



Foundation for MSME Clusters (FMC)



**FRIEDRICH NAUMANN
FOUNDATION** For Freedom.
South Asia



Promoting Responsible Business by BMOs

Issue VI



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Foundation for MSME Clusters (FMC)



Executive Director
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Foreword

We are delighted that this unique Award Programme for "Responsible Indian BMOs" has now successfully entered its Sixth year.

Around 150 BMOs from 18 states applied this time for the Award. While fifteen best cases have been detailed in this publication, efforts made by the other applicant BMOs are also very impressive. We heartily congratulate all the BMOs for the good work being done by them for promoting responsible production.

We firmly believes that putting across the message of "Responsible Production" to the huge mass of 60 million plus MSMEs can happen more meaningfully if intermediary organizations, including the BMOs, not only at the National and State levels, but also at the District, Cluster and Industrial Estate levels become further empowered to provide both common solutions as well as technical support to its member as well as non-member MSMEs.

For this edition we are grateful to Shri B. B Swain, Hon'ble Secretary, Ministry of MSME, GoI for kindly agreeing to be the Chief Guest to address us and also felicitate the Awardees. The Jury under the Chairmanship of Shri S K Tuteja, Former Secretary, Ministry of SSI&ARI, Dr H. P Kumar, Former Chairman, NSIC, Shri Rakesh Rewari, Former DMD, SIDBI, and Dr Annapurna Vancheswaran, Managing Director of The Nature Conservancy and Smt. Anubha Prasad, General Manager, SIDBI have given us valuable guidance and supported us in framing the parameters for evaluation and in the selection of award-winning BMOs. We are indeed deeply obliged to them.

We are also grateful to our knowledge partners Birla Institute of Management and Technology (BIMTECH) for guiding and steering the Award process. We also sincerely thank our partners and principal sponsor Small Industries Development Bank of India (SIDBI) & Friedrich Naumann Foundation for Freedom, South Asia.

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Abbreviations

| | | |
|---------------|---|---|
| ASIDE | : | Assistance to States for Development of Export Infrastructure and Allied Activities |
| BMO | : | Business Membership Organization |
| CEMCA | : | Commonwealth Educational Media Centre for Asia |
| CETP | : | Common Effluent Treatment Plant |
| CII | : | Confederation of Indian Industries |
| CFC | : | Common Facilitation Center |
| CICU | : | Chamber of Industrial and Commercial Undertaking |
| CTTC | : | Central Tool Room and Training Centre |
| DCMSME | : | Development Commissioner Ministry of Micro, Small and Medium Enterprises |
| DPR | : | Detailed Project Report |
| EDP | : | Entrepreneurship Development Programme |
| EEPC | : | Engineering Export Promotion Council |
| EESL | : | Energy Efficiency Services Limited |
| FICCI | : | Federation of Indian Chambers of Commerce and Industry |
| FICO | : | Federation of Industrial and Commercial Organization |
| FIEO | : | Federation of Indian Export Organisation |
| FMC | : | Foundation for MSME Clusters |
| GEF | : | Global Environment Facility |
| GIZ | : | Deutsche Gesellschaft für Internationale Zusammenarbeit |
| GHG | : | Green House Effect |
| IDFC | : | Infrastructure Development Finance Company |
| KVIC | : | Khadi and Village Industries Commission |
| MATU | : | Marketing assistance & Technology Up- Gradation Scheme |
| MCF | : | Municipal Corporation of Faridabad |
| MSECDP | : | Micro & Small Enterprises - Cluster Development Programme |





| | | |
|----------------|---|---|
| MSME | : | Micro, Small and Medium Enterprises |
| NABARD | : | National Bank for Agriculture and Rural Development |
| NBCFDC | : | National Backward Classes Finance & Development Corporation |
| NIRD | : | National Institute of Rural Development and Panchayati Raj |
| NSIC | : | National Small Industries Corporation |
| NULM | : | National Urban Livelihoods Mission |
| NVG | : | National Voluntary Guidelines |
| OASME | : | Odisha Assembly of Small and Medium Enterprises |
| OHS | : | Occupational Health and Safety |
| ORMAS | : | Odisha Rural Development and Marketing Society |
| PCRA | : | Petroleum Conservation Research Association |
| PMEGP | : | Prime Minister Employment Generation Programme |
| PMKVY | : | Pradhan Mantri Kaushal Vikas Yojna |
| PPDC | : | MSME-Technology Development Centre |
| R&R | : | Rehabilitation & Resettlement |
| RSG | : | Response Services Group |
| SBI | : | State Bank of India |
| SDGs | : | Sustainable Development Goals |
| SIDBI | : | Small Industries Development Bank of India |
| SFURTI | : | Scheme of Funds for Regeneration of Traditional Industries |
| SHG | : | Self Help Groups |
| SGSY | : | Swarnajayanti Gram Swarozgar Yojana |
| SPV | : | Special Purpose Vehicle |
| TEV | : | Techno Economic Viability |
| TPSS | : | Tarasankar Panchgram Seva Samiti |
| TUF | : | Technology Upgradation Fund Scheme |
| QCI | : | Quality Council of India |
| UNIDO | : | United Nations Industrial Development Organization |
| ZED | : | Zero Defect Zero Effect |



CHAPTER 1

Business Membership Organizations: Forms, Status and Challenges

1.1 Backdrop

Globally, micro, small and medium enterprises (MSMEs) have given big boost to their economies and India is no exception. Here, 63 million MSMEs are estimated to account for 32 per cent of gross value added and 29 percent of GDP of the country in 2015-16. MSMEs are often classified with respect to various parameters like


employment, turnover, assets, investment in plant and machinery, etc. In India, MSMEs are defined with respect to investment in plant and machinery (for manufacturing) and investment in equipment (for services). However steps are being taken for shifting from an investment based to turnover based categorization.

Table 1: MSMEs in India

| Classification | Manufacturing Enterprises (Investment in plant and machinery) | Service Enterprises (Investment in equipment) |
|----------------|--|---|
| Micro | Does not exceed Rs 2.5 Million | Does not exceed Rs 1 million |
| Small | More than Rs 2.5 million but does not exceed Rs 50 million | More than Rs 1 million but does not exceed Rs 20 million |
| Medium | More than Rs 50 million but does not exceed Rs100 million | More than Rs 20 million but does not exceed Rs 50 million |

The existence of Indian MSMEs is deep rooted in its 5000 plus clusters. It is estimated that 70 per cent of the manufacturing enterprises exist in clusters. Evolution of these clusters has helped to reap the benefit of mutual co-existence. However, the growth has not been as high as compared to their potential. The reasons for this underperformance are many and are

often related, among others, to lack of "targeted joint action" and "promotion of passive cooperation" among the enterprises to address issues related to finance, infrastructure, technology, human resources, market, raw material, etc. Growth is also constrained due to lack of efforts to promote vertical networks too.



Of late, issues related to responsible growth have also emerged as an area of critical importance and has got national importance with the announcement of Zero Effect growth, Kaushal Bharat, Swacch Bharat and equally importantly with the resolve of the global community in the form of Sustainable Development Goals (SDGs) and in particular SDG 8 (promoting decent work) and SDG 12 (promoting responsible consumption and production). However, it is but natural that given the enormous pressure of handling various aspects of business, almost always, sustainability challenges appear as a cost which is in need of further time and resources commitment.

It is here, that conglomeration of MSMEs and entrepreneurs, which are historically the most trusted ally of the MSMEs, can play a significant role by demonstrating the scope of sustainable development and even working out means through which MSMEs can attain sustainability. Such conglomerations are also known as Business Membership Organizations (BMOs).

