



K-DISC
Kerala Development and Innovation
Strategic Council



ONE DISTRICT ONE IDEA

**Micro, Small, Medium, Enterprises
(MSME) Innovation cluster
development programme, aimed
at innovation promotion towards
local economic development with
a district-wise focus.**



ONE DISTRICT ONE IDEA

**MSME Innovation cluster
development programme, aimed
at innovation promotion towards
local economic development with
a district-wise focus.**





1.0 BACKGROUND

The guiding principle towards the innovation cluster approach is that Micro, Small and Medium Scale Enterprises (MSME) can play a key role in local economic growth and equitable development. MSMEs represent substantive contribution to employment generation, poverty reduction and wider distribution of wealth in most developing economies. However, the potential role of MSMEs is often not realised because of problems related to their size. MSME growth strategies in the country are conventionally incremental mainly focusing on common facility creation and market connects for minor improvements in performance. The objective of ODOI shall be to showcase a few clusters with non-linear growth. Role of Kerala Development and Innovation Strategic Council (K-DISC) shall be in providing technology support and support for innovation components as well as risk mitigation, in collaboration with the department of Industries, Government of Kerala.

1.1 Challenges faced by MSMEs

Individual MSMEs experience difficulties in achieving economy of scale in the purchase of such inputs as equipment, raw material, finance and consulting services and are unable to take advantage of market opportunities that require large production quantities, homogeneous standards and regular supply. Small size is also a constraint on internalisation of functions such as training, market intelligence, logistics and technology innovation while preventing the achievement of specialised and effective internal division of labour. To preserve their narrow profit margins, small scale entrepreneurs in developing countries are often unable to introduce innovative improvements to products and processes and this limits the scope of firms to take advantage of new market opportunities.

1.2 The way forward for MSMEs

On a closer observation it is clear that these obstacles are the result of MSME isolation rather than size. Therefore, closer co-operation among MSMEs and the collaboration with academic institutions, industries promotion organisations and start-ups in their immediate environment holds the key to overcoming them. Networking and collaboration offer an important route for individual MSMEs to address their problems as well as to improve their competitive position through product or service enhancements, operational cost reduction, business expansion and resource or capacity building. By coordinating their activities enterprises can collectively achieve economies of scale beyond the reach of small scale firms and obtain bulk purchase inputs, achieve optimal scale in the use of machinery, pool production capacities to meet large orders, share resources in the form of common infrastructure, logistics and adapting collective digital transformation allowing scaling profitably. Inter enterprise co-operation also enables MSMEs to specialise in their core business and give way to an external division of labour thus improving their efficiency in production through resource optimisation, wastage reduction and process enhancements. Joint work also encourages enterprises to learn from each other, help tweak business models, exchange ideas and experience to improve product quality and take over more. See figure 1 for cluster development model for the components of MSMEs. Being a cluster helps MSMEs to get financial support in the form of subsidies, loans and grants. Banks and financing organisations have resorted to a clusterbased approach to lending, intended to provide a full-service approach to cater to the diverse needs of the sector which may be achieved through extending banking services to recognized clusters. Evidence also shows that co-operative relations and joint action are more likely when enterprises operate in proximity and share business interests such as markets for products, infrastructure needs or challenging external competition. Within such groups or clusters, enterprises joint initiatives are stronger because of the critical mass of interested parties, more cost effective due to shared fixed costs and easier to co-ordinate with proximity fostering mutual knowledge and trust.

1.3 Factoring Innovation into MSME development

However, the mere fact of geographical proximity and association is not a guarantee for synergies and improved performance does not always emerge automatically. There is a need to look for a framework for fostering innovation proactively in a small business environment to achieve successes in cluster development. A one size fit for all strategy cannot work across the board since MSME clusters include manufacturing clusters and micro-enterprise clusters. Even though there are lot of commonalities in the challenges faced by MSMEs, the diagnosis and interventions differentiated strategies are required for micro-enterprises. Alongside strategies for competitiveness, efforts to leverage the social infrastructure and potential for collective action focussing on protection of rights, provision of public goods for strengthening entrepreneurship needs to be pursued.

