



MAKE IN INDIA

MSME COTTAGE INDUSTRY ZED





My Father My Role Model

(By Dr. Sundar Kataria, Chairman & Managing Director, International Certification Services)

I would like to share our family struggle to survive after the partition in the year 1947. We were forced to migrate from Quetta (Pakistan) to Udaipur (India) in a refugee camp during partition. It was a very tough time, we all - our family, relatives, friends and known refugees were in same situation where it was matter of to meet two times food in a day to survive. There were many children who were very young like me of just four years.

My father Jesaram Kataria who was an Industrialist had a vision to support the refugees by creating employment and business opportunities. There were many young adults of

age 14-18 years without work and regular income. My father conceived a plan of providing training to young adult children of carpentry and toy making so they become self employed by starting cottage industry. The Training Institute was formed and then he approached the Ministry of Industries & Supplies to provide financial support to the candidates undergoing training so that they can support their family. Ministry of Industries and Supplies was kind enough to provide some capital investment and agreed with the scheme to provide stipend of Rs.50/- per person per month. Their scheme was grand success, whereas J.N. Industry could provide training to 100 of individuals every year. The training institute continue for more than four decades.

The training was given by the highly experience craftsman who were brought from UP, Karauli and Saharanpur. The training was generally of 12 months covering training in toys making that covered

- Selection of the wood.
- Cutting of wood to required size for the articles.
- The article of many categories from flower vase, lamps, house hold things, children toys to Gadi for learning walking , etc
- Machinery used including saw circle cutting, bend saw, cutting machine, central lathe machine, individual lathe machine.
- Roughing and finishing
- Coloring using lacquer color
- Preparation of color from raw material
- Painting before talker coating
- Use of Cavera leaves for finishing
- Assembly of toys
- New innovative toys
- Seasoning of wood under SUX.
- Packaging of toys
- Electrical connection , bulb bolder , wire top, switch fixing etc including testing .



I feel myself privileged to be a part of witnessing the Workshop i.e. training center working under my father's management to accomplish a social cause.

Today's UDAIPUR is known for its HANDLOOM and my father is known as Father of the Udaipur Cottage Industry.

Pandemic Discovery: Self Navigation

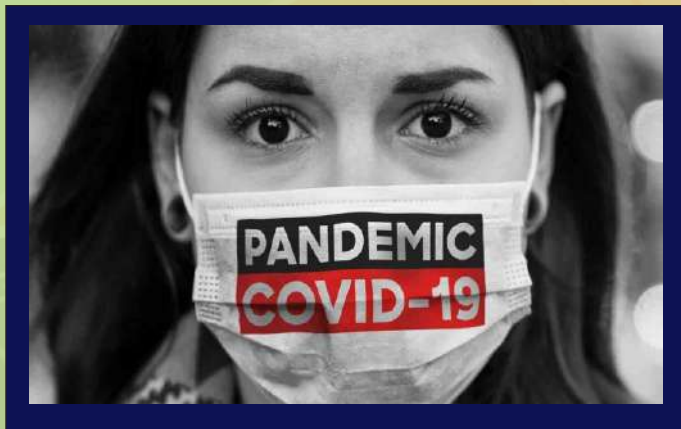
(By Sana Khan Sr. Forensic Analyst, ICS Assure Services Pvt Ltd.)

A well said note by Charles Darwin

“It is not the strongest of the species that survives, not the most intelligent that survives. It is the one that is the most adaptable to change.” Here we are!!!

The time of pandemic was a nightmare which cleared our calendars, emptied the venues and shuttered entire segments of local and national economies. Where one part of the world was far deep immersed in the health and economic crisis and other half had decided to turn the time around. Everlasting hobbies were reintroduced from young toddlers to senior citizens.

The picture of my pandemic life allowed me to turn on the path of “Self- Discovery”. Building a brand or manufacturing a product is as equivalent as developing as a person. The route of self-discovery for me withstands by learning the discipline and art for exploring inner potential strength to create the best version of one. It's the internal process of integrating what we have gone through, building resilience and then coming out the other side, ideally with a greater sense of meaning or where we want to be in the world. The journey of knowing the questions of life “WHO, WHAT, WHEN, WHERE and WHY” is challenging but with full of surprises.



