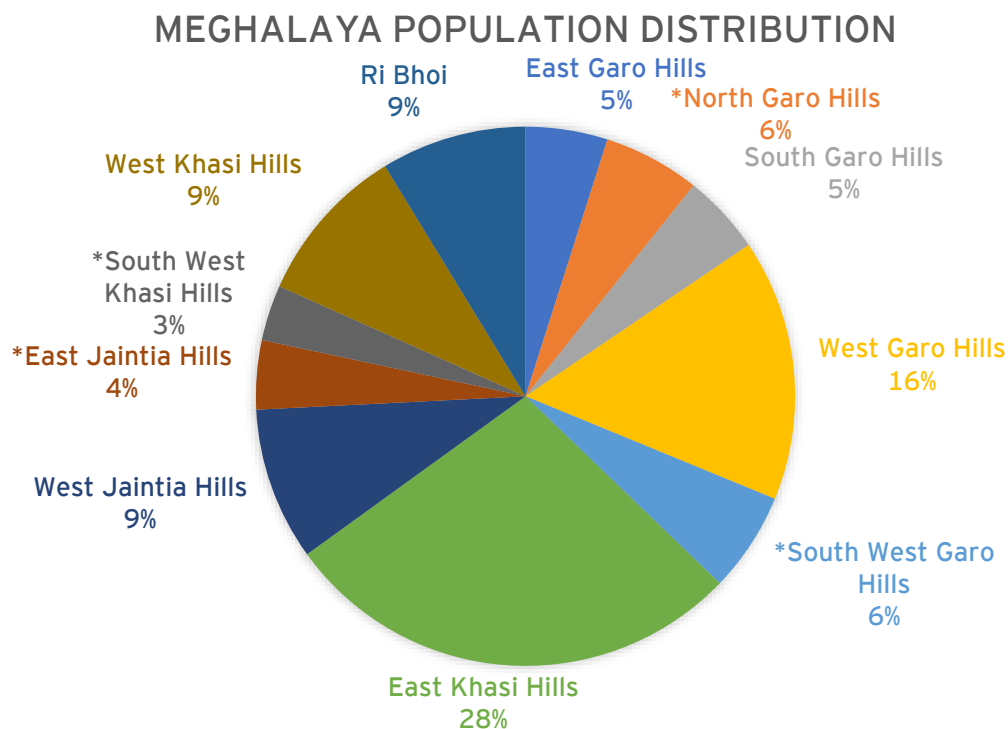


Figure 2: Population Distribution across districts

Meghalaya has a diverse population with a majority belonging to various tribal communities. The Khasis are the largest tribal group in the state, followed by the Garos and the Jaintias. These three groups, along with others, were referred to by the British as "hill tribes" due to their inhabiting the hilly regions of Meghalaya.

In addition to the major tribes, there are other ethnic groups and communities residing in Meghalaya as well. Some of these include the Bengalis, Hajongs, Biates, Koches, Rajbongshis, Bodos, Dimasa, Kuki, Lakhar, Tiwa (Lalung), Karbi, Rabha, and Nepali communities. These communities contribute to the diverse cultural fabric of Meghalaya and enrich its social and ethnic diversity.

4.3. Overview of the MSME sector in the State

Meghalaya has a vibrant MSME (Micro, Small, and Medium Enterprises) ecosystem. The MSME sector in Meghalaya plays a significant role in the state's economy. Meghalaya, known for its rich biodiversity, agriculture, and tourism potential, offers various opportunities for MSMEs to thrive and contribute to the state's development.

Here is a representation of the concentration of Micro, Small, and Medium Enterprises (MSME) in various districts of Meghalaya, based on the total number of enterprises in each district.

The following heat map displays the distribution, with darker shades indicating higher concentrations and lighter shades indicating lower concentrations.

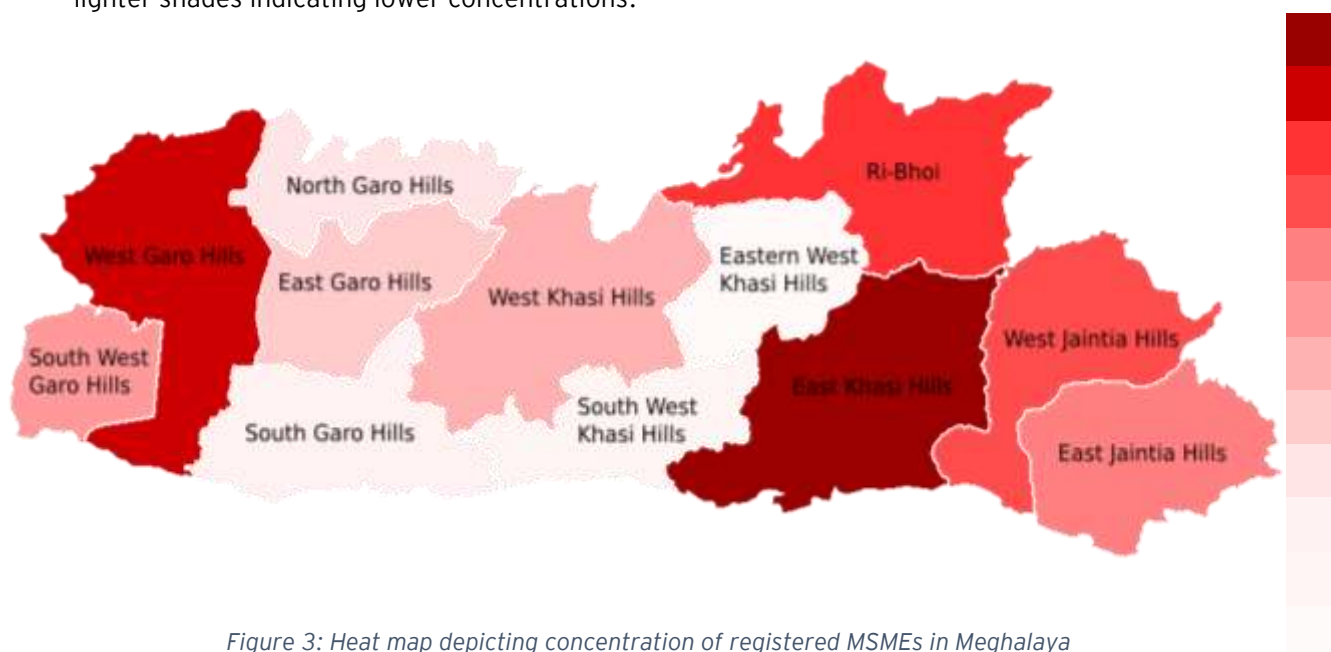


Figure 3: Heat map depicting concentration of registered MSMEs in Meghalaya

District	Micro	Small	Medium	Total
East Khasi Hills	3856	167	18	4041
West Garo Hills	2108	47	2	2157
Ri Bhoi	1110	63	16	1189
West Jaintia Hills	1075	5	0	1080
East Jaintia Hills	729	22	0	751
Southwest Garo Hills	592	4	0	596
West Khasi Hills	450	4	1	455
East Garo Hills	430	5	0	435
North Garo Hills	312	2	0	314
South Garo Hills	308	5	0	313
Southwest Khasi Hills	250	1	0	251
Eastern West Khasi Hills	79	0	0	79
Grand Total	11299	325	37	11661

Table 2: Total number of MSMEs enterprises in each district.

In Meghalaya, the MSME sector encompasses a wide range of industries, including manufacturing, agro-processing, handloom and handicrafts, tourism, services, and more. The state government recognizes the importance of this sector and has implemented several initiatives through its various departments to support and promote MSMEs including provides financial assistance and incentives. These include schemes for credit facilitation, capital subsidy, interest subsidy, skill development, marketing support, and

technology upgradation. One of the significant initiatives taken by the state government is the Meghalaya Procurement Preference Policy for Micro and Small Enterprises 2020. The policy aims to create a conducive environment for the growth of MSMEs in the state by providing various incentives such as subsidies, tax exemptions, and credit support.

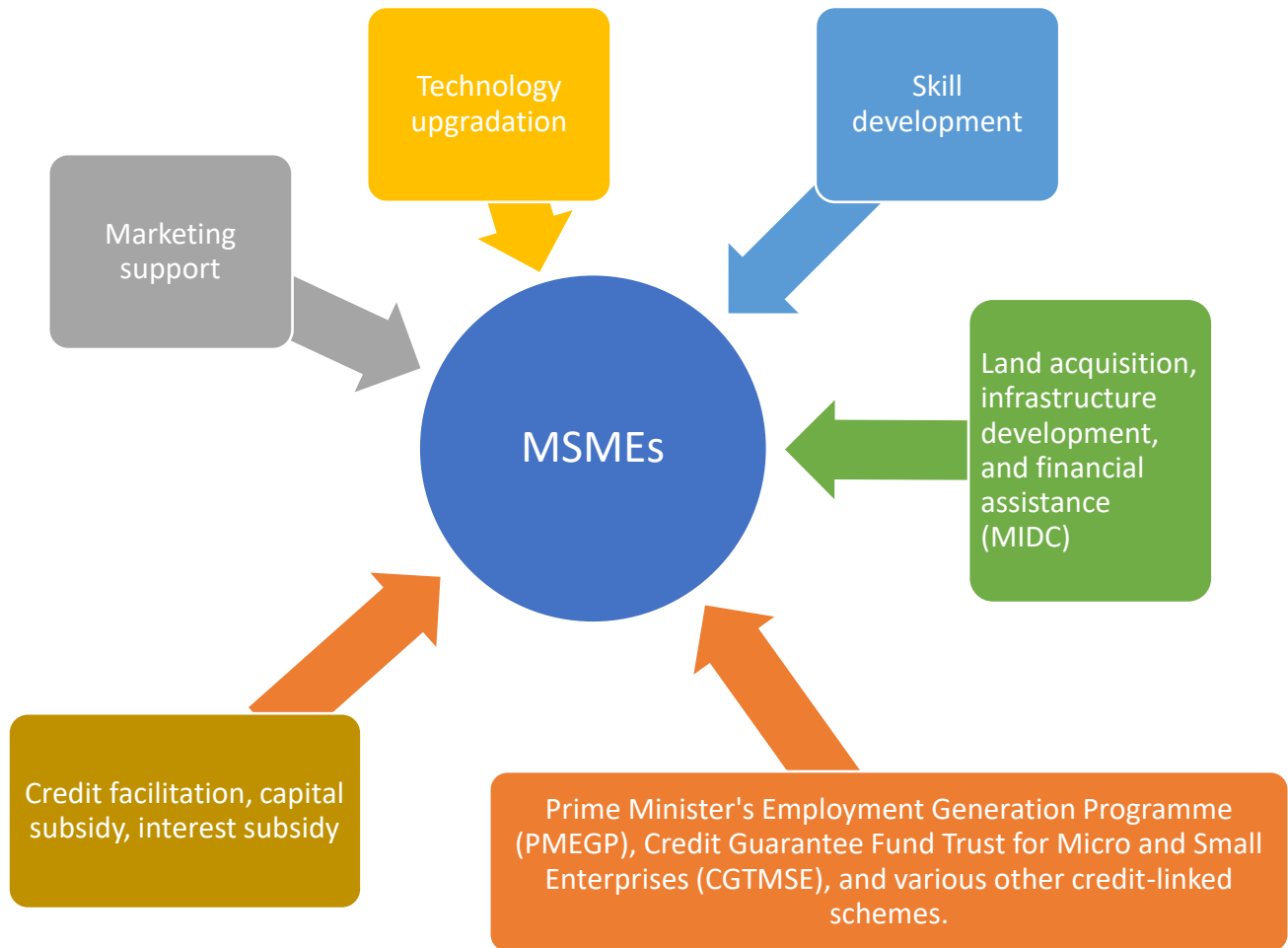


Figure 4: Schemes for MSME's Benefit

Another significant initiative taken by the state government is the establishment of the Meghalaya Industrial Development Corporation (MIDC). The MIDC provides various services and facilities to MSMEs in the state, such as land acquisition, infrastructure development, and financial assistance. Apart from these, there are several other schemes and programs launched by the central government for the development of MSMEs in Meghalaya. The schemes include Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Micro and Small Enterprise Cluster Development Program (MSE-CDP), SFURTI, Promotion of MSMEs in North Eastern Region and Sikkim and various other credit-linked schemes. The state government emphasizes the development of infrastructure, including industrial estates, industrial parks, and clusters, to provide a conducive environment for MSMEs. These infrastructural facilities offer affordable land, shared facilities, and common services to promote entrepreneurship and industrial growth. Recognizing the importance of skill development for MSMEs, the state government, in collaboration with various agencies, provides training programs and skill development initiatives. These programs aim to

enhance the technical and managerial capabilities of entrepreneurs and workers, enabling them to adapt to market demands and improve productivity. Techniques and Modern design and for improvement of tools and equipment, training programs has been conducted with professional institutes.

The state government participates in trade fairs, exhibitions, and buyer-seller meets to display products from Meghalaya. Additionally, financial assistance and incentives are provided to encourage MSMEs to participate in national and international trade events. Commerce and Industries Department organizes the annual district level industrial exhibitions in all the all the 12 districts in the Meghalaya.

Meghalaya's scenic beauty and cultural heritage attract a considerable number of tourists. The state government promotes MSMEs in the tourism and hospitality sector by aiding for the development of tourist infrastructure, capacity building, promotion, and marketing support. This helps in generating employment and income opportunities for local communities.

Meghalaya is also known is its rich tradition of handloom and handicrafts. This sector offers significant opportunities for rural artisans and weavers. The state government has also taken steps to promote entrepreneurship among the youth. The Meghalaya Entrepreneurship Recognition Award (MERA) is one such initiative taken by the state government to encourage and recognize young entrepreneurs. Commerce and Industries Department has implemented the State award for Handicraft Artisans.

4.4. The Meghalaya MSME Growth Story

Rise in the number of MSME units over time

The MSMEs in the state of Meghalaya have grown over the years. The growth of MSMEs in Meghalaya has been encouraged by government support, entrepreneurship culture, focus on traditional industries, financial assistance, infrastructure development, skill development, and market linkages.

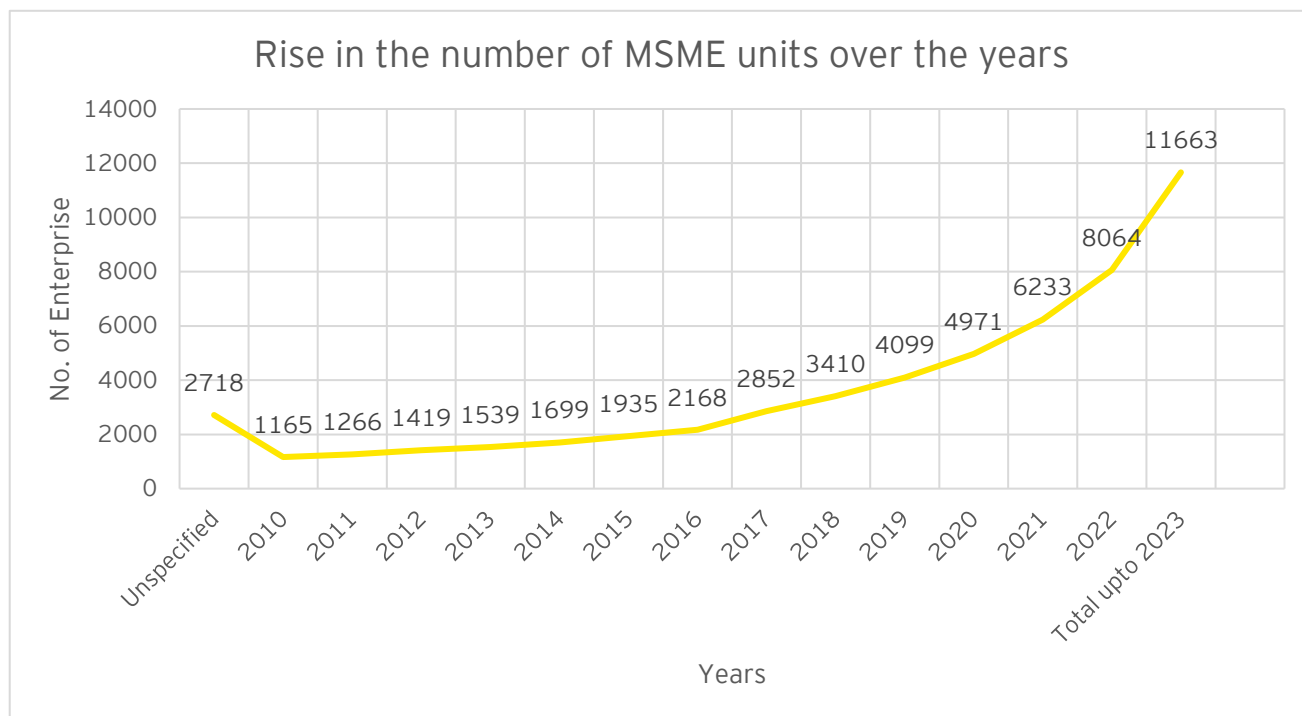


Figure 5: Year-wise increase in number of MSME units

In the last decade, as per the UDYAM registration portal, the growth has been steady with the regular addition of new enterprises and launch of new local products. However, the growth leapt up from 2016 onwards. The introduction of schemes like the 'Livelihood and Gainful Employment to the Returnees of the State of Meghalaya, 2020' has indeed played a significant role in the surge of MSME registrations in Meghalaya during the COVID-19 pandemic and onwards. This scheme, specifically designed to support individuals who returned to the state due to the pandemic, has provided a much-needed boost to the MSME sector in Meghalaya.

Employment in the MSME sector; Growth over time

MSMEs are often more labour-intensive than large-scale industries, as they operate on smaller scales and cater to local and regional markets. This characteristic has led to the creation of a substantial number of jobs within the state. It encompasses a wide range of industries, including agro-processing, textiles, handicrafts, tourism, food processing, leather industries and wood based, bee keeping and more. This diversity has led to job opportunities for people with varying skill sets and backgrounds.

The state has a significant rural population, and the MSME sector has contributed to rural development by providing employment opportunities in rural areas. Cottage industries, handicrafts, and small-scale agricultural processing units have absorbed labour from rural communities. Individuals who may not find opportunities in the formal job market often start their own small businesses, leading to both self-employment and the potential to hire others, especially in sectors like handicrafts and textiles, provide

employment opportunities for women. This has contributed to women's empowerment and economic independence.

The MSME sector often operates at the grassroots level and involves people from marginalized communities. It contributes to inclusive growth by providing opportunities to a wide range of individuals, including those from disadvantaged backgrounds. The growth of MSMEs creates a ripple effect by generating demand for raw materials, services, and logistics, leading to employment opportunities in supporting sectors.

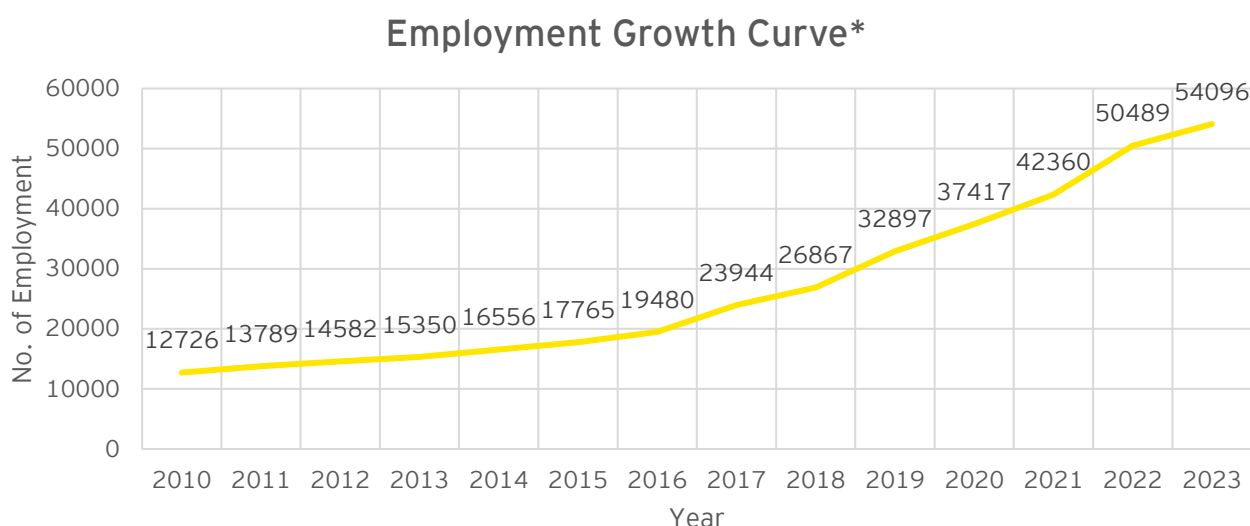


Figure 6: Graph showing Year-wise increase in employment in MSME units

*Based on UDYAM data

Distribution of enterprises based on number of employees

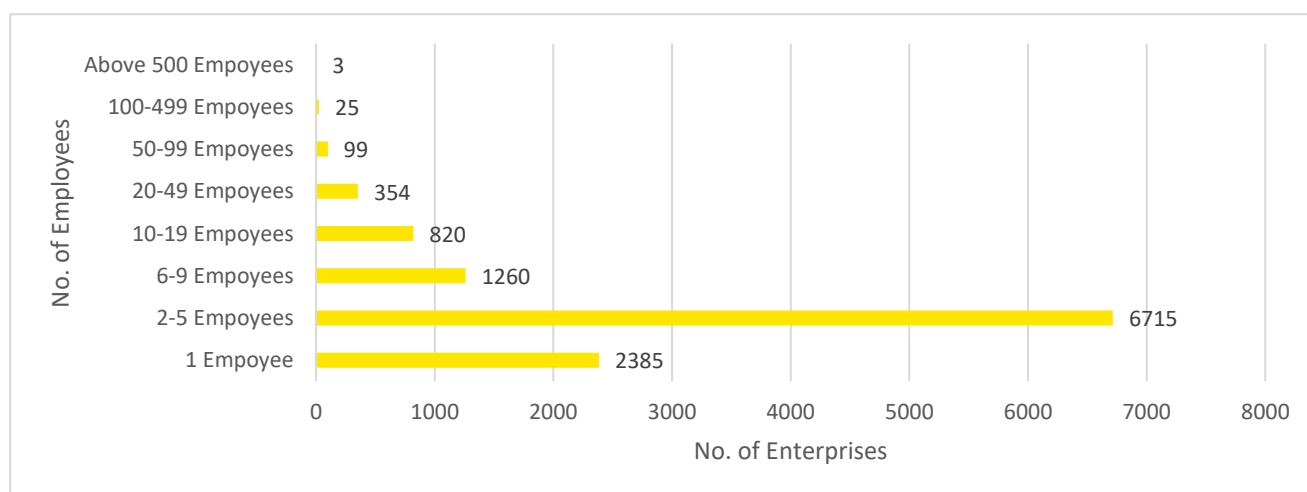


Figure 7: Graph depicting Segregation of units based on the employed manpower count

The situation shows that in Meghalaya, Micro units are the main stay of industrial employment, with very limited presence of small, medium, and large units. Though, employment has been significantly generated by the sector over the years, but with dominance of micro industries in the state, major units employ only

2-5 persons. This is followed by units employing only 1 person and 6-9 persons categories. On the other hand, there are only 3 units employing above 500 employees.

4.5. MSMEs in the State as a share of MSMEs in India

As per data available in MSME UDYAM Portal, India has more than 1.7 crore registered MSMEs out of which Meghalaya has more than 11500 units registered.

S.No.	State/UT Name	UDYAM registered units	Micro	Small	Medium
1	Andhra Pradesh	535678	514526	19606	1546
2	Arunachal Pradesh	8205	7943	244	18
3	Assam	270285	262799	6970	516
4	Bihar	718090	703865	13488	737
5	Chhattisgarh	240564	230721	8841	1002
6	Goa	34538	33160	1259	119
7	Gujarat	1315252	1243508	64974	6770
8	Haryana	598165	568609	27000	2556
9	Himachal Pradesh	99884	96514	3003	367
10	Jharkhand	302867	295653	6737	477
11	Karnataka	1000540	962694	34685	3161
12	Kerala	416900	400908	14830	1162
13	Madhya Pradesh	818311	794083	22642	1586
14	Maharashtra	3149753	3057893	82205	9655
15	Manipur	48172	47641	509	22
16	Meghalaya	11661	11299	325	37
17	Mizoram	14552	14385	162	5
18	Nagaland	14078	13893	173	12
19	Odisha	375754	364108	10861	785
20	Punjab	657099	633494	21617	1988
21	Rajasthan	1305484	1269906	33053	2525
22	Sikkim	6329	6191	126	12
23	Tamil Nadu	1800789	1748922	47724	4143
24	Telangana	565950	541933	21528	2489
25	Tripura	31351	30575	724	52
26	Uttar Pradesh	1603939	1555636	44730	3573

S.No.	State/UT Name	UDYAM registered units	Micro	Small	Medium
27	Uttarakhand	168299	163066	4846	387
28	West Bengal	604621	575614	26541	2466
29	Andaman And Nicobar Islands	9674	9438	226	10
30	Chandigarh	28826	27085	1564	177
31	Delhi	455278	420309	31171	3798
32	Jammu And Kashmir	256274	252055	3960	259
33	Ladakh	7676	7579	95	2
34	Lakshadweep	644	644	0	0
35	Puducherry	27030	26175	780	75
36	The Dadra & Nagar Haveli and Daman & Diu	13843	12585	1058	200
	Total	17516577	16905627	558260	52690

Table 3: MSMEs in the different States of India.

Out of the total number of MSMEs registered on the UDYAM Portal, the maximum is micro-enterprises. Nationally this proportion is more than 96% and in Meghalaya also, the proportion is similar.

	India		Meghalaya	
National Distribution	Enterprise type %	No. of Enterprises	Enterprise type %	No. of Enterprises
Micro	96.51%	16905409	96.90%	11299
Small	3.19%	558257	2.79%	325
Medium	0.30%	52689	0.32%	37
Total	100%	17516355	100%	11661

Table 4: Size-wise distribution of UDYAM registered units in Meghalaya against total UDYAM registered units in India as of July 2023.

National vs Meghalaya MSME Distribution

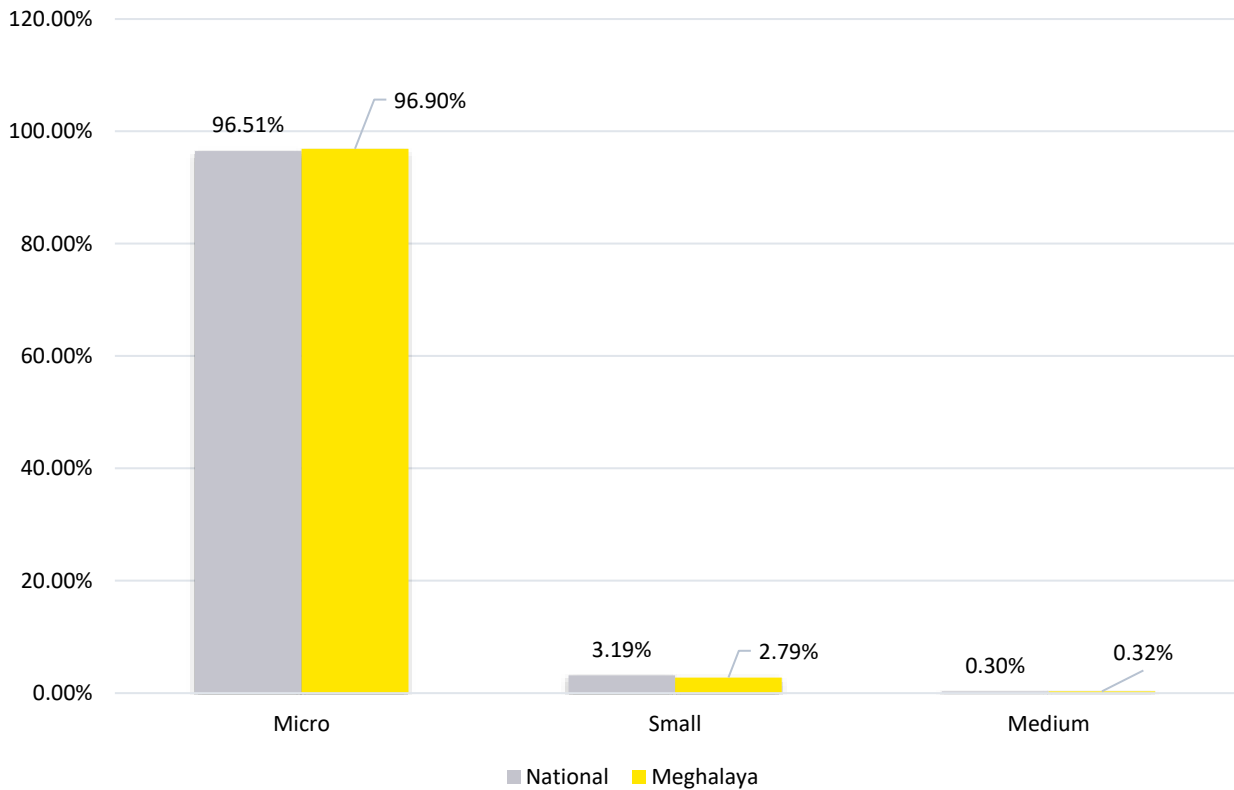


Figure 8- Representation of Meghalaya's share among National MSME units

Size wise distribution of MSMEs in Meghalaya

Enterprise Type	No. of Enterprise
Micro	11299
Small	325
Medium	37
Total	11661

Table 5: Size-wise distribution of UDYAM registered units in Meghalaya as of July 2023.

MSMEs in Meghalaya

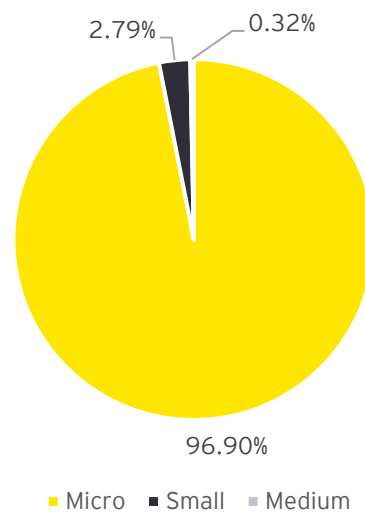


Chart- Representation of MSMEs in Meghalaya based on size

Sector wise distribution of MSMEs in Meghalaya

Sector	No. of units
Manufacturing	2343
Services	3970
Trading	5348
Total	11661

Table 6: Sector wise distribution of UDYAM registered units in Meghalaya as of July 2023.

Sector-wise unit Distribution

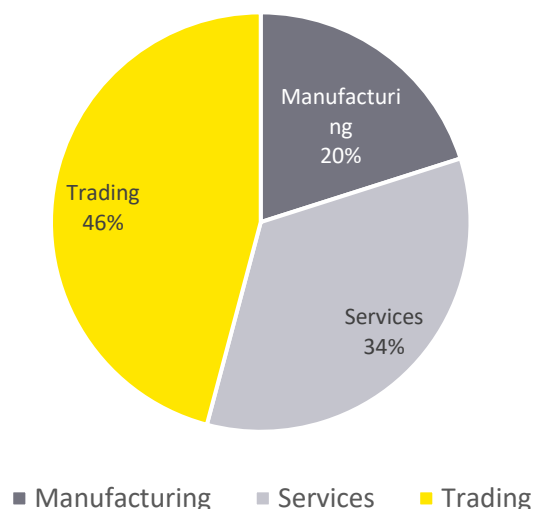


Chart- Representation of MSMEs in Meghalaya based on sectors

Most of the industrial units (except the large and medium industries) present in the state are involved in the assembly of items and not in manufacturing them per se. Thus, trading sector dominates the arena with about a 45.8% share of the total sector

As of FY 2020-21, according to NSS 73rd Round of NSSO, Meghalaya is home to approximately 1.12 lakh MSMEs. This accounts for approximately 6% of the total MSMEs in the North-eastern Region. Out of the 11661 UDYAM registered MSME Units present in the state, 11229 are Micro Enterprises (96.29%), 325 are Small Enterprises (2.78%) and 31 Medium Enterprises (0.26%). The industrial scenario in the state is dominated by three districts i.e., East Khasi Hill (34.48%), West Garo Hills (18.49%) and Ri Bhoi (10.19%). Most of the population is involved in the unorganized sector of the industry. In addition to agriculture and allied sectors, micro and small-scale unregistered units play an important role in providing employment opportunities. Most of the large and medium manufacturing enterprises are in the rural sector. Nearly half of the small-scale units are in rural areas.

4.6. Women-owned MSMEs

Meghalaya is known for its matrilineal society. Matrilineal societies are those where descent and inheritance are traced through the female line. In Meghalaya, the traditional Khasi, Garo, and Jaintia tribes practice matrilineal systems.

This is one of the reasons why Meghalaya is one of the states where women owned MSMEs are prominent in numbers when compared to most of the other Indian states. In fact, Meghalaya comes fourth in the list of states with a high proportion of women owned MSMEs as compared to the national average.

Rank	State	MSMEs with Male Owners (%)	MSMEs with Female Owners (%)
1	Manipur	49.94%	50.06%
2	Mizoram	59.87%	40.13%
3	Telangana	60.02%	39.98%

Rank	State	MSMEs with Male Owners (%)	MSMEs with Female Owners (%)
4	Meghalaya	64.66%	35.34%
5	West Bengal	65.80%	34.20%
6	Puducherry	70.71%	29.29%
7	Arunachal Pradesh	72.02%	27.98%
8	Andhra Pradesh	72.05%	27.95%
9	Tamil Nadu	72.81%	27.19%
10	Karnataka	74.13%	25.87%

*Source: MSME Annual report 2022-23

Table 7: Gender wise distribution of MSMEs in India.

As per MSME ANNUAL REPORT 2022-23, the national average of MSMEs owned by women is 20.17 % whereas in Meghalaya the **percentage of women owned MSMEs is 35.34%**

Gender Distribution	No. of Units	%
Female	3954	34%
Male	7659	66%

Table 8: Gender wise distribution of UDYAM

registered units in Meghalaya as of July 2023.

In terms of major sectors of MSMEs in the state, women dominate the handloom and weaving sectors.

Gender Distribution

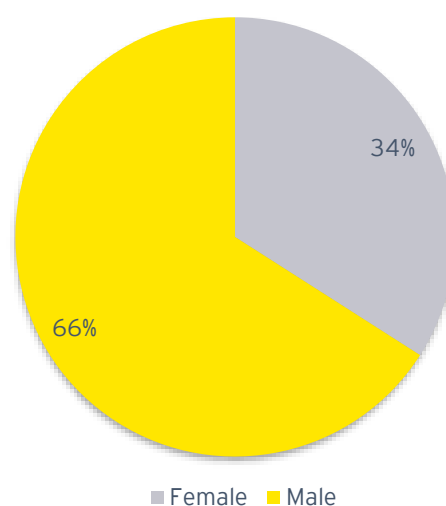
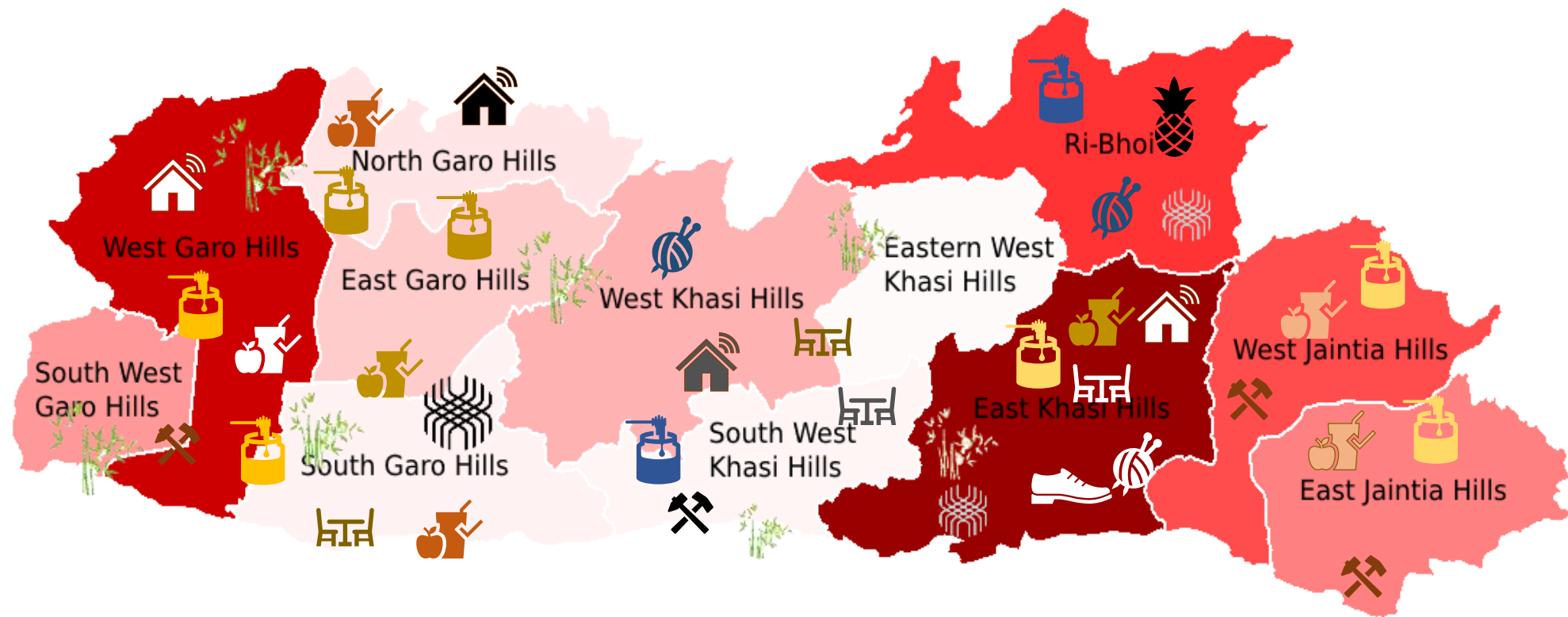


Chart- Representation of MSMEs in Meghalaya based on Ownership

4.7. Major Clusters

The abundant resources in Meghalaya have given rise to several economic activities and hence the development of relevant clusters. Based on the tradition and potential available in Meghalaya, the following clusters have been identified as higher potential areas.

S. No	Name of the District	Major Clusters
1	East Khasi Hills	Apiculture, Handloom, Bamboo and Cane handicraft, Food processing, Shoe Making, Automobile Repairing, furniture, homestay, Tailoring
2	West Khasi Hills	Bamboo, Cane, and Wood based furniture, Handicraft, Apiculture, Tailoring, Knitting, Embroidery
3	Southwest Khasi Hills	Blacksmith, Bamboo/Cane based handicraft and furniture, Betel Nut processing, Broom Grass, Homestay, Apiculture
4	Eastern West Khasi Hills	Bamboo, Cane, and Wood based furniture, Handicraft, Apiculture,
5	Ri Bhoi	Sericulture, Handloom. Handicraft, Apiculture, Pineapple
6	East Garo Hills	Bamboo, cane, and wood craft, Food processing, Weaving, Handloom, Apiculture
7	West Garo Hills	Bamboo and cane furniture, handicraft, Handloom, Apiculture, Food processing, Homestay
8	North Garo Hills	Agri-food processing, Apiculture, Handloom, Homestay
9	South Garo Hills	Handloom weaving, Wooden furniture making, Cane & Bamboo handicraft, Wood carving, Apiculture, supari processing, Agri-food processing
10	Southwest Garo Hills	Cane & Bamboo handicraft, Wood craving, Rubber processing, Apiculture
11	East Jaintia Hills	Handicraft, Agri-food processing (Lakadong Turmeric) Apiculture
12	West Jaintia Hills	Handicraft, Agri-food processing (Lakadong Turmeric) Apiculture



4.8. Geographical Concentration of Clusters

District	Apiculture	Food Processing	Handicraft	Textile	Total
East Garo Hills	1	2	16	1	20
East Jaintia Hills	0	0	1	0	1
East Khasi Hills	3	4	10	1	18
North Garo Hills	1	0	2	5	8
Ri Bhoi	3	1	2	17	23
South Garo Hills	1	0	3	2	6
Southwest Garo Hills	0	1	2	4	7
Southwest Khasi Hills	1	0	7	0	8
West Garo Hills	2	1	2	3	8
West Jaintia Hills	1	1	11	0	13
West Khasi Hills	1	0	5	2	8
Grand Total	14	10	61	35	120

Table 9: Geographical Concentration of Clusters.

Apiculture is practiced in 9 out of 11 districts in the state. East Khasi hills and Ri-Bhoi has the presence of highest apiculture enterprises. Food processing has presence in only 6 out of 12 districts in the state. Handicraft is the most popular enterprise in the state having its presence in all districts of the state. In terms of textile, Ri-Bhoi districts dominates with 17 clusters. Overall, Ri-Bhoi has the highest no of clusters in the state.

4.9. Ri-Bhoi- An Inspirational District (Designated as an Aspirational District in 2018)

Ri-Bhoi district is in the north-eastern part of Meghalaya and has its administrative headquarters in Nongpoh. It is bordered by Assam to the north and west, East Khasi Hills district to the south, and West Khasi Hills district to the west. The district covers an area of approximately 2374 square kilometres.

RiBhoi was designated as an aspirational district by the Government in 2018. Ri-Bhoi is part of the government's efforts to prioritize and focus on its development in key areas such as education, healthcare, nutrition, agriculture, infrastructure, and skill development. The aim is to uplift the socio-economic conditions of the people residing in these districts and ensure inclusive growth and development. Launched in January 2018, the Aspirational Districts Programme (ADP) aimed to transform 112 most under-developed districts quickly and effectively across the country. The broad contours of the programme are Convergence (of Central & State Schemes), Collaboration (of Central, State level Nodal Officers & District Collectors), and Competition among districts through monthly delta ranking; all driven by a mass movement

As per UDYAM data, the district has 23 clusters out of which 17 are textiles. Ri-Bhoi is known for the Eri Silk weaving clusters which produce beautiful and valuable textile products of Silk.

Sector	Clusters
Apiculture	3
Food Processing	1
Handicraft	2
Textile	17
Grand Total	23

Table 10: No. of Clusters in RiBhoi

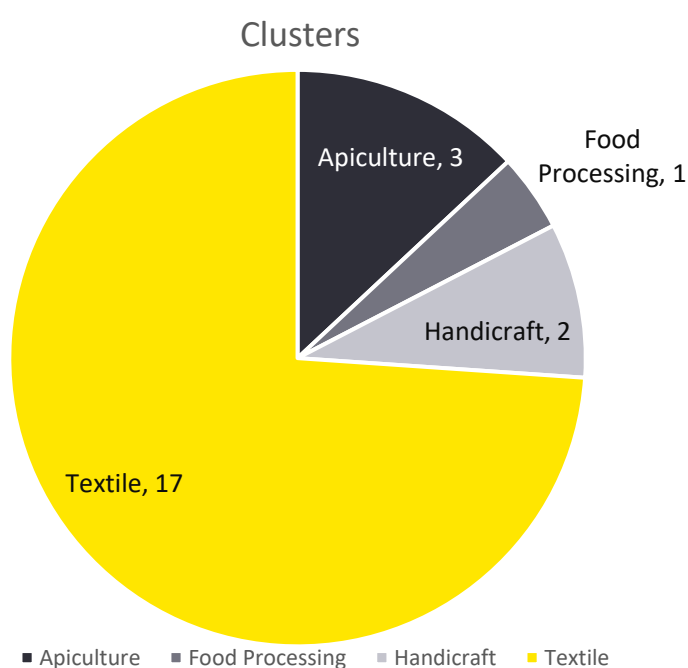


Chart- Representation of Clusters in RiBhoi

Clusters-wise details of activities and products in RiBhoi

Name of Cluster	Sub Activities/ Products	Units in Cluster	Activities/ Products
Nongthymmai Kyrdem, Mawbsein, Kyrdem Cluster	Beekeeping (honey)	110	Apiculture
Umthiang Bee Keeping Cluster	Beekeeping (honey)	101	Apiculture
Purduwa Himpala, Umshakait, Rongmesek, Umkyrpiang	Beekeeping (honey)	128	Apiculture
Nongpoh Food Processing Cluster	Food Processing	80	Food Processing
Umpyrdong Cluster	Bamboo Handicraft	51	Handicraft

Name of Cluster	Sub Activities/ Products	Units in Cluster	Activities/ Products
Mawbri, Liarbang, Thadnongiaw Bamboo Cluster	Bamboo Handicraft	50	Handicraft
Korhadem cluster	Handloom - Silk (Ryndia)	92	Textile
Balakhawa Cluster	Traditional Textile	60	Textile
Pahamskhen Cluster	Traditional Textile	55	Textile
Ranibari Cluster	Traditional Textile	60	Textile
Sohnidan Cluster	Traditional Textile	62	Textile
Umtngam Cluster	Traditional Textile	70	Textile
Sohliya Cluster	Traditional Textile - Acrylic Wrap around, Shawl, etc.	57	Textile
Plasha Cluster	Traditional Textile - Acrylic Wrap around, Shawl, Cotton Bags, durries etc.	60	Textile
Mawryngkang Cluster	Traditional Textile - Cotton Bags, durries, Cushion covers etc.	60	Textile
Ingsaw Cluster	Traditional Textile - Silk (Ryndia)	61	Textile
Byrsiej Cluster	Traditional Textile - Silk (Ryndia), Cotton Bags, durries, cushion covers etc.	63	Textile
Nongladew Cluster	Traditional Textile - Silk (Ryndia), Cotton Bags, durries, cushion covers etc.	55	Textile
Mawlong Cluster	Traditional Textile - Silk (Ryndia), Woollen Bags & Shawl, Cotton Bags, Cushion covers etc.	92	Textile
Umdohkha Cluster	Traditional Textile - Silk (Ryndia) etc.	74	Textile
Bilpara Cluster	Traditional Textile - Cotton Bags, durries, cushion covers etc.	88	Textile
Borkhatsari Cluster	Traditional Textile - Cotton Bags, durries, cushion covers etc.	99	Textile
Umphing Cluster	Traditional Textile - Cotton Bags, durries, cushion covers etc	55	Textile

Table 11: List of Clusters in RiBhoi

Ri-Bhoi has a strategic advantage over other districts of Meghalaya. It falls on the national highway connecting Guwahati to Shillong and other parts of North-eastern states. It has thereby comparatively better transport connectivity to the two main Markets for its products: Guwahati and Shillong.

4.10. ODOP Products of Meghalaya

SI No	Name of the District	ODOP Product	SI No	Name of the District	ODOP Product
1	East Khasi Hills	Khasi Mandarin	7	East Garo Hills	Pineapple
2	West Khasi Hills	Ginger	8	West Garo Hills	Cashew
3	Southwest Khasi Hills	Honey	9	North Garo Hills	Banana
4	Ri-Bhoi	Pineapple	10	South Garo Hills	Jackfruit
5	East Jaintia Hills	Turmeric	11	Southwest Garo Hills	Pineapple
6	West Jaintia Hills	Turmeric			

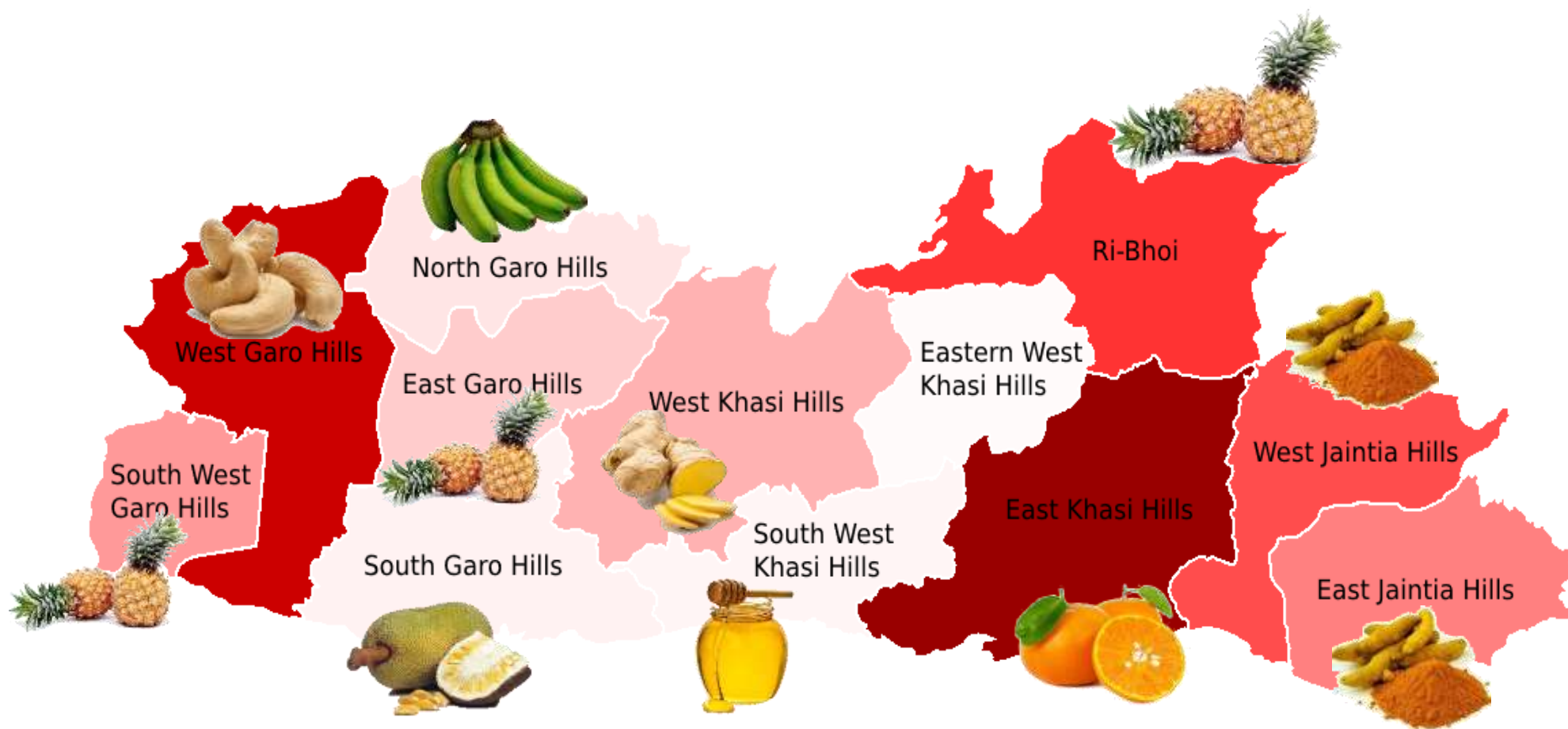


Figure 9: Representation of ODOP products of Meghalaya

5. MEGHALAYA DISTRICT PROFILING

5. Meghalaya District Profiling

5.1. East Khasi Hill

5.1.1. A General Overview

The former Khasi Hills district was divided into East and West Khasi Hills districts on 28 October 1976. On 4 June 1992, East Khasi Hills District was further divided into two administrative districts of East Khasi Hills District and Ri-Bhoi District. Khasi Hills is an administrative district in the state of Meghalaya with its district headquarter located at Shillong which is often referred to as the "Scotland of the East" due to its picturesque landscapes, rolling hills, and pleasant weather.



District Headquarter	Shillong
Total Area	2748 km ²
Total Population¹	8,25,922
Female Ratio/ 1000 male	1011
Literacy	84.70%

Table 12: Demography of East Khasi Hills.

Geography

East Khasi Hills district is in the eastern part of Meghalaya, India. It is bordered by Ri-Bhoi district to the north, West Jaintia Hills district to the east, Eastern West Khasi Hills, and Southwest Khasi Hills districts to its west and Bangladesh to the south.

Food & Culture

The staple food of Khasis is rice. They also take fish and meat. Like the other tribes in the North-East, the Khasis also ferment rice-beer, and make spirit out of rice or millets by distillation. Use of rice-beer is being practiced in every festival, ceremonial, and local religious occasion. The district celebrates a plethora of traditional festivals, such as Nongkrem Dance, Shad Suk Mynsiem, etc.

Major Tourist Spots

- ▶ **Ward's Lake:** A charming artificial lake with a beautiful garden, walking trails, and boating facilities.
- ▶ **Elephant Falls:** A three-tiered waterfall located just outside Shillong, known for its scenic beauty and accessibility.
- ▶ **Shillong Peak:** The highest point in Shillong, offering panoramic views of the city and the surrounding hills.

¹ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011.

- ▶ **Don Bosco Museum:** A museum showcasing the Indigenous culture, art, and traditions of the Northeast region.
- ▶ **Golf Course:** One of the oldest golf courses in India, offering a scenic location for golf enthusiasts.
- ▶ **Cherrapunji:** Known for being one of the wettest places on Earth, Cherrapunji (also known as Sohra) is in the East Khasi Hills district. It attracts tourists with its stunning waterfalls, living root bridges, and lush green landscapes.
- ▶ **Mawlynnong:** Located in the East Khasi Hills district, Mawlynnong is known as "Asia's Cleanest Village" and is famous for its cleanliness and eco-friendly practices. Tourists visit Mawlynnong to experience its well-maintained surroundings, living root bridges, and serene village life.
- ▶ **Mawlyngbna: Fossils and Caves:** Mawlyngbna, a village in Meghalaya, is home to a number of fossils and caves. The fossils are mostly of marine organisms and are over 500 million years old. Some of the most popular caves include Krem Puri and Krem Mawjymbuin, which offer stunning limestone formations and large collections of fossils
- ▶ **Mawphlang sacred grove:** This is a 1,200-year-old sacred grove located in the Mawphlang village. It is home to a variety of plants and animals, including the Khasi Hills tahr, a rare goat antelope.

Border haats of Ministry of Commerce and Industries:

- ▶ **Balat Border haat:** The Ministry of Commerce and Industries oversees the operation of Balat Border Haat, which is a weekly market situated precisely on the zero line of the border separating India and Bangladesh. This unique marketplace is located in Balat, within the East Khasi Hills district of Meghalaya, India, and Lauwaghar, located in the Sunamganj district of Bangladesh. Balat Border Haat was inaugurated in the year 2012 and is the second of its kind along the border shared by these two countries, with the first being the Kalaichar-Kurigram Haat. The primary objectives of establishing this border haat are to promote trade and commerce while fostering goodwill between the local communities of India and Bangladesh. These communities share numerous commonalities in terms of culture, language, and historical ties. Balat Border Haat serves as a symbol of cooperation, cultural exchange, and economic collaboration between the two neighboring nations.
- ▶ **Hatmawdon Border haat:** Located at Hatmawdon in the West Jaintia Hills district of Meghalaya, India, and Bholaganj in the Sylhet district of Bangladesh, this is one of the six border haats approved by the governments of India and Bangladesh. These border haats are established with the aim of promoting trade, commerce, and goodwill among the local communities of both countries. At this border haat, residents from both sides of the border can engage in the buying and selling of locally produced goods, including agricultural products, handicrafts, garments, and more, without the imposition of customs duties or visa requirements. This initiative not only fosters economic activities but also contributes to the improvement of livelihoods, security, and connectivity in the border regions. The management and organization of the border haat are conducted by a joint committee representing both countries, and trade is permitted either on a barter basis or using Indian Rupees and Bangladesh Taka, enhancing economic cooperation and cultural exchange between the two nations.

5.1.2. Industrial Overview

Prominent Sector

The Khasis are famous for weaving cane mat, stools, and baskets. Bamboo mats are very popular in the East Khasi Hills. They make a special kind of cane mat called 'Tlieng'. The Khasis have also been involved in extracting iron ore and then manufacture domestic knives, utensils and even guns and other warfare weapons using it. The district's MSME enterprises cater to the growing tourism industry. Hotels, guesthouses, restaurants, adventure tourism operators and local guides play a significant role in providing memorable experiences to visitors.

MSME enterprises such as Honey, Betel-nut processing, wood based, printing, painting, metal, minerals, cement based, agro-based, electrical, stone crushers, Textile, Hotel and Restaurant exist in the district.²

Micro Enterprises	3856
Small Enterprises	167
Medium Enterprises	18
ODOP	Khasi Mandarin

Industrial Area/Estate

Existing state of Industrial Areas in the District-

Name of Ind. Areas	Land acquired (in acre)	Land developed (in acre)	Prevailing Rate/Sqm (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots	No of Units in production
Industrial state Shillong	6.7	6.7	Land-Rs.10 /sqm/annum Shed- Old shed 17/- sqm/month New shed 25/- month	31	31	Nil	24

Source -DCIC

Table 13: Industrial Areas in the East Khasi Hill District.

Existing MSMEs

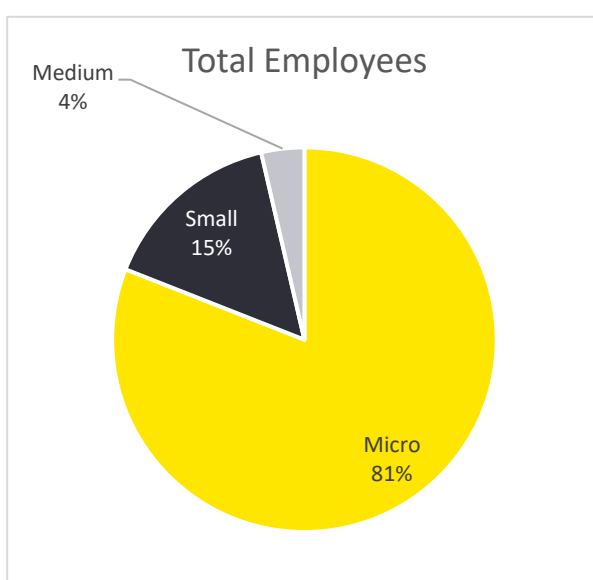
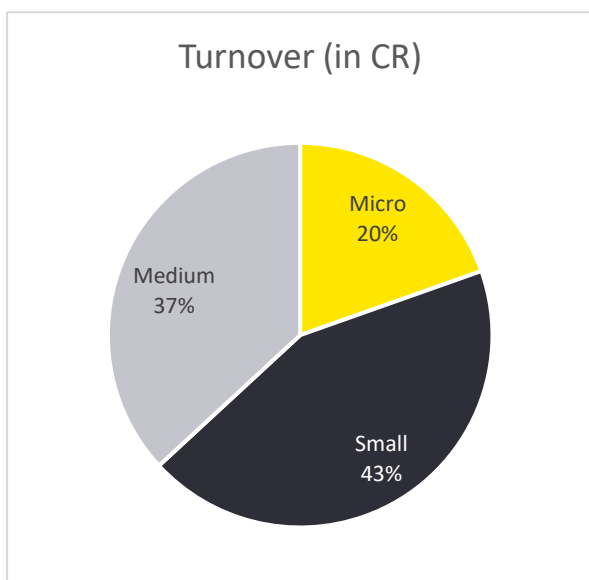
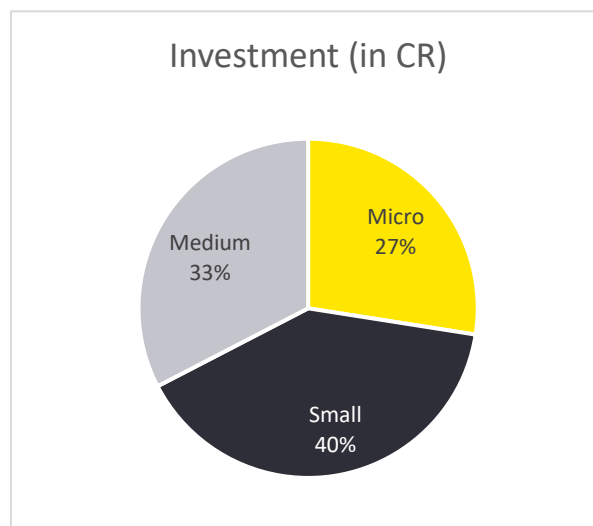
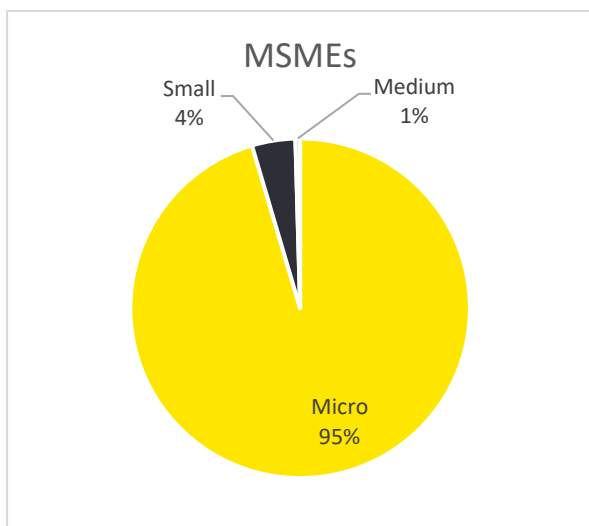
There are 4041 registered MSMEs on the UDYAM registration portal in the district. Of these, 3856 are micro, 167 are small, and 18 are medium.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	3,856	92.87	980.79	23,004
Small	167	134.93	2179.98	4,381
Medium	18	110.18	1846.08	1,027
Total	4,041	337.98	5006.85	28,412

Table 14: Existing MSMEs segregation in district

The East Khasi Hills district is a thriving hub of commercial activity in the state, boasting nearly 35% of the total registered enterprises in the region. This statistic highlights the district's significance as a centre for economic development and business growth. With a wide range of industries and sectors operating within its boundaries, East Khasi Hills district plays a crucial role in driving the state's economy.

² [East Khasi Hills District DCIC Office Record](#)



The MSME sector in the district consists of 3,856 micro, 167 small, and 18 medium enterprises. With a total investment of 337.98 crore rupees, these enterprises have achieved a turnover of 5006.85 crore rupees. The sector employs 28,412 individuals, with micro-enterprises employing the largest workforce of 23,004. Overall, the MSME sector in the district is a vital contributor to the local economy, generating employment and driving economic growth.

Industry Type	No. of Units
Accommodation and Food service activities	404
Administrative and support service activities	479
Agriculture, forestry, and fishing	56
Arts, entertainment, and recreation	50
Construction	456
Education	80
Electricity, gas, steam, and air conditioning supply	18
Financial and insurance activities	73

Industry Type	No. of Units
Human health and social work activities	67
Information and communication	242
Manufacturing	1,142
Mining and quarrying	81
Other service activities	442
Professional, scientific, and technical activities	285
Public administration and defence; compulsory social security	10
Real estate activities	44
Transportation and storage	438
Water supply; sewerage, waste management and remediation activities	19
Wholesale and retail trade; repair of motor vehicles and motorcycles	1,876

Table 15: Sector wise/Industry wise MSMEs in the district

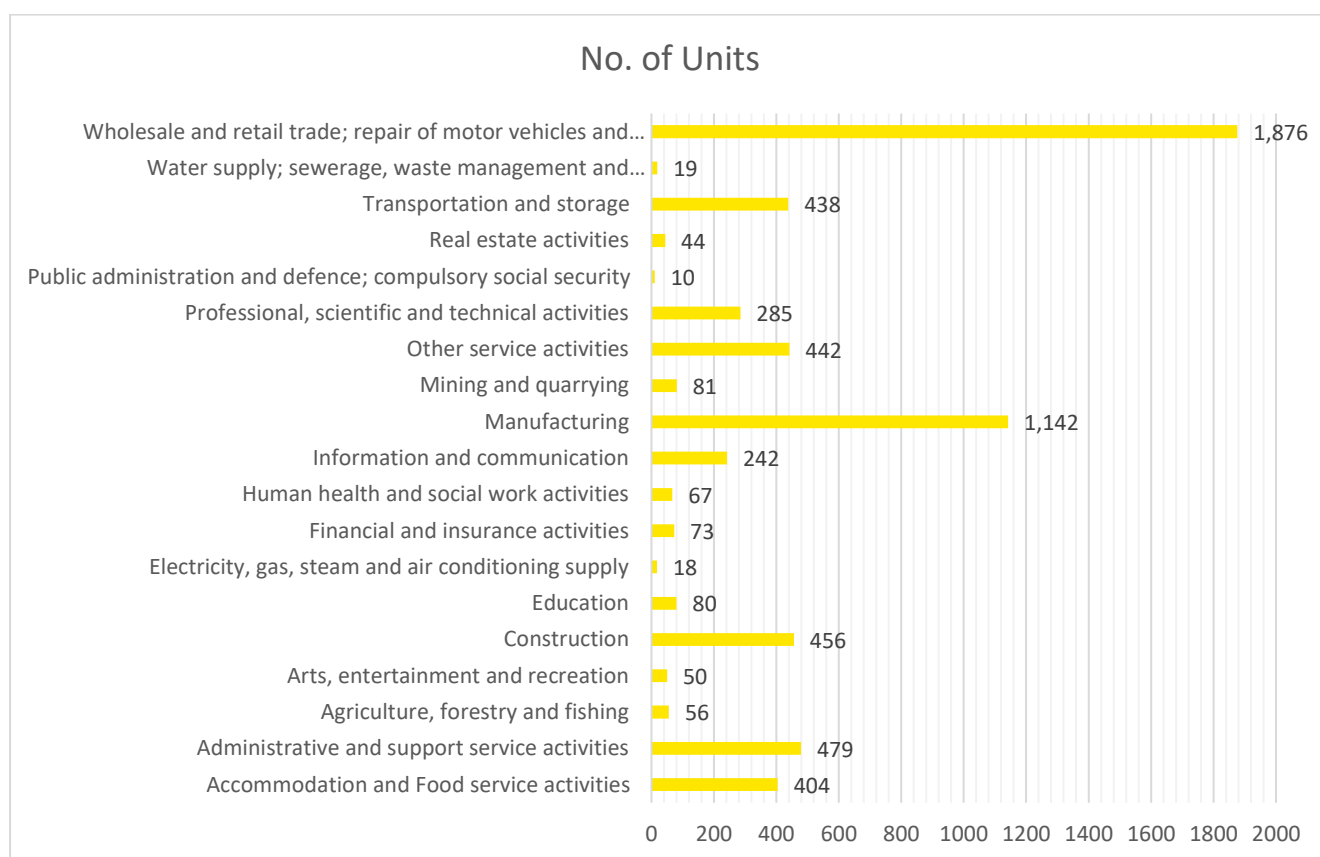


Figure 10: Graph showing no. of MSMEs registered under across industries

ODOP Product

Khasi Mandarin is a type of citrus fruit that is grown in the East Khasi Hills district of Meghalaya, India. It is a small, round fruit with a thin, orange rind and a sweet, tangy flesh. Khasi Mandarin is a good source of vitamins C and A, as well as other nutrients. It is also a low-calorie fruit, making it a healthy snack or dessert option.

Khasi Mandarin is an ODOP product, which means that it is one of the signature products of East Khasi Hills district. The Khasi Mandarin season usually starts in October and ends in December. During this time, the fruit is available in markets.

In 2019-20, Meghalaya had exported 7.14 metric tonnes of Khasi mandarin to Bangladesh. In May 2022, Meghalaya had exported 1.2 metric tonnes of Khasi mandarin to Dubai as a trial shipment. In December 2022, Meghalaya exported 2 tonnes of GI-tagged Khasi Mandarin to Doha and Bahrain, in collaboration with the Agricultural and Processed Food Products Export Development Authority (APEDA) under the Mission Organic Value Chain Development for North-Eastern Region (MOVCDNER) scheme. This was after the successful trial shipment of one tonne of Khasi Mandarin to Dubai in the same month.



Image: Khasi Mandarin Orange of East Khasi Hills

Khasi Mandarin: Khasi Mandarin is indigenous to the Khasi Hills district, it is a citrus fruit characterized by its thin skin, succulent pulp, and sweet-sour flavour profile. Laden with vitamin C, antioxidants, and flavonoids, the Khasi mandarin finds its place as a fresh fruit, juice, jam, and pickled delicacy. Its versatility extends to wine and vinegar production, and it holds a reputation as one of India's finest mandarin varieties.

The Khasi mandarin, a citrus fruit species native to Meghalaya, holds the distinction of being the world's first. Meghalaya, known as one of the richest biodiversity hotspots globally, is home to this unique fruit. While Khasi mandarins are cultivated across the state's northern and southern slopes, those grown in the southern slopes of the Khasi Hills are particularly renowned for their juicy, sweet taste.

The Khasi mandarin holds significant economic value and has contributed to the socio-economic development of the region. In 2014, the Meghalaya Government obtained the Geographical Indication (GI) tag for the Khasi mandarin, which serves to promote its distinct qualities in both domestic and international markets. Notably, the Khasi mandarin has also been featured in the world's first food atlas due to its scarcity and diversity.

The Khasi mandarin trees are characterized by their small, erect, and evergreen nature. While they begin bearing fruit within 3-5 years of planting, a full fruit yield is only achieved after eight years. These trees require meticulous care, including periodic manuring, pruning, weeding, irrigation, and mulching. Additionally, protection from chilly weather is crucial as they are sensitive to low temperatures.

Harvesting of the fruits typically occurs between November and late February, sometimes extending until April. Farmers employ traditional bamboo tools to collect the mandarins without causing damage. Carrying loads of 90 to 100 kilograms each, villagers transport the fruit from the steep valleys where the trees grow. The fruits boast a tight and smooth skin, which can make peeling a bit challenging. However, they exude a delightful citrusy aroma and offer a mouth-watering flavour.

The Khasi Mandarin exported to the UAE was produced by a group of orange farmers in Meghalaya's South-West Khasi Hills and Ri-Bhoi districts. The Meghalaya Department of Agriculture and Farmers Welfare and the Meghalaya Basin Management Agency (MBMA) supported the farmers to improve their production and marketing practices.

The export of Khasi Mandarin from Meghalaya was facilitated by the Union Ministry of Commerce and Industry, which aided in terms of quality certification, packaging, transportation, and market linkages.

SWOT Analysis of ODOP Product

Strength:

- ▶ **Unique Flavour and Aroma:** Khasi Mandarin is known for its distinct flavour and aromatic qualities, making it a sought-after citrus fruit in local and potentially international markets.
- ▶ **Cultural Significance:** Being a local product, Khasi Mandarin holds cultural significance in the East Khasi Hills region, potentially attracting a loyal customer base that values traditional produce.
- ▶ **Nutritional Value:** Citrus fruits like Khasi Mandarin are often rich in vitamin C and other essential nutrients, contributing to its appeal as a healthy snack or ingredient.
- ▶ **Potential for Value-Added Products:** Khasi Mandarin can be used as an ingredient in various value-added products like juices, jams, marmalades, and even cosmetic products due to its natural properties.
- ▶ **Support for Local Economy:** The cultivation and sale of Khasi Mandarin can contribute to the local economy by providing employment opportunities and supporting local farmers. High-quality fruit with a unique flavour and aroma.

Weakness:

- ▶ **Seasonal Availability:** Khasi Mandarin might be available only during specific seasons, leading to inconsistent supply and potential market gaps during off-seasons.
- ▶ **Limited Shelf Life:** Citrus fruits can have a short shelf life, leading to challenges in storage, transportation, and distribution, which can affect the quality of the product.
- ▶ **Lack of Awareness:** Outside the local region, there might be a lack of awareness about Khasi Mandarin, which can hinder its expansion into wider markets.
- ▶ **Quality Control:** Maintaining consistent quality standards might be a challenge, affecting the overall reputation of the product.

Opportunities:

- ▶ **Health and Wellness Trend:** The growing trend towards healthy eating and natural products creates an opportunity for Khasi Mandarin to be marketed as a nutritious and natural snack.
- ▶ **Export Potential:** If the product gains recognition for its unique qualities, there could be potential for exporting Khasi Mandarin to markets that value specialty and exotic fruits.
- ▶ **Tourism and Culinary Industry:** Khasi Mandarin can be integrated into the local culinary scene and tourism offerings, attracting visitors interested in trying local flavours.

- ▶ **Value-Added Products:** Developing a range of value-added products like juices, jams, and cosmetics can diversify revenue streams and extend the product's reach.

Threats:

- ▶ **Competition:** Khasi Mandarin might face competition from other citrus fruits and similar products in local and broader markets.
- ▶ **Climate and Disease:** Climate change and disease outbreaks can affect the cultivation and production of Khasi Mandarin, impacting both quantity and quality.
- ▶ **Regulatory and Trade Barriers:** Exporting the product might face regulatory and trade barriers in target markets, affecting its expansion.
- ▶ **Price Fluctuations:** Fluctuations in market prices of citrus fruits can impact the profitability of Khasi Mandarin.
- ▶ **Changing Consumer Preferences:** Shifts in consumer preferences towards other products or flavours might affect the demand for Khasi Mandarin.

Potential for new MSMEs

Potential areas for new Micro, Small, and Medium Enterprises (MSMEs) in East Khasi Hills, Meghalaya can be reframed as follows:

- ▶ **Mining/Quarrying of Limestone:** Exploring and extracting limestone deposits to supply raw materials to construction and cement industries.
- ▶ **Agro & Horticulture Machineries:** Manufacturing and supplying agricultural and horticultural machinery and equipment to support the farming sector and enhance productivity.
- ▶ **Food Processing Enterprise:** Establishing food processing units to process and add value to agricultural produce, including fruits, vegetables, and grains.
- ▶ **Steel Furniture & Steel Fabrication:** Manufacturing steel furniture and providing steel fabrication services for both commercial and residential purposes.
- ▶ **Traditional Garments:** Promoting and manufacturing traditional garments that showcase the cultural heritage of the region, using indigenous fabrics and designs.
- ▶ **Agarbatti Manufacturing:** Producing incense sticks (Agarbatti) using local raw materials, catering to the demand for religious and aromatic products.
- ▶ **Candle Manufacturing:** Manufacturing candles using sustainable materials and catering to the demand for decorative, aromatic, and religious purposes.
- ▶ **Broom Making:** Establishing units for manufacturing brooms using locally available materials, targeting both local and regional markets.
- ▶ **Hollow Bricks Manufacturing:** Producing hollow bricks using eco-friendly materials for construction purposes, contributing to sustainable building practices.
- ▶ **Cattle Poultry Feed Manufacturing:** Manufacturing and supplying high-quality animal feed for the livestock and poultry industry, meeting the nutritional requirements of farmers.
- ▶ **Fruit Preservations:** Processing and preserving locally grown fruits into jams, jellies, fruit-based sauces, and other preserved products, targeting both local consumption and potential markets outside the region.
- ▶ **Poultry Farming:** Establishing poultry farms for egg or meat production, meeting the growing demand for poultry products in the district and beyond.

5.2. Ri Bhoi

5.2.1. A General Overview

Ri Bhoi is an administrative district in the state of Meghalaya with its district headquarter located at Nongpoh which is a bustling commercial hub and a transit point for travelers heading to other parts of Meghalaya. The town boasts a vibrant local market where visitors can explore and experience the local culture.



District Headquarter	Nongpoh
Total Area	2448 km ²
Total Population ³	2,58,840
Female Ratio/ 1000 male	953
Literacy	77.22%

Table 16: Demography of East Khasi Hills.

Geography:

Ri Bhoi District is located in the eastern part of Meghalaya and is bordered by East Khasi Hills district to the South, Jaintia Hills district to the east, West Khasi Hills, Eastern West Khasi Hills and East Khasi Hills district to the south, and Assam to the west.

Food & Culture:

The Bhois of Ri Bhoi District are the Sub - group of the main Khasi Tribe. They prefer to eat their traditional food here. The majority of the Bhois speak the Bhoi dialect, although they use the Khasi dialect as a major subject in their schools. In Ri Bhoi District, there are other groups of tribes viz, Garos, who speak the Tibeto - Burman groups of language, whereas the Karbis, Marngars, Mikirs, Bodos and Lalungs use Assamese as their Lingua Franca. Some speak and write Khasi too. The Bhois follow the matrilineal system. Youngest daughter bears the title of the mother, and she is the safe keeper of all properties owned by her parents⁴.

Major Tourist Spots:

- ▶ **Umiam Lake:** It is a charming water body located in the district about 20 km away from Nongpoh. Offers water sports facilities including sailing, water skiing, water scooter. The Orchid Lake Resort and the adjacent Lum Nehru Park is an ideal quiet Holiday Resort. It was created by damming the Umiam River in the early 1960s.
- ▶ **U Lum Sohpetbneng:** popularly known as "Navel of the Earth", is a very sacred place for the Seng Khasi believers. According to legends, the Golden Vine Bridge that connected Heaven and Earth was situated at the peak of U Lum Sohpetbneng. However, as sin started to creep into the earth, this ladder was broken down. Legends also say that the Ki Hynniewtrep (meaning 'Seven Huts') which comprise of the seven sub-tribes of the Khasi community were the first settlers on earth.

³ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011.

⁴ <https://ribhoi.gov.in/history-culture/>

- ▶ **Diengiei Peak** is located to the west of the Shillong plateau and is one of the most spectacular viewpoints of the region. It is just 200 ft lower than the Shillong peak. From the summit of the peak, one can get a breathtaking view of the beautiful green hills and mountains of the East Khasi Hills. One can also see several small villages in the form of tiny dots at a distance. From the Diengiei Peak, one could also see the Umiam Lake with Shillong at its backdrop.
- ▶ **Dwar: Ksuid:** Dwar Ksuid is situated in Khapmara, Bhoilymbong area of Umroi. It is also called as the "Lover Paradise". Dwar Ksuid means the Devil's Doorway. Here, we find a Door like stone on the famous river Umiam.
- ▶ **Nongkhyllem Wildlife Sanctuary:** Located close to the Lailad village in Ri-Bhoi District of Meghalaya, this wildlife sanctuary is a paradise for wildlife explorers. One can spot a variety of rare wild animals here including, Himalayan black bear, Asian elephant, royal Bengal tiger, Indian bison, and clouded leopard etc.
- ▶ **Lum Nehru Park:** It is located close to the Orchid Lake Resort, at Umiam, about 15 KM from Shillong, in the state of Meghalaya. Lum Nehru Park is well known for its orchid-house, aviary, and well-maintained lawns.

5.2.2. Industrial Overview

Prominent Sector

The district's agricultural land supports the growth of Agro-based industries. Rice mills, tea processing units and fruit & vegetable processing units are prominent in the region. It is known for Eri silk farming & skilled artisans who produce intricate handicrafts and handloom products. Bamboo and cane products, traditional textiles and indigenous crafts reflect the artistic heritage of the local communities. The ODOP of the district is Pineapple⁵. MSME enterprises such as Handloom & Tailoring, Handicrafts, Beekeeping, Honey Processing, Metal, Steel, Iron, MS-Rods, Bars, Angles, ferro alloy and other alloy based exist in the district.

Micro Enterprises	1110
Small Enterprises	63
Medium Enterprises	16
ODOP	Pineapple

Industrial Area/Estate:

Existing state of Industrial Areas in the District-

SL No	Name of Ind. Areas	Land acquired (in acre)	Land developed (in acre)	Prevailing Rate/Sqm (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots	No of Units in production
1	Export Promotion Industrial Park, Byrnihat	259	Nil	10/- per sq. mt per annum for underdeveloped land. 25/- per sq. mt per annum for developed land.	67	67	Nil	22
2	Extended Export Promotion Industrial Park, Byrnihat	51	Nil	-do-	6	6	Nil	4

SL No	Name of Ind. Areas	Land acquired (in acre)	Land developed (in acre)	Prevailing Rate/Sqm (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots	No of Units in production
3	Umiam Industrial area, Umiam	187.90	Nil	-do-	74	74	Nil	42

Source -DCIC

Table 17: Industrial Areas in Ri Bhoi District

Existing MSMEs

There are 1189 registered MSMEs on the UDYAM registration portal in the district. Of these, 1110 are micro, 63 is small, and 16 are medium.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	1,110	25.15	173.95	4,517
Small	63	82.74	798.93	1,300
Medium	16	50.56	1,727.89	942
Total	1,189	158.46	2,700.76	6,759

Table 18: Existing MSMEs segregation in Ri Bhoi Hill district.

Industry Type	No. of Units
Accommodation and Food service activities	82
Administrative and support service activities	53
Agriculture, forestry, and fishing	40
Arts, entertainment, and recreation	6
Construction	47
Education	8
Electricity, gas, steam, and air conditioning supply	1
Financial and insurance activities	2
Human health and social work activities	9
Information and communication	25
Manufacturing	327
Mining and quarrying	25
Other service activities	38
Professional, scientific, and technical activities	39
Public administration and defence; compulsory social security	2
Real estate activities	7
Transportation and storage	135
Water supply; sewerage, waste management and remediation activities	2
Wholesale and retail trade; repair of motor vehicles and motorcycles	593

Table 19: Sector wise/Industry wise MSMEs in Ri Bhoi district.

UDYAM data underscores that Ri-Bhoi district is home to roughly 10 percent of the current MSMEs, signifying its notable presence in the entrepreneurial landscape. Moreover, the district has positioned itself as a vibrant industrial hub, further enhancing its reputation as a centre of economic activity and innovation.

Potential Clusters:

Eri Silk cluster: Umden Diwon has been declared as the first and the only official Eri Silk Village on 12th February 2021 by the Government of Meghalaya and ministry of textile. This exotic village is in the Ri-Bhoi district of Meghalaya of Northeast India. The National Institute of Fashion Technology along with the state of Meghalaya is soon to set up a Design Resource Centre to provide a unique mark to this picturesque silk village. The official recognition of this village had come from the department of textiles, India which has enabled it to develop into an Atmanirbhar Village.



Image: Eri Silk Cluster in Umden Diwon

ODOP Product:

Pineapple, one of the most significant commercial crops, is grown in abundance in different regions of India. Famed for its sweet-citrusy flavour, the fruit is considered a nutritional powerhouse. It aids digestion, helps alleviate inflammation and pain, and may prevent chronic diseases. Meghalaya State is holding 4th position with 1,38,930 tonnes production annually.

The ODOP Pineapple in Ri Bhoi District, Meghalaya, is a unique and high-quality local product. It offers economic opportunities, market potential, and tourism promotion. Addressing challenges and focusing on sustainability can maximize its potential for economic growth and community development.

The Ministry of Food Processing Industries (MoFPI) launched a centrally sponsored scheme, the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PM FME), on June 29, 2020.

The PM FME scheme aims to empower, upgrade, and formalise the existing Micro Food Processing Enterprises (MFPEs) in the unorganised segment of the food processing industry by providing financial, technical, and business support.

Pineapples constitute the ODOP category for Ri-Bhoi district of Meghalaya. Anaras is the brand created by Nafed for MoFPI under the PM FME scheme for developing and marketing Pineapple based products from Ri-Bhoi.

The export of pineapples from its source in India to Middle Eastern countries, including the United Arab Emirates (UAE), Doha, Bahrain, and Dubai, has been a significant success story. With over 1.3 tonnes of pineapples reaching these markets, it underscores the growing demand for Indian produce in the Middle East. The sweet and tropical flavour of Indian pineapples has found a welcoming audience in these nations, where they are used in a variety of culinary delights and enjoyed as a healthy snack. This export not only benefits Indian farmers and the agricultural sector but also strengthens trade ties and contributes to the economic growth of both India and the Middle Eastern nations. It's a testament to the global appeal of India's agricultural products and the potential for further expansion in international markets.



Image: Pineapple of Ri Bhoi District

Pineapple Mission:

Pineapples hold immense importance as a fruit crop in Meghalaya, placing the state as one of India's major pineapple producers. Meghalaya contributes 8% of the total pineapple production in the country. The cultivation focuses on the Giant Kew and Queen varieties known for their nutritional value, distinctive quality, appealing golden colour, and sweet tanginess.

In 2018, the Pineapple Mission was initiated with the purpose of improving farmers' income, enhancing their capabilities, promoting technology adoption, and strengthening post-harvest and processing infrastructure. The mission also aims to establish the brand value of Meghalaya pineapples by obtaining geographical indication (GI) tagging and traceability.

Key accomplishments of the mission include:

- ▶ Exporting over 1.3 tonnes of pineapples to the Middle Eastern countries like the United Arab Emirates (UAE), Doha, Bahrain, and Dubai.
- ▶ Facilitating market connections between pineapple growers and domestic and international buyers through the Department of Agriculture and Farmer's Welfare, Government of Meghalaya, and the Meghalaya Basin Management Agency (MBMA).
- ▶ Abu-Dhabi-based company, Lulu Group International, operating in multiple countries, serves as the exporter.
- ▶ The Pineapple Fest, a three-day event organized by the Meghalaya government in Delhi in August 2023, showcased various agricultural and horticultural products from the state, with a special emphasis on pineapples.

- ▶ The state of Meghalaya has designated pineapples as the One District One Product (ODOP) for the districts of Ri Bhoi and East Garo Hills. The sweetest pineapples from Meghalaya are the centerpiece of the elaborate display celebrating the Azadi Ka Amrit Mahotsav, at the Al-Wahda mall at Abu Dhabi.
- ▶ The Meghalaya government plans to establish a museum on climate change to raise awareness, explore the use of pineapple for vegan leather, and integrate climate change as a subject in the school curriculum.

The success of the mission has positioned it as a transformative story, highlighting the positive impact of the "golden fruit" of Meghalaya. Chief Minister Conrad K Sangma envisions further expanding the processing infrastructure and promoting Agri-tourism in the pineapple-producing regions.

SWOT Analysis of ODOP Product

Strength:

- ▶ High demand: Pineapple is a popular and widely consumed fruit, which means there is a constant demand for it throughout the year.
- ▶ Established market: Operating as a supplier to wholesale markets and supermarkets means the business can tap into an established network of buyers, reducing the need for extensive marketing and advertising efforts.
- ▶ Sustainable practices: Employing sustainable practices such as organic fertilizers and optimized water usage can appeal to consumers who are increasingly looking for environmentally friendly and socially responsible products.
- ▶ Potential for innovation: Pineapple farming can be highly innovative, with the potential to experiment with different varieties, growing techniques, and packaging options to stand out in the market.
- ▶ Scalability: Pineapple farming businesses can start small and expand as demand increases, allowing for scalability and growth potential over time.

Weakness:

- ▶ Seasonal production: Pineapple farming is heavily reliant on seasonal variations in climate, which can affect the ability to consistently supply produce throughout the year.
 - ▶ Perishable product: Pineapples have a short shelf life and require careful handling and transportation to prevent spoilage, which can increase costs and reduce profits.
 - ▶ Intensive labour requirements: Pineapple farming requires intensive labour for tasks such as planting, harvesting, and packing, which can be time-consuming and costly.
 - ▶ High start-up costs: Establishing a pineapple farm can require significant investment in land, equipment, and infrastructure, which can be a barrier to entry for smaller businesses.
- Competition: Pineapple farming faces stiff competition from established producers, both locally and internationally, which can affect pricing and market share.

Opportunities:

- ▶ **Increasing demand:** Pineapple is a highly consumed fruit in the US, and the demand for it continues to increase year by year. This creates an opportunity for pineapple farmers to increase their production and supply to meet the growing demand.
- ▶ **Rising health consciousness:** Consumers are becoming more health-conscious and are in search of nutritious and healthy food options. Pineapple is a rich source of essential vitamins and minerals and is known to have numerous health benefits, creating an opportunity for pineapple farmers to cater to this growing market.
- ▶ **Organic and sustainable farming:** With the rise of awareness among consumers about environmental and social responsibility, there is an increasing demand for organic and sustainably produced food products. Pineapple farming sustainable practices such as using organic fertilizers, reducing waste, and optimizing water usage can cater to this growing market demand.
- ▶ **Export potential:** As pineapple is a globally consumed fruit, there is an opportunity for pineapple farmers to expand their business by tapping into the international market and exporting their produce. This can help increase profitability and reduce reliance on the local market.

Threats:

- ▶ **Climate Change:** Unpredictable weather patterns and change in climate can affect pineapple harvest, leading to reduced yields and quality.
- ▶ **Competition:** The production and distribution of pineapples are widespread globally, and the US market has several established players that may affect the business's growth and market share.
- ▶ **Pests and Diseases:** Pineapple is susceptible to various pests and diseases, which can severely impact production and quality. Preventative measures such as using organic pesticides can help minimize crop damage, but it may still pose a risk.
- ▶ **Inconsistent Market Demands:** The demand for pineapples can vary depending on seasonality, trends, and economic factors, leading to unpredictable sales volume and revenue.
- ▶ **Trade Regulations and Tariffs:** Imports and exports of pineapples are subject to government regulations and tariffs, which can impact the competitiveness of the business in the global market.

Potentialities for new MSMEs:

Due to its rich varieties of natural resources, there is an enormous scope for setting up of new MSMEs unit in the district in the following field:

- ▶ **Eri Silk Spinning Unit:** Establishing an Eri silk spinning unit in Ri Bhoi District, Meghalaya holds great potential. It can create employment opportunities, add value to the indigenous silk production, meet the growing market demand for sustainable textiles, preserve cultural traditions, attract tourism, and foster collaboration. Challenges include raw material access, skilled manpower, and infrastructure development. Addressing these challenges can maximize the benefits of the spinning unit in Ri Bhoi District. Besides the above introduction of Solar Charkha production and uniformity can be enhanced.
- ▶ **Weaving Unit:** The potential for an Eri silk weaving unit in Ri Bhoi District, Meghalaya is significant. It offers employment opportunities, adds value to local silk production, meets the

demand for sustainable textiles, preserves cultural traditions, attracts tourism, and promotes collaboration. Challenges to address include raw material access, skill development, and market connections. Overcoming these challenges can maximize the benefits of the weaving unit in Ri Bhoi District.

- ▶ **Food Processing Units:** Ri Bhoi has abundant production of natural fruits like pineapple, jackfruit etc. as such there is an ample scope for the new entrepreneurs to setup Food Processing units in the district.
- ▶ **Spices -** The spices sector holds tremendous promise for emerging Micro, Small, and Medium Enterprises (MSMEs) in the Ri Bhoi district of Meghalaya. The district enjoys a conducive climate and soil composition that favour the cultivation of a diverse array of spices, including ginger, turmeric, black pepper, bay leaf, and cinnamon. Furthermore, the district boasts a rich cultural heritage deeply interwoven with the use of spices in cuisine, medicine, and rituals. The following are potential avenues for new MSMEs to explore within the spices industry in Ri Bhoi: Processing and Value Addition, Organic Certification and Quality Assurance, Innovation and Diversification and Export Promotion and Market Linkages
- ▶ **Ginger-** The ginger industry is one of the most promising sectors for new MSMEs in Ri Bhoi district of Meghalaya. The district has a favourable climate and soil for growing various varieties of ginger, such as Nadia and Wynad. The district also has a rich tradition and culture of using ginger in food, medicine, and rituals. Some of the potentialities for new MSMEs in ginger industry in Ri Bhoi are Processing and value addition, Organic certification and quality assurance, Innovation and diversification and Export promotion and market linkages
- ▶ **Bamboo & Handicrafts Products:** The district is also well gifted with abundant resources in various types of bamboo, as such it is a high time for the people from and outside the district to come up and start new units in production of various types of bamboo related products.

5.3. West Khasi Hills

5.3.1. A General Overview

West Khasi Hills is an administrative district in the state of Meghalaya with its district headquarter located at Nongstoin. This district is known for its natural beauty, rich cultural heritage, and vibrant communities. It occupies an area of 3846 km² and was carved out of the Khasi Hills district in the year 1976. As per 2011 Censes, it has a population of 2,84,290 and a literacy rate of 77.87%.⁵



District Headquarter	Nongstoin
Total Area	3846 km ²
Total Population⁶	2,84,290
Female Ratio/ 1000 male	983
Literacy	77.87%

Table 20: Demography of the West Khasi Hill District

Geography:

⁵ District Profile | West Khasi Hills | India

⁶ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011.

West Khasi Hills district is the largest district of Meghalaya covering 23% of the total area of the state. It is bounded on the north-west by Kamrup district of Assam, on the north-east by Ri Bhoi district, on the east by Eastern West Khasi Hills district, on the south by Southwest Khasi Hills district, on the west by North Garo Hills, East Garo, and South Garo Hills districts.

Food & Culture:

The staple food of Khasis is rice. They also take fish and meat. Like the other tribes in the North-East, the Khasis also ferment rice-beer, and make spirit out of rice or millets by distillation. Use of rice-beer is a must for every ceremonial and religious occasion. The Khasi people predominantly inhabit the districts of Southwest Khasi Hills, Meghalaya, also known to be one of the earliest ethnic group of settlers in the Indian sub-continent, belonging to the Proto Austroloid Mon-Khmer race.

Major Tourist Spot:

Nongkhnum Island: Located about 14 Km from Nongstoin, the district headquarters of West Khasi Hills, Nongkhnum Island is the biggest river island in Meghalaya and the second biggest river island in Asia, after Majuli Island in Assam.

5.3.2. Industrial Overview

Prominent Sector

Agriculture, though not much, is still the main occupation of the poor rural people. They make a special kind of cane mat called 'Tlieng'. Only 3% of the total geographical area is sown. Mainly shifting or Jhum cultivation is practiced. About 12.44% of the total population is engaged in such cultivation.

Micro Enterprises	450
Small Enterprises	4
Medium Enterprises	1
ODOP	Ginger

The principal crops grown in the district are rice, maize, millets, oilseeds, and pulses. Horticulture products include orange, pineapple, and banana.

Vegetables like potato, sweet potato, ginger, garlic, squash etc. are grown. Broadly the low-lying areas are put under paddy during Kharif and with pulses, paddy, vegetables, and oilseeds during the Rabi season depending on the availability of residual moisture and irrigation facilities. Gentle slopes up to 20% are put under other crops like wheat, paddy, maize, pulses, oilseeds, vegetables etc, which not only contribute towards food security but also yield substantial revenue returns per unit of land and labour.⁷

Industrial Area/Estate:

⁷ https://cgwb.gov.in/District_Profile/Meghalaya/West%20Khasi%20Hills.pdf

SL No	Name of Ind. Areas	Land acquired (in acre)	Land developed (in acre)	Prevailing Rate/Sqm (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots
1	Nongstoin Industrial Estate, Mawiaban	12.83	Nil	10/- per sq. mt per annum for underdeveloped land.	1	Nongstoin Industrial Estate, Mawiaban	12.83

Table 21: Industrial Estates in WKH

Source -DCIC

Existing MSMEs

There are 455 registered MSMEs on the UDYAM registration portal in the district. Of these, 450 are micro, 4 are small, and 1 is medium.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	450	7.99	31.41	1,937
Small	4	7.73	31.70	172
Medium	1	19.57	123.79	70
Total	455	35.30	186.90	2,179

Table 22: Existing MSMEs segregation in West Khasi Hill district

According to UDYAM data, the West Khasi Hills district constitutes about 4 percent of the current MSMEs, highlighting its significant role within the realm of small and medium enterprises.

Industry Type	No. of Units
Accommodation and Food service activities	36
Administrative and support service activities	13
Agriculture, forestry, and fishing	9
Construction	22
Education	13
Financial and insurance activities	3
Human health and social work activities	2
Information and communication	34
Manufacturing	130
Mining and quarrying	12
Other service activities	32
Professional, scientific, and technical activities	11
Real estate activities	1
Transportation and storage	36
Wholesale and retail trade; repair of motor vehicles and motorcycles	186

Table 23: Sector wise/Industry wise MSMEs in West Khasi Hill district

Potential for the District

The West Khasi Hills district in Meghalaya has several potentials that can contribute to its overall development and growth. Here are some key potentials for the district:

- ▶ Tourism
- ▶ Agricultural Resources
- ▶ Eco-tourism and Adventure Sports
- ▶ Cultural Heritage

- ▶ Handicrafts and Artisans
- ▶ Education and Skill Development
- ▶ Infrastructure Development
- ▶ Sustainable Development

Potential Clusters:

West Khasi Hills has a significant agricultural base, with farming being the primary occupation. Farmers cultivate a variety of crops, including rice, maize, potatoes, and other vegetables. The district also specializes in horticulture, with the production of oranges, pineapples, and other fruits. The region is known for its intricate bamboo and cane craftwork. Skilled artisans create beautiful baskets, furniture and other decorative items using traditional techniques, which are in high demand locally and internationally. The ODOP of the district is Ginger.⁸

ODOP Product:

Ginger is one of the earliest-oriented spices known (Purseglove et al., 1981). The economic part is the underground rhizomes, which is pungent and aromatic and used for culinary purposes in gingerbread, biscuits, cakes, puddings, soups, and pickles. Ginger is trade in three basic forms- green (fresh), pickled or preserved and dry. Only dry ginger is regarded as spices, green or fresh ginger is considered basically as vegetables.