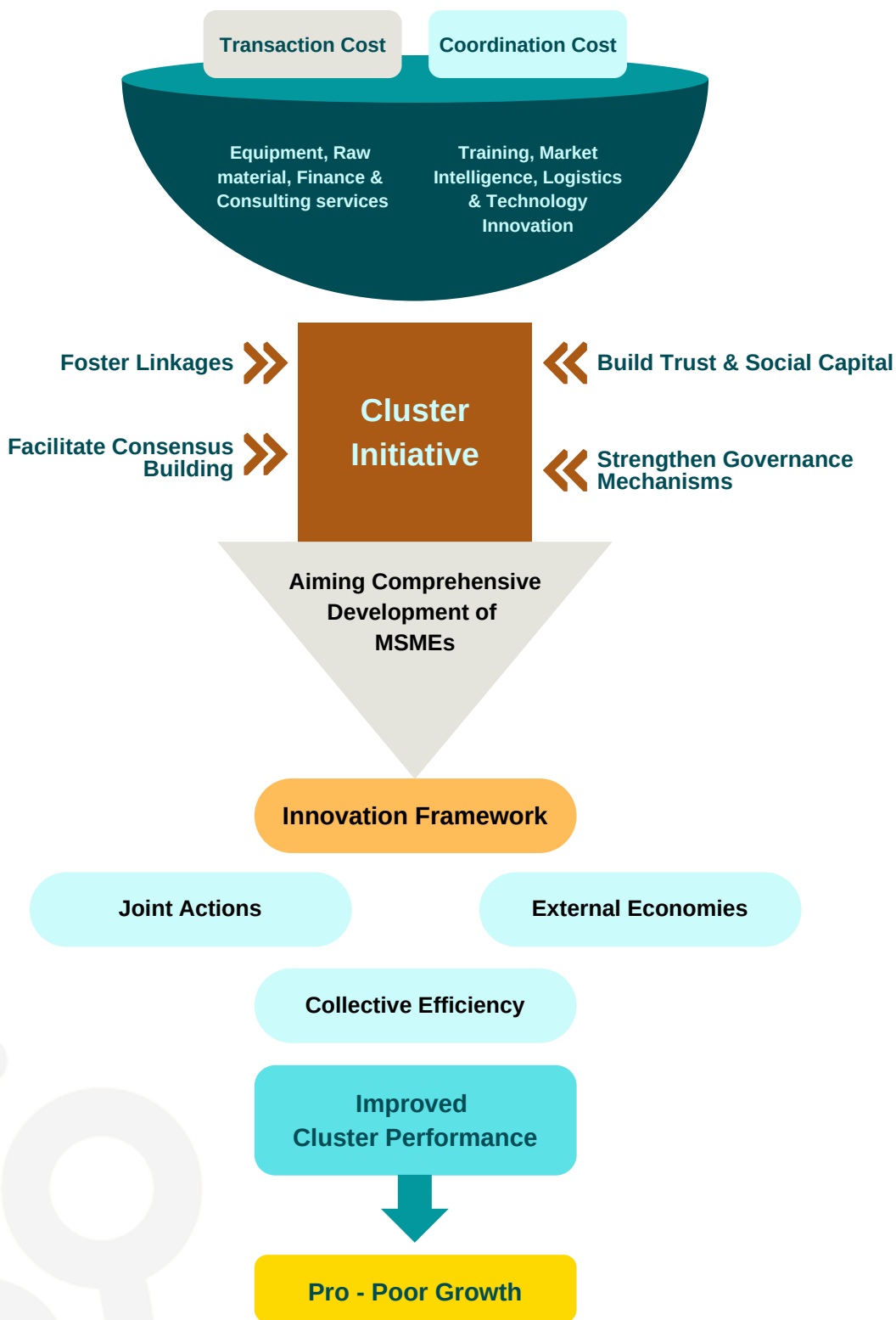


Figure 1: Cluster Development Model for MSMEs

2.0 DETAILS OF THE PROGRAM

One District-One Idea MSME Innovation Clusters, Is an innovation challenge for manufacturing clusters and micro-enterprise clusters. K-DISC could provide seed money for the innovation component and technology support for fostering innovation. Since the innovation framework cannot be isolated functionally from the overall programme of MSME development K-DISC will facilitate synergies with the existing Government of Kerala-Government of India and support schemes of banks and other financial institutions.

The clusters forming part of this programme would benefit from trying out innovative best practices from elsewhere and also incorporating out of the box approaches in cluster development not usually supported under Government of India, Government of Kerala schemes and programmes of banking and financial institutions. Support shall be made available for piloting new technologies developed by Start-ups/ Academic /Research institutions which could potentially transform the cluster but has not been tried out so far. Intellectual property support as well as costs for handholding the innovations till they stabilise shall be covered.

The cluster development initiative shall have a champion committed to the programme. He or she shall be an entrepreneur, employee or could be part of the cluster in some other capacity. The cluster group shall in order to demonstrate the evidence of formal collaboration among its members constitute a Special Purpose Vehicle and legally register the same. If the SPV exists or otherwise the cluster group to start with can create an action plan for cluster development.