1.2 What is a BMO?

Business Membership Organization (BMO) refers to any organization in which firms, companies or individual entrepreneurs are members. Besides, BMOs can have special category members (non industrial/non

entrepreneurial) depending upon the objective of the BMO. BMOs include chambers of commerce, industry associations, federations, apex bodies and SPVs of enterprises/entrepreneurs, employers' organizations, etc. They serve as a link for entrepreneurs with government, service providers and other stakeholders.

Until the late 1990s the country was mostly having national, regional, district and sectoral level BMOs. With the advent of the Cluster Development Program in late nineties, cluster level BMOs started getting registered or rejuvenated throughout the country. Lately, also within clusters, activity/product specific BMOs, Parks/Special Purpose Vehicles (SPVs) have also become a very common phenomenon.

1.3 Registration of BMOs

Legal registration of BMOs mostly happen under some of the following Acts:

- (a) Societies Registration Act, 1860
- (b) Indian Trusts Act, 1882
- (c) Cooperative Societies Act, 1912
- (d) Companies Act, 1956
- (e) Companies Act u/s 25, now u/s 8
- (f) Companies Act u/s 32 (Producer's Company)
- (g) Bombay Industrial Relations Act, 1946

1.4 Level of BMOs

Figure 1: Level of BMOs



1.5 BMOs across the country

It is estimated that there are around 3500 BMOs in India. On the basis of data of around 1600 plus BMOs available with the Foundation for MSME Cluster (FMC), state-wise presence of BMOs have been classified

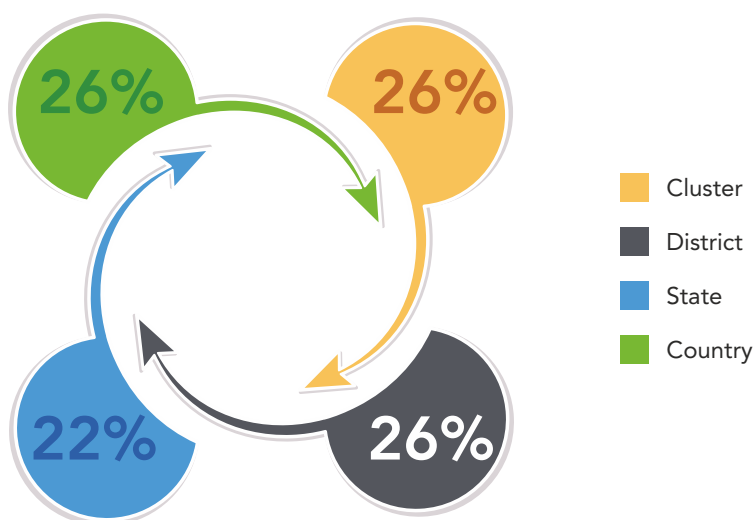
according to their geographical presence as presented in the figures below. However, this data is only indicative and will give a truer picture with the availability of data of all BMOs in India.

Figure 2: Geographical Spread of BMOs



1.6 Analysis of 1600 BMOs

Figure 3: Cluster, District, State & Country Level BMOs



The 1600 BMOs are almost equally distributed among the four BMO levels.

1.7 Sectoral BMOs

Many a time, BMOs represent a specific product. Out of the 1600 odd BMOs for which information is available with FMC so far, around 952 are product specific BMOs.

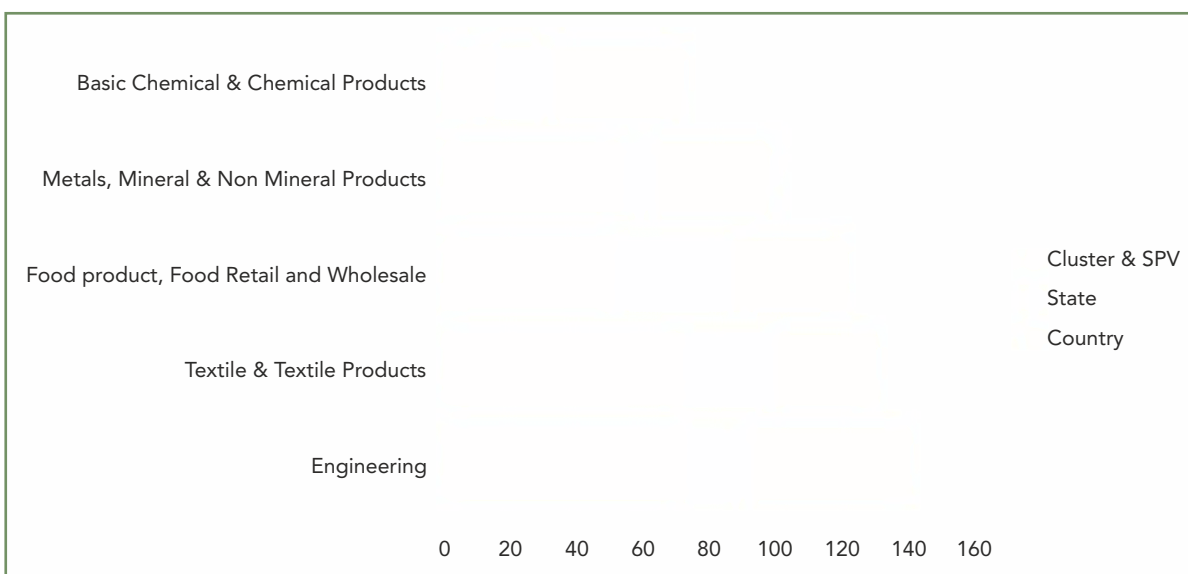
Based on a clubbed 2-digit National Industrial Classification (NIC), the 831 'product specific' BMOs can be categorised as below

Table 2: Spread of Product Specific BMOs

| Sl No | Classification | Cluster & SPV | State | Country | Total |
|-------|---|---------------|-------|---------|-------|
| 1 | Food product, Food Retail and Wholesale | 50 | 37 | 33 | 120 |
| 2 | Textile & Textile Products | 71 | 29 | 30 | 130 |
| 3 | Leather and Leather Products | 20 | 1 | 5 | 26 |
| 4 | Wood and Wood Products | 8 | 3 | 3 | 14 |

| | | | | | |
|----|--|----|----|----|-----|
| 5 | Paper and Paper Products | 0 | 4 | 5 | 9 |
| 6 | Basic Chemicals & Chemical Products | 14 | 19 | 38 | 71 |
| 7 | Rubber, Plastic, Petroleum and Coal Products | 23 | 18 | 19 | 60 |
| 8 | Metals, Mineral & Non Mineral Products | 53 | 11 | 32 | 96 |
| 9 | Electrical and electronic | 27 | 9 | 18 | 54 |
| 10 | Engineering | 92 | 21 | 46 | 159 |
| 11 | Construction | 24 | 4 | 7 | 35 |
| 12 | Non-Food Retail and Wholesale | 34 | 7 | 5 | 46 |
| 13 | Travel, Tourism, Hotel & Restaurant | 24 | 7 | 6 | 37 |
| 14 | Transport and Warehousing support for transportation | 24 | 2 | 8 | 34 |
| 15 | Education & Research | 2 | 3 | 15 | 20 |
| 16 | Other services | 7 | 3 | 31 | 41 |

Figure 4: Spread of Top 5 Product Specific BMOs



Some of the major findings of the analysis are as follows:

- Majority of the sectoral BMOs are either at the cluster or country level
- Highest number of BMOs at cluster level belong to the category “Engineering” followed by “Textiles & Textile Products” and “Metals, Mineral & Non Mineral Products”.
- Highest number of BMOs at state level belong to the category “Food product, Food Retail and Wholesale” followed by “Textiles & Textile Products” and “Engineering”.
- Highest number of BMOs at country level belong to the category “Engineering” followed by “Basic Chemicals & Chemical Products” and “Food product, Food Retail and Wholesale”.
- The category 'Paper and Paper Products' have the least number of BMOs followed by 'Transport and Warehousing support for transportation' category.