Ginger is a traditional crop in West Khasi Hills. It is cultivated on slopes, the most popular varieties that are grown in West Khasi Hills. Ginger Cultivation is done using traditional method; they include digging spade (Mohkhiew), dao (wait), and hoe etc. Ginger attains harvest maturing in 8-9 month. The area under ginger in West Khasi Hills is 885 ha which gives total production of 7346 tonnes. Farmers are interested in cultivating ginger as soil; climate and other ecological factors favour the growth and development of ginger crop in West Khasi Hills. Ginger is a seasonal cash crop in which the parent rhizomes is collected and dug in the months of June - July and the daughter rhizomes is collected in the month of November - December.⁹



Image: Ginger of West Khasi Hills

Ginger Mission:

Meghalaya is a major producer of ginger, which is a spice that has a pungent aroma and a hot taste. Ginger ale is a carbonated beverage that is made from ginger extract, sugar, and water. It has a refreshing and soothing effect on the throat and stomach. It is also rich in gingerol, which has anti-nausea, anti-inflammatory, and antibacterial properties.

⁸ ODOP (mofpi.gov.in)

⁹ <https://www.iosrjournals.org/iosr-jhss/papers/Vol.%2022%20Issue7/Version-3/G2207033645.pdf>

The Ginger Mission, launched on April 26, 2022, is a flagship program initiated by the Meghalaya government. Its primary goal is to double ginger production in the state within the next three years, aiming for a minimum annual production of 1.5 lakh MT (150,000 metric tons) compared to the current production of approximately 60,000 MT per annum. The mission also sets out to establish Meghalaya as the third-largest ginger producer in India.

As part of the mission, the Department of Agriculture and Farmer's Welfare will introduce improved and high-yielding ginger varieties such as IISR Mahima, IISR Varada, and Nadia. Additionally, the mission will provide farmers with training on the latest production techniques, collectivization and aggregation methods, ginger processing, and market linkages. Furthermore, there will be a focus on promoting the indigenous ginger variety known as Sying Makhir, which possesses medicinal properties.

The Ginger Mission is being funded with Rs 121 crore from the state government and is projected to benefit around 50,000 farmers. The mission aims to increase the ginger cultivation area from 10,000 hectares to 12,500 hectares.

In addition to the introduction of high-yielding and improved ginger varieties, the Ginger Mission will also provide training to farmers on Package of Practices (PoP) and the latest production technology. The mission will focus on educating farmers about collectivization and aggregation techniques, as well as ginger processing and market linkage.

SWOT Analysis of ODOP Product:

Strength:

- ▶ **High-Quality Ginger:** West Khasi Hills in Meghalaya is known for producing high-quality ginger due to its favorable climatic conditions, fertile soil, and natural resources.
- ▶ **Organic Production Potential:** The region offers suitable conditions for organic ginger cultivation, as farmers often use traditional farming methods with limited pesticide and chemical inputs, resulting in potentially organic-certifiable produce.
- ▶ **Indigenous Knowledge:** Local farmers possess traditional knowledge and expertise in ginger cultivation, passed down through generations, which can be leveraged to produce unique varieties and maintain quality standards.
- ▶ **Unique Flavour and Aroma:** West Khasi Hills ginger is known for its distinct flavour and aroma, making it desirable for culinary and medicinal purposes, thereby catering to niche markets and higher value-added products.

Weakness:

- ▶ **Limited Processing Facilities:** The district may have limited infrastructure and processing facilities for ginger, leading to challenges in value addition and preserving the quality of ginger during post-harvest stages.
- ▶ **Market Access and Distribution:** West Khasi Hills may face challenges in accessing wider markets due to its geographical location and limited transportation networks, resulting in higher transportation costs and restricted market reach.
- ▶ **Limited Awareness and Branding:** The ginger industry in West Khasi Hills may face a lack of awareness and branding, making it difficult to differentiate the region's ginger from other sources and establish a distinct market identity.
- ▶ **Vulnerability to Climate Change:** Climate change and unpredictable weather patterns can impact ginger production, affecting yields, quality, and availability of ginger in the long term.

Opportunities:

- ▶ **Organic and Sustainable Market Demand:** There is a growing demand for organic and sustainably produced ginger globally. West Khasi Hills can tap into this market by promoting and certifying its ginger as organic, attracting health-conscious consumers and premium prices.
- ▶ **Value-Added Products:** The district can explore value addition by processing ginger into various products such as ginger powder, ginger oil, ginger tea, or ginger-based beverages. Developing such products can cater to different market segments and increase profitability.
- ▶ **Tourism and Agri-Tourism:** West Khasi Hills can leverage its ginger production as part of Agri-tourism initiatives, offering tourists the opportunity to experience ginger cultivation, participate in ginger-related activities, and purchase local ginger products.
- ▶ **Export Potential:** The ginger industry in West Khasi Hills can explore export opportunities by meeting international quality standards and tapping into the global demand for ginger in both fresh and processed forms.

Threats:

- ▶ **Competition from Other Regions:** West Khasi Hills may face competition from other ginger-producing regions, both within India and internationally. Price competition and differences in quality may impact market share and profitability.
- ▶ **Pests and Diseases:** Ginger crops are susceptible to pests and diseases, such as nematodes and bacterial wilt, which can negatively affect yield and quality. Implementing proper pest and disease management strategies is crucial to mitigate these threats.
- ▶ **Infrastructure and Logistics:** Limited infrastructure, including storage facilities and transportation networks, can result in post-harvest losses, quality degradation, and delays in reaching markets, impacting the overall competitiveness of West Khasi Hills ginger.
- ▶ **Regulatory and Quality Standards:** Compliance with domestic and international regulatory and quality standards can pose challenges for small-scale ginger farmers in terms of certification, documentation, and adherence to food safety and quality control measures.

Potentials for new MSMEs:

- ▶ **Agriculture and allied sectors:** The district have a favourable climate for the cultivation of a variety of crops, including pineapple, ginger, turmeric, and vegetables.
- ▶ **Food Processing -** There is also a growing demand for processed food products, such as jams, jellies, and pickles.
- ▶ **Handicrafts:** The district has a rich tradition of handicrafts, including bamboo and cane work, wood carving, and embroidery. There is a growing demand for these products in both domestic and international markets.
- ▶ **Tourism:** The district is home to several tourist destinations, including Mawsynram, the wettest place on earth, and Nongriat, the village on stilts. There is a growing demand for tourism-related services, such as accommodation, food, and transportation.
- ▶ **IT and ITeS:** The district is well-connected with the rest of the country and has a good pool of skilled manpower. There is a growing demand for IT and ITeS services in the district.

5.4. Southwest Khasi Hills

5.4.1. A General Overview

South West Khasi Hills is an administrative district in the state of Meghalaya with its district headquarter located at Mawkyrwat. It occupies an area of 1401 km² and was carved out of the Khasi Hills district in the year 2012. As per 2011 Censes, it has a population of 99,171 and a literacy rate of 76.84%.



District Headquarter	Mawkyrwat
Total Area	1401 km ²
Total Population¹⁰	99,171
Female Ratio/ 1000 male	970
Literacy	76.84%

Table 24: Demography of the West Khasi Hill District.

Geography:

The district is in the western part of Meghalaya and is bordered by West Khasi Hills district and South Garo Hills district to the West, Eastern West Khasi Hills district to the north, East Khasi Hills district to the east and Bangladesh to the south.

Food & Culture:

The staple food of Khasis is rice. They also take fish and meat. Like the other tribes in the North-East, the Khasis also ferment rice-beer, and make spirit out of rice or millets by distillation. Use of rice-beer is a must for every ceremonial and religious occasion. The Khasi people predominantly inhabit the districts of Southwest Khasi Hills, Meghalaya, also known to be one of the earliest ethnic group of settlers in the Indian sub-continent, belonging to the Proto Austroloid Mon-Khmer race.

Major Tourist Spots:

- ▶ **Mawkyrwat:** Mawkyrwat lies in the unique West Khasi Hills District of Meghalaya at an elevation of about 6000ft and is approximately 50 kilometers from Shillong, the capital city of Meghalaya.
- ▶ **Jakrem:** Jakrem has located 64 km from the state capital, this place is famous for its hot water springs of sulfur which are believed to have medicinal benefits. Jakrem is one of the many hidden wonders of the country.
- ▶ **Jakrem Hot Spring:** It is 15 Kms from Mawkyrwat and 60 Kms from Shillong at Lawblei (Jakrem) on the Shillong-Mawkyrwat Road is the Hot Sulphur Spring. During winter it is a favourite picnic spot and people throng the spring. Most of them come to take bath for it is believed that the water has medical properties.
- ▶ **Symper Rock:** It is 50 km from Shillong on the western side of the Shillong-Mawkyrwat Road stands the Sympheer Rock which is one of the unique geological formations in the area. From the top of this rock one gets a view of the Mawkyrwat area and its surroundings.

¹⁰ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011.

- ▶ **Umngi River:** It is 18 km from Mawkyrwat is the Umngi River. It is a favourite picnic spot for the people of the area. In the middle of its course, there is a small river island where beach volleyball is played.
- ▶ **Hlangja Ud-Cave:** It is 16 km from Mawkyrwat at Phlangja Ud, south of Rangmaw village is a beautiful cave. Stalactites hang on the ceiling of the cave and above this cave lies a vast grassland from where we can get a view of the Bangladesh Plains.
- ▶ **Rilang Viewpoint:** It is 5km from Mawkyrwat at Mawranglang is a beautiful valley on the Nongstoin-Mawkyrwat road meandering across the river.
- ▶ **Tynrong Synrang Murin:** It is About 2 km from Mawkyrwat at Mawten, there is a barren grassland surrounded by a unique panorama of sheer expanse in lovely openness.
- ▶ **Bombell Rock:** It is 3 km from Mawkyrwat at Mawten is a table land or high land which has a mesmerizing beauty.
- ▶ **Ynrangbah Cave:** At Nonglang, about 3 km from Mawkyrwat, is situated a yawning cave. It is an open cave where people and cattle take shelter during rain and storm.
- ▶ **Dongnob Falls:** 8 km from Mawkyrwat at Photjaud, is a beautiful waterfall. In the middle of this falls there is a cave which during winter becomes a splendid natural beauty with the reflection of the sun rays.
- ▶ **Synrang Sngi Rock:** 8 km from Mawkyrwat, east of Mawten, stands a rock as timekeeper rock because when the sun rays touch its face in the evening the local farmers know the sun is going to set and it is time for them to return home.
- ▶ **Tynrong Manbasa:** It is 8 km from Mawkyrwat, south of Rangmaw, there is a place where during olden times where people used to perform rites by worshipping this sacred stone.
- ▶ **Tynnai Viewpoint:** 12 km from Mawkyrwat is a table land, where we can get a view of the rivers and plains of Bangladesh and the whole area of Riwar.
- ▶ **Kyllai Lyngsngun Peak:** 35 km from Mawkyrwat, on the Mawkyrwat-Phlangdilong road is the peak covered with palm trees and leaves which look like a forest presenting a spectacular view of the green mountainous hills.
- ▶ **Lawpaw Plateau:** 30 km from Mawkyrwat, situated on the southwest of Nongnah is one of the most beautiful villages of the area. From this plateau one gets a bird's eye view of the surrounding hills and valleys, besides the plain and rivers of Bangladesh and the Himalayas.
- ▶ **Gomaghat:** 5 km from Ranikor, it was a center of trade and commerce between Bangladesh and India. It is also a place of Muslim pilgrimage where once in a year, the Muslim pilgrim from Bangladesh come to perform annual rituals.
- ▶ **Monolith Heritage - 10 km from MAWKYRDUK village:** Monolith Heritage is a term used to describe the cultural and historical sites in Meghalaya, India, where several types of monoliths and megaliths are found. Monoliths are large stones that are carved or erected by humans for different purposes, such as memorial, ritual, or astronomical. Megaliths are structures made of large stones that are arranged in patterns or shapes, such as circles, rows, or tombs
- ▶ **Nalikota Border haat: Ministry of Commerce and Industries:** Nalikota Border Haat is a proposed border market between India and Bangladesh, which is expected to be established soon. It is located at Nalikota in West Garo Hills district of Meghalaya, India and Baliamari in Kurigram district of Bangladesh. It is one of the six border haats that have been approved by the Indian and Bangladesh governments to facilitate trade, commerce, and goodwill between

the local communities of the two countries. The border haat will allow the residents of both sides to buy and sell locally produced goods such as agricultural products, handicrafts, garments, etc. without any customs duty or visa requirement. The border haat will also help to improve the livelihoods, security, and connectivity of the border areas.

5.4.2. Industrial Overview

Prominent Sector:

Agriculture is the main means of livelihood of the people in the district and majority of the population is dependent on agriculture. The area is endowed with diversified climatic condition thereby offering good scope for cultivation of temperate and subtropical crops. The principal crops of the study area are Rice, Maize, Potato, Soya-bean, Mustard, Betel Nuts & Betel Vine, Kharif & Rabi Vegetables, Spices, Mandarin Oranges, Plum, Peach, Papaya, Jackfruit, Lichi, Pineapple, Mangos, Tamarin, and Banana etc. MSME enterprises In Southwest Khasi Hills district, there are no major industries however there has been a steady increase in the number of registered small-scale units which are mostly in the tiny sector like printing press, betelnut processing, bakeries, furniture making, Iron and steel fabrication, tailoring, knitting, Handicrafts, car washing centre, electronic repairing, refilling centre etc. The district's favourable climate and fertile soil contribute to the success of horticultural enterprises. The ODOP of the district is Honey.

Micro Enterprises	250
Small Enterprises	1
Medium Enterprises	0
ODOP	Honey

Existing MSMEs

There are 251 registered MSMEs on the UDYAM registration portal in the district. Of these, 250 are micro and 1 is small.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	250	9.93	19.30	1454
Small	1	0.32	6.07	4
Total	251	10.25	25.37	1458

Table 25: Existing MSMEs segregation in Southwest Khasi Hill district

According to UDYAM data, the Southwest Khasi district comprises around 2.15 percent of the current MSMEs. This data highlights the district's presence in the MSME sector and serves as a basis for assessing its economic contribution and potential for growth.

Industry Type	No. of Units
Accommodation and Food service activities	32
Administrative and support service activities	14
Agriculture, forestry, and fishing	17
Arts, entertainment, and recreation	3
Construction	37
Education	1
Human health and social work activities	7
Information and communication	15
Manufacturing	81

Industry Type	No. of Units
Mining and quarrying	10
Other service activities	18
Professional, scientific, and technical activities	5
Transportation and storage	10
Water supply; sewerage, waste management and remediation activities	2
Wholesale and retail trade; repair of motor vehicles and motorcycles	91

Table 26: Sector wise/Industry wise MSMEs in Southwest Khasi Hill district

ODOP Product:

Honey from Southwest Khasi Hills District is known for its high quality and unique taste. The honey is produced from a variety of flowers, including rhododendrons, orchids, and wild limes. The clean air and unpolluted environment of the district also contribute to the quality of the honey.

The honey is typically a light amber colour and has a strong, floral flavour. It is often described as being smooth and mellow, with a slightly sweet aftertaste. The honey is also high in antioxidants and has several health benefits.



Image: Apiculture of South West Khasi Hills

Honey Mission: The Honey Mission in Meghalaya is a state-led initiative to promote honey and beekeeping in the state. The mission was launched in 2014 with the aim of increasing honey production, expanding the demand for honey, motivating traditional beekeepers to adopt modern beekeeping practices, and creating employment opportunities for the local populace.

Apiculture, one of the specific missions under the IBDLP, has the potential to significantly contribute to poverty reduction, employment generation, and livelihood promotion. In a collaborative effort with the Department of Commerce and Industries, the Apiculture Mission is being launched throughout the state. The mission aims to leverage Meghalaya's unique biophysical attributes to improve the livelihoods of the local population through gainful employment opportunities.

The Apiculture Mission is a focused strategy aimed at intensifying honey production, expanding the development of honey products, establishing market linkages for profitable marketing, and actively engaging the community to create a sustainable income source. The mission incorporates infrastructural and human capacity development to ensure effective and long-lasting results.

To successfully implement and promote apiculture as an organized enterprise, the strategy relies on key elements such as technical assistance, innovative financing, and market linkages facilitated through institutionalized management. These components serve as vehicles for scaling up apiculture activities and establishing a thriving industry.

Around 6,000 beekeepers have been provided training by Meghalaya Institute of Entrepreneurs to transform beekeeping into an organised industry and make Meghalaya honey a popular brand.

Focusing on giving a further boost to the Apiculture Mission in the State, Meghalaya Agriculture and Farmers' Welfare Minister Banteidor Lyngdoh on Tuesday distributed beehives to master beekeepers and released the Mission Document of Apiculture Mission 2.0 in a function held at the Conference Hall, Directorate of Agriculture, Shillong in December 2021. Under Apiculture Mission 2.0, the Government is committed to work closely with the farmers and get their feedback so that any intervention made will yield positive results.

Informing that the goal of Apiculture Mission 2.0 is to work and support existing clusters while at the same time create new clusters and identify master beekeepers. In the first phase of the Mission master beekeepers will be provided with free boxes, following which clusters will be trained and subsequently bee boxes will be provided to farmers at 50% subsidy and 50% interest free bank loan.

The Honey Mission is being implemented by the Meghalaya Basin Development Authority (MBDA) in partnership with the Department of Commerce and Industries, Meghalaya Industrial Enterprises Corporation (MIE), and other stakeholders. The mission provides a range of support services to beekeepers, including:

- ▶ Training on modern beekeeping practices
- ▶ Provision of beekeeping equipment and inputs at subsidized rates
- ▶ Assistance in establishing beekeeping units
- ▶ Market linkages for the sale of honey and honey products
- ▶ The Honey Mission has been successful in increasing honey production in Meghalaya from 200 tons in 2014 to over 500 tons in 2022. The mission has also helped to create over 10,000 jobs in the state's beekeeping sector.

In addition to increasing honey production and employment opportunities, the Honey Mission is also playing an important role in conserving the state's rich biodiversity. Bees play a vital role in pollination, which is essential for the survival of many plants and animals. By promoting beekeeping, the Honey Mission is helping to protect the state's natural environment.

SWOT analysis of ODOP Product:

Strength:

- ▶ **Biodiversity:** The district's diverse flora supports a variety of nectar sources, resulting in unique and flavorful honey varieties.
- ▶ **Indigenous Knowledge:** Local communities often possess traditional knowledge of beekeeping, providing insights into sustainable practices and hive management.
- ▶ **Eco-Friendly:** Honey production promotes pollination, benefiting local ecosystems and supporting biodiversity conservation.
- ▶ **Cultural Value:** Honey may hold cultural significance, contributing to traditions, rituals, and local food practices.

Weakness:

- ▶ **Limited Infrastructure:** Lack of modern beekeeping infrastructure might hinder production efficiency and quality control.
- ▶ **Skill Gap:** Adequate training and skill development might be lacking, impacting the quality and yield of honey.
- ▶ **Marketing Challenges:** Limited marketing avenues could make it challenging to reach wider consumer markets, affecting sales and growth.

Opportunities:

- ▶ **Health Trend:** Growing interest in natural and healthy products presents an opportunity to market locally produced, organic honey.
- ▶ **Tourism Integration:** Honey production can be integrated into tourism activities, offering visitors an authentic experience, and boosting local income.
- ▶ **Value-Added Products:** Honey-based products like cosmetics, beverages, or medicinal preparations can diversify revenue streams.

Threats:

- ▶ **Climate Change:** Environmental changes might affect flower bloom cycles, impacting honey production and quality.
- ▶ **Competition:** Competing with other honey-producing regions could require unique selling propositions to stand out.
- ▶ **Pests and Diseases:** Bee-related diseases and pests could harm bee populations and overall honey production.
- ▶ **Regulation and Quality:** Meeting quality standards and regulatory requirements can be challenging, affecting market access.

Potential for new MSMEs:

There are several potential areas for new Micro, Small, and Medium Enterprises (MSMEs) in Southwest Khasi Hills district, Meghalaya. Some potentialities for new MSMEs in the district include:

- ▶ **Agro-based Industries:** Establishing food processing units, such as fruit processing, spice grinding, and tea processing, can capitalize on the district's agricultural produce and promote value addition.
- ▶ **Handicrafts and Handlooms:** Setting up MSMEs for traditional handicrafts like bamboo and cane crafts, weaving, pottery, and woodwork can tap into the rich cultural heritage of the region and generate employment opportunities.
- ▶ **Tourism Services:** Developing tourism related MSMEs such as homestays, tour operators, adventure sports, and local souvenir shops can cater to the growing number of tourists visiting the district, especially in popular tourist destinations.
- ▶ **Renewable Energy:** Exploring MSMEs in renewable energy sectors, such as solar power installation and maintenance, biofuel production, and small-scale hydropower, can contribute to sustainable energy solutions and create employment opportunities.
- ▶ **Hospitality and Food Services:** Establishing MSMEs in the hospitality sector, such as restaurants, cafes, and guesthouses, can cater to the needs of locals and tourists alike, providing employment opportunities and boosting the local economy.
- ▶ **Textile and Garment Industry:** Developing MSMEs for textile and garment manufacturing, including traditional and contemporary clothing, can utilize local resources and craftsmanship while tapping into domestic and export markets.

5.5. Eastern West Khasi Hills

5.5.1. A General Overview

Eastern West Khasi Hills is an administrative district in the state of Meghalaya with its district headquarter located at Mairang. It occupies an area of 1357 km² and comprises 6% of the Meghalaya State. It was carved out of the West Khasi Hills district in the year 2021. As per 2011 Censes, it has a population of 1,31,451.¹¹



District Headquarter	Mairang
Total Area	1357 km ²
Total Population ¹²	1,31,451
Female Ratio/ 1000 male	991
Literacy	76.84%

Table 27: Demography of the Eastern West Khasi Hill District

Geography

The Eastern West Khasi Hills district is in the Khasi Hills of central Meghalaya. It borders the districts of Ri Bhoi to the north, East Khasi Hills to the southeast, Southwest Khasi Hills to the south, and West Khasi Hills to the west.

Food & Culture

The food of Eastern West Khasi Hills district is a mix of traditional Khasi cuisine and Indian cuisine. Some of the most popular dishes include jai, doh khlieh, synteng, jadoh, and kheer. The culture of Eastern West Khasi Hills district is rich and diverse. Some of the most important cultural events in the district include the Nongkrem Dance Festival, the War Memorial, and the Mawphlang Sacred Grove. The Khasi people are a matrilineal society, which means that property and inheritance are passed down through the female line. This is a unique system that is found in only a few places in the world.

Major Tourist Spot

- ▶ **Mairang:** Halfway to Nongstoin is Mairang, the sub-divisional head-quarter, 12 km from which, lies the imposing Kyllang rock. A massive dome shape of a single rock of granite, rising to an elevation of about 5400 ft above sea level, measures 1,000 ft. across in diameter. According to geologists, this rock is about several million years old. The rock can be accessed from the northern and eastern flanks. The southern flank is inaccessible because its slope exceeds 800 over an incline of about six hundred feet. It is a beautiful picnic spot.
- ▶ **War Memorial:** This is a memorial dedicated to the soldiers from Eastern West Khasi Hills who died in the Indian independence struggle and the wars since independence.

¹¹

https://en.wikipedia.org/wiki/Eastern_West_Khasi_Hills_district#:~:text=The%20district%20has%20a%20total,males%20and%2065%2C435%20are%20females.

¹² P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011

Prominent Sector:

The economy of Eastern West Khasi Hills is based on agriculture, with rice, maize, and potatoes being the main crops. The district is also home to several small-scale industries, such as handloom weaving, pottery, and carpentry.

Existing MSMEs:

There are 79 registered Micro MSMEs on the UDYAM registration portal in the district.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	79	2.23	3.97	290
Total	79	2.23	3.97	290

Table 28: Existing MSMEs segregation in Eastern West Khasi Hill district

Industry Type	No. of Units
Accommodation and Food service activities	11
Administrative and support service activities	3
Agriculture, forestry, and fishing	2
Arts, entertainment, and recreation	1
Construction	2
Human health and social work activities	4
Information and communication	3
Manufacturing	14
Mining and quarrying	1
Other service activities	5
Professional, scientific, and technical activities	3
Transportation and storage	16
Wholesale and retail trade; repair of motor vehicles and motorcycles	18

Table 29: Sector wise/Industry wise MSMEs in Eastern West Khasi Hill district

5.6. West Garo Hills

5.6.1. A General Overview

West Garo Hills is an administrative district in Garo Hills of the state of Meghalaya in India. Tura town is the administrative headquarters of the district. The district occupies an area of 2811 km². In 2011 its population is 4,65,735.



District Headquarter	Tura
Total Area	2811 km ²
Total Population ¹³	4,65,735
Female Ratio/ 1000 male	988
Literacy	68.38%

Table 30: Demography of the West Garo Hill District.

Geography:

West Garo Hills is in the western part of the Garo Hills. It is bordered by North Garo Hills and East Garo Hills district to the east, Bangladesh to the south, Assam on its north and Eastern part and South Garo Hills district to the southeast.

Food & Culture:

The Garo society follows a matrilineal structure with property inheritance tied to matrimonial connections. They live in semi-permanent villages of 10 to 60 houses, usually not exceeding 300 people. Historically, land ownership wasn't individual but communal, cultivated cooperatively without formal ownership documents. The Garos practice jhum cultivation for subsistence, primarily growing dry rice and important crops like millet, bananas, papaya, maize, and various vegetables. Cash crops include cotton, chili peppers, and ginger. Their culture in East Garo Hills District is heavily influenced by religious and traditional beliefs. They have their own religion called Songsarek, which involves sacrifices to supernatural powers. Ancestors are revered through food offerings and memorial stones. The Songsarek religion recognizes a personal spirit in everyone that departs at death.

Major Tourist Spots:

- ▶ **Tura Peak:** It is a 1400-meter-high mountain peak that offers panoramic views of the surrounding hills and valleys. There is a tourist bungalow at the top of the peak, as well as an observatory and a Cinchona plantation.
- ▶ **Pelga Falls:** These are a series of cascading waterfalls that are located about 7 kilometers from Tura. The falls are a popular destination for tourists and picnickers, and they are especially beautiful during the monsoon season.
- ▶ **Nokrek Biosphere Reserve:** This is a UNESCO World Heritage Site that is home to a variety of plant and animal species, including the endangered pygmy hog. The reserve is also home to several tribal villages, where visitors can learn about Garo culture.

¹³ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011

- ▶ **Rongbang Falls:** These are a series of waterfalls that are in the Rongram village. The falls are a popular destination for hikers and nature lovers, and they offer stunning views of the surrounding hills.
- ▶ **Siju Bird Sanctuary:** This is a bird sanctuary that is home to over 300 species of birds, including the white-bellied heron, the rufous-necked hornbill, and the hill myna. The sanctuary is a popular destination for birdwatchers, and it is also a wonderful place to go for a hike or a picnic.
- ▶ **Wadagokgre:** This is an ancient ruins site that is in the Rongram village. The ruins are believed to be the remains of a Garo village that was destroyed in the 18th century. The site is a popular destination for history buffs, and it is also a wonderful place to go for a hike or a picnic.

5.6.2. Industrial Overview

Prominent Sector:

The economy of West Garo Hills District in Meghalaya is primarily agrarian, with a considerable number of people relying on agricultural activities to support their livelihoods. Poultry and dairy farming play vital roles in this region's economy, serving as essential components that contribute to the district's overall agricultural sector. Borang (Tree Houses) is the Signature Product of West Garo Hills.

Micro Enterprises	2,108
Small Enterprises	47
Medium Enterprises	2
ODOP	Cashew

Borang- Borang is a signature homestay in west Garo Hills, Meghalaya, known for its unique tree houses and cultural experiences. It is situated in the village of Nongriat, about 2 hours from the town of Cherrapunji. Borang is a community-based tourism initiative, and the tree houses are built and managed by the local villagers.



Image: Borang Tree House of West Garo Hills

The tree houses at Borang are made of bamboo and wood, and they are perched high in the trees, overlooking the lush green valleys below. The tree houses are equipped with all the basic amenities, such as beds, mattresses, pillows, and blankets. They also have attached bathrooms with hot and cold

water. In addition to the tree houses, Borang also offers a variety of other accommodations, such as cottages, dormitories, and campsites. Borang also has a restaurant that serves traditional Khasi cuisine. Borang is a great place to experience the Khasi culture and way of life. The villagers offer a variety of cultural activities, such as traditional dance and music performances, cooking demonstrations, and nature walks.

Aloe Vera- Aloe vera farming is a growing industry in West Garo Hills, Meghalaya, India, due to the region's ideal climate and soil conditions. Aloe vera is a low-maintenance crop that can be harvested after about 6 months of growth. The gel from the leaves can be used fresh or processed into a variety of products, such as juice, gel, and powder.

Industrial Area/Estate:

Existing Industrial Areas in the District-

SL No	Name of Ind. Areas	Land acquired (in acre)	Land developed (in acre)	Prevailing Rate/Sqm (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots	No of Units in production
1	Tura Industrial Estate, Matchakolgreh, Tura	14.896	Nil	10/- per sq. mt per annum for underdeveloped land. 25/- per sq. mt per annum for developed land.	There is no plot system	4	4 acres	4

Table 31: Industrial Areas in West Garo Hill District.

Existing MSMEs:

There are 2157 registered MSMEs on the UDYAM registration portal in the district. Of these, 2108 are micro, 47 are small, and 2 are medium.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	2,108	41.23	392.10	10,068
Small	47	27.79	609.78	655
Medium	2	2.01	263.17	12
Total	2,157	71.03	1265.05	10,735

Table 32: Existing MSMEs segregation in West Garo Hill district

Industry Type	No. of Units
Accommodation and Food service activities	196
Administrative and support service activities	89
Agriculture, forestry, and fishing	27
Arts, entertainment, and recreation	15
Construction	80
Education	8
Electricity, gas, steam, and air conditioning supply	6
Financial and insurance activities	31

Industry Type	No. of Units
Human health and social work activities	20
Information and communication	125
Manufacturing	545
Mining and quarrying	21
Other service activities	212
Professional, scientific, and technical activities	42
Public administration and defence; compulsory social security	1
Real estate activities	5
Transportation and storage	227
Water supply; sewerage, waste management and remediation activities	5
Wholesale and retail trade; repair of motor vehicles and motorcycles	813

Table 33: Sector wise/Industry wise MSMEs in West Garo Hill district

ODOP Product:

Cashew is identified as the ODOP (One District One Product) of West Garo Hills, Meghalaya. This means that cashew nuts from West Garo Hills are of the highest quality and are promoted as a specialty product of the district. Cashew is a major cash crop in West Garo Hills, and the district is one of the largest producers of cashew nuts in India. The ideal climatic conditions in the district, with hot and humid summers and mild winters, make it ideal for growing cashew trees.

SWOT Analysis of ODOP Product:

Strengths:

- ▶ **Agro-Ecological Suitability:** The district's climate and soil might be favorable for cashew cultivation, leading to healthy tree growth and nut production.
- ▶ **Diversification:** Cashew cultivation can diversify agricultural outputs, reducing reliance on single crops and enhancing local food security.
- ▶ **Income Generation:** Cashew can provide an additional source of income for farmers, contributing to livelihoods and economic well-being.
- ▶ **Market Demand:** Cashews are popular nuts with a growing market demand both locally and globally, offering potential for profitability.



Image: Cashew Plantation of West Garo

Weaknesses:

- ▶ **Limited Infrastructure:** Lack of modern farming techniques, processing facilities, and transportation can hinder productivity, quality, and value addition.
- ▶ **Skills Gap:** Insufficient knowledge of advanced cashew farming practices might impact yield and quality.
- ▶ **Post-Harvest Losses:** Inadequate post-harvest handling and storage methods can lead to spoilage and economic losses.

Opportunities:

- ▶ **Export Potential:** High-quality cashews can tap into the international market, earning foreign exchange for the region.
- ▶ **Value-Added Products:** Cashews can be processed into various products like roasted nuts, cashew butter, and confectioneries, expanding revenue streams.
- ▶ **Local Consumption:** Cashews can be promoted as a nutritious and locally produced snack, meeting health-conscious consumer demands.

Threats:

- ▶ **Disease and Pest Vulnerability:** Cashew trees can be susceptible to diseases and pests, potentially impacting tree health and nut quality.
- ▶ **Climate Change:** Unpredictable weather patterns can affect flowering, fruiting cycles, and nut quality.
- ▶ **Competition:** Competition from other cashew-producing regions could impact market share and pricing.
- ▶ **Quality Standards:** Meeting international quality standards for export markets might be challenging without proper infrastructure and practices.

Potential sectors for new MSMEs:

West Garo Hills, being a region with diverse resources and opportunities, presents several potential sectors for new Micro, Small, and Medium Enterprises (MSMEs). Some of the promising sectors include:

- ▶ **Agro-Processing Industries:** West Garo Hills has a rich agricultural base, making agro-processing industries a viable option. Setting up MSMEs for processing fruits, vegetables, and cashew nuts can add value to the raw produce and create employment opportunities.
- ▶ **Handloom and Handicrafts:** The region is known for its traditional handloom and handicraft products. MSMEs can focus on producing and promoting these unique products, tapping into the domestic and international markets.
- ▶ **Tourism and Hospitality:** West Garo Hills has scenic landscapes, wildlife sanctuaries, and cultural heritage, making it a potential tourist destination. MSMEs can establish eco-friendly resorts, homestays, adventure tourism ventures, and handicraft souvenir shops to cater to tourists.
- ▶ **Food Processing and Packaging:** There is potential for MSMEs to venture into food processing and packaging units, such as spices, tea, honey, and bamboo-based products, which have local and national demand.
- ▶ **Renewable Energy:** With an abundance of natural resources, West Garo Hills can explore renewable energy sources like solar and wind power. MSMEs can focus on manufacturing and providing renewable energy solutions for both domestic and commercial use.
- ▶ **Bamboo and Cane Industries:** Given the presence of bamboo resources, setting up MSMEs for bamboo-based products like furniture, handicrafts, and construction materials can be a sustainable business option.

- ▶ **IT and E-commerce Services:** With the advancement of technology, MSMEs can offer IT services, software development, and e-commerce solutions, enabling local businesses to go digital and expand their reach.
- ▶ **Textile and Garment Manufacturing:** Utilizing the local expertise in handloom, MSMEs can focus on textile and garment manufacturing, creating employment and contributing to the fashion industry.

5.7. North Garo Hills

5.7.1. A General Overview

North Garo Hills is an administrative district in the state of Meghalaya with its district headquarter located at Resubelpara. It occupies an area of 1160 km². It was carved out of the East Garo Hills district in the year 2012. As per 2011 Censes, it has a population of 1,72,119. The literacy rate of the district is 75%.¹⁴



District Headquarter	Resubelpara
Total Area	1160 km ²
Total Population¹⁵	1,72,119
Female Ratio/ 1000 male	981
Literacy	75%

Table 34: Demography of the North Garo Hill District

North Garo Hills District offers a haven of natural attractions that captivate visitors. The district is home to stunning landscapes, cascading waterfalls such as Imilchang Dare and Dare Chikgre, and pristine rivers like Simsang River, offering picturesque views and opportunities for adventure. The Balpakram National Park, known as the "Land of Spirits," is a wildlife sanctuary teeming with diverse flora and fauna, including the rare Asian Elephant and Clouded Leopard. Mendipathar Growth Centre is one of the Industrial Park in the district.

Geography:

North Garo Hills is a district in the state of Meghalaya, India. It is in the northern part of the Garo Hills, and it is bordered by Assam to the north, West Garo Hills district to the west, East Garo hills district to its south and West Khasi hills district to the east. The district headquarters is located at Resubelpara.

Food & Culture:

The Garo people of North Garo Hills have a rich and diverse culture, which is reflected in their food and traditions. They are a matrilineal society, and their cuisine is a mix of Indian, Bengali, and tribal influences. Some of their most popular dishes include Jadoh (rice cooked in bamboo tubes), Singju

¹⁴ [District Profile | North Garo Hills | India](#)

¹⁵ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011

(chicken curry cooked in a clay pot), Bra (pork curry cooked with bamboo shoots), Neer-doi (rice pudding sweetened with jaggery) and Khai-jhum (fermented rice beer). The Garo people also have a rich tradition of music and dance, and they are known for their love of festivals. Some of their most popular festivals include the Wangala Festival, the Nokpante Festival, and the Megaru Festival.

Major Tourist Spots:

Jolding Wari: Located at Mongpangro, a tiny village near Mendipathar, Jolding Wari is a popular destination for tourists coming to Resubelpara town. It is believed that this magnificent lake was formed during the Great Earthquake of 12th June 1897.

Nadi Nokat: The prime attraction here is the presence of numerous natural rock formations, conical in shape resembling Shivlingams. It is located about 7 Kms away from Resubelpara town. It is a famous sought-after destination among the Hindu pilgrims.

Naka Chikong: A famous hotspot among picnic lovers and anglers, Naka Chikong is well-known for its natural beauty, scenic river, and beautiful rock formations. It is in Badaka village.

Rasna Dare: Located at Rajasimla village, it is one of the famous waterfalls in the region. It is an ideal spot for picnic and trekking.

Chitim tim Dare: Located at Babukona village close to Assam-Meghalaya border along the Resubelpara-Krishnai inter-state (Khaldang) road, it is one of the few waterfalls to be discovered by the people of the area very recently. According to the villagers, this waterfall came into existence post the devastating flood of 2014 which caused extensive damage to the surrounding areas and plains destroying thousands of crops, plantations, and agricultural produce worth several crore of rupees. Ever since then, the spirits and their clothes could no longer be sighted. The soothing ambience of this lake makes it an ideal spot for picnicking, camping, angling, hiking, bird watching or simply to laze around in the solitude of nature.

Rongma Gitil: Legend has it that there were two Goddesses by the name Rongma and Mring, who were sisters. It is believed that the two Goddesses fought for some reasons and as a result Rongma was defeated by Mring. Hence, the name "Rongma Gitil" or the "Fall of the Mother Rock" derived its name. It is in Chachinat village.

Rangdokram: It is located about 6 (six) Kms from Soksang Gate (Mendipathar) and famous for 'Rang' the Traditional 'Bell'. Whenever there is any meeting at the locality, the watchman rings the Bell and the whole locality gathers. This Bell remains in the form of Rock during the thick forest.

Sawal Wari: Located at Ildek Akong village, this beautiful river is a must visit site among the tourists. It is a very popular destination among the locals.

Rangjokram lake: Located in the heart of Resubelpara town. The lake is a large reservoir of deep-water body spread over a wide geographical area teeming with exotic species of fish of varied size and colour. The soothing ambience and cool waters of the lake make it an ideal spot for angling, camping, picnicking or simply to laze around in the solitude of Mother Nature. The lake has immense potential for promoting water-based adventure sports activities.

5.7.2. Industrial Overview

Prominent Sector:

The economy of the North Garo Hills district is basically agrarian and rural based. Agriculture is the mainstay of about 90% of the population of North Garo Hills and most earn their living directly or indirectly from agriculture. Rice is the most important food crop that is grown in the district, both in the plains and the hills. Other food crops that are widely grown in the district are tapioca, yam, maize, millet, and pulses. Due widespread practice of shifting cultivation and deforestation, the production of food crops is decreasing, and Government has intervened to provide alternative measures of farming practices like terracing, contour farming etc. to the people.

Micro Enterprises	312
Small Enterprises	2
Medium Enterprises	0
ODOP	Banana

Existing Industrial Areas and Industrial Growth Centre in the District-

Industrial Area/Estate:

SL No	Name of Ind. Areas	Land acquired (in acre)	Land developed (in acre)	Prevailing Rate/Sqm (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots	No of Units in production
1	Mendipathar Industrial Estate, Mendipathar	8.101	Nil	10/- per sq. mt per annum for underdeveloped land. 25/- per sq. mt per annum for developed land.	There is no plot system	NA	NA	Nil

Table 35: Industrial Areas in North Garo Hill District.

Existing MSMEs:

There are 314 registered MSMEs on the UDYAM registration portal in the district. Of these, 312 are micro and 2 are small.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	312	8.40	32.65	1,359
Small	2	0.49	24.41	25
Total	314	8.89	57.05	1,384

Table 36: Existing MSMEs segregation in North Garo Hill district

Industry Type	No. of Units
Industry Type	No. of Units
Accommodation and Food service activities	27
Administrative and support service activities	14
Agriculture, forestry, and fishing	7
Construction	5
Electricity, gas, steam, and air conditioning supply	2
Financial and insurance activities	4
Human health and social work activities	1
Information and communication	16

Manufacturing	139
Mining and quarrying	2
Other service activities	21
Professional, scientific, and technical activities	5
Real estate activities	1
Transportation and storage	17
Wholesale and retail trade; repair of motor vehicles and motorcycles	139

Table 37: Sector wise/Industry wise MSMEs in North Garo Hill district

Potentials of the District:

Although the economy of the state is largely agrarian, agriculture and agro-based industries have not been fully exploited in the district. There is tremendous potential for investment and development in food processing and ample scope for setting up viable large scale fruit processing units in the district. Besides agriculture, a small part of the economy is occupied in small-scale industries such as sericulture & weaving, animal husbandry and dairy farming, carpentry and bamboo works, brick making and others. Other viable industries are carpentry, bee keeping, pottery and black smithy which have ample scope of flourishing in the region.

ODOP Product:

Banana is one of the most important ODOP products of North Garo Hills district in Meghalaya. The bananas from North Garo Hills are known for their sweet taste, firm texture, and long shelf life. They are also a good source of potassium, vitamin C, and fibre. The banana cultivation in North Garo Hills is a major source of livelihood for the people of the district. The farmers in the district grow a variety of banana varieties, including the Rasthali, Langra, and Davgiri. The bananas are harvested from March



Image: Banana of North Garo Hills

to December.

SWOT analysis of ODOP Product:

Strengths:

- ▶ Agro-Ecological Suitability: The district's climate and soil are favorable for banana cultivation, contributing to higher yields and quality.

- ▶ **Local Expertise:** Indigenous knowledge and farming practices can enhance banana cultivation techniques and pest management.
- ▶ **Cultural Significance:** Bananas might hold cultural value, contributing to local traditions, festivities, and dietary habits.
- ▶ **Nutritional Value:** Bananas are a nutritious source of vitamins and minerals, catering to health-conscious consumers.

Weaknesses:

- ▶ **Limited Technology:** Lack of modern farming techniques and technology might hinder productivity and efficiency.
- ▶ **Post-Harvest Losses:** Inadequate storage and transportation facilities can lead to significant post-harvest losses.
- ▶ **Market Access:** Limited market access and distribution networks might restrict the reach of locally produced bananas.

Opportunities:

- ▶ **Demand Trends:** Growing demand for healthy and organic foods provides an opportunity for locally produced bananas.
- ▶ **Value-Added Products:** Banana-based products like chips, jams, and beverages can diversify revenue streams.
- ▶ **Tourism Integration:** Bananas can be integrated into tourism experiences, such as Agri-tourism or local food trails.

Threats:

- ▶ **Disease and Pest Outbreaks:** Banana crops are susceptible to diseases and pests that can lead to substantial losses.
- ▶ **Climate Variability:** Unpredictable weather patterns can affect banana cultivation, leading to reduced yields or quality.
- ▶ **Competition:** Competing with other banana-producing regions could impact market share and pricing.
- ▶ **Regulation and Quality:** Meeting quality standards and regulatory requirements for domestic and export markets can be challenging.

Potentialities sector for new MSMEs:

- ▶ **Agro-based Industries:** Utilize the region's agricultural resources by establishing MSMEs in sectors like food processing, organic farming, spices and condiments production, or herbal products.
- ▶ **Food Processing:** Banana food processing is a growing industry in North Garo Hills, Meghalaya, India. The region is known for its high-quality bananas, and there is a growing demand for banana products in both domestic and international markets.
- ▶ **Handicrafts and Handloom:** Promote the rich cultural heritage of North Garo Hills by setting up MSMEs focused on traditional handicrafts, weaving, bamboo crafts, pottery, or jewelry making.

- ▶ **Tourism and Hospitality:** Leverage the region's natural beauty and cultural attractions by starting MSMEs in hospitality services, eco-tourism, homestays, adventure tourism, or local tour guides.
- ▶ **Renewable Energy:** Tap into the potential of renewable energy sources, such as solar power, mini-hydro projects, or biomass energy generation, to meet the growing energy needs in the region.
- ▶ **Wellness and Ayurveda:** Establish MSMEs offering wellness retreats, ayurvedic centers, herbal medicine production, or wellness spas that cater to tourists and promote local healing traditions.
- ▶ **Horticulture and Floriculture:** Explore opportunities in horticulture, including cultivation and processing of fruits, vegetables, and flowers. Additionally, consider establishing nurseries or floriculture enterprises to cater to local and external markets.
- ▶ **Livestock Farming and Dairy:** Develop MSMEs focused on livestock farming, poultry, dairy production, or value-added dairy products like cheese, butter, or yogurt.
- ▶ **IT-enabled Services:** Tap into the growing demand for IT-enabled services, such as IT consulting, software development, website design, digital marketing, or data management.

5.8. East Garo Hills

5.8.1. A General Overview

East Garo Hills is an administrative district in the state of Meghalaya with its district headquarter located at William Nagar. It occupies an area of 1443 km². It was carved out of the Garo Hills district in the year 1976. As per 2011 Censes, it has a population of 1,45,798. The literacy rate of the district is 53%.¹⁷



District Headquarter	William Nagar
Total Area	1443 km ²
Total Population¹⁶	1,45,798
Female Ratio/ 1000 male	961
Literacy	53%

Table 38: Demography of the East Garo Hill District

The district boasts stunning natural attractions, including cascading waterfalls such as Pelga Falls and Rong'bang Falls, which offer breath-taking views and serene surroundings. The lush green landscapes provide opportunities for trekking, birdwatching, and exploring the rich biodiversity of the region. Nokrek National Park, a UNESCO Biosphere Reserve, is a haven for wildlife lovers, showcasing rare species such as the Red Panda and the Asian Elephant. William Nagar Industrial Estate is in East Garo Hills District.

¹⁶ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011

¹⁷ [District Profile | East Garo Hills | India](#)

Geography:

The district is bounded by West Khasi Hills on the east, West Garo Hills on the west, North Garo Hills district on the north, South Garo Hills on the south.

Food & Culture:

Cooking pork with green vegetables is one of the favourite dishes of the Garos. The main ingredient which gives this dish its unique taste is powdered rice and indigenous soda. Food cooked in bamboo tubes is commonly practiced by farmers in rural areas.

Garos society is principally matrilineal. Inheritance of property among the Garos is generally linked with matrimonial relations. People belonging to the Garo tribal community live in semi-permanent villages varying in size from 10 to 60 houses. Village populations rarely exceed 300. Historically, the Garos did not own land - whatever land they hold in possession, they do so without any ownership documents and the land belonged to the tribe as a collective property, cultivated under a cooperative system. Among the hill Garos, all subsistence is based on jhum cultivation. Dry rice is the primary crop, and millet is also important. In addition, bananas, papaya, maize, manioc, taro, squash, large-pod beans, sorrel, gourds, and many other vegetables are grown to supplement the diet. Important cash crops are cotton, chili peppers, and ginger.¹⁸

Major Tourist Spots:

- ▶ **Naka-Chikong:** This is a scenic spot located in the Williamnagar area. It is a hilltop with panoramic views of the surrounding countryside. There is also a monastery at Naka-Chikong, which is worth visiting.
- ▶ **Napak Lake:** This is a beautiful lake located in the Simsang River Valley. It is a popular spot for boating, fishing, and picnicking.
- ▶ **Mokma Dare:** This is a waterfall located in the Tura area. It is a popular spot for hiking and swimming.
- ▶ **Tasek Lake:** This is a lake located in the Resubelpara area. It is a popular spot for boating, fishing, and picnicking.
- ▶ **Adokgre:** This is a village located in the Williamnagar area. It is known for its traditional Garo culture and lifestyle. There are several Garo villages in the area, and they are all worth visiting.
- ▶ **Rongbangdare Falls:** This is a waterfall located in the Tura area. It is a popular spot for hiking and swimming.

Micro Enterprises	430
Small Enterprises	5
Medium Enterprises	0

¹⁸ https://www.indianetzone.com/46/culture_east_garo_hills_district.htm

5.8.2. Industrial Overview

ODOP	Pineapple
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Prominent Sector:

The Garos have a tradition of self-sufficiency in many of the articles of everyday use, which have in time become part of their material culture. Among these may be mentioned their textile, their pottery, their basketry, and the products of a large number of other crafts.

Environment has been a generous provider. The forests provide an almost limitless quantity of timber, bamboo, and cane, which are so necessary for their dwellings or for household articles. Their fields yield cotton for their yarn. One of its primary specialties is horticulture, with a focus on cultivation of oranges and other citrus fruits. The district's oranges are renowned for their exquisite taste and high quality. Additionally, the region engages in agriculture, tea cultivation and traditional handloom and handicraft production, showcasing the craftsmanship and skills of the local community. The ODOP of the district is Pineapple.

Industrial Area/Estate:

Existing Industrial Areas in the District-

SL No	Name of Ind. Areas	Land acquired (in acre)	Land developed (in acre)	Prevailing Rate/Sqm (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots	No of Units in production
1	William Nagar Industrial Estate, William Nagar	19.386	Nil	10/- per sq. mt per annum for underdeveloped land. 25/- per sq. mt per annum for developed land.	There is no plot system.	NA	NA	Nil

Source -DCIC

Table 39: Industrial Areas in East Garo Hill District

Existing MSMEs:

There are 435 registered MSMEs on the UDYAM registration portal in the district. Of these, 430 are micro and 5 are small.

Enterprise Type	No of Enterprises	Investment (In CR)	Turnover (In CR)	Total Employees
Micro	430	7.28	56.55	1436
Small	5	2.38	50.58	29
Medium	0	0	0	0
Total	435	9.66	107.13	1465

Table 40: Existing MSMEs segregation in North Garo Hill district

As per UDYAM data, the East Garo Hills district accounts for approximately 4 percent of the registered Micro, Small, and Medium Enterprises (MSMEs), showcasing its presence within the local entrepreneurial landscape.

Industry Type	No. of Units
Accommodation and Food service activities	36
Administrative and support service activities	18
Agriculture, forestry, and fishing	6
Construction	10
Education	4
Financial and insurance activities	6
Human health and social work activities	6
Information and communication	27
Manufacturing	158
Mining and quarrying	3
Other service activities	55
Professional, scientific, and technical activities	8
Real estate activities	1
Transportation and storage	33
Wholesale and retail trade; repair of motor vehicles and motorcycles	165

Table 41: Sector wise/Industry wise MSMEs in North Garo Hill district.

ODOP Product:

Pineapple cultivation in East Garo Hills, Meghalaya, is a key focus of the One District One Product (ODOP) initiative. The region is known for producing high-quality pineapples, and efforts are being made to enhance cultivation practices, promote value-added pineapple products, and develop pineapple-based tourism. This initiative aims to boost the local economy and improve the livelihoods of farmers in the district.

The successful export of more than 1.3 tonnes of pineapples to Middle Eastern countries, including the United Arab Emirates (UAE), Doha, Bahrain, and Dubai, reflects a significant achievement in the agricultural sector. This accomplishment not only highlights the quality and appeal of the locally grown pineapples but also opens new avenues for trade and economic growth. Middle Eastern markets have shown a growing interest in tropical fruits, and this export success demonstrates the potential for



Image: Pineapple of East Garo Hills

expanding agricultural exports from the region. It also underscores the importance of diversifying trade relationships and exploring emerging markets, contributing to the prosperity of local farmers and the broader economy.

Pineapple Mission: The Pineapple Mission in Meghalaya holds immense significance in the state's agricultural landscape, as it ranks among India's leading pineapple producers. Meghalaya's contribution stands at an impressive 8% of the nation's total pineapple production. The cultivation primarily revolves around the Giant Kew and Queen varieties, known for their exceptional nutritional content, distinct quality, captivating golden hue, and delightful sweetness.

Launched in 2018, the Pineapple Mission is dedicated to elevating farmers' income levels, bolstering their skills, promoting the adoption of advanced agricultural technologies, and fortifying post-harvest and processing infrastructure. Additionally, this mission aims to establish the brand reputation of Meghalaya pineapples by obtaining Geographical Indication (GI) tagging and enhancing traceability. Notably, the East Garo Hills region is also encompassed by this mission, as mentioned in the RiBhoi district.

SWOT Analysis of ODOP Product:

Strength:

- ▶ **Favorable Climate and Soil:** East Garo Hills has suitable climatic conditions and soil quality for pineapple cultivation, which contributes to the production of high-quality pineapples.
- ▶ **Unique Product:** Pineapples from East Garo Hills have a distinct flavour and are known for their sweetness, giving them a competitive edge in the market.
- ▶ **Local Expertise:** The region has experienced farmers with knowledge and expertise in pineapple cultivation, ensuring proper farming practices and higher yields.
- ▶ **Government Support:** The ODOP initiative provides support, training, and technical assistance to farmers, helping them improve productivity and access new markets.

Weakness:

- ▶ **Limited Infrastructure:** The lack of proper infrastructure, such as transportation and storage facilities, may hinder the efficient distribution and preservation of pineapples.
- ▶ **Limited Market Reach:** Marketing and distribution channels for East Garo Hills pineapples may not be well-established, restricting their reach beyond local or regional markets.
- ▶ **Seasonal Nature:** Pineapple cultivation is seasonal, which means there may be periods of limited production and income for farmers.

Opportunities:

- ▶ **Value Addition:** The ODOP initiative encourages the development of value-added pineapple products, such as juices, jams, and dried slices, which can increase profitability and market potential.
- ▶ **Tourism Promotion:** Pineapple-based tourism can be promoted, attracting visitors to experience pineapple plantations, taste local pineapple delicacies, and contribute to the local economy.

- ▶ **Organic Farming:** Growing consumer demand for organic products presents an opportunity for East Garo Hills to focus on organic pineapple cultivation and tap into niche markets.

Threats:

- ▶ **Competition:** Pineapple producers from other regions or countries may offer similar products at competitive prices, posing a challenge to the market share of East Garo Hills pineapples.
- ▶ **Climate Change:** Unpredictable weather patterns and extreme climate events could impact pineapple cultivation, leading to crop loss and reduced yields.
- ▶ **Pest and Disease Outbreaks:** Insect pests and diseases can pose a threat to pineapple crops, requiring proactive measures to ensure plant health and minimize losses.

Potentialities sector for new MSMEs:

- ▶ **Agro processing:** Utilize the region's agricultural resources to establish MSMEs focused on food processing, such as fruit and vegetable processing, spices, and herbal products. This can add value to local agricultural produce, create employment opportunities, and contribute to the local economy.
- ▶ **Handicrafts and Textiles:** Leverage the skilled artisans and weavers in the region to establish MSMEs specializing in traditional handicrafts, handloom textiles, and bamboo crafts. This sector can tap into the cultural heritage of the Garo community and cater to the growing demand for authentic, handmade products.
- ▶ **Ecotourism:** East Garo Hills is known for its natural beauty and biodiversity. Promote eco-friendly tourism and establish MSMEs in areas such as nature-based tourism, community-based tourism, homestays, local handicrafts, and guided tours. This sector can generate income, create employment, and conserve the region's natural resources.
- ▶ **Horticulture and Floriculture:** Utilize the favourable climatic conditions for horticulture and floriculture. Establish MSMEs for growing and processing high-value crops like exotic fruits, flowers, and medicinal plants. Value addition can include processing, packaging, and marketing of these products.
- ▶ **Sericulture:** Capitalize on the suitable conditions for silk production in the region. Establish MSMEs for sericulture, including the rearing of silkworms, silk production, and silk-based product manufacturing. This can provide additional income for farmers and promote the silk industry in East Garo Hills.
- ▶ **Renewable Energy:** Explore the potential for MSMEs in renewable energy, such as small-scale solar power installations, solar water heaters, or biogas production. These initiatives can contribute to sustainable development and energy self-sufficiency in the region.

5.9. Southwest Garo Hills

5.9.1. A General Overview

South West Garo Hills is an administrative in the state of Meghalaya with its district headquarter located at Ampati. It occupies an Area of 868 km². It was carved out of the West Garo Hills district in the year 2012. As per 2011 Censes, it has a Population of 1,77,556 The literacy rate of the district is 56.70%.



District Headquarter	Ampati
Total Area	868 km ²
Total Population¹⁹	1,77,556
Female Ratio/ 1000 male	974
Literacy	56.70%

Table 42: Demography of the South West Garo Hill District

Southwest Garo Hills District offers a plethora of natural attractions that captivate visitors. The district is home to breath-taking landscapes, including cascading waterfalls like Rongram Falls and Siju Cave, which offer stunning vistas and serene surroundings. The Simsang River provides opportunities for boating and fishing, while Balpakram National Park, a sanctuary of rich biodiversity, beckons wildlife enthusiasts with its diverse flora and fauna.

Geography:

South West Garo Hills is in the southwestern part of the Garo Hills. It is bordered by West Garo Hills district to the north and east, Bangladesh to the south, and Assam to the west. District is a popular tourist destination, thanks to its beautiful scenery and rich culture.

Food & Culture:

The food of South West Garo Hills is a blend of tribal and Bengali influences. Rice is the staple food, and it is often accompanied by a variety of vegetables, meat, and fish. Some of the most popular dishes include Do'o kappa (chicken curry), Wak Jo (rice beer), Na'kam (dried fish curry), Menilpita (sticky rice cake), Menilrita (rice pudding), Bamboo shoot curry, Khaidumpa (fermented rice snack), Lakadong rice, and Jaam honey. The food of South West Garo Hills is known for its use of fresh, local ingredients. The dishes are often cooked with simple spices, which allows the natural flavours of the ingredients to shine through.

The Garos, the second largest tribe in Meghalaya, have a unique matrilineal society and celebrate the Wangala harvest festival. Their traditional religion, Songsarek, involves offering sacrifices to spirits. They live in semi-permanent villages, practice jhum cultivation, and revere their ancestors. The culture of East Garo Hills is deeply rooted in their religious and traditional beliefs.

Major Tourist Spot:

- ▶ Nagorpara Lake: This lake was dug by the king by himself: It is situated near the village of Nagorpara, which is about 25 km from Tura, the district headquarters. The lake is surrounded by lush green hills and forests and is a popular picnic spot for locals and tourists. The lake is also home to various species of fish and birds, and offers a scenic view of the sunset

¹⁹ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011

- **Kalaichar Border haat:** Ministry of Commerce and Industries: Kalaichar Border Haat is a weekly market that operates on the zero line of the border between India and Bangladesh. It is located in the West Garo Hills district of Meghalaya, India, and the Kurigram district of Bangladesh. It was inaugurated in 2011 as the first border haat between the two countries, and it allows local people to trade in locally grown agricultural and manufactured products without paying any customs duties. The border haat also helps to strengthen the social and cultural ties between the border communities, who share many commonalities

5.9.2. Industrial Overview

Prominent Sector:

South West Garo Hills is a popular tourist destination with beautiful scenery, diverse wildlife, and rich culture. The district is also home to important sectors like tourism, handicrafts, agriculture, IT, and education.

Micro Enterprises	592
Small Enterprises	4
Medium Enterprises	0
ODOP	Pineapple

Existing MSMEs:

There are 596 registered MSMEs on the UDYAM registration portal in the district. Of these, 592 are micro and 4 are small.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	592	8.88	62.58	3,117
Small	4	2.17	49.49	29
Total	596	11.05	112.07	3,146

Table 43: Existing MSMEs segregation in Southwest Garo Hill district.

Industry Type	No. of Units
Accommodation and Food service activities	46
Administrative and support service activities	21
Agriculture, forestry, and fishing	2
Arts, entertainment, and recreation	2
Construction	9
Education	5
Electricity, gas, steam, and air conditioning supply	2
Financial and insurance activities	8
Human health and social work activities	6
Information and communication	27
Manufacturing	159
Mining and quarrying	6
Other service activities	80
Professional, scientific, and technical activities	12
Real estate activities	3
Transportation and storage	76
Wholesale and retail trade; repair of motor vehicles and motorcycles	179

Table 44: Sector wise/Industry wise MSMEs in Southwest Garo Hill district

ODOP Product:

The ODOP product of South West Garo Hills district is pineapple. The district is known for its fertile soil and warm climate, which are ideal for growing pineapples. The pineapples grown here are large and juicy, with a sweet and refreshing taste.



Image: Pineapple of South West Garo Hills

Pineapple Mission: The Pineapple Mission in Meghalaya plays a vital role in the state's agricultural landscape, as it ranks among India's top pineapple producers. Meghalaya contributes a noteworthy 8% of the nation's total pineapple production. The cultivation primarily centers on two prized varieties, the Giant Kew and Queen, renowned for their nutritional richness, exceptional quality, captivating golden hue, and delightful sweetness.

Initiated in 2018, the Pineapple Mission holds a multifaceted objective: to bolster farmers' incomes, enhance their agricultural practices, promote the adoption of advanced technology, and fortify post-harvest and processing infrastructure. Additionally, the mission seeks to elevate the brand reputation of Meghalaya pineapples through the attainment of geographical indication (GI) tagging and establishing a robust traceability system. This district is also encompassed within the Pineapple Mission, with specific details outlined for the Ribhoi district

SWOT analysis of ODOP Product:

Strengths:

- ▶ **Agro-Ecological Suitability:** The district's climate and soil are suitable for pineapple cultivation, leading to healthy plant growth and fruit production.
- ▶ **Indigenous Knowledge:** Local communities may possess traditional pineapple farming practices, contributing to sustainable methods and local expertise.
- ▶ **Cultural Significance:** Pineapples might have cultural and traditional importance, contributing to local customs and festivities.
- ▶ **Nutritional Value:** Pineapples are a source of vitamins and nutrients, appealing to health-conscious consumers.

Weaknesses:

- ▶ **Limited Infrastructure:** Lack of modern farming techniques, processing facilities, and transportation can hinder productivity, quality, and value addition.

- ▶ **Market Access:** Inadequate market linkages and distribution networks might restrict the reach of pineapple products beyond local markets.
- ▶ **Post-Harvest Losses:** Inefficient post-harvest handling and storage methods can lead to spoilage and economic losses.

Opportunities:

- ▶ **Local Consumption and Value Addition:** Promoting pineapple as a nutritious locally produced fruit and exploring value-added products like juices, jams, and dried slices can boost revenue.
- ▶ **Tourism Integration:** Pineapple farms can be incorporated into Agri-tourism activities, offering visitors a unique experience, and generating income.
- ▶ **Market Demand:** Pineapples have a steady demand both as a fresh fruit and in processed forms, creating potential for profitability.

Threats:

- ▶ **Disease and Pest Vulnerability:** Pineapple crops can be susceptible to diseases and pests, potentially impacting plant health and fruit quality.
- ▶ **Climate Change:** Unpredictable weather patterns can affect flowering, fruiting cycles, and overall pineapple production.
- ▶ **Competition:** Competition from other pineapple-producing regions could affect market share and pricing.
- ▶ **Quality Standards:** Meeting quality and safety standards for local consumption and potential export markets may require proper infrastructure and practices.

Potential sectors for new MSMEs:

- ▶ **Food and agriculture:** Southwest Garo Hills are a major producer of food and agricultural products, such as pineapples, cashew nuts, honey, and handloom products. There is a growing demand for these products both domestically and internationally. This sector offers several opportunities for MSMEs, such as processing, packaging, and marketing of food products.
- ▶ **Handloom and handicrafts:** Southwest Garo Hills are known for its traditional handloom and handicrafts, such as gamcha (a traditional Garo shawl), mekhela (a traditional Garo skirt), and nakshi bharat (a traditional Garo embroidery). There is a growing demand for these products both domestically and internationally. This sector offers several opportunities for MSMEs, such as manufacturing, marketing, and exporting of handloom and handicraft products.
- ▶ **Tourism:** Southwest Garo Hills is a popular tourist destination, known for its natural beauty, rich culture, and unique festivals. There is a growing demand for tourism-related services, such as accommodation, food, and transportation. This sector offers several opportunities for MSMEs, such as providing tourism-related services, developing, and operating tourist attractions, and organizing and conducting tours.
- ▶ **Apiculture:** So many clusters are under process to be organized.

5.10. South Garo Hills

5.10.1. General Overview

South Garo Hills is an administrative district in the state of Meghalaya with its district headquarter located at Baghmara. It occupies an area of 1887 km². It was carved out in the year 1992. In 2006 the Ministry of Panchayati Raj named this district as one of the country's 250 most backward districts (out of the total population of this district is 1,42,334 as per 2011 Censes).



District Headquarter			Baghmara
Total Area			1887 km ²
Total Population ²⁰			1,42,334
Female	Ratio/	1000	945
male			
Literacy			53%

Table 45: Demography of the South Garo Hill District

Geography:

The South Garo Hills district is in the southern part of the Garo Hills, in the Indian state of Meghalaya. It is bordered by East Garo Hills district to the north, West Khasi Hills and South West Khasi hills district to the east, West Garo Hills district to the west and Bangladesh to the south.

Food & Culture:

Dry fish is an integral part of Garo cuisine and Na-kam Bitchi or dry fish gravy is a much sought-after delicacy. Served with rice. South Garo Hills District has a tribal culture centred around the Garo Tribe. They have a matrilineal society, simple ornaments, and prefer dark-coloured clothes. The Wangala festival is significant, featuring vibrant dances and thanksgiving after harvest.

Major Tourist Spot:

- ▶ **Balpakram National Park:** This is a UNESCO World Heritage Site and is home to a variety of wildlife, including elephants, tigers, leopards, and deer. The park is also known for its beautiful scenery, including hills, forests, and waterfalls.
- ▶ **Siju Caves:** These are a series of caves that are in the Siju village. The caves are known for their stalactites and stalagmites, and they are a popular tourist destination. This is the third longest cave system in India, and one of the longest in the world, with more than 4 kilometers of passages. They are famous for their stalactites and stalagmites, which are rock formations that hang from the ceiling or rise from the floor of the cave. They are also home to a large colony of bats, as well as other animals like fish, crabs, spiders, and insects. The caves are located near the Napak Lake and the Simsang River game reserve, which are also beautiful places to visit.
- ▶ **Wari Chora:** This is a natural amphitheater that is in the Emangre village. The amphitheater is surrounded by hills and forests, and it is a popular spot for picnics and hiking.
- ▶ **Dombe Wari:** This is a lake that is in the Baghmara district. The lake is known for its beauty, and it is a popular spot for swimming and boating.

²⁰ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011

- ▶ **Imilchang Dare Waterfall:** This is a waterfall that is in the Chokpot district. The waterfall is about 50 feet tall, and it is a popular spot for tourists and locals alike.
- ▶ **Nengkong Village:** This is a village that is in the Baghmara district. The village is known for its traditional Garo culture, and it is a popular spot for tourists who want to learn more about the Garo people.

5.10.2. Industrial Overview

Prominent Sector:

The prominent sector of South Garo Hills is primarily agriculture. Agriculture is the backbone of the district's economy, and a significant portion of the population is engaged in farming and related activities. The region's fertile land supports the cultivation of various crops, including rice, millets, pulses, and fruits. Additionally, the district also practices horticulture and animal husbandry to support its agrarian economy. Land custom stations is functioning very well, and the location is Gasuapara, and the major product is coal

Micro Enterprises	308
Small Enterprises	5
Medium Enterprises	0
ODOP	Jackfruit

Existing MSMEs:

There are 313 registered MSMEs on the UDYAM registration portal in the district. Of these, 308 are micro and 5 are small.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	308	9.73	43.14	1,899
Small	5	7.16	32.75	61
Total	313	16.88	75.89	1,960

Table 46: Existing MSMEs segregation in South Garo Hill district

Industry Type	No. of Units
Accommodation and Food service activities	14
Administrative and support service activities	21
Agriculture, forestry, and fishing	5
Construction	8
Education	1
Financial and insurance activities	10
Human health and social work activities	3
Information and communication	15
Manufacturing	92
Mining and quarrying	17
Other service activities	20
Professional, scientific, and technical activities	5

Industry Type	No. of Units
Transportation and storage	45
Wholesale and retail trade; repair of motor vehicles and motorcycles	118

Table 47: Sector wise/Industry wise MSMEs in South Garo Hill district

ODOP Product:

Jackfruit is a tropical fruit that is native to South Asia. It is a large, fleshy fruit that is known for its sweet and nutty flavour. Jackfruit is a versatile fruit that can be eaten fresh, cooked, or processed into a variety of products, such as jackfruit chips, jackfruit jam, and jackfruit curry. The jackfruit industry in South Garo Hills is a major source of income for many people in the region. The district is one of the largest producers of jackfruit in India.



Image: Jackfruit of South Garo Hills

Jackfruit Mission:

Jackfruit, despite being one of the most abundant tree crops in the state, is often neglected and goes to waste. Massive quantities of jackfruit fall to the ground and rot, leading to significant economic losses. For instance, in the Garo Hills alone, an estimated 10.87 lakh metric tonnes of ripe jackfruit worth Rs. 434 crores are wasted each season. However, jackfruit is a remarkably versatile fruit tree crop, hailed as a miracle food due to its nutritional and health properties. Every part of the tree has utility, from the fruits and seeds for value addition to the leaves for animal fodder, timber for construction, and roots for water conservation. The tree's hardiness and versatility make it an excellent candidate for climate change adaptation programs.

Jackfruit has gained popularity in mainland markets, with tender or raw jackfruit in high demand as a vegetarian meat substitute. Ripe fruits and seeds can be processed into a variety of value-added products such as squash, sweets, flour, cakes, chips, papad, and noodles. Recent advances in processing technology, coupled with increased consumer awareness of the health benefits of jackfruit, have spurred the development of new products like ready-to-cook tender jackfruit, dehydrated/unripe jackfruit chips, and jackfruit seed flour. The potential number of products that can be derived from jackfruit exceeds one hundred, as estimated by the Jackfruit Consortium of Kerala.

To tap into this abundant natural resource and curb waste, a five-year Mission Jackfruit is proposed with the following objectives:

- ▶ Promote sustainable rural and urban livelihoods by processing and value-adding jackfruit through small-scale and nano enterprises.

- ▶ Create a value chain for jackfruit products and generate employment opportunities for unemployed youth.
- ▶ Address long-term food security and nutritional issues in the state.
- ▶ Protect and preserve catchment areas by promoting widespread jackfruit cultivation for its food, timber, health, and soil amelioration benefits.
- ▶ Provide an additional source of income for rural and urban families through commercialization of jackfruit processing and value addition.
- ▶ Develop markets for jackfruit and value-added products through a focused and professional go-to-market strategy.
- ▶ The Mission aims to achieve its objectives by implementing the following strategies:
- ▶ Conduct an Action Research program for local varietal identification, germplasm survey, technology sourcing, and transfer.
- ▶ Improve varietal selection through the introduction and propagation of improved varieties/grafts in both public and private nurseries.
- ▶ Conduct demand-driven research and development for product and process improvement, equipment design, enhanced storage, shelf-life extension, and packaging.
- ▶ Establish a Food Testing Laboratory with NABL/FSSAI certification.
- ▶ Promote jackfruit cultivation on 2000 hectares of catchment areas and encourage the formation of jackfruit collection, aggregation, agro-processing clusters, and Farmer Producer Organizations (FPOs).
- ▶ Establish three Techno-Incubation Centers (TICs) in the Garo, Khasi, and Jaintia Hills. These centers will provide hands-on training, technical assistance, and incubation support to entrepreneurs, as well as serve as common processing facilities for jackfruit.
- ▶ Support the establishment of 50 small and medium-sized enterprises (SMEs) in jackfruit processing through a credit-linked start-up fund.
- ▶ Encourage the establishment of 200 nano-scale jackfruit processing/brining enterprises at the village level through a credit-linked nano start-up fund.
- ▶ Conduct hands-on training programs for 10,800 entrepreneurs/master trainers in the incubation centers over the next five years.
- ▶ Conduct village-level "Go Mobile" training sessions on plant management and minimal processing for 69,300 partners over the next.

SWOT analysis of ODOP Product:

Strengths:

- ▶ Agro-Ecological Suitability: The district's climate and soil might be conducive to jackfruit cultivation, leading to healthy tree growth and fruit production.
- ▶ Nutritional Value: Jackfruit is rich in nutrients and can provide a source of vitamins, minerals, and dietary fiber, appealing to health-conscious consumers.
- ▶ Local Knowledge: Indigenous knowledge about jackfruit cultivation and uses can contribute to sustainable practices and traditional culinary applications.
- ▶ Diversification: Jackfruit can diversify agricultural outputs, reducing reliance on single crops and enhancing local food security

Weaknesses:

- ▶ Limited Infrastructure: Lack of modern farming techniques, processing facilities, and transportation can hinder productivity and value addition.
- ▶ Market Access: Inadequate market linkages and distribution networks might restrict the reach of jackfruit products beyond local markets.

- ▶ **Post-Harvest Losses:** Inefficient post-harvest handling and storage methods can lead to spoilage and economic losses.

Opportunities:

- ▶ **Plant-Based Trend:** Growing interest in plant-based diets offers an opportunity to market jackfruit as a meat substitute due to its texture and versatility.
- ▶ **Value-Added Products:** Jackfruit can be processed into various products like snacks, jams, and canned goods, expanding revenue streams.
- ▶ **Tourism Integration:** Incorporating jackfruit-related experiences into Agri-tourism activities can attract visitors and generate income.

Threats:

- ▶ **Disease and Pest Vulnerability:** Jackfruit trees can be susceptible to diseases and pests, potentially impacting tree health and fruit quality.
- ▶ **Climate Change:** Unpredictable weather patterns can affect flowering and fruiting cycles, leading to reduced yields.
- ▶ **Competition:** Competition from other regions or similar fruits might affect market demand and pricing.
- ▶ **Quality and Standardization:** Maintaining consistent quality and adhering to standards for domestic and export markets can be challenging.

Potentialities sector for new MSMEs:

- ▶ **Agriculture:** South Garo Hills is a major producer of agricultural products, such as rice, maize, fruits, and vegetables. There are opportunities for MSMEs to set up businesses in the processing, packaging, and marketing of these products.
- ▶ **Handicrafts:** South Garo Hills is home to several skilled artisans who produce a variety of handicrafts, such as bamboo and cane products, pottery, and textiles. There are opportunities for MSMEs to set up businesses in the production and marketing of these handicrafts.
- ▶ **Tourism:** South Garo Hills is a popular tourist destination, thanks to its beautiful scenery, diverse wildlife, and rich culture. There are opportunities for MSMEs to set up businesses in the tourism sector, such as tour operators, hotels, and restaurants.
- ▶ **Adventure and trekking tourism:** South Garo Hills are a beautiful place to experience adventure and trekking tourism. With its stunning natural beauty, rich culture, and diverse wildlife, South Garo Hills has something to offer everyone.
- ▶ **IT:** The IT sector is growing in South Garo Hills, thanks to the availability of skilled workers and the government's support for the sector. There are opportunities for MSMEs to set up businesses in the IT sector, such as software development, web development, and IT-enabled services.
- ▶ **Manufacturing:** The manufacturing sector is also growing in South Garo Hills, thanks to the availability of cheap labor and the government's support for the sector. There are opportunities for MSMEs to set up businesses in the manufacturing sector, such as food processing, garment manufacturing, and furniture manufacturing.
- ▶ **Healthcare:** The healthcare sector is also growing in South Garo Hills, thanks to the increasing demand for healthcare services and the government's support for the sector. There are opportunities for MSMEs to set up businesses in the healthcare sector, such as diagnostic centers, pharmacies, and ambulance services.

5.11. West Jaintia Hills

5.11.1. General Overview

West Jaintia Hills is an administrative district in the state of Meghalaya with its district headquarter located at Jowai. It occupies an area of 1779 km². It was carved out of the Jaintia Hills district in the year 2012. As per 2011 Censes, it has a population of 2,72,185. The literacy rate of the district is 63.50%.



District Headquarter	Jowai
Total Area	1779 km ²
Total Population ²¹	2,72,185
Female Ratio/ 1000 male	1015
Literacy	63.50%

Table 48: Demography of the West Jaintia Hill Districts

The district boasts several natural attractions that leave visitors awestruck. Dawki River, a crystal-clear river that forms a natural border with Bangladesh, offers breath-taking views and is famous for its boating activities. The Nartiang Monoliths, ancient stone structures erected by the Jaintia kings, provide a glimpse into the region's historical legacy. Trekking enthusiasts can explore the enchanting Thadlaskein Lake and the scenic landscapes of Nongkhnum Island, the second-largest river island in Asia. Khliehtyrshi Industrial Estate is in West Jaintia Hills district.

Geography:

West Jaintia Hills is a district in the Indian state of Meghalaya. It is in the western part of the Jaintia Hills, and it is bordered by Assam to the north, East Jaintia Hills district to the east, East Khasi Hills district to the west and Bangladesh to the south.

Food & Culture:

West Jaintia Hills District is the home of one of the major tribes of Meghalaya popularly known as the 'Jaintias' or the 'Pnars' and other subtribes like the wars, the 'Bhois' and the 'Biates'. Like the Khasis, the Jaintias are believed to be remnants of the first Mongolian overflow into India. They established themselves in their present homeland in the remote past and owing primarily to their geographical isolation they succeeded in maintaining their independence until the consolidation of the British administration in this part of India.

Jaintias are a matrilineal society which is a very rare and unique practice where the children take the identity or family title solely from the mother. Women are very lucky in this way, because they are treated with equal rights, but the head of the family is always the father. Amongst the Jaintias, it is the youngest daughter who inherits property and has the obligation to take care and look after the family members in case of any financial or health problems.

²¹ P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011

Major Tourist Spot:

- ▶ **Dawki River:** This river forms the border between India and Bangladesh. It is a popular spot for boating, fishing, and picnicking.
- ▶ **Krang Suri Falls:** These are a series of waterfalls located in the West Jaintia Hills district. They are popular for their scenic beauty and for their refreshing waters.
- ▶ **Tyrshi Falls:** These are a series of waterfalls located in the West Jaintia Hills district. They are popular for their scenic beauty and for their refreshing waters.
- ▶ **Bophill Falls:** These are a series of waterfalls located in the West Jaintia Hills district. They are popular for their scenic beauty and for their refreshing waters.
- ▶ **U Lum Sunaraja:** This is a cave located in the West Jaintia Hills district. It is a popular tourist destination and is known for its stalagmites and stalactites.
- ▶ **Ialong Park:** This is a park located in the West Jaintia Hills district. It is known for its natural beauty and for its sacred grove.
- ▶ **Nartiang Monoliths:** It is the historical market: The Nartiang Monoliths are a remarkable collection of stone pillars that were erected by the ancient Jaintia kings in Meghalaya, India. They are the largest concentration of monoliths in one place, and some of them are the tallest in the world. The monoliths are made of sandstone and have different shapes and sizes

5.11.2. Industrial Overview

Prominent Sector:

Agriculture is the major occupation in West Jaintia Hills District, in which about 70% of the population depends primarily on agriculture for their livelihood. Rice and maize are the major food crops grown throughout the district with appreciable improvement in yield. Wheat has been introduced recently and the result is quite encouraging. Potato, ginger, garlic, and turmeric are some of the important cash crops of the district. The district is the native of the world famous turmeric Lakadong variety.

Micro Enterprises	1075
Small Enterprises	5
Medium Enterprises	0
ODOP	Turmeric

Industrial Area/Estate:

Existing Industrial Areas in the District-

SL No	Name of Ind. Areas	Land acquired (in acre)	Land developed (in acre)	Prevailing Rate/Sqm (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots	No of Units in production
1	Khliehtyrshi Industrial Estate, Khliehtyrshi	14.139	Nil	10/- per sq. mt per annum for underdeveloped land. 25/- per sq. mt per annum for developed land.	9	10	Nil	5

Table 49: Industrial Areas in West Jaintia Hill District.

Existing MSMEs:

There are 1080 registered MSMEs on the UDYAM registration portal in the district. Of these, 1075 are micro and 5 are small.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	1,075	16.64	75.99	4,098
Small	5	5.51	23.29	77
Total	1,080	22.16	99.28	4,175

Table 50: Existing MSMEs segregation in West Jaintia Hill district.

Industry Type	No. of Units
Accommodation and Food service activities	41
Administrative and support service activities	78
Agriculture, forestry, and fishing	30
Arts, entertainment, and recreation	5
Construction	27
Education	6
Financial and insurance activities	16
Human health and social work activities	10
Information and communication	27
Manufacturing	157
Mining and quarrying	27
Other service activities	159
Professional, scientific, and technical activities	23
Real estate activities	5
Transportation and storage	251
Wholesale and retail trade; repair of motor vehicles and motorcycles	289

Table 51: Sector wise/Industry wise MSMEs in West Jaintia Hill district.

ODOP Product:

Lakadong Turmeric has been identified under The One District, One Product (ODOP) Initiative under the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry,



Image: Turmeric of West Jaintia Hills

as a product with excellent potential for growth and export for West Jaintia Hills. This native spice originated in Northeast India and is grown on tiny family farms, using traditional agricultural practices and techniques.

Lakadong Mission:

The Lakadong Mission is a government endeavor that aims to boost the cultivation and marketing of Lakadong turmeric, a high-quality type of turmeric grown in the West Jaintia Hills region of Meghalaya. Known for its 7.4% curcumin content, Lakadong turmeric holds terrific value in the food, pharmaceutical, and cosmetic industries.

India produces 78% of the world's Turmeric. However, with a total production of 16,630 M.T. (including other varieties of Turmeric), the share of Meghalaya in the national turmeric production was just 1.79% in 2014-15. Though Meghalaya's production remained the same, its share dropped down to 1.74% by 2017-18. What it means is that other states like Telangana and Maharashtra moved ahead with higher production.

The first challenge, therefore, was to increase the area and production. It was important that volumes were sufficiently large, and the farmers are sensitized about the value Lakadong offers to the world. At the launch of the Mission Lakadong in 2018, the number of Lakadong farmers in West Jaintia Hills was about 1000, and the production was 2,577 Metric tonnes. The numbers needed to go up manifold, which meant more area and more farmers had to be brought into Lakadong cultivation. The department notified Trinity Saioo as a member of the 'Committee of Farmer Leaders' consisting of fifteen women leaders from West Jaintia Hills district whom we met periodically. There was continual communication, and the ground level difficulties were always discussed and shared. Trinity played a significant role in mobilizing the farmers and in reaching the government's message. She helped form and educate the SHGs, which now number 129, each with about ten active farmers. So, the number of Lakadong farmers through the SHG route alone is 1290, and another 6000 individual farmers came forward to undertake the cultivation, taking the total number of farmers currently drawn into Lakadong to 7290. That is a seven-fold increase in the number of farmers in three years. An additional area of 1075 hectares is now brought into Lakadong, and the additional production is now 6368 Metric tonnes.

Launched in 2018, the mission has several objectives, including increasing farmers' income, improving their skills, promoting technology adoption, and strengthening post-harvest and processing

infrastructure. Additionally, the mission aims to establish Lakadong turmeric as a recognized brand, obtaining geographical indication (GI) tagging and traceability for the product.

Some accomplishments of the mission include:

- ▶ Supplying over 2,500 metric tons of quality planting material to farmers, facilitating an expansion of Lakadong turmeric cultivation.
- ▶ Increasing the area under Lakadong turmeric cultivation by 68% and the production quantity by 66%.
- ▶ Establishing 15 collective marketing centers (CMCs), providing financial support through interest-free loans and grants.
- ▶ Exporting Lakadong turmeric to countries such as the United States, Netherlands, United Kingdom, and Russia.
- ▶ Trinity Saioo, a Padma Shri recipient from Mulieh Village, has played a leading role in promoting women led Lakadong turmeric farming in the state.

The Corona pandemic has triggered massive demand for Curcumin globally. India gains as the largest producer, and Meghalaya will gain even more because of monopoly. While the farmers get Rs.150 per kg. of Turmeric dried slices, 95% pure curcumin extract is sold at Rs. 6400 a Kg. As the curcumin content of Lakadong is averaging at 7%, we may need 14 Kgs. of Lakadong to produce a Kilo of Curcumin. The procurement cost of Lakadong is Rs. 2100 while the Curcumin fetches three times that of it. The extraction units are not that expensive to establish, and a loan can be mobilized under the Agriculture Infrastructure Fund, with an interest cap of 9% and an interest subvention of 3% provided by the Government of India. So, the effective rate of interest is just 6%.

The success of the mission has been recognized as a transformative story, highlighting how the "golden spice" of Meghalaya has improved lives. To celebrate these achievements and highlight the potential of Lakadong turmeric, the Chief Minister of Meghalaya, Conrad K Sangma, inaugurated the Lakadong Festival in May 2022. Additionally, he expressed his vision to further enhance the processing infrastructure and promote Agri-tourism in the Lakadong CMCs.

This mission also covers the east Jaintia hills as the ODOP of the east Jaintia hills is also the turmeric.

SWOT analysis of ODOP Product:

Strengths:

- ▶ Unique quality: Lakadong turmeric is known for its high curcumin content, which gives it a distinct bright yellow color and strong flavour. This uniqueness makes it highly sought after in the market.
- ▶ Geographical indication (GI) tag: Lakadong turmeric has received the Geographical Indication (GI) tag, which provides it with legal protection and authenticity, enhancing its market value and recognition.
- ▶ Medicinal properties: Lakadong turmeric is believed to have potent medicinal properties, including anti-inflammatory and antioxidant effects. This contributes to its demand in the health and wellness industry.
- ▶ Traditional knowledge: The cultivation and processing techniques of Lakadong turmeric are passed down through generations, ensuring the preservation of traditional knowledge and expertise.
- ▶ Cultural heritage: Lakadong turmeric is deeply rooted in the cultural heritage of the local communities in West Jaintia Hills, contributing to its significance and appeal.

Weaknesses:

- ▶ **Limited production:** Lakadong turmeric is cultivated in limited quantities, resulting in restricted availability and potentially higher prices compared to other varieties.
- ▶ **Infrastructure and processing:** There are a lack of adequate infrastructure and processing facilities for Lakadong turmeric, leading to challenges in maintaining quality standards and meeting market demand.
- ▶ **Market penetration:** Despite its unique qualities, Lakadong turmeric may face challenges in penetrating mainstream markets due to limited awareness and branding outside the region.
- ▶ **Lack of awareness.**

Opportunities:

- ▶ **Health and wellness industry:** The increasing global demand for natural and healthy products presents an opportunity for Lakadong turmeric to be positioned as a premium ingredient in the health and wellness industry, including dietary supplements and functional foods.
- ▶ **Organic certification:** Promoting organic cultivation practices for Lakadong turmeric can tap into the growing market demand for organic products, attracting health-conscious consumers.
- ▶ **Value-added products:** Diversifying the product range to include value-added products such as turmeric powder, extracts, capsules, and skincare products can open up new market segments and increase revenue streams.
- ▶ **Export market:** Lakadong turmeric has the potential to be exported to other countries, where it can command a premium price due to its unique qualities.

Threats:

- ▶ **Competition:** Lakadong turmeric faces competition from other turmeric varieties in the market, including mass-produced varieties that are cheaper and more readily available.
- ▶ **Quality control:** Maintaining consistent quality standards and preventing adulteration can be a challenge, as the popularity and demand for Lakadong turmeric increase.
- ▶ **Changing consumer preferences:** Evolving consumer preferences and market trends may require continuous adaptation to meet new demands and preferences in terms of product forms, packaging, and certifications.

Potentialities sector for new MSMEs:

- ▶ **Agriculture and food processing:** The district has a favorable climate for the cultivation of a variety of crops, including pineapple, ginger, turmeric, and vegetables. There is also a growing demand for processed food products, such as jams, jellies, and pickles.
- ▶ **Handicrafts:** The district has a rich tradition of handicrafts, including bamboo and cane work, wood carving, and embroidery. There is a growing demand for these products in both domestic and international markets.
- ▶ **Tourism:** The district is home to several tourist destinations, such as the Dawki River, the Krang Suri Falls, and the Nartiang Monoliths. There is a growing demand for tourism-related services, such as accommodation, food, and transportation.
- ▶ **IT and ITeS:** The district is well-connected with the rest of the country and has a good pool of skilled workforce. There is a growing demand for IT and ITeS services in the district.
- ▶ **Healthcare:** The district has a growing population and there is a need for quality healthcare services. There is an opportunity for businesses to start businesses in the healthcare sector, such as diagnostic centers, pharmacies, and nursing homes.

- ▶ **Black Pottery** - Located at Tyrshang and Larnai village. Black pottery is a traditional craft of the West Jaintia Hills district of Meghalaya, India. It is known for its durability and beauty and is believed to have medicinal properties. The scope of black pottery in the West Jaintia Hills is particularly good, as there is a growing demand for black pottery products in both domestic and international markets. The government of Meghalaya is also supporting the growth of the black pottery industry. Following interventions required to grow black pottery-
 - Provide financial assistance to potters. This could be done in the form of loans, grants, or subsidies. Financial assistance would help potters to purchase raw materials, upgrade their equipment, and expand their production capacity.
 - Provide training and capacity building to potters. This could include training on new techniques, design, and marketing. Training would help potters to improve the quality of their products and make them more marketable.
 - Promote black pottery products. This could be done through government initiatives, such as organizing exhibitions and trade fairs, and through private initiatives, such as setting up online and offline retail outlets. Promotion would help to increase awareness of black pottery products and create a demand for them.
 - Create a supportive environment for the black pottery cluster. This could involve developing infrastructure, such as roads and electricity, and providing access to raw materials. It could also involve creating a regulatory environment that is supportive of the cluster's growth.
 - Create a black pottery cluster development society. This society could be responsible for overseeing the development of the cluster and implementing various interventions.
 - Develop a black pottery cluster brand. This brand could be used to market black pottery products and to promote the cluster.
 - Link black pottery potters with designers and retailers. This would help potters to create products that are more in line with market demand and to reach a wider customer base.
 - Encourage innovation in the black pottery sector. This could involve supporting research and development initiatives and providing incentives for potters to develop new products and designs.
 - Promote black pottery tourism. This could involve developing heritage trails, setting up museums, and organizing workshops for tourists.

5.12. East Jaintia Hills

5.12.1. General Overview

East Jaintia Hills is an administrative district in the state of Meghalaya with its district headquarter located at Khliehriat. It occupies an area of 2040 km². It was carved out of the Jaintia Hills district in the year 2012. As per 2011 Censes, it has a population of 1,22,939. The literacy rate of the district is 53%.



District Headquarter	Khliehriat
Total Area	2040 km ²
Total Population²²	1,22,939
Female Ratio/ 1000 male	1008
Literacy	53%

Table 52: Demography of the East Jaintia Hill District.

The district is home to stunning waterfalls, such as Krang Suri and Thlumuwi, which cascade down lush green cliffs, creating a spectacle of nature's beauty. The sacred Kiang Nongbah monument, dedicated to a legendary freedom fighter, stands as a testament to the district's historical significance. Adventure enthusiasts can explore the underground wonders of the Krem Liat Prah cave system, one of the longest caves in the Indian subcontinent²³

Geography:

The East Jaintia Hills district is in the easternmost part of Meghalaya, India. It covers an area of 2,040 square kilometres (800 square miles) and is bordered by Bangladesh to the south, North Cachar Hills district to the east, and West Jaintia Hills district to the north and west.

Food & Culture:

Rice is the main food of the people. They also eat meat and different kind of vegetables collected from forests like mushroom, tyrki, bamboo shoot, wild ferns, noop, etc besides regular vegetables available in the markets.

The culture of East Jaintia Hills is rich and diverse, reflecting the history and traditions of the Khasi people. The culture is matrilineal, which means that property and titles are passed down through the female line. Women play a prominent role in society, and they are often the heads of households.

Major Tourist Spot:

Moopun Waterfalls: Moopun Waterfalls is situated at river Umjhai at Mutong village. The scintillating Moopun Falls touches the crystal water on the beach at the bottom from a height of 110 feet and a 50 feet width and calmly flows down to the famous Myntdu river in Jaintia Hills.

Tisang River: Tisang River can be approached from the village of Borghat which is about 50 km from the district headquarter, Khliehriat. This beautiful and scenic river is surrounded by forests and villages along its path, and it is a hot spot for river-side camping for the adventurous few.

Umhang Lake: Located at Bataw village, at 29 km from the District Head Quarter, it is the largest natural lake in Jaintia Hills. Bataw village is connected by an all-season road by travelling through Rymbai Village southward.

²² P2, Statistical Abstract of Meghalaya 2023 published by Directorate of Economics and Statistics Meghalaya. Figures are based on Census 2011

²³ [District Profile | East Jaintia Hills | India](#)

Lukha River and Lukha Bridge: Lukha river and Lukha Bridge is located at 40 km from Khliehriat. The river is beautifully bounded by beautiful mountains and landscape on both sides as it is flowing downward to Bangladesh. Lukha Bridge is the longest bridge in the district.

Borghat Temple: Borghat Temple is lying in the centre of Borghat Village (Shilliangpusi), which is located at a distance of 49 km from Khliehriat and just a few kilometres away from Bataw Village. The temple is made of bricks surrounded by humble plain brick wall which exists till today near the “Borkhat Palace” as a neglected monument.

Rynji Falls: Rynji Falls located in the western part of the district bordering West Jaintia Hills District is in a less accessible area which can be reached via a few hours walk from the nearest road. This mighty looking waterfall runs along a path of rocky terrain which renders it quite unique with its dangerous looking yet mesmerizing appeal.

5.12.2. Industrial Overview

Prominent Sector:

The district is a significant hub for coal mining, with high-quality coal reserves that contribute to both the local and national economy. The coal industry has played a vital role in shaping the district's growth and attracting business opportunities. Additionally, the region's fertile land supports agriculture, particularly the cultivation of paddy, ginger, and betel nut, which are key agricultural enterprises. The ODOP of the product is Turmeric.

Micro Enterprises	729
Small Enterprises	22
Medium Enterprises	0
ODOP	Turmeric

Existing MSMEs:

There are 751 registered MSMEs on the UDYAM registration portal in the district. Of these, 729 are micro and 22 small.

Enterprise Type	No of Enterprises	Investment (in CR)	Turnover (in CR)	Total Employment
Micro	729	27.82	177.17	3,803
Small	22	20.26	210.68	412
Total	751	48.08	387.85	4,215

Table 53: Existing MSMEs segregation in East Jaintia Hill district.

Industry Type	No. of Units
Accommodation and Food service activities	25
Administrative and support service activities	32
Agriculture, forestry, and fishing	5
Arts, entertainment, and recreation	4
Construction	18
Education	6
Electricity, gas, steam, and air conditioning supply	1
Financial and insurance activities	10
Human health and social work activities	10

Information and communication	11
Manufacturing	97
Mining and quarrying	36
Other service activities	94
Professional, scientific, and technical activities	16
Real estate activities	2
Transportation and storage	183
Water supply; sewerage, waste management and remediation activities	1
Wholesale and retail trade; repair of motor vehicles and motorcycles	281

Table 54: Sector wise/Industry wise MSMEs in East Jaintia Hill district.