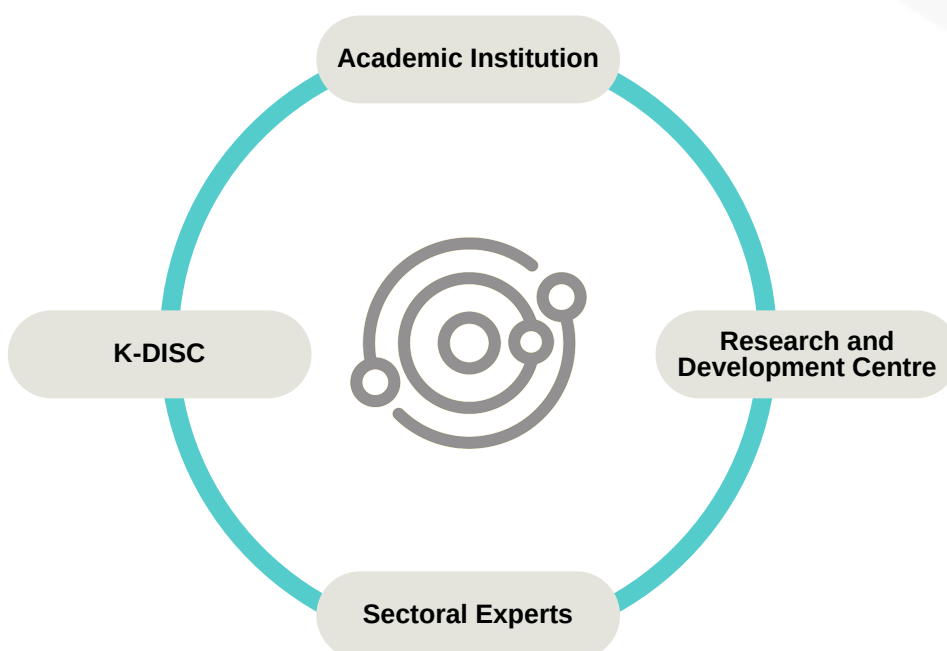


Figure 2: Overall Scheme of ODOI-MSME Innovation Clusters

The cluster development initiative shall have a champion committed to the programme. He or she shall be an entrepreneur, employee or could be part of the cluster in some other capacity. The cluster group shall in order to demonstrate the evidence of formal collaboration among its members constitute a Special Purpose Vehicle and legally register the same. If the SPV exists or otherwise the cluster group to start with can create an action plan for cluster development.

The action plan shall aim at

- Organisation and development of clusters
- Development of networks of MSMEs
- Development of strategic linkages between MSMEs and academic institutions interested in working with MSMEs on cluster development, promoting innovation and strategy.
- Coming up with out of the box approaches to enhance production, productivity, reduce cost of production or achieve business expansion through proactive consultations with suppliers, competitors, employees, customers, research and training institutions etc.

The steps involved in the action plan preparation would be building trust, constructive dialogue among cluster actors exchange of information, identification of common and strategic objectives, agreement on a joint development strategy and systematic and coherent implementation.

K-DISC proposes to launch a challenge on 1 November 2020 for Promising Innovations in MSME Clusters in Kerala under “**One District-One Idea**”- **MSME development challenge**. The Challenge will be open under two categories viz. Manufacturing Clusters which shall include a minimum number of twenty registered MSME units and Micro-Enterprise Clusters including Handicraft Clusters, Handloom/ Power-loom Clusters, Other Traditional Industries and Service Clusters which are aggregations of household enterprises. Handloom/Power loom Clusters shall have a minimum of 200 looms and handicraft, traditional industries and service clusters shall have at-least 20 units in each cluster.

Promising clusters in each Legislative Assembly Constituency (LAC) shall be asked to participate in the challenge if an academic /research center/business school of excellence and MSME cluster /SPV show interest and aptitude and propose an action plan for an innovative programme to be undertaken within 2 years. If an established cluster exists in the constituency then the same shall be mandatorily selected. A new cluster shall be taken up only in the absence of an existing cluster. In case a cluster exists at the boundary of two or more LACs the legislator who enjoys the larger chunk of the cluster can take the ownership of the cluster and promote its development.

The challenge response submission and follow up activities are sought to be implemented through a centralised ICT platform to be built by K-DISC.

3.0 DISTRICT LEVEL PROCESS FOR PROPOSAL DEVELOPMENT

The challenge **One District-One Idea MSME Development Challenge** is a new challenge and requires a co-ordinated effort at the district level prior to the challenge submission. The effort shall be initiated by the District Innovation Council, under the leadership of the President of the District Panchayat and the District Collector. A core group consisting of the following shall support the District Innovation Council in the above activities

1. District General Manager (Industries and Commerce)
2. State Resource Group (SRG) members in charge of peoples' plan positioned by KILA at the district level
3. Assistant District Mission Co-ordinator (Micro Enterprise Promotion), District Program Manager (Micro Enterprises) and District Program Manager (Start-up Village Entrepreneurship Programme) of Kudumbasree
4. K-DISC mentor in the district nominated by Kerala Start-up Mission
5. A team of Academics including college teachers identified by K-DISC
6. An Energy/Power Sector expert nominated by the Energy Management Centre
7. District Programme Executive of K-DISC (Convenor).