1.8 Issues faced by BMOs at District / Cluster / SPV level

BMOs at the state and country level are relatively strong in influencing the policies related to issues faced by their members. Some of the major challenges faced by BMOs at district/cluster/SPV level are as follows:

1. **Limited vision:** This restricts BMO from having a holistic perspective about the role they can play in the growth process of their members.
2. **Limited sources of income:** Lack of innovation to introduce innovative income generating services makes the BMO functionally weak to implement its action plan.
3. **Lack of efficient secretariat:** While office bearers remain busy in managing their own factories/establishment, lack of a professional secretariat rules out the implementation of various planned activities, creating further disinterest among members.
4. **Lack of own office:** In the absence of own office, it becomes difficult to get good human resource and function professionally.
5. **Lack of support infrastructure:** Lack of computer, computer trained executives, websites and email practices severely restrict their outreach.
6. **Poor communication:** Most of the BMOs have little understanding of the importance of communication and public relations. This keeps the number of their members low and growth stagnant.

These Challenges may trap BMOs in a vicious cycle of inefficient functioning, low membership base and sustainability issues. The figure below shows that in the pictorial form.



Figure 5: Vicious Cycle (referred from Training Module of FMC)

However, an inspired leadership with a solid vision can convert this cycle into a virtuous cycle as exhibited below

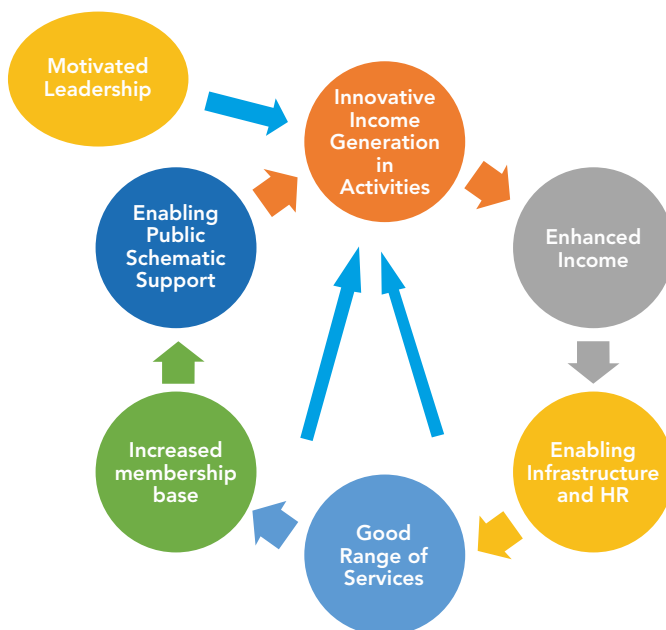


Figure 6: Virtuous Cycle (referred from Training Module of FMC)

CHAPTER 2

Services by BMOs: Is Infrastructure a bottleneck?

2.1 Introduction

As mentioned in the previous chapter, BMOs face multiple obstacles due to lack of awareness, resources and innovation. Amidst all these challenges some BMOs are evolving and delivering to change the status quo. This chapter deals with an analysis of infrastructure available and services provided by the 160 such BMOs who have taken initiatives and applied for the 5th Award for Responsible BMOs, 2019 organized by Foundation for MSME Clusters.

This analysis deals in basic facilities available with BMOs, paid services offered by them to their members and the schemes they have benefited from in their operations. This analysis is for the period of April 2015 to March 2018. As the analysis is with reference to the limited number of applications; this may not be a representative sample. But this analysis may give an indication regarding the current situation of BMOs.

2.2 Basic Infrastructure Available with BMOs

To function efficiently and be useful for members, at the minimum, a BMO must be registered. Else neither can it open any account nor can it get any support from any agency. Lack of registration also does not make it a serious candidate for promotion of advocacy. The second most important thing is to have its own office facilities. Else a BMO is often perceived as controlled by a person or a group and this limits its growth. After having an office it is important to have paid staff to provide appropriate services. Creation of website add to the branding of the BMO. Above all accreditation through quality certification makes a BMO efficient, more accountable to its members and strongly promotes its openness and raises confidence among its members. The table below shows the availability of the basic facilities like office, paid staff, website, registration and accreditation status of the BMOs.

Table 3: Percentage of BMOs Having Requisite Infrastructure (2018)

| Classification | Office | Paid Staff | Website | Accreditation |
|----------------|--------|------------|---------|---------------|
| Cluster & SPV | 86 | 66 | 24 | 2 |
| District | 88 | 45 | 22 | 2 |
| State | 80 | 71 | 43 | 3 |
| Country | 100 | 100 | 90 | 10 |

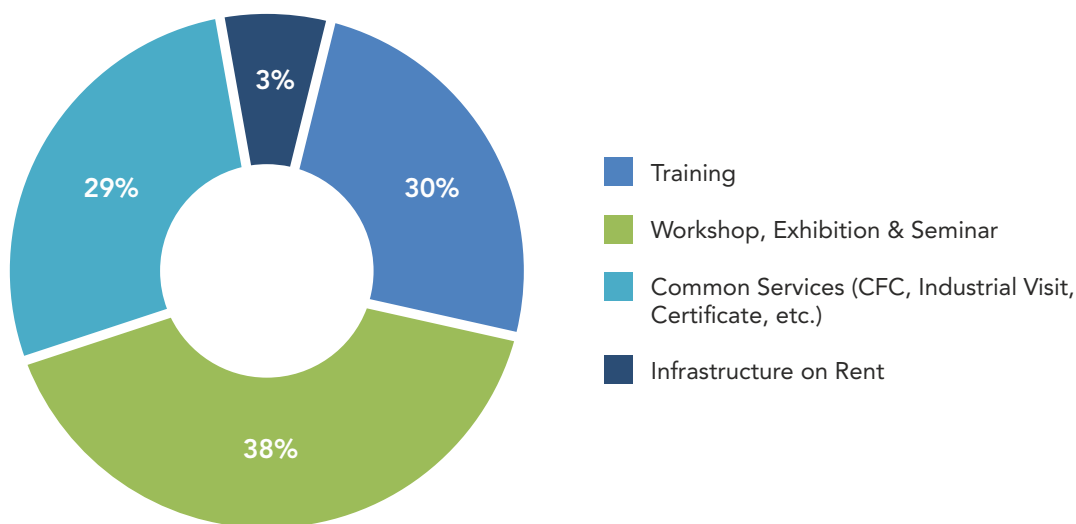
Undoubtedly the BMOs clearly understand the need for registration, most of them being registered. However, district and cluster level BMOs has scope for improvement, when it comes to availability of paid staff. Both cluster district and even state level BMOs have huge scope for improvement when it comes to market itself and its member through creation of website and also going for quality accreditation. **Hence policy support is warranted in the areas of qualified staff recruitment and website creation and accreditation.**

2.3 Paid Services Provided by BMOs

Paid services refer to the services rendered by BMOs to their members on payment basis. These services create revenue for the BMOs and promote its financial sustainability to pursue more meaningful and useful goals. Analysis of paid services provided by BMOs is for the period of April 2015 to March 2018.