Pandemic gave me time which I lacked through my span of life to know my inner potential, understand my eternal bliss and strengthen my weakness in all possible way. My route of self-discovery was not an easy task as it underlies no starts and ends, but creating ones path has its own adventure. The art of self-discovery allowed me to understand my happiness, fulfillment and clearing the brain fog within oneself. There were and are often times of fear, confusion, misunderstanding as well as doubts but today I withstand confidently to resolve them.

Here by sharing some ideas that changed my perception during the journey of “Self- Discovery”;

- Start accepting the emotions and feelings of oneself
- Read, Write and Put in Action “SWOT Analysis”
- Stop lying to oneself about others expectations
- Try experimental changes with physical as well as emotional state
- Learn different productivity techniques

During the process, modifications are gradual with minute differences yet noticeable to oneself. Cherish that noticeable moment, reward it and experience the real freedom within oneself. Loving starts within which allows the universe to give you back the same love in return.

BE ONE and Let the World Recognize the SAME.





Aatma Nirbhar Bharat

(By Dilip Negi, General Manager - Admin/HR)

The phrase Aatma Nirbhar Bharat Abhiyan sprang out of an 8 pm national address by Prime Minister Narendra Modi on May 12, 2020 - just like demonetisation and lockdown earlier. By now its scope and meaning has expanded so far and wide that it subsumes every Indian policy and practice in it.

The Prime Minister began the presentation of this idea by saying that when "we" look at the world before the pandemic hit and thereafter, "it seems that the 21st century is the century for India".

Presumably, the Prime Minister meant India would become the economic superpower of 21st century which he has been promising for years.

China is global manufacturing hub. The COVID-19 pandemic has revealed the inherent weaknesses in the existing global supply chain and the over-reliance on China's manufacturing industry. Countries such as Japan and the United States (US) have announced their decision to "on-shore", or pivot, their supply chain out of China. Japan and India share strong security and trade relations underscoring the Indo-Pacific alliance. On September 3, 2020, Japan added India to the list of relocation destinations as part of its effort to move manufacturing bases out of China. Prime Minister Narendra Modi has called on the Indians to seize the chance presented by the disruption to global supply lines. The Atmanirbhar Bharat Abhiyan (Self-Reliant India Movement) is aimed at merging the global with the local, generating manufacturing investment, and becoming the new global nerve centre of multinational supply chains in the post-COVID world. Atmanirbhar Bharat Abhiyan targets reforms across seven sectors while emphasising self-reliance based on five pillars: economy, infrastructure, system, vibrant demography, and demand. All these initiatives are an attempt to push for high-value manufacturing activities to be moved to India.



ICS also supported Aatmanirbhar Abhiyaan by starting Sat Gun Sang Webinar, which is brain child of Dr. Sundar Kataria, where in a common platform is being provided to share acquired knowledge by various quality stalwarts and domain experts.

So far we have done more than 20 webinars covering Introduction & Application of Quality Tools, Quality Management System simplified for MEMS, Medical Devices Management System - problems, risk & opportunities, Environment Management System, Food Management System, Dairy Products Quality Assurance, Dairy Plant Hygiene - From Production to Consumer etc.



ZED (Zero Effect Zero Defect)

(By Anand pal singh, Regional Manager)

India 68th Independence day Hon. Prime Minister Shri Narendra Modi addressed to MSMEs that to manufacture small medium enterprise that to manufacture goods in the country with Zero Defects and to ensure that the goods have "Zero Effect" on the environment.

ZED was sponsored by :

- Department of Industrial Policy and Promotion (DIPP)
- Min of commerce & industry of India.
- Under Quality Control of India(QCI)
- By Govt. of India

Financial Support by the Government to MSMEs in ZED Certification Scheme with a total budget of Rs 491.00 crores to create proper awareness in MSMEs about Zero Defect Zero Effect (ZED) manufacturing and motivate them for assessment of their enterprise for ZED and support them.

ZED assessment and adoption of proper tools, MSMEs can reduce wastages substantially, increase productivity and expand their business.

ZED objectives are:

- Developing an Ecosystem for Zero Defect Manufacturing in MSMEs.
- To promote adaptation of Quality tools/systems and Energy Efficient manufacturing.
- To enable MSMEs for manufacture of quality products.
- To encourage MSMEs to constantly upgrade their quality standards in products and processes.
- To drive manufacturing with adoption of Zero Defect production processes and without impacting the environment.
- To support 'Make in India' campaign.
- To develop professionals in the area of ZED manufacturing and certification.