The Core group shall undertake the following consultations and activities prior to the challenge submissions.

A. Cluster mapping and Rapid Appraisal of field Situation

1. The District Industrial Potential Survey Report undertaken by the Department of Industries and Commerce and the Brief Industry Profile prepared by Ministry of Micro Small and Medium Enterprises shall be taken as the starting point. Documents prepared by any other agencies which are known to the office of the General Manager Industries and shall be also added, and details explored.
2. A list of existing clusters including clusters identified by DIC/MSME ministry, upcoming clusters, artisanal clusters, clusters developed in local government projects including urban local governments, clusters being developed by Kudumbasree shall be prepared.

The output of this shall be a listing of clusters in the format provided below. The cluster mapping shall cover existing clusters, defunct clusters and upcoming clusters. In the case of defunct clusters valuable experience of why the experiment failed would be available and in many cases there might be possibilities of revamping with out of the box approaches. See Table 1.

B. District Level Consultations

The stakeholder consultations at the district level shall involve the following categories.

1. Direct target Group

- District General Manager (I&C) and Taluk, Block functionaries of Departments of Industries and Commerce
- Representatives of Identified Cluster Groups in the District Industrial Potential Survey Report and Brief District Industrial Profiles
- Implementing Officers of Important Local Government Projects undertaking industrial activities

S No	Name of Cluster	Location	Main product of the cluster	Number of MSMEs in the cluster	Employment provided	Annual turnover of the cluster	Existing cluster or upcoming cluster or defunct cluster	f defunct reasons there of	Manufacturing Cluster or Micro Enterprises Cluster	Category Of Micro Enterprises Cluster (Handloom cluster, Handicraft cluster, Traditional Industries, Service Cluster)	Name of Contact Person	Mobile Number and mail id.	Sources of Information

Table 1: Listing of Clusters in the DistrictT

Representatives of important Kudumbasree led micro-enterprises including ADMC (Micro Enterprise Promotion), DPM (ME) and DPM (SVEP)

- Representatives of Handloom, Handicraft and Power-loom Cooperatives, Joint Registrar (Co-operatives)
- Representatives of Kerala Artisanal Development Corporation and representatives of Artisanal Clusters The cluster map shall be updated after this exercise with remarks

2. Agencies possibly involved in Cluster Development Programmes in the District for Synergy

- Commodity Boards
- Export Development /Promotion Agencies
- Technopark, Industrial Parks, Kinfra Park, KSIDC, SIDCO, Inkel
- District Bankers Committee
- Small Industry Development Bank of India
- Kerala Financial Corporation
- NABARD SC&ST Dept
- Industry Associations, MSME Associations
- Representatives of Ancillary industries

The cluster map shall be updated after this exercise with remarks. The participation of successful entrepreneurs from the industrial associations shall be ensured at this stage.

3. Agencies involved in Research and Academic Support

- Rural Self Employment Training Institute, training or incubation centres under the Industries Department or MSME ministry
- K-DISC Mentors
- Government and Private College teachers in Commerce, Economics interested in MSME work
- Experts from Business Schools interested in Entrepreneurship and Innovation Promotion
- Interested startups
- Incubators
- Innovation and Entrepreneurship Development Cells in the District
- Energy Conservation Society activist, Energy Auditors,
- Successful entrepreneurs in the District interested in contributing to the programme.

The cluster mapping may be circulated in advance, and responses obtained. Academic partners interested in working with clusters may be identified. They may be requested to arrive at some basic data required for cluster selection.

- Does the Cluster satisfy the characteristics required for the enterprises in the cluster viz. Similarity or complementarity in the methods of production, quality control and testing, energy consumption, pollution control, etc. (b) Similar level of technology and marketing strategies/practices (c) Channels for communication among the members of the cluster (d) Common challenges and opportunities.
- Does the Cluster have a minimum critical mass depending on the type of enterprise?
- Assessment of the suitability of the location of the cluster based on presence of support enterprises and service providers
- Replicability of the cluster based on similar clusters elsewhere and details of the linkages in such clusters

- A detailed techno-economic and socio-political status of the cluster covering the following shall be prepared.
 - Social and environmental conditions of the cluster based on profile of the owners, managers and workers and their socio-economic profile;
 - Average yearly earnings of the workers/unit owners;
 - Drudgery in their activities,
 - Pollution related issues relating to waste disposal and recycling and aspects of extraction of raw materials and possible reduced impact of environment;
 - Integration of green energy techniques including demand side management with quantifiable benefits;
 - Aspects of decent work for sustainable development strategies,
 - Aspects of capacity building and mechanisms of productivity enhancement.
 - Aspects of social security and vulnerability reduction of the workers and stakeholders.
- Statement of five most significant major problems faced by the cluster and five most significant prospects for improvement
- A statement of demand supply linkages of the MSME clusters shall be prepared.