ODOP Product:

Turmeric has been identified under The One District, One Product (ODOP) Initiative under the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry, Ministry of Commerce & Industry, as a product with excellent potential for growth and export for East Jaintia Hills.



Image: Turmeric of East Jaintia Hills

Lakadong Mission: The Lakadong Mission is a government endeavour that aims to boost the cultivation and marketing of Lakadong turmeric, a high-quality type of turmeric grown in the West Jaintia Hills region of Meghalaya. Known for its 7.4% curcumin content, Lakadong turmeric holds great value in the food, pharmaceutical, and cosmetic industries. This district has also cover in Lakadong mission as mentioned in East Jaintia Hills.

SWOT analysis of ODOP Product:

Strengths:

- ▶ **Unique quality:** Lakadong turmeric is known for its high curcumin content, which gives it a distinct bright yellow color and strong flavour. This uniqueness makes it highly sought after in the market.
- ▶ **Geographical indication (GI) tag:** Lakadong turmeric has received the Geographical Indication (GI) tag, which provides it with legal protection and authenticity, enhancing its market value and recognition.

- ▶ **Medicinal properties:** Lakadong turmeric is believed to have potent medicinal properties, including anti-inflammatory and antioxidant effects. This contributes to its demand in the health and wellness industry.
- ▶ **Traditional knowledge:** The cultivation and processing techniques of Lakadong turmeric are passed down through generations, ensuring the preservation of traditional knowledge and expertise.
- ▶ **Cultural heritage:** Lakadong turmeric is deeply rooted in the cultural heritage of the local communities in West Jaintia Hills, contributing to its significance and appeal.

Weaknesses:

- ▶ **Limited production:** Lakadong turmeric is cultivated in limited quantities, resulting in restricted availability and potentially higher prices compared to other varieties.
- ▶ **Infrastructure and processing:** There are a lack of adequate infrastructure and processing facilities for Lakadong turmeric, leading to challenges in maintaining quality standards and meeting market demand.
- ▶ **Market penetration:** Despite its unique qualities, Lakadong turmeric may face challenges in penetrating mainstream markets due to limited awareness and branding outside the region.
- ▶ **Lack of awareness.**

Opportunities:

- ▶ **Health and wellness industry:** The increasing global demand for natural and healthy products presents an opportunity for Lakadong turmeric to be positioned as a premium ingredient in the health and wellness industry, including dietary supplements and functional foods.
- ▶ **Organic certification:** Promoting organic cultivation practices for Lakadong turmeric can tap into the growing market demand for organic products, attracting health-conscious consumers.
- ▶ **Value-added products:** Diversifying the product range to include value-added products such as turmeric powder, extracts, capsules, and skincare products can open new market segments and increase revenue streams.
- ▶ **Export market:** Lakadong turmeric has the potential to be exported to other countries, where it can command a premium price due to its unique qualities.

Threats:

- ▶ **Competition:** Lakadong turmeric faces competition from other turmeric varieties in the market, including mass-produced varieties that are cheaper and more readily available.
- ▶ **Quality control:** Maintaining consistent quality standards and preventing adulteration can be a challenge, as the popularity and demand for Lakadong turmeric increase.
- ▶ **Changing consumer preferences:** Evolving consumer preferences and market trends may require continuous adaptation to meet new demands and preferences in terms of product forms, packaging, and certifications.

Potentialities sector for new MSMEs:

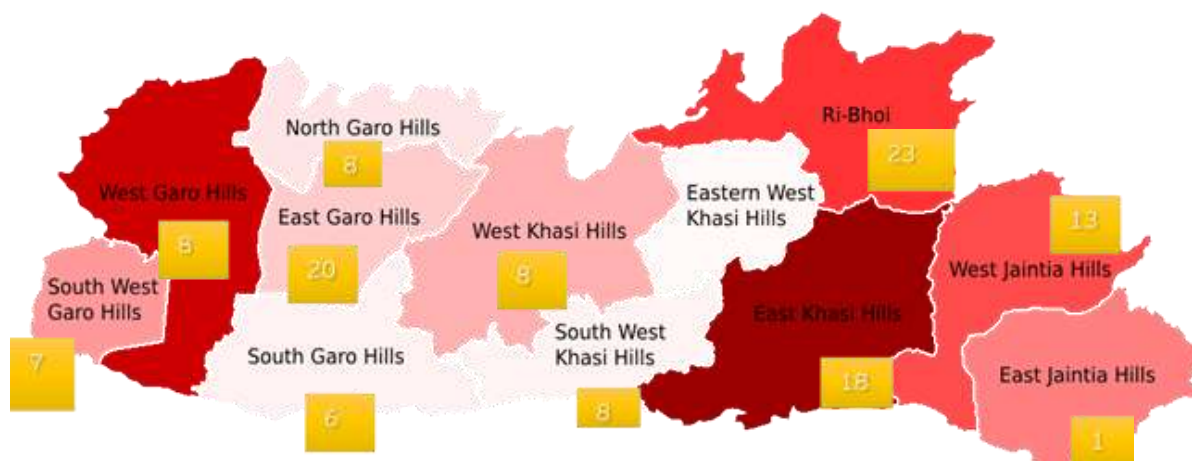
- ▶ **Agro-processing:** East Jaintia Hills is a major agricultural district, and there is a significant opportunity to establish MSMEs for food processing. This could include fruit and vegetable processing, spice grinding, and tea processing. By adding value to agricultural produce, these MSMEs could create employment opportunities and boost the local economy.

- ▶ **Tourism and hospitality services:** East Jaintia Hills is a popular tourist destination, and there is a growing demand for tourism-related services. This could include guesthouses, homestays, tour operators, adventure sports providers, and local souvenir shops. By catering to the needs of tourists, these MSMEs could generate income for the local community and promote the district as a tourist destination.
- ▶ **Handicrafts and handlooms:** East Jaintia Hills have a rich tradition of handicrafts and handlooms. There is an opportunity to promote MSMEs in these sectors, which could preserve cultural heritage, provide livelihood opportunities, and attract buyers interested in unique artisanal products. This could include bamboo and cane crafts, pottery, woodwork, and traditional weaving.
- ▶ **Renewable energy:** East Jaintia Hills is well-positioned to develop MSMEs in the renewable energy sector. This could include solar power installation and maintenance, biofuel production, and small-scale hydropower. By contributing to clean energy solutions, these MSMEs could help to protect the environment and create employment opportunities.
- ▶ **Sericulture and silk production:** East Jaintia Hills is a major producer of silk. There is an opportunity to encourage MSMEs in sericulture activities, such as silkworm rearing and silk production. By tapping into the growing demand for silk products, these MSMEs could contribute to the textile industry and generate income for the local community.
- ▶ **Health and wellness services:** East Jaintia Hills is home to several natural resources that could be used to develop MSMEs in the health and wellness sector. This could include spas, wellness centers, yoga studios, and herbal product manufacturing. By catering to the increasing demand for wellness-oriented services and products, these MSMEs could improve the health and well-being of the local population.
- ▶ **Educational services:** East Jaintia Hills is a growing district, and there is a demand for educational services. There is an opportunity to develop MSMEs in the field of vocational training, skill development, coaching centers, and e-learning platforms. By addressing the educational needs of the local population, these MSMEs could contribute to human resource development.
- ▶ **Information technology and digital services:** East Jaintia Hills is well-positioned to develop MSMEs in the information technology and digital services sector. This could include software development, IT services, digital marketing, and e-commerce. By leveraging technology, these MSMEs could create employment opportunities and facilitate business growth.
- ▶ **Agri-tourism:** East Jaintia Hills is a beautiful district with a rich agricultural heritage. There is an opportunity to encourage Agri-tourism MSMEs by promoting farm stays, organic farm tours, and rural experiences. By diversifying income sources for farmers and providing tourists with authentic agricultural experiences, these MSMEs could boost the local economy and promote sustainable development.
- ▶ **Sustainable packaging and eco-friendly products:** East Jaintia Hills are committed to environmental sustainability. There is an opportunity to establish MSMEs to produce eco-friendly packaging materials, natural and organic products, and upcycled goods. By tapping into the growing demand for sustainable and environmentally friendly products, these MSMEs could contribute to a cleaner and healthier environment.

6. CLUSTERS AND GEOGRAPHICAL CONCENTRATION

6. Clusters and Geographical Concentration

Meghalaya, a northeastern state in India, boasts a captivating landscape characterized by hills, valleys, and abundant rainfall. Beyond its natural beauty, the state is home to vibrant economic clusters that contribute to its cultural and economic vitality.



6.1. Clusters

6.1.1. Handicrafts & Handloom Cluster

Meghalaya is an enchanting narrative of creativity and tradition unfolds through the Handicrafts and Handlooms Cluster. This cluster serves as a vibrant tapestry that weaves together Meghalaya's rich cultural heritage and the dexterity of its skilled local artisans. Amidst the majestic sweep of Meghalaya's undulating hills, verdant valleys, and luxuriant landscapes, a magnificent symphony of artistic expression unfurls. A cadre of exceptionally skilled artisans, intimately connected to the heritage of their forebears, dedicate themselves to the meticulous crafting of a rich and diverse tapestry of textiles, astonishing bamboo creations, and venerable artifacts steeped in time-honored significance. Guided by deft fingers, these artisans breathe life into their creations, weaving intricate patterns, infusing vibrant hues, and conjuring exquisite designs that narrate tales of bygone eras.

Beyond the mere act of creation, the Handicrafts and Handlooms Cluster reverberates with profound significance. It stands as a steadfast guardian of Meghalaya's cultural legacy, ensuring that the art forms passed down through centuries endure. Every piece fashioned by these artisans is a living embodiment of their heritage, a testament to the resilience of traditions that have weathered the sands of time. But this cluster's impact extends beyond cultural preservation. It is a wellspring of livelihoods, a source of sustenance that nurtures the families of artisans. In the heart of these creations lie the threads of economic empowerment, weaving financial stability and opportunities for communities that call Meghalaya home. As visitors and patrons marvel at the craftsmanship, they contribute to a cycle of support that uplifts lives and fuels dreams. As the looms hum and the bamboo sings, a sense of cultural pride permeates the air. The artisans, often bearing the torch of age-old techniques, find purpose and identity in their craft. Their hands not only shape materials but also shape a shared sense of belonging and reverence for the heritage that courses through Meghalaya's veins. In the intricate dance of threads and the rhythmic beats of crafting tools, the Handicrafts and Handlooms Cluster is a testament to the resilience of culture, the power of tradition, and the boundless potential of human ingenuity.

Different Categories of Meghalaya Handicraft and Handloom:

- ▶ Weaving
- ▶ Bamboo work
- ▶ Woodcarving
- ▶ Cane work

Popular handicrafts items of Meghalaya:

- ▶ Stool
- ▶ Storage Baskets
- ▶ Baskets
- ▶ Cane Container
- ▶ Open weave carrying baskets
- ▶ Trays & Fans
- ▶ Closed weave carrying baskets
- ▶ Decorative and display items
- ▶ Bamboo fishing traps
- ▶ Toys
- ▶ Jewellery
- ▶ Sports Crafts
- ▶ Musical Crafts

6.1.2. Textile & Apparel Cluster

The textile and apparel cluster in Meghalaya stands as a testament to the region's rich heritage, economic dynamism, and cultural significance. This cluster has not only woven threads of tradition but also intricately connected local communities to the broader economy. This article delves into the intricate tapestry of the textile and apparel cluster in Meghalaya, highlighting its historical roots, present contributions, and potential for the future.

Historical Significance: The roots of Meghalaya's textile and apparel industry can be traced back through generations, where traditional craftsmanship and indigenous materials were transformed into clothing and textiles that were not only functional but also deeply symbolic. From vibrant tribal garments to intricate handwoven shawls, the industry has evolved while preserving its essence.

Present Landscape: Today, Meghalaya's textile and apparel cluster is a vibrant hub of creativity, productivity, and entrepreneurship. The cluster encompasses a diverse range of products, from handwoven fabrics that reflect the region's cultural identity to modern, fashion-forward garments that cater to a global clientele. This diversity has not only ensured the survival of traditional arts but has also propelled the region onto the global stage.

Economic Engine: The textile and apparel cluster in Meghalaya serves as a formidable economic engine, generating employment for thousands and bolstering the local economy. From skilled weavers in remote villages to designers and marketers in urban centers, the entire value chain is interwoven, creating a tapestry of interconnected opportunities. The industry has also contributed to the empowerment of women, providing them with avenues for economic independence and leadership roles.

6.1.3. Apiculture

The Apiculture Clusters. Nestled within the heart of Meghalaya's gem, these clusters are emblematic of the harmonious relationship between nature's bounty and human ingenuity. Meghalaya's temperate climate and lush flora provide an ideal canvas for the art of apiculture, or beekeeping. Amidst the

verdant valleys and rolling hills, dedicated apiarists tend to their hives with a profound connection to the environment. The gentle hum of bees intermingles with the rustling leaves, forming a symphony of coexistence. Within these clusters, apiarists harness the mesmerizing dance of bees to create a spectrum of golden treasures - exquisite honey that captures the essence of the region's diverse flora. The bees, diligent workers of the natural world, traverse Meghalaya's varied blossoms, from wildflowers to fruit trees, to craft a liquid ambrosia that embodies the very essence of the landscape.

The Apiculture Clusters are more than just centers of honey production, they embody sustainable practices that promote ecological harmony. As these diligent pollinators go about their vital work, they lend their efforts to the cultivation of diverse crops, enriching the local ecosystem and nurturing agricultural endeavors.

Furthermore, these clusters hold the promise of economic empowerment for communities. The liquid gold produced by these hives finds its way to markets beyond Meghalaya, embodying a journey from the remote corners of the state to the plates and palates of appreciative consumers.

These are the well-liked types: Wildflower Honey, Forest Honey, Sunflower Honey, and Orange Blossom Honey - all beloved varieties of honey from Meghalaya.

6.1.4. Sericulture

The Sericulture Cluster in Meghalaya is a vibrant center where the age-old craft of sericulture is practiced amidst the state's lush landscapes. This cluster harnesses Meghalaya's natural resources and climate to nurture silkworms and produce exquisite silk. It's a testament to the connection between tradition and innovation. Sericulturists within the cluster delicately tend to silkworms, fostering their transformation from cocoon to silk. This process embodies the harmonious relationship between humans and nature. The cluster not only preserves the artistry of sericulture but also empowers local communities by providing employment and economic opportunities.

The Sericulture Cluster serves as a bridge between the past and the future. It honors ancient techniques while embracing modern practices, ensuring the craft's continuity while adapting to contemporary demands. This cluster captures the essence of Meghalaya's cultural richness and commitment to sustainability, weaving a narrative of resilience, creativity, and the timeless allure of silk.

Silk farming in Meghalaya embraces various types, each adapted to the state's diverse landscape and cultural heritage.

Muga Silk Farming: Meghalaya's climate provides a suitable habitat for muga silkworms, resulting in the production of the prized golden-hued Muga silk. Although neighboring Assam is more renowned for Muga silk, Meghalaya's environment supports this cultivation.

Eri Silk Farming: Eri silk, known as "peace silk," is nurtured in Meghalaya. The state's environment sustains eri silkworms, which feed on an array of leaves including castor and tapioca, aligning with ethical and sustainable sericulture practices.

Mulberry Silk Farming: While less prominent due to specific mulberry tree requirements, mulberry silk farming still finds a niche. Bombyx mori silkworms produce this common silk variety, contingent on the availability of suitable host plants.

Number of Sericultural Villages Farms & Units					
Year	Sericultural Villages		Sericultur al Farms	Eri-seed Grainages	Silk Reeling Units

		Families engaged in sericulture			Mulberry	Muga
2010-2011	1812	28923	6	4	4	4
2011-2012	1812	28923	6	4	4	4
2012-2013	1366	35572	6	7	4	8
2013-2014	1523	45205	6	7	4	8
2014-2015	1523	45205	6	9	4	8
2015-2016	2256	59666	11	5	4	8
2016-2017	1845	55959	11	5	4	8
2017-2018	2036	60168	11	5	4	8
2018-2019	2097	51738	25	5	4	9
2019-2020	1964	46971	38	6	4	8
2020-2021	1995	47430	38	11	4	8

Table 55: Number of Sericultural Villages Farms & Units

Source - Statistical Abstract Meghalaya 2023

Production of Cocoons & Raw Silk			
Year	Mulberry	Eri	Muga
	('000 Kgs)	('000 Kgs)	(Lakh. Nos)
1	2	3	4
2010-2011	12.482	327.627	162.39
2011-2012	15.597	687.500	165.78
2012-2013	19.532	455.636	195.98
2013-2014	115.56	302.078	438.05
2014-2015	173.26	866.047	797.43
2015-2016	155.935	1047.091	1031.7
2016-2017	272.077	1098.139	1323.88
2017-2018	378.16	1273.40	1602.71
2018-2019	442.75	1393.34	1786.49
2019-2020	473.58	1378.8	1755
2020-2021	488.63	1402.39	1839

Table 56: Production of Cocoons & Raw Silk

6.1.5. Tourism

Within the Tourism Cluster, an enchanting journey of exploration and wonder unfolds, breathing life into the very essence of Meghalaya. This bustling hub acts as a dynamic gateway, seamlessly merging the wonders of nature and the intricate threads of cultural heritage. An irresistible call resonates, urging wanderers to embrace a journey abundant with awe and fascination. In this realm, the air itself carries echoes of Meghalaya's vibrant history, guiding travelers through landscapes that have borne witness to the passage of time. The Tourism Cluster unveils a captivating narrative, where every step unveils a fresh chapter of the state's cultural mosaic. The rhythmic cadence of tribal festivals harmonizes with the meticulous craftsmanship of indigenous communities, painting a rich tapestry of diversity.

Navigating this immersive expedition, travelers find themselves immersed in the realm of ecotourism, a testament to Meghalaya's commitment to sustainable exploration. Trekking through verdant trails reveals hidden waterfalls, their cascades a fleeting escape into nature's embrace. The Tourism Cluster extends beyond sightseeing; it fosters an active communion with the environment, nurturing an appreciation for the delicate equilibrium between humanity and the natural world. Delving further, culinary odysseys await, unveiling the fusion of flavours that define Meghalaya's gastronomic panorama. From timeless classics to inventive interpretations, every bite narrates the harmonious interplay between local ingredients and cultural legacy.

Yet, it's not solely the physical landscapes that etch indelible memories; the Tourism Cluster thrives as a conduit for forging connections. Travelers engage with local communities, gaining glimpses into age-old traditions and the spirit of resilience ingrained in Meghalaya's populace.

In its essence, the Tourism Cluster in Meghalaya serves as a portal to a realm of unparalleled beauty and cultural immersion. More than inviting exploration, it beckons adventurers to embark on an odyssey where each corner holds a tale yearning to be unveiled, each encounter weaves a memory waiting to be cherished. Amid the verdant hills and spirited traditions, the cluster evolves into a mosaic of experiences, vividly painting Meghalaya's allure and extending an invitation for travelers to etch their narratives into its extraordinary chronicle.

Symphony of Natural Splendors: Meghalaya's landscape is a canvas painted with rolling hills, dense forests, cascading waterfalls, and mist-laden valleys. Within the Tourism Cluster, these natural wonders take center stage, inviting visitors to immerse themselves in the pristine beauty that has earned Meghalaya the moniker "Abode of Clouds".

Cultural Kaleidoscope: Beyond its breathtaking vistas, the Tourism Cluster also offers a glimpse into Meghalaya's diverse cultural tapestry. Indigenous tribes with unique traditions, vibrant festivals, and handicrafts that tell stories of generations past contribute to an immersive cultural experience.

Ecotourism and Adventure: Meghalaya's commitment to sustainable tourism is evident in its emphasis on ecotourism and adventure activities. The Tourism Cluster presents opportunities for trekking through lush trails, exploring intricate limestone caves, and engaging in community-based initiatives that promote environmental conservation.

Chasing Waterfalls: Meghalaya is home to some of the most spectacular waterfalls in the country, including the iconic Nohkalikai Falls and the enchanting Seven Sisters Falls. These natural marvels, nurtured by the region's abundant rainfall, captivate the imagination and offer a serene escape into nature's embrace.

Culinary Delights: The Tourism Cluster invites visitors to savor the flavours of Meghalaya's culinary heritage. From local delicacies to traditional dishes, the state's cuisine reflects its cultural diversity and the harmony between nature's bounty and human innovation.

Crafting Memories: The Tourism Cluster isn't just about sightseeing; it's about creating cherished memories. Whether it's a leisurely boat ride on Umiam Lake, witnessing the Living Root Bridges, or engaging with local communities, every experience within this cluster weaves an unforgettable tale.

NUMBER OF TOURIST SPOTS AND TOURISTS VISITING MEGHALAYA				
Year	No. of Tourist Spots	No. of Visitors		Total
		Foreign	Indian	
1	2	3	4	5
2011	101	4803	667504	672307
2012	101	5313	680254	685567
2013	99	6773	691269	698042
2014	99	8664	717789	726453
2015	99	8027	751165	759192
2016	99	8476	844354	852830
2017	99	12051	990856	1002907
2018	203	18114	1198340	1216454
2019	191	25813	1245633	1271446
2020	203	2311	24734	27045

Table 57: Number of Tourist Spots and Tourists Visiting Meghalaya

Source- Statistical Abstract Meghalaya 2023

Hotel Occupancy Statistics						
Districts	No of Hotels			No of Occupancy		
	2016	2019	2020	2018	2019	2020
East Khasi Hills	379	379	379	1094425	989555	23951
West Khasi Hills	8	8	8	11387	21361	157
Ri Bhoi	17	17	17	749	591	NIL
South West Khasi Hills	14	14	14	21100	40119	64
West Jaintia Hills	5	5	5	8684	97858	175
East Jaintia Hills	23	23	23	4064	3734	NIL
East Garo Hills	9	9	9	1472	7508	NIL

Hotel Occupancy Statistics						
	No of Hotels			No of Occupancy		
Districts	2016	2019	2020	2018	2019	2020
North Garo Hills	28	28	28	144	267	48
West Garo Hills	5	5	5	72935	108551	2452
South West Garo Hills	11	11	11	74	495	NIL
South Garo Hills	3	3	3	1420	1407	198
	502	502	502	1216454	1271446	27045

Table 58: Hotel Occupancy Statistics

Source- Statistical Abstract Meghalaya 2023

6.1.6. Horticulture:

A vibrant tapestry of growth and cultivation unfolds within the Horticulture Cluster. This cluster serves as a nurturing haven where the art of horticulture flourishes, offering a mesmerizing glimpse into the harmonious interplay between human ingenuity and nature's bounty.

Cultivating Diversity: The Horticulture Cluster stands as a testament to Meghalaya's rich biodiversity and fertile soil. A kaleidoscope of fruits, vegetables, and ornamental plants flourish under the skilled hands of horticulturists, creating a symphony of colors and scents that adorn the state's rural and urban landscapes.

Preserving Traditions: Amidst the cluster's verdant expanse, traditional farming practices thrive, passed down through generations. Indigenous crops and heirloom varieties find sanctuary here, safeguarding Meghalaya's agricultural heritage and the wisdom of those who tend to the land.

Economic Growth and Livelihoods: The Horticulture Cluster is more than an oasis of green; it's a catalyst for economic growth and empowerment. By nurturing a diverse range of crops, it creates opportunities for income generation and livelihood enhancement, ensuring the prosperity of local communities.

Sustainable Practices: Meghalaya's commitment to sustainability is reflected in the Horticulture Cluster's practices. Organic farming methods, agroforestry, and eco-friendly techniques are woven into the fabric of cultivation, fostering a balance between human needs and the health of the environment.

Blossoms of Innovation: In the heart of this cluster, innovation takes root. Horticulturists experiment with modern techniques, hybrid varieties, and crop diversification, enhancing productivity and resilience in the face of changing climates and market demands.

Culinary and Aesthetic Delights: The Horticulture Cluster paints a picturesque landscape, where fruits and vegetables flourish alongside ornamental plants. From farm to table, these bounties find their way into local cuisines and decorative arrangements, adding both flavour and visual allure to Meghalaya's offerings.

Horticultural products of Meghalaya	
Fruits	Oranges, Pineapples, Bananas, Guavas, Citrus Fruits
Vegetables	Potatoes, Tomatoes, Carrots, Beans, Leafy Greens
Spices	Ginger, Turmeric, Black Pepper
Flowers	Orchids, Roses, Anemones
Aromatic Plants	Lemongrass, Citronella
	Medicinal Plants, Bamboo and Cane, Tea, Broom Grass

6.1.7. Food processing

The food processing cluster in Meghalaya is a dynamic hub where traditional flavours meet modern techniques. It is a realm of culinary artistry where raw ingredients are carefully selected and transformed into delectable delights. The cluster nurtures entrepreneurship within local communities, offering a platform to transform local produce into value-added products. It also preserves Meghalaya's rich culinary traditions and ensures that the flavours of the past remain accessible to present and future generations. Safety and quality are non-negotiable within the food processing cluster, with stringent standards upheld to ensure that the processed foods retain their nutritional value, flavour, and safety. The cluster is also committed to sustainable practices, with surplus produce finding purpose and reducing waste. Culinary innovations are also on display in the cluster, with traditional recipes revitalized as convenience foods that cater to modern lifestyles without compromising on authenticity. The food processing cluster is a celebration of Meghalaya's culinary essence and forges a path to economic prosperity while nurturing cultural heritage. With each product that emerges from this cluster, Meghalaya's unique flavours are shared far and wide, turning each bite into a testament of the state's passion for taste, tradition, and progress.

Here are some of the key features of the food processing cluster in Meghalaya:

- ▶ It is a dynamic hub where traditional flavours meet modern techniques.
- ▶ It nurtures entrepreneurship within local communities.
- ▶ It preserves Meghalaya's rich culinary traditions.
- ▶ It ensures that the processed foods retain their nutritional value, flavour, and safety.
- ▶ It is committed to sustainable practices.
- ▶ It showcases culinary innovations.
- ▶ It is a celebration of Meghalaya's culinary essence.
- ▶ It forges a path to economic prosperity while nurturing cultural heritage.

The food processing cluster in Meghalaya is an asset to the state. It is helping to promote economic growth, preserve cultural heritage, and improve food security. The cluster is also helping to create jobs and opportunities for the people of Meghalaya. The future of the food processing cluster in Meghalaya is bright. With its commitment to quality, innovation, and sustainability, the cluster is well-positioned to become a major player in the food processing industry.

6.2. Geographical Concentration

6.2.1. East Khasi Hills:

This district hosts a diverse range of economic activities that contribute significantly to the local economy and cultural heritage. The major clusters within the district, namely Apiculture, Handloom, Bamboo and Cane Handicraft, and Food Processing. These clusters not only generate livelihoods but also showcase the district's rich tradition of craftsmanship and resource utilization.

Major Clusters:

- ▶ Food processing
- ▶ Apiculture
- ▶ Handloom
- ▶ Bamboo and Cane handicraft

Apiculture: Apiculture, or beekeeping, has emerged as a noteworthy economic and ecological activity in the East Khasi Hills. The district's unique flora and temperate climate provide an ideal environment for beekeeping. Local communities have harnessed this potential, producing high-quality honey and other bee-related products. The practice not only generates income but also supports pollination, benefiting agriculture and biodiversity.

Handloom: Handloom weaving is deeply rooted in the cultural fabric of the East Khasi Hills. Skilled artisans create intricate and vibrant textiles using traditional techniques. The handloom cluster contributes to sustainable livelihoods while preserving centuries-old weaving traditions. Products like shawls, wraps, and traditional attire hold both cultural and commercial significance, attracting both local and tourist markets.

Bamboo and Cane Handicraft: The abundance of bamboo and cane resources in the region has led to the development of a thriving handicraft cluster. Artisans craft a wide array of products, including baskets, furniture, decor items, and even musical instruments. This cluster not only taps into the district's natural resources but also promotes eco-friendly and sustainable practices. Bamboo and cane handicrafts have gained popularity for their aesthetics and utility.

Food Processing: The food processing cluster has gained momentum as a key contributor to the local economy. It involves value addition to agricultural produce, leading to enhanced shelf life and marketability. Traditional food products like pickles, jams, and processed fruits are prepared and packaged, catering to local consumption and potential markets beyond the district. This cluster bridges the gap between agriculture and commerce.

6.2.2. West Khasi Hills:

The West Khasi Hills district in Meghalaya, India, is distinguished by its rich cultural heritage, natural resources, and economic activities. The major clusters that contribute significantly to the district's economy and cultural identity: Bamboo & Cane, Wood-Based Furniture, Handicraft, and Apiculture

Major Cluster:

- ▶ Bamboo & Cane
- ▶ Wood based furniture
- ▶ Handicraft
- ▶ Apiculture

Bamboo & Cane Cluster:

The district's abundant bamboo and cane resources have fostered a thriving cluster focused on craftsmanship and innovation. Skilled artisans transform these sustainable materials into a diverse

range of products, including baskets, mats, and even contemporary designs such as furniture and decor items. This cluster not only celebrates the local resource base but also promotes eco-friendly practices and creativity.

Wood-Based Furniture: Woodworking and furniture craftsmanship have established themselves as integral economic activities in the West Khasi Hills. Artisans in the district have honed their skills to create exquisite wood-based furniture that reflects both traditional and modern designs. The cluster contributes to the preservation of woodcraft traditions while also catering to evolving consumer preferences.

Handicraft: Handicrafts play a pivotal role in West Khasi Hills' cultural narrative. The district's artisans specialize in crafting intricate items that showcase the essence of Khasi culture. From textiles to pottery to decorative items, the handicraft cluster epitomizes the fusion of tradition and contemporary aesthetics. These creations not only have cultural significance but also find a place in local and tourist markets. Stone Carving activities are available only in West Khasi Hills.

Apiculture: The practice of apiculture, or beekeeping, has gained prominence in the West Khasi Hills. The district's diverse flora and temperate climate provide an ideal environment for bees to thrive. This has led to the development of a cluster focused on honey production and related products. Beyond economic gains, apiculture contributes to pollination, benefiting both agriculture and biodiversity.

6.2.3. Southwest Khasi Hills:

South West Khasi Hills district is a region known for its cultural diversity, traditional craftsmanship, and unique economic activities. The major clusters that have emerged as vital contributors to the district's economy and cultural heritage: Blacksmithy, Bamboo/Cane Handicraft and Furniture, Betel Nut Processing, Broom Grass, and Homestay.

Major Clusters:

- ▶ Blacksmithy
- ▶ Bamboo/Cane handicraft and furniture, Betel Nut processing
- ▶ Broom Grass
- ▶ Homestay

Blacksmithy: Blacksmithy, an age-old craft, thrives in the South West Khasi Hills district. Skilled blacksmiths craft a variety of tools, implements, and metal products using traditional techniques. This cluster not only serves local needs but also contributes to the preservation of heritage skills and supports agricultural and domestic sectors.

Bamboo/Cane Handicraft and Furniture, Betel Nut Processing: The combined cluster of Bamboo/Cane Handicraft and Furniture, along with Betel Nut Processing, showcases the district's resourcefulness. Artisans utilize locally available bamboo and cane to create intricate handicrafts, furniture, and other utilitarian items. The processing of betel nut adds value to a widely grown crop, supporting local livelihoods and contributing to the economy.

Broom Grass: Broom grass cultivation and processing have carved a niche in the South West Khasi Hills district. The region's favorable climate and terrain have led to the development of a vibrant broom grass cluster. The grass is harvested and processed into brooms, which are in demand both locally and beyond. This cluster generates income and promotes sustainable agricultural practices.

Homestay: The Homestay cluster offers visitors a unique opportunity to experience the district's cultural richness firsthand. Local residents open their homes to tourists, providing them with authentic experiences of Khasi life and traditions. This cluster not only enhances tourism but also creates additional income streams for households and fosters cultural exchange.

6.2.4. Ri Bhoi:

Ri Bhoi district is characterized by its diverse economic activities that are deeply rooted in tradition and culture. This report focuses on the major clusters that have gained prominence and contribute significantly to the district's economy and cultural heritage: Sericulture, Handloom, Handicraft, and Apiculture.

Major Clusters:

- ▶ Sericulture
- ▶ Textile
- ▶ Handloom
- ▶ Handicraft
- ▶ Apiculture
- ▶ Food Processing

Sericulture: Ri Bhoi has embraced sericulture as a notable economic activity. The district's favorable climate and abundant natural resources have led to the cultivation of silk-producing mulberry trees and the rearing of silkworms. Sericulture provides a source of income for local communities, producing high-quality silk that contributes to the textile industry.

Textile : The textile cluster has become an important contributor to Ri Bhoi's economic landscape. It encompasses various processes, from spinning and weaving to dyeing and finishing. This cluster leverages the district's raw materials and skilled labor to produce a range of textiles that cater to local and regional markets.

Handloom: Handloom weaving is a significant cultural and economic activity in Ri Bhoi. Skilled artisans create intricate textiles using traditional methods, often inspired by local motifs and designs. The handloom cluster not only preserves cultural heritage but also generates livelihoods and supports local and regional markets.

Handicraft: The handicraft cluster in Ri Bhoi showcases the district's craftsmanship and creativity. Artisans produce a range of handcrafted items, including textiles, pottery, and decorative pieces. These products reflect the district's cultural identity and are sought after by both local consumers and tourists.

Apiculture: Apiculture, or beekeeping, has gained prominence in Ri Bhoi due to its potential for economic development and ecological benefits. The district's varied flora supports honey production and related products. Apiculture not only generates income for local communities but also aids in pollination, benefiting agriculture and biodiversity.

Food Processing: Meghalayan pineapples are characterized by their low pesticide and heavy metal residue content, as well as their sweet taste. They have a Brix value of 16-18, which is a measure of sweetness. The state of Meghalaya has designated pineapples as the One District One Product (ODOP) for the districts of Ri Bhoi and East Garo Hills. The sweetest pineapples from Meghalaya are the centrepiece of the elaborate display celebrating the Azadi Ka Amrit Mahotsav, at the Al-Wahda mall at Abu Dhabi. These pineapples are being marketed through the eminent Lulu Group into the prestigious Gulf markets.

6.2.5. East Garo Hills:

East Garo Hills district boasts a rich tapestry of economic activities deeply intertwined with its culture and resources. This report focuses on the major clusters that have emerged as pillars of the district's economy and cultural heritage: Bamboo, Cane, and Wood Craft, Food Processing, Weaving, Handloom, and Apiculture.

Major Cluster

- ▶ Bamboo & cane
- ▶ wood craft
- ▶ Food processing
- ▶ Handloom
- ▶ Apiculture

Bamboo, Cane, and Wood Craft: The district's abundant bamboo, cane, and wood resources have given rise to a vibrant cluster of craftsmanship. Local artisans showcase their skills by creating an array of products, from intricate crafts to furniture, utilizing traditional techniques and innovative designs. This cluster not only sustains local livelihoods but also promotes sustainable practices and artistic innovation.

Food Processing: The food processing cluster in East Garo Hills plays a vital role in value addition to agricultural produce. Locally grown crops are transformed into an assortment of processed foods, catering to local consumption and potential markets beyond the district. This cluster bridges the gap between agriculture and commerce, contributing to economic growth.

Weaving and Handloom: The weaving and handloom cluster is a cornerstone of cultural expression in East Garo Hills. Skilled weavers craft textiles that reflect the district's heritage and identity. These handwoven textiles hold both aesthetic and economic value, supporting artisans' livelihoods and celebrating the district's cultural diversity.

Apiculture: Apiculture, or beekeeping, has gained prominence in East Garo Hills due to its potential for economic development and ecological benefits. The district's diverse flora provides an ideal environment for honey production and related activities. Beyond financial gains, apiculture contributes to pollination, supporting agriculture and biodiversity.

6.2.6. West Garo Hills:

West Garo Hills district is characterized by a diverse array of economic activities deeply rooted in its cultural heritage and natural resources. The major clusters that have emerged as pivotal contributors to the district's economy and cultural identity: Bamboo and Cane Furniture, Handicraft, Handloom, Apiculture, and Food Processing.

Major Cluster:

- ▶ Food processing
- ▶ Bamboo and cane furniture
- ▶ Handicraft
- ▶ Handloom /Textile
- ▶ Apiculture

Bamboo and Cane Furniture: The district's abundant bamboo and cane resources have led to the development of a thriving furniture cluster. Skilled artisans transform these sustainable materials into a variety of products, including furniture and decor items. This cluster not only celebrates local resources but also promotes eco-friendly practices and artistic innovation.

Handicraft: The handicraft cluster in West Garo Hills showcases the district's craftsmanship and creativity. Artisans create a wide range of handcrafted items, including textiles, pottery, and decorative pieces. These products hold cultural significance and contribute to both local and external markets.

Handloom: Handloom weaving is deeply intertwined with the cultural heritage of West Garo Hills. Skilled weavers produce textiles using traditional techniques and designs, reflecting the district's

identity. The handloom cluster supports artisans' livelihoods and preserves the district's rich tradition of weaving.

Apiculture: Apiculture, or beekeeping, has gained prominence in West Garo Hills due to its economic potential and ecological benefits. The district's diverse flora provides an ideal environment for honey production and related activities. Beyond financial gains, apiculture contributes to pollination, supporting agriculture and biodiversity.

Food Processing: The food processing cluster plays a crucial role in enhancing the value of locally grown agricultural produce. Crops are processed into various food products, catering to local consumption and wider markets. This cluster bridges the gap between agriculture and commerce, contributing to economic growth.

6.2.7. North Garo Hills:

North Garo Hills district, is characterized by its diverse economic activities that are closely intertwined with its cultural heritage and natural resources. The major clusters that have emerged as significant contributors to the district's economy and cultural identity: Agro Food Processing, Apiculture, Handloom, and Homestay.

Major Cluster:

- ▶ Apiculture
- ▶ Textile
- ▶ Handloom
- ▶ Homestay
- ▶ Handicraft

Apiculture: Apiculture, or beekeeping, has gained prominence in North Garo Hills due to its economic potential and ecological benefits. The district's diverse flora provides an ideal environment for honey production and related activities. Beyond financial gains, apiculture contributes to pollination, supporting agriculture and biodiversity.

Handloom: Handloom weaving holds a special place in the cultural fabric of North Garo Hills. Skilled weavers produce textiles using traditional techniques and designs, reflecting the district's cultural identity. The handloom cluster not only preserves cultural heritage but also generates livelihoods and supports local and regional markets.

Handicraft: The handicraft cluster in North Garo Hills is a testament to the district's artistic ingenuity. Artisans create a variety of handcrafted items, including pottery, decorative pieces, and traditional artifacts. This cluster contributes to cultural preservation, local economies, and offers unique products to markets.

Homestay: The Homestay cluster offers a unique opportunity for visitors to experience North Garo Hills' cultural richness firsthand. Local residents open their homes to tourists, providing them with authentic experiences of local life and traditions. This cluster enhances tourism, creates additional income sources for households, and fosters cultural exchange.

6.2.8. South Garo Hills:

South Garo Hills district is a vibrant hub of economic activity that is deeply rooted in its cultural heritage and natural resources. The district is home to several major clusters that have emerged as pivotal drivers of the economy and cultural identity. These clusters include:

Major Cluster:

- ▶ Handloom weaving
- ▶ Wooden furniture making
- ▶ Cane & Bamboo handicraft

- ▶ Wood carving
- ▶ Apiculture

Handloom Weaving: The handloom weaving cluster in South Garo Hills is a testament to the district's cultural legacy. Skillful artisans create textiles using traditional methods and designs, preserving the essence of the region. This cluster supports livelihoods, celebrates heritage, and contributes to local markets.

Wooden Furniture Making: The wooden furniture making cluster is thriving in South Garo Hills, showcasing the district's craftsmanship. Artisans transform wood into intricate furniture pieces using traditional techniques and innovative designs. This cluster not only sustains local livelihoods but also promotes sustainable practices and artistic innovation.

Cane & Bamboo Handicraft: The cane and bamboo handicraft cluster represents South Garo Hills' expertise in harnessing natural resources. Artisans skillfully craft products ranging from baskets to decorative items, highlighting traditional skills and contributing to local markets.

Wood Carving: The wood carving cluster exemplifies South Garo Hills' artistic talents. Skilled artisans create intricate carvings and sculptures, showcasing both traditional and contemporary designs. This cluster contributes to cultural preservation and offers unique products to markets.

Apiculture: Apiculture, or beekeeping, has gained prominence in South Garo Hills due to its economic potential and ecological benefits. The district's diverse flora provides an ideal environment for honey production and related activities. Apiculture not only generates income but also supports pollination and biodiversity.

6.2.9. Southwest Garo Hills:

South West Garo Hills district is a thriving canvas of diverse economic endeavours. The district is home to several major clusters that are playing a vital role in the economic development of the region. These clusters are deeply rooted in the district's cultural heritage and bountiful natural resources.

Major Cluster:

- ▶ Cane & Bamboo handicraft
- ▶ Wood carving
- ▶ Textile
- ▶ Food Processing
- ▶ Rubber processing

Cane & Bamboo Handicraft: The district's rich resources have fostered a flourishing cluster of Cane & Bamboo Handicraft. Master artisans skillfully shape these natural materials into intricate crafts and utility items, reflecting both tradition and innovation. This cluster celebrates local creativity, bolsters livelihoods, and contributes to the preservation of cultural artistry.

Wood Carving: Wood carving stands as a testament to South West Garo Hills' artistic legacy. A community of artisans transforms wood into exquisite sculptures and ornamental pieces, blending time-honored techniques with contemporary expressions. This cluster not only enriches the cultural landscape but also supports artisans' sustenance.

Textile: The textile cluster weaves a narrative of South West Garo Hills' cultural identity. Artisans create textiles using traditional techniques and designs, reflecting the district's heritage. This cluster sustains cultural traditions, supports livelihoods, and contributes to local and regional markets.

Rubber Processing: The rubber processing cluster adds a modern touch to the district's economic tapestry. The processing of rubber yields a range of products, contributing to local industries and regional markets. This cluster represents the harmony between technology and economic growth.

6.2.10. East Jaintia Hills:

East Jaintia Hills district, is a haven of diverse economic endeavours. The district is home to several major clusters that are playing a vital role in the economic development of the region. These clusters are deeply rooted in the district's cultural heritage and natural splendour.

Major Cluster:

- ▶ Apiculture
- ▶ Handicraft
- ▶ Agro food processing (Lakadong Turmeric)

Handicraft: The Handicraft cluster in East Jaintia Hills is a testament to the district's artistic brilliance. A community of skilled artisans produces a diverse range of exquisite handcrafted items, encompassing products such as intricately woven baskets, traditional textiles, wooden carvings, pottery, and decorative pieces. This cluster not only preserves cultural heritage but also sustains livelihoods and contributes to local and regional markets.

Agro Food Processing (Lakadong Turmeric): The Agro Food Processing cluster, centered around the renowned Lakadong Turmeric, has gained prominence in East Jaintia Hills. The processing of this special variety of turmeric not only adds value to the agricultural produce but also holds health benefits. This cluster bridges agriculture and commerce, contributing to economic growth and local health awareness.

Apiculture: Apiculture, or beekeeping, has found its place in East Jaintia Hills due to its economic promise and ecological significance. The district's diverse flora provides an ideal environment for honey production and related activities. Apiculture contributes to livelihoods, pollination, and biodiversity preservation.

6.2.11. West Jaintia Hills:

West Jaintia Hills is a home to a diverse range of economic activities, all of which are deeply rooted in the region's cultural heritage and natural abundance. This report highlights three of the most important economic clusters in West Jaintia Hills are handicraft, agro food processing (Lakadong turmeric), and apiculture.

Major Cluster:

- ▶ Handicraft
- ▶ Agro food processing (Lakadong Turmeric)
- ▶ Apiculture

Handicraft: The handicraft cluster in West Jaintia Hills is a testament to the district's artistic prowess. Skilful artisans craft a myriad of exquisite, handcrafted items, reflecting local traditions and creativity. This cluster not only sustains cultural heritage but also provides livelihoods to artisans and contributes to local and regional markets. Products encompass intricately woven baskets, traditional textiles, wooden carvings, pottery, and decorative pieces.

Agro Food Processing (Lakadong Turmeric): The agro food processing cluster, with a focus on the renowned Lakadong turmeric, has gained prominence in West Jaintia Hills. The processing of this special variety of turmeric not only enhances the value of agricultural produce but also holds health benefits. This cluster bridges agriculture and commerce, contributing to economic growth and local health awareness.

Apiculture: Apiculture, or beekeeping, has found a niche in West Jaintia Hills due to its economic potential and ecological significance. The district's diverse flora provides an ideal environment for

honey production and related activities. Apiculture not only generates income but also supports livelihoods, promotes pollination, and preserves biodiversity.

7. DIAGNOSTIC ASSESSMENT

7. Diagnostic Assessment

Background

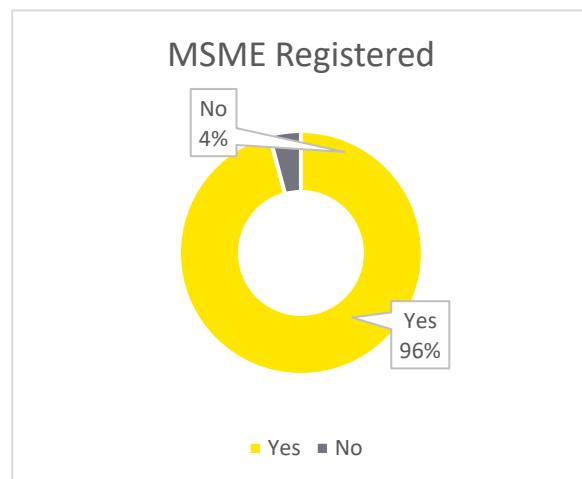
Understanding the current situation and needs of MSMEs in the state is crucial to develop a successful roadmap for transforming the MSME ecosystem. Thus, the diagnostic study serves as an initial step towards this transformation. The diagnostic study was conducted through research, stakeholder interviews, focus group talks, and MSME surveys was to learn more about the problems currently plaguing MSMEs. An in-depth methodology was used, which involved visiting industrial clusters, engaging in various stakeholder consultations, and performing 800 field surveys.

MSME Surveys:

- ▶ Surveys conducted using simple random sampling method across Medium, Small and Micro enterprises.
- ▶ Covered all 12 districts from UDYAM portal.
- ▶ 96% surveys for UDYAM registered and 4% for unregistered units.

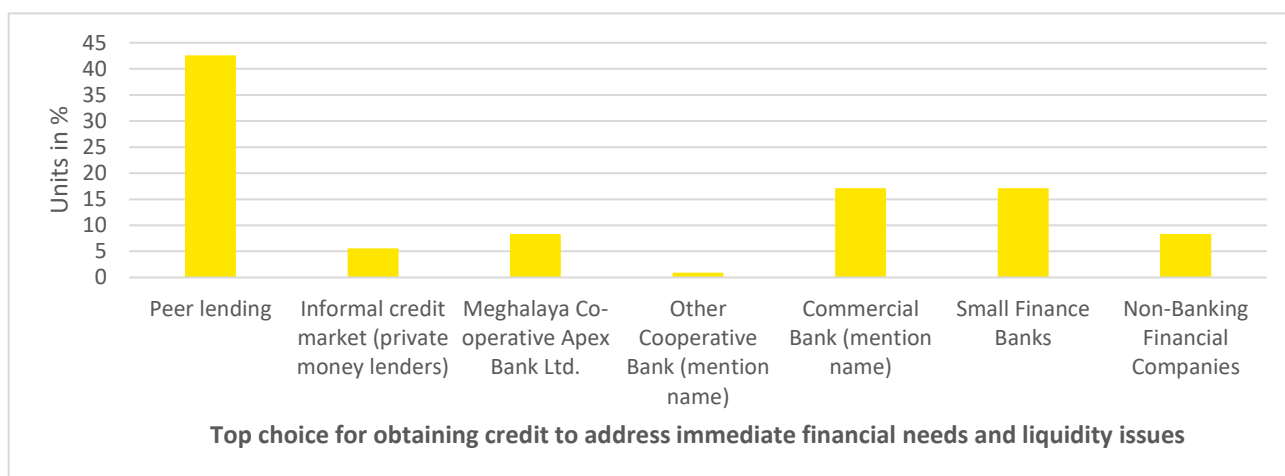
Stakeholder Discussion:

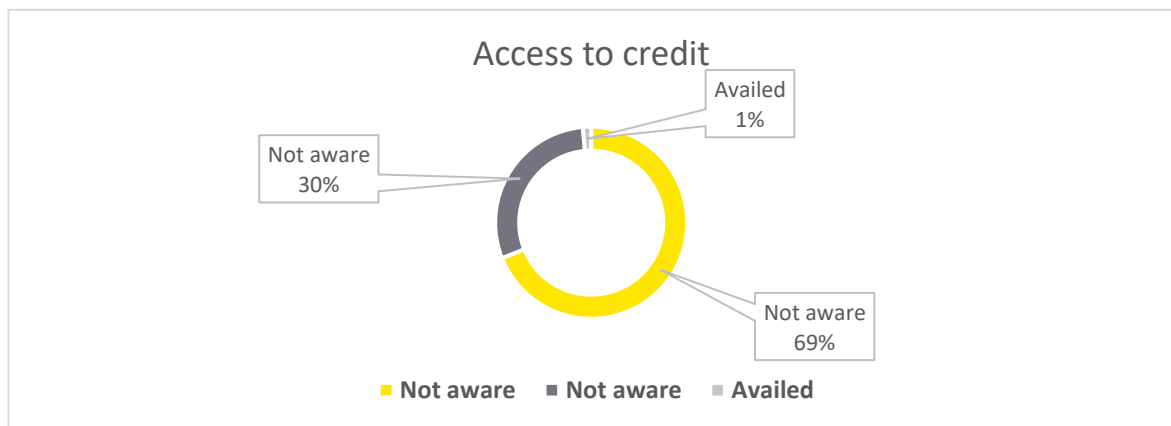
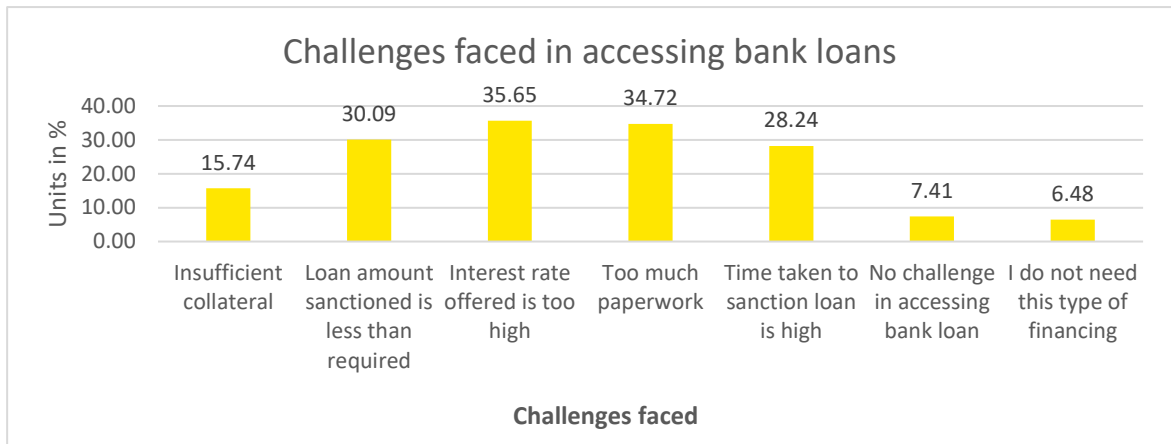
- ▶ Discussions held with various stakeholders
- ▶ Aimed to understand requirements for drafting SIP
- ▶ Stakeholder suggestions and views were considered during report preparation.



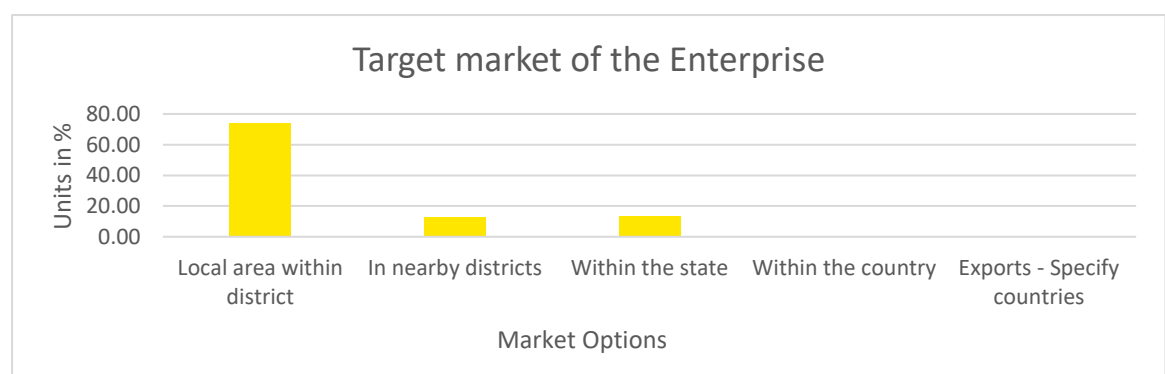
The overall approach and methodology in preparing the Diagnostic study is summarized as below:

1. **Access to Finance:** Majority of the surveyed are still dependent on Peer lending rather than scheduled commercial or other financial institutions. 47% of the respondents are dependent of loans from family and friends, which shows the lack of awareness or patience in MSMEs for approaching FIs.

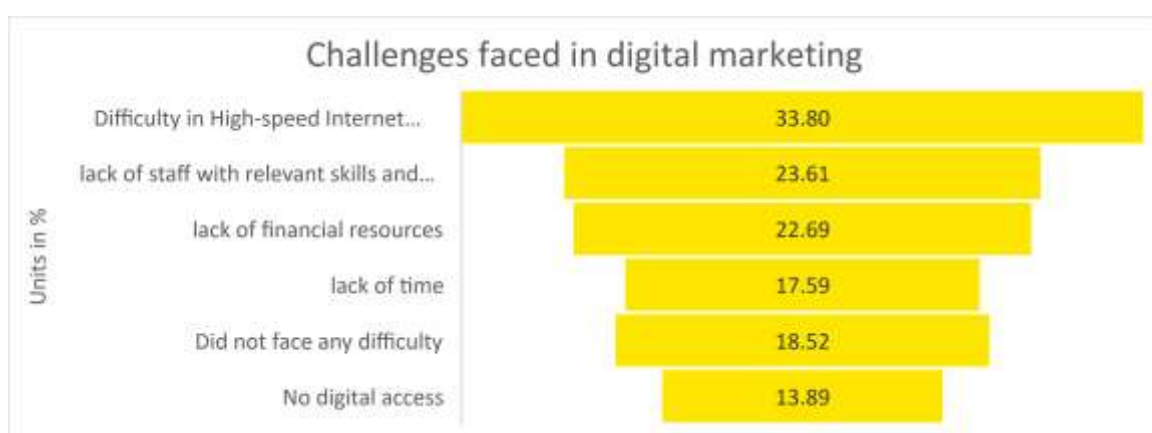
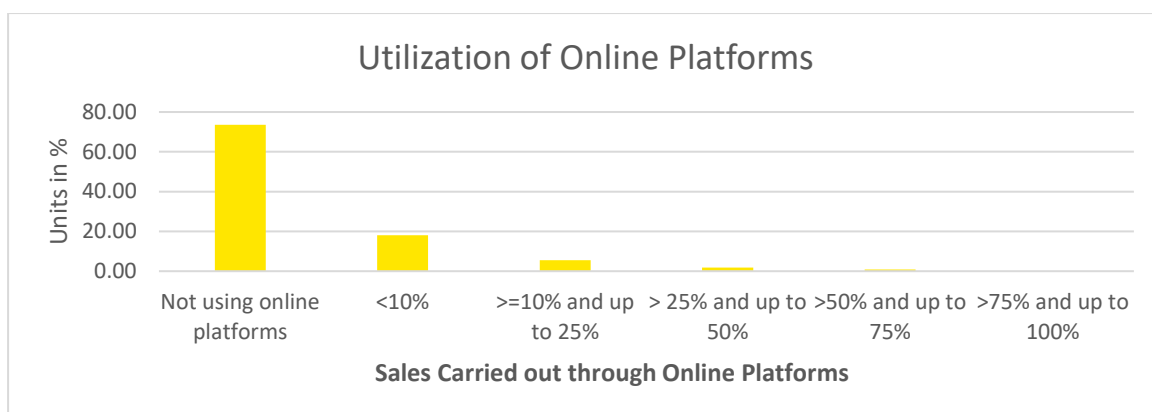




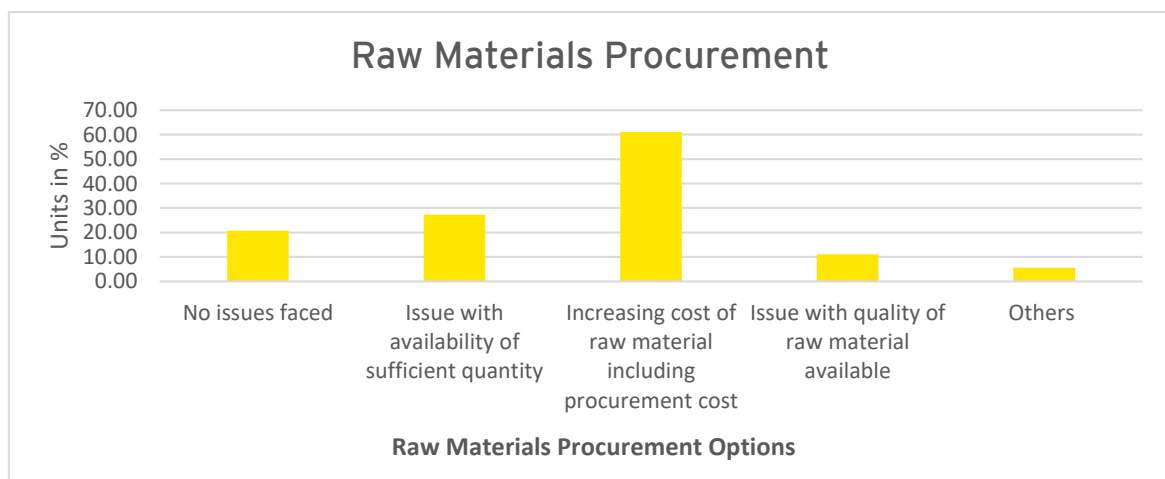
2. **Access to Market:** The survey findings show that more than 74% of MSMEs sell their products in the neighborhood and adjacent regions. It demonstrates how MSMEs in the State rely on the local market. Furthermore, 13% of MSMEs mentioned that they only sell their goods within the State.



Furthermore, 73% of the MSMEs stressed upon not using any of the online platforms for selling their products and 33% of the respondents stressed upon the speed of interest as the major hinderance in utilization of online platforms for the sale of their finished goods.



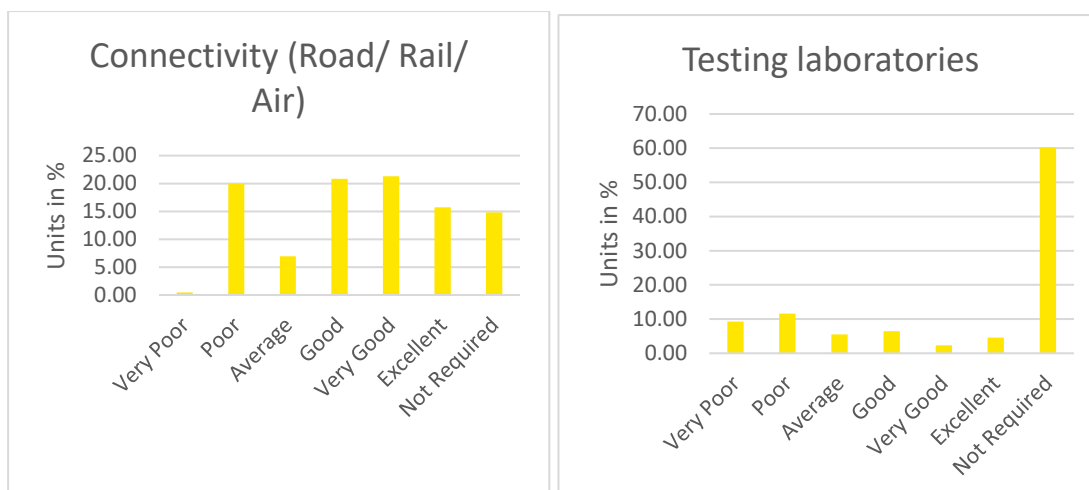
3. **Raw Material Procurement:** The study analyzed the potential, along with its ease and challenges of sourcing raw materials from local vendors and traders. Almost 60% highlighted the issue of increasing cost of raw materials and 27% concerning over the issue of availability of sufficient quantity on demand.



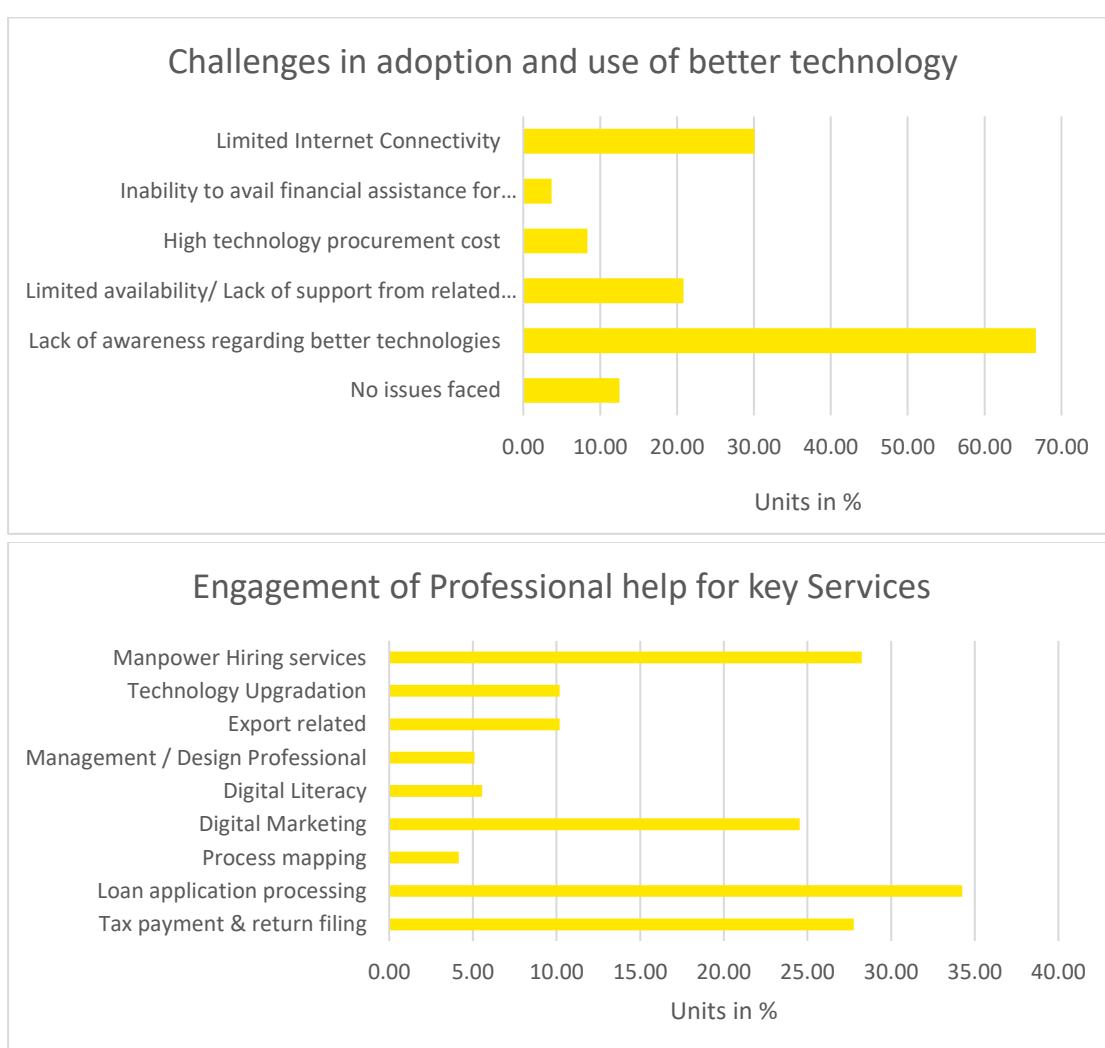
4. **Infrastructure:** The survey indicates that many businesses operating experience uninterrupted electricity in the open market rather than leasing land in industrial parks, districts, and clusters. Mostly the Indigenous people highlighted the availability of land for doing businesses. Among the other infrastructure-related concerns raised by business owners, there are issues concerning the rail connectivity is null. Most of the entrepreneurs, running traditional

businesses highlighted the non-requirement of effluent treatment mechanism, cold storage, testing laboratories etc. These inferences are highlighted in below tables:

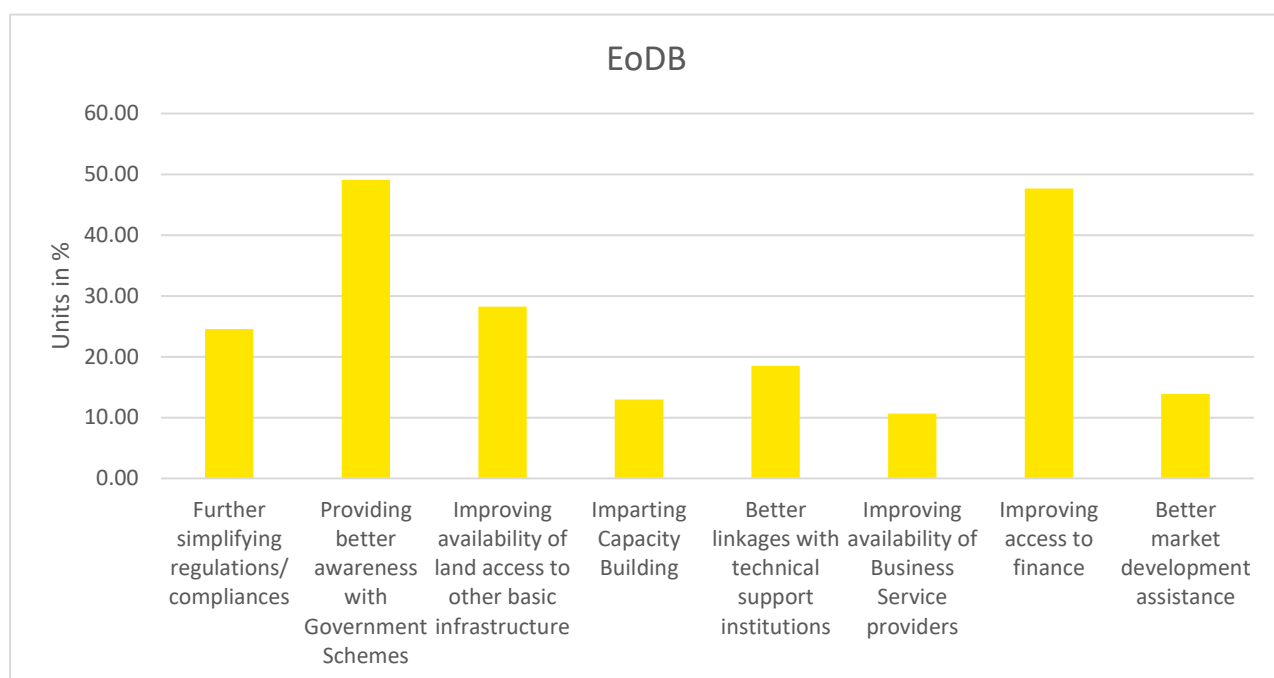




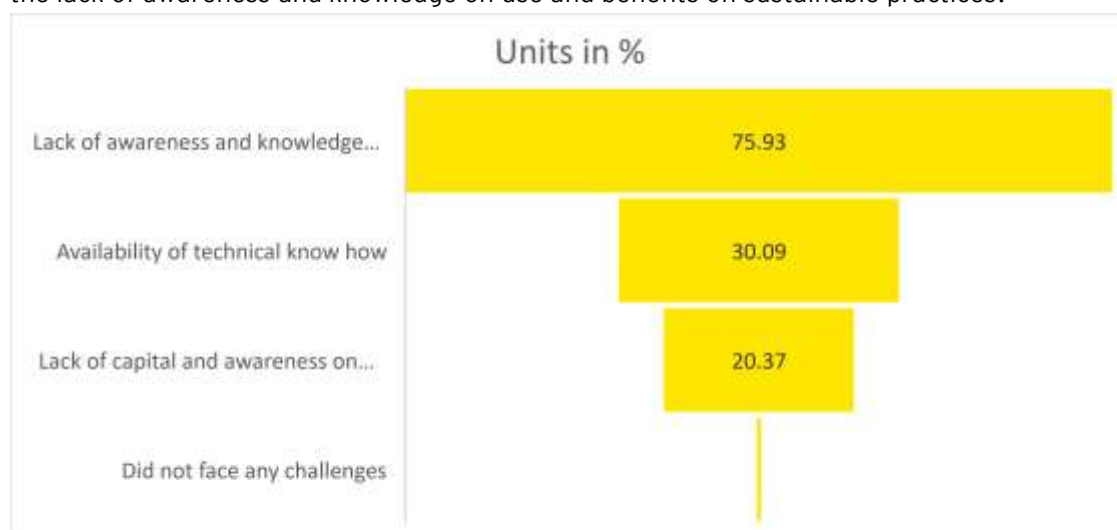
5. **MSME Capabilities:** The survey highlighted the lack of awareness regarding better technology, with 66% of the total respondent showing their concern on it. Another aspect which the MSMEs highlighted was the lack of knowledge and approach for access to finance. 34% of the surveyed, stressed the loan application processing a cumbersome and lengthy process.



6. **Ease of doing business (EODB):** The MSMEs raised their concerns for providing better awareness and linkage with government schemes (State/Central) and improving access to finance. These two issues constitute the major hinderance in conducting businesses with ease.



7. **Green initiative:** The State emphasizes on deployment of green technology that promotes sustainable development if we want to thrive for environmental protection and industrialization. The government has promoted several programs and laws that allow MSMEs to adopt and expand their operations without affecting the environment to stimulate the use of new and environmentally friendly technologies. However 3/4 of the surveyed data showed the lack of awareness and knowledge on use and benefits on sustainable practices.



7.1. MSME On field Surveys - Registered

During the field survey, an analysis was conducted to identify the limitations, obstacles, and possibilities for registered MSMEs. Using the findings from this diagnostic exercise, the SIP will provide a comprehensive list of specific actions, their timelines, associated costs, and a plan for monitoring and evaluation. The survey helped identify crucial interventions in areas such as technology, market, finance, quality, and skills, and provided a roadmap for accomplishing them. Major components of the survey included:

- ▶ Basic information
- ▶ Ownership type
- ▶ Category of Enterprise
- ▶ Sector to which belongs
- ▶ Business Size
- ▶ Employment generated
- ▶ Technological Challenges and Upgradation
- ▶ Market Access and its challenges
- ▶ Social media/ online platform access
- ▶ Access to finance
- ▶ Greening Initiatives

7.2. MSME On Field Surveys - Unregistered

A total of 280 unregistered micro-enterprises were surveyed across various districts in the state.

Reasons for non-registration on UDYAM Portal

To understand the reasons behind this, a survey was conducted among non-registered units on the UDYAM Portal. The survey aimed to identify the barriers that MSMEs face when it comes to registration and how these can be addressed. The survey collected information on the awareness of the UDYAM Portal, technical challenges, perceived benefits, trust, taxation concerns, complexity of the registration process, and other factors that impact registration.

This survey is important as it provides valuable insights into the reasons why MSMEs are not registering on the UDYAM Portal. By identifying these barriers, we can develop interventions that can help to overcome these challenges and encourage more MSMEs to register on the platform. This can, in turn, help to boost the growth of the MSME sector, which is a key driver of economic growth and job creation in India.

Based on the survey conducted, following are the major reasons why MSME units are not getting registered on UDYAM portal:

- ▶ No need for UDYAM registration: The top reason for unregistered MSMEs not registering on the UDYAM portal is the perception that there is no need for registration. This could be due to a lack of knowledge about the benefits of UDYAM registration, which includes access to various government schemes, credit support, and more. MSMEs may also be unaware of the requirement to register if their turnover or investment exceeds the prescribed limits.
- ▶ Lack of awareness: A substantial number of MSMEs are unregistered on the UDYAM portal due to a lack of awareness about the registration process and benefits. The government needs to increase awareness among MSMEs about the UDYAM portal and the benefits of registration.
- ▶ Technical Challenges: Due to Meghalaya's limited technological infrastructure in remote areas, business owners residing there might encounter challenges when using the portal or trying to complete the online registration process.

- ▶ Documentation Requirements: UDYAM registration requires specific documentation, such as Aadhaar card, PAN card and both Aadhar and Pan linked to each other, along with a registered in use mobile number. If MSMEs do not have these documents readily available or face challenges in obtaining them, it can hinder registration.
- ▶ Size Criteria: MSME classification and UDYAM registration is based on certain criteria, including investment in plant and machinery or annual turnover. Some businesses may find it challenging to meet these criteria and may not be eligible for registration.

7.3. Conclusion

To sum up, while the UDYAM registration portal is a commendable government initiative that aids MSMEs, several factors contribute to the low registration rate of unregistered MSMEs. These include limited awareness, apprehension about taxation, lack of trust, and the belief that registration is unnecessary. It's essential for businesses in Meghalaya to be aware of the latest regulations and incentives related to UDYAM Registration and make an informed decision about whether to register or not. Additionally, it's advisable to consult with legal or financial experts who can provide guidance tailored to the specific needs and circumstances of a business.

To encourage more MSMEs to register on the portal, the government should focus on improving awareness about the advantages of UDYAM registration and addressing concerns about taxation and data security. Also, the government and relevant authorities should consider improving awareness campaigns, simplifying the registration process, providing technical support, and addressing any bureaucratic challenges. It's also important to periodically review and update the portal to meet the evolving needs of MSMEs.

8. COMPETITIVENESS

8. Competitiveness

8.1. Introduction

Competitiveness, as a quality or trait, refers to an organization's inclination and ability to engage in competitive activities with the aim of excelling, achieving goals, or outperforming others. It involves a strong desire to win, succeed, or be the best in its sector. Competitive units are driven, determined, and puts in the effort required to attain their business goals. This quality often manifests as a strong work ethic, a commitment to self-improvement, and a willingness to face challenges and adversity in pursuit of success.

MSME competitiveness involves a multifaceted approach that encompasses efficiency, innovation, quality, customer focus, access to finance, technology adoption, a skilled workforce, supply chain management, regulatory compliance, networking, internationalization, and sustainability. Achieving competitiveness for Micro, Small, and Medium-sized Enterprises is vital for their sustained growth, market resilience, and ability to thrive in a competitive business environment

The Micro, Small, and Medium Enterprises (MSME) sector holds great importance in the Indian economy and MSMEs have been severely impacted by the COVID-19 pandemic, amplifying existing challenges such as limited access to finance, technology, skilled labour, and market opportunities. This has further hampered their growth and competitiveness. In response to these obstacles, the Ministry of Micro, Small and Medium Enterprises, the leading executive authority responsible for formulating and implementing rules, regulations, and laws pertaining to MSMEs in India, has launched the MSME Champions Scheme.

The Indian government has implemented various policies and initiatives to bolster MSME competitiveness:

- ▶ **Schemes:** Programs like "Make in India," "Startup India," and "Digital India" aim to create an enabling ecosystem for MSMEs by simplifying regulations, providing financial assistance, fostering innovation, and facilitating market access.
- ▶ **Schemes for Finance:** MSMEs often face challenges in accessing affordable finance. The government has introduced schemes such as the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and the MUDRA Yojana to enhance credit accessibility for MSMEs.
- ▶ **Upgrading technology:** Initiatives like the Technology Upgradation Fund Scheme (TUFS) and technology incubation centers have been launched to assist MSMEs in adopting modern technologies, improving productivity, and enhancing product quality.
- ▶ **Skill Development:** Developing a skilled workforce is vital for MSME competitiveness. The government's Skill India Mission and similar skill development programs focus on providing training and upskilling opportunities to MSME workers, aligning their skills with industry requirements.
- ▶ **Market Access and Export Promotion:** Expanding market access and promoting exports are key to MSME competitiveness. Initiatives like the Export Promotion Council for MSMEs (EPCES) and the National Small Industries Corporation (NSIC) provide support to MSMEs in exploring domestic and international markets, participating in trade fairs, and accessing export-related incentives.
- ▶ **Quality and Standards:** Adhering to quality standards and certifications is critical for MSME competitiveness. The Bureau of Indian Standards (BIS) provides certification services,

while quality clusters and common facilities centers support MSMEs in ensuring product quality and compliance.

- ▶ **Research and Development:** Initiatives like the National Manufacturing Competitiveness Program (NMCP) and the Technology Acquisition and Development Fund (TADF) assist MSMEs in enhancing their technological capabilities and fostering innovation.
- ▶ **Sustainability and Social Responsibility:** Integrating sustainability practices and social responsibility into MSME operations can boost competitiveness. Initiatives like sustainability certifications from different agencies promote responsible business practices, improving market acceptance.

MSME Competitiveness in Meghalaya from a State Perspective:

In the context of Meghalaya, enhancing the competitiveness of Micro, Small, and Medium-sized Enterprises (MSMEs) is essential for the economic development of the state. MSME competitiveness in Meghalaya can be approached through various strategies:

- ▶ **Natural Resources:** Meghalaya is endowed with rich natural resources, including coal, limestone, and forests. Businesses that leverage these resources efficiently and sustainably can gain a competitive advantage. However, balancing resource utilization with environmental conservation is crucial for long-term competitiveness.
- ▶ **Promotion of Traditional Industries:** Meghalaya has a rich tradition of handicrafts, agriculture, and agro-based industries. Supporting and modernizing these traditional sectors while maintaining their cultural integrity can boost competitiveness and create sustainable employment.
- ▶ **Infrastructure Development:** Improving infrastructure, including road connectivity and access to reliable power, is crucial for MSMEs in Meghalaya to reduce production costs, enhance logistics, and access wider markets.
- ▶ **Skill Development:** Investing in skill development programs tailored to the needs of local industries can improve the quality and productivity of the local workforce, making MSMEs more competitive.
- ▶ **Access to Finance:** Facilitating access to finance through specialized schemes and financial institutions can provide MSMEs in Meghalaya with the capital they need for expansion and modernization.
- ▶ **Market Linkages:** Connecting local MSMEs with larger markets within and outside the state can help them expand their customer base and scale up their operations.
- ▶ **Sustainability and Eco-Friendly Practices:** Encouraging eco-friendly and sustainable practices can not only improve the competitiveness of Meghalaya's MSMEs but also align with the state's commitment to environmental conservation.
- ▶ **Digitalization:** Promoting the adoption of digital technologies for marketing, sales, and operations can enable MSMEs in Meghalaya to reach a broader audience and streamline their processes.
- ▶ **Export Promotion:** Facilitating export opportunities for MSMEs in Meghalaya can help them tap into larger markets, diversify revenue streams, and strengthen their competitiveness.

Gap Analysis:

- ▶ **Infrastructure Development:** Meghalaya needs significant improvements in infrastructure, including better road connectivity, reliable power supply, and access to modern technology. Insufficient infrastructure can hinder the growth and competitiveness of MSMEs.

- ▶ **Awareness about Finance options:** Promotion of various schemes giving access to finance is necessary for the MSMEs in Meghalaya. Most MSMEs are not aware that Government has already so many finance schemes which can help them grow. Affordable credit remains a challenge for MSMEs in Meghalaya. The state needs to foster a supportive financial ecosystem, including easier access to loans, grants, and venture capital for startups and small businesses.
- ▶ **Upskilling traditional craftsmen:** While Meghalaya has a number of crafts and people who have been practicing these crafts through family lineages, the products need to be diversified. The traditional craftsmen are still doing business through traditional methods like selling only in local market or making only a particular product.
- ▶ **Soft Skill Development:** This is crucial for sectors like tourism, handlooms, and handicrafts to produce high-quality products and services.
- ▶ **Market Linkages:** MSMEs often struggle with market access and distribution networks. Meghalaya needs to facilitate better market linkages, both within the state and nationally, to help businesses reach a broader customer base.
- ▶ **Regulatory Simplification:** Simplifying regulatory processes and reducing bureaucratic hurdles is essential to encourage entrepreneurship and ease of doing business in Meghalaya.
- ▶ **Environmental Sustainability:** While the state's natural beauty is a significant asset, it also demands responsible and sustainable practices. MSMEs need support and incentives to adopt eco-friendly and conservation-oriented approaches.

SWOT analysis of MSME Competitiveness in Meghalaya:

Strengths:

Abundant Natural Resources: Meghalaya boasts rich natural resources, including fertile land, dense forests, and a variety of flora and fauna. This abundance supports MSMEs in sectors like agriculture, forestry, and herbal products.

Cultural Diversity: The state's diverse culture and traditions offer a unique selling point for MSMEs in handicrafts, handlooms, and cultural tourism. These sectors can capitalize on Meghalaya's cultural richness to attract domestic and international markets.

Tourism Potential: Meghalaya's scenic landscapes, pristine waterfalls, and caves make it a tourist hotspot. The tourism industry presents significant opportunities for MSMEs, particularly with a focus on sustainable and eco-friendly tourism practices.

Local Entrepreneurship: The state has a growing pool of local entrepreneurs eager to establish and expand their businesses. This entrepreneurial spirit can fuel the growth of MSMEs in various sectors.

Weaknesses:

Infrastructure Challenges: Meghalaya faces infrastructure deficits, including inadequate road connectivity and unreliable power supply. Such limitations can hinder the competitiveness of MSMEs by increasing operational costs and limiting market access.

Access to Finance: Access to affordable credit remains a challenge for MSMEs in Meghalaya. The lack of financial support can hamper business expansion and development.

Skill Gap: While the state is culturally rich, there is a need for skill development and capacity building programs to enhance the skills of the local workforce. This is crucial for sectors like tourism, handlooms, and handicrafts to produce high-quality products and services.

Opportunities:

Market Expansion: Meghalaya can tap into larger regional and national markets, leveraging its unique products and cultural heritage. Improved market linkages and e-commerce adoption can help MSMEs reach a broader customer base.

Eco-friendly Practices: There's a growing global demand for eco-friendly and sustainable products. MSMEs in Meghalaya can capitalize on this trend by adopting eco-friendly practices and obtaining relevant certifications.

Government Support: The state government can continue to offer support through policies, subsidies, and incentives aimed at promoting entrepreneurship and the growth of MSMEs.

Threats:

Regulatory Challenges: Complex regulatory processes and bureaucratic hurdles can impede business operations. MSMEs may face compliance challenges that affect their competitiveness.

Competition: Increased competition, both from local and non-local players, can pose a threat to the market share of existing MSMEs. MSMEs must innovate and differentiate themselves to stay competitive.

Environmental Concerns: Given Meghalaya's ecological sensitivity, environmental regulations and concerns can impact certain industries. MSMEs must balance growth with environmental responsibility.

Technological Integration for MSME Competitiveness in Meghalaya:

In the ever-evolving landscape of business and commerce, technological integration stands as a cornerstone for Micro, Small, and Medium Enterprises (MSMEs) in Meghalaya. This integration not only opens doors to new possibilities but also plays a pivotal role in strengthening the competitiveness of these enterprises.

Market Access and Expansion: One of the foremost advantages of technological integration is the ability to access a broader market. Online platforms, e-commerce, and digital marketing enable them to showcase their products and services to a wider audience, expanding their customer base and revenue potential.

Innovation and Adaptability: The integration of technology fosters innovation, a vital aspect of staying competitive in any industry. MSMEs can leverage technology to create unique products, services, or business models that set them apart from competitors. Additionally, technology equips MSMEs with the agility to adapt swiftly to changing market dynamics and customer preferences, ensuring they remain relevant and competitive.

Digital Marketing and Customer Engagement: In the digital age, an online presence is non-negotiable. Technological integration empowers MSMEs in Meghalaya to establish a robust digital footprint. Through digital marketing strategies, they can precisely target their desired audience and engage with customers in real time. The ability to interact with customers through social media, email, and other digital channels strengthens brand loyalty and opens avenues for feedback and improvement.

8.2. Challenges in MSME competitiveness in Meghalaya:

1. **Cultural preservation resists modern tech adoption:** While cultural preservation is commendable, it can also hinder the adoption of modern practices and technologies that are crucial for economic and social progress. The resistance to change often leads to a reluctance to embrace innovative ideas, limiting the potential for growth and development.
2. **Economic Development:** Traditional subsistence-based practices, though culturally significant, might not align with contemporary economic trends.
3. **Infrastructure and Connectivity:** There may be resistance to modernization projects, concerns about environmental impacts, or a preference for maintaining natural landscapes. While these concerns are valid, finding a balance between development and preservation becomes a challenge.
4. **Intermittent Power Supply:** Meghalaya faces frequent power cuts and load shedding due to a shortage of electricity supply. This inconsistency in power availability disrupts daily life and hampers industrial and commercial activities.
5. **Unpredictable weather and Seasons:** Meghalaya experiences unpredictable weather due to its heavy monsoon rains, diverse topography, and microclimates. The state is known for its exceptionally high rainfall, fog, and mist, with some areas the world's heaviest rainfall. Businesses often face crop losses, infrastructure damage, power supply disruptions, and tourism fluctuations due to erratic weather patterns.
6. **Hesitant to borrow:** In Meghalaya's MSME sector, a significant challenge lies in the hesitancy of businesses towards borrowing. Many small and medium enterprises are reluctant to take on loans, hindering their growth and expansion prospects. Overcoming this hesitancy and encouraging responsible borrowing could be crucial for fostering the development of MSMEs in the region.
7. **Ease of Doing Business (EoDB):** Meghalaya faces significant challenges in improving the ease of doing business within its borders. The state grapples with a complex regulatory framework, which can be time-consuming and confusing for entrepreneurs. Additionally, land acquisition for industrial purposes remains a time-intensive process, while infrastructure gaps, limited access to finance, and labor-related issues pose further obstacles for businesses. Addressing these challenges and streamlining regulatory processes is crucial to creating a more investor-friendly environment in Meghalaya, attracting investments, and promoting economic growth.

Enhance the competitiveness of MSMEs through Champion Scheme:

The Champion Scheme is a valuable initiative for MSMEs. It empowers MSMEs to make informed decisions, expand their market presence, boost their competitiveness, and flourish in the dynamic business landscape. It has two components: ZED and LEAN

ZED (Zero Defect Zero Effect): ZED is an initiative to promote quality and environmental consciousness in manufacturing and service sectors. It focuses on achieving zero defects in products or services and zero adverse environmental impacts.

- ▶ **Informed Decision Making:** ZED provides MSMEs with access to comprehensive assessment tools and expert guidance, enabling them to make informed decisions regarding their

manufacturing processes and product quality. By offering detailed reports and insights, ZED empowers businesses to identify areas for improvement, prioritize actions, and optimize their operations.

- ▶ **Market Expansion:** MSMEs that achieve ZED certification gain a competitive edge in the market. They can confidently enter new markets, both domestically and globally, as their products are recognized for their quality and environmental consciousness.
- ▶ **Quality Management:** Quality management practices are integrated into the core of business operations, ensuring consistency and customer satisfaction.
- ▶ **Environmental Consciousness:** ZED promotes eco-friendly manufacturing practices and waste reduction. By minimizing environmental impact, MSMEs contribute to sustainability and meet the expectations of environmentally conscious consumers.
- ▶ **Skill Development and Capacity Building:** ZED encourages skill development and capacity building within MSMEs. Capacity building extends beyond traditional skills to include quality control, environmental management, and sustainable manufacturing.
- ▶ **Performance Assessment:** ZED provides a robust framework for assessing and benchmarking the performance of MSMEs. Regular assessments enable businesses to track their progress and identify areas for further development. Performance metrics are transparent, allowing MSMEs to gauge their competitiveness within their respective industries.
- ▶ **Process Optimization:** ZED focuses on streamlining processes, reducing waste, and improving efficiency. This leads to cost reduction and increased productivity.
- ▶ **Employee Engagement:** ZED encourages employee involvement in quality and environmental management. Engaged employees are more committed to achieving the goals of zero defects and zero environmental impact.

LEAN: LEAN is a management methodology aimed at eliminating waste, improving efficiency, and maximizing value in processes across various industries.

- ▶ **Waste Reduction:** LEAN focuses on identifying and eliminating diverse types of waste, such as overproduction, waiting time, excess inventory, unnecessary transportation, defects, and inefficient processes. By reducing waste, organizations can streamline their operations and improve overall efficiency.
- ▶ **Continuous Improvement:** LEAN encourages a culture of continuous improvement, where employees are actively involved in identifying problems, suggesting solutions, and making incremental changes to enhance processes.

MSME-Innovative (Incubation, Design, IPR): In the context of Meghalaya's MSME sector, the MSME Innovative Scheme encompasses three distinct elements: Incubation, Design, and Intellectual Property Rights (IPR), each operating as independent pillars. This holistic approach instils confidence in Meghalaya's MSMEs to explore new concepts, with the program facilitating incubation and design while safeguarding their intellectual property rights. The Government of Meghalaya is committed to creating an enabling ecosystem that nurtures entrepreneurship within the state, with a specific focus on cultivating an innovation-driven entrepreneurial culture and igniting the inventive spirit among the exceptionally talented youth of the region.

8.3. Suggested Intervention Components:

Innovation and Technology Adoption:

- ▶ Organize workshops, training sessions, and mentoring programs on innovation management to promote innovation among MSMEs.
- ▶ Provide support for technology adoption, including digitalization, automation, and utilization of emerging technologies relevant to their industries.

Enhancing Operational Efficiency:

- ▶ Conduct diagnostic assessments to identify inefficiencies and bottlenecks within MSMEs' operational processes.
- ▶ Deliver specialized training and consultancy services to improve supply chain management, production efficiency, inventory management, and quality control.
- ▶ Promote the adoption of best practices and lean management principles.

Facilitating Market Access and Networking:

- ▶ Organize trade fairs, business exhibitions, and matchmaking events to connect MSMEs with potential buyers, suppliers, and partners.
- ▶ Facilitate participation in local and international trade shows, creating opportunities for market expansion and access to new customers.
- ▶ Develop online platforms or directories to showcase MSMEs' products and services to a wider audience.

Providing Financial and Business Development Support:

- ▶ Establish partnerships with financial institutions to offer customized financial products, such as low-interest loans, working capital support, and credit guarantees tailored to the needs of MSMEs.
- ▶ Provide mentoring and coaching programs on business planning, financial management, marketing strategies, and access to business networks.

Building Capacity and Developing Skills:

- ▶ Offer training programs to enhance the skills and capabilities of MSME owners and employees.
- ▶ Conduct workshops and courses on entrepreneurship, management skills, marketing techniques, digital literacy, and product/service innovation.
- ▶ Collaborate with educational institutions, industry associations, and training providers to deliver relevant and practical training modules.

Monitoring and Evaluation:

- ▶ Implement a robust monitoring and evaluation system to assess the effectiveness and impact of the intervention program.
- ▶ Regularly collect data on MSME performance indicators, such as revenue growth, profitability, job creation, and market share.
- ▶ Analyze the data to measure the program's outcomes and identify areas for improvement

Recommendations pertaining to sectors with most MSMEs:**I. Handicrafts and Handloom Products:**

In the context of Meghalaya state, preserving and promoting indigenous handicrafts and handloom products by MSMEs can contribute not only to their competitiveness but also to the preservation of local culture and heritage. Here are some ways MSMEs in Meghalaya can achieve this:

- ▶ **Documentation and Revival of Traditional Techniques:** State should collaborate with local artisans and weavers to document traditional crafting techniques and designs. By preserving this knowledge, they can ensure the continuity of Indigenous practices and revive fading art forms.
- ▶ **Skill Development and Capacity building:** Skill development and capacity building for artisans and weavers, providing them with opportunities to learn new techniques, improve their craftsmanship, and adapt to changing market demands.
- ▶ **Creation of Design Studios:** Establishing design studios that merge traditional aesthetics with contemporary designs can help MSMEs create products that appeal to both local and

international consumers. This approach infuses creativity and innovation while retaining cultural authenticity.

- ▶ **Collaboration with Designers and Exporters:** Partnering with designers and exporters can open doors to national and international markets. These collaborations can bridge the gap between traditional craftsmanship and modern fashion trends, attracting a broader customer base.
- ▶ **Marketing and Digital Presence:** Establishing a strong online presence and leveraging social media platforms can increase the visibility of indigenous products beyond local markets. Engaging storytelling and visual content can showcase the cultural significance behind each creation.
- ▶ **Eco-Friendly and Sustainable Practices:** MSMEs should embrace eco-friendly and sustainable practices in their production processes. Highlighting the eco-conscious aspects of their products can attract environmentally conscious consumers and create a positive brand image.
- ▶ **Participation in Trade Fairs and Exhibitions:** MSMEs should participate aggressively in regional, national, and international trade fairs and exhibitions. These events provide platforms to showcase their products, connect with buyers, and network with potential partners.
- ▶ **Government Support and Financial Incentives:** Collaborating with the state government to access financial support, incentives, and marketing assistance can ease the burden of MSMEs, enabling them to invest in preserving and promoting indigenous crafts.
- ▶ **Tourism Integration:** Integrating indigenous handicrafts and handloom products into the tourism sector can create additional avenues for sales. MSMEs can collaborate with hotels, resorts, and tourist attractions to feature and sell their products to visitors.
- ▶ **Empowerment of Women Artisans:** As most handicraft and handloom artisans in Meghalaya are women, MSMEs can focus on empowering them through training, access to finance, and fair wages. This approach not only supports gender equality but also improves the competitiveness of products created by skilled women artisans.

II. Tourism:

Meghalaya is blessed with abundant natural beauty, diverse cultures, and captivating landscapes. Tourism is a significant economic driver for the state, and Micro, Small, and Medium Enterprises (MSMEs) have a crucial role to play in maximizing its tourism potential. This writeup explores strategies for MSMEs to leverage Meghalaya's tourism potential effectively and enhance their competitiveness in the market.

- ▶ **Focus on Niche Tourism:** Meghalaya offers various niche experiences, such as eco-tourism, adventure tourism, cultural tourism, and traditional village tourism.
- ▶ **Promote Responsible and Sustainable Tourism:** MSMEs can adopt eco-friendly initiatives, minimize their ecological footprint, and promote responsible tourism practices.
- ▶ **Implementing waste management,** conserving natural resources, and supporting local communities can build a positive brand image and attract conscious travelers.
- ▶ **Develop Local Experiences and Cultural Tourism:** By showcasing traditional crafts, music, dance, and cuisine, MSMEs can create immersive cultural tourism experiences, promoting local artisans and preserving the region's cultural identity.
- ▶ **Enhance Hospitality and Service Quality:** MSMEs in the hospitality sector, such as hotels, homestays, and restaurants, can gain a competitive edge by offering warm hospitality, personalized services, and maintaining high-quality standards.
- ▶ **Utilize Digital Marketing and Online Platforms:** Engaging content, positive reviews, and prompt customer service can significantly impact customer decisions.

- ▶ **Collaboration and Networking:** Collaboration among MSMEs and tourism stakeholders can lead to mutual benefits. Creating tourism clusters or associations can foster cooperation, resource sharing, and joint marketing efforts.
- ▶ **Improve Accessibility and Infrastructure:** Investing in improving accessibility and infrastructure is vital for enhancing tourism competitiveness. MSMEs can work with the government to upgrade roads, transportation facilities, internet connectivity and connectivity to popular tourist destinations. Ensuring safety and comfort for travelers will enhance their overall experience.