To conclude ZED rating the Enabler established for Process Quality, Resource Management and Outsourced Activity (Zero Defect) , Emission, Effluent & Waste Disposal Activities.

There are 50 parameters on which the MSME assessed and rated under ZED.

The MSME applicant is required to comply with identified 20 essential parameters and at least 10 other parameters (as per the MSME's domain competency, i.e. sector of operation and type of industry). Hence, the MSME is rated on a minimum of 30 parameters. MSMEs may seek ZED rating on more than 30 parameters as per the processes and systems available at the MSME. Each parameter has 5 levels. The Rating is based on a weighted average level.

Rating of each parameter done

Level Mark - Struggler - 0 , Beginner- 2 , Organized -3, Achiever -4, World Class -5 The proposed

rating levels -: Above 2.2-2.5, Bronze 2 Above, 2.5-3.0 Silver, Above 3.0-3.5 –Gold, Above 3.5-4.0 –Diamond, Above 4.0-5.0 -Platinum

ZED Rating is valid for a period of 4 Years. Surveillance audit will be carried out by QCI. NMIU may develop their own mechanism for compliance. Assessment/Rating done by the Credit Rating Agencies empanelled by NSIC and approved by DC MSME and other QCI Accredited Agencies subject to approval of the Screening and Steering Committee. These agencies get accredited from QCI at their own for ZED Maturity Model. The Assessors conducting the rating assessments are required to be certified on ZED Model by QCI.

The total assessment cost (Rs 0.4 lakh) is fixed irrespective of category of enterprise as assessment parameters are same for Micro or Small or Medium enterprises. MSMEs opting for assessments have to pay their contribution in advance to NMIU. Total Assessment cost:

ZED enable the advancement of Indian industry to a position of eminence in the global marketplace and leverage India's emergence as the world's supplier through the 'Made in India' mark and aiming to move up the as **AATMA NIRBHAR BHARAT**.



Micro, Small and Medium Enterprises in India

(By Sumeet Kataria, Country Manager, International Certification Services.)

India defines Micro, Small and Medium Enterprises based on dual criteria of Investment and Turnover. MSME is considered key contributor in India's growth and contribute 48% in India's total export. In June 2020, India has updated the definition as follows:

Sr No	Classification	Criteria
1	Micro Enterprises	Investment \leq 1 cr and Turnover \leq 5 cr
2	Small Enterprises	Investment \leq 10 cr and Turnover \leq 50 cr
3	Medium Enterprises	Investment \leq 50 cr and Turnover \leq 250 cr

Vision, Mission and Function of Ministry of MSME

Vision

Sustainable development of globally competitive micro, small and medium enterprises as an engine of growth for the Indian Economy.

Mission

Promote growth and development of micro, small and medium enterprises including khadi, village and coir industries so as to create new enterprises and more employment opportunities. The long term goal of the ministry is to enhance manufacturing base in the country by improving performance of MSME through skill and entrepreneurship development.

Functions of Ministry of MSME

- Facilitation and credit flow to MSMEs
- Improving competitiveness of MSMEs
- Improve manufacturing base through upgradation of technology
- Promotion of MSMEs through cluster bases approach
- Marketing support to MSMEs
- Skill development and entrepreneurship development training
- Creation of new Micro Enterprises through Prime Minister's Employment Generation Program (PMEGP)
- Growth and development of Khadi and Village Industries (KVI) sector
- Growth and development of Coir Industry



Problems Faced by MSME

Small scale industries are industries which produce goods or provide services on a small scale with the help of machines, hired labour and power. Small businesses face various problems because of their small size. They have limited capital for expansion. They are unable to take advantage of economies of large scale production and also lack motivation for expansion as they are unable to take benefit of the government schemes and incentives. As a result, the business units may become sick or even close down their operations.

1. Shortage of Funds
2. Lack of Latest Technology
3. Shortage of Raw Materials
4. Shortage of Power
5. Labour Problem
6. Marketing Problem
7. Managerial Skills
8. Quality
9. Problem of Industrial Sickness
10. Production Problems
11. Technology Problems
12. Financial Problems
13. Personnel Problems
14. Problem of under Utilization of Capacity
15. Poor Project Planning
16. Inadequate Infrastructure
17. Absence of Vertical Growth
18. Global Competition
19. Export Related Problem.