4. Linkage Groups

- Forestry, Agriculture, Animal Husbandry- Veterinary, Dairy, Fisheries, Tourism including District Tourism Promotion Council, Mining and Geology departments.
- LNG, Power and Infrastructure providers like minor ports, ports, airports, railway, Metro, Water Metro, Water Transport Dept
- KINFRA, Industrial parks- KSIDC parks, Technopark and Info-park
- Health, Ayush, Education, Social justice Department
- Representatives of PSUs including Agro-industries Corporation
- Successful entrepreneurs in the District interested in contributing to the programme.

The cluster mapping and the statement of demand supply linkages may be circulated in advance and responses obtained. Based on this the academic partners identified for clusters shall prepare some basic data required for helping the selection of clusters.

- The statement of the demand and supply linkages of the enterprises in the location of various MSME clusters shall be updated based on the existing linkages and prospective linkages with departments and PSUs.
- A statement of impact of the infrastructure improvements on the enterprises in the location of the MSME clusters shall be also examined as current status and potential prospects.
- A statement of possibility of linking the MSME programme with collective action focusing on protection of rights and provision of public goods shall be prepared.
- A statement of reducing vulnerability reduction in micro-enterprises and tapping new opportunities shall be prepared.

The outcome of the above consultations shall be consolidated by the core committee and placed before the District Development Council (DDC) and responses to the One District-One Idea challenge facilitated by the District Innovation Council. If the DIC would like to integrate inputs from the district plan with the MSME development plan the DIC shall feel free to do so. Based on the cluster mapping and stakeholder consultations undertaken by the core group and the inputs drawn by the DIC from the District Planning Committee and District Development Council, the DIC shall recommend the MSME industry groups which could be included in the various categories based on the perceived overall impact of the clusters and relevance for integrated development of the district as indicated in the impact matrix. Category 1 would represent groups with low perceived impact but high relevance for integrated development. Category 2 would represent high perceived impact and high relevance for integrated development. Category 3 would represent low perceived impact and low relevance for integrated development. Category 4 would represent groups with low relevance for integrated development but high perceived impacts. See figure 2 below.

The DIC shall also endorse the various applications for the ODOI challenge, after due consideration. Only proposals endorsed by the DIC shall be given 12 entry in the challenge. The submission shall happen through the idea portal of K-DISC.

INTEGRATED DEVELOPMENT RELEVANCE	Category 1	Category 2
	Category 3	Category 4
PERCEIVED IMPACT		

Figure 3: Impact Matrix of MSMEs in the District

4.0 GUIDELINES FOR THE CHALLENGE

Any MSME cluster desirous of participating in the challenge shall submit an action plan for innovative intervention in the MSME Cluster which shall be undertaken within 2 years. The proposals shall have an academic/research centre/business school partner and a champion for the initiative. The proposals shall be evaluated and seed money for the innovation promotion programme provided by K-DISC. The action plans shall be evaluated based on the following broad framework. The proforma for submission of the details of clusters and particulars of the action plan are provided as Annexure1 covering three sections A, B and C.

5.0 FRAMEWORK FOR EVALUATION

Weightage will be given to the following components/processes in the action plan.

- A participative diagnostic study by the cluster representatives (with an academic or research / management partner) and identification of problems, possible linkages, avenues for mutual co-operation and roadmap for growth with measurable milestones
- A comprehensive potential assessment on market, product differentiation strategies, establishing new market channels, etc. with quantifiable achievements.
- Strategy for exponential growth based on identified new opportunities and a plan for the same with identified risks and risk mitigation.
- Strategy for product improvement, quality assurance, certification etc. with measurable improvements
- Strategy for value addition, product adaptation, product adaptations, new products for niche markets, products based on value chain linkages with quantifiable achievements
- Strategy for building and managing partnerships
 - Champion for intervention with demonstratable commitment to the initiative
 - Milestone based targets for collaboration to improve scale limitations
 - Partnerships for capacity building with targets
 - Partnership for monitoring and evaluation with a clear system for monitoring and evaluation
 - Partnerships for decision making and governance and system for operationalisation
 - Horizontal and vertical linkages with local governments evidenced by resolutions
 - NHG/SHG and Microfinance backing with quantifiable linkages
 - Backing of producer companies and co-operatives with quantifiable linkages
 - Integration with the startup ecosystem with quantifiable linkages
- Development of a clear business plan, improved access to finance, with milestones and systems for evaluation and monitoring
- Integration of green energy techniques including approaches for demand side management with quantifiable benefits
- Integration of eco-friendly approaches including improved waste disposal and recycling methods, nature friendly extraction methods, reduced impact on environment etc.
- Integration of decent work for sustainable development strategies, capacity building, proactive productivity improvement strategies and new profit-sharing norms
- Integration of strategies for inclusion of the marginalised and vulnerable groups in the programme.
- Integration of strategies for gender empowerment and empowerment of the disabled.
- Integration of strategies for collective action focusing on protection of rights and provision of public goods for strengthening the enterprise.