III. Horticultural Products:

Horticulture holds a pivotal position, intertwining with the very fabric of the economy and livelihoods. The primary horticultural products in Meghalaya include:

Pineapple: Meghalaya is known for its delicious and juicy pineapples, which are grown in abundance in various regions of the state.

- ▶ **Value-Add Workshops:** Organize sessions to teach farmers and entrepreneurs how to produce value-added pineapple products like jams, dried snacks, and juices.
- ▶ **Branding Initiatives:** Promote Meghalaya's pineapples through branding, emphasizing their unique taste and quality.

Mandarin Orange: The state is famous for its high-quality mandarin oranges.

- ▶ **Post-Harvest Management Training:** Offer guidance on preserving the freshness of mandarin oranges post-harvest to enhance marketability.
- ▶ **Juice Processing Units:** Encourage the establishment of small-scale juice processing units to make the most out of the fruit's abundance

Banana: Bananas are widely cultivated in Meghalaya and are an essential horticultural product

- ▶ **Waste Utilization Programs:** Educate farmers on using banana waste (like leaves) for creating eco-friendly products or compost.
- ▶ **Quality Control Workshops:** Train growers in best practices to cultivate high-quality bananas suitable for export.

Betel leaves: Betel leaf cultivation is another significant horticultural activity in Meghalaya.

- ▶ **Organic Farming Seminars:** Advocate for organic cultivation practices to enhance the quality and market value of betel leaves.
- ▶ **Packaging Innovations:** Provide expertise on innovative packaging methods that can prolong shelf life and enhance market reach

Potato: Potato cultivation is widespread in the state, with several varieties being grown.

- ▶ **Cold Storage Facilities:** Guide MSMEs in establishing and managing cold storage units to prevent spoilage and waste.
- ▶ **Varietal Research:** Collaborate with agricultural institutions to introduce high-yield and disease-resistant potato varieties.

Other fruits and vegetables:

- ▶ **Diversification Workshops:** Organize training on cultivating diverse crops to boost farmers' resilience against potential crop failures.

- ▶ **Local Market Platforms:** Create platforms for farmers to showcase and sell their diverse produce locally, emphasizing freshness and quality.

To add value to these horticultural products and improve market linkages, MSMEs can adopt the following strategies:

- ▶ **Food Processing:** Establishment of more food processing units to process pineapples, oranges, and other fruits into juices, jams, pickles, and other value-added products. Processing not only extends the shelf life of the produce but also increases their market value.
- ▶ **Packaging and Branding:** MSMEs should focus on attractive and eco-friendly packaging, along with branding that highlights the uniqueness and quality of the products. A strong brand identity can help products stand out in the market and build customer loyalty.
- ▶ **Diversification of Product Range:** The development of a diverse range of products using horticultural produce. For example, incorporating banana fibers in handicrafts, or using pineapple extracts in cosmetics and skincare products.
- ▶ **Quality Control and Certification:** Ensuring consistent quality and obtaining relevant certifications (e.g., organic certification) will help build consumer trust and open doors to premium markets.
- ▶ **Cold Storage and Transportation:** cold storage facilities and efficient transportation to maintain the freshness and quality of perishable horticultural products during transit, enabling access to distant markets.
- ▶ **Cooperative Farming and Clustering:** Encouraging cooperative farming and clustering of MSMEs can lead to better economies of scale, sharing of resources, and enhanced bargaining power in the market.
- ▶ **Digital and Direct Marketing:** Leveraging e-commerce platforms and establishing direct marketing channels (e.g., farmer's markets) can help MSMEs reach a broader customer base, reduce agent costs, and gain direct feedback from consumers.
- ▶ **Training and Capacity Building:** Training and capacity building programs for farmers and workers involved in horticulture to improve agricultural practices and post-harvest handling techniques.
- ▶ **Export Opportunities:** Exploring export markets for horticultural products can be a significant change for MSMEs. The state can support MSMEs in identifying potential export markets and meeting international quality standards.
- ▶ **Research and Innovation:** Encouraging research and innovation in horticulture can lead to the development of new and unique products, as well as improved cultivation practices.

Industry-Academia Collaboration: The government and private sector can facilitate collaboration between academic institutions and MSMEs. This partnership can help align the curriculum with industry requirements and foster internships and on-the-job training opportunities.

- ▶ **Financial Support and Incentives:** The government can provide financial support and incentives to encourage MSMEs to participate in skill development initiatives. Subsidies for training costs, tax incentives, and grants can motivate MSMEs to invest in the development of their workforce.
- ▶ **Apprenticeship and Internship Programs:** The government can introduce apprenticeship and internship programs that allow students and trainees to gain practical experience while working with MSMEs. This provides MSMEs with an opportunity to evaluate potential employees and ensures a skilled talent pipeline.

- ▶ **Train-the-Trainer Programs:** To maintain a sustainable and continuous skill development process, the government and private sector can jointly conduct train-the-trainer programs. These programs empower trainers to effectively impart knowledge and skills to future generations of workers.
- ▶ **Digital Skills and Technology Training:** Given the increasing importance of digital skills and technology adoption, the government and private sector can collaborate to provide training in digital literacy, e-commerce, and other technology-related skills to MSMEs and their workforce.
- ▶ **Promote Industry-Academia Partnerships:** Encourage MSMEs to actively participate in industry-academia partnerships by providing feedback and guidance on curriculum design, internships, and placements. By fostering a strong collaboration between the government and the private sector, Meghalaya can ensure that its MSMEs have access to a skilled workforce that meets their specific needs. A well-trained workforce will not only enhance the competitiveness of MSMEs but also contribute to the overall economic growth and development of the state.

9. ACCESS TO FINANCE

9. Access to Finance

9.1. Introduction

The Micro Small and Medium Enterprises (MSME) sector is crucial to Indian Economy. Access to finance plays a major role in the entrepreneurship development and economic growth of any country. It encourages new entrepreneurial initiatives. Timely access to finance sustains the survival and growth of micro, small, and medium enterprises (MSMEs). Lack of adequate and timely access to finance continues to remain the biggest challenge for the sector and has constrained the growth. The financing needs of this sector depend on the size of the operation, industry, customer segment and the stage of the development. Financial institutions have limited their exposure to the sector because of small ticket size of the loans, higher cost of servicing the segment and limited ability of MSMEs to provide immovable collateral.

The overall demand for both debt and equity finance by MSMEs is estimated to be INR 87.7 trillion which comprises INR 69.3 trillion of debt demand and INR 18.4 trillion of equity demand. Out of overall debt demand of 69.3 trillion, a major part - 84% or INR 58.4 trillion is financed from informal sources. Formal sources cater to only 16% or 10.9 trillion of total MSME debt financing.

Formal & Informal Sources of Finance

Within the informal financial sector non-institutional sources include family, friends, and family business while institutional sources include moneylenders and chit funds. Within the formal financing sector, scheduled commercial banks account for nearly 81% of debt supply to the MSME sector, contributing INR 9.4 trillion. Non-Banking finance companies, smaller banks such as Regional Rural Banks (RRBs), Urban Cooperative Bank (UCBs) and Government financial institutions constitute the rest of the formal financial MSME debt flow.

MSMEs having access to formal lending do have a better opportunity to grow compared to others as they have an advantage of better interest payment and standard rules of financing. The interest rate charged on MSME loans from banks ranges from 7.65% per annum to 16.25% per annum and in case of NBFC, from 17% per annum to 21% per annum.²⁵ As compared to that, the informal finance may range from 12% to 200% per annum.²⁶ Moreover, the documents of loan grant and collateral pledging are legally enforceable in the court of law.

Informal Sources of Finance

The informal lending sector contributes INR 58.4 trillion (USD 898 billion) or 84% credit supply to the sector. The informal segment is difficult to measure due to lack of standard definition of informal lending (NBFCs lend to informal sector also), unavailability of documented data on most informal credit transactions and the general lack oversight.³

Friends and family are an important source of financing and support for MSME enterprises. They have a personal relationship with enterprise owners and provide funds almost immediately at little or no interest, without any collateral, especially if the financing demand is small. In the Khasi and Jaintia regions of Meghalaya, tribals usually prefer to rely upon this source rather than availing loan from institutional sources owing to fear of interest and recovery pressure from bank. Though the scenario has considerably changed over the years but being indebted was traditionally looked down upon in their clan.

For larger ticket size, MSMEs turn to moneylenders and chit funds for who have higher finance costs and unstructured terms of lending. But since they easily extend loans irrespective of business model, MSMEs prefer to avail loan from them. Businesses prefer the certainty of finances in the short-term even if the lack of familiarity with formal financing and high burden of repayment in the long term may

render MSMEs in-competitiveness in the mainstream market. (ifc.org). The registered chit funds contribute to 1% out of all informal credit sources. The rest 99% of all informal credit sources come from the unregistered sources.

Formal Sources of Finance

In term of financial and industrial infrastructure, Meghalaya possesses an aggregation of financial institutions and banks to cater to the credit need of the MSMEs sector. In addition to the schedule commercial Banks that cater to the banking needs and lending requirement, the state is also endowed with other financial institutions like MIDC, KVIC, MKVIB, SIDBI, AFC, NABARD, NEDFI etc. to cater to the financial needs of the industrial units either through direct financing or refinance facilities.

Meghalaya: Details of Banking Profile for the FY (2022-23) as on 31-03-2023

Profile	Public. Bank	Private. Bank	Small Finance Bank	IPP B	RRBs	Co-op Banks	NEDFi/ RIDF	Total
Branch Network	192	71	14	8	90	59	1	435
Aggregate Deposit(D) (In Lakhs)	2045981	731513.28	21889.45	0	360418.27	413136.12	0	3572938.12
Total Advances inc. Credit Utilize (In Lakhs)	990136.51	250323.89	7347.62	0	108338.12	187162.73	93909.19	1637218.06
CD Ratio (CDR2) (In %)	48.39	34.22	33.57	0	30.06	45.3	0	45.82
Priority Sector (PS) Advances (In Lakhs)	356553.87	32995.1	5572.75	0	61638.95	168196.94	93909.19	718866.8
% To Total Advances	36.01	13.18	75.84	0	56.89	89.87	100	43.91
Adv. to MSME Sector (PS) (In Lakhs)	266182.73	24720.25	3622.97	0	28455.46	12486.15	14821.94	350289.5

Profile	Public. Bank	Private. Bank	Small Finance Bank	IPP B	RRBs	Co-op Banks	NEDFi/ RIDF	Total
% To Total Advances	26.88	9.88	49.31	0	26.27	6.67	15.78	21.4
Adv. to Other Priority Sector (PS) (In Lakhs)	46204.03	4870.34	1216.56	0	12420.48	10512.85	0	75224.26
% To Total Advances	4.67	1.95	16.56	0	11.46	5.62	0	4.59

Table 59: Meghalaya:- Details of Banking Profile for the FY (2022-23) as on 31-03-2023

Meghalaya has a presence of 32 banks including 12 public sector banks, 11 private sector banks, 4 small finance banks, 1 regional rural bank and 4 cooperative banks. The banking services are made accessible to the people through a network of 435 branches and 497 ATMs across the state. During the FY 2022-23, nine new branches were opened by Punjab National Bank, HDFC bank limited, and NESFB respectively.

CD Ratio

But in terms of CD ratio, state accounts only 45.82% against national CD ratio of 74.8% which denotes that the disbursement of loan is comparatively less than the deposits and banks are not making the full use of the resources. Five districts in the State with less than 40% CD ratio are East Jaintia, West Jaintia, South West Khasi, Eastern West Khasi Hills & West Khasi Hills as on 31.03.2023. However, the CD ratio has increased about a 3.9% from 41.92% in 2021-22 FY.

Annual Credit Plan

Pointers	Value
Annual Credit Plan Outlay (in Lakhs)	186203.54
MSME Credit Outlay (in Lakhs)	97244.89
Disbursement as a % of target	136.94
Account opened for achieving planned target (2022-23)	Micro -82%, Small -3.75% and Medium -0.46%

Table 60: Annual Credit Plan

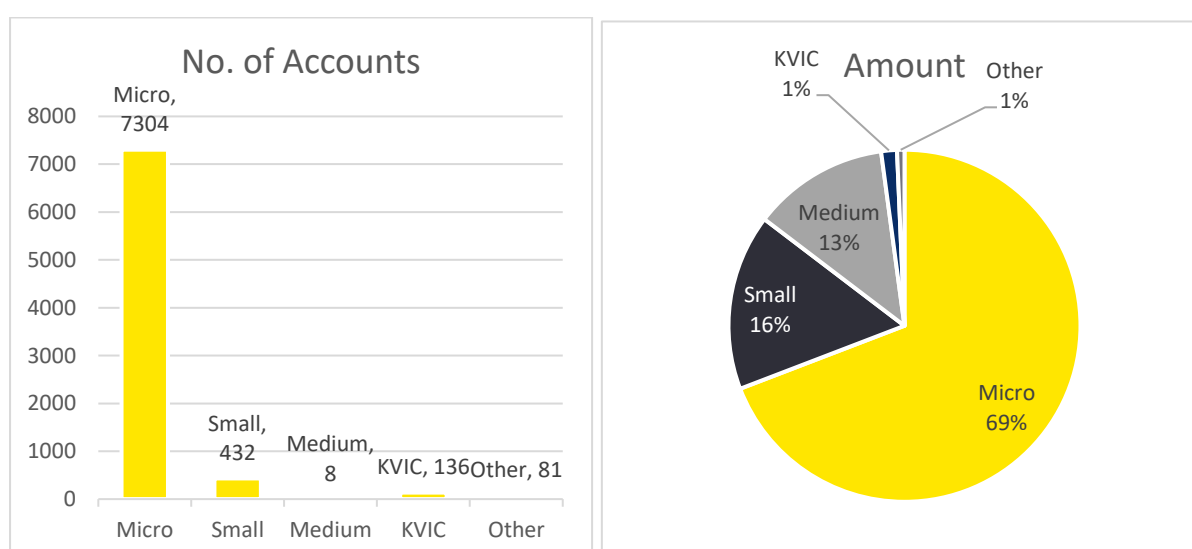
The annual credit plan 2022-23 had outlay of 972.44 cr which is around 42.34 Cr higher to 2021-22 FY and the disbursement to MSMEs have exceeded the target by 36.94%. The advances in Micro, Small and Medium segments increased by 6.29%, 1.02% and 168.18% respectively. Though banks were able to achieve the annual ACP target amount wise, but only 50.65% achievement was made regarding the

ACP target for the number of accounts for FY 2022-23. Thus, it can be inferred that, higher ticket size loans were disbursed with lower number of accounts opened which questions the outreach of the financial inclusion.

Non-Performing Assets (NPA)

MSME (PS)NPA Outstanding Report of Meghalaya as on 31/03/2023		
Type	No. of Accounts	Amount (In Lakhs)
Micro	7304	11796.4
Small	432	2759.12
Medium	8	2134.66
KVIC	136	247.27
Other	81	115.78
Total	7961	17053.24

Table 61: Non-Performing Assets (NPA) data for Meghalaya



Micro enterprises account for the highest no of NPAs in the state with 91.74% of the total NPA accounts and 69% of the total NPA amount. But significantly only 8 medium accounts have outstanding of Rs.2134.66 lakhs which is about 13% of total NPA amount. Banks are using Lok Adalat, agents, SARFAESI and other recovery mechanisms to improve the recovery of loans. In cases where the loans are old, the banks are considering technical write-offs.

Challenges in availing formal finance

1. Inadequate financial education:

Many MSME business owners in Meghalaya do not have the financial knowledge to make sound business decisions. In many cases this can lead to higher operating costs and lower debt scores. In addition, failure to choose the right lender leads to higher interest rates. Also, they do not have the expertise to understand and fulfil the cumbersome process involved in loan application that deprives them from availing loan and financial assistance from bank and other Government departments.

2. Lack of modern financial solutions:

Some problems of MSMEs include the impact of older management systems that require small enterprises to obtain licenses, insurance, certificates, etc. Due to such regulations, MSMEs are barred from receiving timely funding. However, many small businesses do not use online business transactions due to a lack of trust and unfamiliarity with technology. Regulatory gaps that cause delays in obtaining licenses, insurance, and certificates also hamper MSME opportunities.

3. Outdated technology:

Despite government programs and the emergence of FinTech businesses, many MSME businesses remain unaffected by technology development and legal development, especially in rural areas. MSMEs are also plagued by outdated technology and a lack of skilled staff when they present strong reasons for earning and receiving MSME loans. Due to a lack of funding, many firms have problems with production, timely purchases, and access to modern technologies or acquisitions of new skills.

4. Lack of collateral for loans

Some small businesses may find it difficult to get an MSME loan because of a strong collateral requirement. However small companies may not have the space to guarantee loan repayment terms, and business owners may choose to borrow unsecured loans from lenders where they do not have to worry about providing collateral or assets to obtain loan approval.

Suggested Interventions

1. MSME-specific Financial Products:

Design and promote financial products tailored to the specific needs of MSMEs in Meghalaya. These could include working capital loans, equipment financing, trade credit, and other customized financial solutions. Financial institutions should consider flexible repayment terms, competitive interest rate, and collateral requirements to accommodate the often-unpredictable cash flows of MSMEs.

2. Mobile Banking and Digital Payments:

Enhance digital infrastructure and promote mobile banking and digital payment solutions to facilitate easy and convenient access to financial services for MSMEs. Training and awareness programs should be conducted to ensure businesses can effectively utilize these digital platforms.

3. Financial Literacy and Training:

Conduct financial literacy programs and workshops to educate MSME owners about the benefits of formal financial services, proper financial management, and how to access and use financial products effectively. Empowering entrepreneurs with financial knowledge can improve their decision-making and business practices.

4. Improved Entrepreneurship Development Programs:

Offering improved entrepreneurship development programs and skill-building initiatives to support aspiring and existing MSME owners. These programs can help strengthen their business acumen, improve management practices, and enhance the overall viability of their enterprises.

5. Public-Private Partnerships (PPPs):

Foster collaboration between the government, financial institutions, and private sector organizations to jointly work towards improving financial inclusion. PPPs can leverage resources and expertise to develop targeted interventions for MSMEs.

6. Streamlined Regulatory Environment:

Create an enabling regulatory environment that simplifies compliance procedures and reduces bureaucratic hurdles for MSMEs. Reducing the administrative burden can encourage more informal businesses to formalize their operations and access financial services.

7. Localized Banking Infrastructure:

Establish and strengthen banking infrastructure in rural and remote areas of Meghalaya, ensuring that MSMEs in these regions have access to financial services. This might involve setting up new bank branches, ATMs, or mobile banking units.

8. Data Collection and Analysis:

Conduct comprehensive data collection and analysis to better understand the financial needs and challenges of MSMEs in Meghalaya. This information can help financial institutions and policymakers design more targeted interventions.

9. Credit Rating Agencies:

Encourage the establishment of credit rating agencies or bureaus that can assess the creditworthiness of MSMEs accurately. Reliable credit ratings can help MSMEs gain better access to credit and financial services.

10. Reduce Collateral requirements:

Enhancing the effectiveness of credit guarantee schemes, such as the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), by expanding coverage and improving delivery mechanisms could enable more MSMEs to access collateral-free loans. Encouraging financial institutions to explore alternative forms of collateral, such as movable assets, intellectual property, or future cash flows will reduce the collateral requirements to avail the loan.

9.2. MSMEs access to Government Credit Support

CGTMSE - Credit Guarantee Fund Trust for Micro and Small Enterprises

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) was set up by the Ministry of Micro, Small & Medium Enterprises (MSME), Government of India (GOI) and Small Industries Development Bank of India (SIDBI) in August 2000. CGTMSE operates the “Credit Guarantee Scheme” (CGS) which guarantees grant of collateral-free and/or third-party guarantee-free credit facilities to Micro and Small Enterprises by Member Lending Institutions (MLIs). It thus encourages MLIs to appraise credit proposals based on viability of projects rather than merely based on availability of adequate collateral. According to CGTMSE annual report 2021-22 CGTMSE has approved 88+ lakhs cumulative

no of guarantee and 3 lakhs crore cumulative guarantee amount.

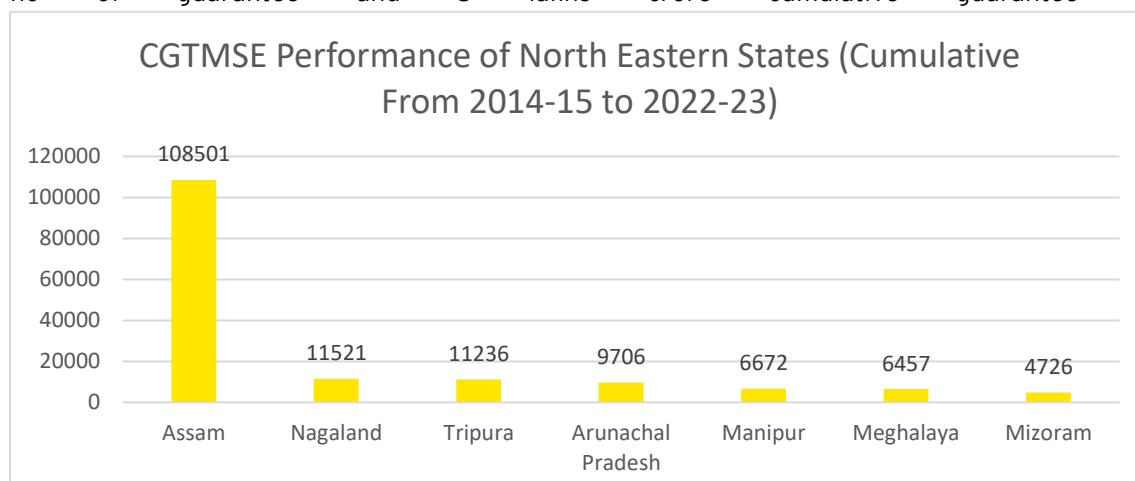


Figure 11: Graph showing CGTMSE performance of Northeastern States

In context of Meghalaya, CGTMSE has approved 6457 guarantees, amounting to over 328.1 Cr as of Mar 2023.

Meghalaya Credit Guarantee Scheme

The Meghalaya government in October 2022, signed an MoU with the Enterprises (CGFTMSE) to help facilitate flow of credit to MSME borrowers. The MoU between the state Finance department and the CGTMSE under the Ministry of MSME was signed to implement the 'Meghalaya Credit Guarantee Scheme'.

Prior to this the loans taken by MSME borrowers were covered under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) against a risk coverage of 75 per cent of the loan amount under various MSME schemes. However, banks still perceived their portion of risk at 25 per cent as high. This is one of the deterrents for the banks to extend credit to MSME borrowers.

To overcome this major challenge, the launching the MCGS increases the coverage guarantee up to a maximum of 95 per cent and minimize the risk and encourage collateral-free lending by the member lending institutions.

Challenges in CGTMSE

1. **Limited Awareness:** One of the major challenges is the limited awareness about the CGTMSE scheme among MSEs. Many small business owners are not aware of the benefits and eligibility criteria, which results in underutilization of the scheme.
2. **Delay in Claims Settlement:** MSEs may face delays in the settlement of claims in case of loan defaults, leading to uncertainty for lenders and reducing their confidence in the scheme.
3. **Coverage Limitations:** The CGTMSE covers only a portion of the credit extended by financial institutions to MSEs, which may still leave some lenders hesitant to provide collateral-free loans.
4. **Stringent Eligibility Criteria:** Some MSEs may find it challenging to meet the stringent eligibility criteria set by the CGTMSE, making it difficult for them to access credit under the scheme.
5. **Risk Perception:** Financial institutions may still perceive MSE lending as risky, even with the guarantee, leading to cautious lending practices and higher interest rates for MSE borrowers.

6. **Lack of Monitoring Mechanism:** There may be a lack of effective monitoring mechanisms to assess the performance and impact of the CGTMSE scheme on a regular basis.

Suggested Interventions to Improve CGTMSE:

1. **Awareness Campaigns:** Conduct comprehensive awareness campaigns to educate MSEs about the benefits and eligibility requirements of the CGTMSE scheme. This can be done through workshops, seminars, and digital outreach.
2. **Streamlined Claims Settlement:** Implement measures to expedite the claims settlement process for financial institutions, ensuring that they receive timely compensation in case of loan defaults.
3. **Enhanced Coverage:** Consider increasing the coverage percentage provided by CGTMSE to encourage more financial institutions to participate and extend collateral-free loans to MSEs.
4. **Flexible Eligibility Criteria:** Review and refine the eligibility criteria to make it more inclusive and accessible to a broader range of MSEs, including start-ups and businesses from poor areas.
5. **Capacity Building for Lenders:** Conduct training and capacity-building programs for lenders to familiarize them with the CGTMSE scheme, its processes, and how to effectively utilize it to support MSE lending.
6. **Risk-Based Pricing:** Implement risk-based pricing to determine guarantee fees, which can help align the cost of credit guarantee with the actual risk posed by the MSE borrower.
7. **Periodic Evaluation and Feedback Mechanism:** Establish a regular evaluation and feedback mechanism to assess the performance and impact of CGTMSE and use the insights to make necessary improvements.
8. **Collaboration with Industry Associations:** Partner with industry associations and chambers of commerce to reach out to MSEs effectively and promote the benefits of the CGTMSE scheme.
9. **Digital Integration:** Embrace digital technology to simplify the application and approval process, making it more efficient and accessible for MSEs and lenders.
10. **Monitoring and Evaluation:** Strengthen the monitoring and evaluation system to ensure transparency, accountability, and continuous improvement in the functioning of CGTMSE.

9.3. PMEGP - Prime Minister Employment Generation Programme

The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises. The scheme also focuses to increase the wage-earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment. The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi, and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The maximum cost of the project/ unit admissible under manufacturing sector is Rs.50 lakh and under business/service sector is Rs.20 Lakh. Under this scheme, the beneficiary is only required to invest 5-10% of the project cost, while the government provides a subsidy of 15-35 % of the project cost based on various criteria. The remaining funds are

provided to the entrepreneur as term loans by the participating banks. PMEGP provides funds annually to the nodal agency, KVIC for this scheme. KVIC thereafter decides the state level targets which are notified to the SLBCs in each state. The borrowers can either apply on KVIC PMEGP Portal or directly seek bank for loans under PMEGP scheme.

Performance of Meghalaya in PMEGP

Year	Target			Achievement			%Age of MM disbursement target achieved
	Units Assisted	Margin Money Disbursed	Estimated Employment Generated	Units Assisted	Margin Money Disbursed	Estimated Employment Generated	
2020-21	1535	3837.48	12280	359	579.65	2872	15.10
2021-22	1362	3903.67	10896	699	974.17	5592	24.96
2022-23	1158	2971.5	9264	160	333.1	1280	11.21

Table 62: Performance of Meghalaya in PMEGP

The PMEGP is implemented in Meghalaya through KVIC and Meghalaya Khadi & V.I. Boards in Rural areas and through District Industries Centres. The performance of the State in PMEGP for period from 2020-21 to 2022-23 shows that the State has been struggling to achieve the intended annual target in all three parameters of Units assisted, Margin Money distributed, and estimated employment generated.

9.4. PMMY - Pradhan Mantri MUDRA Yojana

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015, for providing loans up to 10 lakhs to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs. The borrower can approach any of the lending institutions mentioned above or can apply online. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore', and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and provide a reference point for the next phase of graduation / growth.

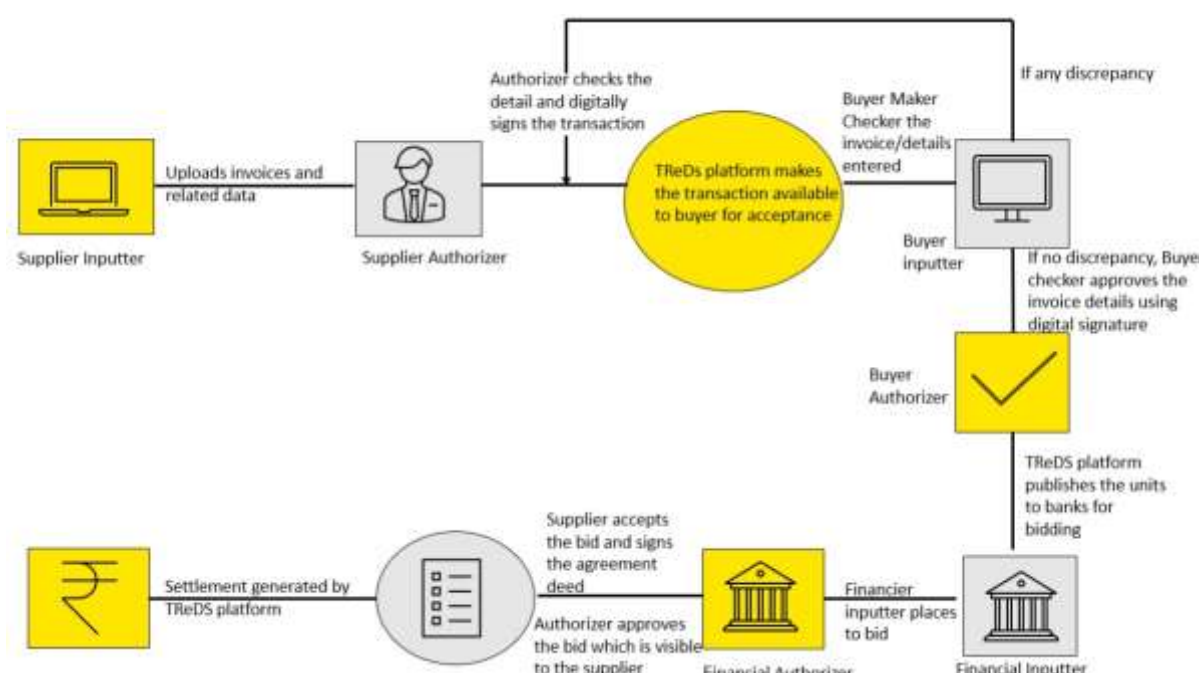
Progress under PRADHAN MANTRI MUDRA Yojana (PMMY) TOTAL O/S & NPA Report of Meghalaya as on date 31-03-2023		
Type	Outstanding No.	Outstanding Amount (in Lakhs)
Sishu	20719	5063.48
Kishore	18572	21265.07
Tarun	2882	16191.57
Total	42173	42520.12
NPA	3885	4003.31
% Of NPA	9.21%	9.42%

Table 63: Progress under PRADHAN MANTRI MUDRA Yojana (PMMY)

Total loan being disbursed under Pradhan Mantri Mudra Yojana stands at Rs. 42520.12 lakhs across 42173 accounts as of March'23. While Sishu loans holds the highest share of total outstanding, NPA is significantly low in this segment.

9.5. TReDS - Trade Receivables Discounting System

Trade Receivables Discounting System is a welcoming step by the RBI to regulate the trade receivables between MSMEs, Large Corporates and Financiers. This is beneficial not just for these individual players, but for the entire economy of the nation. TReDS is an institutional mechanism set up to facilitate the discounting of trade receivables of MSMEs from corporate buyers through invoice discounting by multiple financiers. This step is deemed to augment the trade account receivable management of the micro small & medium enterprises.



TReDS platform statistics from Meghalaya has been summarized in the below table

Platform statistics for Meghalaya				
Platforms	Buyers	Sellers	Financers	Invoice financed (in Crores)
Invoice Mart	3	10	0	70.13
RXiL	1	3	0	0
M1Xchange	1	1	0	0

Table 64: TReDS Platform statistics for Meghalaya

Challenges in TReDS

1. Mostly buyer driven: the clearance of invoices is mostly buyer driven. The buyer's presence in the platform, acknowledgement of the invoice and credibility are vital factors that determine the ease of transaction.

2. Awareness on the part of the seller - Meghalaya is the abode to more than 11000 micro enterprises and primary challenges is the low awareness and understanding of TReDS among these enterprises. Many small businesses are not familiar with the concept and benefits of TReDS, which hinders their participation in the platform.
3. Financier Participation: The effectiveness of TReDS also depends on the willingness of financiers to participate on the platform. Some financiers may be cautious about financing MSME receivables, particularly those with limited credit history or inadequate collateral.
4. Complex Documentation: The process of onboarding MSMEs on the TReDS platform can be cumbersome due to the need for various legal and financial documents. This complexity can deter some MSMEs from using the system.
5. Lack of Standardization: The absence of standardized invoicing and payment procedures among MSMEs and large corporates can lead to difficulties in the verification and validation of invoices on the platform.
6. Inadequate Technology Infrastructure: Many MSMEs in Meghalaya lack the necessary technological infrastructure to participate effectively in TReDS. This includes access to stable internet connectivity and appropriate hardware and software.
7. Resistance to Change: Many MSMEs might be accustomed to traditional financing methods and may be reluctant to adopt a new system like TReDS, especially if it requires changes to their existing business practices.

Suggested Interventions

1. Awareness and Education Campaigns: Conducting targeted awareness and education campaigns to familiarize MSMEs with the benefits and workings of the TReDS platform. Workshops, webinars, and seminars can be organized to educate MSME owners about the platform's features, ease of use, and how it can improve their cash flow management.
2. Simplified Onboarding Process: Streamline the onboarding process for MSMEs to make it more user-friendly and less time-consuming. Providing clear guidelines and step-by-step instructions will help MSMEs navigate the registration process smoothly.
3. Assistance with Documentation: Aiding MSMEs in preparing and submitting the necessary documentation for registration on the TReDS platform. This can be achieved through dedicated helpdesks or online support to address any queries.
4. Incentives for Early Adoption: Provide incentives, such as reduced transaction fees or interest rates, for MSMEs that adopt the TReDS platform early. This can encourage early participation and create a positive momentum for broader adoption.
5. Standardization of Invoicing: Promote the adoption of standardized invoicing formats among MSMEs and large corporates to facilitate seamless invoice validation and verification on the TReDS platform.
6. Facilitating Large Corporate and PSU Participation: Encourage large corporates and PSU to actively participate in TReDS by highlighting the benefits of early payments and streamlined invoicing processes. Engaging with industry associations can help promote the platform to large buyers.

7. **Regional Language Support:** Provide support for regional languages on the TReDS platform to make it more accessible to MSMEs in diverse linguistic regions.
8. **Simplified Discounting Mechanism:** Ensure that the process of discounting trade receivables is straightforward and transparent for MSMEs. The platform should clearly display the applicable discount rates and terms.
9. **Collaboration with Financial Institutions:** Foster collaboration with banks, non-banking financial companies (NBFCs), and other financial institutions to encourage their active participation on the TReDS platform. This will increase the availability of financing options for MSMEs.
10. **Regular Impact Assessment:** Conduct regular impact assessments to measure the effectiveness of the TReDS platform in improving the financial health of MSMEs. Based on these assessments, make necessary refinements and adjustments to enhance its impact.

9.6. Delayed payments

ODR - Online Dispute Resolution

The Global Alliance for Mass Entrepreneurship (GAME) estimated that the problem of delayed payments to MSMEs is in the magnitude of Rs. 10.7 lakh crore, with 80% of this being attributable to delays to micro and small enterprises (MSEs). The problem of delayed payments is exacerbated by the lack of credit, specifically working capital facilities, that are available to these businesses. Reports such as the IFC's 2018 Financing India's MSMEs estimate that the total addressable debt requirement of micro and small enterprises was Rs. 24 lakh crores in 2018, with an estimated 70% attributable to the elevated working capital needs of these businesses.

The Micro, Small, and Medium Enterprise Development (MSMED) act 2006 provides measures to deal with delayed payments to micro and small businesses (MSEs). If the buyer fails to pay the supplier within 45 days of acceptance of the goods/services, the buyer is liable to pay compound interest to the supplier up to three times. The state governments form a Micro and Small Enterprise Facilitation Council (MSEFC) to resolve payment issues, and any MSE unit with a valid Udyog Aadhaar Number can file a case with the MSEFC. The Ministry of MSME launched an initiative called MSME SAMADHAN Portal that allows MSE units to file online complaints against buyers of products or services. The portal provides information on pending payments, and entrepreneurs can use it to check the status of their online applications for delayed payments. PSE, CEOs, and Secretaries of relevant Ministries are responsible for monitoring delayed payments under their authority and making necessary directions to resolve the issue.

Respondent Name	Applications filed by MSMEs	Applications converted into case by MSEFC council	Applications disposed by MSEFC council	Applications rejected by MSEFC council	Applications Pending	Mutually Settled with respondents
Central PSU	8	2	3	2	0	1
Railway Division	1	0	1	0	0	0
State PSU	5	0	1	0	0	4
Individual	1	1	0	0	0	0

Respondent Name	Applications filed by MSMEs	Applications converted into case by MSEFC council	Applications disposed by MSEFC council	Applications rejected by MSEFC council	Applications Pending	Mutually Settled with respondents
Proprietorship	5	1	4	0	0	0
Other	32	0	30	0	0	2
Grand Total	52	4	39	2	0	7

Till date 52 applications have been filed by MSMEs in SAMADHAN portal of Meghalaya and 7 of them have been mutually settled with respondents. In the remaining 45 applications, amounting up to 10.1398 Cr, the representation of micro and small enterprises was around 67% and 33% respectively. Till date 39 of these applications have been disposed by MSEFC council. But the amount involved in the disposed cases is only 0.0351 Cr which is about 0.34% of total payable amount.

Total No of Applications filed by State	45
Applications by Micro Enterprise	30
Applications by Small Enterprise	15
Applications by Medium Enterprise	0
Amount Payable (in Crore)	10.1398
Total No of Cases disposed	41
Amount Involved in disposed cases (in crore)	0.0351
Total No of Cases pending	4
Amount Payable (in Crore)	2.0768

Challenges in ODR

1. Lack of awareness around resource mechanism available

Interactions with MSMEs have revealed that the biggest challenge with the uptake of recourse mechanisms is low awareness. During interviews with entrepreneurs, more than 60% of them needed to be educated that a platform where they could file a case in instances of delayed or non-payment of dues, such as MSME SAMADHAAN, existed.

2. Existing mechanisms are cumbersome and expensive

1.1. Filing a case through MSME SAMADHAAN and its resolution through the Micro and Small Enterprise Facilitation Council (MSEFC) requires MSMEs to furnish documentary evidence such as invoices, signed contracts, work orders, and proof of delivery. GAME's conversations with entrepreneurs have revealed that paperwork still needs to be completed/filed in most cases. This happens due to low awareness and the buyers' insistence on avoiding the paperwork. The lack of documentation leads to problems where MSMEs want to file a case against an errant buyer Lack of appropriate documentation.

1.2. Opportunity cost of availing resolution through institutional mechanism is high for MSMEs.

1.3. Interviews with entrepreneurs have also revealed that they avoid taking legal recourse because they are likely to prove costly for businesses already operating on thin margins. The opportunity cost of legal action against delayed or non-payment of dues is often greater than taking no action. This is especially severe when payments have been delayed by large buyers with legal teams that burden MSMEs with a mountain of paperwork

3. Recourse mechanisms are not exercised due to the fear of losing future orders from the buyer.

MSMEs rely on repeat orders from existing buyers and searching for new buyers is expensive and time consuming. Interactions with entrepreneurs have revealed that filing a case results in the buyer not placing orders with them again. The fear of losing future orders also presents a barrier to MSMEs availing recourse from institutional mechanisms

Suggested Interventions

1. Enable Entry of ODR Providers in the Micro and Small Enterprise Facilitation Council (MSEFC) Case Disposal Process to Augment Capacity of MSEFCs Slow disposal of cases has been a challenge to the successful uptake of MSME Samadhaan as an ideal solution for delayed payments. Allowing the entry of ODRs would augment the capacity of MSEFC by providing tech solutions such as video conferencing, e-signatures, and mediation support, will allow for a quick disposal of cases.
2. Automate manual processes: ODRs can automate existing processes that are presently done manually. This includes steps such as setting up and sharing video conferencing links with relevant parties, documenting minutes of the meeting, setting the date and invite for the next hearing, and obtaining e-signatures from the relevant stakeholders. All these steps can expedite the process by reducing the workload of MSEFC official.
3. Formalize the engagement of arbitrators and mediators in the MSEFC council and case disposal process who can provide support to MSEFC members to ensure quick disposal of cases.
4. Mandate Pre-Litigation mediation through ODRs for disputes related to delayed payments. NITI Aayog's report 'Designing the Future of Dispute Resolution: The ODR Policy Plan for India' recommends making pre-litigation mediation mandatory to address the problem of slow disposal rates in courts and legal institutions. It recommends making pre-litigation mediation mandatory for disputes arising due to delayed payments. Case statistics from the MSME Samadhaan portal indicates that more than 10% of the total cases filed have been mutually settled. Making pre-litigation mediation mandatory has three major benefits.

Conclusion

Improving access to finance for Micro, Small, and Medium Enterprises (MSMEs) in Meghalaya is crucial for driving economic growth, fostering entrepreneurship, and creating sustainable livelihoods. While the state holds immense potential in various sectors, limited access to formal financial services has been a significant obstacle for the growth and development of MSMEs.

To overcome these challenges, a multi-faceted approach is required, involving collaboration between the government, financial institutions, industry stakeholders, and development organizations. Suggested interventions such as tailored financial products, credit guarantee schemes, digital banking solutions, and financial literacy programs can play a pivotal role in enhancing financial inclusion for MSMEs.

Moreover, simplifying regulatory processes, encouraging public-private partnerships, and addressing infrastructure gaps will create an enabling environment for MSMEs to thrive. Additionally, the adoption of technology and data-driven strategies will further streamline financial services and strengthen credit assessment mechanisms.

By focusing on these interventions under RAMP, Meghalaya can unlock the full potential of its MSME sector, empowering entrepreneurs, generating employment opportunities, and contributing to the state's overall economic prosperity. A vibrant and inclusive MSME ecosystem will not only uplift local communities but also foster innovation and diversity, making Meghalaya a driving force in the broader economic landscape of India. As various stakeholders come together to champion financial inclusion, the journey towards a prosperous and resilient future for MSMEs in Meghalaya is set to flourish.

10. ACCESS TO MARKET

10. Access to Market

10.1. Overview

Meghalaya is a land of myriad opportunities and challenges. It is a land-locked North-eastern state located between Bangladesh on the South and West and Assam on the North and East. The population of the State is 29.7 lakh, and it is tribal (85.9 percent as per the 2011 census). About 80 % of the population lives in rural areas and is dependent on agriculture and allied activities for their livelihoods. Meghalaya has an average per capita GSDP of INR 81,098 (2017-18 data) against the national average of INR 1,14,958. Only five states- Assam, Bihar, Manipur, Jharkhand, and Uttar Pradesh- have lower per capita GSDP than Meghalaya. The State has unique strengths and opportunities that must be leveraged upon to promote sustainable development. A salubrious climate conducive to Agri-horticulture sectors and eco-tourism, untapped hydroelectric potential, human resources, forest resources, mineral resources and the social capital in the village communities are some of the key ones. Several high-value agriculture and horticulture crops viz. Strawberry, Ginger, Lakadong turmeric (with high curcumin content), Honey, Black Pepper, and various exotic flowers (Anthurium, Carnation, diverse types of Orchids etc), as also Potato, Jackfruit, Pineapple and Areca Nut are produced in enormous quantities. Further, most of State's agriculture and horticulture produce is naturally organic, with farmers using traditional methods of cultivation. Further, 76.5 percent of the State's area is under forest cover, which provides global public goods and can be tapped for promoting high value eco-tourism and forestry related livelihoods and enterprises.

Despite the strengths and opportunities, the State also faces several critical obstacles in its development efforts like inadequate infrastructure, insufficient access to markets and an underdeveloped private sector. For instance, the road density of the State is only 47.8 Km/ 100 sq. km against the national average of 170. Even amongst the NE states, Meghalaya's Road density is on the lower side of the spectrum. Several challenges faced by the State stem from a severe geographic disadvantage. The State is landlocked, far away from well-developed markets, has hilly terrain with very severe slopes on the Southern side and experiences heavy torrential rainfall.

District wise major clusters in the state

SI No	Name of the District	Major Clusters
1	EAST KHASI HILLS	Apiculture, Handloom, Bamboo and Cane handicraft, Food processing
2	WEST KHASI HILLS	Bamboo, Cane, and Wood based furniture, Handicraft, Apiculture,
3	SOUTH WEST KHASI HILLS	Blacksmith, Bamboo/Cane based handicraft and furniture, Betel Nut processing, Broom Grass, Homestay
4	EASTERN WEST KHASI HILLS	Bamboo, Cane, and Wood based furniture, Handicraft, Apiculture,
5	RI BHOI	Sericulture, Handloom. Handicraft, Apiculture
6	EAST GARO HILLS	Bamboo, cane, and wood craft, Food processing, Weaving, Handloom, Apiculture
7	WEST GARO HILLS	Bamboo and cane furniture, handicraft, Handloom, Apiculture, Food processing
8	NORTH GARO HILLS	Agro food processing, Apiculture, Handloom, Homestay

SI No	Name of the District	Major Clusters
9	SOUTH GARO HILLS	Handloom weaving, Wooden furniture making, Cane & Bamboo handicraft, Wood carving, Apiculture, supari processing, Agro food processing
10	SOUTH WEST GARO HILLS	Cane & Bamboo handicraft, Wood carving, Rubber processing, Apiculture
11	EAST JAINTIA HILLS	Handicraft, Agro food processing (Lakadong Turmeric) Apiculture
12	WEST JAINTIA HILLS	Handicraft, Agro food processing (Lakadong Turmeric) Apiculture

Table 65: District wise major clusters in the state

Access to market is a key dimension and lever to support growth of entrepreneurship. Any program or initiative geared towards entrepreneurship development must include robust market linkages and high leverage value chain development initiatives. Many times, in the past, such programs have had a strong supply-centric approach with the focus on skilling and livelihood generation. While that is a key dimension and lever in the Entrepreneurship Development Strategy, Government of Meghalaya will also take a market-first and market led approach to entrepreneurship development to provide holistic, 360-degree support to entrepreneurs.

10.2. Sector specific market overview

10.2.1. Apiculture

World honey production is 1.77 million metric ton and China is the largest honey producer in the world with 457,203 tonnes/pa production. (atlasbig.com). India ranks 8th in honey production with 1,33,200 MT (2011-22, Ministry of C&I). National average production is 15.32kg per colony per year. Meghalaya has around 16,728 be colonies against a total potential of 5 lakh colonies. There are approximately 6000 beekeepers in the state and total annual production is about 168-270 MT.

Dominant species in the state are Apis Serena Indica (Indian bee), Apis Dorsata (rock bee), Apis Florea (wild bee). Each colony has a single queen, hundreds of male drones, 20,000-80,000 female workers, larve, pupae, eggs, comb cells and pollen. Honey is the biological substance produced by the bees from nectar collected from flowers or other plants secretions and converted in to honey as their food. Honey produced by Apis Serena Indica is called Apiary honey and Apis dorsata and Apis florea is called forest/wild honey.

Raw honey contains particles of wax, bee, plant bodies, pollen grains, dirt and other material that triggers granulation and fermentation. The raw honey is required to be processed/ pasteurised before use. Out of every 10 kgs of raw honey only 7.5 kgs of pure honey is obtained through processing.

East Khasi hills and South Garo hills are the potential districts for honey production in Meghalaya. The major markets lie in East Khasi Hills, West Jaintia Hills, South Garo Hills and Ri-Bhoi. The major value chain players are beekeepers, aggregators, local traders and DCIC/MKVIB. Processing plant is situated at DCIC, East Khasi Hills in Shillong and another one at Ri-Bhoi. The FSSAI test lab is also in Shillong.

80% of total production is sold unprocessed by the producer to customers/aggregators. The farmgate price of raw honey is Rs.470-600 per kg with comb, pollen to aggregators and 600-1000 to customers. Processed pure honey is sold at 700-850 per kg. MKVIB purchase raw honey at Rs.500-600 per kg from beekeepers and sell at Rs.800-960 per kg after processing and packing.

Constraints

- ▶ Critical mass of beekeepers does not exist in a cluster in the state to consider for collectivization.

- ▶ Income from beekeeping contributes to less than 10% of annual income of beekeeper. Thus, they are either not interested to own it as a livelihood or practice it as a part time source of income.
- ▶ Youth mass is not interested to start apiculture as means of livelihood.
- ▶ Fear of being stung by the bees keep the women away from this sector.
- ▶ There is huge difference between price paid by MKVIB and price received by producers in open/unorganized market.
- ▶ The by-products of apiculture except bee-wax such as propolis, pollen, royal jelly, bee venom etc. are not sold by the producers. Even bee-wax has not reached a larger scale of market limiting the earning of beekeepers.

Government Initiatives

Apiculture Mission is supported by Meghalaya Basin Development Authority through Department of Commerce and Industries and MKVIB being the nodal agency. Department implements SFURTI to promote the cluster development for apiculture in the state. Tynnai village of South West Khasi hills district has honey processing cluster promoted under Apiculture Mission programme.

During the first phase of the mission (2020-21), about 4000 individuals comprising traditional beekeepers, feral colony catchers and local youth were provided training in modern beekeeping practice and value chain development. Additionally, 1800+ bee boxes along with other beekeeping equipment were distributed to trained individuals.

Building on the achievement and learnings of the mission, the Government of Meghalaya is implementing the Apiculture Mission 2.0 with the objective of augmenting honey production, processing and enhancing marketing capacities in the state. The mission aims at benefitting over 5000 beekeepers through employment generation and enterprise promotion.

Integrated Bee Development Centre (IBDC) is set up at Sambark Seed Farm, North Garo Hills and it is funded by Ministry of Tribal Affairs. The total area is 20-25 acres and estimated budget is 10 crores. Post completion it will be the information and demonstration hub of scientific bee keeping and foster robust beekeeping in the state.

Recommendations

Short Term:

- ▶ Beekeepers need to be trained on packaging of honey and ensuring the hygiene of it.
- ▶ There need to be a branding strategy for honey.
- ▶ There should be distinct flavour of honey to cater to different taste of customers and varied therapeutic use.

Medium Term:

- ▶ The cluster should be strengthened and developed as hub for supply of colony, processing, packaging, quality assurance and bee-box making.
- ▶ The beekeepers should be trained on processing, value additions and marketing of other by products such as propolis, bee wax, jelly, bee venom etc.

Long term:

- ▶ The logistics should be strengthened to improve the export potential of honey. Therefore, the rail connectivity infrastructure should be improved.
- ▶ The honey should be made available for sale in both Government as well as various private e-commerce portals.

10.2.2. Spices

Lakadong -Indian cuisine and turmeric have had a close and long history of companionship. Meghalaya is a rich storehouse of this yellow-hued versatile spice. The turmeric grown in Meghalaya qualifies as

an important cash crop of the region. Most of it is cultivated by marginal farmers for household consumption and for sale. In the north-eastern region, Meghalaya alone produces about 8000 MT of turmeric each year, and more than seventy percent of this production is concentrated in the Jaintia hills and Garo Hills. The Khasi-Jaintia Hills districts contribute 72% of the state's production and the Garo Hills districts 28% (GoM 2018). Jaintia hills produces three varieties of turmeric: Lakadong, Laskein and Ladaw, among which the Lakadong variety is of the finest quality with a high curcumin content of 6.0-7.5 percent. Lakadong, a small village in the West Jaintia Hills, gives its name to the variety of turmeric. Most of the land used to cultivate turmeric (53.49%) lies in the West Jaintia Hills district of Meghalaya, and it contributes about 54.31% of the turmeric produced in the state (GoI 2017). Laskein and Thadlaskein blocks, have the maximum concentration of turmeric disposed of by the farmers in the district. 13000+ farmers from 124 villages engaged in the cultivation of Lakadong turmeric.

The post-harvest value addition is the main component of value addition. The major value chain players include producers, village traders, trader-cum-processor, wholesaler, retailer, consumer. About 25.58% of the produce was utilized as rhizome for planting in the next season. Turmeric is disposed of raw or sliced or in powder form. Raw turmeric is put into packs of different sizes; it does not attract any form of value addition. Sliced turmeric needs many economic activities, like washing, slicing, drying, packing, making small packs, loading, unloading, and transportation. Grinding the dried slices and putting the powder into packets of different sizes for final consumption is another value addition activity. Semi-processed turmeric (dry flakes/slices) fetched higher gross returns than raw and powder turmeric because dry flakes are considered pure and preferred to the powdered form of turmeric, which can be adulterated. The price of raw turmeric is Rs. 40-50 per kg, Rs. 180 per kg for sliced turmeric whereas the powder form of turmeric fetches Rs.350-380 per kg.

Lakadong turmeric obtained its Geographical Indications tag in the year 2015.

Constraints

- ▶ Most turmeric growers are unable to store raw the turmeric in large quantities or sell it on a large scale because they are resource-poor, and they lack the facilities to store the rhizome in large quantities.
- ▶ There are evidence of loss of produce and distress sale prevalent among producers owing to the unorganized value chain and forward linkage.
- ▶ Farmers are quite scattered and per capita volume of production is small for quality control, standardization, and value addition.
- ▶ Farmers being scattered and logistical challenges, aggregation is often a major constraint.
- ▶ Few growers can afford the slicers, dryers, or grinders needed to process the turmeric into its powder form, and little turmeric is processed into powder.

Government Initiatives

Government of Meghalaya has launched Lakadong Mission in 2018. The mission targets production of 50,000 MT in a period of five years (GoM 2020); it aims also to build brand equity for Lakadong, introduce the latest technology and management practices, and create an environment for enabling public-private partnerships.

- ▶ Over 2500 MT of quality planting material supplied to 7300+ farmers.
- ▶ 15 micro processing centers established.
- ▶ Working capital assistance of Rs.26 lakhs as an interest free loan and Rs.22 lakh as grant has been provided to each of the 15 centers.
- ▶ Market linkages has been established through platforms such as APEDA buyer-seller meet and North-East food show 2022.

Suggested Interventions

- ▶ Value chain integration has scope to generate mutual benefits for smallholder farmers and the business community.
- ▶ Farmers/producers need to be collectivized for better delivery of trainings, credit linkage, technical intervention, aggregation, and marketing.
- ▶ The intervention should be planned throughout the value chain since sowing stage till post-harvest processing to ensure standardization of quality and better price realization.
- ▶ Linking farmers with pharmaceutical firms and terminal markets may fetch better prices for Lakadong turmeric. Proper tie-ups of producer with public and private processing units will popularize this promising local cultivar in the state and the country.
- ▶ Value addition in terms of curcumin extraction and preparing Lakadong drops can be scaled up through establishment of units in PPP mode.

Ginger

The humble ginger adds a dash of heat to food and drops of love to tea in kitchen across the country. Yet there is more to ginger than meets the ordinary eye. Owing to advantages gifted by nature, the state of Meghalaya triumphs as the second largest cultivator of ginger in North-East and sixth in the country after Kerala.

The variety of ginger mainly grown in the state are called Nadia and Rio-de-Janeiro of which the former gives a higher yield up to about 10 MT per ha. Ginger cultivation is concentrated in East Garo Hills, West Garo Hills and Ri-Bhoi Districts which make up almost 70% of total land area under cultivation. About 40,000 farmers in the state are engaged in the production of ginger covering a total area under cultivation of about 9,944 ha. with a production of 66,2 MT as of 2022 which is about 3% of India's total production. The production grew by average of 3% every year from 2012-13 to 2021-22.

The process of growing ginger brings together efforts by both men and women cultivator. Women play a significant role in retail selling of ginger. Most of the produce is sold in raw form. The major players in the value chain are producers, village merchant, wholesaler, trader, retailer, and consumer. The maximum quantum of ginger gets disposed through wholesaler to trader from producer. The price received by the ginger grower was highest in case where farmers sell the produce directly to the consumer but, it is not practical as the crop is perishable in nature and every farmer cannot do. The farmers sold bulk quantity of the produce either to Village Merchant or Wholesalers. The major markets include Karimganj and Silchar in Assam and Dawki border of Bangladesh. The price is higher in Dawki which is up to Rs.90-100 per kg compared to price at which the producer sells to village merchant, trader or wholesaler which ranges from Rs. 28 - 34.

Constraints

- ▶ Most of the ginger producers in the state are resource poor and lack in storage facilities which compelled them to dispose-off their produce to wholesalers immediately after harvest when the price is at the lowest.
- ▶ Value addition in ginger, in form of ginger powder, ginger drop will not only fetch more price, but also be a low volume, high value product for export.

Government Initiatives

The Ginger Mission has been launched by the state government to bring more area under ginger cultivation, to build the value chain in a market-oriented model and to improve the livelihoods of those engaged in the production. A total of 121 Cr. Has been earmarked for 2022-25 for the implementation of the programme which includes establishment of processing units, imparting trainings, and market linkage.

- ▶ **Suggested Intervention**
- ▶ Market price fluctuations over the years have negatively affected the ginger producers. Regulation on marketing costs and margin for actors in the chain will largely benefit the ginger producers.

- ▶ The perishable product and bulky in nature of ginger requires warehouse facility for proper storage such as cold storage facilities as well as mode of transportation from farm gate.
- ▶ Establishment of processing units for the management of surplus ginger to enhance the due share of ginger grower in consumers' price was the need of hours.

Black Pepper

The *piper longum* is native to north-east India and is hotter than the black peppercorn used in most other parts of India. The fruits and roots of this plant are used by traditional healers in Meghalaya for the treatment of a variety of diseases. Black pepper is known for its high pungency and strong aroma and is mostly available in West Garo Hills. The pepper grows naturally and wild and has done so for generations. The climatic conditions – humidity, moderately warm temperature, severe cold winters, and high rainfall – help it grow in profusion. Almost all homes have black pepper vines growing on mostly betel trees. The spice gives returns every year, though it takes four to five years for a plant to bear fruit. The total area under cultivation was 1,025 ha. and the total production was 770 MT in 2017-18. From 2017-18 to 2021-22 the production grew by 67% and the land under cultivation increased by 15%. Farm gate price of black pepper is about Rs.400.

Bay Leaf

Bay leaf in Meghalaya provides a supplementary income to farmers primarily along the southern slopes bordering Bangladesh. Bay leaf is classified as a Non-Timber Forest Produce (NTFP), Minor Forest Produce (MFP) as well as a Medicinal and Aromatic Plant (MAP). It is used as a spice as well as an oil in perfume, pharmaceutical and ayurvedic sectors. Bay leaf production increased from 10,522 MT in 2013-14 to 11,904 MT in 2016-17. The land area under cultivation also saw a marginal rise from 3,930 ha. to 3,956 ha. in this period.

Government Initiative

- ▶ Leveraging on the favorable conditions of diverse agro climatic zone of Meghalaya, the state Government launched the State Spice Mission to enhance the production of spices and meet the dual objective of meeting the market demand while enhancing the income of the farmers.
- ▶ Large Cardamom, small cardamom, black pepper, cinnamon, and vanilla are some of the spices that have been taken up in the first phase of the mission.
- ▶ 6000+ farmers from 300 villages to benefit.
- ▶ 25 lakh planting material being sourced.
- ▶ Training and Capacity building being done in collaboration with ATMA.
- ▶ Collaboration is also made with spice board of India.

Suggested Interventions

Spice oils and oleoresins can be used to advantage wherever spices are used, except in those applications where the appearance of the filler aspect of the spice is of importance. In addition to the benefits of standardisation, consistency, and hygiene afforded by spice oils and oleoresins there is a huge potential in their use for new product development. New flavours and fragrances are constantly being sought to entice the consumer. This applies equally to food products, medications, as well as other non-food products.

The antioxidant properties of curcumin from turmeric, which prevent the entry of the cancer virus, is well documented. The phenomenal growth of curcumin exported from India clearly proves the acceptance of such functional properties in addition to its wider use as food colorant. Piperine from black pepper, is a potent inhibitor of drug metabolism. It acts as a bio-availability enhancer. Bioperin is a pharmaceutical formulation of Piperine in the US. Piperine enriches the availability of drugs such as Vasicine, Spartein, Sulpha Diazine, Rifampicin and Phenytoin. Zingiberene from ginger is also considered as a potent bioactive material. Therefore, oleoresins have huge potential in domestic and international market and value addition in terms of extraction of oil from the spices will make the value

chain remunerative for all players and also evolve as a low volume, high value product overcoming the transportation challenge of the state.

10.2.3. Agriculture and Horticulture

Khasi Mandarin

The colour of the Khasi Mandarin (Soh Niamtra) suggests that the orange sunsets in Meghalaya tend to leave some of their hues behind as round blobs on mandarin trees. Commonly called 'The King of Oranges' and 'pride of Meghalaya', the renowned Khasi Mandarin of Meghalaya has bagged one of the coveted positions in the world's first food atlas. Khasi mandarin known in the local languages as *Soh Niamtra* or *Soh Myntra* in Khasi (*Komola* or *Humoptira* in Assamese; *Komla* in Bengali) is called *Soh Sohra* in Shillong to indicate its place of origin, Sohra even though a single mandarin tree is not found there! The mandarin orange is the most dominant among the citrus species of the state and is mainly cultivated in the sub-mountainous tracts along the Indo-Bangladesh border regions of Meghalaya. The Khasi Mandarin from Wahkhen has been certified as the best in India by the Union Ministry of horticulture along with the famous 'Soh Sohra' or Cherra orange' from Nongstoin and Mawphu, the sup tropical R-war region in the southern slopes of Sohra. This much-loved orange is a little larger than a tennis ball, has a vibrant orange hue, a smooth firm skin that makes it tricky to peel, a heady orangey fragrance and of course, is full of sweet juice. Khasi mandarin is known for its high nutritional value, distinctive quality and taste, sweet tanginess and high sugar content that makes it suitable in the preparation of pulp concentrates, jams, jellies, marmalades, squashes, and packed ready-to-drink juice. Orange citrus oil is another important product for flavouring. Khasi mandarin was granted the Geographical Indication Tag (GI) in 2014.

Oranges are grown in over 10,000 hectares of land with an annual production of about 50,000 metric tonnes. The fruits appear after many years, but the trees adapt amazingly well to the local soil and weather conditions and live for longer. Generally, the fruits start to ripen in September when the temperature begins to drop. This crop is harvested between November and late February and sometimes even until April. The farmers use a traditional tool woven out of bamboo to collect the mandarins. This simple yet strong tool allows the farmer to gently pick the fruit from the tree without damaging the fruit. The villages are at the bottom of steep valleys, and one needs to walk down five to ten thousand stone steps and then take the journey back up with baskets full of mandarins tied on their backs. The villagers carry loads of 90 to 100 kilos on each journey! Unlike other varieties, the fruit trees here are not harvested by grafting but by seed. Seeds from the hardiest plants are carefully selected and only the healthiest saplings are planted

Meghalaya is the major producer of this indigenous orange that has contributed immensely to the socio-economic development of this region. Every community has their own way of preserving the fruit after the harvest; some arrange them in sandy pits and others on the hood of the hearth. This helps to retain the quality of the mandarins till March and maybe even April. During the month of November, the growers make the arduous journey on foot to the nearby villages of Mawphu, Tmar, Pyndengmawlieh and Nongnah to sell their produce.

The major value chain players involved in the marketing of Khasi mandarin are growers, pre-harvest contractors, wholesalers, commission agents, processing agents, retailers, exporters, and consumers. Marketing was of two types: cooperative marketing and self or solo marketing. In case of cooperative marketing, the produce was assembled from different growers in a village and then the combined produce is taken to the market for sale. Each grower receives payment in accordance with the number of fruits that they contribute. The producers involved in self or solo marketing are usually marginal producers living near the market. Even, if they have very less amount of produce like only 500-1000 fruits, they participate in direct sale in the market which fetches them good price as the plucking and

transportation is solely undertaken by them, no external person or labour is involved in it. The produce is packed in boxes or bags and carried on motorcycle or any other two wheelers which makes it cheap and efficient. The sell to retailers at Rs.2900 per 1000 pieces of fruits, to merchant wholesalers at Rs.2200 and to pre-harvest contractors at Rs.1300. Pest attack and entry of other cheaper varieties of oranges in the state are posing threats to the market of this fruit.

Export Potential

The Khasi mandarin from Meghalaya was exported to Doha and Bahrain in December 2022. Prior to that farmer of Jirang in Ri-Bhoi exported their oranges to Dubai. “Meghalaya exported 2 tons of GI tagged Khasi Mandarin in collaboration with @APEDADOC under MoDONER scheme to Doha & Bahrain, after the successful trial shipment to Dubai. The export was facilitated by horticulture department of the state. India signed the deals with eight countries – the US, Canada, Chile, Ecuador, South Korea, Malaysia, Taiwan, and Iran. It is scouting for more markets as it seeks to liberalize trade in farm products and expand its exports.

Pineapple

Pineapple (*Ananas comosus*) is non-climacteric fruit grown widely in Meghalaya. It is rich in vitamin C, magnesium calcium, potassium, iron, and the protein digesting enzyme, Bromalin. Kew and Queen are the two promising cultivars of pineapple In Northeast India. Kew variety is characterized by the big sized fruits (1.5-2.5 kg) which are oblong and tapering slightly towards the crown. The flesh is light yellow and very juicy when ripe. Queen variety fruits are of the weight 0.9-1.3 kg in general. The flesh is deep golden-yellow less juicy than Kew, crisp textured with a pleasant aroma and flavour. Pineapple plants flower 10-12 months after planting and fruits become ready 16-18 months after planting. In natural condition it is harvested during May-August. Fruits which mature in the winter are acidic. The fruits with crown can be kept for 10-15 days after harvesting.

The total production of Pineapple in Meghalaya in the year 2016-17 was 1,38,197 MT. The district of Ri-Bhoi contributes to 38 per cent of the pineapple production of Meghalaya. In Meghalaya, primarily the Giant Kew Variety is grown, followed by Queen variety which is grown in the areas of Ri-Bhoi, East Khasi Hills, and East and West Garo Hills.

17 per cent of the total production is sold to the wholesalers through the pre-harvest contractors. The value chain of Meghalaya does not include any processing activity, by a locally based firm. Besides processing infrastructure, there are no storage facilities available to preserve the produce after harvest. Considering its perishability, the producers immediately sell the produce to wholesalers who also serve as village level traders. As pineapple is a bulky product, its transportation and aggregation are also a challenge.

There are other products such as diced pineapple and canned pineapple which can be processed from fresh pineapple. However, these value-added products cannot compete with the prices offered by the countries such as Philippines and Thailand. For example, canned pineapple is imported from Philippines and Thailand at USD 950 per MT, while if India exports the same product at USD 1,610 per MT. We do not have price advantage and hence it would not be a viable business proposition considering export market. If domestic market for the same is to be considered, it may be noted that over the last three years the price per MT of imported canned pineapple has been decreasing. The price per MT in 2016 was USD 1,180 while it declined to USD 950 in the year 2018. Also, the quantum of imports has increased because of drop in the price from 1,441 MT in 2016 to 2,280 MT in 2018. Price drives the demand in the case of canned pineapple market and at present the scale in India cannot provide us price advantage even in domestic market.

Export Potential

Department of Agriculture and farmer's welfare, Government of Meghalaya, and Meghalaya Basin Management Agency (MBMA) has recently facilitated a market linkage of over 1.3 tonnes of pineapples to middle east. The pineapple from Meghalaya is being sold across malls in Dubai, Kuwait and Sharjah contributing to realization of double price for the farmers. Last year over 40 tonnes of pineapples were shipped to a Karnataka based processor to be further exported to European and North American markets. This year the same processor has established a mobile processing unit at Umdihar IVCS in Umdihar village of Ri Bhoi district for taking larger quantities and over 23 tonnes of pineapples have been processed by the unit in the first week of its operations.

Suggested Interventions

- ▶ A network of cluster level collection centers which are connected to preliminary handling and processing facilities should be developed and promoted.
- ▶ As per interaction with the suppliers of pineapple processing lines, we understand that the most viable value addition that can be proposed for the Pineapple production in Meghalaya is Pineapple Juice Concentrate. Minimal processing that is cutting the crown and tail of the pineapple is required before the same is transported to unit for processing in juice concentrate. This activity can be conducted the cluster level collection centers.
- ▶ A pineapple concentrate line may be promoted at Ri-Bhoi district as it is the largest pineapple producing district of Meghalaya, under the Scheme for Creation and Expansion of Food Processing and Preservation Capacities Action Plan for Development of Value Chain of Giant Kew Pineapple in Meghalaya.
- ▶ The designing of the unit and quality of the finished product should comply with the requirements of export market. It may be noted that Netherlands is the largest importer of Pineapple concentrate from India. Among European nations Netherlands is the largest importer of pineapple juice concentrate. At present, Thailand is the largest supplier to Netherlands. While India supplies 278.72 MT, Thailand supplies 22,741 MT of pineapple juice concentrate to Netherlands. The point that is to be focused is that the price at which India exports is USD 922 per MT much lower than Thailand's USD 1,154 MT. In terms of price India holds an advantage, but it is the quality standards which need to be strengthened.
- ▶ As an initial stage the focus would be on the processing of pineapple-to-pineapple juice concentrate eventually the line could append pectin and ethanol production line.

Jackfruit

Jackfruit is one of the most abundant tree crops found in Meghalaya, but a huge portion of the produce goes wasted annually due to lack of efforts towards its development and processing. Rough estimates put the production of jackfruit at 10 lakh tonnes per annum in Meghalaya. The major value chain players include producers, commission agent, wholesalers, processors, exporters, and consumers.

Constraints

Higher Wastage rate: It is estimated that the country could be wasting jackfruit worth Rs 2,000 crore. The actual loss could be much higher. In the Garo Hills region of Meghalaya alone, jackfruit worth Rs. 434 crore was wasted in 2012.

Because of its heaviness and large size, transportation and packaging are huge impediments to the successful marketing of jackfruit. Therefore, value-added products have more relevance for the commercial utility rather than the whole fruit.

Lack of a Marketing Chain: A stable marketing chain is not in existence for jackfruit. At the village level, collectors from outside as well as those from the village itself purchase the fruits and sell them in external markets, mainly at village fairs and roadside sheds. Transactions at the farm level occur mainly on ready cash payment basis and rarely on credit. Middlemen decide the market prices resulting in the

exploitation of the producers. It is estimated that a very low percentage of total production is consumed as food (30-35%) and 70% is lost during pre- and post-harvest stages.

Non-existent Post Harvesting Practices: The usual suppliers again are the middlemen, and they collect orders from exporters, collect crops from farmers/ local markets, and deliver these to the exporters on the day of shipment. No standard post-harvest handling practices are followed. As a result, post-harvest loss is enormous because the packaging materials are of very poor quality, generally consisting of bamboo baskets or second-hand cartons.

Producers and processors are not aware of the value-added products from jackfruit and thus such initiatives are not very popular or in practice at desirable scale.

Government Initiative

- ▶ Through convergence with Centre and State schemes, the jackfruit mission is launched by State Government. It will benefit 80,000 farmers and set up 250 processing enterprises.
- ▶ Under the mission, awareness programmes are being conducted on the processing of jackfruit across the state.
- ▶ Further a 'Jackfruit Mela' was organized in July 2022 with representation of various SHGs and Jackfruit entrepreneurs, showcasing the value-added products of jackfruit.
- ▶ Additionally, techno-incubation centers are being established to function as common processing centers for jackfruit and to provide hands-on training to the beneficiaries. These centers will also be utilized for innovation and development of new products from Jackfruit. It will collaborate with the State Resource center for jackfruit, ICAR-KVK (CARD), Kerala.

Suggested Intervention

- ▶ During the harvesting season jackfruit available in plenty at nominal prices. Suitable value addition will make jackfruit available in the off-season and provide additional income to farmers and processors. Jackfruit can be preserved by applying various techniques like drying, freezing, canning, or by converting it into various products.
- ▶ To make Jackfruit processing an attractive proposition to entrepreneurs through market development interventions such as 'Jackfruit Fest'
- ▶ Incubation facility for tech start-ups wanting to produce high value-added products for 'niche' markets (health food for diabetics for instance).
- ▶ Jackfruit has an immense export potential. It is the national fruit of neighboring Bangladesh and the most expensive fruit in Britain. Thus, the standardization, quality control, shelf-life enhancement, state-of-the Art packaging, branding and quality certification of jackfruit will enhance its demand
- ▶ Some of the popular value addition in Jackfruit which have greater demands are vacuum fried chips, jackfruit flour, ready to cook mature jackfruit, retorted tender jackfruit, osmo-dried jackfruit, jackfruit halwa, jackfruit seed powder, The competent authorities from Kerala can be collaborated with for imparting training to the producers especially women to learn and practice these value additions and augment their income.

Cashew

Cashew cultivation and processing in Meghalaya remains in its infancy stage. The total production of cashew in 2021-22 was 10000 MT. The highest cost incurred by the wholesaler (Rs.200/- per qtl) followed by village merchant (Rs.70/- per qtl of cashew nut) and processor (Rs.60/- per qtl). The cost incurred by the wholesaler (Rs.100/- per qtl) for cleaning and drying raw cashew nut in West Garo Hills of Meghalaya. It was observed that cashew producers incurred the cost of value addition of raw cashew

nut through cleaning and sun drying and made disposal of raw cashew nut to the village merchant and wholesaler in the study area. It is evident that apart from the economic importance of the cashew nut value chain, it has got greater potentiality in generative income and employment at the farm level. In the West Garo Hills, the cashew nut value chain needs the application of modern technology and proper management practices for better production and marketing.

Production of cashew plants are low as most of the plantations are not high yielding varieties and cultivators are not adopting orchard management practices. Most cashew orchards have become infested with pest and diseases and the Cashew nut processing industry located in North and East Garo Hills has not been very useful in improving the income of farmers. Cashew production decreased over the years. Production stood at 16,760 MT in 2012-13 and by 2017-18 declined to 14,815 MT. Though, land area under cultivation increased from 9,050 ha. to 10,460 ha. from 2012-13 to 2017-18. Cashews are only grown in five districts with West Garo Hills having majority production.

Constraints

- ▶ Only a small percentage of locally produced and procured cashew is processed in the state.
- ▶ The process of sorting and grading for ensuring quality, producers do not practice uniformity of product and better price realization.
- ▶ The producers and processors should be trained properly to conduct the value chain activities to ensure better storage, packing and reduction of wastage.
- ▶ Cashew nuts, grown in Garo Hills near the Assam border is a multipurpose species. Not only the nuts (kernels) are extracted but the fruit and leaves are also edible. Cashew oil is also extracted, as it has varied industrial and medicinal applications. Currently only the cashew nuts are being procured and sold due to lack of knowledge and technology for post processing of its by-products

Government Initiative

A cashew processing centre has been set up by Directorate of Commerce and Industries in Selsella block of West Garo Hills under MSE-CDP scheme.

Suggested Intervention

- ▶ The market information on the markets of cashew kernels, cashew by-products and cashew processing machinery require to be developed.
- ▶ Promotion of cashew in the local market through cashew fairs and exchange programs.
- ▶ Capacity building of cashew producers on pest management and standard operating procedure on farming, harvesting, and packing.
- ▶ Support cashew processing plant in development of bankable business and investment plan including crop purchase and cash flow management.
- ▶ Enhance exchange and interaction between local processors and suppliers of processing machinery through regular field visits and trade fairs.
- ▶ Regular training programs must be conducted for producers and processors to inculcate in them latest value addition practices starting from sorting, grading to addition of flavour, and making other snacks items.
- ▶ Developing effective technology and entrepreneurship possibilities: For Cashew Shell Nut Liquid (CSNL) and extraction of Cardol and Cadanol which is used for base paints, waterproof materials effective technology needs to be developed. Production of biopolymer degrading enzymes from cashew shell using need to be explored. Enzymes like pectinase, cellulose and lipase are industrially important and can be synthesized from cashew shell liquid. Such new initiatives may be taken up through entrepreneurs.

Broom grass

Meghalaya is blessed with a unique and eco-friendly gift from nature: the broom grass. This is perennial, mixed crop which is remarkably well adapted to a variety of soil types and grows on practically on all soil surfaces found in Meghalaya. Even till a few years ago the potential of broom grass had barely been imagined by the local population. It was only in the year 1995 that the Meghalaya Government decided to promote its plantation, thereby pushing the state to the pinnacle of broom farming and production. Today brooms from the state, especially the Ri-Bhoi district, are a familiar sight in homes all over the country.

In Meghalaya Broom Grass is recognised as **Agro-Forestry product vide Notification No.FOR.51/2017/83 Dtd 14th June 2019**, this Notification is very crucial and in a long way will relax the Farmers/Entrepreneurs from payment of Forest Tax had it remains as a NTFP while transportation through Inter - Districts or outside the State.

It is cultivated and grows abundantly in the hilly slopes of East Khasi Hills District, East Jaintia Hills District and South West Khasi Hills District and mostly in the areas near our neighbouring country Bangladesh, moreover it also cultivated commercially in East Garo Hills and West Garo Hills region. It may be mentioned that Broom Grass adapt itself and is very suitable in the state of Meghalaya where it can grow in all types of lands and in waste lands. Broom Grass is very easy to cultivate and can be multiplied with small marginal inputs and the normal method of cultivation is by cutting the Rhizomes from the mother plant and or simply by cleaning of forest and burns with fire for small shrubs, grasses etc. and thereafter it grows by itself and ready for harvest within a period of one year. This cycle keeps on repeating and area for cultivation may be expanded. The current production of Broom Grass from Meghalaya is around 35,000 MT per annum. The Stems from the Broom Grass is plucked manually by Farmers which normally start from 2nd week of January till 1st week of March i.e., around 2(two) months duration, they are then keep in the backyard or gardens for drying in the sun for about 2(two) weeks. Next, they are bind in bundles. Marketing is done through middleman right from the village level which is entirely in raw form. The left-over Broom Grass is cut from the bottom and the whole garden is cleared for the next year cultivation.

As per market information in the rural areas during last **March 2023** the cost of raw and dried Grass Broom is Rs.800 to Rs.900 per Quintal.

Farm value where Farmers are selling is Rs.80-90 per kg.

From one kg of Grass Broom - two nos. of Brooms can be made easily.

The average market cost of Broom in Meghalaya per piece Rs.100.

Therefore, for two Broom Grass $100 \times 2 = 200$.

Margin from 1 kg is $200 - 90 = 110$

Binding material = Rs.30 per broom

Final profit = $110 - 60 = 50$

Constraints

The majority quantity of broom grass is sold in bulk to the middlemen without sorting and value addition.

Suggested Intervention

- ▶ The producers must be trained on business models of broom grass stick to help them understand the price realization through value addition.
- ▶ The proper training must be provided to the processors in the state on binding of broom grass using low cost and locally available material such as cane and bamboo to make it cost effective and more profitable.
- ▶ The brooms may be branded to help them create a distinct identity
- ▶ They can be sold in local emporiums, exhibitions/fairs and in e-commerce platform.

10.2.4. Handloom

The beauty of textile treasures in Meghalaya is the result of the patience and skill that weaves threads together. Sericulture and weaving are a part of rural economy providing subsidiary income to many families. The Eri worm which produces the famous Assam silk, are known in the Khasi-Jaintia hills as *Niang Ryndia*. While these are cultured to weave the trademark Ryndia (a type of Eri silk) shawls worn by men, the protein rich pupae are also a delicacy in many parts of Meghalaya. In Umden, a village in Ri-Bhoi district of Meghalaya, the people are acknowledged for their effort in keeping the tradition of weaving alive, which is duly encouraged by the 'Handloom and Sericulture Department' of the Government in terms of grants and aids to promote this industry. The art of weaving and handloom is replete with cultural symbolism: it symbolises a rite of passage; it is knowledge passed down through generations of a community. To the adolescent girl, acquiring the skill of weaving is synonymous with maturity and womanhood, as she journeys to the next stage of life, preparing for marriage and motherhood.

The Bhoi weavers use both the 'throw shuttle loom' and the 'fly shuttle loom' which are manoeuvred by the hands and feet respectively. The techniques and methods employed are exclusive and conveyed to the children by word of mouth and training only.

10.2.5. Handicraft

Art and handicrafts are an integral part of the culture and tradition of Meghalaya. Bamboo work, wood scooping, weaving, embroidery, pottery, pineapple fibre craft etc. are popular in the region and each tribe is known for their unique products. The 'Khasi' tribe is famous for weaving cane mat, stools & baskets. The 'Jaintia' tribe makes fishing traps out of bamboo sticks. The 'Garo' tribe weaves 'Dakmanda', a material used for their dresses along with shirts, bed covers, bedsheets, and tablecloths. In Tynrong, pineapple fibre craft is also very popular. As pineapples are abundant in the region, fibre from the bush is used for making nets to carry fish, bags, purses etc. In Purasinga village in West Garo Hills, water hyacinth, an aquatic plant is also used to make handicrafts and provide livelihoods to communities. The locally found water weeds are used as raw material to create hand woven handicrafts including handbags, purses, hats, baskets etc. Apart from this, Khneng embroidery is native to Mustoh, Shella, and Cherrapunji in Meghalaya and is traditionally done on Eri silk shawls. The embroidery is generally in the form of intricate designs applied on the border of shawls.

Constraints

The handicraft sector in Meghalaya is deeply rooted in the region's culture and traditions, offering a wide variety of unique products from bamboo and cane craft to woodcarving, hand-woven textiles, and more. However, like other regions, Meghalaya's handicraft sector also faces a set of challenges:

Limited Market Access: Many artisans have limited avenues to showcase their products, often restricting their sales to local markets, emporiums in Shillong, Kolkata, and occasional fairs.

Lack of Modern Design Inputs: Traditional designs may not always align with contemporary consumer preferences. There's a need for design innovation without losing the essence of tradition.

Technological Constraints: Artisans often use traditional methods, which, though culturally valuable, can limit productivity and the variety of products.

Financial Constraints: Many artisans face difficulties accessing credit or funds to invest in their businesses, hindering growth and expansion.

Raw Material Shortages: Consistent and affordable access to quality raw materials like bamboo, cane, or specific types of wood sometime is a challenge.

Lack of Branding and Certification: Without a certification of authenticity or a brand identity, it's challenging for artisans to distinguish their products from cheap imitations or machine-made products.

Limited Skill Upgradation: While traditional skills are passed down through generations, there's a lack of systematic training to introduce new techniques or to refine existing skills.

Infrastructure Issues: Inconsistent electricity, inadequate transportation, and lack of access to efficient tools or working spaces can hinder production and distribution.

Packaging Material: Packaging material is another major challenge faced by MSMEs. There are very few suppliers, and the cost is very high. It is cheaper to ship packaging material from Mumbai rather than buy locally. Hence, packaging material is imported from outside NER, in most cases Kolkata.

Middlemen Exploitation: Due to the unorganized nature of the sector and lack of direct market access, artisans often depend on middlemen who might not offer them a fair price for their crafts.

Preservation of Traditional Techniques: There's a delicate balance between modernization and preserving traditional crafting techniques. Excessive modernization might dilute the cultural significance of the handicrafts.

Government Initiative

Exhibition: - The Department of Commerce and Industries participates in various Trade Fairs and Industrial Exhibitions, both in as well as outside the State to bring awareness in local people and help local units to market their products thereby creating an atmosphere of Industrial climate in the District/State and are also extended to the local entrepreneurs and bodies.

Grant-in-Aids to MKVIB and Share Capital Contribution to MHHDC: Department of Commerce and Industries provides Grant-in-Aid to MKVIB also will continue to encourage Village & Cottage Industries. A Share Capital Contribution to MHHDC also will continue to encourage local artisans.

State Award for Handicraft Artisans & Financial Assistance to State Awardees: The basic concept of this scheme is to recognize the outstanding achievement of the master craftsman towards the quality and innovative ideas they have contributed to the field of handicraft. The state award can be selected from innumerable products made by our Handicraft Artisans which can be utilitarian, aesthetic, artistic, creative, culturally attached decorative, functional, traditional, religiously, and socially symbolic and significant and through this Award it will help and encourage them to compete for national award with products from other states and in the meantime, it will showcase our culture and tradition through Handicraft in the National platform. An amount 6.50lakhs is proposed during the year 2019-2020. The estimated fund required for financial Assistance meeting the expenditure during the year 2019-2020 proposed is 25.00 lakhs.

The Directorate of Industries and Commerce (DCIC), Government of Meghalaya and the Department of Design, IIT Guwahati launched "Shken.in" an initiative to promote the local crafts, craft design and skill upgradation in the cane and bamboo sector. Under the initiative, several workshops were held to train craftsman, and the unique brand identity called 'Shken.in' was developed to promote products. Under the initiative four products (laundry basket, fruit basket, roti basket, and glass holder) were selected to supply to Shoppers Stop.

In terms of testing and textile certification, there are very few facilities in the state. The Department of Sericulture and Weaving conveyed that silk handloom products manufactured in clusters and CFCs have silk marks and handloom mark. However, during the field visits by EY team, it was observed that the products sold at MEGTEX outlets, did not carry a silk mark, handloom mark or even the MEGTEX brand tag.

It is important to provide adequate facilities and marketing infrastructure for MSMEs to help scale their business and improve livelihoods of artisans and entrepreneurs. The State Government should focus on brand promotion, developing marketing linkages and promoting entrepreneurship. Tourists are one of the main stakeholders/buyers of local handloom and handicraft products. Integrated promotion of tourism and handicrafts and handloom can help boost the sector. Apart from this, the state is promoting Ahimsa or Peace silk. The silk fabric is manufactured in such a way that the silkworm is not killed in process of making the yarn and natural vegetable dyes are used. This also presents a great opportunity to promote and brand the handloom products as organic textiles.

Suggested Interventions

Handloom and handicrafts play an important role in showcasing the rich culture and tradition of Meghalaya. It is important to provide adequate facilities and marketing infrastructure for MSMEs to help scale their business and improve livelihoods of artisans and entrepreneurs. The State Government should focus on brand promotion, developing marketing linkages and promoting entrepreneurship.

Tourists are one of the main stakeholders/buyers of local handloom and handicraft products. Integrated promotion of tourism and handicrafts and handloom can help boost the sector.

10.2.6. Tourism

Tourism has emerged as a key sector of the world economy and has become a major workforce in global trade. It has been making a revolutionary and significant impact on the world economic scenario. Tourism has been identified as the major export industry in the world (Gosh Viswanath, 1998). The multifaceted nature of this industry makes it a catalyst to economic development and helps balanced regional development. It is low capital, labour intensive industry with economic multiplier and offers opportunity to earn foreign exchange at low cost. Tourism creates direct, indirect, and induced employment from highly qualified and trained managers of 5-star hotels to room boys, salesgirls and artisans. It has the potential to stimulate other economic sectors through its backward and forward linkages and cross-sectoral synergies with sectors like agriculture, horticulture, poultry, handicraft, handloom, transport, and construction etc.

Tourism Sector in India, Growth, and opportunities

The Indian Tourism sector ranks among the fastest-growing economic sectors in the country. The industry significantly impacts employment and drives regional development, while also creating a multiplier effect on the performance of related industries. In 2021, the travel and tourism sector in India contributed around 5.8 percent to the total GDP of the country. This amounted to over 13 billion Indian rupees, and an increase of nearly 44 percent compared to the previous year. By 2028, India's tourism and hospitality industry is projected to generate \$50.9 Bn in Visitor Exports, a significant increase from \$28.9 Bn in 2018. Additionally, Foreign Tourist Arrivals (FTAs) are anticipated to reach 30.5 Mn by 2028. Considering India's G20 Presidency and the India@75 Azadi ka Amrit Mahotsav celebrations, the Ministry of Tourism has designated 2023 as the 'Visit India Year' to promote inbound travel. As per 'Vision 2047: Indian Hotel Industry' report by the Hotel Association of India and Benori knowledge, In the mid-term (2027-2037), domestic tourist visits are expected to increase from 677 million in 2021 to 1.5 billion by 2030 and are further expected to jump to 15 billion by 2047 in the long term (2037-2047). As for foreign tourist arrivals (FTAs) in India, the report said these are projected to increase from 1.5 million in 2021 to 15 million by 2024, and touch 25 million by 2030 and "are further projected to grow attracting 100 million tourists by 2047.

Tourism Sector in Meghalaya

Meghalaya is endowed with gift of nature such as lofty mountain ranges with interplay of lush green valley, cascading rivers, sprawling water bodies, waterfalls, caves, and living root bridges. Not only is the state having national parks and wildlife sanctuaries it is an ideal habitat for flora and fauna with a pleasant and bracing climate. The state has over 100 tourist spots. Because of her natural assets, ethnic diversity and the societal ethos, tourism holds high potential in the state. Meghalaya is the most sought-after destination of Northeast region. Cherrapunji acts as a special interest destination for the State. Meghalaya does not have the inner line permit now and the State is peaceful and does not have insurgency problems, therefore, it should be possible to develop inclusive tourism in Meghalaya. Tourism is an important economic sector in Meghalaya, contributing 7% (approx.) to the state GDP. Meghalaya reported arrival of 154,409,000 tourists in 2021. This records an increase from the previous number of 24,734,000 tourists in 2020. As per the recent trends, this number is expected to touch 15 lakhs by 2024.

MSME IN Tourism Sector

Since the pandemic, offbeat destinations have become a preferred choice for even domestic travellers to avoid crowded places. However due to factors like lack of infrastructure, low digital penetration clubbed with poor marketing capability of small businesses like homestays, BnBs, individual lodge owners and micro-entrepreneurs that mostly operate in these places, are not able to promote themselves as such tourist footfall remains low. Non-availability of resources, cash crunch, and poor infrastructure, are other key impediments to the growth of these businesses that fear compliance owing to factors like lack of understanding on the policy front, government schemes, taxation etc. Bringing them into the formal sector is important to help them tide over these issues. For this, it is imperative to develop online tools and digital platforms to collate and spread information on key compliances, policy instruments, schemes, and benefits that can be availed upon formalization.

Challenges

The state government though has taken several steps to improve the tourism sector, yet it is at the nascent stage and has a long way to develop. Air and road connectivity, infrastructural facilities at tourist sites in terms of accommodation, transport, banking including credit card use, drinking water, sanitation, health care, etc. is either lacking or not developed or deplorable. Over and above of all these, tourists do not often find themselves at ease with the local public. The workforce in the transportation and hospitality sector are yet to be sensitized regarding professional ethos, decorum, and visitor-friendly courtesy.

Government initiative

Meghalaya Homestay Scheme - A 'Homestay Scheme' is being implemented in convergence with the Prime Minister Employment Generation Scheme (PMEGP) for the generation of employment opportunities through the establishment of tourist infrastructure such as homestays, restaurants (dhabas/ wayside amenities) and craft emporiums. The Government aims to construct 2500 additional quality accommodation units in Meghalaya over the five years. About 650 applications received and 7 crores disbursed till date.

Co-operative led tourism - 'Tourism through cooperative' is being implemented at the village level to promote tourism in the rural areas of Meghalaya through cooperative societies. Through the initiative, Government builds accommodation units called 'Traveller's Nest' and other associated infrastructure such as markets across selected villages with high tourism potential. This is built using local materials by local artisans and craftsman to provide a unique experience. The ownership of these infrastructure lies with the local tourism cooperative societies which are also in charge of operations and maintenance of these properties. At present 36 such projects which are all run and managed by Primary Cooperative Society across these villages. These cooperatives are headed by a state level cooperative society called - 'The Meghalaya Rural Tourism Cooperative Federation Ltd'.

Luxury tourist vehicles & caravans - To address the need of high value tourists such as superior ride quality, spacious interiors, and chauffeur-driven vehicles, and thereby promote high-value tourism in an entrepreneurial mode, the 'Meghalaya Luxury Tourism Vehicle Scheme' has been launched. Through the scheme, the government is providing 50% financial aid on the on-road cost of 50 vehicles that will be operated by the entrepreneurs and tourism cooperative societies. The state government will also be introducing a fleet of caravans soon and providing financial support of up to 30% in the purchase of these vehicles which will be operated by established players in the hospitality industry.

Suggested Intervention

While there are various government policies and schemes to address issues faced by the industry, implementation of the same has not been up to the mark. This calls for a systems approach for developing tourism through the integration of resources and stakeholders thereby undertaking various plans and programs viz., district-level tourism development with the participation of local industry representatives, influencers, youth as well as non-governmental organisations; cluster development program to provide common facilities for micro and small businesses to share amongst themselves; creating programs and projects towards awareness on policies, implementation of rules pertaining to waste management.

Capacity Building - Structured capacity building programs must be organized in collaboration with reputed hospitality management institutes such as IHM, Shillong or similar institutes to increase the soft skills and hospitality quality among all concerned stakeholders such as guide, hotel/home stay owners, cab drivers, eateries operators and members of cooperative society.

Digital Literacy - The various stakeholders in the state tourism, especially those having financial interface with the tourists, should be provided financial literacy to adapt the digital transactions such as UPI, Credit card and facilitated by the banks/ FIs in the same by provisions of swiping machine, easy settlement of payments, wide network of ATMs etc. In this regard we can collaborate with NABARD for conducting digital literacy programs.

SOP for Home Stay/ Travel Nest - A standard operating procedure must be in place to standardize the operations and facilities such as check-in, check-out timing, interiors of room, provisions in the room, rooms service etc. Also, the rooms should showcase branding, the tourist places of the district and nearby, the local handicraft and serve local cuisine to the guests. It will ensure uniform experience of the guests across the state. Also, these owners should be encouraged to have GST registration to help the tourists get GST bill as many corporate guests insist for the same.

Cluster Visit - The tourists may be taken on a day trip to the clusters under Directorate of Commerce & Industries, of the concern district to provide them a unique hands-on experience of handloom, handicraft, honey, food processing and other authentic culture and practices of the state. They may try their hands in pottery, silk weaving, honey processing and such other things to understand the process and organic nature of the products. Not only it will be a unique experience for them, but also, they will be attracted to buy those items which will augment the sale too.

10.2.7. **Film Industries**

Meghalaya state has high potential in film making and this sector can provide both general employment for the youth and revenue for the state. Since its inception in 1980, Meghalaya film industry has come a long way. Today around 45 film production houses exist across Khasi, Garo and Jaintia regions and about 30 of them are active. Around 10 movies get produced every year with an average cost of production being 20 lakhs. The highest grosser till date has earned about 60 lakhs. But most of the production houses are running in loss. Shillong has only two film halls and majority of the movies get released in the theatre located in Police bazar. However, CM has recently assured to build 4 new cinema halls in the state. Apart from Shillong, the movies find its market in the semi-urban and rural areas of the state, where they get screened at the community halls. Presently the state doesn't have any TV channel of its own and thus the movies are not telecasted on tv. Also, no TV programs are even produced. The state is ready with its OTT platform 'Hello Meghalaya'. But it hasn't been operational yet. In terms of music albums, Meghalaya is way ahead of any other north-eastern state and the music is quite popular.

Constraints

The financial constraint is the major challenge for the industry. The lead actors charge 1-1.5 lakhs per movie. The editing and other technical aspects in pre and postproduction stage even require outsourcing of professional from outside the state. Thus, it requires huge investment. and ROI is comparatively low or even negative.

The cinema hall in Police Bazar is now demanding 50% share in total collections and it's creating a humongous pressure on producers and investors.

There is no editing or postproduction workshop in the state. The production houses also require sophisticated cameras and other equipment including VFX technology. But owing to lack of fund, and technical professionals, they are compelled to depend on outsourcing.

The industry hasn't received any assistance from the Government and no department is specifically taking the ownership of them. However, the last international film festival organised by MeFilMA in March 2023 was supported by Department of Tourism.

Government Initiatives

Government of Meghalaya has announced to earmark Rs 5 crore for film promotion in the state budget 2022-23. The budget will be used for various activities related to the promotion of the films and the film industry in the state.

The government will formulate a 'Film policy' to lay out a framework for better production and screening of local films and attract filmmakers to the state.