The 144 paid services by 160 BMOs were grouped under four broad heads i.e. 'Training and Skill Development', 'Industrial Visit, Exhibition, Seminar & Workshop', 'Joint Activities (CFC, Certification, website etc)' and 'Infrastructure on Rent'. Analysis of these services is as below.

Figure 7: Paid services provided by BMOs



BMOs are evolving and have done highest amount of activities in the category of 'Workshop, Exhibition & Seminar', closely

followed by Training and 'Common Services' including common facility centre, certification, common raw material

purchase, etc. However, a huge number of BMOs did not offer any paid services in 3 years. **Hence policy support to route MSME promotion activities through BMOs as paid services by them, with partial support of the Government, will be a useful tool.**

2.4 Schemes Used by BMOs

Government and other supporting agencies offer various schemes to facilitate working of BMOs.

Table 4: Schemes Used/Promoted by BMOs (For MSMEs)

| Sl No | Name of Schemes |
|-------|---|
| 1 | Ministry of Textiles (TUF Scheme) |
| 2 | Ministry of Social Justice and Empowerment (Scheduled Caste Sub-Plan, Backward Caste Subsidy Loan (NBCFDC), Mobile Dispensary) |
| 3 | ASIDE Scheme |
| 4 | ORMAS (Handicrafts fair participation) |
| 5 | Ministry of Women and Child Development (Support to Training and Employment Programme) |
| 6 | Ministry of MSME (SFURTI, Work shed Scheme, KVIC Yarn Procurement scheme, PMEGP, Marketing assistance & Technology Up- Gradation Scheme (MATU), Technology Upgradation and Marketing Promotion, International Co-operation) |
| 7 | DCMSME (ZED Rating, MSECDP, Lean Manufacturing) |
| 8 | Ministry of Textiles (Artisans card) |
| 9 | Ministry of Health and Family Welfare (ASHA) |
| 10 | Ministry of Labour and Employment (National Child labour program, Aam Admi Bima Yojana) |
| 11 | Ministry of Housing & Urban Poverty Alleviation (Social mobilization & Institutional Development under NULM) |
| 12 | Ministry of Agriculture (Rashtriya Krishi Vikas Yojna (RKVY)) |
| 13 | Ministry of Skill Development and Entrepreneurship (Pradhan Mantri Kaushal Vikas Yojna (PMKVY)) |
| 14 | Ministry of Rural Development (SGSY scheme, Indira Awas Yojana) |
| 15 | Pradhan Mantri Jan Dhan Yojana |

2.5 Support from Other Organizations

Around 25 organizations provided financial support to the BMOs directly and/or indirectly. These include various multilateral and bilateral agencies as also national development organizations and corporate

Table 5: Support from Other Organizations

| National | International | Corporate |
|--|--|----------------------------|
| Quality Council of India (QCI) | Deutsche Gesellschaft für | Samsung |
| Engineering Export Promotion Council (EEPC) | Internationale Zusammenarbeit (GIZ) | Dell |
| Small Industries Development Bank of India (SIDBI) | Chinese National federation of Industries | Share India Securities |
| National Bank for Agriculture and Rural Development (NABARD) | Siemenpuu foundation, Finland | SBI |
| National Small Industries Corporation (NSIC) | Mercury Phoenix Trust, UK | HDFC Bank |
| State Bank of India (SBI) | France Liberty, France | Bajaj Finserv |
| Federation of Indian Export Organisation (FIEO) | RSG, UK | International Tractor Ltd |
| Confederation of Indian Industries (CII) | White Ribbon Alliance (Meternal Health & Rights safe Motherhood) | Sangeeta Steel Corporation |
| Federation of Indian Chambers of Commerce and Industry (FICCI) | World bank GEF | IDFC Bank |
| Council for Leather Exports | GO ZETTERS | Yes Bank Ltd |
| Petroleum Conservation Research Association (PCRA) | Indonesian tool room | |

CHAPTER 3

Responsible Behavior by BMOs

3.1 Changing Business Values

The changing business environment has transformed the expectations from business entities. Providing only quality service or product is not good enough as compliance to social and environmental norms are also the order of the day. To create a good image and also to cater to the social needs, industrial organizations are not only following responsible business practices but are also emphasizing on getting responsible value chain partners. Not the least all these add up to the mega challenge of creating better living conditions and sustainable growth.

3.2 Challenges of MSMEs


Traditionally, such responsible business practices were considered important for the large units. However, following environmental and social norms is becoming increasingly relevant not only for large firms but also for MSMEs as well, due to both legal reasons as well as for satisfying customer, stakeholder and community needs. Even though the MSME sector has a significant impact on the resources, environment and community, they could do little to mitigate the adverse effects created by many of them

in the process of industrial growth that caters to millions of employment. This phenomenon is happening due to, among others, the following reasons:

Firstly, the MSMEs lack access to knowledge of responsible production and are sometimes overwhelmed by the various alternatives available. Also, due to their diversified nature and dispersed existence, it is not easy to reach out to MSMEs based in every nook and corner of the country that has an estimated 63 million MSMEs spread across 3.3 million square kilometers.

Secondly, there is a serious lack of availability of efficient and affordable service providers who understand the need and pain of MSMEs and are willing to walk the talk with them in this change process. Also MSMEs often do not feel comfortable enough to discuss their challenges with new faces (service providers) as they are skeptical that they may get penalized by sharing information about their activities and thus get trapped in a vicious cycle.

Thirdly, often individual MSMEs lack the resources to individually address issues which are more of collective dimension, e.g. pollution, relocation of polluting units, alternate energy generation, etc.



Fourthly, MSMEs are not aware of various schemes available with the government and banks for their support.

3.3 Role of BMOs in Promoting Responsible Business

It is here that the BMOs can play a very proactive role. Firstly, BMOs being the most trusted ally of MSMEs can play a very significant role in spreading the word and motivating the MSMEs to come out of the vicious cycle and challenge the sustainability issues upfront. This can be done at a minimum cost as the cost of spreading the knowledge through well informed BMOs is very minimal.

Secondly, BMOs can pass their trust to the newly found service providers and promote their services. BMOs can negotiate an appropriate price and product suiting the requirements of their members and pass the negotiated price advantage to their members as well as non-members.

Thirdly, BMOs as a collective entity can promote various activities like organizing workshop, providing trainings, giving services and creating Common Facility Centers (CFCs) to address various types of activities for promoting responsible business. In all the above cases the activity needs to be linked to promoting or bringing a change in the status quo of sustainable practices.

Fourthly MSMEs need to be made scheme and loan ready by helping them to do due diligence in this respect.

3.4 National Voluntary Guidelines: Role of BMOs

To support responsible businesses, Ministry of Corporate Affairs has proposed National Voluntary Guidelines (NVGs) for organizations with a special mention of its applicability for MSMEs. These guidelines offer nine principles for coherence in the activities and sustainable contribution of those activities. These suggested activities are neutral to the size or turnover of the organizations and can be adopted by MSMEs as well. It encourages businesses to recognize their negative impact on the environment and community, and take steps to mitigate that.

The NVGs designed for individual entities can also act as indicators, for the group of enterprises through their BMOs, to identify areas in need of significant work. Their efforts will help the members of BMOs in creating change without putting much pressure on resources of individual organizations. Above all, NVGs provide the national framework to address the sustainability challenges and provide a confident road map to the MSMEs for following responsible business.

Although NVGs have been prepared at the national level, there is no specific suggestion to our knowledge as to how the BMOs can promote them. In what follows we map some activities, which are indicative and not exhaustive, as to what the BMOs can do on their own or taking support from agencies, institutions and schemes to energize the MSMEs for fulfilling the expectations of the NVGs.