- Integration of strategies for enhancing social security and reducing the vulnerability of the stakeholders.
- Integration of knowledge-based strategies for marketing, collaboration and productivity enhancement, product upgradation with a clear strategy for adapting digital transformation using technologies like IOT, AI, cloud, robotics, AR/VR and aggregator platforms.

Establishing Special Purpose Vehicles and participative diagnostic study shall be qualifying requirements for existing clusters. For upcoming clusters, the seed money disbursement shall be done only after the qualifying requirements are achieved. Ranking of action plans shall be done based on the district impact matrix, the ranking characteristics in the evaluation framework and the indicators of innovativeness listed in the next section.

6.0 INDICATORS FOR INNOVATIVENESS

The action plan shall be also evaluated additionally based on the following indicators for innovativeness pictorially represented in figure 4 and listed below. The plans shall be justified by rationale and capacities for undertaking the plans shall be established.

- Capability of accepting demands beyond existing products and services
- Plans to come up with new products and services
- Plans to experiment them in the local markets,
- Plans to commercialise products and services which are completely new to the enterprise
- Plans to use new opportunities in new markets
- Plans for establishing new distribution channels
- Plans for expanding services for existing clients
- Plans to refine the provision of existing products and/or services
- Plans small adaptations to existing products and/or services
- Plans improved, but existing products and/or services for our local market
- Plans to improve efficiency in the provision of existing products and/or services
- Focus on search for and approach new clients in new markets
- Plan to increase economies of scales in existing markets
- Plan for lowering costs of internal processes xv. plans assessing the feasibility of new technology
- Completed assessment of technologies not used in the enterprise earlier
- Plans for identifying and trying out new technologies plans for harnessing new markets
- Plans to implement new types of productions/processes
- Plans to come up with new pricing strategies
- Plans for new advertising or promotion strategies
- Capacities and plans to research new competitors and new customers

Indicators for Innovativeness	
Product/Service Improvement	Capability of accepting demands beyond existing products or services
	Plans to come up with new products or services
	Plans to commercialise products & services which are completely new to the enterprise
	Plans for expanding services for existing clients
	Plans to refine the provision of existing products and/or services
	Plans improved but existing products and/or services for the local market
	Plans small adaptations to existing products or services
Process improvement	Plans to improve efficiency in the provision of existing products and/or services
	Plans to lower costs of internal processes
	Plans to implement new types of production/processes
	Plans to increase economies of scales in existing markets
Technology improvement	Plans assessing the feasibility of new technology
	Completed assessment of technologies not used in the enterprise earlier
	Plans for identifying and trying out new technologies for new markets
	Plans for positioning specialised areas in technical areas which the enterprise is not familiar with
Marketing Improvement	Plans to experiment new products and services in the local markets
	Plans to use new opportunities in new markets
	Plans for establishing new distribution channels
	Focus on search for and approach new clients in new new markets
	Plans for harnessing new markets through new technologies
	Plans to come up with new pricing strategies
	Capacities and plans to research new competitors and new customers
	Plans for leveraging the brand reputation or company image to new markets
	Plans for setting up new sales force
	Plans for setting up new distribution channel
	Plans for building relationships in new markets
	Plans for new advertising or promotion strategies
Enhancing Social Capital	Plans for widening the social security net of the stakeholders
	Plans for integrating collective action focussing on protection of rights
	Plans for integrating collective action focussing on provision or social goods
	Plans for reducing the vulnerability of the stakeholders

Figure 4: Pictorial Representation of Indicators for Innovation

- Plans for leveraging the brand reputation or company image to new markets
- Plans for positioning specialised skills in technical areas which the enterprise is not familiar with.
- Plans for building relationships in new markets
- Plans for widening the social security net of the stakeholders
- Plans for reducing the vulnerability of stakeholders
- Plans for integrating collective action focussing on protection of rights for improving opportunities for the enterprise
- Plans for integrating collective action focussing on provision of social goods for improving the enterprise. xxix. Plans for setting up a new sales force

7.0 ROLE OF K-DISC

K-DISC shall evaluate the action plans and approve the best plans from various districts for seed funding. K-DISC would also mobilise support from Kerala State Industrial Development Corporation (**KSIDC**), National Bank for Agriculture and Rural Development (**NABARD**), Kerala Financial Corporation (**KFC**) and Nationalised Banks for the purpose. Technical support for innovation promotion will be also provided by K-DISC. The financial support shall be administered through the district Innovation Council.