Suggested Intervention

The demand and market for the movies produced in state must be studied at any place, before screening and along with Guwahati, Shillong, Kolkata or Delhi, Bangladesh could be another destination where Meghalaya movies can have a booming market, especially the villages and districts along the border.

The industry needs complete set of latest cameras and other equipment to be supported by Government to the association and production houses may use them on sharing basis by paying usage fee. It will be used for maintenance of the equipment.

They also expect to have a mobile screening van which will help them to screen the movie on the go across the nook and corners of the state and earn through sales of tickets.

They are interested to screen the movies outside the state. But owing to fear of losses, they expect financial support from the state Government to bear the screening expenses of the hall and help them to minimise the risk.

The interested local youth and existing film professionals need to be provided technical training on various aspects of film making including editing, cinematography, post-production etc in collaboration with competent technical institutions.

Above all, they require financial assistance to bear the fixed as well as working capital expenses of the production.

10.3. State Agencies and Infrastructure

10.3.1. Meghalaya Handloom & Handicraft Development Corporation

Meghalaya Handloom and Handicrafts Development Corporation Limited (MHHDC), Shillong, which is a Government of Meghalaya undertaking was incorporated on January 10, 1979, with the objective to develop and promote handicrafts and handloom in all aspects in the state of Meghalaya.

It aims to uplift the rural artisans, weavers, and entrepreneurs and to empower them with the necessary skill sets required to meet consumer demands. Currently, the Corporation is procuring the handicraft products from the producers and marketing them through its following Sales outlets-

- ▶ Commercial Annex, Meghalaya House, Russel Street, Kolkata, West Bengal
- ▶ Shop No.6, MTC Building, Jail Road, Shillong, Meghalaya, Shop No.22
- ▶ Ground Floor, ES EF Mall, G.S. Road, Shillong, ISBT, Mawiong, Shillong, Meghalaya.

The payment to the artisans happens immediately after sale through RTGS. The buyers are mostly locals, tourists, and agencies. They also organise fairs and exhibitions in regular intervals within the state and facilitate participation of artisans in the same outside the state to increase the visibility and sales.

Aiming to promote products made by rural artisans and weavers of Meghalaya to reach a wider audience within and outside the state, the Handloom & Handicrafts Development Corporation Limited (MHHDC Ltd.) launched the E-catalogue on August 1.

Customers and craft collectors can browse the link: meghhdc.co.in or scan the QR code given to shop for sustainable and organic products made from natural raw materials of Cane, bamboo, wood and featuring the hand-woven clothing and accessories.

10.3.2. Meghalaya Khadi & Village Industries Board

The Meghalaya Khadi & Village Industries Board was established in the year 1975 under the enabling clauses of the Meghalaya Khadi & Village Industries Board Act - 1980. Meghalaya Khadi & Village Industries Board (MKVIB), Shillong is a subsidiary of Commerce and Industries department, Meghalaya and the latter provides aids / grants-in-aid to MKVIB with the clear objective of promoting entrepreneurship, employment, income generation through training and market linkage to build a strong rural economy.

The major objectives of MKVIB are as under -

- ▶ To start, encourage, assist and carry-on Khadi & Village Industries and to continue trade or business in such industries and in the matters to such trade or business.
- ▶ To conduct training/awareness programmes and train people with a view of equipping them with the necessary knowledge for starting or conducting Village Industries.
- ▶ To sell and to arrange for the sale of products of the said industries.
- ▶ To arrange publicity for popularizing the Khadi & V.I products produced by the local artisans
- ▶ By opening stores, shops, emporia for better exposure of Khadi & V.I items of the State as well as the product of other states.
- ▶ By organizing exhibitions for display & sale of Khadi & V.I products.
- ▶ To discharge such other duties and to perform such other functions as the Government may direct for the purpose of conducting the objectives of this Act.

The following activities are implemented by KVIB -

- ▶ Prime Minister Employment Generation Programme
- ▶ (PMEGP) of KVIB.
- ▶ Honey Mission (KVIB Scheme).
- ▶ Scheme of agro based and food processing
- ▶ Industry Training Programme (KVIB scheme).
- ▶ Gram Shilpa - Sales Emporium, Barik Point Shillong.
- ▶ Honey Processing Centre (HPC), Lumjingshai, industrial estate, DCIC, Shillong.
- ▶ Rural Industries Consultancy Services at head office and district level (Preparation of Project Proposals under PMEGP)
- ▶ MKVIB is implementing honey mission in the state. KVIB is providing beekeeping training and 10 bee boxes with live colonies to beneficiaries including farmers, beekeepers, and unemployed youth with an aim to generate livelihood for the beneficiaries and increase honey production in the country. Also, they are procuring honey at honey processing center (HPC), Lumjingshai, Industrial estate at DCIC, Shillong for processing and marketing.

10.3.3. Meghalaya Basin Development Authority (MBDA)

The Meghalaya Basin Development Authority (MBDA) is a Society registered under the Societies Registration Act 1860. Set up in March 2011 and headed by the Chief Secretary, Government of Meghalaya its Registered Office is situated at Nongrim Hills, Shillong. The Integrated Basin Development & Livelihoods Promotion Programme (IBDLP) of MBDA is based on a long-term vision and many of these foundational activities have low visibility but they indicate a tremendous transformation. It inspires and provides knowledge, partners with people for natural resource management, supports rural communities' engagement with markets and integration into value chains and facilitates sustainable enterprise. The IBDLP platform has attracted significant international investment to the state in the form of multilateral partnerships. It has also created great excitement in domestic investors; social enterprises are keen to contribute resources to Meghalaya and be part of this success story. These investments include:

Human Capital Development Project in partnership with Asian Development Bank (ADB).

Meghalaya Livelihoods & Access to Markets Project (Megha-LAMP) in partnership with the International Fund for Agricultural Development (IFAD)

Following are the major interventions of MBDA -

- ▶ Enterprise Facilitation Centre & Entrepreneurship Development
- ▶ Apiculture Mission
- ▶ Livestock Mission
- ▶ Rural Financial Inclusion
- ▶ Natural Resource Management
- ▶ Community Nursery
- ▶ Community Seed bank
- ▶ Spring shed Development
- ▶ Integrated Village Development Plan
- ▶ Integrated Village Cooperative Society



1917iTEAMS

The Department of Agriculture, Government of Meghalaya, with the motto of "Connecting farmers to markets", launched the project 1917iTEAMS (Integrated Technology Enabled Agri Management System) in December 2017. The project which is based on Information Communication Technology (ICT) aims to cater to the needs of the farmers with just a phone call away as mobile telephony is the technology of choice for people from all walks of life today. 1917iTEAMS, a first of its kind project in the hilly terrain, is designed to connect farmers to the Agri- Response Centre (ARC) through a toll-free number 1917 for services related to agro-advisory services, market intelligence and transporting of agricultural produce by Agri-Response Vehicles (ARVs).

The project is equipped with Incoming Communication Officers (ICOs) who are Agricultural & Veterinary Masters graduates as Level 1 Experts themselves and Dispatch Officers (DOs) in charge of ARVs. Farmers are connected to the ICOs through the Toll-Free number 1917, where the latter assists them in any queries related to disease and pest management, package of practices on apiculture, fisheries, Sericulture, scheme related information, health management of livestock, providing buyer information and any other allied sectors information. There are also Level 2 escalations to Subject Matter Experts (SMS) who are employees of the Agriculture and Allied State and Central Government departments.

1917iTEAMS has applied ICT to the advantage of Meghalaya's small, marginal, and resource-poor farmers by disseminating timely agricultural information pertaining to soil enrichment, seed selection,

disease and pest management, organic cultivation, prevailing markets, demand-supply status in respect of different products and their current market prices. The information helps farmers in taking timely decisions on crop product diversification strategies and positioning of the same in right market to get optimum revenue.

10.4. Marketing Infrastructure

The most crucial role in the marketing of MSME products is played by the infrastructure supporting manufacturing ecosystem. The marketing infrastructure can be collection centres, cold storage & warehouses, lay by markets etc. or means of value addition services like sorting, grading, packaging, quality certification, branding etc. A variety of facilities, including value addition services are required right from harvesting to selling of the produce to avoid wastage and to ensure that they fetch a good price. As observed by the EY team, majority of the horticultural produce is sold fresh, directly by the farmers/growers in the rural and local markets.

The findings and the status of the marketing infrastructure available in the state has been detailed below.

Collection centres

There are several collection centres in each of the districts -run by individual groups, societies etc. Farmers from the neighbouring village bring their produce to the collection Centre from where it is sent to other districts and outside the state as per the demand. Sorting and grading are done manually by local workers on contract basis. The collection centres are rudimentary with dry storage facility. Packaging is done in cardboard boxes and cartons. As a result, there is a lot of wastage and spoilage during transportation especially during the rainy season and during minor van/truck accidents.

Sorting, grading & packaging facilities

The state has limited post-harvest facilities. The sorting and grading are done by farmers itself at the field or at the collection centre manually through visual inspection.

Horticulture hubs

The initiative of setting up of Horticulture Hubs, popularly known as “Horti-Hubs” in the state was started in the year 2009 and continued till 2012-13. These Horti-Hubs are set up in different districts of the state and function on a ‘hub and spoke’ model. The hubs are operated by the state horticulture department and spokes are individual units spread across villages in the blocks. The hubs are also credited with creating horticulture clusters in the state comprising of self-help groups, FPOs, individual farmers etc. Apart from providing support for collection, aggregation, grading, packaging, transportation & marketing, the hub has facilities for cold room, sale counter and poly houses. Currently there are 13 Horti-Hub which are operational in the state.

Initially the government support was provided, which extended up to 3 years for the sustainability of Horti-Hubs. However, after the support period ended, the operation and maintenance of various facilities at these hubs is a challenge and even quantity of farmers utilising the facility has reduced over time. However, in one of the studies titled ‘Horticulture hubs in Khasi Hills of Meghalaya, Khasi Hills’ by R. Syiem and B.R. Marak, it was highlighted that 60 per cent of the farmers increased their income through horticulture hub. Similarly, 87 per cent of the farmers got additional employment opportunity through horticulture hub while 47 per cent of them registered an increase in production through area expansion. Hence it can be concluded that horti-hubs helps the farmers in increasing their income, though there is a need to create more self-sustainable horti-hubs in future.

Warehouses

There are 6 warehouses operated by the Meghalaya State Warehousing Corporation with a total capacity of 17,700 MT. Out of these, 3 are utilised by Food Cooperation of India (FCI), one by Meghalaya State Cooperative Marketing and Consumers’ Federation Limited (MECODEF) and the remaining 2 are open to use for private players. All the warehouses operate at 100% utilisation as

reported by the website. The Corporation has taken up required repair and development work of existing warehouse complexes at Shillong, Khanapara, Nongstoin and William Nagar as per the Annual Report (FY 16-17) of the organisation.

Wholesale Regulated Markets

The Meghalaya State Agricultural Marketing Board has established 2 Wholesale Regulate Markets in the State - one in Mawiong and the other in Garobadha under the APMC Act. Creation of marketing infrastructure like storage godown, auction platform, grading platform, internal roads, other supporting services and facilities, introduction of standardised marketing practices, elimination of unauthorised deductions, reasonable and standardised market charges, correct weighment, timely payment, settling of market disputes etc. are some of the parameters for successful functioning of regulated market.²¹⁶ They are used to trade 4 major commodities from Meghalaya- Torch wood, Brooms, Tej Patta and Potatoes. It also has storage facility and guest houses for farmers and traders to stay overnight. These items are transported across the country especially in northern states of UP and Bihar. The trade is done with forest pass, which is mandatory for minor forest produce. The prices are negotiated between the farmers and the sellers; there is no auctioning of the produce. Infrastructure created in the Regulated Market are:

- ▶ Trader Store cum Storage Godowns
- ▶ Auction Platform
- ▶ Grading Platform
- ▶ Market Committee Office Building
- ▶ 1000 MT capacity Meg Cold Storage
- ▶ Rest House
- ▶ Parking Yard
- ▶ Bank

Based on the field visit and discussions with Subject Matter Experts, there is scope for improvement at these infrastructures. Some of the interventions which can be undertaken are as follows:

- ▶ Facilities for sorting and grading of products
- ▶ Packaging facilities
- ▶ State of the art weighing equipment
- ▶ Forklifts for loading and unloading of products
- ▶ Layby markets

Currently villagers and growers sell locally produced fresh fruits, vegetables, and other homemade items such as pickles, jams etc. along the highway by setting up temporary stalls. With no protection from rain, strong winds etc., these makeshift stalls are generally closed during bad weather conditions. The stalls also look unhygienic from a distance and thus discourage outsiders, mainly visitors and tourists to stop over and buy products directly from these sellers who are farmers/growers. Though the makeshift stalls provide extra income to villagers, most of the times they must sell their products at throw away prices or completely discard them due to lack of buyers. To provide adequate space and infrastructure to these growers, the state government has come up with a facility called Layby markets. The construction of Layby markets at various locations along prominent National Highway routes has already started, among which few are almost complete. The Layby markets have concrete infrastructure divided into shops which will be allotted to the sellers. They also have a storage facility where the sellers can store their produce for short duration of time. Moreover, they are located along the highway, positioned at strategic location to attract customers and tourists alike. One such market is in Nongpoh district and can be seen while travelling towards Shillong from Guwahati via NH 40. Below are snapshots of these Layby market. The clean hygienic infrastructure will attract the tourists more and increase the sale of products. Moreover, it can serve as a platform to not only sell products to the

tourists but also to traders and aggregators who can procure bulk quantities for further supply. This will greatly enhance the farmer income as they will fetch a better price

10.5. Export Infrastructure

Meghalaya and neighbouring Bangladesh have been maintaining close socio-cultural, trade and commercial links for long. Meghalaya shares 443 kms of border with Bangladesh and the state is gradually expanding trade and cooperation with Bangladesh in the arena of power, cement, agriculture, horticulture, and tourism. Meghalaya has developed infrastructure to facilitate trade of various products ranging from fresh horticulture products to construction material like limestone and boulders. The infrastructure available for international trade is as mentioned below:

SI No	Indian Border	Indian District of Meghalaya	Bangladesh Border	Bangladesh District	Date of Inauguration	Pillar No	Market days
1	Kalaichar	South-West Garo Hills	Baliamari	Kurigam	23-07-2011	1072	Monday & Wednesday
2	Balat	East Khasi Hills	Lauwaghar (Dalora)	Sunamganj	01-05-2012	1213	Tuesday
3	Ryngku	East Khasi Hills	Bagan Bari (Duara Bazar)	Sunamganj	27-03-2021	1227/1-T and 1227/1-S.	Thursday
4	Nalikata	West-Khasi Hills	Saydabad (Tahirpur)	Sunamganj	27-03-2021	1203/7-S and 1203/8-S.	Wednesday
5	Bholaganj	East Khasi Hills	Bholaganj (Companiganj)	Sylhet	27-03-2021	1246/2-S and 1251 - MP	Wednesday and Saturday

Table 66: Infrastructure available for international trade

Border Haats

India-Bangladesh Border Haat is a border trade market between Bangladesh and India. It is a marketplace organised by the two countries one day each week. It is not only a market for buying daily commodities but also a reunion spot for families living on both sides. The border haats aim at promoting the wellbeing of the people dwelling in remote areas across the borders of two countries by establishing a traditional system of marketing the local produce through local markets.

The government of India has also executed a Memorandum of Understanding (MoU) with the Government of Bangladesh on the establishment of border haats along their border. At present there are five functional Border Haats in Meghalaya. The size of the Border Haats will generally be 75X75 meters on the zero line. The following commodities produced in Bangladesh / India will be allowed to be traded in the Border Haats:

Locally produced vegetables, food items, fruits, spices.

Minor forest produces e.g., bamboo, bamboo grass, and broom stick but excluding timber.

- ▶ Products of cottage industries like Gamcha, Lungi, Saree, and any other handloom product etc.
- ▶ Small household and agriculture implement e.g., dao, plough, axe, spade, chisel etc.

- ▶ Garments, melamine products, processed food items, fruit juice, toiletries, cosmetics, plastic products, aluminum products, cookeries, stationery.
- ▶ Any product of indigenous nature specifically produced in the Border Haats subject to mutual consent.
- ▶ The list of items allowed for trade in designated Border Haats may be expanded / modified by mutual consent in the Joint Committee Meeting. The vendors may offer immediate consumption items of snack foods/juices as may be allowed by the Haat Management Committee.
- ▶ Only resident of the area within 5 km radius from the location of the Border Haat will be allowed to sell their products as vendors and fifty (50) Vendors from each country will be allowed in the Border Haats.
- ▶ Only resident of the area within 5 km radius from the location of the Border Haat will be allowed to buy products as vendees in the Border Haats.
- ▶ The Haats will focus on the importance of restoring economic and commercial ties between the people living on both sides of the border. The commodities sold in the designated border haats are exempted from the payment of customs duties / Taxes etc. Commodities are allowed to be exchanged in the designated border haats in local currency or barter basis. As per the operational guidelines, the Customs Officials are regulating the trade in the market to ensure that each individual purchase does not exceed the equivalent of the stipulated US\$200.
- ▶ The Haats will function as per the MOU and MOO signed between the Government of the Republic of India and The Government of the People's Republic of Bangladesh

Land Custom Stations

There are 8 Functional Land Customs Station (LCS) and 2 (two) Non-Functional LCS along the Indo-Bangladesh border in Meghalaya and the status of these LCS are as indicated below.

SI No	Name of the LCS	District	Status
1	Borsora	South West Khasi Hills	Functional - Export only
2	Bholaganj	East Khasi Hills	Functional - Export only
3	Dawki	West Jaintia Hills	Functional - Export - Import & Passenger movement
4	Shellabazar	East Khasi Hills	Functional- Export only
5	Baghmara	South Garo Hills	Functional- Export Only
6	Dalu	West Garo Hills	Functional - Export - Import & Passenger movement
7	Ghasuapara	South Garo Hills	Functional - Export only
8	Mahendraganj	South West Garo Hills	Functional - Export - Import
9	Rynku	East Khasi Hills	Non-Functional
10	Balat	East Khasi Hills	Non-Functional

Table 67: Functional and Non-Function Land Customs Station (LCS)

Out of the above 8 functional LCS the Commerce & Industries Department has Upgraded two Land Customs Stations at Dalu and Ghasuapara, West & South Garo Hills Districts respectively.

Major products being exported through LCS are Limestone, chips, coal, boulder stone, footwear, printed sheets, ginger, orange, and betel nut.

On the import side, major products include PVC Door, Plastic Articles, Synthetic Net, Big Cardamom Cotton and Tanth Saree.

Besides the Department is proposing to set up New LCS at Umkiang, East Jaintia Hills District. New proposal for Upgradation of the following Land Customs Stations (LCS) into full-fledged Integrated Check Posts (ICPs) has been submitted to Land Port Authority of India (LPAI):

- ▶ Land Customs Station at Borsora, Southwest Khasi Hills District
- ▶ Land Customs Station at Shella Bazar, East Khasi Hills District
- ▶ Land Customs Station at Mahendraganj, Southwest Garo Hills District
- ▶ Land Customs Station at Dalu, West Garo Hills District
- ▶ Land Customs Station at Gasuapara, South Garo Hills District.

Land Port / Integrated Check Post (ICP)

The Government of Meghalaya has already handed over possession of 23 acres of land at Dawki - Tamabil to the Land Port Authority of India (LPAI), Ministry of Home Affairs (Border Management Division) for establishment of the Land Port / Integrated Check Post (ICP). The Land Port at Dawki was inaugurated by Shri Nityanand Rai, Hon'ble Union Minister of State Home Affairs, Government of India on 4th may, 2023.

Suggested Intervention

Nowadays especially in export trade, standardization of process and procedure is fundamental for meeting basic food safety requirement and obtaining specific certifications that allow for sale on high-value market segments and meeting the export quality requirements. But Meghalaya doesn't have the state-of-art testing laboratories to test the products before exporting to avoid rejection that affect the long-term export terms. Therefore, two state-of-art testing labs are required to be set up in Shillong and Tura to cater to the above requirement effectively.

Also, the infrastructural and connectivity issue pertaining to road, electricity and internet must be streamlined in the ports and LCS to expedite the movement of goods through these avenues.

Challenges in Access to Market

- ▶ Farming in the state is at subsistence level and mostly done for own consumption.
- ▶ Density of population is very thin, and farmers/producers are largely scattered and
- ▶ thus, aggregation of produce is a major problem.
- ▶ The volume of production at the producer level is not adequate for quality control and value addition.
- ▶ Lack of aggregation often leads to adulteration.
- ▶ The farming technique practiced by the farmers are quite old.
- ▶ Farming in Meghalaya is done in only one season owing to lack of irrigation facility in winter.
- ▶ The testing facility for any produce is not available or adequate in the state.
- ▶ Mandi is absent in Meghalaya. However, Mywong and Garo Badha have two regulated market.
- ▶ Traders largely regulate prices.
- ▶ Along with agro produce, production of even the handicraft products is inconsistent.
- ▶ Transportation plays a key role in supply chain. But poor road connectivity in the state to remote locations impede the procurement and transportation of produce.
- ▶ Thus, meeting the bulk requirement of large buyers, maintaining inventory for digital marketing or better price realization through value addition is not possible at the desired scale.

10.6. Digital Marketing

Digital technology has helped create a “nation of entrepreneurs” due to the emergence of many e-commerce start-ups. Business processes are increasingly becoming data driven and MSMEs are benefitting from the continued expansion of e-commerce in India. SMEs may or may not have their own online presence (such as a website) but 43% of SMEs participate in online sales in India. Web-enabled SMEs in general make higher profits, have enhanced customer reach and improved employment opportunities. Year 2022 saw the launch of the state-backed Open Network for Digital Commerce (ONDC) to democratise e-commerce in India. The initiative aims to create a level playing field for small retailers, unbundling commerce.

Walmart Vrddhi

Walmart and Flipkart have made a long-term commitment to transform India's MSME ecosystem by empowering 50,000 MSMEs. Walmart Vrddhi is a supplier development program tailored to help MSMEs modernize, scale, and meet their domestic ambitions. By doing this, Walmart Vrddhi is unlocking India's entrepreneurial capacity and enabling MSMEs to thrive in the marketplace. The program also helps MSMEs with tools to potentially become a part of the supply chains of the Flipkart Marketplace, Flipkart Wholesale ecosystem or those of other domestic companies. The major 3 program of Vrddhi are as under -

The Walmart Vriddhi learning program equips entrepreneurs with tailored support to unlock their growth potential. It provides with interactive virtual learning experiences through the mobile app available on iOS and Android, in English, Hindi and Tamil.

- ▶ The business fundamental program helps MSME gain a foundational understanding of business management, with a special focus towards eCommerce. Frameworks and established theories guide them to modernize and expand businesses.
- ▶ Advance Business program helps to apply advanced business management tools and strategies to business. It offers relevant case studies to assist entrepreneurs gain real-life experience of MSMEs and get a deep understanding of markets, consumers, and digital transformation tools.
- ▶ Post certification, Vriddhi offers the opportunity to grow through the supply chains of Flipkart and other major domestic companies. As a Walmart Vriddhi-certified seller, one would be eligible for onboarding as well as incubation support to take their business digital on Flipkart.

Flipkart Samarth

Flipkart's Samarth program, launched in 2019 with the vision of uplifting the underserved communities that make up this group, is now two years into its momentous journey. Along the way, Flipkart has signed MoUs with multiple state governments and livelihood missions to bring these entrepreneurs into the e-commerce world. Today, the program supports over 10 lakh livelihoods and counting across the country.

Flipkart Samarth aims to contribute to the socioeconomic development of the communities by focusing on small businesses, women, the differently abled, small artisans, and weavers across India, by digitising their products and providing them with access to e-commerce and a Pan-India market. The initiative also provides training and marketing support to small businesses and has maintained multiple strategic engagements and agreements with multiple state and central ministries to promote its cause. The company has estimated the pain points and goals of these groups and designed Flipkart Samarth to address their problems and make it easier for them to list and sell online.

The host of initiatives and benefits under "Flipkart Samarth" include dedicated support for onboarding, cataloguing, account management, business insights, dedicated seller support, reduced commission were eligible, and warehousing support.

Amazon Karigar

Amazon Karigar is a program to enable and support the Indian artisans and their artforms. Through the program, Amazon aims to help the artisans in building their businesses and increasing chances of them becoming successful on Amazon. Amazon Karigar brings forth authentic collection directly from all the artisans from across all corners of India. To drive this initiative, Amazon also has a dedicated store on Amazon.in to try and get more visibility to these handicraft and handloom products. The store is designed to encourage such artisans to sell handicrafts and encourage people to support them and buy their products. Amazon Karigar engages with various government and handicraft bodies to onboard more sellers. The online store includes products in different categories like handloom, handicraft, and other Made in India products. Today, Amazon Karigar has over 8 lakh weavers, with 60,000 products and 270+ unique art forms from over 20 states.

Amazon has partnered with several government bodies to help the artisans come forward and gain recognition for their work. These emporiums are from varied fields of art, crafts, and culture to provide market connectivity to the Karigars. The partners act as the bridge between the artisans and Amazon. They identify the potential artisans and get them on boarded on the marketplace. They support the sellers in kickstarting their business by facilitating all the required help like documentation, registration, etc. Amazon Karigar offers various benefits and services to the sellers to help them grow and establish their brands. Here are some of these benefits Karigar sellers enjoy.

- ▶ Subsidized Referral Fee
- ▶ Personalized training
- ▶ Account management support
- ▶ Imaging & cataloguing support
- ▶ Increased product visibility
- ▶ Marketing support

ONDC

Open Network for Digital Commerce (ONDC) is an open-source network that will provide a common platform for all buyers and sellers to transact and order goods and services from their preferred place. The open network will take on big e-commerce players like Amazon and Walmart-owned Flipkart in India. To explain it further, it will work just like UPI in an online payment system, which means users will have the choice to buy and transact from their choice of app, and they will have the liberty to choose from all sellers and vice versa sellers too. Presently 46000 sellers are present with 6 million SKUs out of which 90% of them are MSMEs. It is active across 315 cities and 32 network participants. ONDC is neither an aggregator app nor a hosting platform. All existing e-com apps can voluntarily choose to be a part of the ONDC network. The onboarding of sellers and buyers and their management will continue to be inside the network-enabled apps. Shillong, the capital of Meghalaya is one of the cities where the pilot was launched.

Following are some features of ONDC:

- ▶ It will have an open protocol for all buyers and sellers.
- ▶ Consumers will have more choices to buying a product.
- ▶ Local merchants will be able to make their online presence and build credit history and a consumer base.
- ▶ ONDC will make sure the privacy of data in the network remains confidential.
- ▶ Following is the benefit of ONDC:
 - ▶ Sellers will have access to more customers.
 - ▶ Their product discoverability will be better.
 - ▶ The cost of doing business will be lower.
 - ▶ More options for services like logistics.

Government Initiative

Aiming to promote products made by rural artisans and weavers of Meghalaya to reach a wider audience within and outside the state, the Handloom & Handicrafts Development Corporation Limited (MHHDC Ltd.) launched the E-catalogue on August 1. Customers and craft collectors can browse the link: meghhdc.co.in or scan the QR code given to shop for sustainable and organic products made from natural raw materials of Cane, bamboo, wood and featuring the hand-woven clothing and accessories.

Suggested Interventions

1. The Department of Commerce & Industries can enter in an MoU with Flipkart Samarth, Amazon Karigar and Walmart Vrddhi to build the capacity of the MSMEs on e-commerce and subsequently onboard them in these platforms.
2. The department can facilitate the selection of potential artisans and their participation in the training programs conducted by e-commerce platforms to help the artisans in building their businesses and learn the modalities of online business.
3. Awareness and Training Programs:
 - i. Conduct workshops and webinars about the benefits and process of onboarding to e-commerce platforms.
 - ii. Partner with successful e-commerce vendors to share best practices.
4. User-friendly Registration:

Simplify registration processes with minimal paperwork.
Offer a step-by-step guide or video tutorial about how to register and list products.
5. Digital Infrastructure Support:

Provide tools or tie-ups with service providers to help MSMEs digitize their product catalogue
Offer cloud storage solutions for product images and details.
6. Financial Incentives:

Offer subsidized rates for initial listing or promotional activities on major platforms. The existing seller app may be incentivized to onboard the MSME products online.
Consider rebates or tax breaks for MSMEs that achieve a certain volume of online sales.
7. Quality Control and Branding Assistance:

Conduct workshops on product photography, packaging, and branding.
Create a quality mark or certification for products that meet a certain standard, to enhance trust on e-commerce platforms.
8. Payment and Logistics Integration:

Create partnerships with payment gateways and logistics providers for special rates for MSMEs.
Ensure there is a system in place to help MSMEs manage returns and exchanges.
9. Dedicated E-commerce Advisory Cell:

Set up a helpline or advisory cell where MSMEs can reach out for guidance on e-commerce matters.
10. Localized Support:

Offer multilingual support considering the diversity of MSMEs across states and regions.
Enable regional e-commerce expos where MSMEs can showcase their products and learn about e-commerce trends.
11. Legal and Compliance Assistance:

Offer legal consultancy on e-commerce related laws, return policies, and international shipping.
Assist in compliance with data protection regulations, especially if selling internationally.
12. Feedback Mechanism:

Allow MSMEs to provide feedback about their e-commerce experience.
Use this feedback to continuously refine and improve the support framework.
13. Marketing and Promotion Support:

Provide guidance on online marketing, including social media promotions and search engine optimization (SEO).

Partner with e-commerce platforms to feature MSME products in a dedicated section.

14. E-commerce Ready Certification:

Offer a certification course or program for MSMEs to get “E-commerce Ready”. This can instil confidence in both the enterprises and the customers.

15. Financing Options:

Partner with banks and financial institutions to provide low-interest loans or grants specifically for MSMEs to upgrade their infrastructure for e-commerce.

16. Analytics and Sales Insights:

Provide MSMEs with tools or training to interpret sales data, understand market trends, and make informed decisions.

11. ACCESS TO TECHNOLOGY

11. Access to Technology

11.1. Introduction

The success of Micro, Small, and Medium Enterprises (MSMEs) today heavily depends on their access to and utilization of technology. Given the rapid advancements in the technological domain, MSMEs equipped with the right tools can efficiently scale, enhance productivity, and secure a competitive edge in the market.

For Meghalaya, a state renowned for its unique terrain and rich cultural heritage, the growth of MSMEs holds the promise of economic development and job creation. However, the state's distinctive characteristics also mean that its MSMEs face unique challenges in accessing and adopting modern technologies.

This chapter seeks to explore the current state of technology access for MSMEs in Meghalaya, understanding the benefits of tech-adoption, and outlining strategies to bridge existing gaps. Through a comprehensive analysis, our aim is to provide actionable insights to empower MSMEs in Meghalaya, leveraging technology to unlock their full potential.

Assessing the Current State of Technology Access

In this section, we will assess the current state of technology access for Micro, Small, and Medium Enterprises (MSMEs) in the state of Meghalaya, along with the initiatives undertaken by the State Government to promote digitalization and technology adoption among MSMEs. The assessment will focus on various parameters to gauge the level of technological advancement and digital literacy in both the MSME sector and the government machinery. Additionally, we will identify and discuss the challenges faced in achieving widespread technology adoption and digital empowerment.

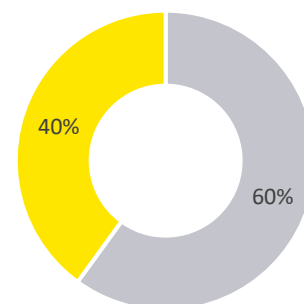
For MSMEs in Meghalaya

Infrastructure & Basic Services

► Access to High-Speed Internet:

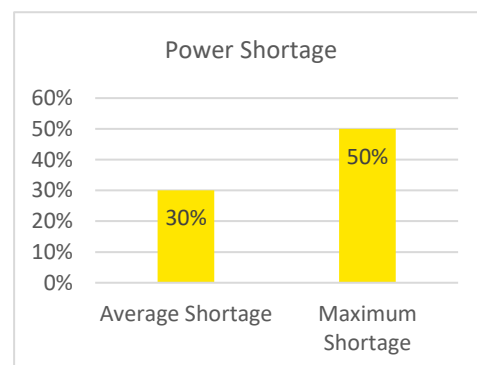
The survey findings revealed that 60% of MSMEs in Meghalaya do not have access to High-Speed Internet. On the other hand, 40% of MSMEs can access high-speed internet, either through 5G or Fiber connections. The availability of 5G connectivity is concentrated in urban areas, while rural areas are yet to be reached. The hilly terrain in Meghalaya has resulted in a slow expansion of high-speed internet. Despite these challenges, there has been noticeable improvement in internet access in the region over the past few years.

Access to High Speed Internet



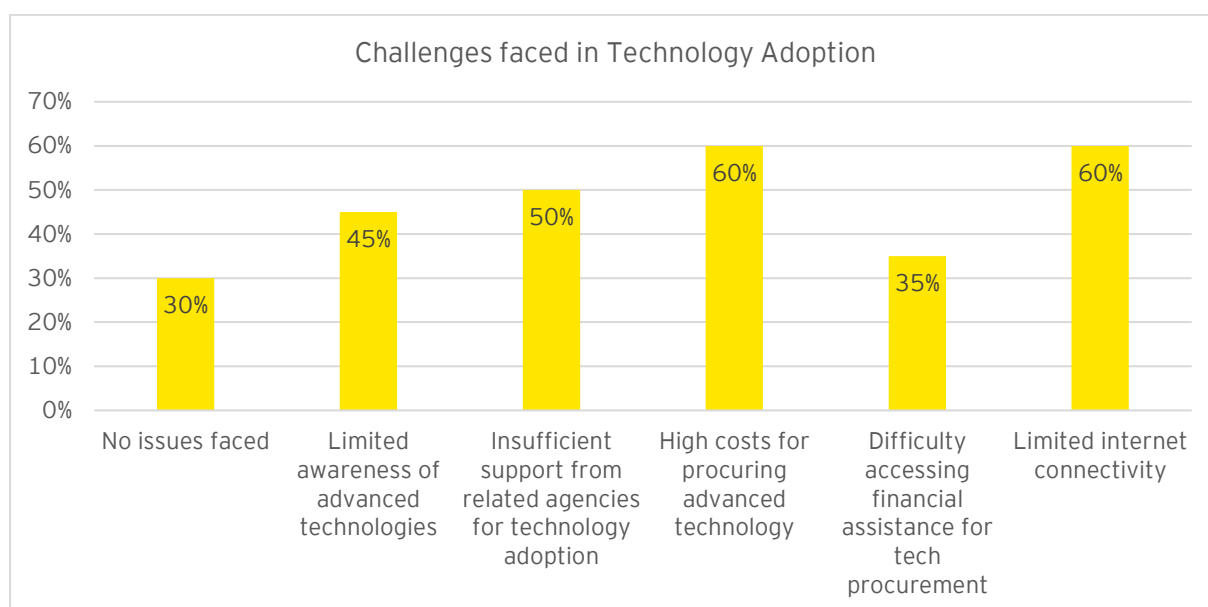
► Uninterrupted Electricity Supply:

Meghalaya deals with a power shortage of about 30%, and it can even go up to 50% when power generation is low. The state heavily depends on hydroelectric power, which changes with the amount of rainfall, causing power output to vary by season. This creates difficulties for industries, particularly smaller ones, as they struggle to keep running when power is scarce and often need to use generators. However, government is actively pursuing renewable energy initiatives to meet the growing energy demands while promoting sustainability.



Production Technology

The question pertains to challenges associated with the adoption and use of better technology to enhance productivity and the quality of products or services. The provided responses shed light on several key challenges organizations might encounter when trying to integrate advanced technologies into their operations.



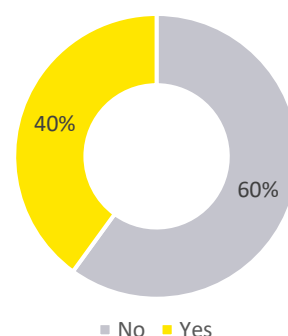
- ▶ **No Issues Faced:** A portion of MSMEs (30%) reported no significant challenges in adopting better technology. This indicates that some businesses have managed to integrate advanced technology smoothly without encountering major obstacles.
- ▶ **Limited Awareness of Advanced Technologies:** A substantial number of MSMEs (45%) lack awareness about the latest technological advancements. This points to a need for improved education and awareness programs to ensure that businesses are informed about the potential benefits of new technologies.
- ▶ **Insufficient Support from Related Agencies:** Half of the MSMEs (50%) face challenges due to inadequate support from government bodies and related agencies. Collaborative efforts between these agencies and businesses are required to provide guidance, incentives, and resources for effective technology adoption.
- ▶ **High Costs for Procuring Advanced Technology:** The majority of MSMEs (60%) find the high costs of acquiring advanced technology a significant hurdle. Addressing this challenge could involve offering financial assistance, subsidies, or loans that make technology procurement more affordable.
- ▶ **Difficulty Accessing Financial Assistance:** Some MSMEs (35%) struggle to access available financial assistance for technology procurement. Simplifying application processes and raising awareness about available support options could help more businesses benefit from financial aid.
- ▶ **Limited Internet Connectivity:** A significant percentage of MSMEs (60%) face limited internet connectivity, which impacts their ability to effectively utilize advanced technology. Improving internet infrastructure is crucial to enable businesses to leverage modern technology fully.

Digital Operations

▶ Digital Payments:

The survey indicates that 40% of MSMEs are using digital payments like UPI, while 60% have not adopted them yet. Urban MSMEs are more likely to use digital payments due to better internet access. The growth of high-speed internet is expected to drive a significant increase in digital payment adoption among MSMEs. Efforts may be needed to bridge the digital divide between urban and rural areas for equitable adoption.

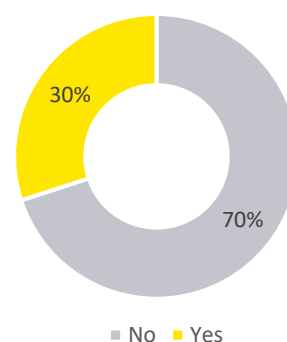
Adoption of Digital Payments



▶ Operational Software:

The survey findings indicate that 30% of MSMEs have adopted software-based solutions for tasks such as Accounting, Inventory Management, and Enterprise Resource Planning. Conversely, the remaining 70% have not yet implemented such software solutions. The primary hurdles behind this disparity include a gap in knowledge, limited awareness, and the presence of dependable internet connectivity.

Adoption of Operational Software

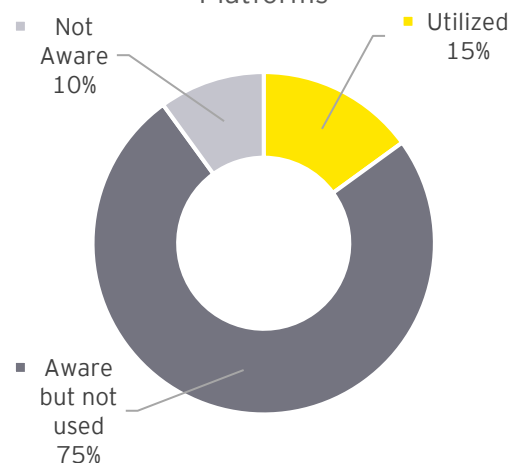


Market Access & Digital Marketing

▶ eCommerce Platforms:

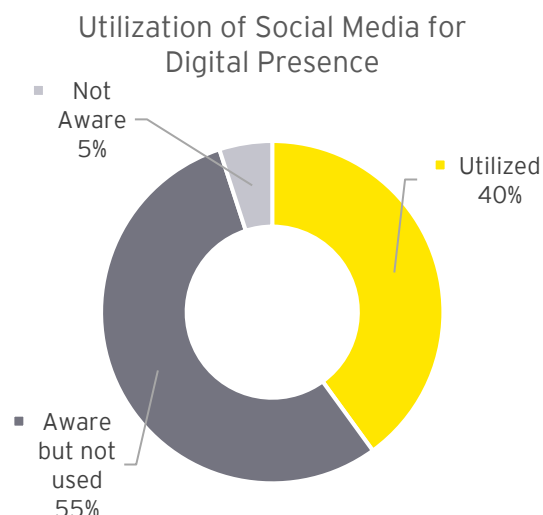
The survey findings indicate that 15% of MSMEs are utilizing eCommerce platforms, while 75% are aware of its potential but have not yet adopted it. Approximately 10% remain unaware of eCommerce altogether. To encourage greater adoption, efforts should be directed towards capacity building, improving digital infrastructure, providing support services, showcasing success stories, implementing government initiatives, and fostering collaboration among stakeholders.

Utilization of eCommerce Platforms



► **Digital Presence:**

The survey findings indicate that 40% of MSMEs are utilizing social media platforms, while 55% are aware of its potential but have not yet adopted it. Approximately 5% remain unaware of social media altogether. To encourage greater adoption, efforts should be directed towards providing hands-on training workshops, enhancing internet connectivity in remote areas, offering one-on-one consultation services, highlighting local business success stories on social media, initiating government-sponsored digital literacy campaigns, and fostering community-based mentorship programs among MSMEs.



11.2. TReDS Platform Adoption:

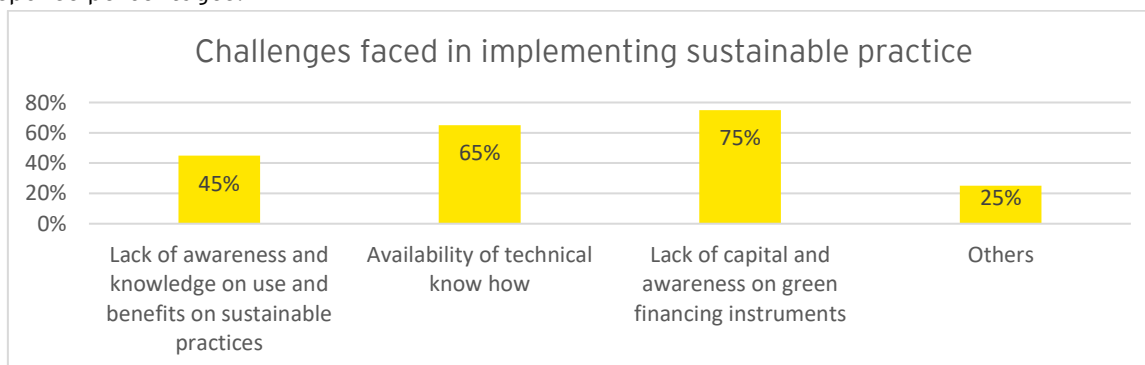
The TReDS platform is a digital marketplace that facilitates trade receivables financing for MSMEs in India. It enables MSMEs to sell their invoices to financiers at a competitive rate and get instant cash flow. However, the number of MSMEs from Meghalaya registered on the TReDS platform is negligible, which indicates a lack of awareness and access to this innovative financing option. Some possible interventions to increase the participation of MSMEs from Meghalaya in the TReDS platform are:

- Conducting outreach and awareness campaigns to educate MSMEs about the benefits and eligibility criteria of the TReDS platform.
- Providing technical assistance and handholding support to MSMEs to help them register and transact on the TReDS platform.
- Creating linkages and partnerships with local banks, NBFCs, industry associations and government agencies to facilitate the adoption and promotion of the TReDS platform among MSMEs.

11.3. Green Technology Adoption

The survey findings indicates that only a negligible percentage of MSMEs have adopted renewable energy solutions into their operations. This indicates that a small proportion of these MSMEs have embraced renewable energy sources.

The question focused on identifying the challenges faced by MSMEs in implementing sustainable practices. The responses were categorized into four key challenges, along with their corresponding response percentages:



- ▶ **Lack of Awareness and Knowledge:** 45% of the MSMEs highlighted the challenge of insufficient awareness and knowledge regarding the usage and benefits of sustainable practices. This suggests that education and outreach efforts are crucial in promoting the adoption of sustainable practices. Initiatives aimed at increasing awareness and disseminating information about the advantages of sustainability could help address this challenge.
- ▶ **Availability of Technical Know-How:** 65% responses were associated with the challenge of accessing technical expertise related to sustainable practices. This indicates that many MSMEs struggle with the practical implementation of sustainable initiatives due to a lack of knowledge in this area. To overcome this obstacle, providing training, workshops, and resources to improve technical skills could be valuable in empowering MSMEs to adopt sustainable practices effectively.
- ▶ **Lack of Capital and Awareness on Green Financing Instruments:** A significant majority 75% of MSMEs expressed difficulties related to financial aspects, including a lack of capital and awareness about green financing instruments. This finding underscores the importance of financial mechanisms that support sustainable projects. Encouraging the use of green financing options, such as sustainable loans and grants, and raising awareness about these opportunities could alleviate the financial barrier to implementing sustainable practices.
- ▶ **Other Challenges:** 25% of responses indicate that MSMEs in the state face distinct challenges related to infrastructure, policy, regulatory frameworks, and limited public participation. To address these, interventions could include improving infrastructure in collaboration with local stakeholders, tailoring policies to suit MSME needs, raising awareness for greater community involvement, and providing capacity-building workshops. Such measures can help overcome these obstacles and promote the adoption of sustainable practices.

11.4. The Role of Technology Adoption for MSMEs and Government Departments

MSMEs are a major contributor to the Indian economy, accounting for around 30% of GDP and providing employment to over 110 million people (Ministry of MSME, Annual Report 20-21). However, a more sombre story emerges when examining details. The MSME sector in Meghalaya is unique in its long fat tail of relatively unproductive micro enterprises, which are unregistered or informal, new-to-formal-credit, and characterized by low growth and employment per unit. Most of the micro enterprises are sole proprietorships with less than five employees. Furthermore, informal micro enterprises are responsible for 80% of employment while contributing only 20% of output. This highlights the composition of India's current business landscape of tiny self-employed informal enterprises with low quality human capital

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Digital Eco-System in MSME sector

Digitization is becoming increasingly part of our daily lives and will be even more ubiquitous soon. Currently, many processes in microenterprises are manual, inefficient, and not scalable. Hence, the requirement for technology to transform and spur growth in the MSME segment, in the nano and micro enterprise segment is obvious. Ideally, a well-integrated and connected digital ecosystem is optimal to build connections, and drive transformation, from entrepreneur identification, creditworthiness, delivery of schemes, access to markets, right skills mix for different firm stages, as well as enabling granular and cost-effective data collection in the sector. However, this is not without significant challenges, since upgrading existing systems—or creating new ones entirely—is a notoriously complex process.

Furthermore, the depth of digital readiness and requirement can vary significantly across sectors. A situational assessment of India's digitalisation endeavours tells us how physical infrastructure needs to keep pace with the increasing advancements in digital penetration. The asset quality and usage which determines digital advancement is influenced by many factors. Data suggests that phone ownership has increased at the household level (88% have a phone, TRAI, 2019-20). As per the 2020 Pew study, smartphone penetration and internet usage hovered around 24% and 25% compared to 45% and 60% in emerging economies. India's low data cost has attracted phone users, but inadequacies in infrastructure including electricity, mobile towers and broadband have discouraged usage and reliance for business use. This has specifically affected rural-based MSMEs which constitute 50% of the entire MSME sector and Meghalaya is not an exception.

In addition, data security issues have been a worrying factor for digital payments and developing market linkages especially for women. Meanwhile the digital infrastructure has been receiving significant focus as the government has been nudging businesses, and developers including private Venture Capitalists, to support India Stack 2.0—the platform aimed at integrating and bridging the gap between financial services and MSMEs.

With 560 million internet users, a smartphone penetration rate of 50%, and 41 million digital financial transactions every day in 2020 alone, India is rapidly digitizing. Currently, the market size of India's consumer digital economy amounts to \$85-90 billion and it is expected to grow ten times in the next decade reaching \$800 billion by 2030. The COVID-19 pandemic, bringing an additional element of urgency and need, has accelerated the growth of the digital economy and, interestingly, most of this growth is expected to originate from tier-2 and tier-3 cities.

From the merchant side, while so far this sector has been dominated by a few large players, the consumer online market is becoming increasingly fragmented with a large presence of small players like e-kirana shops and gig-economy workers and platforms. Such players are drawn to digital platforms that allow them to access larger markets, simplify book-keeping, and receive fast, cheap, and secure payments. However, to what extent these smaller actors have progressed to ensure they have the means and capacity to effectively safeguard the data of their clients is still an open question.

Technological intervention in Access to Credit

The role of credit in sustaining and expanding the business is one of the critical factors of success. The formal credit gap in the MSME sector is estimated to be at Rs. 16.66 lakh crore. A recent study from Omidyar Network and Boston Consulting Group estimate that MSME digital lending has the potential to increase between 10 and 15-fold to reach INR 6-7 Lakh Crore (\$80-100 billion) in annual disbursements. Though traditionally micro enterprises which constitute the major chunk of MSME sector in Meghalaya, are self-funded units, in the start-up phase, there is a growing trend for accessing credit.

Credit information is a key factor for SME access to formal financing, including through reduced collateral requirements, lowered borrowing costs and shortening of the bank appraisal process. Lack of credit history of micro enterprises has been impacting the penetration of lending in this segment. Fintechs help address this challenge by building proprietary alternative credit assessment models that

evaluate small businesses from a credit worthiness standpoint through mobile friendly applications, hence enabling a greater understanding of their functions and challenges. Thereby devising unique lending models that enable greater financial access for the MSME segment. Infact, at the market front, digital credit has gained traction due to the rise in people going online and due to the successive lockdowns as micro businesses were forced to minimise physical transactions. B2B lending grew at a CAGR of 72% from 2015 to 2019 (Inc42) pushed by around 1300 fintech start-ups in the business lending space. In addition, gender differences also limit access to credit with the finance gap for women owned MSMEs. Lack of asset ownership, financial literacy and even societal norms influence the outcomes of availing credit for women owned enterprises. This segment therefore leaves a large untapped market for digital credit where repayments are largely agnostic to such preferences. Therefore, enabling the MSMEs to access and use fintech applications to avail credit through capacity building, demonstration of application and navigation through the process would help them overcome the challenge.

Technological intervention in Access to Market

Expanding the digital footprint of micro enterprises has been most easily influenced by social commerce. Infact, social media platforms such as WhatsApp, Facebook etc. have helped to connect the dots in encouraging digital adoption among small business owners. E-commerce plays a critical role in engaging micro entrepreneurs, especially in rural areas. The e-commerce market in India is estimated to grow to \$200 billion by 2026 on the back of rapid internet penetration. Meanwhile, e-commerce in rural India is believed to bring a community level social reform. In India, the household sector, handicrafts, and agro based products can make better use of e-commerce.

India Brand Equity Foundation forecasts that the Indian e-commerce industry will reach about \$99 billion by 2024 with a growth of 27% CAGR during the period 2019-2024 with higher transactions in grocery and fashion or apparel. Tapping into the e-commerce market would require micro enterprises to re-work on their digital capabilities.

The onboarding process followed by the major e-commerce platforms emphasise on having GST registrations which means most of the current small business owners in Meghalaya will need to formally register themselves or seek GST certifications.

In addition, the portfolio of products will need to be enhanced both in terms of quality and quantity which further needs proper accounting management, one of the grey areas for micro enterprises to address. Some of the platforms like Amazon's Saheli have been encouraging the onboarding of small businesses by supporting them in different stages—documentation, photo shoot, portfolio development, packaging, and online vendor management.

Technological intervention in Capacity building

With proper hand holding and by providing appropriate training support, small businesses can appropriately use technology and increase their confidence levels. This is more important for digital adoption which precedes digital integration. The Government, and associated institutions like Khadi and Village Industry Commission under the MSME Ministry, have devised various schemes like Digital MSME to build awareness among small businesses and for their digital adoption and eventual integration. While the integration has been largely focused on the Government E-Marketplace (GeM), the efforts can largely plug into the entire digitisation process. However, a lot is desired for developing capabilities among micro enterprises due to their divergent requirements and their lack of investment in digital technologies. This stems from a resistance in adopting digital technologies, which is further associated with their lack of understanding and capabilities. While ERPs and CRMs might sound alien to them, adoption of such platforms would enhance their capabilities and help them to stay competitive in a globally intertwined market. The agility offered and the scope for upscaling would further increase if the transition were seriously considered by the small business owner. This change in attitudes and beliefs towards digital technologies is the first step towards bridging the gaps. Making affordable

technologies accessible through government-led interventions like RAMP in the forms of subsidies, leveraging case studies promoting higher Returns of Investment (RoI) through campaigns and designing training programs can address key skill gaps across supply chains. This would influence the perception of using digital technologies assisting better value capture by the small business owner. Digital modes can also be convenient for training and providing valuable knowledge to entrepreneurs, who often value “just when needed” information. This digital mode of training was also cost-effective, particularly for Meghalaya where the cost was about 67% less than in-person training owing to remoteness of the districts and connectivity issue. Further, such training would help develop the digital capacities of the entrepreneurs and has been found to be important in building their resilience against crises situations which impact small enterprises (MicroSave Consulting,2021)

Technological intervention for operational efficiency

Micro and small entrepreneurs maintain stocks and inventory in analog format. Part of the challenge that comes with changing the existing practices and increasing MSMEs access will require the ability to keep tabs on the supply chain and fulfil orders immediately. MSMEs can take steps to digitize sales, cash flows, stock movement, invoices, receivables, and inventory details. The receivables, invoices, and inventory could also act as a psychological guarantee. The increasing use of digital contracting and push from governments toward formal invoicing by enterprises irrespective of their size provides further impetus for this transition. This has been especially significant for compliance management as GST-like compliances have moved online. With the rise of online retail, a digital transformation strategy that incorporates inventory management tools can create a unified, connected experience for customers and give workers the tools to be more productive and efficient. A robust inventory management system often incorporates a mix of software, hardware, mobile devices and apps, data analytics solutions and security tools. All these initiatives aim at making it easier to deliver products to customers, when and how they want them.

In Meghalaya, digital payments can significantly improve many aspects such as increasing geographic reach and customer bases, better price discovery, reduced land and labour costs, efficient backend management and accounting, and improved market access and information. Digital capabilities and their adoption among micro business owners are also determined by the ‘push’ from the consumers. As the McKinsey article by Peter Dahlstrom David Edelman [7] identified, consumer demand influences digital capabilities in different dimensions, as consumers want to interact from any location (for e.g. a daughter working from another state selecting the appropriate groceries for her parents from their local shop), doing different things which find value for them (the daughter selecting products based on nutrition needs through the smart watch tracker of her father), customisation of products or service used (ensuring the product fits the requirements of her parents in a dynamic basis from data obtained) and simpler interactions (least time and efficiency for her to navigate from selection to delivery of the product). This means the erstwhile Kirana owner, who used to know the preferences of each customer attending their shop, will now need to digitally design their service delivery to ensure consistent interactions in a less physically transactional world.

Technological adaptation by Implementing department.

Technological intervention has become pivotal for improving the efficiency, transparency, and capacity-building of officials and process in any department. Even Department of Commerce and Industries is not an exception. Leveraging technology can simplify processes, expedite functioning, and foster a more conducive environment for trade and industry which is critical for implementation of RAMP scheme.

The digital upgradation of the offices under the department across the state including office of Directorate, Meghalaya Industrial Development Corporations, Meghalaya Handloom and Handicraft Development Corporation, Meghalaya Khadi and Village Industries Board and all District Commerce

and Industries Centre must be prioritised to address the evolving needs of the industries and impart the day-to-day functions in time and cost-efficient manner.

The key gaps identified in the digital readiness of these offices are as under

- ▶ **Lack of fast and uninterrupted internet connectivity.**
11 out of 12 DCIC offices have unstable and poor internet connections and another one does not have it. The internet is very crucial for seamless communication and access to varied programs and online portals. In these scenarios it handicaps the officials to conduct the day-to-day work properly.
- ▶ **Lack of adequate hardware and software infrastructure.**
Almost all offices except directorate have cited the problem of inadequate laptops/ desktops for officials, licensed version of software and software like file tracking system. Also from the observation, it was evident that the offices required central database system and automation.
- ▶ **Lack of required skill in terms of digital literacy to address the day to day or upcoming roles.**
Many officials at the DCIC level, have proposed the requirement for training on MS office, software related to different vocations such as packaging, fashion designing, photoshop, autocad and accounts related software such as tally etc. Apart from this they also need to train on portals such as TReDS, CGTMSE, Samadhan etc.

Suggested Interventions:

- ▶ Customized capacity building program of officials as per the specific role to improve the digital literacy and IT skills. Also, refresher and continuous learning opportunities must be provided as new technologies emerge.
- ▶ Provision of adequate modern software and hardware requirements including laptops/ desktops with antivirus, data protection software, required licensed version of software, to upgrade the capacity and efficiency of the offices. To lubricate the process further, a fast and stable internet connection is highly required.
- ▶ Converting paper-based records into digital formats through Implementation of a digital document management system to store, retrieve, and manage documents efficiently.
- ▶ Ensuring different systems (e.g., UDYAM, File tracking system, CRM, ERP, Supply Chain Management) communicate with each other seamlessly. APIs (Application Programming Interfaces) can be used for system integration.
- ▶ As the offices transition to digital, it is important to have robust cybersecurity measures in place. The software and systems need to be updated and employees need to be educated about best practices to prevent breaches.
- ▶ Having a well-defined TAT in place backed by file tracking system to track the progress of files and other initiatives through Government approval system to expedite the process and maintain transparency.

11.5. Challenges in Technology Adoption in MSMEs

1. Infrastructure Constraints:

- ▶ Limited Access to High-Speed Internet: Many MSMEs, especially those in remote or rural areas, face challenges in accessing high-speed internet, which is crucial for adopting digital technologies.
- ▶ Inadequate Power Supply: Unreliable electricity supply is disrupting the digital operations and deter technology adoption.
- ▶ Insufficient Hardware and Software: Lack of proper hardware and software resources is hindering the implementation of advanced technologies.

2. Digital Divide and Literacy Gap:

- ▶ Limited Digital Literacy: A significant portion of the MSME workforce is lacking the digital literacy skills, making it difficult to adapt to digital tools and platforms.
- ▶ Unequal Access to Technology: Disparities in technology access and literacy between urban and rural areas or different socio-economic groups are creating a digital divide.

3. Cost and Affordability:

- ▶ Initial Investment: Cost and affordability are significant barriers for MSMEs (Micro, Small, and Medium Enterprises) when it comes to technology adoption. The initial investment required for acquiring and implementing technology solutions are difficult on their limited budgets, often resulting in hesitation or delayed adoption. Furthermore, ongoing expenses such as software updates, IT support, machines and maintenance are creating financial challenges. For many MSMEs, striking a balance between the need for technology to stay competitive and the ability to manage costs effectively is a constant struggle.

4. Resistance to Change:

- ▶ Lack of Change Management: Resistance to change and the adoption of the latest technology pose significant hurdles for MSMEs. Often, employees and management fear job displacement, lack familiarity with new technologies, or prefer traditional methods. MSMEs typically lack structured change management processes, making it harder to navigate this transition. Overcoming this challenge involves fostering a culture of innovation, offering training and support for MSMEs, and emphasizing the tangible benefits of technology adoption to demonstrate its positive impact on business growth and competitiveness.

5. Lack of Awareness and Training:

Limited Awareness: Many MSMEs are not aware of the potential benefits of technology adoption, or they are not fully understanding how technology can improve their operations.

- ▶ Training Gaps: Even when MSMEs decide to adopt technology, they are struggling to find adequate training resources for their workforce.

6. Integration and Interoperability Issues:

- ▶ Compatibility Problems: Integration and interoperability issues pose significant challenges for MSMEs (Micro, Small, and Medium Enterprises) in adopting technology. Often, their existing systems do not seamlessly connect with new technologies, leading to operational inefficiencies and data silos. Moreover, choosing technology providers that do not adhere to open standards can result in vendor lock-in, making it difficult for MSMEs to switch or upgrade systems. These challenges hinder the smooth integration of technology solutions, impeding the potential benefits MSMEs could bring to the business.

11.6. Suitable Interventions for Enhancing Access to Technology for MSMEs

1. Capacity Building

Enhancing access to technology for Micro, Small, and Medium Enterprises (MSMEs) is crucial for their growth and competitiveness. Here are some suitable interventions for capacity building in this regard:

- ▶ **Digital Skills Training:** Provide MSME owners and employees with training in basic digital skills, such as using computers, the internet, and common software applications. This can help them navigate technology more effectively.
- ▶ **E-commerce Workshops:** Conduct workshops or webinars that teach MSMEs how to set up and manage online stores, use digital marketing techniques, and understand e-commerce platforms.
- ▶ **Technical Training:** Offer technical training programs tailored to the specific industry needs of MSMEs. For example, training in 3D printing, CNC machining, or coding can help businesses adopt advanced technologies.
- ▶ **Technology Subsidies:** Offer subsidies or grants to MSMEs to help them invest in technology upgrades, such as upgrading their hardware, software, or adopting new digital tools.
- ▶ **Digital Marketing Assistance:** Provide guidance and resources to help MSMEs improve their digital marketing efforts, including strategies for social media, email marketing, and search engine optimization (SEO).
- ▶ **Access to Affordable Software:** Negotiate bulk licenses or discounts for MSMEs to access essential software tools, like accounting software, customer relationship management (CRM) systems.
- ▶ **Monitoring and Evaluation:** Continuously assess the impact of capacity-building interventions to ensure they are effective and adjust as needed based on feedback and data.

Collaboration with Universities or Training Institutes for training and MOU

Partner with local universities and educational institutions to provide MSMEs with access to research and development resources, as well as student interns with technical expertise.

- ▶ IIT Guwahati
- ▶ NIFT
- ▶ Kolkata
- ▶ Garo
- ▶ DCIC ESDP programs
- ▶ Rest will map with other training Centers

2. Utilization of Schemes

The primary goal of the Cluster Development Programs is to promote the growth and competitiveness of micro and small enterprises (MSEs) through cluster development. Clusters are geographical concentrations of interconnected businesses and related institutions in a particular sector. Here are suitable interventions for Micro, Small, and Medium Enterprises (MSMEs) to leverage schemes like MSE-CDP, SFURTI, Silk Samagra, and Cluster Development Programs:

1. Awareness Campaigns:

- ▶ Organize awareness campaigns and workshops to inform MSMEs about the various government schemes available, including MSE-CDP, SFURTI, and Silk Samagra.

- ▶ Provide guidance on the application process, eligibility criteria, and benefits of these schemes.

2. Capacity Building:

- ▶ Offer training programs to enhance the technical and managerial skills of MSME entrepreneurs.
- ▶ Focus on areas such as product quality improvement, technology adoption, financial management, and marketing strategies.

3. Cluster Formation:

- ▶ Encourage MSMEs operating in similar sectors or geographic areas to form clusters.
- ▶ Assist in the formation of industry-specific clusters as per the guidelines of MSE-CDP and SFURTI.

4. Access to Finance:

- ▶ Facilitate MSMEs' access to financial institutions and government-backed loan schemes.
- ▶ Help them prepare business plans and loan applications to secure funding for expansion and technology upgrades.

5. Technology Adoption:

- ▶ Assist MSMEs in identifying and implementing relevant technologies and automation processes.
- ▶ Promote the use of modern tools and machinery to improve productivity and quality.

6. Market Linkages:

- ▶ Facilitate connections between MSME clusters and larger markets.
- ▶ Organize trade fairs, exhibitions, and networking events to showcase products and services to potential buyers.

9. Sustainability Initiatives:

- ▶ Encourage MSMEs to adopt sustainable practices, such as eco-friendly manufacturing and waste reduction, in alignment with SFURTI and Silk Samagra goals.

10. Monitoring and Evaluation:

- ▶ Establish a robust monitoring and evaluation system to assess the impact of the interventions and schemes on MSMEs.
- ▶ Regularly review progress and make necessary adjustments to ensure effectiveness.

3. Utilization of Credit Scheme PMEGP, CGTMSE, Meghalaya CGTMSE

Here are suitable interventions for Micro, Small, and Medium Enterprises (MSMEs) to effectively utilize credit schemes like PMEGP (Prime Minister's Employment Generation Programme), CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises), and Meghalaya CGTMSE:

1. Awareness Campaigns:

- ▶ Conduct awareness campaigns and workshops to educate MSMEs about the availability and benefits of credit schemes like PMEGP, CGTMSE, and Meghalaya CGTMSE.
- ▶ Provide guidance on the application process, eligibility criteria, and documentation requirements.

2. Business Plan Development:

- ▶ Assist MSMEs in developing comprehensive business plans that align with the objectives of the credit schemes.
- ▶ Help them articulate their business goals, financial projections, and employment generation potential.

3. Skill Enhancement:

- ▶ Offer training and capacity-building programs to enhance the financial literacy and management skills of MSME owners.
- ▶ Ensure that they can effectively manage funds and make informed financial decisions.

4. Loan Facilitation:

- ▶ Help MSMEs identify suitable lending institutions, both banks and non-banking financial institutions (NBFCs), that participate in these credit schemes.
- ▶ Facilitate the loan application process, including connecting MSMEs with relevant lending institutions.

For the department and DCIC

1. Trainee Tracking System (TTS) at District Commerce & Industries Centers (DCIC)

1. Executive Summary:

The District Commerce & Industries Centres (DCICs) play a pivotal role in skill development and entrepreneurship promotion. To enhance the effectiveness and accountability of these centres, there is a compelling need to implement a comprehensive tracking system for trainees. This business case outlines the benefits and feasibility of such a system.

2. Problem Statement:

DCICs across the state of Meghalaya are engaged in imparting training to individuals in various trades and industries. However, there is a lack of a unified system to track the progress, attendance, and outcomes of trainees, hindering the assessment of the program's impact.

3. Proposed Solution:

Implement a Trainee Tracking System (TTS) that includes the following components:

- ▶ **Trainee Registration:** Collect essential trainee details including name, contact information, training program selected, and identification details.
- ▶ **Attendance Monitoring:** Utilize biometric or digital sign-in methods to track trainee attendance for each session.
- ▶ **Performance Tracking:** Record trainee performance in assessments, assignments, and practical exercises to evaluate progress.
- ▶ **Progress Reports:** Generate comprehensive progress reports for both trainees and trainers, facilitating continuous improvement.

- ▶ Job Placement Assistance: Integrate a job placement module to connect skilled trainees with local industries seeking skilled labor.

4. Benefits:

- ▶ Improved Accountability: A TTS ensures that trainers and trainees are held accountable for their roles, leading to better quality training.
- ▶ Data-Driven Decision-Making: DCICs can use data from the system to tailor training programs to meet local industry needs effectively.
- ▶ Enhanced Employability: The job placement module can significantly boost trainee employability, contributing to local economic development.
- ▶ Efficiency and Transparency: The system streamlines administrative tasks, reducing paperwork and ensuring transparency.

5. Implementation Plan:

- ▶ Technical Infrastructure: Procure necessary hardware and software for desktops and server for attendance, data storage, and reporting.
- ▶ Training: Train DCIC staff to operate the system and educate trainees on its usage.
- ▶ Pilot Phase: Implement the system in one or two DCICs to identify and address any challenges.
- ▶ Scale-Up: Roll out the system gradually to all DCICs, ensuring proper infrastructure and support.

6. Return on Investment (ROI):

The ROI will be realized through improved training quality, increased employability, and the potential to attract more trainees to DCICs.

7. Risks and Mitigation:

- ▶ Resistance to Change: Address resistance through effective communication and training.
- ▶ Data Security: Implement robust data security measures to protect trainee information.

8. Conclusion:

Implementing a Trainee Tracking System at DCICs will not only enhance the quality and accountability of training programs but also contribute to local economic growth and employment. The initial investment will yield long-term benefits by creating a skilled workforce, supporting entrepreneurship, and fostering economic development at the district level. It is recommended to proceed with a pilot phase to assess feasibility and address any challenges before full-scale implementation.

Key Stakeholders: DCIC Management, Trainers, Trainees, IT Department, Data Analysts, and Regulatory Compliance Officers.

2. Hardware Indentation for Digitalizing Documents at Department Levels or (DCIC)

To enhance efficiency, accessibility, and digital record-keeping, it is proposed the procurement and installation of computers and scanners at department levels within District Commerce and Industries Centres (DCICs) for the digitalization of documents.

Rationale:

- ▶ **Efficiency:** Digitalizing documents will expedite processes like application processing, approvals, and data retrieval, reducing paperwork and time.
- ▶ **Accessibility:** Digitized documents can be easily accessed, shared, and retrieved remotely, ensuring seamless operations and transparency.
- ▶ **Data Security:** Electronic records are less susceptible to physical damage, ensuring the preservation of critical information.

Scope:

We recommend the acquisition of user-friendly computers and high-quality scanners for each department or unit within DCICs, along with necessary software for document management and data security.

Expected Outcomes:

- ▶ **Streamlined Processes:** Faster document processing and decision-making.
- ▶ **Improved Access:** Enhanced accessibility to digital records.
- ▶ **Cost Efficiency:** Reduced paper and storage costs.
- ▶ **Data Security:** Enhanced protection against data loss.
- ▶ **Enhanced Services:** Improved service delivery to stakeholders.

Conclusion:

The digitalization of documents through the installation of computers and scanners at department levels within DCICs is a prudent investment that will modernize operations, improve services, and ensure the efficient management of information.

3. State-Level Centralized Database for MSMEs

To establish a state-level centralized database for recording and monitoring functional and non-functional Micro, Small, and Medium Enterprises (MSMEs) to track their scheme benefits utilization and scheme participation.

Rationale:

- ▶ **Enhanced Data Management:** A centralized database will ensure comprehensive data management, enabling efficient tracking and reporting of MSME activities.
- ▶ **Scheme Optimization:** Real-time data on scheme participation and benefits utilization will allow policymakers to identify gaps, allocate resources effectively, and tailor schemes to meet MSMEs' actual needs.
- ▶ **Transparency:** The database will provide transparency in monitoring and evaluation, reducing fraudulent claims and ensuring equitable distribution of benefits.
- ▶ **Scheme Tracking:** Monitor the number of MSMEs availing benefits under each scheme, ensuring equitable distribution of support.

- ▶ **Feedback Mechanism:** Implement a feedback module for MSMEs to provide input on their scheme experience.
- ▶ **Analytics and Reporting:** Generate reports and insights to assess the impact of schemes and make data-driven decisions.

Scope:

The proposed software solution will include:

- ▶ Database architecture and design.
- ▶ Data migration from existing sources if any.
- ▶ User-friendly interface for data input and retrieval.
- ▶ Integration with scheme management systems.
- ▶ Reporting and analytics tools.

Expected Outcomes:

- ▶ **Efficient Data Management:** Real-time access to information on functional and non-functional MSMEs.
- ▶ **Scheme Optimization:** Evidence-based decision-making for scheme enhancement.
- ▶ **Transparency:** Reduced fraudulent claims and improved governance.
- ▶ **Enhanced MSME Support:** Better-targeted support and resources allocation.
- ▶ **Gathering user feedback data** can inform policymakers about the effectiveness of existing schemes and identify areas for improvement.

Conclusion:

A state-level centralized database for MSMEs will significantly improve data management and transparency, leading to more effective and equitable scheme implementation.

4. Incentives and Schemes INFO Application

The creation of a web or Mobile application to provide users with easy access to information about government incentives and schemes based on specific search criteria is crucial for promoting awareness, increasing utilization, and streamlining the application process. This business case outlines the benefits and feasibility of developing such a knowledge dissemination platform.

Problem Statement:

Individuals and businesses often struggle to find relevant government incentives and schemes that align with their specific needs, leading to missed opportunities and underutilization of available resources.

Proposed Solution:

Proposing a web application that offers the following features:

- ▶ **User-Defined Criteria:** Allow users to input their specific requirements, such as industry, location, and business type.
- ▶ **Search Engine:** Implement a robust search engine to filter and display relevant incentives and schemes based on the entered criteria.
- ▶ **Comprehensive Information:** Provide detailed information about each scheme, including eligibility criteria, application process, and contact details.
- ▶ **Notifications:** Enable users to subscribe to notifications for updates, new schemes, or changes in existing ones.

- ▶ **User Accounts:** Allow users to create accounts to save preferences, track applications, and receive personalized recommendations.
- ▶ **Feedback Mechanism:** Implement a feedback module for MSMEs to provide input on their scheme experience.

Benefits:

- ▶ **Increased Awareness:** The platform will make it easier for individuals and businesses to discover relevant incentives and schemes, increasing their utilization.
- ▶ **Time and Cost Savings:** MSMEs will spend less time searching for information and more time applying for and benefiting from schemes.
- ▶ **Transparency:** The platform will enhance transparency in the availability and utilization of government resources.
- ▶ **Data-Driven Policy:** Gathering user's feedback data can inform policymakers about the effectiveness of existing schemes and identify areas for improvement.

Implementation Plan:

- ▶ **Technical Infrastructure:** Develop a user-friendly web application with a robust backend and secure data storage.
- ▶ **Data Compilation:** Gather and regularly update information on government incentives and schemes.
- ▶ **User Testing:** Conduct user testing to ensure the application's usability and effectiveness.

Conclusion:

Developing a web application to facilitate knowledge of incentives and schemes based on specific search criteria is a strategic investment. It will promote awareness, streamline access to government schemes, and lead to better utilization of available incentives. This platform will benefit individuals, businesses, and policymakers alike, contributing to economic development and efficient resource allocation.

5. Digital Signature in Contract Management

Implementation of digital signatures involves incorporating cryptographic technology into electronic documents or transactions. It requires users to have digital signature certificates, and a secure system for generating and verifying signatures. This technology ensures document integrity, authentication of signatories, and compliance with legal standards, enhancing security and efficiency in various industries like contract management, e-commerce, and document verification. The requirement of digital signatures for departments and District Commerce & Industries Centres (DCICs) can provide several benefits:

Business Benefits:

- ▶ **Enhanced Security:** Digital signatures provide a high level of security and authenticity, reducing the risk of contract fraud or tampering.
- ▶ **Efficiency:** Digital signing eliminates the need for physical paperwork, reducing administrative overhead and accelerating the contract approval process.
- ▶ **Cost Savings:** Savings result from reduced paper usage, courier expenses, and the time saved in contract management.
- ▶ **Auditability:** An audit trail of digital signatures and timestamps enhances transparency and compliance.

- ▶ **Transparency:** Digital signatures provide an audit trail, allowing departments and DCICs to track the signing process and verify the authenticity of signatories.
- ▶ **Remote Operations:** Digital signatures facilitate remote and online transactions, making it easier for stakeholders to interact with government entities.
- ▶ **Compliance:** Compliance with digital signature standards and regulations ensures the legality and acceptance of digitally signed documents.
- ▶ **Legal Validity:** Digital signatures are legally recognized in many jurisdictions, ensuring the enforceability of contracts.

Conclusion:

This use case illustrates the application of digital signatures in contract management. The integration of digital signature capabilities within contract management software enhances efficiency, security, and compliance, making it a valuable tool for MSME businesses in various industries.

6. Land Allotment System for MSMEs to Departments and DCICs

The proposed Land Allotment System for MSMEs aims to streamline and digitize the process of allocating land to Micro, Small, and Medium Enterprises (MSMEs) through government departments and District Commerce & Industries Centres (DCICs). This system will enhance transparency, efficiency, and accessibility in land allocation, fostering economic growth and investment in the MSME sector.

Proposed Solution:

Develop a web-based Land Allotment System with the following features:

- ▶ **Online Application:** Allow MSMEs to apply for land allotment online, specifying their requirements and business plans.
- ▶ **Document Submission:** Enable applicants to upload necessary documents such as business proposals, financial statements, and identity proofs.
- ▶ **Transparent Evaluation:** Automate the evaluation and approval process based on predefined criteria, ensuring transparency, and reducing human intervention.
- ▶ **Notification and Communication:** Notify applicants of the status of their applications and facilitate communication between applicants and government authorities.
- ▶ **GIS Integration:** Incorporate Geographic Information System (GIS) for location selection and land mapping.
- ▶ **Payment Integration:** Allow online payment of fees and charges associated with land allotment.

Benefits:

- ▶ **Efficiency:** Streamlined processes will reduce the time required for land allocation, enabling MSMEs to commence operations more quickly.
- ▶ **Transparency:** The system provides transparency in the allocation process, reducing the potential for corruption.

- ▶ **Accessibility:** MSMEs can apply from anywhere, reducing the geographical limitations of the application process.
- ▶ **Data-Driven Decision-Making:** The system will generate reports and analytics, enabling authorities to make data-driven decisions for land allocation.

Conclusion:

The Land Allotment System for MSMEs represents a strategic investment in promoting economic growth and efficiency. By digitizing and streamlining the land allocation process, it can attract more investments to the MSME sector, encourage entrepreneurship, and ensure fair and transparent land allocation.

12. CAPACITY BUILDING AND SKILL DEVELOPMENT

12. Capacity Building and Skill Development

12.1. Introduction

Training and Capacity building is crucial for India's progress as a developing country, especially considering its young population. The Indian government, at both the central and state levels, has recognized the importance of skill development and has implemented various schemes and initiatives to enhance the quality of the workforce.

Supporting the growth and development of the Micro Small and Medium Enterprise (MSME) sector is vital for creating additional employment opportunities. MSMEs have the potential to absorb a significant portion of the workforce and contribute to economic growth. By providing training benefits and incentives to employers, the government encourages in-house training programs, thereby enhancing the skill set of the workforce within SMEs.

The Ministry of Micro, Small & Medium Enterprises (MSME) in India provides the necessary impetus for the growth of the nation's industries, with a specific focus on aiding micro, small, and medium enterprises. To achieve this goal, the Ministry has established a robust development ecosystem to cater to the demand for a skilled workforce in various emerging and traditional sectors across different segments of enterprises.

The primary objective of the Ministry is to facilitate the sustainable development of globally competitive MSMEs, recognizing them as a pivotal driver of economic growth in India. Central to this mission is the effort to bridge skill gaps within the workforce and promote

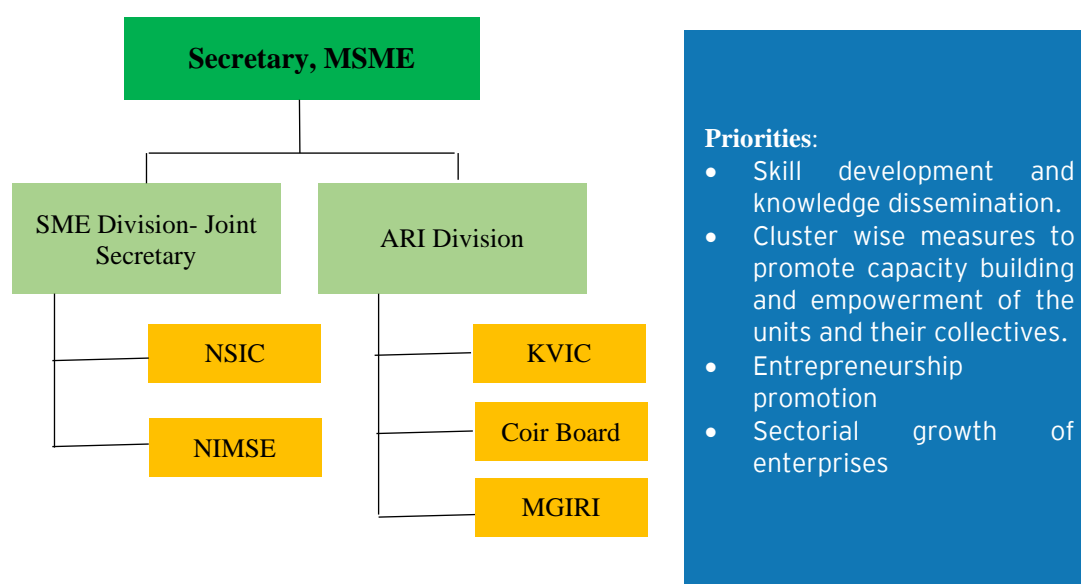
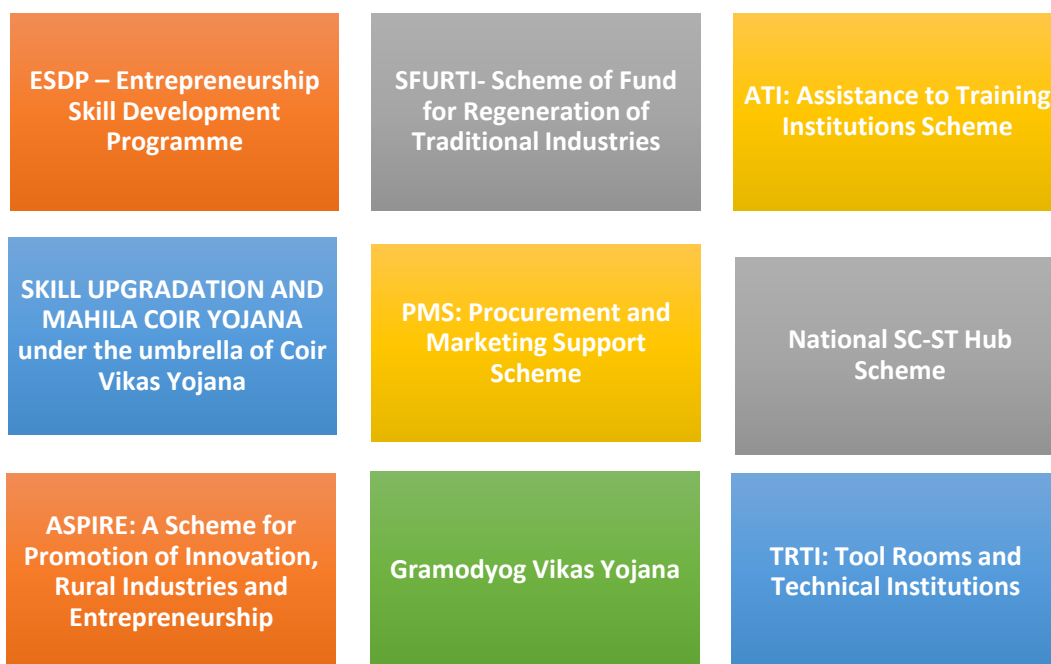


Figure: Institutions under MSME ministry having Skill and Capacity Building priorities

entrepreneurship development training, as mandated by the MSME Act

Schemes of the MSME Ministry which includes activities and scopes of Capacity Building:



- ▶ **ESDP - Entrepreneurship Skill Development Programme^{10.1}**
To promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country.
- ▶ **SFURTI- Scheme of Fund for Regeneration of Traditional Industries^{10.2}**
To improve traditional industries in sectors such as Handicraft, Textile, Agro-Processing, Bamboo, Honey, Coir, Khadi, etc., Skill Development of artisans is funded under this scheme
- ▶ **Assistance to Training Institutions (ATI) Scheme^{10.3}**
Assistance is provided to National level training institutions operating under the Ministry of MSME, namely, NI-MSME, KVIC, Coir Board, Tool Rooms, NSIC & MGRI in the form of capital grant for the purpose of creation and strengthening of infrastructure and support for entrepreneurship development and skill development training programmes. Assistance is also provided to existing State level EDIs i.e., owned and controlled by a State Government/UT for creation or strengthening/ expansion of their training infrastructure
- ▶ **Skill Upgradation and Mahila Coir Yojana under the umbrella of Coir Vikas Yojana^{10.4}**
With a view to disseminate information on the schemes and latest technologies available in coir sector and to attract prospective entrepreneurs to this sector, the Board organizes Entrepreneurship Development Programmes, Workshops, Seminars, Awareness Programmes, Exposure Tour etc. under this Scheme.
Mahila Coir Yojana is a women oriented; self-employment scheme being implemented by the Coir Board. The scheme is intended to provide training with stipend facilities and creation of self-employment opportunities to rural women artisans in regions producing coconut.
- ▶ **Procurement and Marketing Support (PMS) Scheme^{10.5}**
Capacity Building in Adoption of Modern Packaging Techniques, Adoption of Bar Code, Adoption of e-Commerce Platform, National Workshops / Seminars, Organizing National workshops/seminars by the Ministry / Office of DC (MSME) (Conventional/Virtual).

▶ **National SC-ST Hub Scheme^{10.1}**

Free skill trainings and distribution of trade specific tool kits to trained candidates under the Skill Development programmes

▶ **A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)^{10.6}**

Generate employment opportunities by facilitating formal, scalable micro-enterprise creation in the agro-rural sector. Skill, up-skill, re-skill unemployed, self-employed/ wage earners in new technologies in the agro-rural sector. Provide skilled human capital to nearby industrial clusters and promote innovations for strengthening the competitiveness in the MSME sector.

▶ **Gramodyog Vikas Yojana^{10.7}**

Training Programme in various sectors for industry based in rural areas.

▶ **Tool Rooms and Technical Institutions - A Component of Infrastructure Development & Capacity Building^{10.8}**

Improves access of MSMEs to tooling facilities for enhancement of their efficiency and providing industry ready manpower by conducting training programme

Overall, skill development and capacity-building initiatives are essential for unlocking the potential of India's young population. By equipping the workforce with relevant skills, the country can achieve sustainable growth, create employment opportunities, and meet the demands of a rapidly evolving economy.

^{10.1}: <http://dcmsme.gov.in/Enterprise&skillDevelopment.htm> and <http://msmedi.dcmsme.gov.in>

^{10.2}: <https://sfurti.msme.gov.in/SFURTI/Home.aspx>

^{10.3}: <https://msme.gov.in/e-book-schemes-msme>

^{10.4}: <http://coirboard.gov.in>

^{10.5}: <http://dcmsme.gov.in/OM%20&%20PMS%20Scheme%20Guidelines.pdf>

^{10.6}: <https://aspire.msme.gov.in/ASPIRE/AFHome.aspx>

^{10.7}: <http://www.kviconline.gov.in>

^{10.8}: http://dcmsme.gov.in/CLCS_TUS_Scheme/Tool_Room_Tech_Institutions/Scheme_Guidelines.aspx

12.2. Capacity Building and Skilling Initiatives in Meghalaya

In Meghalaya, the state government has recognized the importance of capacity-building initiatives and has taken several steps to promote skill development and entrepreneurship. Initiatives taken by the State Government include the Meghalaya State Skill Development Society (MSSDS), a nodal agency responsible for implementing skill development programs in the state. It collaborates with various government departments, industries, and training providers to design and implement skill development initiatives. Entrepreneurship Development programs provide training, mentoring, and financial support to aspiring entrepreneurs.

The government aims to enhance the employability of the workforce, boost economic growth, and create sustainable livelihood opportunities for the people of Meghalaya.

The skill development system in the State is affected by multiple issues related to awareness, perception, cost, quality, and scale. Creating avenues of employment for different segments, especially the youth is a continuous affair and needs heavy investments. To achieve the objectives of quality and equitable human development, the Government of Meghalaya has been implementing various Skill Development Flagship Programmes and Schemes. However, they operate in silos and focus exclusively on non-agricultural wage employment in urban metropolises of the country and are devoid of any socio-politico-economic-cultural context and hence are unsuitable toward the peculiar demands of Meghalaya. Therefore, there is a need to re-prioritize skilling programs to generate decent local employment and economically empower youth. 3. The Scheme intends to provide a flexible modality to incentivize private and public providers and facilitate PPPs for providing a series of quality skills interventions for youth development and training for wage employment and self-employment to meet the needs of different segments: rural and urban youth, girls and boys, drop-outs (at various levels) and school graduates, and for those seeking employment and for those intending to be engaged in livelihood activities.

Skill Development initiatives/efforts by various Departments and Agencies in Meghalaya

Meghalaya State Skills Development Society (MSSDS)

The state's Primary agency for Skill Development Initiatives is Meghalaya State Skill Development Society (MSSDS). MSSDS continuously designs and implements projects under different funds from time to time. MSSDS is working on converging skilling initiatives of different departments under one roof, thereby implementing projects in concurrence with respective departments providing funds.

Currently, major skill development projects under MSSDS are:

- ▶ **Skills Meghalaya:**

The project augments various facets of skill development, livelihood generation and entrepreneurship conducted by different departments under one umbrella by establishing a symbiotic relationship between all stakeholders. The program envisages standardizing the content, syllabus, selection, and assessment of training providers in the State. The skills training programmes aim not only to equip youth with marketable skills to make them employable but also to train them to be self-employed or start entrepreneurship.

- ▶ **SANKALP (under Ministry of Skill Development & Entrepreneurship):**

This is primarily for MSMEs of the state for their functional up-gradation of skills in their production value chain. These include activities like theoretical and practical knowledge on the use of Industrial equipment (for activities like pre-processing, processing, packaging, quality control, use of equipment etc.). It also includes interventions for exposure of local MSMEs towards successful MSMEs functioning outside the state.

- ▶ **SHCDM (sponsored by Asian Development Bank):**
 - Enhance the employability of youth by focusing on skill development programs and enhanced vocational and technical training
 - Improve the quality and delivery of the State's secondary and higher secondary education by way of improved infrastructure, upskilling of teachers and improved learning methods
- ▶ **Other initiatives which were implemented earlier include:**
 - Employment through Skill Training & Placement (EST&P)
 - Skill Development Initiative (SDI) of the Government of India
 - Skill Development Under State Plan

Apart from MSSDS/ before MSSDS was set up, various departments have been implementing skilling projects in the state of Meghalaya at different periods. A few of the initiatives are listed below:

Table: Other Skilling Initiatives taken from various Departments in Meghalaya from time to time

Name of Department	Scheme	Activities
Commerce and Industries Department	<ul style="list-style-type: none"> ▶ PMEGP ▶ Scheme for training under the Practicing Master Craftsmen ▶ Scheme of Training inside and outside the state ▶ DCIC Training centers: The department has vocational training institutes spread all over the state for imparting training to unemployed youth. ▶ Design of Jewellery out of forest waste and Bamboo by engaging professional designers. ▶ Training for women and youths ▶ Design Development of Prototypes in collaboration with IIT Guwahati, Northeastern ▶ Cane and Bamboo Development institute, Byrnihat, 	<ul style="list-style-type: none"> ▶ DCIC Training Centers: <ol style="list-style-type: none"> 1. Shillong, East Khasi Hills: Knitting & Tailoring, Leather, Blacksmith & Carpentry, Handicraft Board 2. Mawsynram, East Khasi Hills: Furniture making 3. Mairang, West Khasi Hills: Knitting & Tailoring 4. Nongstoin, West Khasi Hills: Leather, Blacksmithy & Carpentry 5. Asanagre, West Garo Hills: Knitting & Tailoring 6. Cherangre, West Garo Hills: Leather, Blacksmithy & Carpentry 7. Tura, West Garo Hills: Rural Artisans Programme 8. Rongjeng, East Garo Hills: Knitting & Tailoring 9. Williamnagar, East Garo Hills: Leather, Blacksmithy & Carpentry 10. Baghmara, South Garo Hills: Knitting, Tailoring & Embroidery 11. Khliehriat, East Jaintia Hills: Knitting, Tailoring & Embroidery 12. Mulasie, East Jaintia Hills: Knitting, Tailoring & Embroidery

Name of Department	Scheme	Activities
	<ul style="list-style-type: none"> ▶ Bamboo and Cane Development Institute, Agartala 	<p>13. Jowai, West Jaintia Hills: Knitting, Tailoring & Embroidery, Multipurpose Service workshop</p> <p>14. Umshning, RiBhoi District: Sawmill cum Carpentry workshop</p> <ul style="list-style-type: none"> ▶ Master craftsman Training Programme: Implemented in all the districts of the state ▶ Training Inside and Outside State: Covering both Service and Manufacturing Sector
Agriculture Department	<ul style="list-style-type: none"> ▶ Basic Agriculture Training Centre ▶ Farmers' Training Institutes ▶ Integrated Agricultural Training Centre 	<ul style="list-style-type: none"> ▶ To provide short-term vocational training for educated unemployed youth in agricultural enterprises and other allied activities. ▶ Conduct two-year certificate courses on basic agriculture for field functionaries. ▶ Specialized training in emerging areas where farmers are given training and taken to exposure visits and field tours to other states. ▶ Regular training and skill gradation for the agriculture and other allied extension functionaries at the state/district/block level. ▶ Short-term vocational training is conducted for educated unemployed youth in agricultural and other allied activities.
Community and Rural Development Department	State Institute of Rural Development (SIRD), training Extension Centre (ETC)	<ul style="list-style-type: none"> ▶ Meghalaya State Rural Livelihood Society (MSRLS) is established under C&RD Dept, which provides entrepreneurship training. The MSRLS operates NRLM which has the training, capacity building and skill building component. ▶ State Rural Employment Society has training modules for the VECs which include: <ul style="list-style-type: none"> ▶ Rights and entitlements under MGNREGA ▶ Implementation arrangements ▶ Roles and responsibilities ▶ Convergence under MGNREGA ▶ Transparency and accountability ▶ SWOT analysis, vision building and objective setting ▶ Project planning ▶ Participatory Rural Appraisal ▶ Planning and implementation of the MGNREGA

Name of Department	Scheme	Activities
		<ul style="list-style-type: none"> ▶ Management of data and maintenance of Records ▶ SIRD has been implementing and monitoring the DDUGKY Project for rural BPL youth
Border Areas Development Department	Border Area Department Programme (BADP)	<ul style="list-style-type: none"> ▶ Skill development and acquisition of marketable skills for youth residing in notified border villages of the state through MSSDS.
Education Department	DERT, Shillong & DIETs in all districts	<ul style="list-style-type: none"> ▶ Vocational guidance units for students. ▶ Computer Training for Upper Primary School Teachers. ▶ Special Coaching Classes for Class XI Tribal Students of Meghalaya pursuing Science Stream ▶ Integration of Disabled Children into the Mainstream Education
IT Department	IT Training Centres	<ul style="list-style-type: none"> ▶ Developing human resources for IT and IT-enabled services in the state
Labour and Employment Department	Craftsmen Training Schemes (CTS), Apprenticeship Training Scheme (ATS), Skill Development Initiative Scheme (SDI) and short-term job-oriented courses	<ul style="list-style-type: none"> ▶ CTS is implemented through a network of ITI/ITCs, which is the core scheme for vocational training. There are ten ITIs in the state, one in each of the earlier seven districts, including one ITI for women at Shillong and two more ITIs at Resubelpara and Sohra Civil Subdivisions. ▶ State Government has initiated a new programme titled "Hospitality, BPO, IT, ITES, Sericulture, Handlooms & Handicrafts."
Sericulture and Weaving Department	Sericulture Training Institute, Ummulong, Weaving Training Centres (11) and Handloom Training Institute, Mendipathar. There are also 6 mulberry farms, 3 Eri farms and 2 Muga farms.	<ul style="list-style-type: none"> ▶ Under the Northeast Region of Textile Promotion Scheme of the Ministry of Textiles, seventy-two handloom clusters have been formed in different parts of the state. Under the handloom sector, training on the expertise of weaving practices for progressive weavers and handloom entrepreneurs is undertaken.
Social Welfare Department	Training Centre for Self-Employment for Women (TSEW)	<ul style="list-style-type: none"> ▶ Three training centers in Shillong, Jowai and Tura are established to provide vocational skills and training in knitting, tailoring, embroidery and weaving to destitute, orphans, widows, women in distress, etc. to enable them to be self-supportive and self-employed.