Table 6: NVGs and Suggestive Role of BMOs

| Sl No. | NVGs and Suggestive Role of BMOs |
|--------|--|
| 1. | Promoting optimal material consumption, renewable, minimization of nutrient loss and waste management |
| 2. | Promoting conservation of natural capital through reduction of soil degradation and loss of bio-diversity and preservation of fresh water and marine eco system |
| 3. | Promoting reduction of noise and air pollution and GHG emission |
| 4. | Promoting energy efficiency and renewable source of energy |
| 5. | Promoting improvement in cleanliness and sanitation within and outside the workplace of member firms |
| 6. | Promoting improvement in cleanliness and sanitation in the local community |
| 7. | Providing vocational education for families of workers and local community |
| 8. | Promoting employment and entrepreneurship of workers and local community |
| 9. | Promoting improvement in workplace conditions, setting up of hospitals, dispensaries, clinics, mobile health vans, etc. for workforce / stakeholders / community |
| 10. | Providing linkages for social benefit for workers |
| 11. | Guiding/handholding for setting up governance structure, promoting transparency, policy advocacy, gender mainstreaming, reducing/eliminating child labour, forced labour, slavery and human trafficking and promoting human rights, R&R of displaced community |
| 12. | Promote members to provide value to their customers and consumers responsibly |

3.5 Current Roles of BMOs in Promoting NVGs

In order to recognize the efforts made by these BMOs to encourage its members to comply with these guiding principles, the Foundation for MSME Clusters (FMC) has launched "Responsible Indian BMOs Awards". This award tries to identify efforts made by the BMOs in creating a positive difference in the society and environment.

The applications were received for this award highlighting the activities done by the BMOs in order to achieve their goal. Some of the major areas where BMOs have contributed towards promotion of NVGs are as follows:



ZED awareness and certification programme
Implementation of Lean Manufacturing competitiveness scheme
Recycling of wax by producing wax sheet for beekeeping
Child Care & Protection
Plantation drive and maintaining parks
Farmers/artisans/unemployed youths training programme

Treating waste effluent and providing treated water for reuse

Entrepreneurship, educational and cultural development for scheduled tribe entrepreneurs

Promotion of Shram Gaurav Award

Promoting improvement in workplace by setting up hospitals, dispensaries, clinics

Providing Rural Employment

Promotion of craft creations by physically and mentally challenged artisans

Accident Free City

Swachh Bharat Pada Jatra

Go Green Movement

Job Fair

Re-use of waste of agriculture
Waste collection and reuse of plastic

Credit Linkage of SHGs

Promoting production of safe product

Minimization of nutrients loss and waste management

Energy Saving

Promoting employment and entrepreneurship of workers & local community

Health camp and blood donation

Skill Development Program

Foundry Waste Management

Improvement in workplace conditions

Health and safety training for members workers

Awareness and implementation of infrastructure in industry to control air pollution

Creation of CETP

Promoting energy efficiency and renewable source of energy

Health Camp & OHS Program

Promoting women employment and entrepreneurship development

CASE STUDIES



All Bengal Steel Furniture Manufacturers Association

Introduction of Colour Treatment Plastic Unit Safety Tools White Colour Treatment and Noise Reduction

Mr. Dinesh Chowdhury
President

All Bengal Steel Furniture Manufacturers Association have a membership of more than 5000 MSMEs is registered as a Society in 2004 at Barrackpore, West Bengal. It is offering a wide range of services, like design development, buyer-seller-meet, vendor development etc. The association is also actively involved in tree planting, supplying books, bags to school children..



Genesis of Responsible Activity: While doing social activities the association is also alive to air and noise pollution caused due to manual metal shaping operations and open colour treatment in painting the furniture. In consultation with experts, the association learnt that using hydraulic machines and low cast closed door colour treatment system would be effective in controlling pollution.

Implementation of Responsible Activity: By installing and using hydraulic machines and closed door booths for colour treatment in a few units of leaders, the association demonstrated the effectiveness of the of installations to control pollution, low impact on cost of furniture making, reduction of health hazards to workers and total control of air and noise pollution in the environment. A series of awareness and demonstration programmes were conducted by the association jointly with pollution control authorities to motivate all units to install hydraulics machines and closed door painting booths. Seeing the effectiveness of the system the pollution control authorities granted 'White' certificate to all those units that installed hydraulics machine and colour painting booths.

Beneficiaries and Benefits: As a result of the intensive efforts made by the association and motivation through one-to-one interactions, more than 400 units in Nadia, North 24 Parganas, Medinipur and Birbhum Districts have installed hydraulics machines and closed-door painting booths. Consequently, not only the workers in the furniture manufacturing factories but also the public surrounding the factories have been protected from the environmental hazards.



Ms. Minuti Kol
President

Ekta Mahila Kputpalak Swawlambi Sahakari Samiti Ltd

(EMKSSSL)

Promoting Employment and Entrepreneurship
of Workers and Local Community

Ekta Mahila Kputpalak Swawlambi Sahakari Samiti Ltd is a co-operative of more than 600 self-employed Adhivasi women existing since 2009 in Dumka, Jharkhand. Quite a few of them are engaged in poultry business with small capital.

Genesis of Responsible Activity: In 2011, NABARD sanctioned blended finance under Umbrella Scheme for Natural Resource Management to Jharkhand Women Self Supporting Poultry Co-operatives Federation. The Federation in turn gave this loan as well as funds/grants received from other schemes like Tribal Development Fund to EMKSSSL.



Implementation of Responsible Activity: Making use of this loan and funds for constructing small sheds and working capital a number of members of the Society revamped their poultry farming business in an organized manner. The Professional Assistance for Development Action (PRADAN) supported members' poultry business for procurement of inputs and sale of broilers was made collectively through co-operative societies for better realization of prices and protect the producers from market risks.

Beneficiaries and Benefits: Out of 650 members of the Society 411 members and about 50 non-members are engaged in poultry farming business. Previously, they were earning their livelihood by collecting tendu leaves from forest, stitching plates using the leaves and selling in the market. Some were collecting firewood from forests and selling as fuel wood for living. On an average they earned around 12 to 15 thousand rupees per year. Now their earnings have doubled with guaranteed income. Some of these members, who have other family members to help them, earn as much as 30 to 35 thousand rupees per annum. They are now planning to educate their children and some are planning to build a house or create fixed deposits in banks for enhancing their life styles when sufficient amount is saved. In short, the Society has changed the socio-economic status of its members to a great extent..



Gurmeet Singh Kular
President

Federation of Industrial & Commercial Organization (FICO)

Swachhatapakhawada (Development of A Garbage Dump Into A Green Belt & Developed A Road Out of A Garbage Ridden Sewerage Overflow Road to A Proper Road)

Federation of Industrial and Commercial Organization (FICO) was registered as a Society in 2013 with a huge membership of 1982 industrial and commercial enterprises.

Genesis of Responsible Activity: The motto of FICO is "for every individual problem, there is a collective solution." Therefore, FICO believes in growing together and is always thriving to addressing and solving social and environmental issues. Some roads in Ludhiana were used as waste dumping yards thereby hampering traffic movement and posing health hazards. FICO decided to clean and beatify the roads one after the other. FICO also supported sanitation work during Covid 19 pandemic.