APPENDIX I - SECTION A: BASIC INFORMATION

S No	Item	Description
	District Id	
	Name of the District (generated)	
	Code of the Assembly Constituency	
	Name of Legislative Assembly Constituency where the cluster is located (Generated)	
	Name of the legislator (Generated)	
	Full Name of the Champion	
	Mobile Number (OTP Validation)	
	Mail Id (Link Verification)	
	Full Residential Address of the Champion	
	Flat Name/House Name	
	House No	
	Street Name	
	Local Place Name	
	Main Place Name	
	PINCODE	
	Post Office (generated)	
	Relation to the Cluster Development Programme	
	Whether SPV exists for the cluster development (Yes / No)	
	if Yes Name of the SPV	
	if No Name of the cluster group	
	Full Name of Head of SPV or Cluster Group	
	Designation of the Head	
	Mobile Number (OTP Validation)	
	Mail Id (Link Verification)	
	Number of Members of the Cluster	
	Number of active members	
	Area of the cluster (Sq.Kms)	

S No	Item	Description
	Industry Group for the MSME Cluster	
	Stage of cluster development group formation	
	If SPV is formed focus of SPV	
	Major products of the Cluster	
	Major inputs for the Cluster	
	Locations where the inputs are sourced	
	Details of credits/loans in the cluster	
	Point of Contact designated	
	Mobile Number (OTP Validation)	
	Mail id (Link verification)	
	Full credentials of the champion covering experience with the cluster and activities co-ordinated shall be provided as separate attachment.	

SECTION B: DETAILS OF ACTION PLAN

1. Major problems faced by the Cluster

SI No	Description	How the Problem is Manifested	Comparison with District level, State or National data	Source of datasets

2. Root Cause of the problems faced by the Cluster

SI No	Problem	Root Cause	Justification for root cause identification	Source of datasets if any used

3. Solutions proposed for the problems

SI No	Problem	Solution Proposed			Justification for the solution
		Short term	Medium Term	Long term	

4. Activities proposed as a part of the solutions

SI No	Problem	Solution Proposed	List of activities	Category	Time period starting from beginning	Indicators for success	How measured?

5. Linkages of Activities with other agencies

SI No	Solution	Activity	External Linkages (Y/N)	Value of Linkage	Whether discussed with agency

6. Innovative Components in the solutions

SI No	Solution	Novelty	Usefulness	Value of the solution

7. Risks in the strategy

SI No	Solution	Risk	Mitigation strategy	Indicator for mitigation

8. Costs involved for the solution

Sl No	Solution	Costs in Rupees	Justification for costing	Local resource mobilisation	Proposed sources of Funding (Components from seed funding to be specifically indicated)

9. Synergies for the solution

Sl No	Solution	Local Synergy	Agency	Synergy Proposed

10. Technical support required from K-DISC

Sl. No	Solution	Bottlenecks or Challenges Identified	Nature of Technical Support

SECTION C: DETAILS OF CLUSTER

1. Details of members of the cluster

ID	Name of MSME	Full Name of Contact Person	Mobile Number (Verify)	Mail ID (Verify)	Currently in business Active or Not (Y/N)
1					
2					
3					

2. Overview of performance

ID	Name of MSME	Year of Formation	Employment (Nos.)			Total Investment so far (Rs)	Last year of operation	Type of unit	Value of Goods and service produced during last year of Operation in Rupees		
			Male	Female	Total				Goods	Services	Total
1	(generated)										
2											

3. Revenue details

ID	Name of MSME	Annual Revenue (Rs)				
		Sale of Product	Sale of by-product	Sale of services	Sales of Other	Services
1	(generated)					
2						
3						
4						

4. Expenditure details

ID	Name of MSME	Annual Expenditure (Rs)				
		Labour	Raw Materials	Electricity/ Energy Costs	Others	Repair & Maintenance
1	(generated)					
2						
3						
4						

5. Raw Material Inputs

ID	Name of MSME	Raw Material (Comma separated)	Availability			Quantification of shortfalls with Units & Periods
			Current	Medium	Long term	
1	(generated)					
2						

6. Manpower inputs

ID	Name of MSME	Total Manpower			Skilled Manpower			Unskilled Manpower			Availability of skilled manpower	Availability of unskilled Manpower	Quantification of the skills	Skills required for skilled manpower (Comma separated)
		Male	Female	Total	Male	Female	Total	Male	Female	Total				

7. Market details

ID	Name of MSME	Access to Market	Prospective Market			Assessment of Market Potential	Focus of the Market	Remarks
			Current	Medium	Long term			
1	(generated)							
2								
3								
4								