Name of Department	Scheme	Activities
Soil & Water Conservation Department	Conservation Training Institute (CTI), Byrnihat	<ul style="list-style-type: none"> ▶ Field Assistant Training Course. (1- 2 Yrs.) ▶ Middle-Level Training (6 months) ▶ Short-Term Training Programme (10- 30 days)
Tourism Department		<ul style="list-style-type: none"> ▶ Establishment of Food Craft Institute, ▶ Hotel Management Institute ▶ Tourism related institute under NABARD loan is proposed to be undertaken
Technical Education Department	State-managed Shillong Polytechnic Under the WB-assisted Tech Ed III Project, two new polytechnics in Jowai and Tura have been set up.	<ul style="list-style-type: none"> ▶ To boost technical education in the state, GoI approved the proposal for setting up of new polytechnic at Williamnagar in East Garo Hills. ▶ The State Assembly have passed a Bill to set up Captain Williamson Sangma Technical University in Tura
Urban Development Department	Swarna Jayanti Sahari Rozgar Yojana (SJSRY)	<ul style="list-style-type: none"> ▶ The scheme is projected towards the upliftment of the quality of life of the urban poor through the encouragement of self-employment and the provision of wage employment.
Fisheries Department	Meghalaya State Fisheries Research and Training Institute, Mawpun	<ul style="list-style-type: none"> ▶ Skill formation of the potential and current fish farmers.
Animal Husbandry & Veterinary Department	VFA Training Institute, Kyrdemkulai Vocational Training Centres, Rongkhon and Kyrdemkulai	<ul style="list-style-type: none"> ▶ Certificate course training of one-year duration to 12th pass in animal management, minor veterinary surgery, and medicines ▶ Short-term vocational training to farmers in livestock and poultry management, including health care. The department is in the process of establishing one VTC in each district
Planning Department	Appropriate Technology Corner (ATC), Shillong Science Centre (SSC)- North Eastern Hills University (NEHU) under State Council Science Technology & Environment (SCSTE)	<ul style="list-style-type: none"> ▶ Technology-oriented Entrepreneurship Development Programme under the State Plan for Individuals and SHGs.

12.3. SWOT Analysis of the MSME sector of Meghalaya

The MSME sector is the backbone of the Indian economy, and Meghalaya is no exception. The sector contributes a significant share to the state's GDP and provides employment to many people. However, the sector faces several challenges, including a lack of fully skilled workers.

A SWOT analysis of the MSME sector in Meghalaya can be summarized as follows:

Strengths:

- The MSME sector in Meghalaya is vibrant and dynamic.
- The state has a large pool of semi-skilled and unskilled workers.
- The government is committed to supporting the MSME sector.
- High quality of craftsmanship in most sectors
- Presence of Sectoral Institutes like IHM, NIFT, IIM etc.

Weaknesses:

- The sectors are highly fragmented.
- A lot of entrepreneurs are reluctant or ignorant to come into organized business
- The sector is facing stiff competition from other states.

Opportunities:

- The growth of the domestic and international markets.
- The government's focus on the MSME sector.
- The availability of government and private sector training programs.
- Access to border markets
- Unique natural products

Threats:

- The increasing competition from other states.
- The lack of knowledge about access to finance.
- Connectivity issues including road, internet, telecom etc.
- Language limitations in certain geographies

12.4. Training needs for MSMEs in Meghalaya:

The training requirements for the Micro, Small, and Medium Enterprises (MSME) sector in Meghalaya are aligned with key areas that can significantly enhance the capacity and competitiveness of businesses in the region.

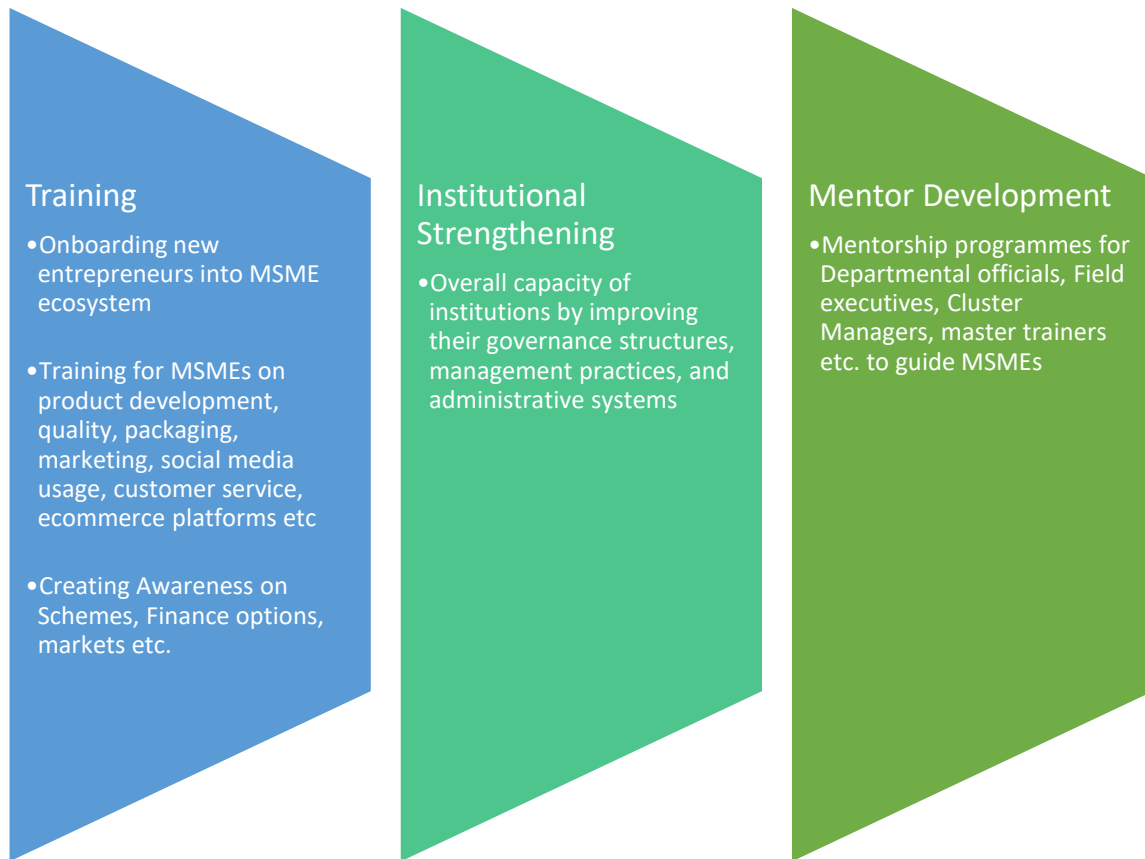
The key training needs can be stated as:

1. **Training in Product Development and Diversification:** This training can help MSMEs innovate and expand their product offerings, making them more competitive and adaptable to changing market demands.
2. **Training in Quality Management:** Quality management training is essential to ensure that products and services meet or exceed industry standards, which can enhance customer trust and market competitiveness.
3. **Training in Business Management:** Business management training covers a wide range of topics, including strategic planning, financial management, human resources, and operations management, all of which are critical for sustainable growth.
4. **Training in Marketing and Sales:** Effective marketing and sales training can help MSMEs reach a wider audience, increase sales, and build brand recognition, leading to business expansion.
5. **Training in Financial Management:** Financial management training is crucial for proper budgeting, financial planning, and managing cash flow, ensuring the financial stability and growth of MSMEs.
6. **Training in New Technologies:** Staying updated with new technologies is crucial in the modern business landscape, as it can improve operational efficiency and product/service quality.
7. **Facilitating Capacity Building for Women:** Promoting capacity building for women entrepreneurs and workers is vital for gender inclusivity and economic empowerment in the MSME sector.
8. **Sector-Specific Training for Women:** Prioritizing sector-specific training for women in job roles with higher representation can help bridge gender disparities and support women in achieving success in their chosen fields.

By addressing these training needs, the MSME sector in Meghalaya can become more competitive, resilient, and responsive to market dynamics. It can also contribute to job creation, economic growth, and gender equity in the region.

12.5. Suggested recommendations

The aim of the RAMP Programme is to strengthen institutions and access to markets to enhance MSME Performance. Capacity Building of MSMEs in the state shall be in alignment with RAMP programme objectives can be broadly stated as:



Training: Training programs for MSMEs to enhance technical skills, such as manufacturing techniques, product development and quality control, specific to the respective sectors in which MSMEs operate. Training programmes on packaging, marketing, social media usage, customer service, ecommerce platforms etc. Training on usage of Digital tools, Govt. portals etc.

Education & Awareness: Drives to educate and create awareness among youth and artisans to take benefit of Government programmes, organizing their businesses, scaling up their micro enterprises etc. This may involve workshops, seminars, online courses, or formal education programs.

Institutional Strengthening: Enhancing the overall capacity of organizations or institutions by improving their governance structures, management practices, and administrative systems. Collaborations with Sectoral Institutions for specific technical assistance towards product diversification, packaging, marketing etc. Creating a pool of academic resources who can impart knowledge specific to state sectors and demographics.

Capacity Building of officials: Mentorship programmes for Departmental officials, Field executives, Cluster Managers, master trainers etc. to guide MSMEs. Offering expert guidance and support to help organizations or individuals navigate specific challenges or projects. This can include mentoring, coaching, or consulting services.

13. GREENING OF MSME

13. Greening of MSME

13.1. Introduction

The idea behind the greening of micro, small, and medium enterprises (MSMEs) involve transforming these businesses to be more ecologically mindful and sustainable. This encompasses the adoption of environmentally friendly practices, products, services, and technologies that diminish the ecological impact of MSMEs while also elevating their competitive edge and ability to withstand challenges. Embracing the concept of greening MSMEs can also usher in fresh avenues for innovation, job generation, and inclusivity in society.

Recognizing the significance of greening MSMEs lies in its potential to yield numerous advantages, including:

- ▶ Enabling MSMEs to curtail expenses by enhancing the efficiency of resources, curbing waste, and diminishing energy consumption.
- ▶ Facilitating MSMEs' entry into new markets and fostering connections with customers by satisfying the escalating demand for eco-friendly products and services, both on a domestic and international scale.
- ▶ Assisting MSMEs in adhering to environmental regulations and standards, thus evading penalties or punitive measures.
- ▶ Enhancing the reputation and brand identity of MSMEs by showcasing their commitment to social responsibility and ecological guardianship.
- ▶ Empowering MSMEs to counteract the hazards posed by climate change and other environmental upheavals through an augmentation of their adaptability and resilience.

Meghalaya is a state in north-eastern India that is rich in alternative sources of energy. Harnessing alternative energy sources and integrating them into extensive industrial operations will provide a vital boost to the Micro, Small, and Medium Enterprises (MSMEs) in Meghalaya. The state holds immense potential for generating renewable energy, and the government is dedicated to fostering the adoption of eco-friendly power solutions.



Solar Energy: Meghalaya experiences a substantial solar insolation rate, implying consistent sunlight exposure throughout the year. This positions it as an optimal locale for generating solar power.



Wind Energy: Meghalaya finds itself situated in a region characterized by brisk winds, boasting average speeds of 15-20 kilometres per hour. This advantageous condition positions it favourably for the generation of wind power.



Biomass Energy: Meghalaya's extensive forest cover offers a substantial reservoir of biomass for energy production. This biomass can be effectively utilized to generate electricity, provide heat, and serve as cooking fuel.



Hydropower: Meghalaya's landscape is blessed with numerous rivers and streams that hold the potential for hydropower generation. Despite having a total capacity of 3,000 megawatts of hydropower, only a fraction of this potential has been tapped into thus far.

According to a 2020 report by the Ministry of Micro, Small and Medium Enterprises, Meghalaya ranked 27th out of 36 states and union territories in terms of MSME registration, with only 1,614 registered MSMEs as of March 31, 2020. This indicates a low level of formalisation and development of the MSME sector in the state.

Meghalaya has a high dependence on coal mining, which is a major source of environmental pollution and greenhouse gas emissions. According to a 2018 study by the Indian Institute of Technology Guwahati, coal mining in Meghalaya contributes to about 13 per cent of the state's GDP, but also causes severe damage to the land, water, air, and biodiversity. The study also found that coal mining in Meghalaya emits about 6.58 million tonnes of carbon dioxide per year, which is equivalent to the annual emissions of 1.4 million cars.

13.2. Suggested Activities under RAMP

A. Capacity Building of Aspiring Entrepreneurs

For Aspiring Entrepreneurs					
Setting up Entrepreneurial Units	Awareness Programs About Government Schemes	Business Planning, Demand-Supply Studies, Basic Financial Planning	Basic Marketing Techniques	Packaging	Digital Literacy

1. Setting up Entrepreneurial Units:

- Provide guidance and support for individuals interested in starting their own businesses.
- Assist in the process of registering a business, acquiring necessary licenses, and complying with legal requirements.
- Help entrepreneurs identify suitable business opportunities and assess their feasibility.
- Promote sustainable practices and environmental awareness in their work.

2. Awareness Programs About Government Schemes:

- Educate aspiring entrepreneurs about various government schemes and programs designed to support startups and small businesses.
- Assist in the application process for grants, subsidies, and loans available under these schemes.
- Provide information on eligibility criteria, documentation, and deadlines.

3. Business Planning, Demand-Supply Studies, Basic Financial Planning, etc.:

- Offer training on how to create comprehensive business plans that outline goals, strategies, and financial projections.
- Teach entrepreneurs how to conduct market research, analyze demand-supply dynamics, and identify potential niches.
- Provide guidance on financial management, budgeting, and accessing capital.

4. Basic Marketing Techniques:

- Teach the fundamentals of marketing, including market segmentation, branding, and customer targeting.
- Provide training on digital marketing, social media advertising, and other modern marketing strategies.
- Emphasize the importance of market positioning and competitive analysis

5. Packaging:

- Instruct entrepreneurs on effective packaging and labeling strategies to enhance product appeal.
- Highlight the significance of eco-friendly and sustainable packaging options.
- Explore creative packaging designs that can set products apart in the market.

6. Digital Literacy:

- Ensure that entrepreneurs are digitally literate and can use technology for various aspects of their business.
- Teach them how to use a website, manage online sales channels, and leverage e-commerce platforms.
- Promote cybersecurity awareness to protect their businesses from online threats.

B. Capacity Building and Training for Existing Entrepreneurs

For Existing Entrepreneurs

Scaling up Businesses/Entrepreneurial Units	Awareness Programs About Other Government Schemes	Business Planning, Demand-Supply Studies, Financial Planning, etc.	Digital Skills Training E-commerce Platform Awareness and Training	Innovation Management Workshops	Packaging, Processing, and Value Additions	Financial Literacy and Management Skills	Lean Management and Best Practices
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1. Scaling up Businesses/Entrepreneurial Units:

- Provide guidance and support to existing entrepreneurs looking to expand their businesses.
- Offer training programs that focus on enhancing the skills of traditional artisans, craftsmen, and weavers.
- Provide workshops and hands-on training to improve craftsmanship and introduce new techniques.
- Facilitate access to advanced equipment and technology that can improve productivity and product quality.
- Help them explore opportunities for growth, including diversification, geographic expansion, or product line extensions.
- Assist in developing strategies for increasing production capacity and reaching new markets.

2. Awareness Programs About Other Government Schemes:

- Keep entrepreneurs informed about additional government schemes and initiatives that can benefit their businesses.
- Help them navigate the application process for grants, subsidies, and incentives available under these schemes.
- Provide insights into tax benefits and compliance requirements.

3. Business Planning, Demand-Supply Studies, Financial Planning, etc.:

- Offer advanced training in business planning and financial management for scaling operations.
- Assist entrepreneurs in conducting more in-depth demand-supply analysis for larger market penetration.

- Provide specialized financial planning for expansion and investment strategies.

4. Digital Skills Training:

- Equip MSME owners and employees with advanced digital skills, including data analytics, digital marketing, and e-commerce management.
- Ensure they are proficient in using specialized software relevant to their industry.
- Promote cybersecurity awareness and data protection practices.

5. E-commerce Platform Awareness and Training:

- Conduct workshops and webinars on the benefits of onboarding to popular e-commerce platforms like Amazon, Flipkart, and the Open Network for Digital Commerce (ONDC).
- Train entrepreneurs on the process of listing and selling products online, managing inventory, and optimizing e-commerce operations.

6. Innovation Management Workshops:

- Organize workshops, training sessions, and mentoring programs to foster innovation within MSMEs.
- Encourage entrepreneurs to adopt innovative practices, product development, and process improvements.
- Promote a culture of innovation and creativity within their organizations.

7. Packaging, Processing, and Value Additions:

- Provide training on advanced packaging techniques, especially for exporting products.
- Teach value-added processes that can enhance product quality and marketability.
- Explore opportunities to maximize the utilization of by-products and waste materials.

8. Financial Literacy and Management Skills:

- Enhance the financial literacy of MSME owners, enabling them to better manage finances, investments, and financial risks.
- Offer training on financial analysis, cost management, and access to financial markets.

9. Lean Management and Best Practices:

- Promote the adoption of lean management principles to increase operational efficiency.
- Share best practices for inventory management, supply chain optimization, and waste reduction.
- Encourage continuous improvement and quality assurance.

C. MSME Mentor Development Programme

Mentor Development Programme								
Institutional Collaborations	Apprenticeship and Internship	Train-the-Trainer	Skill Development for R&D and Innovation	Digital Literacy and IT Skills	Diagnostic Assessments	Supply Chain and Production Efficiency Training	Financial Literacy Programs	Capacity Building for Lenders

1. Collaboration with Educational Institutions and Industry Associations:

- ▶ Partner with educational institutions, industry associations, and training providers to develop and deliver training modules tailored to the needs of MSME mentors.
- ▶ Collaborate with technical institutions to design skill development programs specifically tailored to the requirements of the MSME sector.
- ▶ These programs should focus on equipping mentors with the necessary knowledge and skills to effectively mentor and guide MSMEs.
- ▶ Setup Centres of Excellence with partnering Institutions

2. Apprenticeship and Internship Programs:

- ▶ Introduce apprenticeship and internship programs that allow individuals to gain practical experience by working with MSMEs.
- ▶ Such programs provide a valuable opportunity for mentors to evaluate potential employees and build relationships with MSMEs.

3. Train-the-Trainer Programs:

- ▶ Conduct train-the-trainer programs to empower mentors to effectively impart knowledge and skills to future generations of workers and mentors.
- ▶ These programs ensure a sustainable and continuous skill development process.

4. Skill Development for R&D and Innovation:

- ▶ Offer skill development programs focused on research and development (R&D) and innovation.
- ▶ Training mentors and MSMEs in R&D methodologies and technology adoption can enhance their capacity for innovation.

5. Digital Literacy and IT Skills:

- ▶ Customize capacity-building programs for mentors according to their specific roles, with a focus on improving digital literacy and IT skills, e-commerce.
- ▶ Provide ongoing refresher training to keep mentors updated on new technologies.
- ▶ Provide mentors with training and resources to support MSMEs in adopting digitalization, automation, and emerging technologies relevant to their industries.

6. Diagnostic Assessments:

- ▶ Conduct diagnostic assessments to identify operational inefficiencies and bottlenecks within MSMEs.
- ▶ Train mentors to analyse these assessments and provide recommendations for improvement.

7. Supply Chain and Production Efficiency Training:

- Deliver specialized training and consultancy services to mentors to help them improve supply chain management, production efficiency, inventory management, and quality control in MSMEs.

8. Financial Literacy Programs:

- ▶ Conduct financial literacy programs and workshops for mentors to enhance their understanding of financial services and improve their ability to guide MSME owners in financial management.
- ▶ Educate mentors about government schemes like the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

9. Capacity Building for Lenders:

- Provide training and capacity-building programs for lenders to familiarize them with the CGTMSE scheme and how to effectively utilize it to support MSE lending.

13.3. Current Policies

A few of the current policies and institutions that either facilitate or impede the process of making MSMEs in Meghalaya more environmentally sustainable are as follows:

- ▶ The **Meghalaya State Pollution Control Board (MSPCB)**, an authoritative institution, regulates and oversees the environmental adherence of industries, encompassing MSMEs, situated within the state. Through the issuance of certificates for establishing and operating, the MSPCB evaluates MSMEs based on their pollution potential and their adherence to environmental benchmarks. By conducting assessments, audits, and enforcement actions against non-compliant MSMEs, the MSPCB ensures environmental compliance.
- ▶ Functioning as a financial establishment, the **Small Industries Development Bank of India (SIDBI)** offers credit and auxiliary support services to MSMEs on a national scale. Through a collaborative Memorandum of Understanding with the Meghalaya Infrastructure Development and Finance Corporation Ltd (MiDFC), SIDBI contributes to the enhancement of the MSME ecosystem within the state. The partnership seeks to foster the development of ecologically mindful MSMEs in Meghalaya by

extending resources such as entrepreneurship development, cluster advancement, capacity building, livelihood projects, digital solutions, and economically feasible finance options.

- ▶ The **Meghalaya State Action Plan on Climate Change (MSAPCC)** functions as a policy document that delineates the state's vision, objectives, strategies, and endeavours for tackling the challenges and prospects linked to climate change. With the objective of advancing development that is both low in carbon emissions and resilient to climate effects across multiple sectors, including MSMEs, the MSAPCC is instrumental. Furthermore, the MSAPCC pinpoints specific potential clusters of environmentally conscious MSMEs in the state, such as those involved in bamboo, organic farming, ecotourism, and renewable energy.

13.4. Success Stories

Some exemplary practices and stories of successful green MSMEs in Meghalaya or other regions:

- ▶ **Bamboo Drip Irrigation System:** An age-old tradition in the hilly areas of Meghalaya, this practice employs bamboo pipes to irrigate crops. This ingenious system is both resource-efficient and eco-friendly, conserving water, preventing soil erosion, and utilizing locally available materials. It has garnered international recognition from the United Nations as a Globally Important Agricultural Heritage System.
- ▶ **Greenply Industries Ltd:** A prominent manufacturer of plywood and related products in India, Greenply Industries has embraced a range of eco-conscious initiatives. These include harnessing renewable energy sources, integrating energy-efficient machinery, repurposing waste, and achieving green certifications. The company's support for the growth of bamboo-based industries in Meghalaya by offering technical expertise and financial aid to local entrepreneurs further underscores their commitment to sustainability.
- ▶ **Ecoexist:** This social enterprise specializes in producing and marketing environmentally friendly goods crafted from natural materials like cotton, jute, clay, and paper. By collaborating with rural artisans and women's self-help groups, Ecoexist generates livelihood opportunities while promoting environmental consciousness. Their product portfolio includes items such as fabric bags, clay lamps, paper lanterns, and natural dyes.
- ▶ **Barefoot College:** Operating as a non-governmental organization, Barefoot College empowers rural communities to attain self-sufficiency and sustainability. The organization trains rural women as solar engineers, equipping them to install and maintain solar lighting systems within their villages. Moreover, the organization advocates for other green practices like rainwater harvesting, organic farming, waste management, and handicrafts, contributing to holistic environmental betterment.

13.5. Pivotal Sector and Clusters

Several **pivotal sectors and clusters in Meghalaya** hold substantial potential for embracing environmentally responsible practices, including:

- ▶ **Agriculture and Horticulture:** Meghalaya boasts a diverse array of crops, fruits, spices, and medicinal plants that lend themselves well to cultivation through organic and sustainable techniques. The state can amplify its agricultural impact by endorsing agroforestry, integrated farming systems, techniques for conserving soil and water, and agriculture resilient to climate variations. Various programs and initiatives have already been set in motion to bolster organic farming, exemplified by initiatives like Mission Organic Value Chain Development for North Eastern Region (MOVCDNER), Meghalaya State Organic Certification Agency (MSOCA), and Meghalaya's Organic Farming Policy 2020.

- ▶ **Tourism:** With its striking natural landscapes, vibrant cultural heritage, and diverse wildlife, Meghalaya stands as a magnetic tourist attraction. The state can harness its tourism potential to forge eco-friendly job opportunities, safeguard its natural resources, and foster its indigenous culture and products. By adopting principles of eco-tourism—such as minimizing ecological impact, respecting local communities, heightening visitor consciousness, and supporting conservation endeavours—the state can cultivate a sustainable and thriving tourism sector. Noteworthy eco-tourism destinations like Mawlynnong (Asia’s cleanest village), Nongkhnum Island (India’s second largest river island), and Balpakram National Park (a biodiversity hotspot) underscore Meghalaya's progress in this domain.
- ▶ **Hydroelectric Power:** Meghalaya boasts an extensive hydroelectric potential of approximately 3,000 MW, which can be harnessed to cater to the state's energy demands while lessening dependence on fossil fuels. The state can further explore the viability of developing small-scale and community-centric hydroelectric projects, which have minimal ecological and societal ramifications. Already, Meghalaya has installed 409.27 MW of hydroelectric power capacity as of April 2021.
- ▶ **Mining:** Meghalaya holds abundant deposits of minerals like coal, limestone, kaolin feldspar, quartz, granite, industrial clay, and uranium, presenting substantial prospects for industrial expansion. However, the mining sector poses significant environmental and societal challenges, encompassing issues such as land degradation, water contamination, deforestation, health risks, and displacement of local communities. Through the implementation of ecologically conscious measures, such as enforcing environmental regulations, adopting scientifically sound mining methods, restoring previously mined areas, ensuring social safeguards, and promoting value addition and beneficiation, the state can rectify and mitigate these challenges.
- ▶ **Solar Energy:** Meghalaya experiences a substantial solar insolation rate, implying consistent sunlight exposure throughout the year. This positions it as an optimal locale for generating solar power. Meghalaya has a high potential for solar energy development. The state has an estimated potential of 62,576 MW from solar energy. The state government has been driving the solar power initiative in the state with a great thrust to improve energy access and reduce the carbon footprints of the state. Some of the steps taken by the state government to promote solar energy are:
 - I. Launching the Meghalaya Roof Top Solar Portal of the Meghalaya Energy Corporation Limited (MeECL) to enable consumers to apply for rooftop solar projects and avail subsidies and incentives.
 - II. Converting the official residence of the Chief Minister into a Solar Energy Net Metering Facility to set an example for adopting sustainable methods.
 - III. Installing solar-powered devices in 100 health centres in remote villages to provide reliable and affordable electricity.
 - IV. Working with a team of women solar engineers of Garo Hills to electrify remote villages using solar technology.
 - V. Floating tenders to empanel developers for 10 MW residential grid-connected solar rooftop projects in the state.

13.6. Innovative Practices

Some of the inventive and viable environmentally conscious practices, products, services, and technologies that MSMEs in Meghalaya could consider embracing:

- ▶ **Green Supply Chain Management:** This practice involves integrating environmental considerations throughout the supply chain, from sourcing materials to distribution. It encompasses aspects such as selecting eco-friendly suppliers, minimizing material use and waste production, optimizing

transportation and logistics, and enhancing customer satisfaction. A few illustrations of green supply chain practices comprise:

- I. Sourcing raw materials from local, organic, or fair-trade sources.
- II. Adopting environmentally friendly packaging materials and reducing packaging waste.
- III. Implementing systems for reverse logistics to collect and recycle used products or materials.
- IV. Embracing lean manufacturing techniques to eliminate non-value-added processes and enhance efficiency.
- V. Delivering products or services via low-carbon transportation modes or online platforms.

- ▶ **Green Innovation:** This approach revolves around creating novel or enhanced products, services, or solutions that generate positive environmental impacts or address ecological issues. It encompasses developing green products or services, refining eco-friendly processes or technologies, and formulating green business models or strategies. A few instances of green innovation in products or services comprise:

- I. Crafting biodegradable or compostable items from natural or recycled materials.
- II. Designing renewable energy solutions harnessing solar, wind, hydro, or biomass sources.
- III. Inventing energy-efficient appliances or devices that conserve water.
- IV. Offering eco-tourism or sustainable hospitality services that showcase Meghalaya's natural and cultural heritage.
- V. Providing green consulting or auditing services to aid other businesses in enhancing their environmental performance.

- ▶ **Green Marketing:** This practice involves promoting the eco-friendly attributes or benefits of products or services to engage and retain environmentally conscious customers. It includes communicating the green value proposition, developing a green brand image, and connecting with segments of customers who prioritize sustainability. A few examples of green marketing strategies comprise:

- I. Highlighting product or service environmental certifications or labels.
- II. Utilizing social media or online platforms to share stories or endorsements related to green practices.
- III. Creating loyalty programs or referral incentives that reward customers for eco-friendly purchases or referrals.
- IV. Participating in environmentally focused events or campaigns that raise awareness or funds for ecological causes.
- V. Collaborating with environmental influencers or partners who endorse or support the product or service.
- VI. Implementing paperless office systems and utilizing digital platforms for communication and collaboration.
- VII. Arranging campaigns and workshops to raise green awareness among employees and stakeholders.

13.7. Expected Outcomes

Some of the expected outcomes and benefits of greening of MSMEs for the state of Meghalaya are detailed below:

- ▶ **Economic Advancement:** The adoption of eco-friendly approaches by MSMEs has the potential to elevate sectoral productivity, profitability, and competitiveness. This can be achieved by curbing operational expenses, augmenting the quality and value of products or services, and accessing fresh markets and prospects. A report from Invest India outlines that green MSMEs could usher in an additional annual revenue of USD 8.4 billion while saving USD 3.2 billion in energy costs by 2025. Furthermore, this greening effort can contribute to the state's GDP, exports, and tax revenues.
- ▶ **Job Generation:** The transition toward greener practices among MSMEs can play a pivotal role in the creation of novel green jobs and livelihoods spanning various sectors, including renewable energy, organic agriculture, eco-tourism, waste management, and more. Such green employment opportunities can offer equitable working conditions, fair wages, social safety nets, and skill development for the workforce. A policy brief by UN DESA underscores that MSMEs constitute 70% of total employment in developing nations and have the potential to generate more jobs per unit of investment than larger enterprises.
- ▶ **Societal Inclusivity:** The greening of MSMEs can serve as a catalyst for social inclusion and empowerment among marginalized groups, including women, youth, rural underprivileged communities, and tribal populations. Green-oriented MSMEs can present avenues for these groups to engage in the green economy, gain access to green financing and technology, and reap the benefits of eco-conscious products and services. Such initiatives can also bolster local culture and traditions, enrich social cohesion, and trust, and enhance the overall well-being and health of the populace.
- ▶ **Environmental Conservation:** Through the integration of environmentally conscious practices, MSMEs can significantly contribute to safeguarding the environment and preserving natural resources. This involves mitigating pollution, reducing greenhouse gas emissions, curtailing resource consumption, and minimizing waste generation. Green-oriented MSMEs can further play a role in conserving biodiversity and vital ecosystem services, such as water supply, soil fertility, and pollination. By adhering to sustainable practices and adhering to environmental regulations, standards, and certifications, these enterprises can manifest their commitment to eco-responsibility.
- ▶ **Climate Resilience:** By embracing greener methodologies, MSMEs can bolster their resilience and adaptability to the repercussions of climate change. This encompasses coping with extreme weather events, rising temperatures, water scarcity, and other climate-related challenges. Green-focused MSMEs can incorporate climate-smart technologies and practices that reduce vulnerability to climate risks, amplify adaptive capacity and strategies, and facilitate recovery in the face of climate-induced shocks.

13.8. Recommendations to promote the adoption of environmentally sustainable practices:

- ▶ Introduce novel or significantly enhanced products, services, processes, marketing approaches, or organizational methods within business operations, workplace organization, or external interactions that contribute to a reduction in the environmental impact.

- ▶ Identify fresh avenues to provide sustainable solutions that counteract the escalating carbon footprint across various industries. This could involve ventures into renewable energy, waste management, organic agriculture, eco-tourism.
- ▶ Integrate environmentally friendly frameworks, policies, and technologies into current operational models. Examples encompass the implementation of energy-efficient measures, transitioning to cleaner fuels, utilizing biodegradable packaging materials, and establishing systems for waste recycling and reuse.
- ▶ Innovate and establish secure, low-risk financial instruments that facilitate MSMEs in prioritizing green technologies and expediting investments.
- ▶ Strengthen the competencies of MSMEs through awareness initiatives, training schemes, online platforms, counselling centres, etc. These endeavours would enhance their knowledge and proficiencies in green financial markets, low-carbon technologies, climate-related risks, and opportunities.
- ▶ Foster closer collaboration between MSMEs and various stakeholders, such as government bodies, financial institutions, research organizations, and civil society groups. By doing so, an environment conducive to a green transition can be cultivated, harnessing the potential of MSMEs for climate-centric actions.

13.9. Schemes for promotion and adoption of Green Technologies in Meghalaya

The Chief Minister's Solar Mission (CMSM) is a government-led initiative to promote solar energy in Meghalaya, a state in Northeastern India. The mission was launched in 2023 with an investment of Rs 500 crore over the next five years.

The CMSM aims to achieve the following objectives:

- ▶ To increase the installed capacity of solar power in Meghalaya to 200-300 MW.
- ▶ To provide solar power to households, schools, hospitals, and other institutions.
- ▶ To create employment opportunities in the solar sector.
- ▶ To reduce the state's dependence on fossil fuels.
- ▶ To mitigate climate change.

The CMSM offers a variety of incentives to promote solar energy, including:

- ▶ Subsidies of up to 70% for solar panels for households.
- ▶ Subsidies of up to 50% for solar panels for schools, hospitals, and other institutions.
- ▶ Net metering, which allows consumers to sell excess solar power back to the grid.
- ▶ Tax breaks for solar projects.

The CMSM is a significant initiative to address the problem of power shortage in Meghalaya. The state has a chronic power deficit, and the CMSM is expected to help to reduce the deficit and improve the reliability of power supply. The CMSM is also expected to create jobs and boost the economy of the state.

The CMSM is a laudable initiative that has the potential to make a significant impact on the energy sector of Meghalaya. It is important to ensure that the mission is implemented effectively and that the targets are met. The state government should also take steps to educate the public about solar energy and its benefits.

Here are some of the key features of the Chief Minister's Solar Mission:

- ▶ It is a people-centric mission that aims to benefit all sections of the society.
- ▶ It offers significant subsidies to promote solar energy adoption.
- ▶ It has a clear timeline and targets.
- ▶ It is backed by a strong financial commitment from the state government.
- ▶ It has the support of the private sector.
- ▶ It is aligned with the state's overall energy and climate goals.

The Chief Minister's Solar Mission is a major step forward for Meghalaya in its journey towards a clean energy future. The mission is expected to have a positive impact on the state's economy, environment, and society.

The government of Meghalaya has taken several initiatives to promote the use of green energy in the state. These include:

- ▶ Setting up of **Meghalaya New and Renewable Energy Development Agency (MNREDA)**: MNREDA is the nodal agency for the promotion of renewable energy in Meghalaya. The agency has been providing financial and technical assistance to individuals and organizations for the development of renewable energy projects in the state.
- ▶ Launching of various schemes and programs: The government of Meghalaya has launched several schemes and programs to promote the use of green energy in the state. These include the National Biogas and Manure Management Programme, the Solar Thermal Systems Programme, and the Remote Village Electrification Programme.
- ▶ Incentives and subsidies: The government of Meghalaya provides several incentives and subsidies to individuals and organizations for the development of renewable energy projects in the state. These include capital subsidies, interest subsidies, and tax exemptions.

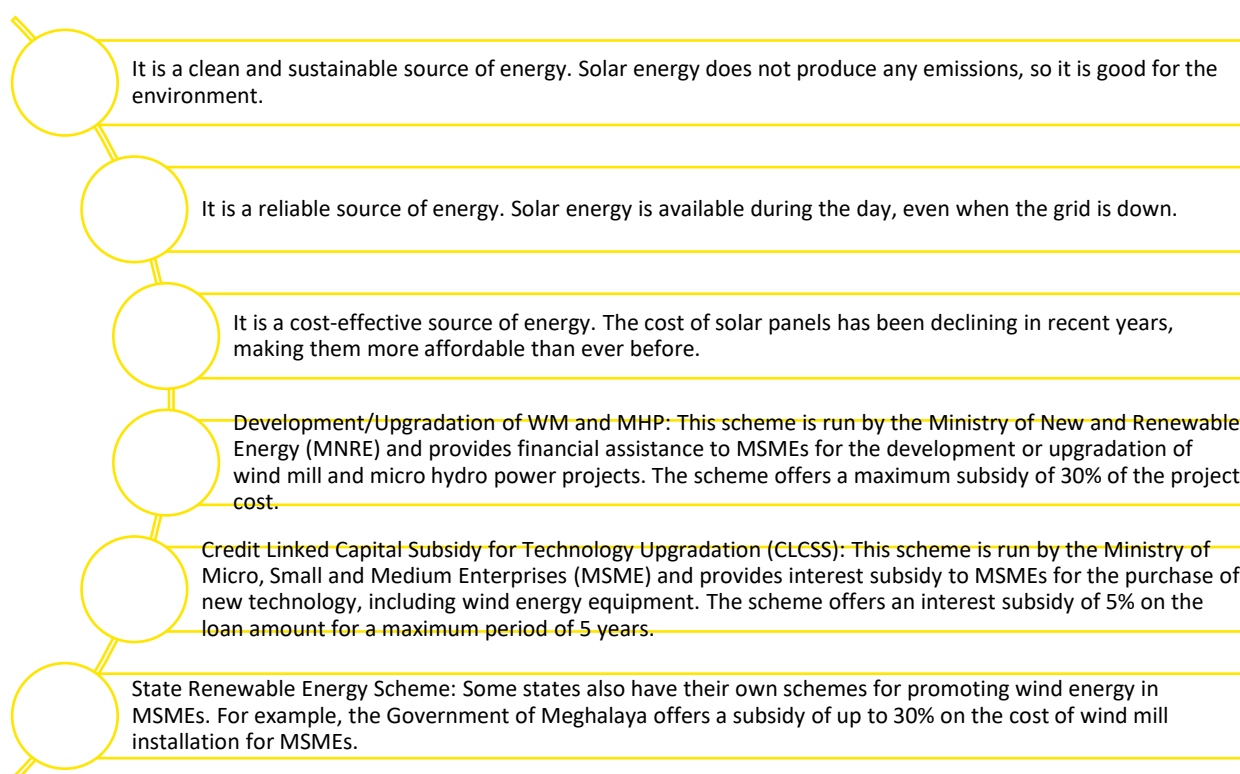
The use of green energy in Meghalaya is still in its early stages, but the state government is committed to promoting the use of these clean and sustainable energy sources. With the right policies and incentives in place, Meghalaya has the potential to become a major producer of renewable energy in the coming years.

- ▶ **Meghalaya Rooftop Solar Program**: This program provides financial assistance to individuals and organizations for the installation of rooftop solar panels. The program offers a subsidy of up to 30% of the cost of the solar panels, and the remaining amount can be financed through a loan from a bank or financial institution.

- ▶ **Meghalaya Solar Thermal Systems Program:** This program provides financial assistance to individuals and organizations for the installation of solar thermal systems. Solar thermal systems can be used for water heating, space heating, and cooking. The program offers a subsidy of up to 50% of the cost of the solar thermal system, and the remaining amount can be financed through a loan from a bank or financial institution.
- ▶ **Remote Village Electrification Program:** This program provides financial assistance to individuals and organizations for the installation of solar power systems in remote villages. The program offers a subsidy of up to 90% of the cost of the solar power system, and the remaining amount can be financed through a loan from a bank or financial institution.

In addition to these schemes, the government of Meghalaya also offers several tax exemptions and other incentives to individuals and organizations that install solar energy systems.

The benefits of using solar energy in Meghalaya:



In addition to these schemes, there are also several tax exemptions and other incentives available to MSMEs that use wind energy. For example, MSMEs that install wind energy systems are exempt from paying electricity duty.

In addition to these schemes, there are also several tax exemptions and other incentives available to MSME that use solar energy. For example, MSME that install solar energy systems are exempt from paying electricity duty. The benefits of using solar power for MSME:

- ▶ It is a clean and sustainable source of energy. Solar energy does not produce any emissions, so it is good for the environment.

- ▶ It is a reliable source of energy. Solar energy is available during the day, even when the grid is down.
- ▶ It can help to reduce energy costs. The cost of solar panels has been declining in recent years, making it a more affordable option for MSME.
- ▶ National Biogas and Manure Management Programme (NBMMP): This scheme is run by the Ministry of New and Renewable Energy (MNRE) and provides financial assistance to MSME for the installation of biogas plants. The scheme offers a subsidy of up to 50% of the cost of the biogas plant, and the remaining amount can be financed through a loan from a bank or financial institution.
- ▶ State Biomass Energy Development Programme (SBEDP): The Government of Meghalaya also has its own scheme for promoting biomass energy in MSME. The scheme offers a subsidy of up to 30% on the cost of biomass energy systems for MSME.
- ▶ Credit Linked Capital Subsidy for Technology Upgradation (CLCSS): This scheme is run by the Ministry of Micro, Small and Medium Enterprises (MSME) and provides interest subsidy to MSME for the purchase of new technology, including biomass energy equipment. The scheme offers an interest subsidy of 5% on the loan amount for a maximum period of 5 years.

In addition to these schemes, there are also several tax exemptions and other incentives available to MSME that use biomass energy. For example, MSME that install biomass energy systems are exempt from paying electricity duty.

The benefits of using biomass energy for MSME:

- ▶ It is a clean and sustainable source of energy. Biomass energy does not produce any emissions, so it is good for the environment.
- ▶ It is a reliable source of energy. Biomass energy is available even when the grid is down.
- ▶ It can help to reduce energy costs. The cost of biomass energy has been declining in recent years, making it a more affordable option for MSME.

The Meghalaya Electric Vehicle Policy 2021 was launched by the Government of Meghalaya in September 2021. The policy aims to promote the adoption of electric vehicles (EVs) in the state and reduce pollution.

The policy provides several incentives for the purchase and use of EVs, including:

- ▶ Registration fees and road tax exemption: All types of electric vehicles purchased during the policy period are exempted from registration fees and road tax.
- ▶ Purchase subsidy: The government offers a purchase subsidy of Rs. 10,000 per kWh of battery capacity for the first 3,500 electric two-wheelers and Rs. 4,000 per kWh of battery capacity for the first 200 electric three-wheelers and 2,500 electric cars purchased and registered in the state during the policy period.
- ▶ Charging infrastructure: The government will provide financial assistance to public and private entities for setting up charging infrastructure for EVs.
- ▶ Priority parking: Electric vehicles will be given priority parking in government offices, malls, and other public places.

The policy also sets a target of 15% EV penetration in the state by 2025. To achieve this target, the government will undertake several measures, including:

- ▶ Promotion of awareness: The government will undertake several awareness campaigns to promote the use of EVs.
- ▶ Encouragement of fleet operators: The government will encourage fleet operators, such as taxi and rickshaw operators, to switch to EVs.
- ▶ Incentives for manufacturing: The government will provide incentives to manufacturers of EVs to set up manufacturing facilities in the state.

The Meghalaya Electric Vehicle Policy 2021 is a comprehensive policy that aims to promote the adoption of EVs in the state. The policy provides several incentives for the purchase and use of EVs, as well as measures to promote awareness and encourage the manufacturing of EVs in the state. The policy is expected to help the state achieve its target of 15% EV penetration by 2025.

The benefits of the Meghalaya EV policy:

- ▶ It will help to reduce pollution: Electric vehicles do not produce any emissions, so they will help to reduce pollution in the state.
- ▶ It will create jobs: The manufacturing and sale of EVs will create jobs in the state.
- ▶ It will boost the economy: The adoption of EVs will boost the economy of the state by increasing demand for electricity and other goods and services.

The key points under greening of MSMEs for Meghalaya should focus on the following:

- ▶ Promoting the use of renewable energy: This includes solar, wind, and biomass energy. MSMEs can use renewable energy to power their operations, which will help to reduce their carbon footprint.
- ▶ Improving energy efficiency: MSMEs can improve their energy efficiency by using energy-efficient equipment and practices. This will help them to reduce their energy costs and their environmental impact.
- ▶ Managing waste: MSMEs can manage their waste by recycling, composting, and reducing their overall waste production. This will help to protect the environment and reduce the cost of waste disposal.
- ▶ Educating and training MSMEs: MSMEs need to be educated and trained on the benefits of greening their operations. They also need to be provided with the resources and support they need to make the transition to a more sustainable business model.

13.10. Challenges

Meghalaya faces several challenges in adopting green practices, products, services, and technologies among its MSMEs. Some of these challenges are:

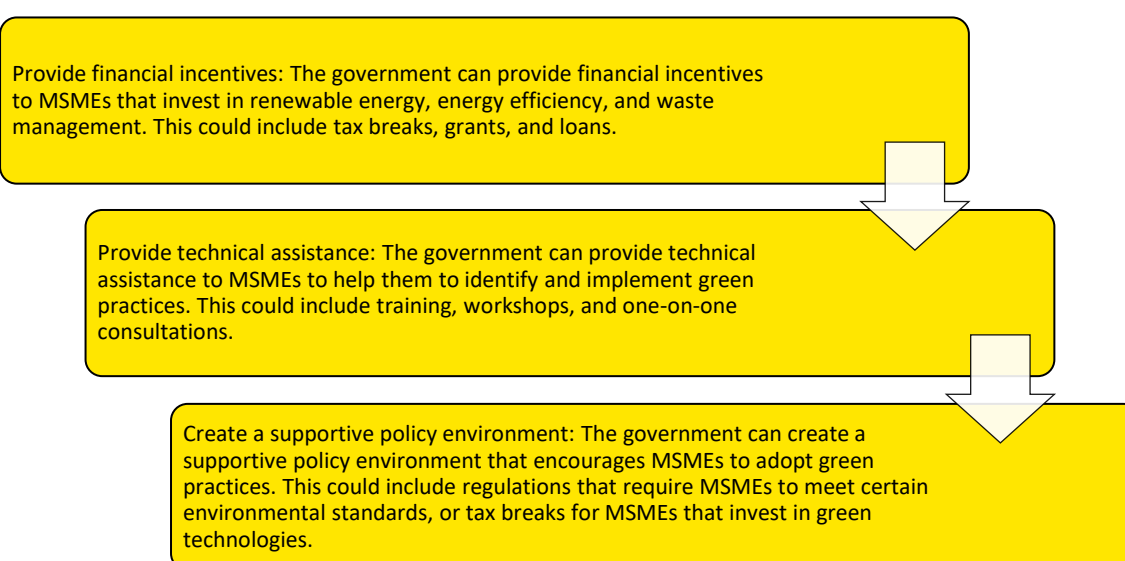
- ▶ Lack of awareness and knowledge about the benefits and opportunities of greening of MSMEs among the MSME owners and workers.

- ▶ Lack of access to finance, technology, infrastructure, and markets for green investments and innovations.
- ▶ Lack of supportive policies, incentives, and institutions that facilitate the green transition of MSMEs.
- ▶ Lack of coordination and collaboration among various stakeholders such as government, industry associations, civil society, academia, and consumers.

13.11. Conclusion

The government of Meghalaya can play a key role in greening MSMEs by providing financial incentives, technical assistance, and training. The government can also create a supportive policy environment that encourages MSMEs to adopt green practices.

Some specific examples of how the government of Meghalaya can support the greening of MSMEs:



By taking these steps, the government of Meghalaya can help to green MSMEs and contribute to the sustainable development of the state. The greening of MSMEs in Meghalaya is an important initiative that can help to reduce pollution, create jobs, and boost the economy.

14. SIP PROJECT PROPOSALS

14. SIP Project Proposals

The Directorate of Commerce & Industries in Meghalaya has meticulously prepared detailed information regarding the budgeted interventions proposed in the Strategic Investment Plan (SIP). The dossier encompasses 15 distinct projects and proposals, each furnished with comprehensive descriptions conforming to the prescribed format. Notably, the budgetary aspects of all these projects have been provided, while details concerning the State Program Implementation Unit (SPIU) and the Monitoring and Evaluation (M&E) components have been assumed to be inherent to the SIP implementation under RAMP.

The list of the projects/proposals under SIP is given below:

S.N.	Name of the Project
1.	Capacity Building Project
2.	Innovation & Research Centre
3.	R&R programme
4.	MeghaRise
5.	State Level MSME Portal
6.	Project to improve Access to Market
7.	Digital Marketing Project
8.	TReDS Project
9.	Project for MSME Innovative (IPR) of Products of Meghalaya
10.	Project for DCIC Strengthening
11.	Greening of MSMEs
12.	CGTMSE
13.	SPIU

Table 68: List of Projects/Proposals

SN	Proposal/Project Title	Expected Impact				
		No. of Beneficiaries (MSMEs)	Year-1	Year-2	Year-3	Year-4
1	Capacity Building Project	67,600	16,900	16,900	16,900	16,900
2	Innovation & Research Centre	-				
3	R&R programme	420	105	105	105	105
4	MeghaRise	2,400	1,200	1,200		
5	State Level MSME Portal	-				
6	Project to improve Access to Market	5,492	1,223	1,423	1,423	1,423
7	Digital Marketing Project	-				

SN	Proposal/Project Title	Expected Impact				
8	TReDS Project	1,000				
9	Project for MSME Innovative (IPR) of Products of Meghalaya	-				
10	Project for DCIC Strengthening	-				
11	Greening of MSMEs	10,100	1,000	3,000	3,000	3,000
12	CGTMSE	5,600	850	1,350	1,700	1,700
	Total	92,612				

Table 69: Year Wise Target Beneficiaries under SIP Projects

14.1. Capacity Building Proposal

Alignment of project proposal of state with respect to RAMP Programme objectives

Capacity building can enhance an MSME's prospect to significantly grow from its current status quo, compete in the market, and establish a strong foundation for sustainable development. Capacity building ensures that the organization is well-equipped to navigate challenges and seize opportunities in a dynamic business environment.

14.1.1. Major Challenges/Issues that can be addressed by Capacity Building of MSMEs in Meghalaya

- ▶ **MSME Competitiveness:** Businesses in traditional clusters are unorganized and need revamp through better business management, including strategic planning, financial management, human resources, and operations management, all of which are critical for sustainable growth. MSMEs lack awareness and are facing issues in getting certifications such as ZED, LEAN etc. which can support them in being competitive in the market. Many MSMEs are unaware of the nuances about how certifications and compliances can be beneficial eventually and think of them as additional costs. They also struggle with accessing digital marketplaces for business.
- ▶ **Women Enterprises:** Despite being a society with mostly matrilineal inheritance and ownerships, most women except for certain crafts, do not drive entrepreneurship ventures. Women led MSMEs are limited to a certain sector like Handlooms, more sectors need women leadership to drive better economic growth. Prioritizing sector-specific training for women in job roles with higher representation can help bridge gender disparities and support women in achieving success in their chosen fields.
- ▶ **Green initiatives:** Low awareness about Green Technologies and benefits of adopting greener production techniques. The State emphasizes on deployment of green technology that promotes sustainable development if we want to thrive for environmental protection and industrialization. The government has promoted several programs and laws that allow MSMEs to adopt and expand their operations without affecting the environment to stimulate the use of new and environmentally friendly technologies. However 3/4 of the surveyed data showed the lack of awareness and knowledge on use and benefits on sustainable practices
- ▶ **Access to market:**

Marketing and sales of the clusters are mainly limited to local markets and middlemen. As per diagnostic Survey, more than 74% of MSMEs sell their products in the neighbourhood and adjacent regions. It demonstrates how MSMEs in the State rely on the local market. Around 13% of MSMEs mentioned that they only sell their goods within the State.

Due to poor awareness about sales prospects through digital mediums and ecommerce platforms, MSMEs are unable to compete in the international market and do not have information about export related aspects. Branding is mostly absent except a few products which have been promoted through different schemes. Effective marketing and sales training can help MSMEs reach a wider audience, increase sales, and build brand recognition, leading to business expansion.
- ▶ **Access to Finance:** Financial management is non-existent for most artisans and clusters. Cash flows have been a roadblock for most artisans. Out of the total survey of majority of the surveyed are still

dependent on Peer lending rather than scheduled commercial or other financial institutions. 47% of the respondents are dependent of loans from family and friends, which shows the lack of awareness or patience in MSMEs for approaching FIs. 34% of the surveyed, stressed the loan application processing a cumbersome and lengthy process.

- ▶ **Access to Technology:** The survey highlighted the lack of awareness regarding better technology, with 66% of the total respondent showing their concern on it. Variety of products manufactured in Traditional Clusters are limited. Outdated manufacturing technologies being practiced by most craftsmen. While they serve the niche market, their diversification is required for capturing a mass market. Quality of the products need to be standardized and modernized for better market viability and to compete with similar products from other states.

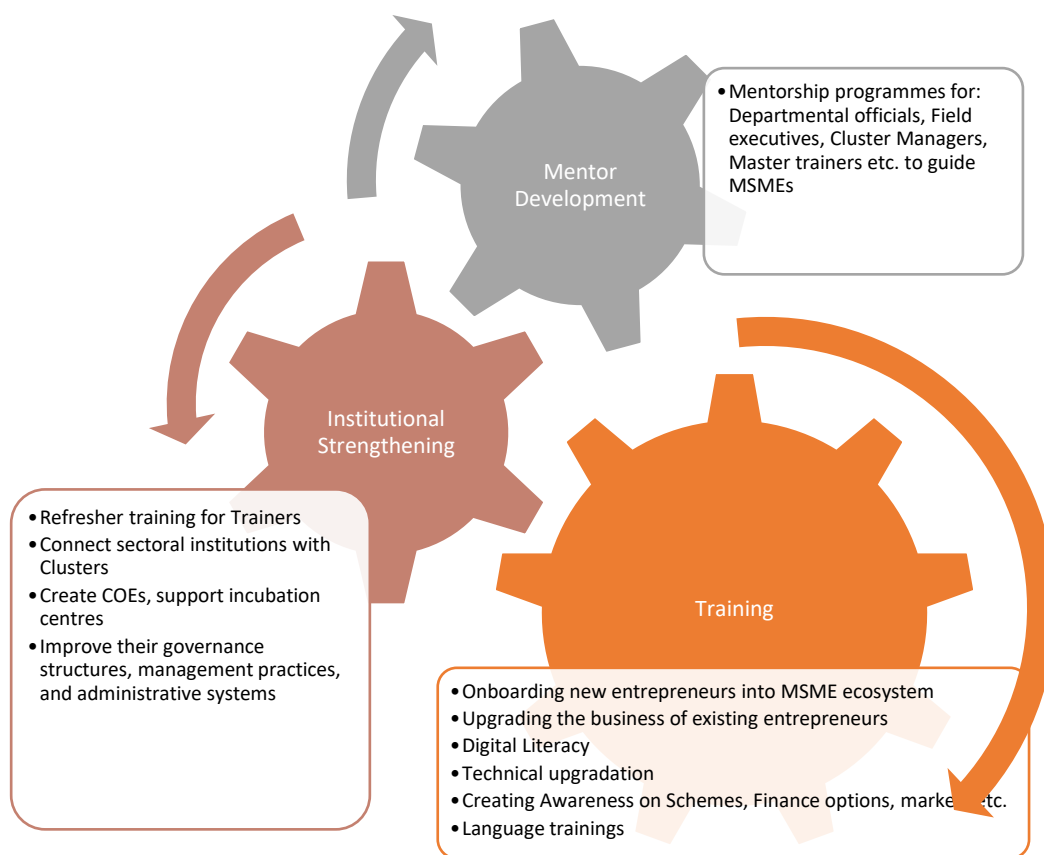
Strategy of Project implementation with pre-defined milestones

14.1.2. Problem Statement: Capacity Building

These MSMEs confront issues of limited product diversification and find themselves in a predicament when it comes to enhancing their business operations and product quality. Better business management, including strategic planning, financial management, human resources, and operations management, all of which are critical for sustainable growth, are predominantly absent. Furthermore, the supporting institutes needs to have better and updated expertise to onboard new entrepreneurs as well as guide the exiting units towards growth and development A significant contributor to this challenge is the lack of awareness surrounding certifications and methodologies such as ZED or LEAN, which have the potential to yield long-term benefits. Women entrepreneurship is limited to ownership on paper and needs more active involvement of women in leadership roles. Dependency on peer loans, and other unorganized finances is, which shows the lack of awareness or patience in MSMEs for approaching financial institutions. Outdated product designs and non-standard quality for better market viability is inherent.

14.1.3. Proposed Design concept.

Addressing the capacity-building challenges faced by MSMEs requires a multi-stakeholder approach, involving government bodies, industry associations, educational institutions, and the MSMEs themselves. By providing access to knowledge, resources, and support, these entities can help MSMEs strengthen their businesses and contribute to economic growth and job creation.



The Project Proposal intends to address the Capacity Building needs of MSMEs for their holistic development and growth. It includes interventions that are sustainable, has tangible impacts, and shall create an ecosystem for easy transfer of knowledge among all stakeholders.

14.1.4. Proposal Feasibility and Viability

The proposed project is feasible as it intends an overall impact on the MSME ecosystem of Meghalaya. It intends to start with onboarding traditional entrepreneurs, creating entrepreneurship aspirations with youth, upskill and upgrade the existing entrepreneurs, strengthen institutions that support the units and create a pool of Mentors across the ecosystem to sustain the initiatives even after project duration is over.

It is a viable project as there is a lot of scope for improvement in the ecosystem specially because of the traditional expertise in unique crafts, availability of raw materials, new undergoing infrastructure projects that increase connectivity with remote geographies and acceptance for new knowledge among the population. This project aims to create at least 8,000 new organised MSME units who will create employment opportunities and redefine the MSME landscape of Meghalaya. Upgrade 3000 existing units and create a pool of 15 mentors in each district.

14.1.5. Approach and methodology of implementation

The trainings and capacity building initiatives shall be a mix of online and offline sessions based on the audience mix, geographical limitations and availability of required resources. The primary approach shall be to impart learnings to maximum beneficiaries, continuously follow up for practical application

of the delivered learnings, monitor and evaluate the impact of the applications and provide continuous support to facilitate the beneficiaries' growth and development.

Capacity Building for MSMEs in Meghalaya is proposed under three projects. Each Project shall comprise of a set of Courses.

During Stakeholder meetings and visit to DCICs, a list of training requirements was drawn with support from field level officials.

District	Trainees	Products
East Khasi Hills & Ribhoi	Youth	Foundation Program in Hair Styling, beauty care for women
	Existing Tailors	Advance Tailoring
	Artisans	Beekeeping and Honey processing, packaging
	Existing Tailors	Wedding Dress
	Artisans	Cane and Bamboo Handicrafts
	Artisans	Certifications (Fssai, BIS, ISI, Organic Certification, Spice Board, Tea Board)
	Artisans	MSME Schemes
	Artisans	Marketing, Pricing, Technology
West & Eastern West Khasi Hills	Artisans	Bakery
	Artisans	Fast Food
	Artisans	Photo & Video Editing
	Artisans	Mobile Repairing
	Artisans	Ice cream Making
North Garo Hills	Artisans	Handicraft Jewellery
	Artisans	Banana food products
	Artisans	Banana fibre extraction
	Artisans	Banana Crafts from stem
	Artisans	Marketing, Pricing, Technology
East Garo Hills	Artisans	Marketing, Pricing, Technology
	Women	Soaps
	Women	Toys
	Artisans	Handicrafts
	Artisans	Handlooms
	Existing Food Processing Entrepreneurs	Processing and Preservation of fruits & vegetables
	Existing Food Processing Entrepreneurs	Processing of spice powders, culinary pastes and pickles
	Bakery Entrepreneurs	Art of baking
	Bakery & Food Processing Entrepreneurs	Food Products
	Wood Carving Artisans	Wood Utensils
	Pickle makers	Pickle Making
	Existing Chips makers	Potato and Tapioca chips
	Local influencers	Generic
	Existing Beauticians, parlour owners	Makeup

District	Trainees	Products
	Artisans	Handicrafts
South Garo Hills	SHG, Women Entrepreneurs, 1st Gen Entrepreneurs, Reg UAM	Tailoring, Knitting, Embroidery
	Artisans	Marketing, Pricing, Technology
	Artisans	Tailoring, Knitting, Embroidery
Southwest Garo Hills	Artisans	Bamboo & Cane
	Artisans	Packaging
	SHG, Women Entrepreneurs, 1st Gen Entrepreneurs, Reg UAM	Marketing, Pricing, Technology
West Garo Hills	Artisans	Handicraft Jewellery
	Artisans	Advance Tailoring
	Artisans	Marketing, Pricing, Technology
	Artisans	Handlooms, Jewellery
	Existing Food Processing Entrepreneurs	Art of baking
		Food Products

Table 70: List of training requirements from DCICs

Based on the above requirements, a list of training courses have been drawn that is proposed to be imparted in the districts:

SN	Category of Training
1	Workshops and Masterclass to be conducted by experts
2	Skill training Programmes
2.1	Handlooms
2.2	Handicraft Jewellery
2.3	Fast Food
2.4	Banana food products
2.5	Soap making
2.6	Toy making
3	Skill Upgradation Training
3.1	Skill Upgradation on Handicraft
3.2	Skill Training on Cutting, Binding, Standardisation & Packaging- Broomstick
3.3	Skill Upgradation of Chips maker
3.4	Skill Upgradation-Design Skills (Handlooms, jewellery)
3.5	Readymade garment
3.6	Textiles/Handloom
3.7	Training on Packaging-Honey
3.8	Skill Training on Packaging- Jewellery
3.9	Skill Training on Packaging- Pickle, Spices
3.10	Skill Training on Packaging- Handloom & Readymade Garments
3.11	Skill Training on Packaging- Handicraft Décor
3.12	Skill Training on Packaging- Dry Flowers
3.13	Skill Training on Packaging- Gift hampers of local products
3.14	Footwear making

SN	Category of Training
4	Executive courses (Sectorwise in institutes below)
4.1	Textiles/Handloom
4.2	Food Processing/ Bakery/ Chocolate making (1 group/year)
4.3	Makeup/ Hair (1 group/year)
4.5	Electrical Appliances (2 groups/ district/year)
4.6	Electronic Appliance (2 groups/ district/year)
4.7	Handicrafts
5	Internships- 3 months
5.1	Internships- Film Making (EKH, WJH, WGH)
5.2	Internships- Textile Designing
5.2	Internships- Hotel Industry
6	MSME Mentor Development Programme (MMDP)
6.1	Train the Trainer (TTT) for 10 days
6.2	Training on Access to Finance for 2 days
6.3	Training on Marketing & Branding for 2 days
6.4	Training on Technology Upgradation & Digitization for 4 days
6.5	Training on increasing Competitiveness (Training on ZED, LEAN) for 4 days
6.6	Training on Greening of MSMEs for 2 days

Table 71: List of Courses identified as per requirements from DCICs

14.1.6. Use of ICT/Innovative technology towards project implementation

ICT shall be an integral part of the Capacity Building activities:

- ▶ E-Books and Digital Resources: Digital libraries, e-books, and downloadable resources on topics such as business planning, marketing, and finance shall be made available
- ▶ Webinars and Virtual Conferencing: Tools like Zoom, Microsoft Teams, and Google Meet shall be used on need basis for live webinars, workshops, and virtual conferences, facilitating real-time interaction between trainers and participants.
- ▶ Online software like Canva shall be taught for Branding products
- ▶ Use of E-commerce platforms, networking platforms shall be taught
- ▶ Podcasts and YouTube Channels: Audio and video content created by successful entrepreneurs and business experts shall be encouraged for exploratory learning
- ▶ Social Media: Social platforms can be used for networking, marketing, and accessing industry-specific information.
- ▶ Online Marketplaces and Crowdfunding Platforms: Platforms like Etsy, eBay, Kickstarter, and Indiegogo can be integrated into training programs to tutor participants about online selling and fundraising.
- ▶ Basic usage of Tally for accounting shall be taught.
- ▶ Market Research Tools: Services like Google Trends provide valuable market research data and insights.

14.1.7. Timelines for achievement of project deliverables and verification protocols

SN	Programme	Districts	Year-1	Year-2	Year-3	Year-4	Total Benefeciaries during Project
1	Awareness Workshops (4/district/yr) (MSME Schemes/ Marketing, Pricing, Technology/ Certifications (Fssai, BIS, ISI, Organic Certification, Spice Board, Tea Board) (4 groups/district/yr)	12	1200	1200	1200	1200	4800
2	Masterclass in Branding (4 groups/district/yr)	12	1200	1200	1200	1200	4800
3	Masterclass in Social Media usage (4 groups/district/yr)	12	1200	1200	1200	1200	4800
4	Masterclass in pricing (4 groups/district/yr)	12	1200	1200	1200	1200	4800
5	Masterclass in technology usage (4 groups/district/yr)	12	1200	1200	1200	1200	4800
6	Masterclass in Marketing (4 groups/district/yr)	12	1200	1200	1200	1200	4800
7	Skill training Programmes		0	0	0	0	0
7.1	Handlooms (4 groups/district/yr)	12	1200	1200	1200	1200	4800
7.2	Handicraft Jewellery (4 groups/district/yr)	12	1200	1200	1200	1200	4800
7.3	Fast Food (4 groups/district/yr) (WKH,EWKH)(food processing), pickles, jam etc	12	1200	1200	1200	1200	4800
7.4	Banana food products (4 groups/district/yr) (NGH, EGH, Ribhoi, WGH)	4	400	400	400	400	1600
7.5	Soap making (4 groups/district/yr)(EGH, WGH, EKH, WJH))	1	100	100	100	100	400
7.6	Toy making (4 groups/district/yr) (EGH, WGH, EKH, WJH)	1	100	100	100	100	400
8	Skill Upgradation		0	0	0	0	0
8.1	Skill Upgradation on Handicraft (10 groups/district/yr)	12	3000	3000	3000	3000	12000
8.2	Skill Training on Cutting, Binding, Standardisation & Packaging- Broomstick (10 groups/district/yr) (EKH, WJH, SWKH, WGH, EGH, EJH)	6	1500	1500	1500	1500	6000
8.3	Skill Upgradation of Chips maker (4 groups/yr)	NA	100	100	100	100	400

SN	Programme	Districts	Year-1	Year-2	Year-3	Year-4	Total Benefeciaries during Project
8.4	Skill Upgradation-Design Skills (Handlooms, jewelery) (4 groups/yr)	NA	100	100	100	100	400
8.5	Readymade garment (8 groups/district/yr)	12	2400	2400	2400	2400	9600
8.6	Textiles/Handloom (10 groups/district/yr)	5	1250	1250	1250	1250	5000
8.7	Skill Training on Packaging-Honey (12 groups/yr)	NA	300	300	300	300	1200
8.8	Skill Training on Packaging- Jewellery (4 groups/yr)	NA	100	100	100	100	400
8.9	Skill Training on Packaging- Pickle, Spices (4 groups/yr)	NA	100	100	100	100	400
8.10	Skill Training on Packaging- Handloom & Readymade Garments (4 groups/district/yr)	5	500	500	500	500	2000
8.20	Skill Training on Packaging- Handicraft Décor (4 groups/yr)	NA	100	100	100	100	400
8.30	Skill Training on Packaging- Dry Flowers (4 groups/yr)	NA	100	100	100	100	400
8.40	Skill Training on Packaging- Gift hampers of local products (4 groups/yr)	NA	100	100	100	100	400
8.50	Footwear making	12	25	25	25	25	100
9	Executive Courses (NIFT, IHM, IIHT, ITIs, Polytechnics, NSTI Tura, Home Science College Tura, others) (1 group/yr)		0	0	0	0	0
9.1	Textiles/Handloom (1 group/year)	12	25	25	25	25	100
9.2	Food Processing/ Bakery/ Chocolate making (1 group/year)	12	25	25	25	25	100
9.3	Makeup/ Hair (1 group/year)	12	25	25	25	25	100
9.4	Handicrafts (1 group/year)	12	25	25	25	25	100
9.5	Electrical Appliances (2 groups/ district/year)	12	600	600	600	600	2400
9.6	Electronic Appliance (2 groups/ district/year)	12	600	600	600	600	2400
10	Internships for 3 months (5/district/yr)		0	0	0	0	0
10.1	Internships- Film Making (EKH, WJH, WGH)	3	15	15	15	15	60

SN	Programme	Districts	Year-1	Year-2	Year-3	Year-4	Total Benefeciaries during Project
10.2	Internships- Textile Designing	12	60	60	60	60	240
10.2	Hotel Industry	12	60	60	60	60	240
11	MMDP (2 batches/ yr)	NA	50	50	50	50	200
	Total		22560	22560	22560	22560	90240

Table 72: Timeline of achievement - Capacity Building Projects

14.1.8. Estimated impact of the project proposal

The proposal seeks to offer capacity-building opportunities to more than 9000 MSMEs with the overarching goal of fostering comprehensive development within the state's MSME ecosystem. By providing support in areas such as technological improvement, business operations, institutional enhancement, and workforce accessibility, the initiative aims to facilitate MSMEs' growth. Ultimately, this endeavour will enable smoother production, improved institutional assistance, and a gradual transition towards enhanced technology adoption and business practices, resulting in a more robust and competitive MSME landscape.

Projected Impacts:

- ▶ **28800** beneficiaries of Awareness Workshops and Masterclasses
- ▶ **16800** beneficiaries whose shall be provided Skill training programmes.
- ▶ Skills Upgradation of **38700** artisans and entrepreneurs
- ▶ **5200** existing entrepreneurs shall undergo premium Executive programmes in Reputed Institutions and shall be able to expand their business portfolio.
- ▶ Create livelihood and employment for at least 10000 additional youth apart from the entrepreneurs who shall be working with these MSMEs.
- ▶ **540** selected youth shall undergo internships with reputed brands in the identified sectors
- ▶ Creation of a Pool of **200** mentors to continue the objectives of RAMP post completion of project. This pool shall constitute with resources from sectoral institutes- Faculties, Demonstrators, Trainers, Master Craftsmen etc.
- ▶ Revival of dying traditional crafts by engaging new generation youth of artisan families into the crafts
- ▶ Enhance capacities of Departmental officials towards their individual improvement and career goals

14.1.9. Project costing and contribution of State Government towards it

Course-wise Cost (Rs):

SN	Category of Training	Duration Days	Cost Reference	Training Cost
1	Workshops and Masterclass to be conducted by experts	1	Advisory in SIPEC meeting	Rs. 75000 for 50 heads
2	Skill training Programmes		NSDC Common Cost Norms for NE States: Rs 42.35/hr	Per head cost
2.1	Handlooms (4 hrs/day)	75	169.4	12705
2.2	Handicraft Jewellery (4 hrs/day)	15	169.4	2,541
2.3	Fast Food	15	169.4	2,541
2.4	Banana food products	15	169.4	2,541
2.5	Soap making	15	169.4	2,541
2.6	Toy making	15	169.4	2,541
3	Skill Upgradation Training			
3.1	Skill Upgradation on Handicraft	15	169.4	2,541
3.2	Skill Training on Cutting, Binding, Standardisation & Packaging- Broomstick	15	169.4	2,541
3.3	Skill Upgradation of Chips maker	15	169.4	2,541
3.4	Skill Upgradation-Design Skills (Handlooms, jewelery) (4 groups/yr)	15	169.4	2,541
3.5	Readymade garment	15	169.4	2,541
3.6	Textiles/Handloom (10 groups/district/yr)	15	169.4	2,541
3.7	Training on Packaging-Honey (12 groups/yr)	15	169.4	2,541
3.8	Skill Training on Packaging- Jewellery (4 groups/yr)	15	169.4	2,541
3.9	Skill Training on Packaging- Pickle, Spices (4 groups/yr)	15	169.4	2,541
3.10	Skill Training on Packaging- Handloom & Readymade Garments (4 groups/district/yr)	15	169.4	2,541
3.11	Skill Training on Packaging- Handicraft Décor (4 groups/yr)	15	169.4	2,541
3.12	Skill Training on Packaging- Dry Flowers (4 groups/yr)	15	169.4	2,541
3.13	Skill Training on Packaging- Gift hampers of local products (4 groups/yr)	15	169.4	2,541
3.14	Footwear making	15	169.4	2,541

SN	Category of Training	Proposed Training Institutes		Training Cost
4	Executive courses (Sectorwise in institutes below)			Average Rs.20000/ head
4.1	Textiles/Handloom	NIFT, IIHT, NSTI Tura		
4.2	Food Processing/ Bakery/ Chocolate making (1 group/year)	IHM,Food Processing Technology Regional Centre, Guwahati / Home Science, Tura, Polytechnic College Tura, Horticulture department FP division, NSTI Tura, Private Institute, RRTC		
4.3	Makeup/ Hair (1 group/year)	Lakme Academy/ Other Private Institute		
4.5	Electrical Appliances (2 groups/ district/year)	Reputed Institutes/ ITI's		
4.6	Electronic Appliance (2 groups/ district/year)			
4.7	Handicrafts	North East Cane and Bamboo Development Council (NECBDC), Byrnihat, Handicraft Designers, State Awardee, Bamboo & Cane Development Institute, Agartala		
SN	Category of Training	Duration Days	Cost Reference	Training Cost
5	Internships			Rs.10000/month
5.1	Internships- Film Making (EKH, WJH, WGH)	3 months	Stipend	30000
5.2	Internships- Textile Designing	3 months	Stipend	30000
5.2	Internships- Hotel Industry	3 months	Stipend	30000
6	MSME Mentor Development Programme (MMDP)	24 days		32000
6.1	Train the Trainer (TTT) for 10 days	10 days	TTT: SSC Guidelines	11000
6.2	Training on Access to Finance for 2 days	2 days	SIPEC Advisory: Rs.75000 for 50 heads	3000
6.3	Training on Marketing & Branding for 2 days	2 days		3000
6.4	Training on Technology Upgradation & Digitization for 4 days	4 days		6000
6.5	Training on increasing Competitiveness (Training on ZED, LEAN) for 4 days	4 days		6000
6.6	Training on Greening of MSMEs for 2 days	2 days		3000

Table 73: Estimated expenses of courses

Overall ProjectWise cost (Rs):

S N	Programme (25 heads /group)	Dist rict s	Total Progr amme s during Projec t	Total Benef eciarie s during Projec t (25 heads /group)	Training cost / programme	Honorari um for Experts @ Rs.1000 /session, @3000 per session for MMDP trainers	Total training cost	TA/DA @Rs.500/ benefecia ry	Amount
1	Awareness Workshops (4/district/yr) (MSME Schemes/ Marketing, Pricing, Technology / Certificatio ns (Fssai, BIS, ISI, Organic Certificatio n, Spice Board, Tea Board) (4 groups/dist rict/yr)	12	192	4800	37,500	3,84,000	75,84,000	24,00,000	99,84,000
2	Masterclass in Branding (4 groups/dist rict/yr)	12	192	4800	37,500	3,84,000	75,84,000	24,00,000	99,84,000
3	Masterclass in Social Media usage (4 groups/dist rict/yr)	12	192	4800	37,500	3,84,000	75,84,000	24,00,000	99,84,000
4	Masterclass in pricing (4 groups/dist rict/yr)	12	192	4800	37,500	3,84,000	75,84,000	24,00,000	99,84,000
5	Masterclass in technology usage (4 groups/dist rict/yr)	12	192	4800	37,500	3,84,000	75,84,000	24,00,000	99,84,000
6	Masterclass in Marketing (4 groups/dist rict/yr)	12	192	4800	37,500	3,84,000	75,84,000	24,00,000	99,84,000
7	Skill training Programmes								

S N	Programme (25 heads /group)	Districts	Total Programmes during Project	Total Beneficiaries during Project (25 heads /group)	Training cost / programme	Honorarium for Experts @ Rs.1000 /session, @3000 per session for MMDP trainers	Total training cost	TA/DA @Rs.500/ beneficiary	Amount
7.1	Handlooms (4 groups/district/yr)	12	192	4800	3,17,625	0	6,09,84,000	24,00,000	6,33,84,000
7.2	Handicraft Jewellery (4 groups/district/yr)	12	192	4800	63,525	0	1,21,96,800	24,00,000	1,45,96,800
7.3	Fast Food (4 groups/district/yr) (WKH, EWKH) (food processing), pickles, jam etc	12	192	4800	63,525	0	1,21,96,800	24,00,000	1,45,96,800
7.4	Banana food products (4 groups/district/yr) (NGH, EGH, Ribhoi, WGH)	4	64	1600	63,525	0	40,65,600	8,00,000	48,65,600
7.5	Soap making (4 groups/district/yr) (EGH, WGH, EKH, WJH)	1	16	400	63,525	0	10,16,400	2,00,000	12,16,400
7.6	Toy making (4 groups/district/yr) (EGH, WGH, EKH, WJH)	1	16	400	63,525	0	10,16,400	2,00,000	12,16,400
8	Skill Upgradation								
8.1	Skill Upgradation on Handicraft (10 groups/district/yr)	12	480	12000	63,525	0	3,04,92,000	60,00,000	3,64,92,000
8.2	Skill Training on Cutting, Binding, Standardisa	6	240	6000	63,525	0	1,52,46,000	30,00,000	1,82,46,000

S N	Programme (25 heads /group)	Dist rict s	Total Progr amme s during Projec t	Total Benef eciarie s during Projec t (25 heads /group)	Training cost / programme	Honorari um for Experts @ Rs.1000 /session, @3000 per session for MMDP trainers	Total training cost	TA/DA @Rs.500/ benefecia ry	Amount
	tion & Packaging-Broomstick (10 groups/dist rict/yr) (EKH, WJH, SWKH, WGH, EGH, EJH)								
8. 3	Skill Upgradatio n of Chips maker (4 groups/yr)	NA	16	400	63,525	0	10,16,400	2,00,000	12,16,400
8. 4	Skill Upgradatio n-Design Skills (Handlooms , jewelery) (4 groups/yr)	NA	16	400	63,525	0	10,16,400	2,00,000	12,16,400
8. 5	Readymade garment (8 groups/dist rict/yr)	12	384	9600	63,525	0	2,43,93,600	48,00,000	2,91,93,600
8. 6	Textiles/Ha ndloom (10 groups/dist rict/yr)	5	200	5000	63,525	0	1,27,05,000	25,00,000	1,52,05,000
8. 7	Skill Training on Packaging-Honey (12 groups/yr)	NA	48	1200	63,525	0	30,49,200	6,00,000	36,49,200
8. 8	Skill Training on Packaging-Jewellery (4 groups/yr)	NA	16	400	63,525	0	10,16,400	2,00,000	12,16,400
8. 9	Skill Training on Packaging-Pickle, Spices (4 groups/yr)	NA	16	400	63,525	0	10,16,400	2,00,000	12,16,400
8. 10	Skill Training on Packaging-	5	80	2000	63,525	0	50,82,000	10,00,000	60,82,000

S N	Programme (25 heads /group)	Dist rict s	Total Progr amme s during Projec t	Total Benef eciarie s during Projec t (25 heads /group)	Training cost / programme	Honorari um for Experts @ Rs.1000 /session, @3000 per session for MMDP trainers	Total training cost	TA/DA @Rs.500/ benefecia ry	Amount
	Handloom & Readymade Garments (4 groups/dist rict/yr)								
8. 2 0	Skill Training on Packaging- Handicraft Décor (4 groups/yr)	NA	16	400	63,525	0	10,16,40 0	2,00,000	12,16,4 00
8. 3 0	Skill Training on Packaging- Dry Flowers (4 groups/yr)	NA	16	400	63,525	0	10,16,40 0	2,00,000	12,16,4 00
8. 4 0	Skill Training on Packaging- Gift hampers of local products (4 groups/yr)	NA	16	400	63,525	0	10,16,40 0	2,00,000	12,16,4 00
8. 5 0	Footwear making	12	4	100	63,525	0	2,54,100	50,000	3,04,10 0
9	Executive Courses (NIFT, IHM, IIHT, ITIs, Polytechnics, NSTI Tura, Home Science College Tura, others) (1 group/yr)								
9. 1	Textiles/Ha ndloom (1 group/year)	12	4	100	5,00,000	0	20,00,00 0	50,000	20,50,0 00
9. 2	Food Processing/ Bakery/ Chocolate making (1 group/year)	12	4	100	5,00,000	0	20,00,00 0	50,000	20,50,0 00
9. 3	Makeup/ Hair (1 group/year)	12	4	100	5,00,000	0	20,00,00 0	50,000	20,50,0 00
9. 4	Handicrafts (1 group/year)	12	4	100	5,00,000	0	20,00,00 0	50,000	20,50,0 00
9. 5	Electrical Appliances (2 groups/	12	96	2400	5,00,000	0	4,80,00,0 00	12,00,00 0	4,92,00, 000

S N	Programme (25 heads /group)	Districts	Total Programmes during Project	Total Beneficiaries during Project (25 heads /group)	Training cost / programme	Honorarium for Experts @ Rs.1000 /session, @3000 per session for MMDP trainers	Total training cost	TA/DA @Rs.500/ beneficiary	Amount
	district/year)								
9.6	Electronic Appliance (2 groups/ district/year)	12	96	2400	5,00,000	0	4,80,00,000	12,00,000	4,92,00,000
10	Internships for 3 months (5/district/yr)								
10.1	Internships- Film Making (EKH, WJH, WGH)	3	60	60	30,000	0	18,00,000	30,000	18,30,000
10.2	Internships- Textile Designing	12	240	240	30,000	0	72,00,000	1,20,000	73,20,000
10.2	Hotel Industry	12	240	240	30,000	0	72,00,000	1,20,000	73,20,000
11	MMDP (2 batches/ yr)	NA	8	200	8,00,000	11,52,000	75,52,000	1,00,000	76,52,000
	Total		4128	90240		34,56,000	36,30,68,700	4,51,20,000	40,81,88,700

Table 74: Project wise cost for the Capacity Building Proposal

Programme	Total Cost	GOI Share@90%	GOML Share @10%
Capacity Building	40,81,88,700	36,73,69,830	4,08,18,870

Table 75: Contribution to the budget by Central and State Government

The total budget for Capacity Building shall be Rupees Forty Crores Eighty-one Lakhs Eighty -eight Thousand Seven Hundred Only

14.1.10. Plan for strengthening M&E Framework pertaining to the project proposal.

	INDICATOR	DEFINITION	BASELINE	TARGET	DATA SOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	1. Number of Beneficiaries Trained 2. Develop Mentors for MSMEs in each district	1. Beneficiaries Trained for scaling up their Entrepreneurship units 2. Pool of MSME mentors	0	28800	Trainee Tracking System	Annual	M&E Manager	Annual Progress Report
Outcomes	1. Increase in annual sales of trained Entrepreneurs. 2. Regular and right guidance to MSME units	1. Increase in Sales and revenue of trained beneficiaries. 2. Mentors shall be handholding MSME units		11300	UDYAM Portal	Annual	M&E Manager	Annual Progress Report
Outputs	1. Increase in revenue of trained MSMEs. 2. Better quality products, diversification of product portfolio, bigger market, Increase in revenue of trained MSMEs	1. Upgradation in type of MSME units 2. Handholding of MSMEs in all aspect of entrepreneurship	UDYAM registration status at start of Project Year 1	11600	UDYAM Portal	Annual	M&E Manager	Annual Progress Report

14.2. Innovation & Research Center for Handloom & Handicrafts

Meghalaya boasts a wealth of traditional handicrafts and handloom heritage, with a remarkable 61 handicraft clusters and 35 handloom clusters spread across the region. This rich tradition is prevalent in nearly every district of the state, and the skilled artisans have been honing their craft for generations.

Meghalaya is renowned for its expertise in:

- ▶ Weaving
- ▶ Cane & Bamboo Craft
- ▶ Wood carving
- ▶ Black Pottery

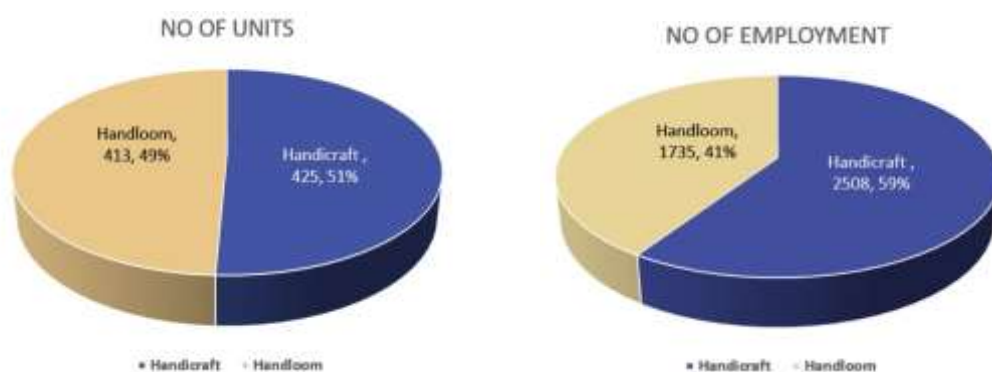
Handicrafts and handlooms form a prominent sector in Meghalaya, offering significant employment opportunities and making a substantial contribution to the state's GDP.

District wise clusters in Meghalaya:

SN	District	Handicraft Cluster	Textile/Handloom Cluster
1	East Garo Hills	16	1
2	East Jaintia Hills	1	0
3	East Khasi Hills	10	1
4	North Garo Hills	2	5
5	Ri Bhoi	2	17
6	South Garo Hills	3	2
7	Southwest Garo Hills	2	4
8	Southwest Khasi Hills	7	0
9	West Garo Hills	2	3
10	West Jaintia Hills	11	0
11	West Khasi Hills	5	2
	Grand Total	61	35

Table 76: Total Budget for the project

Total no of existing units in Handicraft & Textile/Handloom:



In Meghalaya, according to UDYAM registration data, there are currently 413 operational textile/handloom units with a workforce of 1,735, and 425 existing handicraft units with 2,508 employees. Despite the existence of multiple handicraft and handloom clusters and skilled workforce, the state lags behind its neighbouring states in terms of market share. The state possesses ample raw material resources, yet it struggles due to several challenges.

Alignment of Scheme/ Project/Proposal of the State with respect to RAMP programme

14.2.1. Major issues & Challenges

Substandard quality of the traditional artifacts: In the current scenario, the market faces diminished demand due to the growing preference for modern art and fusion styles because high pricing and a lack of standard quality of traditional artifacts.

Limited variety of products: It poses challenges in capturing a significant market share and boosting income and employment opportunities within the sector.

Infrequent product innovation: It results in limited acceptance among the younger age group, hinders the product from meeting international standards, and obstructs effective problem-solving.

Inadequate branding and packaging: Inadequate packaging and branding of products lead to a failure in establishing brand value, hinder market penetration, and reduce acceptance among the youth in the Meghalaya state.

Strategy for project/ scheme implementation with pre-defined milestones

14.2.2. Problem Statements

In the context of Meghalaya state, artisans face problems to characterized by limited exposure to the latest tools, technology, and emerging trends in their respective crafts. This lack of access to contemporary resources hampers their capacity to innovate, adapt, and produce products that align with evolving consumer preferences and industry standards. As a result, Meghalaya's artisan community faces hurdles in competing effectively in the market, capitalizing on its rich cultural heritage, and ensuring the sustainability of traditional craftsmanship.

14.2.3. Proposed Project Design

It has proposed to establish a centralized “innovation and research centre for handicraft and handloom” at the Directorate of Commerce and Industries premises, where a training centre is currently running under the control of the District Commerce and Industries Centre, East Khasi Hills. This training centre provides training on Tailoring, Embroidery, Knitting, Carpentry & Furniture, and Leather Craft.

Objective:

- ▶ **Market research:** Continuous market research will be conducted to track new market trends and forecast future demand. This research will also help to identify the types of decorative and utility products that are being produced in other states and countries, their market acceptance, and the types of products and technologies that can be innovated and introduced in Meghalaya, considering the availability of raw materials, traditions, culture etc.
- ▶ **Product innovation & diversification:** The primary objective of the innovation and research center is to develop a diversified collection of innovative products that meets market demands,

both utilitarian and decorative. Products like bamboo brushes, flasks, cups, floor tiles etc. are already popular in other states and around the world but state has less exposure towards new innovations and the center will focus on developing series of successful products to further increase their appeal to consumers.



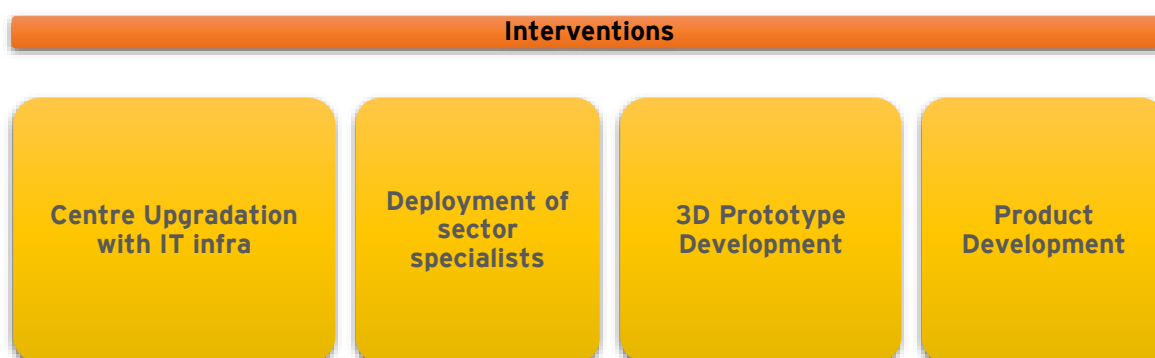
Table 77: Image of trending products of Bamboo Craft

- ▶ **Quality Control & Competitive pricing:** The center will help MSMEs achieve both high-quality products and greater market share through its quality standards assistance and competitive pricing strategies.
- ▶ **Product Packaging & Branding:** The center will help MSMEs learn about creative packaging and branding to make their products more competitive. The center will conduct research and innovation in this area to develop new and effective packaging and branding solutions for MSMEs.

14.2.4. **Feasibility & Viability of Project:**

The handicraft and Handloom clusters are present in almost every district of Meghalaya. This inherent artistry and craftsmanship have deep roots in the state's culture, reflecting a legacy of creativity and skill. The establishment of an Innovation and Research Centre in the state offers a remarkable opportunity to connect the rich traditions of the past with the innovations of the future. It serves as a concrete pathway to rejuvenate traditional arts, elevate their quality, and incorporate modern tools and techniques, creating a bridge between heritage and progress. It holds great promise for Meghalaya's MSMEs. By fostering the establishment of innovation & research center it will be well-positioned to capture a larger share of the market, expand their presence, and make even more substantial contributions to the state's

growing MSME sector. In the embrace of tradition and technology, they are poised to thrive and carry forward the rich legacy of Meghalaya's artistic heritage.



14.2.5. Approach & Methodology for execution/implementation

- ▶ Centre equipped with IT Infra: Centre will be fully equipped with computers, software (Adobe Photoshop, Coral Draw, Illustrator, auto CAD etc.) and 3D printers.
- ▶ Deployment of sector specialists: Different sector specialists will be empaneled and deployed in the center. Where they will design the illustration and then develop the 3D Prototypes.
- ▶ Prototype Development: The center is undertaking a major initiative to create a diversified collection of decorative and utilitarian products. As part of this initiative, a minimum of five prototypes will be developed each month from different crafts and handloom.
- ▶ Product Development: After the 3 D prototypes, the product will be developed in the related cluster with the help of master artisans and sectoral experts.

14.2.6. Use of ICT/ Innovative Technology towards project implementation:

MSMEs will have access to ICT tools, which will be integrated for widespread use, similar to popular social media apps. Additionally, meeting apps for webinars and virtual meetings, as well as various e-learning content apps, will be made available.

14.2.7. Timelines for achievement of project deliverables

Proposal/Project Title	Expected Impact	No. of beneficiaries targeted			
		Year 1	Year 2	Year 3	Year 4
	No. of Beneficiaries (Resources/ prototypes)				
IT Infra	NA	1	-	-	-
Sector Specialist empanelment	6	3	3	-	-
Prototype Development	180		60	60	60
Product Development	180	-	60	60	60

14.2.8. Estimated Impact of the Proposal

- ▶ Over a four-year period more than three hundred MSMEs will be benefited directly and more than 1000 MSMEs will be benefited indirectly
- ▶ Each year 60 new marketable products will be thoughtfully designed and introduced.
- ▶ Exposure to current trends and forecasts will equip MSMEs with market insights.
- ▶ It will empower MSMEs to augment their income and capture a larger market share.
- ▶ MSMEs will adopt and practice sustainable business practices, contributing to economic and environmental well-being.
- ▶ Additionally, they will cultivate a deeper understanding of branding, packaging, and marketing to enhance their market presence.

14.2.9. Project costing and contribution of State Government towards it

Innovation and Research centre (Market research, product innovation & diversification, technical assistance, Product branding & packaging etc.

Sl no.	Activity	Per Activity cost	Break-up	Unit	Unit cost	No.s	Total
1	Centre Setup	19,14,910	Hand Tools	Tools	10,000	3	30,000
2			Handloom with jacquard attachment	Machine	1,25,000	1	1,25,000
3			Computer	Tool	1,00,000	3	3,00,000
4			Printer- 3D	Machine	2,00,000	1	2,00,000
5			printer	Machine	25,000	1	25,000
6			Softwares	Tool	1,78,000	4	7,12,000
7			GST on machines	GST	4,22,910	1	4,22,910
8			Machine transportation & installation cost	transport	1,00,000	1	1,00,000
9	Prototype Development	60,12,000	Raw material Cost (5 prototypes per month@300rs per prototype/ 240 prototypes in 4 years)	Raw material	300	240	72,000
10			Sector Specialist – 3@55,000/M	Manpower	55,000	108	59,40,000
11	Product Development	3,60,000	Material Cost @1000x180	Raw material	1,000	180	1,80,000
12			Wages of master artisans	Manpower	1,000	180	1,80,000
13	Documentation & stationeries	1,00,000		Annual	1,00,000	1	1,00,000
14	Furniture & equipment	1,00,000	1 chair, 1 Table, 1 Cabinet,	Setup	25,000	4	1,00,000
15	Rent of place 2500 sq feet @ 1,00,000/month	12,00,000		Rental	1,00,000	12	12,00,000

Sl no.	Activity	Per Activity cost	Break-up	Unit	Unit cost	No.s	Total
16	Admin cost 10 % of Centre expenses	9,68,691			9,68,691	1	9,68,691
17	Miscellaneous cost 10 % of Centre Expenses	9,68,691			9,68,691	1	9,68,691
	Total	1,16,24,292					1,16,24,292

Table 78: Expense breakup of Project-Innovation & Research Center of Handcrafts

(Note: The cost of tools and machines has been obtained from IndiaMART and through quotations. The cost of sector specialists, raw materials is subject to the guidelines of the Development Commissioner of Handicrafts, Ministry of Textiles)

Total Cost (Rs)	GOI Share @90%	GOML Share @10%
1,16,24,292	10461862.8	11,62,429

Table 79: Contribution to the budget by Central and State Government

The total budget for Innovation & Research Centre for Handloom & Handicrafts Project shall be Rupees One Crore Sixteen Lakhs Twenty-Four Thousand Two Hundred Ninety-Two Only

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

	INDICATOR	DEFINITION	BASELINE	TARGET	DATASOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	Machine installation & Upgradation	Establish a modern innovation Centre	NA	28	MIS	Annually	Procurement Manager	Annual Progress Report
	Prototype development	innovation & Diversification	NA	240	MIS	Annually	EDP Manager	Annual Progress Report
	Workshop & Training Program	Exposer with product range	NA	12	MIS	Annually	EDP Manager	Annual Progress Report
Outputs	Exposure with latest tools & Technology	Increase the product quality	NA	28	MIS	Annually	EDP Manager	Annual Progress Report
	To have a diversified product collection	Higher revenue for MSME	NA	240	MIS	Annually	EDP Manager	Annual Progress Report
Outcomes	Enhance the product quality, Competitive pricing	More profit to MSMEs	NA	28	MIS	Annually	EDP Manager	Annual Progress Report
	Increase the product visibility	Capture the market size	NA	240	MIS	Annually	EDP Manager	Annual Progress Report

14.3. Reward & Recognition programme

Introduction

Meghalaya's Directorate of Commerce and Industries have proposed the Reward & recognition program to aid and boost growth of selected MSMEs under RAMP program. The program would recognise and reward 5 entrepreneurs every year at the Annual conclave held to showcase the entrepreneurs.

The program introduced in the state of Meghalaya aims to empower entrepreneurs in the MSMEs by offering them a comprehensive support system, including expert mentoring, business services, and technical assistance through integrated services. This initiative also facilitates access to appropriate funding channels, with the motive of stimulating economic growth in the region. By fostering entrepreneurship, it is expected to generate employment opportunities and enhance the livelihoods of the entrepreneurs and its stakeholders in Meghalaya, consequently benefiting the local economy.