Implementation of Responsible Activity: To begin with, two roads in Focal Point in Ludhiana were taken up for development. The garbage and other waste material dumped on both sides of the roads as well as choking of sewage in one road were cleared, the earth prepared for planting of trees, trees planted with guards to protect them from animals, regularly watered and maintained. Being alive to the sufferings of the people due to Covid 19 pandemic, FICO purchased and donated a new Tornado Force Sanitiser Machine to the Ludhiana Corporation for sanitation of the roads and localities. The cost of around Rs.10.00 lakhs was met from contributions from members and support from NSIC.

Beneficiaries and Benefits: The public and industries are now using the clean and green roads without any hindrance of encroachment are dumping. The trees are growing well due to constant care and contributing to the ecology of the area. The sanitizer machine has been used extensively by the Ludhiana Corporation for sanitizing roads, especially localities identified as containment zones. 200 residents in JJ colonies are now having toilets there by avoiding open defecation. Significant improvement in cleanliness can also be observed in slums due to removal of municipal wastes.



Mr. J N GHOSH
President

Howrah Industrial Estate Industries Welfare Association

Water Consumption and Proper Distribution Through
Signing of MOU With WBSIDCL

Howrah Industrial Estate Industries Association was established in 2011-12 is located in Baltikuri Industrial Area, Howrah, West Bengal. It has a membership of 92 MSMEs.

Genesis of Responsible Activity: The water supply system established while commissioning the industrial estate became unusable due to damage to the tank and pipelines due to poor maintenance. Consequently, industries were forced to buy water from outside for drinking and industrial use. After several representations, the West Bengal Small Industries Development Corporation Limited (WBSIDCL) agreed to handover the industrial estate to the association for maintenance including water supply. While planning the water supply scheme for industries, the association decided to take care of the water needs of households also in and around the industrial state as a social cause. The Kolkata Metropolitan Water and Sanitation Authority agreed to supply the required water.



Implementation of Responsible Activity: The association mobilized Rs.3.00 lakhs from members. With partial funding of Rs.1.61 lakhs and planning support from WBSIDCL, the water supply project was executed by the association engaging a local company. The project work was started in 2017, completed and commissioned in 2018. .

Beneficiaries and Benefits: Now industries are getting adequate water supply and saving around Rs.9.00 lakhs per month towards cost of water and relieved of issues in getting water from outside. The households in the neighborhood are enjoying hassle free water supply for drinking and other uses. Use of energy efficient pumps for water distribution has resulted in cost of power saving by around Rs.35,000 per month.



Rajive Chawla
Chairman

Integrated Association of Micro Small & Medium Enterprises of India

(IamSMEofIndia)

**Business Book It's Your One Stop Window -
The Largest Network of Entrepreneurs-
A B2b Platform for MSMEs/Start-ups**

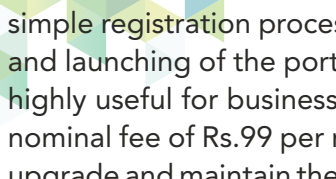
IamSMEofIndia-first and only "Gold" Category Rate National Level Association Accredited by NABET (Quality Council of India) in 2015 & 2017. Promoted as a Section 8 Company in 2009 by a group of progressive entrepreneurs, this association located in Faridabad, Haryana has a huge membership of more than 8000 enterprises pan India and renders a wide range of services to members.



Genesis of Responsible Activity: :

The digital platforms currently available benefits enterprises to a great extent. On the one hand public is deprived of the opportunity to buy good quality low priced products of MSMEs and on the other hand most of the MSMEs have no access to digital marketing for want of an affordable marketing platform. The association felt in 2017 that by creating "Business Book" on an internet platform with a friendly interface to the entrepreneurs or a Startups will be able to launch its own website/page by filling up details of the enterprise, products/services, upload photos and videos, catalogues and explain the USP in simple formats and procedures. It serves the twin purpose access to wide range of products at reasonable prices to the public and increase the market penetration of MSMEs.

Implementation of Responsible Activity: The development of the project aptly titled as "Business Book" was entrusted to a team of experts in November 2017. It was launched as web-based portal in April 2018, initially available for regular members and later on after fine tuning thrown open to the entire MSME Sector in the country. Signing in was allowed with a



simple registration process. The association has invested Rs.15.00 lakhs in the development and launching of the portal. The portal has become immensely popular among MSMEs and highly useful for business development. They are now willingly subscribing to portal with a nominal fee of Rs.99 per month or Rs.999 per annum to enable the association continuously upgrade and maintain the portal.

Beneficiaries and Benefits: More than 5000 MSMEs have already subscribed to the portal. The target is to reach 10,000 MSMEs and Startups by end of 2021. The portal has resulted in more than 10,000 business transactions valued at around Rs.500.00 crores since launching and the association has an ambitious target of reaching Rs.5000.00 crores business by the end of 2021-22 financial year.



Purvika Panchal
Director

India Textile Accessories and Machinery Manufacturers Association (ITAMMA)

Promoting Green Environment

ITAMMA, formerly known as “Association of Merchants & Manufacturers of Textile Stores & Machinery (India)” was established in the year 1943. Registered as Section 8 (then) company and a membership of 354 it is the oldest Textile Association in the country. ITAMMA provides insights, research, data and domain expertise to improve members' competitiveness and performance in the domestic and international markets.



Genesis of Responsible Activity: A holistic approach for overall development of the industry was conceived in 2015-16. After brain storming with members and experts ITAMMA developed and launched 5 Missions, namely, Technology Scouting Mission, Technology Awareness and Dissemination Mission, Technology Adaptation Mission, Technology Marketing Mission and Mission Green Environment in 2016-17 and continued till end of 2018-19. The common denominator in all these missions has been environmental conservation, energy and waste reduction, occupational and safety, especially care for workers' health by conducting health camps with post camp treatment facilities wherever needed.

Implementation of Responsible Activity: The missions required the involvement of institutions, experts and consultants, like National Institute of Design (NID), EDII, PCRA, ZED Consultants and support from various government schemes. MoUs were signed with expert agencies for implementing LEAN, 5S, Energy Conservation with emphasis on renewable energy. The members contributed by various means Rs.1.61 crores. Central government, NSIC contributed Rs.25.00 lakhs for the implementation of the project.

Beneficiaries and Benefits: The missions benefitted a large number of members and non-members, especially MSMEs, approximately valued at Rs.26.00 crores. Waste reduction and health care were the social benefits.



Ms. Savita Singh
President

Maa Durgadevi Producer Company Limited

Sal Leaf Stitching and Wild Raw Honey Collection

Maa Durgadevi Producer Company Limited registered as a LLP Company in 2016 with a paid up capital of Rs.1.00 lakh contributed by poor women engaged in agriculture and related activities like, poultry, goat rearing, bee keeping etc. Located in Udala, Mayurbhanj District in Odisha it services more than 2000 members and non-members in all possible ways to improve their livelihood. It is also organizing regular campaigns against tobacco and alcohol and other social issues



Genesis of Responsible Activity: Poor tribal women in villages earn their livelihood by collecting sal leaves from forests nearby, stitching them into plates and selling in the market. They also collect honey and sell. Both these primitive occupations fetched very low income. The company therefore, made concerted efforts to upgrade these occupations. With financial support under SFRUTI Scheme it set up a CFC to make pressed sal leaf plates and packaged honey. .

Implementation of Responsible Activity: In 2019, the company applied to KVIC to set up a CFC for sal leaf plate making and honey processing packaging and got the project approved for Rs.117.87 lakhs. Meticulously following the procedures with support from Institute of Entrepreneurship Development, Odisha the company commissioned the CFC in Udala Sal Leaf and Honey Cluster. Now the cluster women are making sal leaf plates and packaged honey. They have also got FASSI approval for their honey.