8. Finance details

ID	Name of MSME	Access to Finance	Prospective Finance			Major sources of finance (comma separated)	Quantitative Finance Estimated	Remarks
			Current	Medium	Long term			
1	(generated)							
2								
3								
4								

9. Information access and use

ID	Name of MSME	Access to info	Role of Information Technology							Remarks
			Process to improve quality of Product	Process to reduce costs	Process to conserve energy	Process that are less polluting	Regulatory measures	Standards	Schemes and Initiatives	
1	(generated)									
2										
3										
4										

10. Linkages with Training, Research and Academic Institutions

Name of MSME	Access to R&D/ Academic/Management institutions	Major institutions (Comma separated)	Remarks
(generated)			

11. Environment Issues

ID	Name of MSME	Type of environmental cause	Assessment of Impact Estimated	Remarks
1				
2				
3				

12. Particulars of Energy Consumption

ID	Name of MSME	Estimated Annual Energy Consumption per year (ToE)	Type of Energy Source (Comma separated)	Quantum of Energy Source used Annually	Remarks
1	(generated)				
2					
3					

13. Technology inputs

ID	Name of MSME	Access to technologies	New Technology options					Remarks
			New Products	Improve quality of exist products	Cost Reduction	Green Energy	Less Polluting	
1	(generated)							
2								
3								

14. New linkages possible

Id	Name of MSME	External Linkages	Opportunities from New Linkages				Remarks
			New Markets	Raw Materials	Services	Others	

15. Social security measures

Id	Name of MSME	Mechanisms for social security	Mechanisms for vulnerability reduction	Remarks

16. New linkages possible to enhance social capital

Id	Name of MSME	Linkages with protection of rights	Linkages with provision of public goods	Remarks

DETAILS OF CODING SCHEMES

1. District Codes

Code	Name
1	TRIVANDRUM
2	KOLLAM
3	PATHANAMTHITTA
4	ALAPPUZHA
5	KOTTAYAM
6	IDUKKI
7	ERNAKULAM
8	THRISSUR
9	PALAKKAD
10	MALAPPURAM
11	KOZHIKODE
12	WAYANAD
13	KANNUR
14	KASARGOD

2. Relation to Cluster Development (A10)

Code	Description
1	Entrepreneur
2	Employee
3	Others (Specify)

3. Industry Groups for MSME

Code	Industry Group
1	Food Products
2	Chemical & Chemical Products
3	Basic Metal Industries
4	Metal Products
5	Electrical Machinery & Parts
6	Rubber & Plastic Products
7	Machinery & Parts Except Electrical Goods
8	Hosiery & Garments
9	Non Metallic Mineral Products
10	Wood Products
11	Paper Products & Printing
12	Transport Equipments & Parts
13	Leather & Leather Products
14	Miscellaneous Manufacturing Industries
15	Other Services & Products
16	Repair Services
17	Cotton Textiles
18	Wool
19	Silk & Synthetic Fibre Textiles
20	Jute items & Mesta Textiles

4. Stage of Cluster Development (A22)

Code	Stage of Cluster Development
1	Cluster Formed
2	Diagnostic Study Completed
3	SPV Formed & Registered
4	DPR Prepared

5. Focus of SPV

Code	Focus of SPV
1	To Exploit Supplier/Market Access
2	Improve Bargaining Power
3	Spreading or Collectively Shorting Risks
4	Availing benefits of Government Support

6. Type of Unit (C2)

Code	Types of Units
1	Independent Unit
2	Ancillary Unit
3	Export Oriented Unit

7. Availability of Inputs¹ (C5, C6)

Code	Availability
1	Shortage
2	Adequate
3	Abundant

8. Access to Market and Information (C7, C9)

Code	Market Access / Access to Information
1	Low
2	Adequate
3	Good

9. Access to Finance and R&D (C8, C10)

Code	Access to Finance / R&D
1	No Access
2	Limited Access
3	Sufficient Access

10. Types of Environmental Cause (C11)

Code	Type of Pollution
1	Air Pollution
2	Water Pollution
3	Non-degradable Toxic Solid Waste
4	Others

11. Assessment of Impact (C11)

Code	Extent of impact
1	Light
2	Moderate
3	Severe

12. Type of Energy Source

Code	Energy Source
1	Gas
2	Coke/ Coal
3	Firewood/Husk
4	Electrical



K-DISC

Kerala Development and Innovation
Strategic Council

Kerala Development and Innovation Strategic Council (K-DISC)

3rd Floor, India Heights, Govt. Women's College Road
Vazhuthacaud, Thiruvananthapuram

+91 471 233 2920 / 233 4472

<https://kdisc.kerala.gov.in>