Alignment of Scheme/ Project/Proposal of the State with respect to RAMP programme objectives

Enhancing firm capabilities and gaining access to new markets are intertwined elements that empower businesses to thrive and expand. By investing in innovation, skill development, financial management, and strategic planning, firms can bolster their internal strength. Simultaneously, by conducting thorough market research, networking, embracing digital platforms, and capitalizing on government support and trade agreements, they can seize opportunities in new markets. In this rapidly evolving global economy, these strategies are vital for ensuring sustainable growth and success for MSMEs and all businesses alike.

14.3.1. Major Issues/Challenges

Capacity building stands as a cornerstone in the MSME ecosystem, yet it presents one of the most significant challenges. Following are major issues for ill health of its MSMEs in the state-

- Limited accessibility to market.
- Lack of technology expertise, R&D base, testing labs.
- Lack of motivation in creation of MSMEs in traditional items.
- Reluctance of youth to taking up traditional businesses.

Strategy for project/ scheme implementation with pre-defined milestones

14.3.2. Understanding the problem statement

- ▶ Lack of incentives for setting up traditional MSMEs
- ▶ Lack of recognition for traditional MSMEs.
- ▶ Negative approach of MSMEs in implementing new technology and sticking to traditional methods.
- ▶ Communication and connection gap between MSMEs and government.
- ▶ Lack of Financial literacy

14.3.3. Proposed Design & Concept, feasibility, and viability.

- ▶ Support entrepreneurs including women led entrepreneurs through a laid down exercise and incubation support.
- ▶ Facilitating enterprises in developing new and innovative products and services with scope for employment generation.

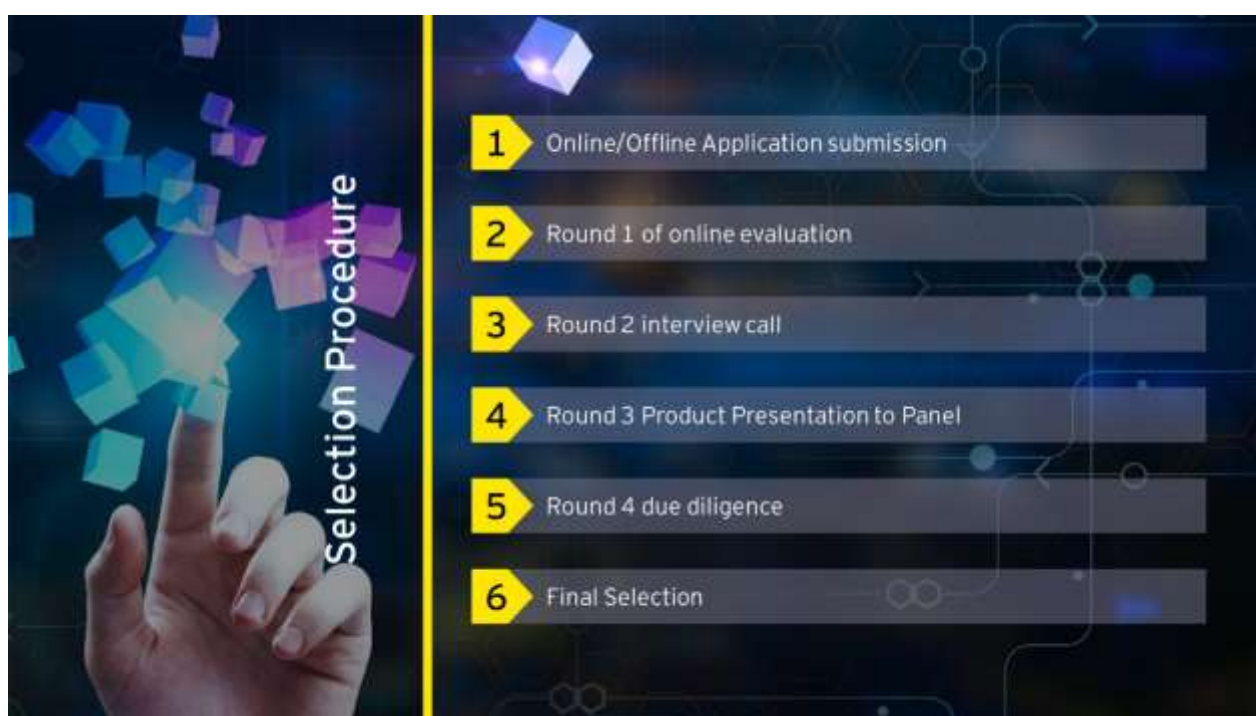
- ▶ Enterprises would receive assistance in fostering the development of innovative technologies, embracing advanced techniques and methodologies that can bolster their production capabilities, and facilitate their expansion into emerging markets.
- ▶ Providing technical assistance for enhancing product quality, elevating packaging standards, and more, enabling businesses to effectively compete in broader markets. This support will streamline the process of obtaining licenses and approvals.
- ▶ Training encompassing financial literacy, accounting, and bookkeeping to make the entrepreneurs and enterprises competence for running business affairs.
- ▶ Enterprises chosen for the program will receive assistance in refining their business pitches and reports, thereby increasing their prospects of securing financing from investors, banks, non-banking financial companies (NBFCs), and government-backed schemes.
- ▶ Showcasing selected MSME's products and services in the conclave held annually at State capital for a duration of 2 days to provide exposure.
- ▶ Reward and recognition for 5 Entrepreneurs in five different categories at annual conclave held at State Capital under Meghashine.

Project Offerings-

- ▶ Capacity building training- This will enhance units' capabilities in running its business affairs. This will carter under Capacity building project.
- ▶ Provide exposure to MSME's product and services at the annual conclave held at state capital.
- ▶ Annual awardees will be eligible to showcase Meghashine Logo in their product or services, differentiating their product from the rest.

14.3.4. Approach and Methodology

The following activities will be undertaken under approach and methodology for the Meghashine Project-



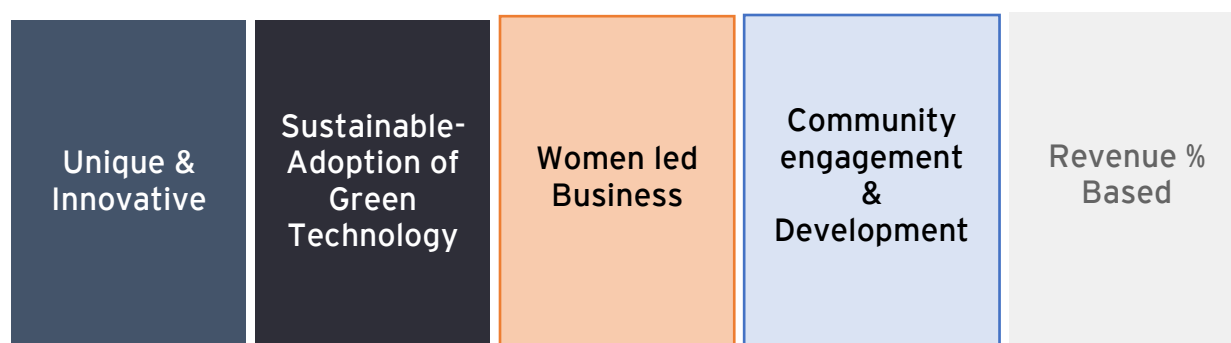
- ▶ **Online/Offline Application submission-** The website will have an eligibility criterion for short listing.
- ▶ **Round one of online evaluation-** The website will provide the application data, which will further be evaluated basis the eligibility criteria
- ▶ **Round two interview call-** In this stage, a telephonic interview will be conducted to understand the need of the enterprise and what assistance the enterprise is seeking from the program.
- ▶ **Round three panel presentation-** The entrepreneur will have to provide a presentation on its product, its features, its target market, segment etc. and finally justifying its need for selection.
- ▶ **Round four due diligence-** Background and hygiene check on enterprise and entrepreneurs' documents.
- ▶ **Final selection**

Eligibility Criteria for selection under Meghashine-

- ▶ The entrepreneur should be a citizen of India and permanently based in Meghalaya and the enterprise should be registered in Meghalaya.
- ▶ At least one founder/promoter of the enterprise should be dedicated in the business full time, or it should be a core business activity for the entrepreneur
- ▶ The enterprise should be working as a 'For Profit' entity.
- ▶ The enterprise should have running operations for at least 1year in Manufacturing or services.
- ▶ The enterprise should have considerable scope for scale and expansion.

Reward and Recognition categories in Meghashine Conclave to be held annually- Criteria for selecting awardees-

Categories for MeghaShine

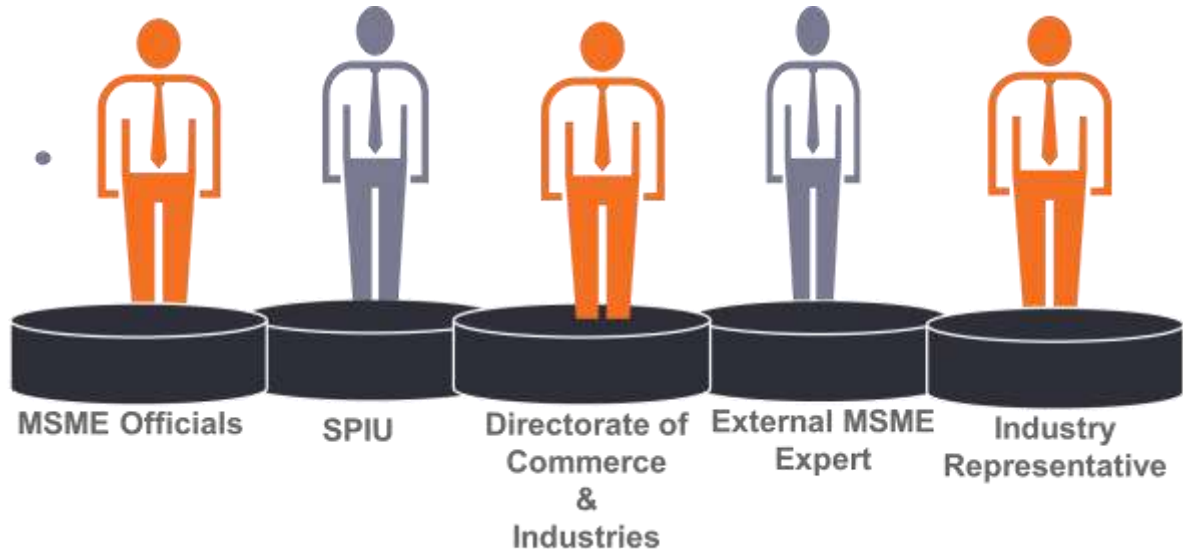


- ▶ **Unique & Innovative-** Recognizing businesses that have introduced innovative products, services, or processes that contribute to the growth of the local economy and solve specific challenges.
- ▶ **Sustainable-Adoption of Green Technology-** Considering businesses that actively engage in sustainable practices, benefitting both the community and the environment.
- ▶ **Women led business -**This category felicitates female entrepreneurs who have made significant contributions to the MSME sector.

- ▶ **Community Engagement and Development-** This category awards MSMEs that actively engage with and support their local communities, contributing to overall development.
- ▶ **Revenue percentage based:** MSME having earned maximum revenue % in the year

Jury Panel to Select Awardees -

The selection process for MSME awards in Meghalaya will be transparent and involve a panel including representative from 5 different institutions:



Reward & Recognition-



Revocation of Meghashine title from MSMEs-

The recognition of Meghashine awardees will be revoked under below circumstances-

- ▶ **Plagiarism:** If a recipient is found to copy ideas or design from an existing product or services.
- ▶ **Ethical or Legal Violations:** If a recipient is found to have engaged in unethical or illegal behavior, such as fraud, embezzlement, or criminal activity, the award or title may be revoked.

- ▶ **Misrepresentation:** If it is discovered that a recipient provided false information or misrepresented themselves in their application for the award or title, this can lead to revocation.

14.3.5. Use of ICT/Innovative Technology Towards Project Implementation

- ▶ Development of website- Utilizing the platform through the issuance of an office order, for acceptance of application, declaring selected entrepreneurs, design of workshops and trainings proposed and monitoring of selected entrepreneur.
- ▶ Training through collaborated Partnership- The Meghalaya Government aims to partner with educational institutions and vocational training centers to craft and execute skill development initiatives customized to meet the specific requirements of MSMEs.

14.3.6. Timeline for achievement of Project Deliverables



Sl. No.	Activity	Expected Impact No. of Beneficiaries (MSMEs)	Expected Impact No. of events	No. of beneficiaries targeted			
				Year 1	Year 2	Year 3	Year 4
1	MSME Conclave (1 event of 2 days with participation of 100 MSMEs and footfall of 3000 with PR/Publicity) Annually, 50 stalls as part of Vendor-Vendee programme for promotion and marketing of products	400	Conclave	100	100	100	100
2	Budget for Award and Recognition, RS. 3 Lacs for each award winner- Meghashine	20	4	5	5	5	5

	Total			105	105	105	105
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Table 80: Meghashine Delivery Timeline

14.3.7. Estimated impact of the Project

The proposal seeks to deliver capacity-building support to MSMEs, with the primary objective of fostering comprehensive development and enhancing institutional strength. This initiative will benefit the selected MSMEs within the state, as well as other stakeholders connected to these enterprises. Additionally, following milestones are expected:

- ▶ Improving the Efficiency of the MSME
- ▶ Better reach and market for state's indigenous products.
- ▶ Self-sufficient to MSMEs to avail technical support for self-assessment & audit for capacity optimization.

14.3.8. Project costing and contribution of State Government towards it

Expenses associated with the project:

Sl no.	Activity	Per Activity cost	Break-up	Unit	Unit cost	No. s	Total
1	MSME Conclave (1 event of 2 days with participation of 100 MSMEs and footfall of 3000 with PR/Publicity) Annually, 50 stalls as part of Vendor-Vendee programme for promotion and marketing of products	94,00,000	Venue & Event Management	L/S	50,00,000	1	50,00,000
			Publicity	L/S	5,00,000	1	5,00,000
			Stationaries-(Brochure, Pamphlet, kit etc)	Pcs	500	3,000	15,00,000
			Fooding for 2 days	2 days	4,000	150	6,00,000
			Travel Allowance-Participants	Persons	2,000	150	3,00,000
			Logistics and material transport	MSMEs	10,000	150	15,00,000
2	Budget for Award and Recognition, Rs. 3 Lacs for each award winner	3,00,000	L/S	Annual	3,00,000	1	3,00,000

Table 81: Expense breakup

Overall budget for the project and contribution share:

Sl. No.	Activity	Total Units	Unit	Unit cost (Rs)	Total Cost (Rs)
1	MSME Conclave (1 event of 2 days with participation of 100 MSMEs and footfall of 3000 with PR/Publicity) Annually, 50 stalls as part of Vendor-Vendee programme for promotion and marketing of products	4	Conclave	94,00,000	3,76,00,000
2	Budget for Award and Recognition, RS. 3 Lacs for each award winner	20	Award	3,00,000	60,00,000
	Total				4,36,00,000

Table 82: Total Budget for the project

Total Cost (Rs)	GOI Share @90%	GOML Share @10%
4,36,00,000	3,92,40,000	43,60,000

Table 83: Contribution to the budget by Central and State Government

The total cost of the project shall be Rupees Four Crore Thirty-Six Lakhs Only

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

	INDICATOR	DEFINITION	BASELINE	TARGET	DATASOURCE	FREQUENCY	RESPONSIBLE	REPORTING Where will it be reported ?
Goal	Number of Beneficiaries Awarded	Reward & recognition	0	5	Application through Stake holders. Online Application	Annual	M & E Manager	Annual Progress Report
Outcomes	Recognition and Branding of Winners	Higher sales	0	5	Application through Stake holders. Online Application	Annual	M & E Manager	Annual Progress Report
Outputs	Increase in revenue of MSME Sector	Increase in turnover of MSME units	0	400	Application through Stake holders. Online Application	Annual	M & E Manager	Annual Progress Report

14.4. MeghaRise

Introduction

The MeghaRise initiative, introduced by the Directorate of Commerce and Industries in Meghalaya as part of the RAMP program, is dedicated to the advancement of the state's wood artisans and Self-Help Groups (SHGs) and **certifying products under a common brand name of state's- "Megharise"**. Its primary focus is on the production and promotion of organic products sourced from bamboo, wood and handicraft clusters and food clusters producing within the state. **These products include items such as locally made organic soaps, toiletries, self-care items and eco-friendly travel cases made of wood or bamboo, bamboo cutleries set (Wood Scooped Wooden cutleries), Areca nut Leaf Plate, bamboo and cane bins, Bamboo bottles, broom grass products and other portable food products such as organic or infused honey pouches, locally produced chocolates etc.** The project's core purpose is to assist artisans and SHGs in creating sustainable, environmentally friendly products and to facilitate the integration of these products into the B2B or B2C markets under state's brand name. It aims to establish connections and provide access to markets, particularly within the state's hotels, guest houses, Circuit Houses and homestays.

The initiative implemented in Meghalaya is geared toward empowering artisans and Self-Help Groups (SHGs), and traditional artisans using locally available raw materials through an all-encompassing support system. This system includes expert mentoring, business services, technical assistance through integrated services, and facilitating product sales by connecting buyers with sellers. Additionally, the program streamlines access to suitable funding sources with the goal of promoting economic growth in the region in a sustainable manner. By fostering entrepreneurship, this initiative anticipates the creation of employment opportunities and an overall improvement in the livelihoods of entrepreneurs and stakeholders in Meghalaya, ultimately benefiting the local economy.



Alignment of project proposal of state with respect to RAMP Programme objectives

According to the diagnostic assessment conducted in the state only 4% of the total respondents were part of and SHGs or Cluster organizations. Around 91% are not a part of any IAs, Clusters or SHGs. Integrating and coordinating the artisans and forming SHGs to derive the common goal of economic development is targeted. Also, strengthening the capabilities of businesses and tapping

into new markets through collaboration are interconnected factors that empower the newly formed Self-Help Groups (SHGs) and local artisans, enabling them to prosper and expand. By allocating resources towards innovation, skill development, financial management, and strategic planning, local artisans can enhance their internal resilience. Concurrently, through comprehensive market research, effective networking, and leveraging government support and trade agreements, they can capitalize on opportunities in previously untapped markets.

In today's rapidly evolving global economy's demand towards organic products, these strategies are imperative for ensuring sustainable growth and success, not only for SHGs and artisans but for all stake holders.

14.4.1. Major Challenges/Issues

Incorporating biodegradable as well as organic products into the well-established tourism industry encounters several challenges. Also, encouraging new generation to take up traditional jobs.

To name a few:

- ▶ Limited accessibility to market.
- ▶ Lack of technology expertise, R&D base, testing labs.
- ▶ Availability of easy accessibility of plastic products.
- ▶ Lack of awareness about use of available raw materials in Meghalaya for organic products.
- ▶ Low awareness among customers alternative of plastic products.
- ▶ Reluctance of youth to taking up traditional businesses.

Strategy for project/ scheme implementation with pre-defined milestones:

14.4.2. Understanding the problem statement-

- ▶ Limited awareness among tourism industry.
- ▶ Limited no. of artisans making biodegradable products.
- ▶ Lack of awareness among public on its uses.

14.4.3. Proposed project design concept, Feasibility & Viability

- ▶ To set up 2 Self Help Groups (SHGs) every district, one SHG for Handicrafts and for making toiletries and other products out of bamboo, wood or cane and one SHG for food products.
- ▶ Encourage the production and consumption of sustainable and eco-friendly personal care items, aligning with growing consumer demand for natural alternatives.
- ▶ The products to be branded under the name of 'MeghaRise.'
- ▶ To liaison between the SHGs and Hotels of the state and other North-eastern State to capitalizing on the tourism industry's increasing preference for eco-friendly amenities and provide the toiletries, Self-care items, handicrafts made and sourced from Bamboo or other available organic objects and organic food items.
- ▶ Pilot cost will be incurred for distribution of products under the Trademark of Megharise to Hotels, Guest Houses, Circuit houses & homestays. 10% of the cost price will be charged for the establishments.
- ▶ Implement a Direct-to-Consumer (D2C) model for local and regional sales, while also leveraging popular e-commerce platforms to access a wider customer base.

Feasibility

As the consumer preferences shift towards organic, natural, and eco-friendly choices, a substantial market opportunity emerges. The hotel industry in Meghalaya, Assam, and other North-eastern states is experiencing a growing demand for eco-friendly amenities, making it a receptive market for the envisioned products. The project's feasibility is supported by the initiatives taken by the hotels and guest houses to introduce and promote sustainable tourism and reduce plastic usage and minimize its carbon footprint. Also, the abundance of bamboo and handcraft and other organic resources serves as a sustainable source for product materials.

The project's feasibility is supported by the initiatives taken by the hotels and guest houses to introduce and promote sustainable tourism and reduce plastic usage and minimize its carbon footprint.

Viability

Sl.No	Hotel Name	No.of Rooms*
1	Vivanta Meghalaya, Shillong	87 rooms and 14 Suites
2	Courtyard by Marriott Shillong	182
3	Polo Orchid Resort, Cherrapunji	26
4	Hotel Polo Towers	51
5	Ri Kynjai	17
6	Hotel Pinewood	40
7	Hotel Orchid	372
8	M crown Hotel	29
9	A la Maison	159

*Source-Hotel websites

There are around 1000+ hotels rooms in the top listed Hotels and resorts in Shillong and Cherrapunji, which has footfall of more than 1 lac tourists per year. The Hotels and guest houses shall also be able to address their environmental contribution by making provision of providing ready to use food products like organic or infused honey and locally produced chocolates in breakfast and cereals, essential bathroom amenities and personal care items and other handloom & handicrafts made of wood, bamboo or broom grass and food products to tourists, choosing to offer biodegradable and organic products.

TABLE- Indicative Cost to SHGs Pricing

	Sl No	Item Name	Cost Price	Selling Price	Profit %
Daily Use Personal care toiletries	1	Loofah	50	200	300
	2	Tongue Cleaner	25	100	300
	3	Handmade Soap	25	150	500
	4	Comb	50	150	200
Other Daily Items	5	Cutlery Set(1 knife, 1 Spoon, 1 Fork)	25	50	100
	6	Honey Pouches (50 Gm)	25	50	100
Big Handicrafts	7	Bamboo Bins	200	400	100
	8	Broom Grass Handicrafts	50	100	100
Small Handicrafts	9	Table Mats	150	300	100

Table 84:Contribution to the budget by Central and State Government

The project demonstrates strong viability because of its high returns generated by producing the listed items, particularly those in the fast-moving personal care toiletries category. The fast-moving nature of these products indicates a steady evolution in income generation, creating opportunities for diversification and expansion into additional markets.

Project viability refers to the assessment of whether a proposed project is likely to achieve its objectives. The viability of this project shall be ensured through MOUs and LOIs with Hotels, guest houses and travel agencies to reinforce their commitment to procure products from SHGs.

14.4.4. Approach and Methodology

The following criteria are set for selection of SHGs for providing Certification of MeghaRise-

- ▶ Sourced and made of products available within the state.
- ▶ Bio-degradable products
- ▶ No child labors.
- ▶ More Women participation
- ▶ No to minimum use of recycled plastic only

Assessment & Audit Consultant- An assessment and Audit Consultant will be appointed by the Directorate of Commerce & Industries to conduct quarterly assessment of the certified SHGs to ensure the Period Quality control, Safety and norms inspection and Occupational Health & Safety.

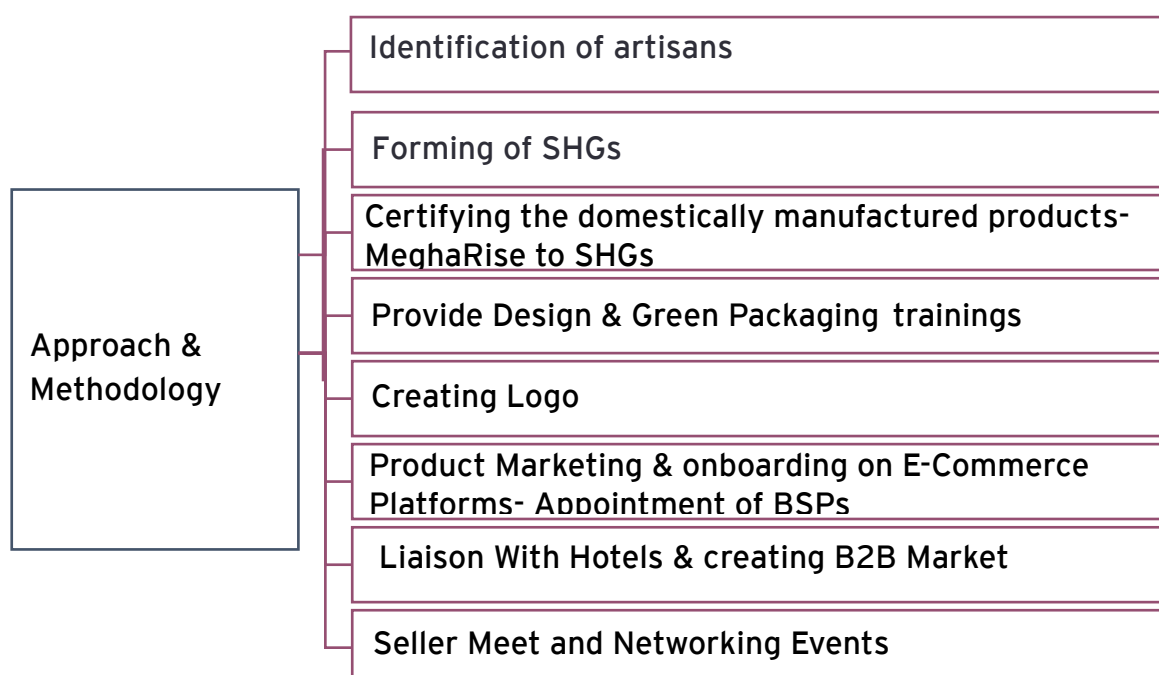
Visit- A total of 24 SHGs needs to be visited every quarter, totalling to 96 visits at the ned of 4 year.

SHGs	Visit	Total Visits
24	4 per yr	96

A cost has been fixed in terms of monthly Salary for the consultant.

Monthly	Year	Total Salary Cost
50000	4	2400000

The following activities will be undertaken under approach and methodology for the MeghaRise Project-



- ▶ Identification of Bamboo, Wood handicraft artisans and food clusters across 12 districts.
- ▶ Forming of SHGs- To set up 2 Self Help Groups (SHGs) every district, one SHGs for Handicrafts and for making toiletries and self-care products out of bamboo or cane and one SHGs for food products.
- ▶ Certification of locally produced made soaps, toiletries, self-care items and eco-friendly travel cases made of wood or bamboo, bamboo cutleries set, bamboo and cane bins, broom grass products and other portable food products such as organic or infused honey pouches, locally produced chocolates etc.
- ▶ Provide access to eco-friendly packaging options and collaborate with local packaging suppliers for customized solutions.
- ▶ Appointment or engagement of Sector specific experts/Business Service Providers (BSPs) to provide graphic design services for crafting logos, labels, and packaging designs that convey the organic and environmentally conscious characteristics of the products. Additionally, offer access to experienced branding consultants to provide personalized guidance and support.
- ▶ Appointment or engagement of Sector specific experts/Business Service Providers (BSPs) for digital marketing, social media strategies, and content creation to empower SHGs in autonomously promoting their products to hotel chains and retail market. Support the development of marketing materials, including brochures, product catalogs, and promotional content.
- ▶ Liaison with Hotels and Guest houses to collaborate and create an B2B market for the SHGs to sell their finish products.
- ▶ Appointment or engagement of Sector specific experts/Business Service Providers (BSPs) to organize periodic events to facilitate face-to-face interactions and partnerships among MSMEs.

14.4.5. Use of ICT/ Innovative Technology towards project

Information and Communication Technology (ICT) tools will play a significant role in conducting the project's initiatives. This includes the extensive utilization of product design software, graphic design applications, marketing apps, social media platforms, and online advertising campaigns to ensure successful implementation.

14.4.6. Timelines for achievement of project deliverables

Proposal/Project Title	Activity	Expected Impact			
		SHGs		Beneficiaries @10/SHG	
		Year 1	Year 2	Year 1	Year 2
Megharise	Identification of Bamboo, Wood handicraft and food clusters across 12 districts and formation of SHGs	12	12	1200	1200
	MOUs with Hotels	25	25		

Table 85: Delivery Timeline

14.4.7. Estimated impact of the Project/scheme/ proposal

- ▶ Generation of employment opportunities in biodegradable, sustainable and organic products.
- ▶ Creation of state backed product Brand-MeghaRise.
- ▶ Increase in online presence and brand recognition for Meghalaya's Products.
- ▶ Limited plastic waste of one-time use products in hotels and guest houses.

14.4.8. Project costing and contribution of State Government towards it

Pilot run For Hotel				
	SI No	Item Name	Cost Price	Total
Daily Use Personal care toiletries	1	Loofah	50	175
	2	Tongue Cleaner	25	
	3	Handmade Soap	25	
	4	Tooth Brush	25	
	5	Comb	50	
Other Daily Items	6	Table tissues(handkerchief)	50	150
	7	Organic Cutlery Sets (1 knife, 1 Spoon, 1 Fork)	25	
	8	Home made Chocolates	50	

	9	Honey Pouches(50 Gm)	25	
Handicrafts	10	Jewellery	50	450
	11	Bamboo Bins	200	
	12	Broom Grass Handicrafts	50	
	13	Table Mats	150	

Table 86: MeghaRise Expenses

Overall budget for the project and contribution share:

Sl no .	Activity	Per Activity cost	Break-up	Unit	Unit cost	No.s	Total
1	Consultation fee for formation of SHGs	12,00,000		L/S	50000	24	12,00,000
2	Logo Design Cost	50,000		L/S	50000	1	50,000
3	Pilot run Cost(100 Pieces for each 50 hotels/ resorts/homestays/g uest houses etc)	38,75,000	Daily Use Personal Care Toileries	Set	175	5000	8,75,000
			Other Daily Use Items	Pc	150	5000	7,50,000
			Handicrafts	Pc	450	5000	22,50,000
4	Assesment & Audit Cost(Manpower Cost)	24,00,000	24 SHGs* every 3 months visit for 4 yrs	Monthly Salary	50000	48	24,00,000
5	BSPs for labels and packaging	48,00,000		L/S	200000	24	48,00,000
6	BSPs for logistics	24,00,000		L/S	100000	24	24,00,000
7	BSPs for digital marketing	48,00,000		L/S	200000	24	48,00,000
8	Registration cost for Megharise Trademark	10,000		L/S	10000	1	10,000
9	Admin Cost(10%)	19,53,500					19,53,500
10	MSME Study for 70 major clusters identified in Meghalaya	1,40,00,000		L/S	2,00,000	70	1,40,00,000
	Total	2,14,88,500					3,54,88,500

Table 87: Total Budget for the project

Total Cost (Rs)	GOI Share @90%	GOML Share @10%
3,54,88,500	3,19,39,650	35,48,850

Table 88: Contribution to the budget by Central and State Government

The total cost of the project shall be Rupees Three Crores Fifty-Four Lakhs Eighty-eight Thousand Five Hundred Only

14.4.9. Plan for strengthening M&E framework pertaining to Project.

	INDICATOR	DEFINITION	BASELINE	TARGET	DATASOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	No of SHGs registered and trained to produce biodegradable products.	Beneficiaries Trained for setting up new SHGs.	0	24 SHGs	Bamboo and Wood Clusters	Annual	EDP Manager	Annual Progress Report
Outcomes	Creation of New SHGs making Biodegradable Products.	Less usage of disposable plastic items.	0	24 SHGs	Bamboo and Wood Clusters	Annual	EDP Manager	Annual Progress Report
Outputs	Availability of Sustainable and environment friendly products at cheaper price.	Decrease in plastic wastage.	0	24 SHGs	Bamboo and Wood Clusters	Annual	EDP Manager	Annual Progress Report

14.5. State Level MSME Portal

Alignment of Scheme/ Project/Proposal of the State with respect to RAMP programme

14.5.1. Major issues/challenges

Based on the diagnostic study, it was found that MSMEs are not aware of schemes, incentives, and state and central government initiatives, as well as the eligibility for availing these schemes. Additionally, they are unaware of events and exhibitions conducted by the government or any organization.

On the other hand, the government does not have a unified database of MSMEs in the state, including functional, non-functional, and sick units. This database should also track the scheme benefits they have availed and the number of units eligible for any scheme, there is no mechanism in place to track the progress of new entrepreneurs who have received training from the Commerce and Industries Department, whether they have registered on the UDYAM Registration Portal, availed any credit schemes, or participated in market linkage programs. Furthermore, there is a need for a mechanism to gather feedback on draft policies from stakeholders such as MSMEs, industry associations, and participating departments.

Key Findings:

As per our assessment, currently, there is no centralized portal where MSMEs can visit to access information about all the central and state level schemes, incentives, government initiatives, and their eligibility. Additionally, there is no centralized information system available for them to access information about upcoming events and exhibitions. Therefore, making this information accessible to MSMEs will greatly enable them to avail of the benefits and increase the coverage of various schemes.

On the government's end, central schemes are currently processed online. However, state-specific policies are processed offline, involving the physical movement of files resulting limited visibility of the implementation process. The absence of a unified database of MSMEs and their operational status affects effective planning and implementation of benefits by the Government. Furthermore, the lack of a mechanism to gather feedback on draft policies poses challenges for MSMEs in terms of compliance. Therefore, having a digital platform for the government would make processes more efficient and create favourable conditions for both MSMEs and government departments.

Strategy for project/ scheme implementation with pre-defined milestones

14.5.2. Problem Statement:

The following problem areas can be addressed by the IT intervention through the State Level MSME Portal:

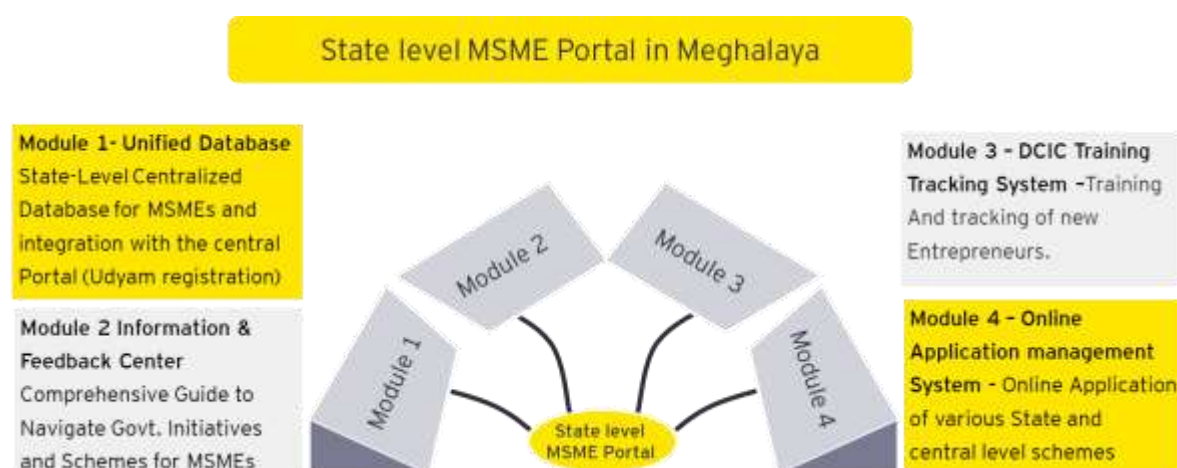
- ▶ There is no single platform available to MSMEs that provides comprehensive information about central and state-level schemes, incentives, and government initiatives, along with the criteria for eligibility.
- ▶ MSMEs lack a centralized system to keep themselves updated about upcoming events and exhibitions.
- ▶ There is no established mechanism for tracking the progress of new entrepreneurs who have received training from the government, including whether they have registered on the UDYAM Registration Portal, accessed credit schemes, or engaged in market linkage program

- ▶ The offline processing of state-specific policies, which involves physical file movement, leads to inefficiencies, and limits the transparency of implementation.
- ▶ The absence of a unified MSME database and a feedback mechanism for draft policies poses challenges, obstructing effective planning and implementation of government benefits.

As a result, there is a need to establish a digital platform to enhance efficiency, benefiting both MSMEs and government departments.

14.5.3. Proposed Project Design Concept

To address the challenges mentioned earlier, we need to develop a State Level MSME portal, which will consist of the following modules:



Module 1 - State Level Unified Database for the MSMEs

The State Level Unified Database for MSMEs is a unified database that will be integrated with the UDYAM Registration Portal, ensuring that its primary data remains synchronized with the portal.

This State Level Unified Database will have the following key features:

- ▶ DCIC will have the capability to categorize units as functional, non-functional, or sick units based on UDYAM Registration data. Additionally, it will maintain data regarding the actual goods produced or services provided and keep a record of the schemes availed by the MSMEs. This process will provide a clear picture of the number of MSMEs in the states.
- ▶ It will establish a comprehensive and reliable database of MSMEs in the state, which will be utilized for policy formulation, planning, monitoring, and evaluating various schemes and programs for the sector.
- ▶ It will be integrated with various government databases such as Aadhaar, PAN, GST, etc., to automatically verify and update the information of MSMEs.
- ▶ It will assist in identifying and promoting MSMEs based on factors such as their social category, ownership category, activity category, etc., and planning targeted support and incentives.
- ▶ It will be integrated with the 'Integrated National MSME Digital Portal (INMDP)' to enable the central government to access the state-level implementation status of various schemes.

Module 2 - Information & Feedback Centre

The Information & Feedback Centre module will function as a platform for MSMEs in the state to access information about various schemes, incentives, state and central government initiatives, check eligibility for availing the scheme, and receive updates on upcoming events and exhibitions. Additionally, it will enable them to provide feedback on various draft policies.

This Information & Feedback Centre module will have the following key features:

- ▶ **Scheme Navigator:** The scheme navigator will assist MSMEs in navigating and accessing information about various government schemes and incentives. MSMEs will fill out a questionnaire within the navigator, which will then provide them with a list of available schemes based on eligibility criteria. It will also offer information about the application procedures for each scheme.
- ▶ **Know your incentive wizard:** This tool assists MSMEs in understanding the incentives available to them based on their eligibility and business activities, as determined by the questionnaire. It helps them maximize their benefits from government initiatives.
- ▶ **Know your approval wizard:** The 'Know Your Approval Wizard' will assist MSMEs in identifying and applying for the required approvals, NOCs, and certificates needed to start and run their businesses. The Know Your Approval Wizard will prompt users to fill in details about their business, such as the nature of the activity, industry type, district, local authority, investment amount, organization type, number of employees, voltage required, etc. Based on these inputs, the wizard will generate a list of approvals that will be applicable to the user's business. It will be integrated with State Single Window System so, that same can be applied online.
- ▶ **Information wizard:** This tool serves as a comprehensive information resource, providing details on state and central government initiatives, policies, and updates. It keeps MSMEs informed about the latest governance developments.
- ▶ **Upcoming Events and Exhibitions:** MSMEs can stay up to date with relevant industry events and exhibitions. This feature provides information on upcoming opportunities for networking, showcasing products, and accessing potential markets.
- ▶ **Feedback:** The module allows MSMEs to provide feedback on various draft policies, government initiatives, and the usability of the platform. This ensures that the government receives valuable input from stakeholders for continuous improvement.

Module 3 - DCIC Training Tracking System

This module will be designed to monitor the progress of newly trained entrepreneurs who have undergone training at DCIC (District Commerce and Industries Centres) Training centres. It enables DCIC to continuously track the status of these new MSMEs as they setup their businesses, including their eligibility for government credit schemes and access to markets. Additionally, it helps in identifying new MSMEs that may benefit from targeted interventions:

This DCIC Training Tracking System module will have the following key features:

- ▶ **Entrepreneur Registration:** This feature enables newly trained entrepreneurs to register their details, providing essential information that helps DCIC monitor and keep track of their progress in setting up their businesses, getting credit, and getting access to markets.
- ▶ **Entrepreneurship Development Programme:** This module will enable DCIC to plan and execute the Entrepreneurship Development Programme, track the outcomes of the interventions provided to the MSMEs, and collect feedback on the program for continuous improvement.
- ▶ **Credit Linkage Tracking:** This module will enable tracking of credit schemes availed by entrepreneurs, collecting feedback on the challenges they face, analysing these challenges, and planning suitable interventions to provide necessary support.
- ▶ **Market Linkage Tracking:** This module will enable the tracking of market linkage opportunities for new entrepreneurs. It will facilitate the planning of interventions and the provision of necessary support to them.

Module 4 - Online Application Management System

The Online Application Management System aims to digitize several processes currently handled by the Commerce and Industries Department. These processes include the processing of incentive policies, eligibility certificates for availing incentives, tracking the implementation of state and central schemes, and the adoption of the eOffice System. This system will extend from the state to the district level and will integrate with the Integrated National MSME Digital Portal (INMDP) to monitor schemes at the central government level.

This Online Application Management System will have the following key features:

- ▶ **Common Incentive Disbursement Platform:** This is a feature that allows the MSMEs to apply for various incentives offered by the state and central governments through a single online portal. The platform also enables the verification, approval, and disbursement of the incentives in a transparent and timely manner. The platform also provides a dashboard to monitor the status and impact of the incentives on the MSMEs.
- ▶ **Online Application of Eligibility Certificate:** This is a feature that enables the MSMEs to apply for the eligibility certificate for availing the incentives online. The feature also allows the MSMEs to upload the required documents and proofs for verification. The feature also generates the eligibility certificate in a digital format and sends it to the MSMEs via email or SMS.
- ▶ **State and Central Government MSME Scheme Tracker:** This feature tracks the implementation and progress of various schemes and programs launched by the state and central governments for MSMEs. A dynamic tracking system will be developed, defining result parameters that allow any scheme to be included for tracking. It will also enable linking beneficiaries in the Unified MSMEs Database. Additionally, this feature integrates with the Integrated National MSME Digital Portal (INMDP) to monitor schemes at the central government level.
- ▶ **Implementation of eOffice System:** This is a feature that digitizes the internal processes and workflows of the Commerce and Industries Department. The feature also enables the online filing, tracking, and disposal of applications, petitions, complaints, etc. The feature also improves the efficiency, accountability, and transparency of the department.

14.5.4. Feasibility & Viability of Project

The proposed project aims to address the challenges faced by Micro, Small, and Medium Enterprises (MSMEs) through the development of a comprehensive State Level MSME portal. This portal comprises four modules, each designed to enhance the efficiency, transparency, and support provided to MSMEs across the state. The following assessment presents the feasibility and viability of each module, considering technical aspects and the potential benefits they offer to the MSME sector.

Module 1 - State Level Unified Database for the MSMEs:

- ▶ **Feasibility:** The technical feasibility of this module is high due to the widespread availability of database management systems and integration protocols. The UDYAM Registration Portal's digital infrastructure can easily accommodate synchronization with a unified database. Additionally, integration with existing government databases like Aadhaar and GST is achievable through standardized APIs.
- ▶ **Viability:** A unified database is not only technically feasible but also highly viable. It significantly reduces data duplication, improves data accuracy, and streamlines data retrieval processes. This database can serve as a powerful tool for evidence-based policy formulation and decision-making, making it a valuable investment.

Module 2 - Information & Feedback Centre:

- ▶ **Feasibility:** The feasibility of this module is high, due to the well-established web technologies and content management systems. Online eligibility checks can be implemented using predefined criteria and algorithms.
- ▶ **Viability:** The viability of this module is evident in its potential to empower MSMEs with easy access to essential information and opportunities. Collecting feedback directly from stakeholders enhances government responsiveness and the quality of policy formulation. It can lead to more effective schemes and initiatives, thereby benefiting the MSME sector.

Module 3 - DCIC Training Tracking System:

- ▶ **Feasibility:** Creating a tracking system for newly trained entrepreneurs is technologically feasible using database management tools. Integration with the State Single Window System enhances efficiency by reducing manual data entry and paperwork.
- ▶ **Viability:** The viability of this module is rooted in its potential to monitor and support newly trained entrepreneurs effectively. Tracking their progress, providing targeted interventions, and collecting feedback can significantly enhance their chances of success, contributing to the growth of the MSME sector.

Module 4 - Online Application Management System:

- ▶ **Feasibility:** Digitizing departmental processes and integrating with the Integrated National MSME Digital Portal (INMDP) is feasible through modern software solutions. The successful implementation of e-office systems in various government departments demonstrates technical feasibility.
- ▶ **Viability:** The viability of this module lies in its ability to streamline processes within the Commerce and Industries Department. A common incentive disbursement platform simplifies access for MSMEs, reducing bureaucracy and delays. Online eligibility certification reduces paperwork and enhances transparency. The integration with the Integrated National MSME Digital Portal (INMDP) facilitates central monitoring and reporting, further enhancing its viability.

14.5.5. Approach & Methodology for Implementation/Execution

For implementation of State Level MSME Portal the following approach & methodology will be followed:

- ▶ **Defining Project Scope and Delivery Timeline:** Defining the project scope involves specifying objectives, deliverables, and timelines while also assessing resource requirements and identifying the necessary qualifications and expertise required from a software development agency.
- ▶ **Agency Selection through Government Procurement Mechanism:** Select the agency by following the Government's procurement mechanism and ensure a comprehensive contract finalization process.
- ▶ **Preparation of Functional and Software Requirement Specifications:** Preparation of detailed functional and software requirement specifications, including obtaining sign-off from the State Project Implementation Unit (SPIU) within the first month of project initiation.
- ▶ **Development, Testing, UAT, Security Audit, and Go-Live (Timeline):**
 - Module 1 - State Level Unified Database for MSMEs - Completed by the 4th Month
 - Module 2 - Information & Feedback Centre - Completed by the 6th Month
 - Module 3 - DCIC Training Tracking System - Completed by the 9th Month
 - Module 4 - Online Application Management System - Completed by the 12th Month
- ▶ **Documentation and Training:** Preparation of user manuals for the portal to facilitate ease of use and conduct training sessions for Commerce and Industries officials to ensure their proficiency in utilizing the portal effectively.
- ▶ **Operation and Maintenance (Years 2 to 4):** Ensure ongoing operation and maintenance of the portal, covering:
 - ▶ Bug Fixing
 - ▶ Change Management
 - ▶ Software Upgrades

14.5.6. Use of ICT/Innovative Technology Towards Project Implementation

The implementation of the State Level MSME Portal, as detailed in the above sections, involves the utilization of ICT and innovative technology. Additionally, strengthening the ICT infrastructure is necessary for the effective processing of MSME applications at both the department and district levels. Here are the details regarding the use of ICT/innovative technology in the project implementation:

- ▶ **Development of State Level MSME Portal:** The State Level MSME Portal will be created, featuring the following modules, each of which is thoroughly described in the preceding sections:
 - ▶ State Level Unified Database for MSMEs
 - ▶ Information & Feedback Centre
 - ▶ DCIC Training Tracking System
 - ▶ Online Application Management System

- ▶ **Strengthening ICT Infrastructure:** Strengthening ICT Infrastructure: While the State Level MSME Portal will be developed to act as the information hub and feedback mechanism for MSMEs, it also requires active involvement of department and district-level officers in the execution of the following activities:
 - ▶ Updating the Unified Database for MSMEs
 - ▶ Entrepreneur Registration
 - ▶ Entrepreneurship Development Programme
 - ▶ Credit Linkage Tracking
 - ▶ Market Linkage Tracking
 - ▶ Common Incentive Disbursement Platform
 - ▶ Online Application of Eligibility Certificate
 - ▶ State and Central Government MSME Scheme Tracker
 - ▶ Processing on the eOffice System

To effectively carry out these activities, the ICT infrastructure of the Department and district-level offices will be upgraded to ensure the smooth operation of the above-mentioned tasks. This upgrade will include setting up laptops, computers, scanners, and UPS systems.

14.5.7. Timeline for achievement of Project Deliverables:

The proposed project aims to achieve the intended deliverables in the next five years of the RAMP program.

Proposal/Project Title	Target Timeline			
	1 st Year	2 nd Year	3 rd Year	4 th Year
State Level MSME Portal	Development and Go Live	Operation and Maintenance	Operation and Maintenance	Operation and Maintenance

14.5.8. Estimated impact of the Project

The proposed State Level MSME Portal project has the potential to have a significant impact on the MSME sector in Meghalaya.

- ▶ **Enhanced Awareness and Accessibility for MSMEs:**
The Information & Feedback Centre module will provide a centralized platform for MSMEs to access information about various government schemes, incentives, and initiatives. This will greatly improve their awareness of available opportunities and eligibility criteria.

The Scheme Navigator and Know your Incentive Wizard will assist MSMEs in understanding and applying for relevant schemes and incentives, making it easier for them to benefit from government initiatives.
- ▶ **Efficient Policy Implementation:**
The State Level Unified Database for MSMEs will streamline data management and policy formulation by providing accurate and up-to-date information about MSMEs in the state. This will lead to more effective planning and implementation of government schemes and programs.

The Online Application Management System will digitize and streamline departmental processes, reducing bureaucracy and delays in the implementation of incentive policies

▶ **Improved Tracking of MSME Progress:**

The DCIC Training Tracking System will enable the government to monitor the progress of newly trained entrepreneurs, ensuring that they receive necessary support and access to credit schemes and markets.

Market Linkage Tracking will facilitate the identification of market opportunities for new entrepreneurs, enhancing their chances of success.

▶ **Transparency and Accountability:**

The project will enhance transparency in government processes, such as incentive disbursement and eligibility certification, reducing the scope for corruption and ensuring accountability.

The feedback mechanism will allow MSMEs to provide input on government policies and the usability of the platform, promoting continuous improvement.

▶ **Data-Driven Decision Making:**

The State Level Unified Database will serve as a valuable resource for data-driven decision-making, enabling evidence-based policy formulation and targeted support for MSMEs based on factors such as social category, ownership category, and activity category.

▶ **Integration with Central Government Initiatives:**

Integration with the 'Integrated National MSME Digital Portal (INMDP)' will allow the central government to access the state-level implementation status of various schemes, promoting synergy between state and central initiatives.

▶ **Ease of Doing Business:**

The project's online application systems and streamlined processes will make it easier for MSMEs to start and run their businesses, reducing administrative burdens.

▶ **Capacity Building:**

Training sessions for Commerce and Industries officials will enhance their proficiency in utilizing the portal effectively, ensuring that the project's benefits are fully realized.

▶ **Enhanced Efficiency and Productivity:**

The project's use of ICT and innovative technology will lead to greater efficiency in processing MSME applications and requests, reducing manual paperwork and delays.

▶ **Long-Term Viability:**

The project's feasibility and viability assessments indicate that it is technically and financially sustainable, providing long-term benefits to the MSME sector in Meghalaya.

14.5.9. Project costing and contribution of State Government towards it

Development			
Item	Man Months	Rate	Total Cost
Development Cost - Year 1	166	3,50,000	5,82,33,636
Total Cost			5,82,33,636

Operation and Maintenance			
Item	Man Months	Rate	Total Cost
3 Resources X 12 Months (Year 2)	36	3,50,000	1,26,00,000
3 Resources X 12 Months (Year 3)	36	3,50,000	1,26,00,000
3 Resources X 12 Months (Year 4)	36	3,50,000	1,26,00,000
Total Cost			3,78,00,000

ICT Support			
Hardware	Price	Quantity	Total Price
Laptop	55,000	30	16,50,000
Scanner	35,000	15	5,25,000
UPS System	40,000	15	6,00,000
Total Cost			27,75,000

Server Costing Based on NICS Cloud Service					
Server Type	Cost Per unit per month	Quantity	No. of Months	Annual Cost	4 Year Cost
Application Server	9,567	2	12	2,29,608	918432
Database Server	9,567	2	12	2,29,608	918432
File Server	9,567	1	12	1,14,804	459216
Staging Server	6,975	1	12	83,700	334800
Additional Storage (500 GB)	830	3	12	29,880	119520
Total Cost				4,57,992	1831968

Activity wise Budget (INR)					
Activity	Year - 1	Year - 2	Year - 3	Year - 3	Total
Development of State Level MSME Portal	5,82,33,636	-	-	-	5,82,33,636
Server Cost	4,57,992	4,57,992	4,57,992	4,57,992	18,31,968
ICT Support	27,75,000	-	-	-	27,75,000
Operation and Maintenance	-	1,26,00,000	1,26,00,000	1,26,00,000	3,78,00,000
Total Cost	6,14,66,628	1,30,57,992	1,30,57,992	1,30,57,992	10,06,40,604

Table 89: Total Budget cost of Project-State Level MSME Portal

Total	GOI Share @90%	GOML Share @10%
10,06,40,604	9,05,76,543	1,00,64,060

Table 90: Contribution to the budget by Central and State Government

The total Budget of the Project is Rupees Ten Crores Six Lakhs Forty Thousand Six Hundred Four Only

14.5.10. Plan for strengthening M&E framework pertaining to Project

	INDICATOR	DEFINITION	BASELINE	TARGET	DATA SOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	<ul style="list-style-type: none"> ▶ No. of participation in Events and Exhibition ▶ Coverage of State/Central Schemes ▶ No. of new entrepreneurs ▶ Turnaround time of applications 	To enhance efficiency, transparency, and support for MSMEs through the development of a State Level MSME Portal.	0	1000	UDYAM Registration Portal State & Central Scheme Specific MIS State & District Office Records	Annual	M & E Manager	Annual Progress Report
Outcomes	<ul style="list-style-type: none"> ▶ Increase in the number of MSME participations in credit and market access. ▶ Increased coverage of central and state MSME schemes and incentives. ▶ Registration of new entrepreneurs on the UDYAM Registration Portal. ▶ Reduced turnaround time in 	Increasing MSME participation in credit and market access, expanding the reach of central and state MSME schemes, facilitating new entrepreneur registration on the UDYAM Registration Portal, and minimizing application processing time	0	1000	UDYAM Registration Portal State & Central Scheme Specific MIS State & District Office Records	Annual	M & E Manager	Annual Progress Report

	application processing.							
Outputs	<ul style="list-style-type: none"> ▶ Development of State Level Unified Database for MSMEs ▶ Development of Information & Feedback Centre ▶ Development of DCIC Training Tracking System ▶ Development of Online Application Management System 	Creation and maintenance of a comprehensive State Level MSME Portal comprising a Unified Database, Information & Feedback Centre, DCIC Training Tracking System, and Online Application Management System.	0	1000	System Generated Reports from the State Level MSME Portal	Annual	M & E Manager	Annual Progress Report

14.6. Project to improve Access to Market

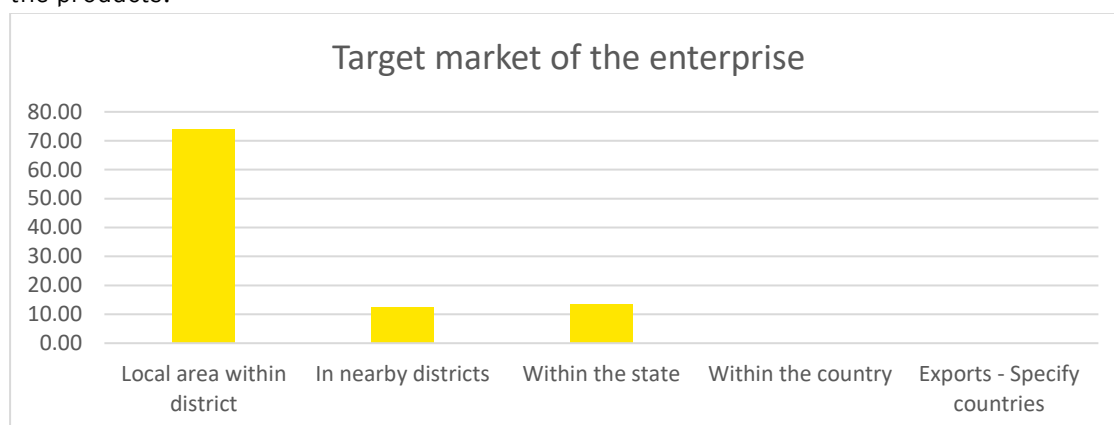
Alignment of project proposal of state with respect to RAMP Programme objectives

Meghalaya's Micro, Small, and Medium Enterprises (MSME) sector, a crucial component of the state's economy, faces challenges in accessing broader markets due to limited reach, technological gaps, competition from established players, and infrastructure constraints. Addressing the market access challenges facing Meghalaya's MSMEs requires a comprehensive approach involving the government, industry associations, and financial institutions. By investing in infrastructure, technology, skills, and promoting indigenous products, the MSME sector in Meghalaya can indeed thrive and expand its horizons in the broader domestic and international markets, contributing significantly to the state's economic growth.

14.6.1. Major Challenges/Issues related to Market Access of MSMEs in Meghalaya

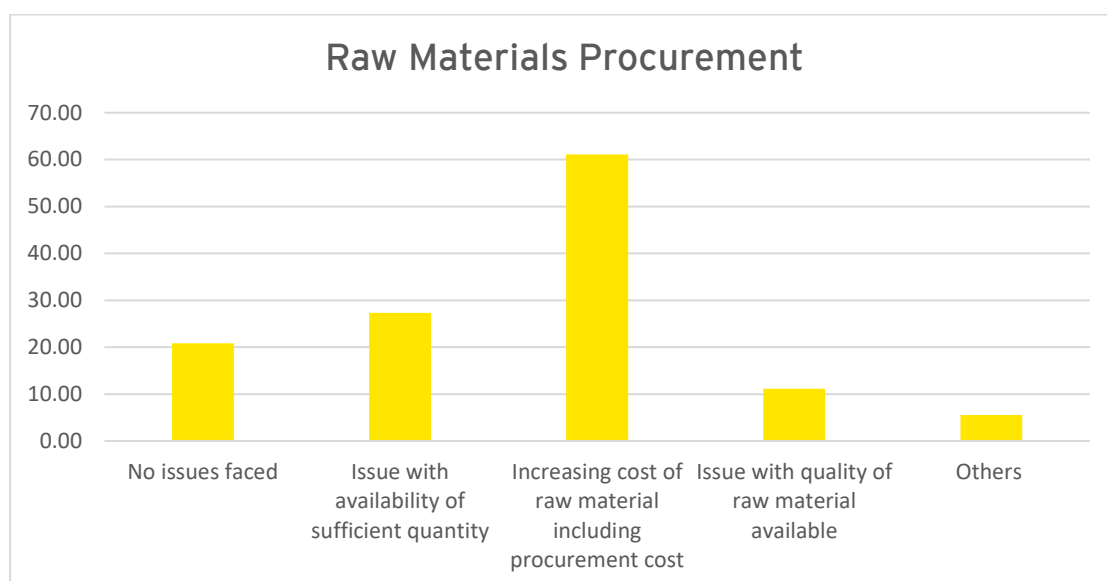
- ▶ **Limited Market Reach:** Many MSMEs in Meghalaya primarily cater to local or regional markets, limiting their potential customer base.

The survey results reveal that 74% of MSMEs sell their produce in local market and nearby districts. In addition, 12% of MSMEs highlighted that they sell their products within the State. Thus, only a smaller number of MSMEs selling their products in the entire country or exporting the products.



- ▶ **Technological Gap:** Some MSMEs lack the technological infrastructure and digital presence required for effective market access, especially in the era of e-commerce and online marketing.
- ▶ **Lack of Exposure:** Meghalaya's MSMEs often struggle to gain exposure at national and international trade fairs and exhibitions due to their remote location.
- ▶ **Competition:** Competition from larger businesses from other regions, makes it challenging for MSMEs to enter and succeed in new markets.
- ▶ **Infrastructure Constraints:** Remote location and transportation infrastructure hinders the efficient movement of goods and services. Due to remote geographies and limited road connectivity, rural households face significant difficulties in bringing their products to market, stemming from poor infrastructure at rural markets, and inadequate road connectivity. Railways is not non-existent as Meghalaya has only one railway station- Mendipathar since 2014.
- ▶ **Raw Material Procurement:** As per the diagnostic survey, MSMEs primary sourcing raw materials from local vendors and traders. Almost 60% highlighted the issue of increasing cost

of raw materials and 27% concerning over the issue of availability of sufficient quantity on demand.



- ▶ **Export:** Meghalaya and neighboring Bangladesh have been maintaining close socio-cultural, trade and commercial links for long. Meghalaya shares 443 kms of border with Bangladesh and the state is gradually expanding trade and cooperation with Bangladesh in the arena of power, cement, agriculture, horticulture, and tourism.

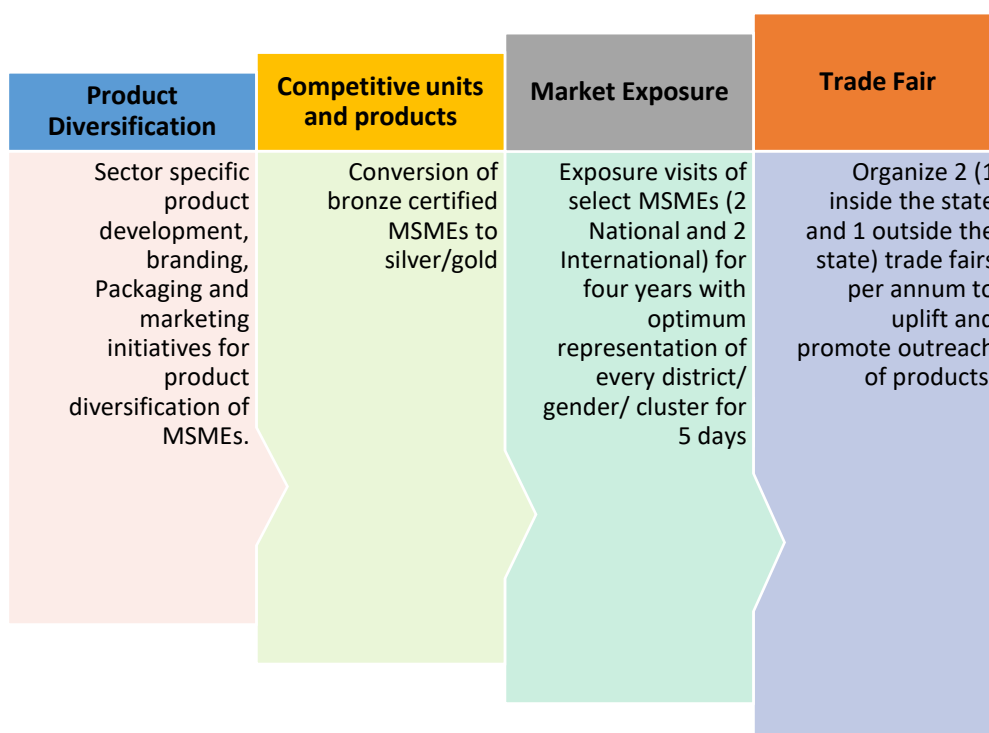
Strategy of Project implementation with pre-defined milestones

14.6.2. Problem Statement

Most MSMEs produce the same range of products from generations and only sell their products locally or are not connected to open markets directly. They need the support for product diversification/identification and promotion for exports and/or other markets. Meghalaya is a landlocked state with very remote and scattered inhabitations; thus, MSMEs bear high costs of transportation and freight to transfer the goods to transit points like ports or markets. Most of the MSMEs see trade fairs/meets as added costs, instead of business opportunities, due to lack of incentives and benefits associated. There are Insufficient market linkage opportunities available for MSMEs due to limited platforms connecting authentic buyers and sellers.

14.6.3. Proposed project design concept, feasibility, and viability.

The proposed project under RAMP on marketing will target to address multiple key areas which directly affect the market access in the state. The projects are primarily soft interventions to provide a better platform to market products by MSMEs.



Meghalaya has currently more than Eleven Thousand MSMEs registered on portal and as per NSSO 73rd round, there are around 1.2 Lakh MSMEs in the state. RAMP is targeted to positively affect around 25,000 MSMEs of Meghalaya through the Capacity Building proposal. So, feasibility of this marketing project is immense, and it is viable during the implementation period.

14.6.4. Approach & Methodology for execution/implementation

- **Product Diversification:** Initiatives to diversify product portfolio of MSMEs. Identify products that are sold in non-local markets and introduce them to MSMEs in Meghalaya. Make products more versatile to increase their usability in out of state markets and more consumer centric. Also create products for connoisseurs of ethnic arts.

Honey -

Directorate of Commerce and Industries has made significant effort towards building the capacity of the honeybee keepers and increasing the production of honey through adoption of scientific practices and distribution of bee boxes. Presently there are about 48 clusters practicing bee keeping and honey processing across 12 districts of the state. An amount of ₹ 694.79 Lakhs have been spent on the above interventions between 2012-13 to 2021-22.

Considering the potential of honey in e-commerce, IPR and larger markets outside the state, there is requirement for standardization in terms of packaging, branding and certification to ensure that the consumers get to have the best quality without any adulteration.

Proposed Interventions under the Project

Certification of Honey

To ensure the purity of honey to FSSAI, every honey vendor must undergo FSSAI registration to get an FSSAI certificate. Not only the vendor but also the honey producer, distributor, supplier,

and retailer must get an FSSAI certificate. Any failure to get FSSAI registration will lead to negligence of your license to do business with honey products.

FSSAI certificate not only legalize but also elevate the honey business through following:

- ▶ Build the honey as a quality and entrusted brand.
- ▶ FSSAI registration will make any legal process regarding the business easy and effective.
- ▶ The FSSAI license logo establish the quality to customers.
- ▶ FSSAI license can bring investments and makes any loan process easy.

There are three types of FSSAI food license certificates. Based on your business cap, you must apply. Those three types of licenses are,

1. Basic FSSAI Registration
2. State FSSAI Food License Registration
3. Central FSSAI Food License Registration

In context of Meghalaya, the Basic and State FSSAI food License hold more significance.

Basic FSSAI Registration:

If the honey vendors business turnover is below Rs.12 Lakhs, you fall under a small business cap. For small businesses, a Basic food license is enough. One must register for Form A for Basic FSSAI registration/ FSSAI certificate. As the business turnover reaches Rs. 12 lakhs, the MSME must upgrade the food license from Basic FSSAI registration to state FSSAI registration.

Documents required:

- ▶ Address proof
- ▶ Passport size photos
- ▶ Business details
- ▶ FSSAI declaration form

Cost:

Fees for basic FSSAI License is fixed at INR 100 for one year.

State FSSAI Food License Registration:

If the honey vendors business turnover is between Rs. 12 Lakhs to Rs.20 crores, they fall under the State food license category. For this food license, one must fill up Form B to get an FSSAI food registration/ FSSAI certificate.

Documents Required:

- ▶ Documents of business premises (Rental/Lease agreement)
- ▶ ID proof of the business owner (Aadhar/ Voter ID/ Driving License/ Passport)
- ▶ Incorporation Certificate/ GST Registration/ Trading License
- ▶ MOA and AOA
- ▶ Trade license/ Establishment registration/ Panchayath License/ Corporation License/ Municipality License. Any one of them.
- ▶ Business details
- ▶ FSSAI declaration form

Cost:

The FSSAI State License fees ranges from INR 2000/- to 5000/- a year.

Packaging of Honey

Packaging of honey and honey containing products requires their own specific packaging materials. Storage containers for liquid or crystallized honey should be made either of glass or stainless steel or coated with food approved plastic, paint, or beeswax to make airtight. For most retailing of pure honey, the preferred packaging material is glass followed by plastic or, for large quantities, metal container coated with materials appropriate for contact with acidic food. The container must be odourless, no exposed metal which will react with honey. The container must facilitate easy removal of honey. The label, container shape and material or other material should choose accordingly. Recycled glass bottles may be appropriate if they can be cleaned adequately, and a cork type seal can be provided. Package choice should however also consider recyclability, disposability, and environmentally friendly manufacturing of the packaging materials.

In association with IIHM, Shillong the packaging of local honey can be streamlined. While the glass packaging can be done in multiple weights, the small pouch packaging can also be introduced for hotels, homestays, Government offices and restaurants. The packaging material can be sourced from outside the state in bulk or can be locally produced to reduce the cost. Low-cost packaging facilities can be established at the Industrial estates at the DCIC level to decentralise the process.

Branding of Honey

Branding acts as a mandatory step to create brand overall guidelines and identity in the market. Brand name, logo design, architecture, taglines, brand story, positioning, and personality are essential aspects of branding. Great honey branding shows the world what your brand stands for, increase the recall value, and helps potential target audience if your product or service is satisfying their pain points. Branding communicates all of that through colour, shape, font style, illustrations, and other design elements.

The branding of packaged honey in Meghalaya can represent its origin, any specific flavour or infusion, district specific colour, culture or any local name that help the consumer relate it to the state and its uniqueness. In this context we can hire professional graphic designer to design the brand name and logo.

Marketing of honey

The marketing of state produced honey will be majorly through 'Business to Consumer (B2C)' channel. The following channels will be targeted under the this -

1. Retail outlets, supermarkets
2. State emporiums such as Khasi emporium in Shillong, state run emporiums in Kolkata and New Delhi
3. Exhibitions, trade fairs at the state and district level.
4. E-commerce

Apart from above, scope for bulk selling can also be explored through buyer seller meeting to encourage leading honey brands including Dabur, Patanjali, Lion, Shree Baidya Nath Ayurved Bhawan Pvt. Ltd etc to visit the clusters, assess the quality and postproduction process to decide upon the procurement.

Broomstick -

Meghalaya has now emerged as one of the largest producers and exporters of broom grass in the country. Ninety percent of the brooms produced are exported outside the state. Broom grass grows in almost all parts of Meghalaya, where it covers an estimated 127 sq.km (Tiwari et al. 1995). Broom grass grows below 1,600 m.a.s.l. on a wide range of soils. It naturally colonises areas with newly exposed soils due to land slip, roadsides, abandoned quarries, abandoned jhum (shifting cultivation) areas, and waste lands. Large areas of abandoned jhum fields have also been converted to broom grass plantations in the last two decades, due to an increase in demand for brooms from various parts of the country. The major clusters are in East Khasi Hills, Southwest Khasi Hills, West Jaintia Hills, West Garo Hills and East Garo Hills. West Jaintia, East Khasi Hills districts account for more than 70% of the total production of brooms in Meghalaya.

A huge amount of broom is transported from Shillong to other parts of the country via Guwahati through road and railways. The brooms are exported in a raw and unprocessed form to various parts of India. To maximise the profit at the producers, there is an important requirement for sorting, grading, packaging, and branding of the broomstick within the state. In this regard, RAMP. The activities can be executed at the cluster level through farmer collectivisation.

- ▶ **Increase Competitiveness:** While the Capacity building proposal shall be training and developing Capacity of MSMEs to be more competitive, they shall be funded from this project to get higher certification. This will help them make their position better in bigger markets with better quality products.
- ▶ **Market Exposure:** MSMEs with higher manufacturing capacity and better certifications from each district shall be identified by DCICs in districts and taken for exposure visits to national and international trade fairs. This will provide them exposure to markets outside and enhance their perspective which will help in product diversification. It will also help them understand consumer needs outside their current market.
- ▶ **Organize Trade fair:** Trade fair shall be organized every year inside the state and the district level aligning the schedule with important state level festivals such as Behdienkhlam festival in Jaintia region, Wangala Festival in Garo region and Seng Kut Snem in Khasi region etc. Also facilitate the participation of state level MSMEs in trade fairs outside the state such as IITF, Kerala Fest and Delhi hat to showcase and sell their products. This will also increase product outreach as well as expand acceptability and visibility of products manufactured in Meghalaya.

14.6.5. Use of ICT/ Innovative Technology towards project

ICT tools shall be widely used during implementation of the initiatives of this project. Product Designing software, graphic software, apps for marketing, social media apps, publicity campaigns on internet etc shall be immensely utilised for successful implementation.

14.6.6. Timelines for achievement of project deliverables

	Activity	Expected Impact	No. of beneficiaries targeted				
		No. of MSMEs	No. of Beneficiaries (Workshops/trips/events)	Year 1	Year 2	Year 3	Year 4
1	Exposure visits of select MSMEs-(two trips every year) with optimum representation of every district/ gender/ cluster for 5 days: 12 MSMEs with 2 officials	96	8	24	24	24	24
2	Organize one trade fair in each district for 50 MSMEs (3 days each) every year to uplift and promote outreach of products.	2400	48	600	600	600	600
3	Organize one trade fair inside the state, for 100 MSMEs (5 days each) every year to uplift and promote outreach of products.	400	4	100	100	100	100
4	Participation of 50 MSMEs in trade fairs outside the state (IITF,Delhi Haat,Kerala Bamboo Fest) (5 days)	200	4	50	50	50	50
5	Packaging and branding of honey, broomstick, and handloom.	150		30	40	40	40
6	FSSAI Certification for honey	75	(Renewal per year)	75	75	75	75
7	Conversion of bronze certified MSMEs to silver/gold	1,000	NA	100	300	300	300
	Total	4,321	64	979	1,189	1,189	1,189

Table 91: Timelines for achievement of project deliverables under Project to improve Access to Market

14.6.7. Estimated impact of the Project/scheme/ proposal

Impact of this project shall be but not limited to the following:

- ▶ One thousand MSMEs shall funded, and higher certification shall be provided. Quality of products manufactured by these MSMEs shall be highly improved and made more market friendly.
- ▶ Greater understanding of outside markets through exposure visits for MSMEs
- ▶ Boost revenue of MSMEs through sale of products in the trade fairs inside as well as outside the state
- ▶ Increase visibility and sale ability of products from Meghalaya in other states through trade fairs.
- ▶ Recognize performing MSMEs, motivate entrepreneurs, creation of a MSME growth environment and celebrate entrepreneurship through the MSME conclave.

14.6.8. Project costing and contribution of State Government towards it

Expenses associated with the project:

Sl no.	Activity	Per activity cost	Break-up	Unit	Unit cost	No. s	Total
1	Exposure visits of select MSMEs-(two trips every year) with optimum representation of every district/ gender/ cluster for 5 days: 12 MSMEs with 2 officials	5,25,000	Travel by III Tier AC Train (return fare)	person	4,000	14	56,000
			Local conveyance from his/her house to station	person	2,000	14	28,000
			Food (Breakfast, Lunch, snacks, and Dinner) -4 travel days, 5 days visit @2000 per day	person	18,000	14	2,52,000
			Lodging in hotel-5 nights @ 2000 per night	person	10,000	14	1,40,000
			Conveyance at place of visit- 500 per day	person	2,500	14	35,000
			Venue charges wherever applicable	person	1,000	14	14,000
2	Organize one trade fair in each district for 50 MSMEs (3 days each) every year to uplift and promote outreach of products.	1,13,10,000	Venue & Event Management @ 3 lakh per day	L/S	3,00,000	3	9,00,000
			Publicity	L/S	10,00,000	1	10,00,000
			Guest arrangements	Persons	5,000	25	1,25,000
			Fooding for 10 days	10 days	10,000	300	30,00,000
			Travel Allowance- Participants	Persons	2,000	200	4,00,000
			Logistics and material transport	MSMEs	20,000	200	40,00,000
			Miscellaneous @ 10%	L/S		1	9,42,500
			Admin exp @10%	L/S		1	9,42,500
3	Organize one trade fair inside the state, for 100 MSMEs (5 days each) every year to uplift and promote outreach of products.	1,62,30,000	Venue & Event Management @ 10 lakh per day	L/S	10,00,000	5	50,00,000
			Publicity	L/S	10,00,000	1	10,00,000
			Guest arrangements	Persons	5,000	25	1,25,000
			Fooding for 10 days	10 days	10,000	300	30,00,000
			Travel Allowance- Participants	Persons	2,000	200	4,00,000
			Logistics and material transport	MSMEs	20,000	200	40,00,000
			Miscellaneous @ 10%	L/S		1	13,52,500
			Admin exp @10%	L/S		1	13,52,500
4	Participation of 50 MSMEs in trade fairs outside the state (IITF, Delhi Haat, Kerala	48,25,000	Travel by III Tier AC Train (return fare)	person	4,000	50	2,00,000
			Local conveyance from his/her house to station	person	2,000	50	1,00,000

Sl no.	Activity	Per activity cost	Break-up	Unit	Unit cost	No. s	Total
	Bamboo Fest) (5 days)		Food (Breakfast, Lunch, snacks, and Dinner) -4 travel days, 5 days visit @2000 per day	person	18,000	50	9,00,000
			Lodging in hotel-5 nights @ 2000 per night	person	10,000	50	5,00,000
			Conveyance at place of visit- 500 per day	person	2,500	50	1,25,000
			Logistics and material transport	MSMEs	10,000	50	5,00,000
			Venue charges wherever applicable (average cost)	MSME	50,000	50	25,00,000
5	Packaging and branding of honey, broomstick and handloom.	75,00,000	Machine, equipment's, materials, and labor for honey, broomstick and handloom	Activity	50,000	150	75,00,000
6	FSSAI Certification cost for honey (Basic and State level)	1,40,000	50 units of honey for basic license per year for 3 years (50*100*3 =15000)	50	100	3	15,000
			25 units from above who will graduate to state level, license cost for 1 year (5000*25*1=125000)	25	5,000	1	1,25,000
7	Conversion of bronze certified MSMEs to silver/gold	4,00,00,000	Upfront cost for application for silver certification which will not be covered under subsidy.	Application	40,000	1,000	4,00,00,000

Table 92: Expense breakup

Overall budget for the project:

Sl. No.	Activity	Total Units	Unit	Unit cost (Rs)	Total Cost (Rs)
1	Exposure visits of select MSMEs-(two trips every year) with optimum representation of every district/ gender/ cluster for 5 days: 12 MSMEs with 2 officials	8	Visits	5,25,000	42,00,000
2	Organize one trade fair in each district for 50 MSMEs (3 days each) every year to uplift and promote outreach of products.	48	Trade fair	1,13,10,000	54,28,80,000
	Organize one trade fair inside the state, for 100 MSMEs (5 days each) every year to uplift and promote outreach of products.	4	Trade fair	1,62,30,000	6,49,20,000

Sl. No.	Activity	Total Units	Unit	Unit cost (Rs)	Total Cost (Rs)
3	Participation of 50 MSMEs in trade fairs outside the state (IITF, Delhi Haat, Kerala Bamboo Fest) (5 days)	4	Year	48,25,000	1,93,00,000
4	Packaging and branding of honey, broomstick, and handloom.	1	Activity	75,00,000	75,00,000
5	FSSAI Certification for honey	1	Certification	1,40,000	1,40,000
6	Conversion of bronze certified MSMEs to silver/gold	1000	MSMEs	40,000	4,00,00,000
	Total				67,89,40,000

Table 93: Total Budget for Access to Market

Total Cost (Rs.)	GOI Share @90%	GOML Share @10%
67,89,40,000	61,10,46,000	6,78,94,000

Table 94: Contribution to the budget by Central and State Government

The total cost of the project shall be Rupees Sixty-seven Crores Eighty-nine Lakhs and Forty Thousand Only.

However, Directorate of Commerce and Industries has made the following provisions for improved market access and promotions of local products in FY 2023-24.

1. Exhibition = Rs.90,69,000

14.6.9. Plan for strengthening M&E framework pertaining to Project

	INDICATOR	DEFINITION	BASELINE	TARGET	DATA SOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	More product varieties, Better Quality Products	Increase product varieties, more saleable and customer centric products	0	24	MIS Portal	Annual	M&E Manager	Annual Progress Report
	Trade Fairs	Platform for sale of Products	0	8	MIS Portal	Annual	M&E Manager	Annual Progress Report
	Market Exposure	Exposure visits to outside markets	0	96	MIS Portal	Annual	M&E Manager	Annual Progress Report
Outcomes	Increased product visibility and product types.	Higher revenue for MSMEs	NA	NA	MIS Portal	Annual	M&E Manager	Annual Progress Report
	Competitive MSMEs	Higher level of certification	0	1000	Champion Scheme Portal	Annual	M&E Manager	Annual Progress Report
	Knowledge exchange	Gain insights from exposure visits	0	96	MIS Portal	Annual	M&E Manager	Annual Progress Report
Outputs	Business expansion and revenue growth of MSMEs	Increase in revenue for MSMEs. More acceptability of products of Meghalaya	NA		MIS Portal	Annual	M&E Manager	Annual Progress Report

14.7. Digital Marketing Project

Alignment of project proposal of state with respect to RAMP Programme objectives

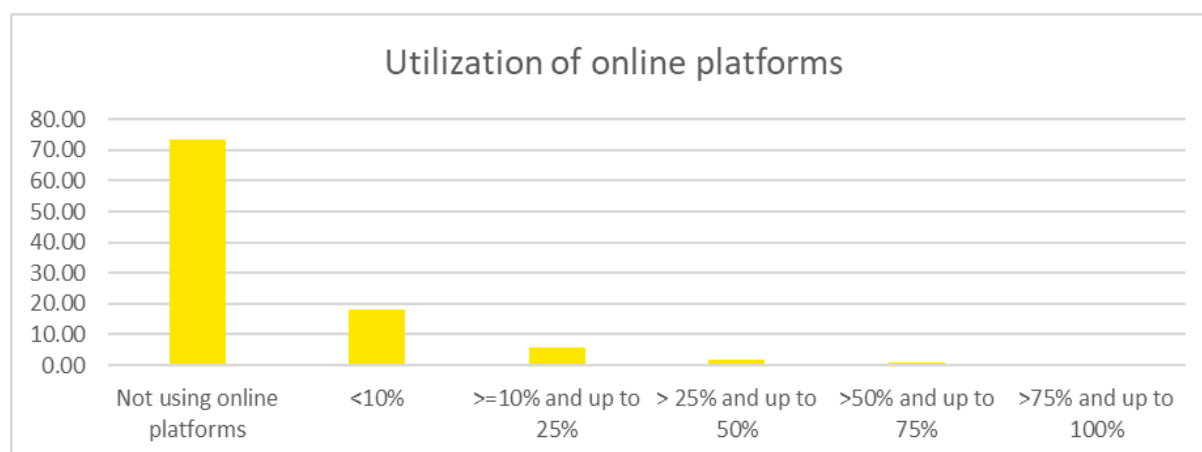
Digital marketing is increasingly becoming a crucial tool for businesses to expand their market reach and enhance their online presence. MSMEs in Meghalaya are yet to widely embrace e-commerce platforms, social media marketing, website development, and content marketing strategies. Improvement in digital marketing shall help to connect with a broader audience and drive economic growth. Digital marketing efforts shall help MSMEs in Meghalaya overcome geographic limitations, reach potential customers, and promote their products and services, ultimately contributing to their sustainability and success in the modern business landscape

14.7.1. Major Challenges/Issues in Digitization of MSMEs in Meghalaya

While digital marketing in Meghalaya is existent, major challenges include:

- ▶ Minimal Digital literacy
- ▶ Ignorance about platforms and processes to undertake digital marketing.

As observed during the diagnostic survey, 73% of MSMEs don't have access to any digital platform for marketing. Less than 5% MSMEs have responded that 25% and up to 50% of their total sales were carried out online and only 1% MSME have responded that they have carried out up to 75% total sales online. Unstable internet connection and frequent power-cuts have restricted the MSME's access to internet. The presence on social media and using it for marketing and promotion of the products/services has supported some of them in increasing their sales.



- ▶ Limited internet access

As per the survey, 33.80% MSMEs don't have access to digital marketing owing to difficulty in high-speed internet access and 13.89% MSME don't have any digital access at all. Thus almost 50% of MSMEs are devoid of leveraging upon the digital platform to expand their market and increase the sales. Only 18.52% haven't faced any difficulty in accessing the digital platform. As of December 2022, total Internet subscribers in Meghalaya were 1.88 Mn compared 865.90 Mn in India.

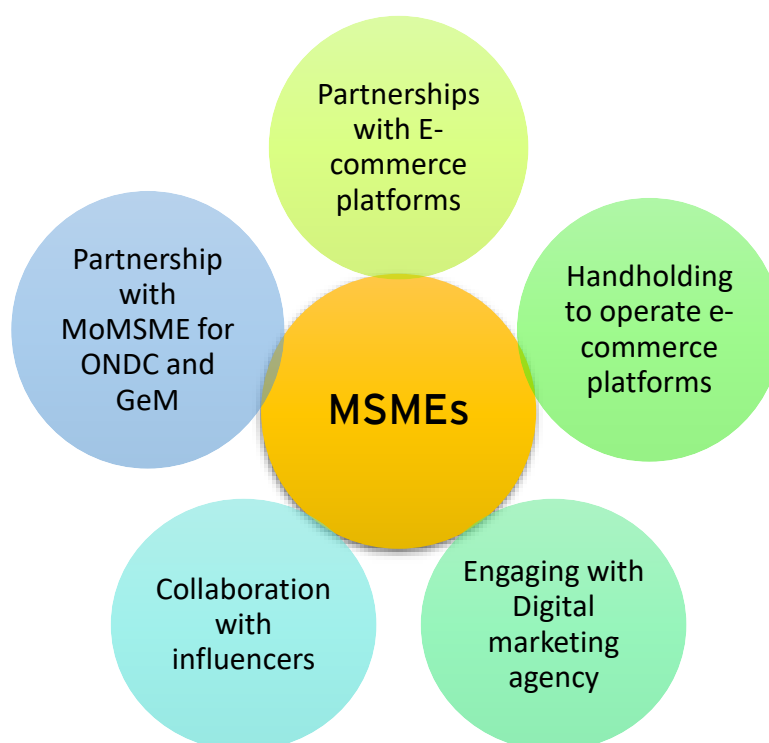


Strategy of Project implementation with pre-defined milestones

14.7.2. Understanding Problem Statement

The majority of MSMEs in Meghalaya have not utilised Digital Marketing mediums to promote sales and focus on local markets. Digital literacy is limited and awareness about benefits of Digital Marketing remains minimum. Connectivity issues add up to the problems for the limited MSMEs who are already using the medium.

14.7.3. Proposed Project Design Concept



▶ **Awareness Creation**

As part of the capacity building proposal under the RAMP project, awareness campaigns are planned for digital marketing among new and existing entrepreneurs.

▶ **MSME onboarding on E-Commerce**

- ▶ The Department of Commerce & Industries will enter in an MoU with Flipkart Samarth, Amazon Karigar and Walmart Vrddhi to build capacity of the MSMEs on e-commerce and subsequently onboard them in these platforms. Efforts to be done with these platforms and others to feature a dedicated section for Meghalaya products.
- ▶ The Ministry of Micro Small and Medium Industries has given consent to provide a competent consultant to facilitate the onboarding of state MSMEs in the ONDC and GeM portal to promote enhanced market linkage for their products.

▶ **Local Storytelling Campaigns**

- ▶ Use digital platforms to share the stories behind Meghalaya products. This provides an authentic marketing angle, showcasing the region's rich culture and heritage. Deployment of a digital marketing agency can help the state in designing the campaign.
- ▶ Collaborate with local influencers and vloggers to promote MSME products and stories in collaboration with tourism and other departments.

14.7.4. Feasibility and Viability of the Project

Meghalaya, a state in North-East India, has a rich cultural and craft heritage. Digital marketing can help in tapping into wider markets, both nationally and internationally. By bringing Meghalaya products to the forefront of the digital space, we can not only enhance the economic prospects of the state but also preserve and promote its unique culture. The project will support all these aspects and will promote business beyond local boundaries.

14.7.5. Approach & Methodology for Implementation

▶ **Awareness Creation**

As part of the capacity building proposal under the RAMP project, awareness campaigns are planned for digital marketing among new and existing entrepreneurs. Handholding for onboarding open ecommerce platforms shall also be done in the project.

- ▶ **Stakeholder Engagement:** Meeting and brainstorming with MSME owners, local artisans, and community leaders to gain insights into their products.
- ▶ **Partnerships:** Department shall be partnering with E-commerce platforms for showcasing Meghalaya products. Also, convergence with MoMSME will be done or onboarding support on ONDC and GeM portal.
- ▶ **Engagement of Digital Marketing agency:** Scope of work including but not limited to the following activities.
 - ▶ **Collaborations:** Local influencers and vloggers shall be roped in for promotion of the products
 - ▶ **Success Stories:** Documentation and promotion of success stories of MSMEs benefiting from the project.
 - ▶ **Marketing campaigns:** Launch and run digital marketing campaigns.

14.7.6. Timelines for achievement of project deliverables and verification protocols

Sl. No.	Activity	Expected Impact	Expected Impact	No. of beneficiaries targeted			
		No. of Beneficiaries (MSMEs)	No. of Beneficiaries (Institutions/Lunch of portals/Events/Training/Clusters)	Year 1	Year 2	Year 3	Year 4
1	Engagement of Consultant from MoMSME for ONDC and GeM onboarding facilitation.	NA	NA	1	1	1	1
2	Hiring an agency for social media campaign for increasing the digital market of products	NA	NA	1	1	1	1

Table 95: Timeline of achievement - Digital Marketing Project

14.7.7. Estimated Impact of the Project

- ▶ Increase in online presence and brand recognition for Meghalaya's Products
- ▶ Boost in sales and revenue for the MSMEs adopting digital marketing strategies.
- ▶ Preservation and global promotion of Meghalaya culture and products.
- ▶ Generation of employment opportunities in the digital marketing sector within the state.

14.7.8. Project costing and contribution of State Government towards it

Expenses associated with the project:

Sl no.	Activity	Per Activity cost	Break-up	Unit	Unit cost	No.s	Total
1	Engagement of Consultant from MoMSME for ONDC and GeM onboarding facilitation.	32,00,000	The honorarium and travel expenses per annum	Year	8,00,000	4	32,00,000
2	Hiring an agency for social media campaign for increasing the digital market of products	2,40,00,000	Mid-Scale Agencies: Monthly Retainer: ₹1,00,000 to ₹5,00,000 They generally have a broader service offering and cater to medium-sized businesses or well-funded startups.	Month	5,00,000	48	2,40,00,000

Table 96: Expense breakup

Overall budget for the project:

Activity	Total Units	Unit	Unit cost (Rs)	Total Cost (Rs)
Engagement of Consultant from MoMSME for ONDC and GeM onboarding facilitation.	1	Consultant	32,00,000	32,00,000
Hiring an agency for social media campaign for increasing the digital market of products	1	Agency	2,40,00,000	2,40,00,000
Total				2,72,00,000

Table 97: Total Budget for the project- Digital Marketing

Total Cost (Rs.)	GOI Share @90%	GOML Share @10%
2,72,00,000	2,44,80,000	27,20,000

Table 98: Contribution to the budget by Central and State Government

The total cost of the project shall be Rupees Two Crores Seventy-Two Lakhs Only

14.7.9. Monitoring and Evaluation:

- ▶ Monthly reporting of digital metrics for participating MSMEs.
- ▶ Quarterly surveys to gauge the satisfaction and needs of the MSMEs.
- ▶ Year-end review to measure the overall success of the intervention, areas of improvement, and strategies for the next phase.

	INDICATOR	DEFINITION	BASELINE	TARGET	DATA SOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	No of small businesses and entrepreneurs registered on the e-commerce portal	Increase in visibility of Meghalaya products on portals	0	2000	E-commerce portals	Annual	MIS Expert	Annual Progress Report
Outcomes	Revenue increment	Increase in online sales	0	2000	MSME Units	Annual	EDP Manager	Annual Progress Report
Outputs	Higher revenue and visibility of Meghalaya Products	Better sales of Meghalaya Products	0	2000	MSME Units	Annual	EDP Manager	Annual Progress Report

14.8. TReDS Project - BoostMe Cashback Program

Alignment of project proposal of state with respect to RAMP Programme objectives

Trade Receivables Discounting System (TReDS) is an institutional mechanism set up to facilitate the discounting of trade receivables of MSMEs from corporate buyers through invoice discounting by multiple financiers. This step is deemed to augment the trade account receivable management of the micro small & medium enterprises

14.8.1. Major issues/challenges

- ▶ The buyers do not abide by the MSME policy's rule of 45 days payment to the seller
- ▶ MSMEs are not aware of what are the possible solutions for them to overcome the issues of delayed payments.
- ▶ An inherent power imbalance between smaller suppliers and larger purchasers.
- ▶ Delayed payment creates problem of working capital crunch amongst MSMEs and MSMEs borrow money at higher interest rates to meet up the day-to-day requirements of funds.
- ▶ Absence of legally enforceable payment terms
- ▶ Limited buyers on the platform
- ▶ No interoperability among the TReDS platforms
- ▶ As per the data received from various TReDS platforms, there are 14 MSMEs from Meghalaya on these platforms.
 - ▶ RXIL -03
 - ▶ M1xchange - 01
 - ▶ InvoiceMart - 10
- ▶ Onboarded MSMEs have also not done any major transactions of the platforms due to less acquittance with the platform

Strategy of Project implementation with pre-defined milestones

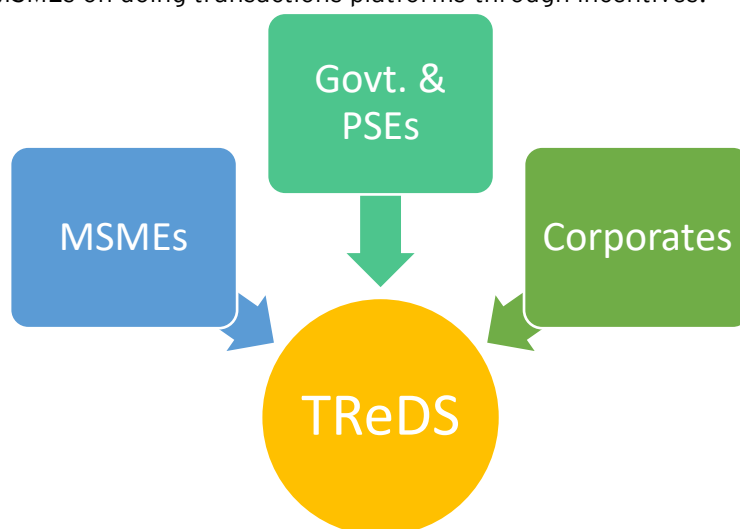
14.8.2. Problem Statement: TReDS

The problem of delayed payments creates issues of working capital crunch in MSMEs in the state. MSMEs are unaware of ways to minimise their delayed payments occurrence using TReDS platform and increase transactions on such platforms. The problem lies because of unawareness among MSMEs, and documentation required to onboard on the platforms. Complex Onboarding Processes also drives MSMEs away from onboarding. Corporates are also not actively promoting or using TReDS.

14.8.3. Proposed Project Design Concept

The proposed project is TReDS Project to enhance onboarding of MSMEs, Corporate buyers and Meghalaya Government Departments on TReDS platforms. The project aims to increase number of MSMEs on TReDS platforms along with Government Departments and State PSEs. In addition, it will

also provide one time incentive to 300 MSMEs which do their first transaction on the TReDS platform. It will encourage MSMEs on doing transactions platforms through incentives.



14.8.4. Feasibility & Viability of Project

There are more than 11500 MSMEs registered on UDYAM portal from Meghalaya and out of that only 14 MSMEs are on the TReDS platforms. In addition, MSMEs which are on the TReDS platforms they also not doing transactions on platforms. Therefore, there is huge gap in terms of number of potential MSMEs which can be onboarded on TReDS platforms. There are 50 departments in Government of Meghalaya and almost similar number of state PSEs. No state PSEs are on TReDS. Therefore, there is huge scope in terms of facilitation to these enterprises and departments in onboarding on TReDS platforms.

14.8.5. Approach & Methodology for Implementation

BoostME Cashback Program

The "BoostME Cashback Program" is a strategic initiative aimed at encouraging MSMEs to leverage the benefits of the TReDS platform for their working capital needs. Through this program, MSMEs are incentivized with a cashback for their initial transaction on TReDS. This not only fosters participation but also empowers MSMEs by enhancing their cash flow capabilities.