Beneficiaries and Benefits: More than 2000 women in the district are now able earn a reasonable livelihood. Previously, they were getting Rs.21.00 for 1000 pieces of stitched plates and Rs.120 per kg. of honey. Now there are able to make more plates, process and package more honey. The venture has certainly helped them to move away from poverty and improve their standard of living.



Sasanka Maity
President

Moyna Ramkrishnayan Association

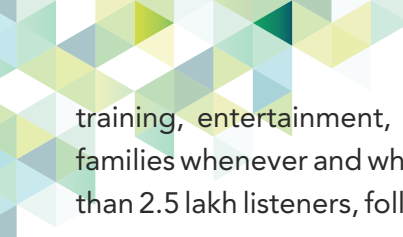
Promoting Circularity Through
FM Radio Station - 91.2 FM Radio Pollybangla

Moyna Ramkrishnayan Association (MRA), the parent body of **Palli Bangla FM Radio 91.2** registered as Society in 1992 in Moyna, Purba Medinipur, West Bengal is a charitable organization running a number of educational and community development institutions with emphasis on rural development. It focuses on special education, health care and rehabilitation of the poor, the backward and the handicapped children of rural areas.

Genesis of Responsible Activity: Often development organizations work among groups of people, especially those below the poverty line in rural areas to make discernible and tangible improvements in their livelihood. This approach has its own limitations in terms of reach. While MRA is also engaged in such social activities, it was pondering over a different approach that would have wider reach and impact. This thought process culminated in the innovative idea of starting of **Palli Bangla FM Radio Station** in 1996.

Implementation of Responsible Activity: Once it was decided to start a community Radio Station, the association approached and got the permission from Ministry of Information and Broadcasting, Govt. of India. The required equipment were installed, local people trained and broadcasting commenced in 2017. The **activity is innovative** because it reaches the literates as well as illiterates at their spare time, can be repeated to motivate listeners and emergency warnings can be passed on immediately. The programme is supported by UNICEP and government departments as a vital source of information. Unlimited coverage of all kinds of information is the major advantage.

Beneficiaries and Benefits: In rural areas where literacy is very low. Hence a majority of the people are unable to participate in formal training programmes. Dissemination of information over radio, on a wide range of subjects like health, job opportunities, skill



training, entertainment, government schemes and assistance etc., reach all members of families whenever and wherever they are free. Consequently, Palli Bangala FM radio has more than 2.5 lakh listeners, followers and beneficiaries.

Najrul Sukanta Producer Company Limited

Introduction of New Cultivation Programme and Zero Leakage Solar Pumping

Najrul Sukanta Producer Company Limited is a private limited company, functioning at Chhototuri, Mayureswarar, Birbhum District, West Bengal with a paid-up capital of Rs.5.0 lakhs. Around 800 paddy cultivators are shareholders of the company.



Genesis of Responsible Activity: The paddy cultivators of the region often suffered losses due to scarcity of water, low yield and high cost of cultivation. The company learnt about System of Rice Intensification (SRI) that gives high yield with less water and low cost of cultivation. Having come to know that SRI was followed by large number of farmers in 22 districts of Andhra Pradesh, the company took a group of agriculturists to Andhra Pradesh for exposure visit and discussion with Krishi Vikash Kendra (KVK) and NABARD. The exposure visit inspired the farmers to go for SRI method of cultivation and the company decided to vigorously pursue the activity. Normal and SRI planting.

Implementation of Responsible Activity: The Company conducted a series of awareness and motivation meetings among the cultivators in 10 villages. After mobilizing more than 100 farmers, the company tied up with KVK and NABARD for technical and financial support. Due to meticulous follow up, the system was implemented in 10 villages in 2018 and scaled up to 19 villages in 2019. The result was beyond expectations.

Beneficiaries and Benefits: There are multiple benefits in the SRI. Less seeds as seedling are planted in single instead of clumps. Watering is done only when the field is dry and small wrinkles appear. Various studies have estimated that the system yields 35-40 % more paddy, consumes 40% less water, 20-25% less cost and 45-50% increase in farm income. As a spin off, farmers have opted for solar energy for pumping water. Currently, 849 farmers have switched over to SRI cultivation, solar power and zero-tillage farming. Since it is labour intensive in the beginning it resulted in additional employment to more than 1500 labourers.



Mr. Rakesh Sachdeva
General Secretary

Naraina Industrial Area CETP Society

Industrial Water Treatment in CETP, Naraina

Naraina Industrial Area CETP Society has been formed in 2017 jointly by 750 MSME industrial units operating in Naraina Industrial Area in Delhi to establish, operate and maintain a Common Effluent Treatment Plant (CETP) to treat effluents generated by the member units amounting to about 22 million litres per day.



Naraina CETP
Equalization Chamber

Genesis of Responsible Activity: The huge volume of effluent discharged by industrial units was causing environmental degradation not only in the industrial area but also in surrounding habitations affecting the environment and health of the people living in that locality. The industrial units decided to establish a CETP to treat the effluents as per norms prescribed by the Pollution Control Board and reuse the treated water so that no liquid was discharged outside the industrial units/area.

Implementation of Responsible Activity: The effluent generated by individual units was conveyed through underground pipelines to the CETP and discharged into a tank and equalized. Thereafter, the effluent goes through a series of processes, namely, primary, secondary and tertiary treatment. Finally the treated effluent goes through membranes to remove suspended solids to obtain clean water which is reused.. Fifty percent of total cost of CETP at Rs.4.60 crores was contributed by the members and the balance by the Delhi and Central Governments. The construction was completed in 2010 and the plant, after trial runs and corrections commenced full operations in 2011.

Beneficiaries and Benefits: The 750 MSMEs and the thousands of workers employed therein are major beneficiaries because they have been enabled to operate in an environmentally clean and sustainable atmosphere. The people living in and around the industrial area now living without the fear of health hazards due to industrial pollution.



Pink City Rickshaw Company All women company

Women Empowerment Through E-Rickshaw Driving and Life Skill Training

Mr. Suvendu Rout, VP Non-Farm
Access Development Services

The Pink City Rickshaw Co. a social enterprise registered as a private limited company was established in 2016-17 with equity participation from the 65 women from Jaipur who were skilled to ply custom designed e-rickshaws with focus on tourists. It is a unique innovative initiative of ACCESS Development Services, a not-for-profit organization.

Genesis of Responsible Activity:

Access conceived an innovative idea that would be cost effective, efficient, courteous and pleasant sightseeing experience to the huge number of tourists visiting Jaipur. The natural choice was to engage poor but moderately educated young women.



Implementation of Responsible Activity: Under the programme, funded by HSBC, selected women are given training in driving, vehicle maintenance and the various soft skills required for becoming capable and confident e-rickshaw drivers. These e-rickshaws have been custom designed, painted in pink colour so as to attract the large number of tourists who visit this heritage city. Several marketing tools are used to increase market visibility, like social media promotion, articles in the press and media besides strategic tie ups with over 60 top rated hotels of Jaipur and 70 national and international travel companies. Online booking facility has also been provided. (Details of share capital, project cost and how rickshaws were purchased may be obtained and mentioned here)

Beneficiaries and Benefits: The e-rickshaws, generally seen as last mile connectivity, has now become a preferred mode of luxury travel in Jaipur. (The number of women currently driving e-rickshaws, their income details may be obtained and presented here)



Debabrata Sen Gupta
President

Santiniketan Artistic Leather Goods Manufacturers Welfare Association

Waste to Wealth Management Through Use of Waste Cut Leather Pieces to Achieve Three Dimensional Benefits Cost Reduction Employment Generation and Promoting of Green Environment

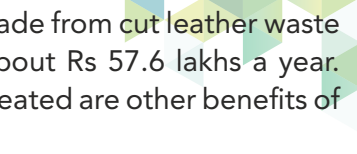
Santiniketan Artistic Leather Goods Manufacturers Association established in 2005 in Surul, Birbhum district West Bengal having 138 micro manufacturers as members. Due to its concerted efforts, it has obtained 'Geographical Indication Certificate' for Santiniketan Leather Goods. It has also been approved as 'Training Centre' for leather goods under NSDC and a Local engineering College and is imparting training in making leather products.



Genesis of Responsible Activity: The association was concerned over cut leather waste disposal being an environmental issue and waste of raw material. Brain storming among members and Prof. Shantanu Kumar Jena of Silpa Sadana, Visva Bharati resulted in an innovative idea to convert waste into small and attractive products like key chains, coin purses, watch straps, card holders etc., and create wealth.

Implementation of Responsible Activity: Once the concept was crystalised in mid-2017, the association successfully obtained technical and financial support from DIC, Oriental Bank of Commerce and Allahabad Bank, Birbhum, and set up the required common facilities. 5 members started making these products in May 2018 and gained additional income. Seeing the benefits, other members also followed the peers and today more than 40 members are regularly doing this activity.

Beneficiaries and Benefits: Out of the 138 members of the association, more than 40 members have already adopted this activity. The average quantity of waste material (cut-leather) produced by these members is about 5 kg/member/day. Since the average number of working days for cut-leather processing is about 240 days a year, it leads to a large quantity



of 28,800 kg of cut-leather a year. The average cost of products made from cut leather waste is about Rs 200/kg, which generates an additional income of about Rs 57.6 lakhs a year. Minimising waste dumping and new employment opportunities created are other benefits of this activity.

Beneficiaries and Benefits: Besides the member firms, 3200 families were motivated to construct toilets in their homes. More than 500 people spread across Tumkur District were motivated to upscale cleanliness drive in their respective villages. More than 1300 residents planted trees in front of their house.



K. Mariappan
President

TamilNadu Small & Tiny Industries Association

i-STED Innovation Science &
Technology Entrepreneurship Development

TANSTIA-FNF Service Centre was established as a Trust in 1992 to render supporting services to Small and Tiny Industries in Tamil Nadu. Besides offering a plethora of services to MSMEs, the centre also undertakes initiatives for environmental upgradation as an integral part of industrial development



Genesis of Responsible Activity: The centre has been pondering over a solution to convert the huge volume of bio-degradable and non-biodegradable waste into energy for industrial and domestic use. The second issues considered was the health hazards of regularly drinking low TDS water is the second social issue for which the centre wanted to find a solution and succeeded. Both the initiatives are innovative because both are green initiatives support carbon foot print using adaptable technology with regionalized availability of raw materials.

Implementation of Responsible Activity: With technical inputs from Tamil Nadu Agricultural University and Forest College and Research Institute, Coimbatore and involving a few small-scale industries the centre developed an economically viable briquette manufacturing technology that is now used by a number of MSMEs as a profitable product. With the help of IIT, Chennai under the banner i-STED supported by Department of Science & Technology, the centre developed a water filter using activated carbon grade 1150 and river sand that can be used without electricity, low operation cost at affordable price for hygienically filtering healthy drinking water under the brand name TIA NEER (water).

Beneficiaries and Benefits: Both the innovative products are being manufactured and marketed since 2018 by 57 enterprises (Briquetting: 3, Water Filter: 52) with an investment of Rs.2.10 crores and turnover of Rs.4.00 crores.



Mr. Sudip Mukherjee
President

Tarasankar Panchagram Seva Samity

Employment Generation by Introducing Khase Products Through Waste Management

Tarashankar Panchagram Seva Samity, located at Labpur, Birbhum, West Bengal is a Society of more than 1000 weavers of fabrics made of pure cotton or a combination of these fibres known as 'Khesh' fabrics. Registered in 2002-03, the Society has been actively pursuing the business interests of the weavers as well as social welfare.



Genesis of Responsible Activity: The weavers have been suffering for long on account of low productivity and profitability of fabrics woven on handlooms due to various reasons. With emphasis on reducing cost of production, the Society looked for options that can be implemented internally making use of local resources. After extensive studies, using yarn recovered from used/waste sarees as weft yarn in weaving reduces the cost of production of fabrics considerably and increases profitability. In addition, yarn recovering and recycling operations kept the weavers gainfully employed full time, partly for weaving and partly for yarn recovery.

Implementation of Responsible Activity: The Society developed the idea into a project and submitted to NABARD for financial support and got loan approval for Rs.24.01 lakhs in March 2017. The Society members contributed Rs.5.00 lakhs. The Society implemented a number of repeated training programmes for the weavers to train them in the process of recovering yarn from used/waste sarees and packaging it in a form suitable for using as weft yarn. stacking and storage of bamboo, bamboo shoot production and value addition, post-harvest preservation, craft development etc.

Beneficiaries and Benefits: : 536 members of the Society learnt the techniques and processes for making yarn from used/waste sarees as secondary occupation in addition to weaving, thereby substantially increasing their earnings as wages. In addition, 676 non-members were also trained. The Society has estimated that around 3.86 lakhs kg. of yarn is made out of recycled sarees and used as weft yarn for weaving. The benefit accruing to the members has been estimated at Rs.24.12 lakhs per month and that for non-members at Rs.12.94 lakhs per month



Vanitha Jyothi Mahila Sangam

Promoting Women Empowerment Gender Based Activity
Providing Vocational Education for Families of Workers and
Local Community & Promoting Employment and
Entrepreneurship of Workers and Local Community

Mrs. A. K. Khamar Rahman
President

Vanitha Jyothi Mahila Sangam, Balapur, Hyderabad, Telangana, promoted in 1994 as a Society by a group of women with the sole objective of empowering women and children from the poorer sections of the society in the then undivided Andhra Pradesh. They covered the nooks and corners of Andhra Pradesh conducting hundreds of awareness programmes, training programmes, promoting hundreds of SHGs, supporting huge number of women to become entrepreneurs providing hand holding support at every stage including finance and marketing.



Genesis of Responsible Activity: The Society has members all over the state and voluntary donations/contributions from members and philanthropists are the major source of income. Sometimes, a nominal fee is charged from the participants to meet the programme expenses. The members identify villages where their services will be required and map the requirements of the villagers for increasing their incomes through skill development programmes and formation of SHGs. The need-based issues are then developed as programmes, funds sources from central and state governments, donors and sponsors.

Implementation of Responsible Activity: The programme is then implemented on the field by a team of volunteers from members. SHGs are formed and selected vocational training is given to the members, contributions mobilized from group members, loans are arranged from banks and hand holding assistance is given to kick start and run the business for some time.

Beneficiaries and Benefits: Trainings were provided on

| S.No. | Training programme | Purpose and beneficiaries |
|-------|---------------------|---|
| 1 | Credit Management | 100 members who are successfully completed training our programmes and interested in starting their own business. |
| 2 | Computer basics | 800 members provided training on Computer Basics at Computer Radio Facilitation Centre, Wanaparthi |
| 3 | Beautician Course | 100 Women |
| 4 | Stone Bangle making | 50 Women |
| 5 | Fabric Paining | 50 Women BPL family women and SC, ST Women |

Note: This is a sample list only and not a full list.

FMC Presence in India



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Foundation for MSME Clusters (FMC)

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<https://www.bmoawards.org.in/>, <https://fmc.org.in/art-hi-shan/>, <https://sfurti.fmc.org.in/>