Program Details:

- ▶ Cashback Percentage: MSMEs will receive a cashback equivalent to 1% of the bill amount for their first transaction on the TReDS platform.
- ▶ Upper Limit: The maximum cashback limit per transaction shall be set at Rs. 5000

Implementation Plan:

Step 1: Program Awareness and Onboarding

Target Audience Identification: Identify potential MSMEs within the target region and sectors. Focus on industries that would benefit most from TReDS, such as manufacturing, textiles, and pharmaceuticals.

Awareness Campaign: Launch an extensive campaign across multiple channels including social media, industry associations, and local business networks. Highlight the benefits of TReDS and the "BoostME Cashback Program."

Onboarding Support: Provide dedicated onboarding support through webinars, workshops, and helplines to guide MSMEs through the registration and transaction process on TReDS.

Step 2: Transaction Validation and Cashback Disbursement

Transaction Validation: Ensure that the transaction adheres to the eligibility criteria. The transaction should be for a valid invoice financing transaction on TReDS.

Cashback Calculation: Calculate the cashback amount as 1% of the bill amount. Verify the upper limit of Rs. 5000

Cashback Disbursement: Once the transaction is successfully completed, initiate the cashback disbursement process.

Step 3: Monitoring and Reporting

Transaction Tracking: Implement a robust tracking system to monitor MSME transactions on the TReDS platform. This will help in identifying eligible transactions for cashback.

Reporting Mechanism: Generate regular reports on program participation, successful transactions, and cashback disbursements. This data will be crucial for program evaluation and future enhancements.

Step 4: Program Evaluation and Feedback

Feedback Collection: Solicit feedback from participating MSMEs to gauge the effectiveness of the program. Use surveys, feedback forms, and direct interactions.

Performance Evaluation: Analyse program performance against predefined metrics, such as the number of onboarded MSMEs, transaction volumes, and cashback disbursements.

Step 5: Program Promotion and Expansion

Promotion of Success Stories: Showcase success stories of MSMEs who have benefitted from the "BoostME Cashback Program" to inspire others to join.

Geographical Expansion: Consider replicating the program in other regions, targeting different sets of industries, and possibly increasing the cashback percentage based on the program's success.

Benefits:

Enhanced Cash Flow: The program provides immediate financial relief to MSMEs, bolstering their working capital.

Incentivized Participation: Offers a strong incentive for MSMEs to adopt the TReDS platform, driving increased usage and transactions.

Empowering MSMEs: Equips MSMEs with a valuable financial tool that empowers them to grow and sustain their businesses effectively.

Win-Win for All Stakeholders: Benefits TReDS, MSMEs, and the financial institutions involved, creating a mutually beneficial ecosystem.

By implementing the "BoostME Cashback Program," TReDS not only encourages MSMEs to embrace the platform but also contributes to the economic growth and sustainability of the MSME sector.

14.8.6. Use of ICT/Innovative Technology Towards Project Implementation

Tools like PowerPoint shall be used for explanation sessions. Google meet/Zoom/WhatsApp shall be used for Online sessions. Workshops shall be available to attend offline as well as Online to cover a bigger geographical area. During the workshops, online live support for onboarding shall be provided by experts.

14.8.7. Timeline for achievement of Project Deliverables

The proposed TReDS project aims to achieve the intended deliverables in the next four years of the RAMP program.

Activity	Expected Impact		No. of beneficiaries targeted			
	No. of Beneficiaries (MSMEs)	No. of Workshops	Year 1	Year 2	Year 3	Year 4
Incentivizing MSMEs: 1% of the bill amount of 1 st Transaction shall be paid as a cashback with an upper limit Rs.5000.00	1000		On actuals	On actuals	On actuals	On actuals
Facilitation workshop for onboarding of State PSUs, Govt. Departments on TReDS		100	50	50		

Table 99: Timeline of achievement - TReDS Projects

14.8.8. Estimated impact of the Project

Impact of this project shall be but not limited to the following:

- ▶ Reduce the hurdles of MSMEs in managing working capital through timely payment of bills via TReDS
- ▶ Raise awareness about TReDS among MSMEs and Corporates
- ▶ Onboard 1000 new MSMEs on TReDS from Meghalaya in next four years
- ▶ Increase transactions done on TReDS
- ▶ Increase the enrolled number of Corporates/ PSEs by 100 new entities

14.8.9. Project costing and contribution of State Government towards it

Expenses associated with the project:

Activity	Per Activity cost (Rs)	Break-up	Unit	Unit cost (Rs)	No. s	Total (Rs)
1% of the invoice amount as cashback with upper limit of Rs.5000/-	5,000	Cashback of 1% of the invoice amount with upper limit of Rs.5000/- to MSME on first transaction on TReDS.	MSMEs	5,000	1	5,000
Facilitation workshop for onboarding of State PSUs, Govt. Departments on TReDS (1 day for 50 participants)	1,50,000	SIPEC Advisory	Workshops	75,000	2	1,50,000

Table 100: Expense Breakup- TReDS Projects

Overall budget for the projects:

Activity	Total Units	Unit	Unit cost (Rs)	Total Cost (Rs)
Incentivizing MSMEs: 1% of the bill amount of 1 st Transaction shall be paid as a cashback with an upper limit Rs.5000.00	1000	MSMEs	5,000	50,00,000
Facilitation workshop for onboarding of State PSUs, Govt. Departments on TReDS	2	Workshops	75,000	1,50,000
Total Cost				51,50,000

Table 101: Total Budget for the project- TReDS

Total Cost (Rs.)	GOI Share @90%	GOML Share @10%
51,50,000	46,35,000	5,15,000

Table 102: Contribution to the budget by Central and State Government

The total cost of the project shall be Rupees Fifty-One Lakhs Fifty Thousand Only

14.8.10. Plan for strengthening M&E framework pertaining to Project

The primary objective shall be to monitor increase in usage of TReDS platforms a better rotation of working capital of MSMEs

	INDICATOR	DEFINITION	BASELINE	TARGET	DATA SOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	No. of MSMEs onboarded on TReDS	No of MSMEs having access to TReDS and facilitated to get onboarded.	14	1000	TReDS portals	Annual	Financial Manager	Annual Progress Report
	No. of Corporates/ PSEs/ Departments	Onboarding of new Corporates/ PSEs/ Departments	NA	100	TReDS portals	Annual	Financial Manager	Annual Progress Report
Outcomes	No. of MSMEs resolving their delayed payment issues through TReDS	No of MSMEs having better resolution of working capital issues through FIs in TReDS platform.	14	1000	TReDS portals	Annual	Financial Manager	Annual Progress Report
	Increase in the no. of Corporates/ PSEs/ Departments	Higher no. of Corporates/ PSEs/ Departments	NA	100	TReDS portals	Annual	Financial Manager	Annual Progress Report
Outputs	Better use of TReDS and Timely bill payments	Rotation of working Capital through TReDS	NA	1000	TReDS portals	Annual	Financial Manager	Annual Progress Report

14.9. Project for MSME Innovative (IPR) of Products of Meghalaya

Alignment of project proposal of state with respect to RAMP Programme objectives

Intellectual Property Rights (IPR) including Geographical Indication (GI) tagging and Trademark offers significant benefits to Micro, Small, and Medium Enterprises (MSMEs) by providing a distinct market advantage. It helps MSMEs protect and promote their unique products with regional identities, thereby differentiating them in the marketplace. GI tags assure consumers of product quality, authenticity, and origin, increasing trust and demand for these MSME products, ultimately leading to enhanced sales, market. Similarly, Trademark helps the products or services attain a distinct identity in the competitive market, especially against its identical counterparts. The nation is vigorously promoting the 'Aatmanirbhar' and 'Vocal for Local' statuses, which were inspired by Prime Minister Mr. Narendra Modi. Thus, GI-tagged items are expected to rise soon as a result of government backing, rising consumer sentiments towards high-quality and traditional products, higher exports, and increased market share in international markets.

14.9.1. Major issues/challenges

GI Tagging

MSMEs foster several assets that are of paramount importance to their respective business models. This may include novel inventions, an MSME's brand name, or an industrial design. Geographical Indications (GIs) can be defined as signs that are used on specific products that possess certain qualities, that arise because of being unique to a particular region.

- ▶ Meghalaya has lot of unique products but could bag only 2 Geographical Indication (GI) Tags till end of 2023. Both the products are citrus fruits namely 'Khasi Mandarin' and 'Memong Narang'.
- ▶ Khasi Mandarin Orange has now started getting export markets, but the other regional products are still behind.
- ▶ The export was facilitated by horticulture department of the state. India signed the deals with eight countries – the US, Canada, Chile, Ecuador, South Korea, Malaysia, Taiwan, and Iran. Such agreements should also have other products from Meghalaya.
- ▶ In December 2023, 4 more products of the state were conferred with GI tag including the famous 'Lakadong' turmeric. It is a highly regarded variety of turmeric grown in the small village of Lakadong in the West Jaintia Hills of Meghalaya, India. Known for its vibrant deep orange-yellow color and rich flavor, it stands out for its exceptionally high curcumin content. Curcumin is the active compound in turmeric known for its potential health benefits, including anti-inflammatory and antioxidant properties.
- ▶ Alongside Lakadong turmeric, three other cultural elements—Garo Dakmanda, a traditional garment worn by Garo women; Chubitchi, a rice-based fermented drink integral to Garo community celebrations; and Larnai pottery, crafted from black clay in Larnai village are conferred with GI tag.
- ▶ The crude art of making pottery without the use of spinning wheels is a piece of traditional art, a legacy which the villagers in Larnai, West Jaintia Hills district intend to preserve. State Government of Meghalaya had funded 50 lakhs to the MGRI (Mahatma Gandhi Institute for Rural Industrialization), Ministry of MSME, Wardha for study and development of Black Pottery at Tyrshang and Larnai cluster at Meghalaya. Also, the State Government sponsored a training on packaging of these black pottery in collaboration with Indian Institute of

Packaging, Kolkata under Azadi ka Amrut Mahaotsav. The State Government sponsored the entire training cost of Rs.18,96,500/-.

Some unique products from Meghalaya that have scope of GI Tagging

Many other products of the state, epitomize the rich tradition, culture of Meghalaya, and have immense sales potential. Few of the significant products among them include Borang (Tree house), pineapple fibre products, Wood Scooping, Green Handicraft of Syntein and honey etc.

- ▶ **Borang:** Borang (Tree house) of Garo hills region have been an identifier of the Garos for centuries and have played an important part in the early history of one of the major tribes in Meghalaya. The tradition of 'Borang' or a treehouse goes back centuries when Garos were still hunter-gatherers. 'Borangs' were then constructed to save themselves from wild animals as well and their enemies. It was also a vantage point to save their agricultural produce from wild animals. Borangs are mainly made of bamboo, thatch and timber and perched on a treetop. It is both a watchtower and protection tower from wild animals for people. The treehouse is invariably connected through a ladder, though sometimes, even branches of trees are used to reach its safety. Borangs are aesthetically and environmentally especially important even now as it can serve as a sustainable home for small families. It has very less carbon footprint as opposed to modern constructions. It is also being used to attract tourists as is the case of the Pa Togan Nengminja Park in Chisobibra, Williamnagar in East Garo Hills (EGH) district. It has also become a symbol of Garo Hills with replica Borangs being quite fashionable as a gift from Garo Hills to those who visit the region.
- ▶ **Pineapple fiber products:** Tynrong and Mustoh in East Khasi Hills district is the center for pineapple craft. The craftsmen collect the fiber from the pineapple leaves and design variety of nets. These nets are mainly used to carry fish. Handbags, belts, purses, mats are the other items made from the fiber. Pineapple fibers are sustainable natural materials and demand for pina is increasing in the go-green market as technology progresses in using pina as an alternative to existing textiles and leather.
- ▶ **Wood Scooping:** Wood carving is the core of Meghalaya's cottage industry. It is an ancient art form that originated in Rural Meghalaya, especially around Garo hills. Wood carving is an art practiced by ancestors of the state. Many temples and shrines in Meghalaya have wooden sculptures. Toys, human figurines, replicas of Gods and Goddesses, birds, horses are among the Meghalaya wood carvings.

Trademark

A trademark serves as a vital tool for distinguishing a product within its class, providing a unique identity that proves invaluable in competitive markets. Meghalaya boasts a diverse array of indigenous products with significant potential in broader markets, yet the challenge lies in establishing a distinct identity for these offerings. Products like broom grass, bamboo, cane handicrafts, honey, and handloom share similarities with those from neighboring states, hindering the creation of desired demand and a unique brand identity.

The introduction of trademarks is pivotal in addressing this challenge. By securing distinctive marks for Meghalaya's products, producers can not only enhance visibility and recognition but also create a brand identity that resonates with consumers. This, in turn will facilitate effective promotion, market linkage, and the overall branding of the state's products. The implementation of trademarks emerges as a strategic solution to elevate Meghalaya's products in the market and establish a compelling and recognizable presence.

Strategy of Project implementation with pre-defined milestones

14.9.2. Understanding Problem Statement

- ▶ Many MSMEs are not aware of the benefits or the process of IPR. Knowledge of the very existence of GIs or Trademark has not penetrated the various rural areas where the producers of these goods reside and function, making applications of registrations from these producers a moot point.
- ▶ The law as it exists leans heavily on documentary evidence to grant GIs and Trademark: the process to obtain and register a GI requires the submission of a large amount of documentary proof. Similarly, the MSMEs are not very familiar with the procs of designing and application of Trademark. This is primarily to discourage frivolous applications. While well-intentioned, the excessive reliance on documentary proof for registration of a GI and Trademark can lead to hurdles in practical application. Documentary proof is not always easy to obtain, especially for GI in areas where history is transferred from generation to generation by word of mouth. Proper documentation might be missing for some products, and there could be challenges in proving the historical and geographical uniqueness.
- ▶ In absence of GI tag, some unauthorized traders, dealers, or manufacturers cause the creation of duplicate and illegal selling, distribution of products and thereby mislead and misrepresent the quality and goodwill of the genuine product in the market.
- ▶ The original products are not able to enjoy the recognition and demand it deserves in absence of GI tagging and Trademark. Therefore, the sale of these products remains restricted to local buyers and visiting tourists to the state.
- ▶ Ultimately the producers or artisans of these products are not able to realize the actual price by the virtue of its authenticity and improve their economic wellbeing.

14.9.3. Proposed project design concept.

Promote, streamline, and expedite attainment and protection of Intellectual Property Rights (IPR) including GI tagging and Trademark process in Meghalaya, emphasizing the state's unique products, to bolster the market position and income potential of local MSMEs. The proposal intends to promote more products for GI tagging as well as support the already GI tagged products in their efforts to reach a wider market for benefit of the stakeholders. The proposal shall have three components:



14.9.4. Approach & Methodology for execution/implementation

Component 1: Initiatives for GI tagged products:

- ▶ **Buyer Seller Meet** Under the ODOP initiative, buyer-seller gatherings will be planned to promote and highlight local Geographical Indications (GIs) products.
- ▶ **Branding:** Creation of a branding campaign promoting the authenticity and uniqueness of the GI tagged products. For products with Geographical Indications (GI), ODOP is creating a brand identity that will be used across a variety of platforms, including social media postings and creatives. Additionally, they are displaying a vast array of GI items at important occasions like the GI pavilion at the 2022 India International Trade Fair hosted at Pragati Maidan in New Delhi. The proposed project will leverage the program to scale up the market and revenue of the GI tagged products of the state.
- ▶ **E-commerce Integration:** Collaborate with e-commerce platforms to highlight and sell GI-tagged products, opening a new revenue stream for MSMEs. Handhold MSMEs in getting onboard on the portals.
- ▶ **Creative Packaging** of products ensure customers learn about their special benefits.
- ▶ These marketing initiatives shall be taken up under the Access to markets project.

Component 2: Initiatives for products with potential of GI tagging

Identification and Documentation:

- ▶ Develop a comprehensive guidebook outlining the GI tagging process, including eligibility criteria, documentation requirements, and timelines.
- ▶ Empanel consultants and experts with GI tagging expertise on need basis.
- ▶ Identification of products with potential to get GI Tagged: Collaboration with local artisans, businesses, and agriculturalists to research and identify products that can be GI tagged.
- ▶ Research: Documentation of the history, uniqueness, and significance of each product, ensuring they meet the GI criteria.

Infrastructure and Technical Support:

- ▶ Legal Assistance: Provide legal support for MSMEs during the GI application and registration process.
- ▶ Dedicated Support Centre for expert guidance and a helpline for one-on-one consultations with experts on GI tagging procedures

Marketing and Promotion:

- ▶ Branding: Once GI tags are secured, creation of a branding campaign promoting the authenticity and uniqueness of Meghalaya's products.
- ▶ E-commerce Integration: Collaborate with e-commerce platforms to highlight and sell GI-tagged products, popularising the products with its trademark, opening a new revenue stream for MSMEs.
- ▶ These marketing initiatives shall be taken up under the Access to markets project.

Partnerships:

- ▶ Academic Institutions: Partner with universities and research institutions for thorough documentation, research, and product development. This shall be covered under the institutional strengthening initiatives under the Capacity Building Proposal
- ▶ The institutions shall also conduct regular inspections of GI tagged products.
- ▶ Engage legal consultants on need basis for application process and related legal compliances. By acquiring a GI tag for a popular regional product. The MSME may also take legal actions against entities who counterfeit and sell unoriginal versions of the product on online or physical platforms. In this regard, the legal consultation would be highly required.

Component 3: Initiatives for designing and promoting Trademark of State products.

Identification and Facilitation

- ▶ Identification of products eligible and potential for Trademark registration through market research. The consultation will be done with MSMEs, manufacturers and industry associations for identification of such products.

Partnerships:

- ▶ Graphic Designer: Hiring a professional graphic designer or consulting with a trademark attorney to ensure legal compliance and to enhance the design's effectiveness highlighting the unique aspects of MSME products that is supposed to be conveyed through the trademark. In this regard NIFT, NIT and NEHU will be empanelled to gain from their technical expertise and local knowledge.

Infrastructure and Technical Support:

- ▶ Legal Assistance: Provide legal support for MSMEs during the Trademark registration process.
- ▶ Dedicated Support Centre for expert guidance and a helpline for one-on-one consultations with experts on Trademark procedures.

Marketing and Promotion:

- ▶ Branding: Once Trademarks are secured, creation of a branding campaign promoting the authenticity and uniqueness of Meghalaya's products. Efforts will be made to ensure trademark is displayed prominently in physical retail stores. This reinforces brand consistency and helps customers recognize your products.
- ▶ E-commerce Integration: Collaborate with e-commerce platforms popularising the products with its trademark, opening a new revenue stream for MSMEs.

14.9.5. Feasibility and Viability of the Project

The feasibility of GI tagging for Meghalaya products is immense as it is rich in unique agricultural and handicraft products like green handicraft, Conical baskets, Patient transport cases of bamboo, Borang (Tree house), pineapple fiber products and wood scooping etc. Handlooms products unique to Meghalaya like its traditional dresses, Ryndia shawls etc. Obtaining GI tags for these items can provide several benefits and lead to increased recognition and demand for Meghalaya products in national and international markets. The initiative shall be viable as the raw materials, craftsmanship, design, and usage is unique to the state. Similarly honey, broomsticks, water hyacinth products can be registered for Trademark for distinct identity and market promotion.

14.9.6. Use of ICT/ Innovative Technology towards project

Database shall be creating using ICT tools for recording the unique products of Meghalaya. Research and background verification, origination stories shall be added to the database for ready reference and creating coffee table books etc. It will act as a repository of all research-based knowledge, photographs, videos, success stories of the GI tagged products and at the same time help the MSMEs to navigate through the process of applying for GI tag and Trademark for other products.

14.9.7. Timelines for achievement of project deliverables and verification protocols

Sl. No.		No. of Beneficiaries (MSMEs)	No. of products	Year 1	Year 2	Year 3	Year 4
1	Fees for Documentation and filing for GI tagging	NA	4	1	1	1	1
2	Fees for Documentation and filing for Trademark	NA	10	3	5	2	
3	Hiring of professional graphic designer	NA	10	Need Based			
4	Hiring of GI tagging expert/Legal consultant (need based)	NA	4	Need Based			

Table 103: Timeline of achievement -GI Tagging of Products of Meghalaya

14.9.8. Estimated impact of the project/scheme/ proposal

The project will promote GI tagging of at least 15 distinct products impacting all units related to the products. MSMEs and other value chain players in realising the commercial potential and enhancing the state's position in terms of export and tourism perspective. On the international stage, GI tags can give products a competitive edge, making them more appealing to global consumers looking for authentic, high-quality goods. Similarly, state's own products and services will be provided a IPR protection and market promotion through Trademark which will not only epitomise the quality of the product but also the brand of the state.

14.9.9. Project costing and contribution of State Government towards it

Expenses associated with the project:

Sl no.	Activity	Per Activity cost	Break-up	Unit	Unit cost	No.s	Total
1	Fees for Documentation and filing for GI tagging	5,00,000	Lumpsum	L/S	5,00,000	1	5,00,000
2	Fees for Documentation and filing for Trademark	3,00,000	Lumpsum	L/S	3,00,000	1	3,00,000
3	Hiring of professional graphic designer	10,000	Lumpsum annually	L/S	10,000	1	10,000
4	Hiring of GI tagging expert/Legal consultant (need based)	5,00,000	Lumpsum annually	L/S	5,00,000	1	5,00,000

Table 104: Expense breakup

Overall budget for the project:

Sl. No.	Activity	Total Units	Unit	Unit cost	Total Cost (Rs.)
1	Documentation and filing for GI tagging	4	Applications	5,00,000	20,00,000
2	Designing and filing for Trademark registration	10	Applications	3,00,000	30,00,000
3	Hiring of Professional Graphic Designer	10	Lumpsum Annually	10,000	1,00,000
4	Hiring of GI tagging/Trademark expert/Legal consultant (need based)	4	Lumpsum Annually	5,00,000	20,00,000
	Total			13,10,000	71,00,000

Table 105: Total Budget for the project- GI Tagging of Products of Meghalaya

Total Cost (Rs.)	GOI Share @90%	GOML Share @10%
71,00,000	63,90,000	7,10,000

Table 106: Contribution to the budget by Central and State Government

The total cost of the project will be Seventy-one Lakhs only

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

- ▶ Annual review of the project to ensure the targeted number of products are GI tagged.
- ▶ Feedback Mechanism: Establish a system for MSMEs to share feedback on the GI tagging process, benefits, and challenges.
- ▶ Periodic Review: Annually review the progress of the project, assessing its impact on MSMEs, product sales, and market positioning.

DIGITAL MARKETING	INDICATOR	DEFINITION	BASELINE	TARGET	DATA SOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	Number of products received GI tagging and trademark	Meghalaya specific authentic products protected under GI tagging law.	8	25	https://ipindia.gov.in/registered-gls.htm	Annual	EDP Manager	Annual Progress Report
Outcomes	Increased awareness about and sale of GI tagged products and unique trademark.	Increased awareness and demand among national and international consumers resulting in better price realization.	8	25	Applications submitted for products , Revenue reports from related MSMEs	Annual	EDP Manager	Annual Progress Report
Outputs	Improvement in quality and legal protection from duplication.	Improved standardization and reduction in duplication resulting in promotion of authenticity and better customer satisfaction.	8	25	Products from Market	Annual	EDP Manager	Annual Progress Report

14.10. Project for DCIC Strengthening

District Commerce and Industries Centre (DCIC) serve as the primary implementation agency for any scheme for MSMEs at district level under the Department of Commerce & Industries. They are the primary level interface of the MSMEs in the district and the coordination point for any communication between the department and the beneficiaries. DCICs act as both the financier as well as the monitoring body at district level for any scheme that is implanted for the MSME units.

Training Centres under DCIC

The Department of Commerce and Industries in Meghalaya oversees eleven departmental training centres spread across six districts in the state. These centres deliver training programmes under the directorate in different trades to the local youth. The objective of these trainings is to equip the youth to launch their businesses and achieve self-sufficiency. While many of the trained youth may have setup their ventures, there is no data to support that. The centres also provide the region's industries with skilled workers but again there is no consolidated data maintained.

The detail of these training centres is mentioned below -

Sl. No.	Location, District	Trades
1.	Shillong, East Khasi Hills	Knitting & Tailoring, Shoemaking, Carpentry/Furniture
2.	Mawsynram, East Khasi Hills	Knitting & Tailoring
3.	Mairang, West Khasi Hills	Knitting & Tailoring
4.	Nongstoin, West Khasi Hills	Carpentry/ Furniture
5.	Asanagre, West Garo Hills	Knitting & Tailoring
6.	Cherangre, West Garo Hills	Carpentry/ Furniture, Steel Fabrication
7.	Cane & Bamboo Departmental Training Centre, Tura, West Garo Hills	Cane & Bamboo work
8.	Rongjeng, East Garo Hills	Knitting & Tailoring
9.	Williamnagar, East Garo Hills	Carpentry/ Furniture, Steel Fabrication, Handloom Weaving
10.	Baghmara, South Garo Hills	Tailoring & Embroidery
11.	Khliehriat, East Jaintia Hills	Tailoring & Embroidery
12.	Mulasie, East Jaintia Hills	Tailoring & Embroidery
13.	Jowai, West Jaintia Hills	Tailoring & Embroidery, Carpentry
14.	Umshning, RiBhoi District	Mechanised Carpentry workshop

Alignment of project proposal of state with respect to RAMP Programme objectives

14.10.1. Major issues/challenges

Overall Challenges:

- Schemes launched for MSMEs by the Central and State Governments are not completely understood at field level at times which impacts their intended benefits.

- ▶ Department Officials, despite their best efforts, find it difficult many times to deliver the scheme objectives in their rightful perspective
- ▶ Despite having a plethora of various schemes for MSMEs, the benefits are not completely utilized due to lack of awareness
- ▶ Many schemes do not reach the right beneficiaries due to unintended wrong beneficiary selections
- ▶ Insufficient awareness and knowledge of various government portals and e-platforms designed to facilitate coordination among ministries, departments, and schemes
- ▶ The absence of effective feedback mechanisms to share insights and concerns hinders any scheme's adaptability and improvement.
- ▶ Inadequate monitoring and evaluation mechanisms can make it challenging to assess the scheme's impact and make necessary adjustments for optimization.

Challenges in the Training Centres:

- ▶ The machines and equipment used in the training are obsolete and required to be upgraded to serve the advanced training needs.
- ▶ Many training centers require latest trades catering to local demand and gender specific requirement.
- ▶ Lack of modern and updated software
- ▶ Difficulties for trainees to bear the cost of daily transportation to training centers

Strategy of Project implementation with pre-defined milestones

14.10.2. Problem Statement:

- ▶ Absence of a consolidated database of schemes mapped with different requirements
- ▶ All officials (Field/Office) are not completely equipped with the sufficient data or information to be more effective in their efforts
- ▶ Absence of Customized Advisory Support in DCICs for MSMEs, therefore the impact of the schemes is far from their intended objectives.
- ▶ Absence of a single point of contact for MSMEs who can advise them on the right scheme to apply. They do not have a dedicated advisor in the district who can direct them to the right resources who can provide them suitable solutions to their problems.
- ▶ DCIC Training centers have outdated courses, old equipment and trainers need skill upgradation

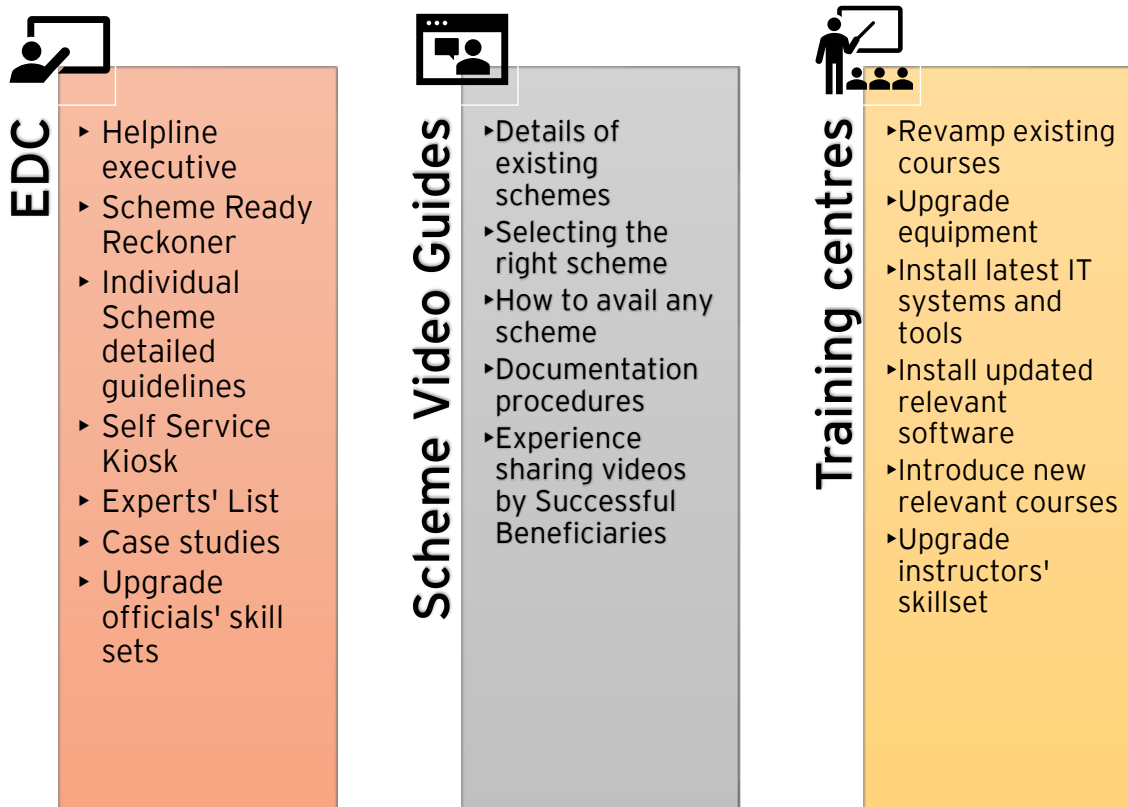
Initiatives for overall benefit:

- ▶ **Establishment of an Entrepreneurs' Development Cell:** It should have a dossier of all schemes that can be availed by MSMEs should be created irrespective of the funding source or department. The dossier should have minute detailing of steps to be taken for availing any scheme. Details of officials, sectoral experts, consultants, advisors who can handhold the MSME for availing a particular scheme should be available in the document.
- ▶ **Past beneficiaries and case studies:** A document/database containing the details of all past beneficiaries of the active schemes should be available for MSMEs to refer their peers who can also function as further guides for availing any scheme benefits
- ▶ **Scheme Video Guides:** An interactive application with multimedia videos and instructions to avail schemes should be developed. It can also be added as a module on the Department/ministry website

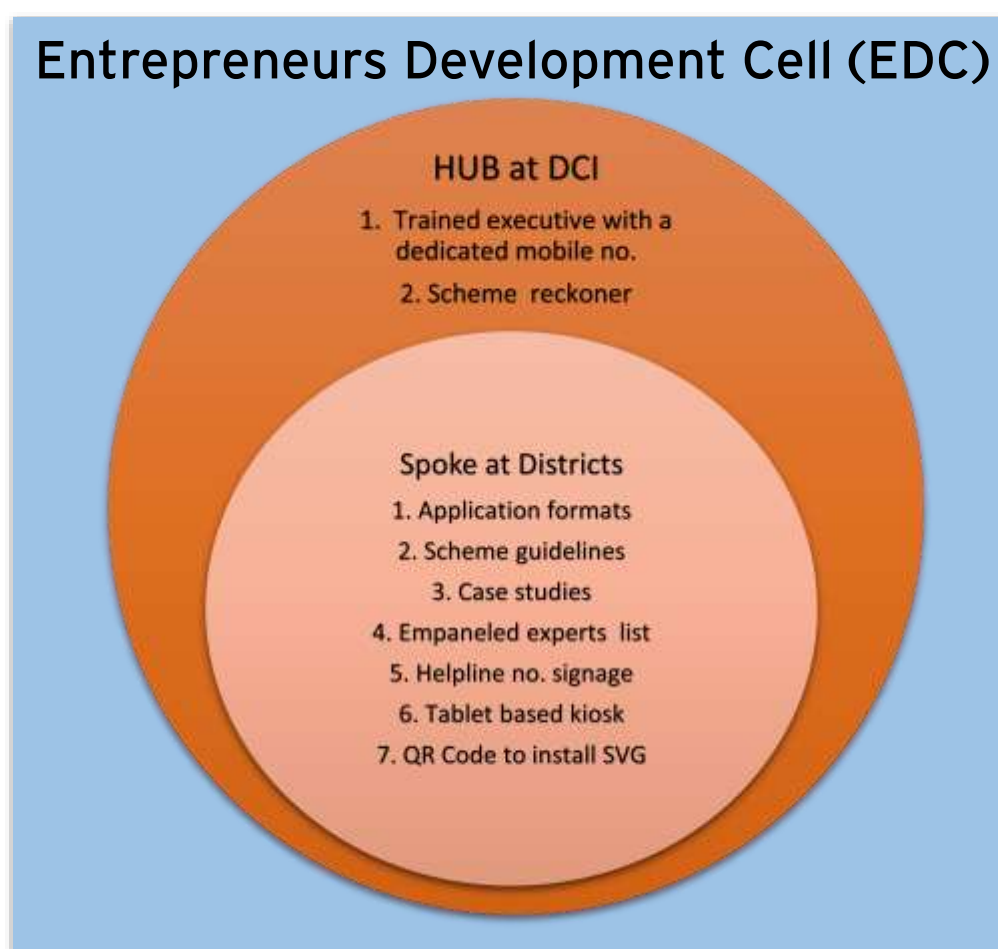
- ▶ **Educational Workshops and Programs:** Capacity building of DCIC officials directly involved with MSMEs should be done to empower them with the skills to be an interface for the MSMEs for any kind of support related to their business.

Initiatives in DCIC Training centres:

- ▶ Trade specific machines are to be upgraded in the training centers. New type of machines to be added as per technological advancement of the trade in the centers
- ▶ New trades such as aluminum and steel fabrication are to be added for more localized requirements. This will make establishment of local businesses easier.
- ▶ Trades already available with the centers needs revamping in enrollment criteria like inclusion of male trainees in tailoring courses
- ▶ Officials and faculties in the training centers should be provided with MSME specific training to improve their skills
- ▶ The centers should be facilitated with software such as Canva, Adobe Illustrator, Blue cherry, Browzwear to upgrade the skills and competency of instructors and demonstrators.
- ▶ The monthly allowance for the trainees may be increased to Rs.2000 per month.



14.10.3. Proposed Design & Concept



- A. **Entrepreneurs Development Cell (EDC):** These shall be established in a hub and spoke model. The hub shall be at the Directorate of Commerce & Industries and managed by the Deputy Director. There shall be spokes at all DCIC offices catering to a geography and managed by an official appointed by GM DCIC.

The EDC shall be primarily a section or space that has all the relevant documents to all schemes:

EDC at HUB (Located in Directorate of Commerce & Industries)

1. A trained executive with a dedicated helpline no.
2. A ready reckoner document with information about all Schemes relevant to MSMEs irrespective of funding agency to be used by the executive
3. All constituents of a spoke EDC

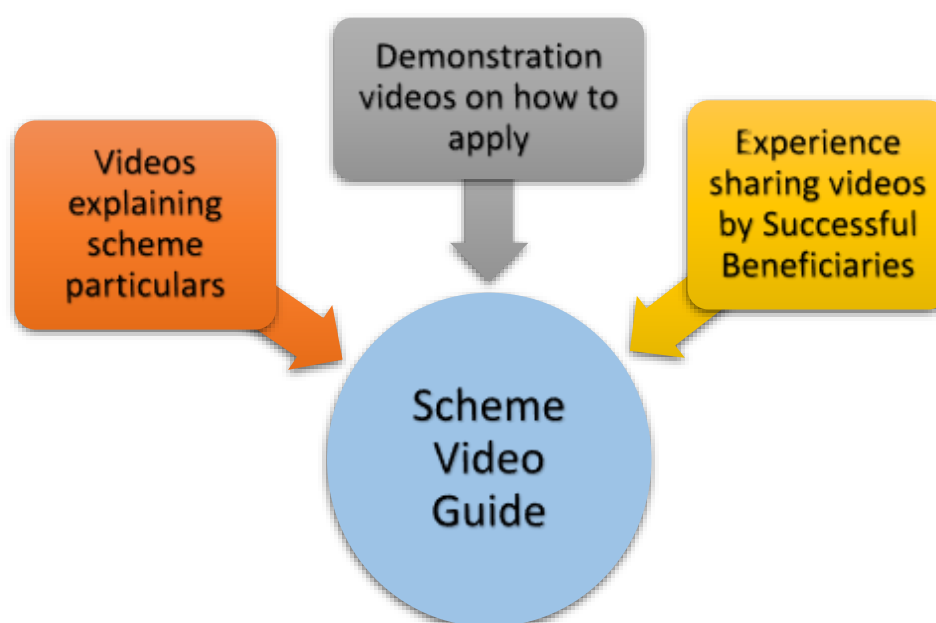
EDC at Spoke (Located at all DCIC offices/training centres)

1. Application formats
2. Scheme guidelines
3. Case studies
4. A list of empaneled experts who can be consulted over phone for any query related to a particular aspect of any scheme.
5. A helpline no. displayed in a distinctively visible manner. This no. shall be dealt with by an appointed executive in the Hub and disseminate information to callers as required

6. A kiosk (tablet based) with the “Information and Feedback Centre Module” installed in it for users to navigate. The “Information and Feedback Centre Module” has been proposed under the State level MSME portal Project in this SIP. Additionally, the tablet will display advertisements about other initiatives under RAMP and Directorate.

B. Scheme Video Guide:

The Scheme Video Guide (SVG) shall be an interactive virtual video-based guide to handhold MSMEs in availing any scheme.



C. Upgradation of DCIC Training Centers:

1. The training centers shall be provided with upgraded IT system/laptops for use by trainees as well as instructors
2. Licensed version of software/subscriptions such as Canva, Adobe Illustrator, Blue cherry, Browzwear shall be provided based on the trades in the center.
3. Training on use of the new software shall be given to the instructors
4. Based on a center specific need assessment, equipment shall be upgraded in the training center
5. New trades shall also be introduced in the training centers based on local demand.
6. An additional allowance from RAMP of Rs.1500.00 shall be provided to the trainees of the centers for their conveyance to the training center. This shall be a gap funding to as the trainees are already getting Rs.500.00 per month from the state Government and help them maintain regular attendance and better knowledge delivery

14.10.4. Feasibility & Viability of Project

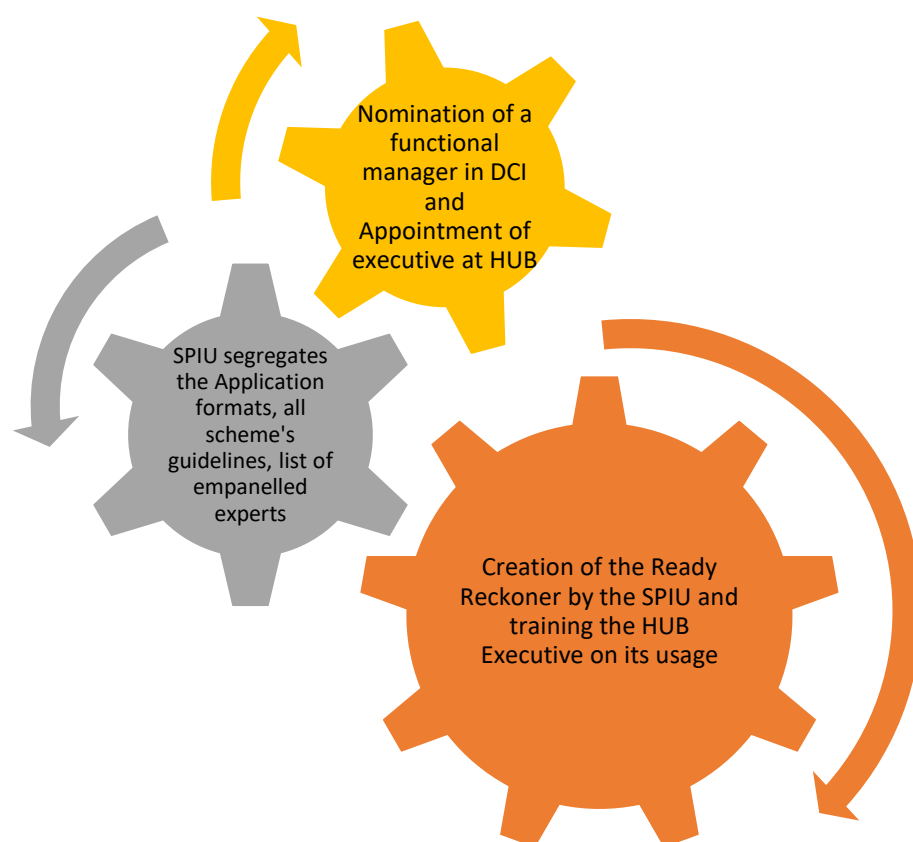
The interventions are feasible as there are a lot of schemes which are still not fully utilised by the targeted beneficiaries. The initiatives shall create the base for all stakeholders to have complete understanding of the available schemes and taking benefits out of them. It will help create more entrepreneurs and enhance the businesses of existing entrepreneurs. This shall be a long-term

initiative which shall be the guiding light for the stakeholders specially after they avail the benefits of the Capacity Building proposal in this SIP.

There are 11 DCIC Training centres in the state and they have not been revamped in recent times. The centres have sufficient space and scope to increase their intake capacities. Introduction of new courses or upgradation of the existing ones shall add on to the services provided by these centres.

14.10.5. Approach & Methodology for Implementation

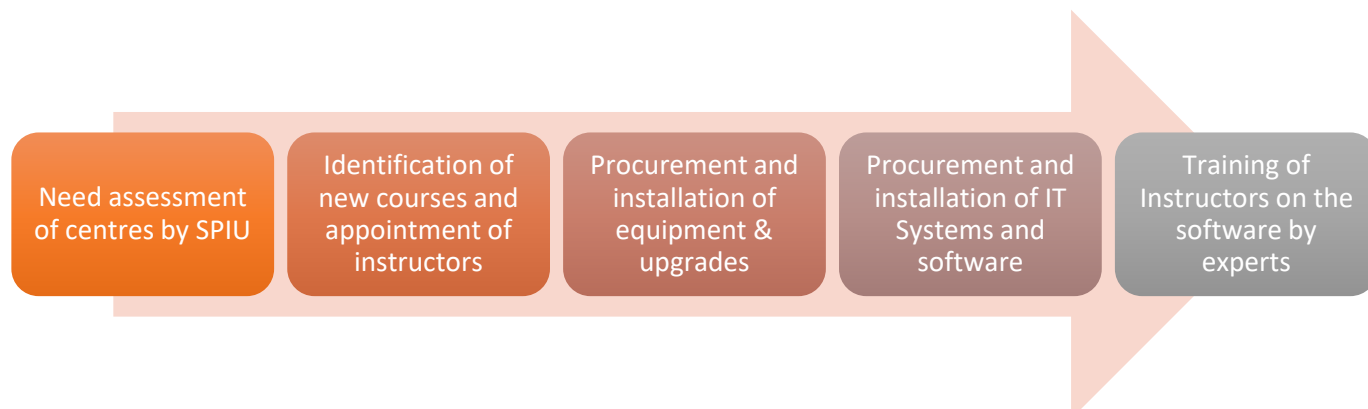
1. Entrepreneurs Development Cell:



2. **Scheme Video Guide:** The making of the SCV shall be outsourced to a suitable agency. The agency shall be selected through RFQ process meeting the following broad eligibility requirements:

- 2.1. Experience in developing instructional videos
- 2.2. Should have High quality video shooting equipment
- 2.3. It should have empaneled experts/consultants with experience of implementing government schemes
- 2.4. Competitive pricing

3. Upgradation of DCIC Training Centers



14.10.6. Use of ICT/Innovative Technology Towards Project Implementation:

This project is completely based on usage of ICT tools. Designing software, graphic software, Internet portals, Video Cameras, editing software, MS Office etc along with laptops and computers shall be part and parcel of the project implementation. Use of State Level MSME Portal shall be linked to the Tablet Kiosk for accessing the “Information and Feedback Centre Module” at the EDC.

14.10.7. Timeline - DCIC Strengthening

Activity	Impact			
	Total	Year 1	Year2	Year3
Entrepreneurs Development Cell	12	3	9	
Scheme Video Guide	1	1	0	
Upgradation of DCIC Training Centers, offices and Industrial Estates	11	3	4	4

Table 107: Timeline of achievement- DCIC Strengthening

14.10.8. Estimated impact of the Project/Proposal/scheme

The projected impact of the proposal entails training and capacity building for the State Industries Department and DCICs to enhance their outreach and support capabilities for the MSME Program.

14.10.9. Project costing and contribution of State Government towards it

Expenses associated with the project:

Sl no .	Activity	Per Activity cost	Break-up	Unit	Unit cost	No.s	Total
1	Entrepreneurs Development Cell	2,40,000	Salary of Executive	Month	20,000	12	2,40,000
		1,000	Reckoner Document Printing (2 copies per centre to be	Document	500	2	1,000

			updated every 6 months)				
		20,000	Tablet Kiosk	Tablet	20,000	1	20,000
		2,000	Scheme Guidelines (estimated for 20 schemes with 10 pages each)(2 copies to be updated every 6 months)	Document	2,000	1	2,000
		100	Case studies (10 case studies per centre per year)	Document	100	1	100
		2,000	Helpline Signage	Signage	2,000	1	2,000
		26,510	Admin cost@ 10%	NA			26,510
2	Scheme Video Guide	10,00,000	100 videos of 5 minutes each	Minutes	2,000	500	10,00,000
3	Upgradation of DCIC Training Centers, offices and Industrial Estates	5,18,20,000	Centrewise breakup available below	Location	1	14	5,18,20,000

Table 108: Expense breakup

Cost Calculation for Upgradation of DCIC Training Centres based on requirements received Directorate.

Annexure-1								
S N	Location	Active Trades	Particulars					
			Upgrade and repair of installed training machineries, tools etc.	IT infra	Furni tures	Solar Setup		Total
						Cost @2lakh s/setup	No.s	
1	Shillong, East Khasi Hills	Knitting & Tailoring, Shoemaking, Carpentry/Furniture	9,00,000	1,00,000	30,000	2,00,000	5	20,30,000
2	Mawsynram, East Khasi Hills	Knitting & Tailoring	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
3	Mairang, West Khasi Hills	Knitting & Tailoring	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
4	Nongstoin, West Khasi Hills	Carpentry/ Furniture	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000

5	Asanagre, West Garo Hills	Knitting & Tailoring	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
6	Cherangre, West Garo Hills	Carpentry/ Furniture, Steel Fabrication	6,00,000	1,00,000	30,000	2,00,000	5	17,30,000
7	Cane & Bamboo Departmental Training Centre, Tura, West Garo Hills	Cane & Bamboo work	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
8	Rongjeng, East Garo Hills	Knitting & Tailoring	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
9	Williamnagar, East Garo Hills	Carpentry/ Furniture, Steel Fabrication, Handloom Weaving	9,00,000	1,00,000	30,000	2,00,000	5	20,30,000
10	Baghmara, South Garo Hills	Tailoring & Embroidery	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
11	Khliehriat, East Jaintia Hills	Tailoring & Embroidery	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
12	Mulasie, East Jaintia Hills	Tailoring & Embroidery	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
13	Jowai, West Jaintia Hills	Tailoring & Embroidery, Carpentry	6,00,000	1,00,000	30,000	2,00,000	5	17,30,000
14	Umshning, RiBhoi District	Mechanised Carpentry workshop	3,00,000	1,00,000	30,000	2,00,000	5	14,30,000
15	Five solar setups each in 12 DCIC Offices					2,00,000	60	1,20,00,000
16	Ten solar setups each 9 Industrial Estates					2,00,000	90	1,80,00,000
	Total		60,00,000	14,00,000	4,20,000	32,00,000		5,18,20,000

Table 109: Expense Breakup

Overall budget for the project:

Sl. No.	Activity	Total Units	Description	Unit cost	Total Cost (Rs.)
1	Entrepreneurs Development Cell	4	Salary of Executive	2,40,000	9,60,000
2		12	Reckoner Document Printing (2 copies per centre to be updated every 6 months)	1,000	12,000
3		12	Tablet Kiosk	20,000	2,40,000
4		24	Scheme Guidelines (estimated for 20 schemes with 10 pages each)(2 copies to be updated every 6 months)	2,000	48,000
5		48	Case studies (10 case studies per centre per year)	100	4,800

6		11	Helpline Signage	2,000	22,000
7		1	Admin cost@ 10%	26,510	26,510
8	Scheme Video Guide	1	100 videos of 5 minutes each	10,00,000	10,00,000
9	Upgradation of DCIC Training Centers, offices and Industrial Estates	1	Centrewise breakup available above	5,18,20,000	5,18,20,000
	Total				5,41,33,310

Table 110: Total Budget for the project

Total Cost (Rs.)	GOI Share @90%	GOML Share @10%
5,41,33,310	4,87,19,979	54,13,331

Table 111: Contribution to the budget by Central and State Government

The total Budget of the Project is Rupees Five Crore Forty-one Lakhs Thirty Three Thousand Three Hundred Ten Only

14.10.10. Plan for strengthening M&E framework pertaining to Project

	INDICATOR	DEFINITION	BASELINE	TARGET	DATA SOURCE	FREQUENCY	RESPONSIBLE	REPORTING
Goal	Creating an advisory support system for MSME benefit	MSME need advisory and guidance on exact Schemes which can benefit them based on their eligibility	0	12	Directorate of Commerce & Industries and DCIC centres	Annual	EDP Manager	Annual Progress Report
	Market relevant training for youth	Training on latest methods and usage of up-to-date machineries	0	11	DCIC centres	Annual	EDP Manager	Annual Progress Report
Outcomes	MSMEs avail optimum benefit of the relevant schemes and grow their business	MSMEs can upgrade their business and increase revenue through scheme benefits	NA	NA	Participating MSMEs	Annual	EDP Manager	Annual Progress Report
	Better equipped and better trained youth	Youth enrolling in training centres are trained in latest technologies relevant to current market	0	400	DCIC Trainees	Annual	EDP Manager	Annual Progress Report
Outputs	Better performing MSMEs	Growth in turnover of MSME sectors	NA	NA	Participating MSMEs	Annual	EDP Manager	Annual Progress Report
	Empowered and skilled youth ready to start their own initiatives and get employed in industries	New units, more livelihood and employment opportunities	NA	NA	Alumni database	Annual	EDP Manager	Annual Progress Report

14.11. SPIU for Implementation

State Project Implementation Unit (SPIU) is the team which includes MSME Expert as State Project Lead Manager, Enterprise Development Manager, Financial & banking manager, Procurement specialist, Monitoring and Evaluation Manager, MIS specialist, Financial Management, Environmental Specialist and Social Specialist at SPIU level and to be supported by Central experts' team. The team is well versed with the MSME sector, MSME performance standards and value chain issues.

SPIU will be key to implement SIP in Meghalaya and we have made provisions in the budget accordingly.

SPIU Budget:

DLI	Activity	Total Unit	Unit cost	Total Cost (Rs.)
DLR 2.2	SPIU	1	16,96,82,676	16,96,82,676

Total Budget

Activities	Total MSMEs/ Unit	Unit	Unit cost (Rs)	Total Cost (Rs)
Salary and overhead cost of consultants	Lumpsum	Lumpsum	16,96,82,676	16,96,82,676
Monitoring visit to each district	192	District	75,000	1,44,00,000
Total Cost				18,40,82,676

Table 112: Total Budget for the project

15. BUDGET

15. Budget

15.1. Summary of Budget for RAMP Meghalaya:

SN	Proposal/Project Title	Budget (Rs crores)
1	Capacity Building Project	40.82
2	Innovation & Research Centre	1.16
3	R&R programme	4.36
4	MeghaRise	3.55
5	State Level MSME Portal	10.06
6	Project to improve Access to Market	67.89
7	Digital Marketing Project	2.72
8	TReDS Project	0.52
9	Project for MSME Innovative (IPR) of Products of Meghalaya	0.71
10	Project for DCIC Strengthening	5.41
11	Greening of MSMEs	1.60
12	CGTMSE	0.84
13	SPIU	18.41
14	Publicity Cost	2.80
15	Monitoring & Evaluation	7.79
16	Contingent Cost taking into account for a period of 4 years for project implementation provisioning @20%	33.73
	Total	202.37

Table 113: RAMP- Project wise budgets Summary

The total Budget of the Project is Rupees Two Hundred Two Crore Thirty-seven Lakhs Only

15.2. Detailed Budget with DLI Mapping:

SI no.	Project name	Budget	Unit	Target units	Benefeciaries	Total Budget	DLIs	DLR
1	Capacity Building							
1.1	Awareness Workshops (4/district/yr)	99,84,000	Training Workshop	192	4,800	99,84,000	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.2: Measurable Improvements in MSME Champions Scheme performance and results indicators
1.2	Masterclass in Branding (4/district/yr)	99,84,000	Masterclass	192	4,800	99,84,000		
1.3	Masterclass in Social Media usage (4/district/yr)	99,84,000	Masterclass	192	4,800	99,84,000		
1.4	Masterclass in pricing (4/district/yr)	99,84,000	Masterclass	192	4,800	99,84,000		
1.5	Masterclass in technology usage (4/district/yr)	99,84,000	Masterclass	192	4,800	99,84,000		
1.6	Masterclass in Marketing (4/district/yr)	99,84,000	Masterclass	192	4,800	99,84,000		
1.7	Skill training Programmes	9,98,76,000	Skill Development course	672	16,800	9,98,76,000		
1.8	Skill Upgradation	11,76,86,700	Skill Upgradation Course	1,548	38,700	11,76,86,700		
1.9	Executive Courses (NIFT, IHM, IIHT, others)	10,66,00,000	Course	208	5,200	10,66,00,000		
1.10	Internships for 3 months (5/district/yr)	1,64,70,000	Interns	540	540	1,64,70,000		
1.11	MMDP (2 batches/ yr)	76,52,000	Course	8	200	76,52,000		
	Total			4,128	90,240	40,81,88,700		
2	Innovation & Research centre							
2.1	Centre Setup	10,000	Tools	3	NA	30,000	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	3.1 & 3.2 i. broaden offerings to selected service sectors, ii. enhance marketing and branding of
		1,25,000	Machine	1	NA	1,25,000		
		1,00,000	Tool	3	NA	3,00,000		
		2,00,000	Machine	1	NA	2,00,000		
		25,000	Machine	1	NA	25,000		
		1,78,000	Tool	4	NA	7,12,000		
		4,22,910	GST	1	NA	4,22,910		

Sl no.	Project name	Budget	Unit	Target units	Benefeciar ies	Total Budget	DLIs	DLR
		1,00,000	transport	1	NA	1,00,000		schemes, iii. improve implementat ion and delivery model, iv. list specification s for integrated program managemen t system, v. MSMEs accessing credit
2.2	Prototype Development	300	Raw material	240	NA	72,000		
		55,000	Manpower	108	NA	59,40,000		
2.3	Product Development	1,000	Raw material	180	NA	1,80,000		
		1,000	Manpower	180	NA	1,80,000		
2.4	Documentation & stationeries	1,00,000	Annual	1	NA	1,00,000		
2.5	Furniture & equipment	25,000	Setup	4	NA	1,00,000		
2.6	Rent of place 2500 sq feet @ 1,00,000/month	1,00,000	Rental	12	NA	12,00,000		
2.7	Admin cost 10 % of Centre expenses	9,68,691		1	NA	9,68,691		
2.8	Miscellaneous cost 10 % of Centre Expenses	9,68,691		1	NA	9,68,691		
	Total					1,16,24,292		
3	Reward & Recognition programme							
3.1	MSME Conclave (1 event of 2 days with participation of 100 MSMEs and footfall of 3000 with PR/Publicity) Annually, 50 stalls as part of Vendor-Vendee programme for promotion and marketing of products	94,00,000	Conclave	4	400	3,76,00,000	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.2: Measurable Improvem ents in MSME Champions Scheme performanc e and results indicators
3.2	Budget for Award and Recognition, Rs. 3 Lacs for each award winner	15,00,000	Award	4	20	60,00,000		
	Total				420	4,36,00,000		
4	Megharise						DLI 3. Enhancing the effectiveness of firm	3.1 & 3.2 i. broaden offerings to selected service sectors, ii.
4.1	Consultation fee for formation of SHGs	50,000	Consultants	24	NA	12,00,000		
4.2	Logo Design Cost for Megharise certification logo fo rall meghalay made products that comply with defined standards	50,000	Consultants	1	NA	50,000		

SI no.	Project name	Budget	Unit	Target units	Benefeciar ies	Total Budget	DLIs	DLR
4.3	Pilot run Cost for 50 hotels/ resorts/homestays/guest houses etc	175	Daily Use Personal Care Kit (100 per hotel)	5,000	NA	8,75,000	effectivene ss schemes	enhance marketing and branding of schemes, iii. improve implementat ion and delivery model, iv. list specification s for integrated program managemen t system, v. MSMEs accessing credit
4.4		150	Other Daily Use Items (100 per hotel)	5,000	NA	7,50,000		
4.5		450	Handicrafts (40 per hotel)	5,000	NA	22,50,000		
4.6	Assesment & Audit Cost(Manpower Cost)	50,000	24 SHGs* every 3 months visit for 4 yrs	48	NA	24,00,000		
4.7	BSPs for labels and packaging	2,00,000	24 SHGs	24	NA	48,00,000		
4.8	BSPs for logistics	1,00,000	24 SHGs	24	NA	24,00,000		
4.9	BSPs for digital marketing	2,00,000	24 SHGs	24	NA	48,00,000		
4.10	Registration cost for Megharise Trademark	10,000		1	NA	10,000		
4.11	Admin Cost(10%)	19,53,500		1	NA	19,53,500		
4.12	Preparation of Diagnostic study report (DSR) specifically for each of 70 major traditional clusters identified in Meghalaya towards implementation of the State MSME Cluster Project to be started from 2023-24	2,00,000	Clusters	70	NA	1,40,00,000		
	Total					3,54,88,500		
5	State Level MSME Portal							
5.1	Development of State Level MSME Portal	5,82,33,636	Calculated in Project sheet	1	NA	5,82,33,636	DLI 2: Acceleratin g MSME Sector Centre-	DLR 2.2: Completion of targeted SIP Implementat
5.2	Server Cost	4,57,992	Year	4	NA	18,31,968		
5.3	ICT Support	27,75,000	Calculated in Project sheet	1	NA	27,75,000		

SI no.	Project name	Budget	Unit	Target units	Benefeciar ies	Total Budget	DLIs	DLR
5.4	Operation and Maintenance	1,26,00,000	Year	3	NA	3,78,00,000	State collaborati on	ion Plan actions
	Total					10,06,40,604		
6	Project to improve Access to Market							
6.1	Exposure visits of select MSMEs-(two trips every year) with optimum representation of every district/ gender/ cluster for 5 days: 12 MSMEs with 2 officials	5,25,000	Visits	8	MSMEs	42,00,000	DLI 2: Acceleratin g MSME Sector Centre-State collaborati on DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 2.3: Increase in number of MSMEs (i) in entry level MSME Champions Scheme completing bronze level ZED; (ii) registered on TReDS; (iii) initiated a case on Samadhaan for ODR; (iv) guarantees for women owned MSEs; (v) green guarantees DLR 3.2: Measurable Improvemen ts in MSME Champions Scheme performanc e and
6.2	Organize one trade fair in each district for 50 MSMEs (3 days each) every year to uplift and promote outreach of products.	1,13,10,000	Trade fair	48	MSMEs	54,28,80,000		
6.3	Organize one trade fair inside the state, for 100 MSMEs (5 days each) every year to uplift and promote outreach of products.	1,62,30,000	Trade fair	4	MSMEs	6,49,20,000		
6.4	Participation of 50 MSMEs in trade fairs outside the state (IITF, Delhi Haat, Kerala Bamboo Fest etc.) (5 days each)	48,25,000	Year	4	MSMEs	1,93,00,000		
6.5	Packaging and branding of honey, broomstick, and handloom.	75,00,000	Activity	1	MSMEs	75,00,000		
6.6	FSSAI Certification for honey	1,40,000	Certification	1	MSMEs	1,40,000		
6.7	Conversion of bronze certified MSMEs to silver/gold	40,000	MSMEs	1,000	MSMEs	4,00,00,000		

SI no.	Project name	Budget	Unit	Target units	Benefeciar ies	Total Budget	DLIs	DLR
								results indicators
	Total					67,89,40,000		
7	Digital Marketing Project							
7.1	Engagement of Consultant from MoMSME for ONDC and GeM onboarding facilitation.	8,00,000	Workshops	4	NA	32,00,000	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.2: Measurable Improvements in MSME Champions Scheme performance and results indicators
7.2	Hiring an agency for social media campaign for increasing the digital market of products	5,00,000	Agency	48	NA	2,40,00,000	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	
	Total					2,72,00,000		
8	TReDS Project							
8.1	1% of the invoice amount as cashback with upper limit of Rs.5000/-	5,000	MSMEs	1000	1000	50,00,000	DLI 4: Strengthening the receivable financing market for MSMEs	DLR 4.2: Mechanism operationalized to allow buyer submission of invoices to GSTN for input tax credit to be
8.2	Facilitation workshop for onboarding of State PSUs, Govt. Departments on TReDS (1 day for 50 participants)	75,000	Workshop	2	100	1,50,000		
	Total				1,100	51,50,000		

SI no.	Project name	Budget	Unit	Target units	Benefeciar ies	Total Budget	DLIs	DLR
9	Project for MSME Innovative (IPR) of Products of Meghalaya							
9.1	Fees for Documentation and filing for GI tagging	5,00,000	Applications	4	NA	20,00,000	DLI 2: Acceleratin g MSME Sector Centre-State collaborati on	DLR 2.3: Increase in number of MSMEs (i) in entry level MSME Champions Scheme completing bronze level ZED; (ii) registered on TReDS; (iii) initiated a case on Samadhaan for ODR; (iv) guarantees for women owned MSEs; (v) green guarantees
9.2	Fees for Documentation and filing for Trademark	3,00,000	Applications	10	NA	30,00,000		
9.3	Hiring of professional graphic designer	10,000	Lumpsum Annually	10	NA	1,00,000		
9.4	Hiring of GI tagging expert/Legal consultant (need based)	5,00,000	Lumpsum Annually	4	NA	20,00,000		
	Total					71,00,000		
10	Project for DCIC Strengthening							
10.1	Entrepreneurs Development Cell						DLI 3. Enhancing the effectiveness of firm	DLR 3.1: MSME Champions schemes improvement t and scale-
	Salary of Executive	2,40,000	years	4	NA	9,60,000		
	Reckoner Document Printing (2 copies per centre to be updated every 6 months)	1,000	Centres	12	NA	12,000		
	Tablet Kiosk	20,000	Pcs	12	NA	2,40,000		

SI no.	Project name	Budget	Unit	Target units	Benefeciar ies	Total Budget	DLIs	DLR
	Scheme Guidelines (estimated for 20 schemes with 10 pages each)(2 copies to be updated every 6 months)	2,000	Copies	24	NA	48,000	effectivene ss schemes	up implementat ion plan approved including establishme nt of an integrated Programme managemen t system
	Case studies (10 case studies per centre per year)	100	Copies	48	NA	4,800		
	Helpline Signage	2,000	Pcs	11	NA	22,000		
	Admin cost@ 10%	26,510	L/S	1	NA	26,510		
10. 2	Scheme Video Guide	10,00,000	L/S	1	NA	10,00,000		
10. 3	Upgradation of DCIC Training Centers	5,18,20,00 0	Centres	14	NA	5,18,20,000		
						5,41,33,310		
11	Greening of MSMEs							
11. 1	Awareness generation and sensitization of 10,000 MSMEs to adopt new and green technology	1,500	MSME	10,000	10,000	1,50,00,000	DLI 2: Acceleratin g MSME Sector Centre-State collaborati on	DLR 2.3: Increase in number of MSMEs (i) in entry level MSME Champions Scheme completing bronze level ZED; (ii) registered on TReDS; (iii) initiated a case on Samadhaan for ODR; (iv) guarantees for women owned MSEs; (v) green guarantees

Sl no.	Project name	Budget	Unit	Target units	Benefeciaries	Total Budget	DLIs	DLR
11.2	Incentivize (by anyways) women-led MSMEs on technology adoption/enhancement	10,000	MSME	100	100	10,00,000	DLI 5: Enhancing Effectiveness of CGTMSE and delivery	DLR 5.3: Increase in the value of guarantees for green investments
	Subtotal				10,100	1,60,00,000		
12	CGTMSE							
12.1	Enable 5,000 MSME units to access Targeted financial products i.e., Innovative and alternate financial mechanism with focus on Women led Enterprises	1,500	MSME	5,000	5,000	75,00,000	DLI 5: Enhancing Effectiveness of CGTMSE and delivery	DLR 5.1 CGTMSE operationalizes GG guarantees innovations by following actions: (i) defining tag to track greening investments ; (ii) issues revised guarantee guidelines for: (a) women headed MSEs and (b) green investments
12.2	Capacity building for women entrepreneurs in collaboration with Industrial associations	1,500	MSME	600	600	9,00,000		DLR 5.2: Increase in the value of guarantees to women-

SI no.	Project name	Budget	Unit	Target units	Benefeciar ies	Total Budget	DLIs	DLR
								headed businesses
	Subtotal				5,600	84,00,000		
	Total					2,44,00,000		
13	SPIU						DLI 2: Acceleratin g MSME Sector Centre-State collaborati on	DLR 2.2: Completion of targeted SIP Implementat ion Plan actions
13.1	Salary and overhead cost of consultants	16,96,82,676	Lumpsum	Lumpsum		16,96,82,676		
13.2	Monitoring visit to each district	192	District	75,000		1,44,00,000		
	Total					18,40,82,676		
14	Advertising and Publicity for existing programs of department and new projects under RAMP	2,80,00,000	Publicity	1		2,80,00,000	DLI 3. Enhancing the effectiveness of firm effectiveness schemes	DLR 3.2: Measurable Improvemen ts in MSME Champions Scheme performanc e and results indicators
15	Monitoring & Evaluation							
15.1	Monitoring visit to each district (State Department)	75,000	Travel	192		1,44,00,000		
15.2	Monitoring visit to field (DCIC)	1,00,000	Travel	576		5,76,00,000		
15.3	Quarterly state level reviews (virtual plus physical)	75,000	Quarterly	16		12,00,000		M&E

Sl no.	Project name	Budget	Unit	Target units	Benefeciar ies	Total Budget	DLIs	DLR
15.4	Conferences and workshops (Quarterly) (virtual plus physical)	2,00,000	Quarterly	16		32,00,000		
15.5	Development and Implementation of Environmant and social safeguard Framework for RAMP Implementation in Meghalaya	5,00,000	ESSA	1		5,00,000		
15.6	Impact Assessment study	5,00,000	Study	2		10,00,000		
	Total					7,79,00,000		

	Subtotal					1,68,64,48,082		
17	Contingent Cost taking into account for a period of 4 years for project implementation provisioning @20%					33,72,89,616		
	Grand Total					2,02,37,37,699		
				Crore Rs		202.37		

Table 114: RAMP- Mapping of project budgets with DLIs

The total Budget of the RAMP Meghalaya Project is Rupees Two Hundred Two Crore Thirty-seven Lakhs Only

15.3. Contribution Sharing between State and Central Government:

SN	Proposal/Project Title	Budget (Rs crores)	GOI Share @90%	GOML Share @10%
1.	Capacity Building Project	40.82	36.74	4.08
2.	Innovation & Research Centre	1.16	1.05	0.12
3.	R&R programme	4.36	3.92	0.44
4.	MeghaRise	3.55	3.19	0.35
5.	State Level MSME Portal	10.06	9.06	1.01
6.	Project to improve Access to Market	67.89	61.10	6.79
7.	Digital Marketing Project	2.72	2.45	0.27
8.	TReDS Project	0.52	0.46	0.05
9.	Project for MSME Innovative (IPR) of Products of Meghalaya	0.71	0.64	0.07
10.	Project for DCIC Strengthening	5.41	4.87	0.54
11.	Greening of MSMEs	1.60	1.44	0.16
12.	CGTMSE	0.84	0.76	0.08
13.	SPIU	18.41	16.57	1.84
14.	Publicity Cost	2.80	2.52	0.28
15.	Monitoring & Evaluation	7.79	7.01	0.78
16.	Contingent Cost taking into account for a period of 4 years for project implementation provisioning @20%	33.73	30.36	3.37
	Total	202.37	182.14	20.24

Out of the total project cost of Rs 202.37 crores estimated for RAMP Meghalaya, the request from Government of India is Rs 182.14 crores and the Meghalaya State Government shall contribute Rs. 20.34 crores

16. OUTPUT & OUTCOME INDICATORS

16. Output & Outcome Indicators

SN	Proposal/Project Title	Expected Impact				
		No. of Beneficiaries (MSMEs)	Year-1	Year-2	Year-3	Year-4
1	Capacity Building Project	90,240	22,560	22,560	22,560	22,560
2	Innovation & Research Centre	-				
3	R&R programme	420	105	105	105	105
4	MeghaRise	2,400	1,200	1,200		
5	State Level MSME Portal	-				
6	Project to improve Access to Market	4,546	979	1,189	1,189	1,189
7	Digital Marketing Project	-				
8	TReDS Project	1,000				
9	Project for MSME Innovative (IPR) of Products of Meghalaya	-				
10	Project for DCIC Strengthening	-				
11	Greening of MSMEs	10,100	1,000	3,000	3,000	3,000
12	CGTMSE	5,600	850	1,350	1,700	1,700
	Total	1,14,306	26,694	29,404	28,554	28,554

17. PROJECT RISK AND MITIGATION PLAN

17. Project Risk and Mitigation Plan

Risk and issue management is a key part of the successful delivery of projects and will be integrated with all aspects of delivery, including planning and reporting. Department of Commerce and Industries, Government of Meghalaya will have oversight of and will monitor all risks across the program, identifying interdependencies and escalating risks and issues to MoMSME as and when needed.

SI No	Challenges	Risk	Mitigation Plan
1	Clarity in roles and responsibilities of all key deliverables	Lack of clarity shall delay the processes, approvals, and deliverables	Creation of responsibility matrix in action plan with defined responsibilities Review meetings to ensure allotted responsibility / accountability
2	Mode of communication & approvals	Emphasis on physical meetings / hard copies / file movement shall delay the process related to key activities of scheme implementation	Email / Online meetings be the preferred mode of communication and given equal priority for faster and efficient implementation of tasks
3	Coordination	Lack of Coordination across and within the departments may either lead to important measures, initiatives sometimes being left out	Facilitate coordination among departments on the overlapping issues through organizing inter departmental meetings, workshops prior to and during the implementation of initiatives identified
4	Non-Adoption of Dashboards	Non adoption of dashboards by DCICs, other relevant stakeholders (department) due to IT systems, availability of information and in requisite format etc can limit the impact of the project.	Department of Commerce & Industries will undertake training of all the stakeholders from time to time and will ensure that data is collected and entered in timely manner.
5	State Departments unaware on scheme and their roles	Limited awareness of state department on scheme and their roles shall further delay the RAMP effectiveness	Two-pronged approach: Department of Commerce & Industries to ensure scheme discussion in regular stakeholder meeting

SI No	Challenges	Risk	Mitigation Plan
6	Transfer of key officials and attrition in SPIU team	Transfer of key officials and attrition in SPIU team may affect the momentum of implementation.	Proactive recruitment/ replacement planning, proper handover of responsibilities and delegation
7	Adverse weather and Law & Order situation	Adverse weather in Meghalaya is common phenomenon and law order situations may arise resulting in delay in implementation.	Proactive measures would be taken to expedite the implementation before or after the unforeseen circumstances, target may be revised, and prior approval would be taken for extension if required.

Annexures

**Annexure-1: Office Memorandum regarding Revision of Evaluation criteria of projects/
schemes under RAMP programme**

File No. L/AFI/RAMP/2022/RPCmtg
Government of India
Ministry of Micro, Small and Medium Enterprises
RAMP Division

Udyog Bhavan, New Delhi
Dated the 19th May 2023

OFFICE MEMORANDUM

Sub: Revision in the Evaluation Criteria for Selection of Project/Scheme for funding through RAMP programme – reg


Kind attention is invited to the Evaluation Criteria for selection of projects/schemes included in the Strategic Investment Plans submitted by States/ UTs under the RAMP programme, as mentioned in page 91 of the Programme Implementation Manual (PIM) circulated to all participating States/ UTs.

2. During the third meeting of the RAMP Programme Committee (RPC) held on 13th April 2023 under the Chairmanship of Secretary(MSME), the Chair had advised to revise the evaluation criteria as mentioned on page 91 of the PIM to suit evaluation of every kind of proposal that may be submitted by the States.

3. Accordingly, the criteria have been revised. The Revised Evaluation Criteria is provided in the Annexure. This has the approval of Secretary (MSME) and Chairman, RPC.

4. All participating States/UTs are requested to take note of this revision.

This has the approval of the competent authority.


(**Vinamra Mishra**)
Director(GA&TP)
MoMSME;
Ph: 23063198

Encl: Annexure as above

To
All the Principal Secretaries (MSME/Industry) of participating States/UTs
All Nodal officers of States/ UTs
DD/RAMP: For incorporating corrigendum in the PIM

Annexure

Revised criteria for selection of projects/proposals/schemes contained in SIP for part/full funding under RAMP Programme

	Proposed criteria	Max Score
1	Alignment of Scheme/Project/Proposal of the State with respect to RAMP programme objectives	10
2	Strategy for project/scheme implementation with pre-defined milestones:	80
	Max Sub score	
A	Understanding the problem statement	
B	Proposed project design concept, feasibility, and viability	
C	Approach & Methodology for execution/implementation	
D	Use of ICT/ Innovative Technology towards project implementation	
E	Timelines for achievement of project deliverables and verification protocols	
F	Estimated impact of the project/scheme/proposal	
G	Project costing and contribution of State Government towards it	
3	Plan for strengthening M&E framework pertaining to the project/scheme/proposal	10
		100

Vinamra

(**Vinamra Mishra**)
Director (GA&TP)
MoMSME

Annexure-2: Consultation Workshops/ Stakeholder Meetings/ FGDs

S.No.	Name of the Industry	District	Location	Sector	Date
1.	DFO, MoMSME, Shillong	East Khasi Hills	Shillong	MSME	11/05/2023
2.	Directorate of Agriculture, Government of Meghalaya,	East Khasi Hills	Shillong	Agriculture	13/06/2023
3.	Meghalaya Industries Development Corporation	East Khasi Hills	Shillong	Industries	14/06/2023
4.	Meghalaya Handloom and Handicraft Development Corporation	East Khasi Hills	Shillong	Handloom and Handicraft	14/06/2023
5.	Meghalaya Khadi and Village Industries Board	East Khasi Hills	Shillong	Industries	14/06/2023
6.	Sericulture Department	East Khasi Hills	Shillong	Sericulture	23/06/2023
7.	Honey processing center at DCIC, Shillong	East Khasi Hills	Shillong	Apiculture	10/07/2023
8.	Cluster Visit (Honey)	East Khasi Hills	East Khasi Hills	Apiculture	11/07/2023
9.	National Institute of Fashion Technology (NIFT) Shillong	East Khasi Hills	Upper Shillong	Fashion	23/07/2023
10.	NABARD, Shillong	East Khasi Hills	NABARD Regional Office, Shillong	Agriculture	25/07/2023
11.	Confederation of Indian Industries (CII), Guwahati	Guwahati	CII office, Ujan Bazar, Guwahati	Industries	31/07/2023
12.	Federation of Indian Chambers of Commerce and Industries (FICCI), Guwahati	Guwahati	FICCI Office, Amrit Enclave, Bamunimaidan, Guwahati	Industries	31/07/2023
13.	Umden Silk Village	RiBhoi	Nongpoh	Sericulture	06/07/2023
14.	Meghalaya Film Maker's Association	East Khasi Hills	Directorate of Commerce & Industries, Shillong	Film Industry	04/08/2023
15.	Meghalaya Basin Development Authority (MBDA)	East Khasi Hills	Shillong	Planning Department	29/07/2023

S.No.	Name of the Industry	District	Location	Sector	Date
16.	Indian Institute of Hotel Management	East Khasi Hills	Shillong	Hotel Industry	23/08/2023
17.	Sohreinkham Tailoring Cluster	East Khasi Hills	Sohreinkham	Industries	01/07/2023
18.	DCIC of East Jaintia, West Garo, North Garo, and South-West Garo Districts	Garo Hills	Garo Hills	Industries	27/08/2023
19.	DCIC Ri-Bhoi	Ri Bhoi	Nongpoh	Industries	23/08/2023
20.	DCIC Nongstoin	Nongstoin	Mairang	Industries	24/08/2023
21.	DCIC Jowai	Jaintia Hills	Jowai	Industries	24/08/2023

Annexure-3: Diagnostic Survey Questionnaire

Questionnaire for MSME Diagnostic Assessment in Meghalaya

Details of the enterprise		
1.	Name of Enterprise	
2.	Uday Registration No.	
3.	Location (District / Block)	
4.	Contact Person	
5.	Designation	
6.	Email ID	
7.	Phone number	
8.	Whether owned by woman entrepreneur?	<input type="radio"/> Yes <input type="radio"/> No
9.	Category	<input type="radio"/> SC <input type="radio"/> ST <input type="radio"/> OBC <input type="radio"/> General
10.	Ownership Type	<input type="radio"/> Proprietary <input type="radio"/> Hindu Undivided Family <input type="radio"/> Private Limited Company <input type="radio"/> Partnership <input type="radio"/> Trust <input type="radio"/> Society <input type="radio"/> Self Help Group <input type="radio"/> Co-Operative <input type="radio"/> Public Limited Company <input type="radio"/> Limited Liability Partnership <input type="radio"/> Others
11.	Primary Activity	<input type="radio"/> Manufacturing <input type="radio"/> Service (can include self-employed too) <input type="radio"/> Trading
12.	Years of operation	<input type="radio"/> Less than 5 years <input type="radio"/> 5-10 years <input type="radio"/> 10-15 years <input type="radio"/> More than 15 years <input type="radio"/> Taken over family business
13.	Category of Enterprise Micro = Investment <1 Crore and Turnover <5 Crore Small = Investment <5 Crore and Turnover <50 Crore Medium = Investment <10 Crore and Turnover <250 Crore	<input type="radio"/> Micro <input type="radio"/> Small <input type="radio"/> Medium

14.	Sector to which the enterprise belongs	<input type="checkbox"/> Agri based activities and machinery <input type="checkbox"/> Apparel & Leather Products <input type="checkbox"/> Automotive & Auto Components <input type="checkbox"/> Chemicals <input type="checkbox"/> Construction <input type="checkbox"/> Education <input type="checkbox"/> Energy (Petroleum, Natural Gas, Power Generation) <input type="checkbox"/> Food Processing <input type="checkbox"/> IT& ITeS <input type="checkbox"/> Jewellery <input type="checkbox"/> Logistics (Transport, Warehousing, Courier) <input type="checkbox"/> Machinery & Equipment <input type="checkbox"/> Metals & Fabricated Metals <input type="checkbox"/> Mining <input type="checkbox"/> Non-Metallic Mineral Products <input type="checkbox"/> Paper & Paper Allied Products <input type="checkbox"/> Pharmaceuticals & Medical Devices <input type="checkbox"/> Printing <input type="checkbox"/> Rubber & Plastic Products <input type="checkbox"/> Telecommunication <input type="checkbox"/> Textile <input type="checkbox"/> Tourism & Hospitality <input type="checkbox"/> Toys <input type="checkbox"/> Wood & Allied Products including Furniture <input type="checkbox"/> Others, please specify_____		
15.	Number of employees		Male	Female
		Permanent		
		Contract		
		Daily Wages		
16.	Average Annual Turnover for last 5 years	<input type="checkbox"/> less than INR 25 Lakhs <input type="checkbox"/> =>INR 25 Lakhs up to INR 1 Crore <input type="checkbox"/> =>INR 1 Crore up to INR 5 Crore <input type="checkbox"/> =>INR 5 Crore up to INR 10 Crore <input type="checkbox"/> =>INR 10 Crore up to INR 50 Crore <input type="checkbox"/> =>INR 50 Crore up to INR 250 Crore		
17.	What is the trend of the Annual Turnover over the last 3 years	<input type="checkbox"/> Increasing <input type="checkbox"/> Neither increasing nor declining <input type="checkbox"/> Declining		
18.	Select the official documents possessed by you/ your enterprise (<i>More than one option can be chosen</i>)	<input type="checkbox"/> GST <input type="checkbox"/> Business PAN <input type="checkbox"/> PAN (In case of proprietor or partner of partnership firm) <input type="checkbox"/> Udyog Aadhar Memorandum/ EM-II <input type="checkbox"/> Current Account Statement <input type="checkbox"/> UDYAM Registration <input type="checkbox"/> CIN <input type="checkbox"/> ITR for any of the last 3 FY <input type="checkbox"/> Audited Financial Statements for any of the last 3 FY <input type="checkbox"/> DPIIT recognition certificate as start-up		
19.	How do you fulfil your energy requirements?	<input type="checkbox"/> Metered electricity connection from MeECL <input type="checkbox"/> Renewable (Solar panel or others) <input type="checkbox"/> Generator		

	(Select all relevant options)	
20.	How does the enterprise make payments to suppliers	Cash Cheques Digital (UPI/NEFT/IMPS/RTGS) Others (specify) _____
21.	How does the enterprise receive payments from customers?	Cash Cheques Digital (UPI/NEFT/IMPS/RTGS) Others (specify) _____
22.	Is your enterprise part of any recognized cluster/FPO/SHG (Select all relevant options)	Membership in Industry Association (mention name of Association(s)) Part of Cluster (Mention name) _____ Part of FPO Part of Co-operative Society (mention name) _____ Not part of any
23.	Has your enterprise obtained any certification (Select all relevant options)	No certification obtained ISO (specify) _____ HACCP FSSAI ZED BEE Star rating BIS ISI Product certification BIS Hallmark AGMARK Handloom Mark Silk Mark RoHS Others (specify) _____
24.	How has COVID 19 impacted your business (Select all relevant options)	Impact on sales Availability of raw material Was forced to terminate/ dismiss/ reduce staff members Exports affected Liquidity issues/ loans not sanctioned Moving to digital modes has been a challenge Discontinued Government benefits/ no new COVID specific benefits availed Not Applicable Others, please specify _____
25.	What did the enterprise do in response to the COVID shock?	Increased use of digital platforms Investment in digital solutions Repackaged product mix Modified product/service delivery Explored larger market Not Applicable Others (specify) _____
Market Access and Sales Related		
26.	Select the Primary/ target market of the enterprise	<input type="checkbox"/> Local area within district <input type="checkbox"/> In nearby districts <input type="checkbox"/> Within the state <input type="checkbox"/> Within the country <input type="checkbox"/> Exports - Specify countries _____
27.	How much of your sales is carried out	<input type="checkbox"/> Not using online platforms <input type="checkbox"/> <10%

	through online platforms?	<input type="radio"/> >=10% and up to 25% <input type="radio"/> > 25% and up to 50% <input type="radio"/> >50% and up to 75% <input type="radio"/> >75% and up to 100			
28.	Which are the digital/social media/ecommerce platforms used by you for reaching out to customers?		Utilized	Aware but not used	Not Aware
		GeM			
		MSME Mart			
		Flipkart			
		Amazon			
		ONDC			
		WhatsApp			
		Instagram			
		Facebook			
		Own Website			
29.	What are the difficulties that your company has to face in digital marketing/ digital access (Internet)	Difficulty in High-speed Internet access lack of staff with relevant skills and knowledge lack of financial resources lack of time Other, specify _____			
30.	What are the issues faced related to participating in trade fair/exhibition/Vendor development programs/ buyer seller meet etc.	Not aware of such events Less number of such events being organized Financial burden Not aware of any supporting schemes No major benefits received Other, please specify			
31.	Pick major challenges faced in marketing/ sales of your products	Difficulty in promotion of products due to high cost Very low margin realized Lack of proper awareness regarding ecommerce platforms, digital marketing etc. Lesser opportunity/platforms to showcase the products Adoption of quality control standards and certifications Inadequate value addition, new product development, inadequate packaging etc. Face the issue of delayed payments Others (specify) _____			
32.	What are issues faced by the enterprise related to export (if applicable)?	<input type="radio"/> Not Applicable Cost of credit Foreign currency credit Export Market Information Labour law modifications Duties/Indirect tax related issues Incentives related issues Port congestion No detention of export consignments Other, specify			
33.	Challenges in obtaining certifications (if applicable)	Lengthy process High Cost Difficulty in meeting criteria Not aware about certification Unable to connect with relevant agency/consultants to assist in obtaining the certification Other, specify			

Finance Related			
34.	What is your first preference to avail credit to address immediate credit needs and liquidity problems	<input type="radio"/> Peer lending <input type="radio"/> Informal credit market (private money lenders) <input type="radio"/> Meghalaya Co-operative Apex Bank Ltd. <input type="radio"/> Other Cooperative Bank (mention name) _____ <input type="radio"/> Commercial Bank (mention name) _____ <input type="radio"/> Small Finance Banks <input type="radio"/> Non-Banking Financial Companies	
35.	What are the challenges you face in accessing bank loans	<input type="checkbox"/> Insufficient collateral <input type="checkbox"/> Loan amount sanctioned is less than required <input type="checkbox"/> Interest rate offered is too high <input type="checkbox"/> Too much paperwork <input type="checkbox"/> Time taken to sanction loan is high <input type="checkbox"/> No challenge in accessing bank loan <input type="checkbox"/> I do not need this type of financing	
36.	Are you aware of credit rating of enterprises to facilitate improved access to credit	<input type="radio"/> Not aware <input type="radio"/> Heard of it but not aware about how to avail it <input type="radio"/> Already availed	
Operation and Business Support Related			
37.	Any challenges faced in terms of raw materials sourcing	<input type="checkbox"/> No issues faced <input type="checkbox"/> Issue with availability of sufficient quantity <input type="checkbox"/> Increasing cost of raw material including procurement cost <input type="checkbox"/> Issue with quality of raw material available <input type="checkbox"/> Others (specify) _____	
38.	Any challenges in availability of skilled workforce?	<input type="checkbox"/> No issues faced in availability <input type="checkbox"/> Difficult to find local skilled workforce due to lack of interest from younger generation <input type="checkbox"/> Dependence on migrant workers with lesser skill levels <input type="checkbox"/> Demand for higher wages <input type="checkbox"/> Higher cost in upskilling workforce <input type="checkbox"/> In sufficient platforms available for skill development of workforce <input type="checkbox"/> Others (specify) _____	
39.	Rate on a scale of 5 the state of availability / access to infrastructure facilities (0 being Not available, 1 being Worse and 5 being very good)	Uninterrupted electricity	
		Water	
		Availability of land for industrial purposes requiring minimum clearances	
		Solid waste management	
		Effluent treatment mechanism	
		Cold storage/ ware housing	
		Connectivity (Road/ Rail/ Air)	
		Testing laboratories	
		Any Other (specify)	
40.	Any challenges in adoption and use of	<input type="checkbox"/> No issues faced <input type="checkbox"/> Lack of awareness regarding better technologies	

	better technology for improving productivity and quality of product/service?	Limited availability/ Lack of support from related agencies to handhold in adopting such technologies High technology procurement cost Inability to avail financial assistance for technology procurement Limited Internet Connectivity Others (specify) _____			
41.	Which are the key services for which you typically hire/ will hire professional help	Tax payment & return filing Loan application processing Process mapping Digital Marketing Digital Literacy Management / Design Professional Export related Technology Upgradation Manpower Hiring services Others _____			
42.	What are the challenges that you face in implementing sustainable practice?	Lack of awareness and knowledge on use and benefits on sustainable practices Availability of technical know how Lack of capital and awareness on green financing instruments Others (specify) _____			
43.	Select top 3 areas of information which is considered most important by you	Emerging Technologies in your sector and complete information related to cost, resources, training, and ways to adopt it Government Schemes (Central and state) relevant to you The ever-changing regulatory and taxation requirements Information about exhibitions and symposiums being held related to your business Proposal writing guides Trademark/IPR related Others, please specify _____			
44.	Please select the Digital tool(s) you have adopted or wish to adopt?	Basic accounting software like Tally, Zip books Tax payment & return filing software like clear tax Cloud services like Amazon Web Services, Google Cloud services ERP like Zoho, SAP Design related like Adobe, Canva, AutoCAD Payment software like Paytm, PhonePe, Google Pay, UPI Marketing related like Marketo, Freshdesk, Zendesk, Hubspot, Buffer, Salesforce Any other (specify) _____ Not using any digital tool			
45.	Which portal/facilities among the following have you availed?		Aw are	Utilized	Not aware
		PSB Loan in 59 minutes			
		RXIL (TReDS)			
		M1xchange (TReDS)			
		Invoicemart (TReDS)			
		GeM			
		ONDC			
		MSEFC			
		SAMADHAN			

46.	What are the challenges you face in case of delayed payments	<ul style="list-style-type: none"> ☼ Unaware about an institutional mechanism for online resolution like SAMADHAN portal in instances of delayed or non-payment of dues ☼ Existing mechanisms are cumbersome and slow if this option is selected then mention: Time taken to resolve dispute through the Micro Small Enterprise Facilitation Council (MSEFC) _____ days, Number of hearings taken for the case of delayed payment to be resolved through MSEFC _____ ☼ Lack of appropriate documentation to file a case ☼ Fear of losing the potential buyer after filing case for delayed payment ☼ Others (specify) _____ 				
47.	Rate your experience (1=Good and 2=Bad) of availing the Central government schemes?					
		Ease in applying	Document ation	Time taken to get the benefit availed for	Any handholding support provided	Not availed
	CGTMSE					
	ZED					
	LEAN					
	PMEGP					
	Pradhan Mantri Mudra Yojna					
	MSME-Innovative (Incubation, IPR, Design and Digital MSME)					
	MSE-CDP					
	Silk Samagra					
	SFURTI					
	Entrepreneurship Skill Development Programme (ESDP)					
	Other _____					
48.	Are you a beneficiary of any State scheme(s)?	<ul style="list-style-type: none"> ☼ Yes, Specify _____ ☼ No 				
49.	According to you, improvement in which factors could facilitate establishment and operationalising of enterprises in Meghalaya better- (Can select multiple choices)	Further simplifying regulations/ compliances Providing better awareness and linkage with government schemes (State/Central) Improving availability of land/ industrial plots, access to other basic infrastructure such as water, electricity etc. Imparting capacity building (Entrepreneurship development) Better linkages with technical support institutions Improving availability of Business Service providers Improving access to finance Better market development assistance Any Other _____				
50.	What support do you further require to upscale and grow?	Further simplifying regulations/ compliances Providing better awareness and linkage with government schemes (State/Central)				

		<p>Improving availability of other basic infrastructure such as water, electricity etc.</p> <p>Imparting capacity building (Entrepreneurship development)</p> <p>Better linkages with technical support institutions</p> <p>Improving access to finance</p> <p>Assistance in market access</p> <p>Mentorship</p> <p>Improving export infrastructure</p> <p>Others (specify) _____</p>
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Annexure-3: DCIC Survey Questionnaire

Questionnaire of District Commerce & Industries Centres Meghalaya under RAMP

Details of District Commerce & Industries Centre		
1.	Name of District	
2.	Name of the DCIC	
3.	Name of the Respondent	
4.	Designation	
5.	Contact No.	
6.	Email ID	
Scheme and Operations		
7.	To be fill by Functional Managers: What is the administrative, scheme related, programmatic operations, database management and reporting activities carried out daily?	
8.	To be fill by Industry Promotion Officer: What are the major scheme and other industrial promotional activities, data base management and reporting activities carried out at the district level daily?	
9.	To be fill by UDA/LDA: What are the files, payroll and establishment tracking/updation/record maintenance and reporting operations carried out daily?	
10.	To be fill by Instructors/ Demonstrators: What is the training/ Development of new design/ trainees' attendance/ raw material inventory operations on a day-to-day basis carried out daily?	
11.	Specify which of the schemes or operations are conducted online.	
12.	Specify which of the schemes or operations are conducted offline.	

13.	Specify the readiness for setting up a dedicated helpdesk for facilitating awareness about schemes, programs, providing handholding support to entrepreneurs and application for the same.	
ICT Infrastructure		
14.	Computer Availability: (Please tick one)	<input type="checkbox"/> Adequate computers/laptops for staff use. <input type="checkbox"/> Insufficient computers/laptops available. Specify No. of computer/laptop required _____
15.	Internet Connectivity (Please tick one)	<input type="checkbox"/> High-speed and stable internet connection. <input type="checkbox"/> Basic internet connection. <input type="checkbox"/> Limited or unreliable internet connection.
16.	Specify the required software applications (For FM / IPO / UDA / LDA / Demonstrators / Instructors / Helpdesk)	
17.	Specify the training needed for any software applications. (For FM / IPO / UDA / LDA / Demonstrators / Instructors / Helpdesk)	
Schemes familiarity and understanding		
For each government scheme listed below, please rate your familiarity and understanding using the scale provided: <ul style="list-style-type: none"> Unfamiliar: I have very little or no knowledge about this scheme. Somewhat Familiar: I have heard about this scheme but don't have a clear understanding. Moderately Familiar: I have a basic understanding of the key features and objectives. Quite Familiar: I have a good understanding of how this scheme works and its benefits. Very Familiar: I am well-versed with the details and implementation of this scheme. 		
18.	Chief Minister's E-Champion Challenge (PRIME Meghalaya)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar

19.	Meghalaya Credit Guarantee Scheme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
20.	Credit Guarantee Fund CGTMSE (Trust for Micro and Small Enterprises) Scheme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
21.	MSME Innovative Scheme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
22.	ZED (Zero Defect Zero Effect) Scheme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
23.	MSME Competitive (LEAN) Scheme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
24.	MSME Samadhaan (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
25.	Procurement and Marketing Support (PMS) (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
26.	International Cooperation Scheme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
27.	MSE - CDP Micro & Small Enterprises - Cluster Development Programme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar

28.	SFURTI - Scheme of Fund for Regeneration of Traditional Industries (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
29.	PMEGP - Prime Ministers Employment Generation Programme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
30.	Government e Marketplace (GeM) (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
31.	MSME Mart (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
32.	Open Network for Digital Commerce (ONDC) (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
33.	Trade Receivables electronic Discounting System (TReDS) (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
34.	ESDP - Entrepreneurship Skill Development Programme (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
35.	Incentive Schemes for MSMEs (State, NER, Central Schemes) (Please tick one)	<input type="checkbox"/> Unfamiliar <input type="checkbox"/> Somewhat Familiar <input type="checkbox"/> Moderately Familiar <input type="checkbox"/> Quite Familiar <input type="checkbox"/> Very Familiar
Challenges and Recommendations		
36.	Challenges and Recommendations Regarding IT and Infrastructure	

37.	Challenges and Recommendations Regarding Training and Skill Development of MSMEs	
38.	Challenges and Recommendations Regarding the Monitoring, Evaluation, and Execution of Various Schemes and Operations.	
39.	Challenges and Recommendations Regarding Marketing Exhibitions for MSMEs.	
40.	Challenges and Recommendations Regarding Accessibility of Credit to MSMEs.	
41.	Challenges and Recommendations Regarding the Adoption of Sustainable Practices and Green Technology.	