What MSME needs today?

What SMEs need today is not protection but assistance in:

- Acquiring the required modern technological capabilities and related skills;
- Easy and improved access to finance;
- Obtaining technological and market information;
- Marketing of products and services;
- Better management practices;
- Appreciating implications of new economic order by large number of enterprise;
- Having an enterprise-friendly business environment, particularly in so far as compliance with different rules and regulations is concerned; and
- Capacity building of SMEs.

The MSME sector: Potential for growth



Stress Buster Zone

Inspirational Stories

Once, Lord Indra got upset with farmers and he announced, "There will be no rain for the next 12 years and YOU farmers won't be able to harvest crops". The farmers begged Lord Indra for clemency, who then said "Rain will be possible only if Lord Shiva plays his Damru". But he secretly requested Lord Shiva not to agree to these farmers and when the farmers reached Lord Shiva, he repeated the same thing that, "I will play my Damru after 12 years". The disappointed farmers decided to wait for 12 years. But one farmer started regularly digging and putting manure in his soil and sowing the seeds even with no crop emerging! The other farmers were making fun of this foolish farmer.

After three years all the other farmers asked the foolish farmer why he was wasting his time and energy when he knew that rains will not come before 12 years. He replied, "I know that crop won't come out but I'm doing it as a matter of "practice!". After 12 years I will forget the process of growing crops and working in the field so I must keep doing it so that I'm fit to produce the crop the moment there is rain after 12 years." Hearing his argument Goddess Parvati praised his version before Lord Shiva and said "You may also forget playing the Damru after 12 years!"

The innocent Lord Shiva in his anxiety just tried to play the Damru, to check if he could and hearing the sound of Damru, immediately it started to rain and the farmer who was regularly working in the field got his crops immediately, while others ARE disappointed.

Horoscope Prediction For The Month Of March 2021

Aries (March 21-April19)

This month is dominated by ambitions and personal goals, the professional life being at the maximum point since March 20. You will also enjoy many financial opportunities, but in love, you might hit the jackpot.

Taurus(April 20-May20)

The professional side is well-represented, but not as well as the romantic life, which is at its peak. Spiritually, a visible improvement occurs, and this will encourage you to focus more on your personal goals.

Gemini (May 21-June20)

In terms of career, the situation will change for the better, new advancement opportunities occurring, but the financial aspect, unfortunately, will be in regress. Pay special attention to your couple's life – Mercury and Jupiter will form a coalition and put spokes in your wheel!

Cancer (June21-July22)

The energetic presence of Mars enlightens the house of humanitarian activities and groups. The Cancers will socialize more than usual, attend fundraisings successfully, and help many people by volunteering in various forms.

The New Moon from March 13 will open a new chapter in the professional life of Cancers. Cancer's house of professional and social achievements is full of energy.

Leo (July23-Aug22)

Maybe you can do something to make things a bit easier regarding your monthly installments, better dealing with your expenses, and having some money for fun. You will save some money for a lovely weekend up in the mountains, or visit some friends, and recover both physically and mentally.

Virgo (August23-September22)

Uranus, the planet of unpredictability, will be in conjunction with Mercury, the ruling planet of Virgo, during the same period when the New Moon rises in Pisces, starting from March 13. The entrepreneurial Virgos seem to be successful. The New Moon in Pisces opens the path of the house of capital, of cash flow. The Virgos can "play" with an infusion of risky capital, pay an exorbitant short-term insurance policy, or receive an inheritance.

Libra (September23-October22)

The most favored Libra people now are those who are married or who are involved in a stable relationship. Now is the moment for most Libras to decide if they want to enter into a partnership, to choose a new partner for their business. The New Moon in Pisces supports the long-term connections of Libras.

Scorpio (October23-November21)

Until March 22, some family issues might keep you stressed out, but fortunately, with the help of your lover, you will manage to overcome them. The romantic life, in turn, is at its peak, and it is not out of the question to increase your family size soon.

Sagittarius (November22-December21)

Social intelligence is essential during this month if you want to achieve your professional goals. Saturn will influence your financial situation and will determine you to work even more. It is why, after March 20, love gets complicated.

Capricorn (December22-January19)

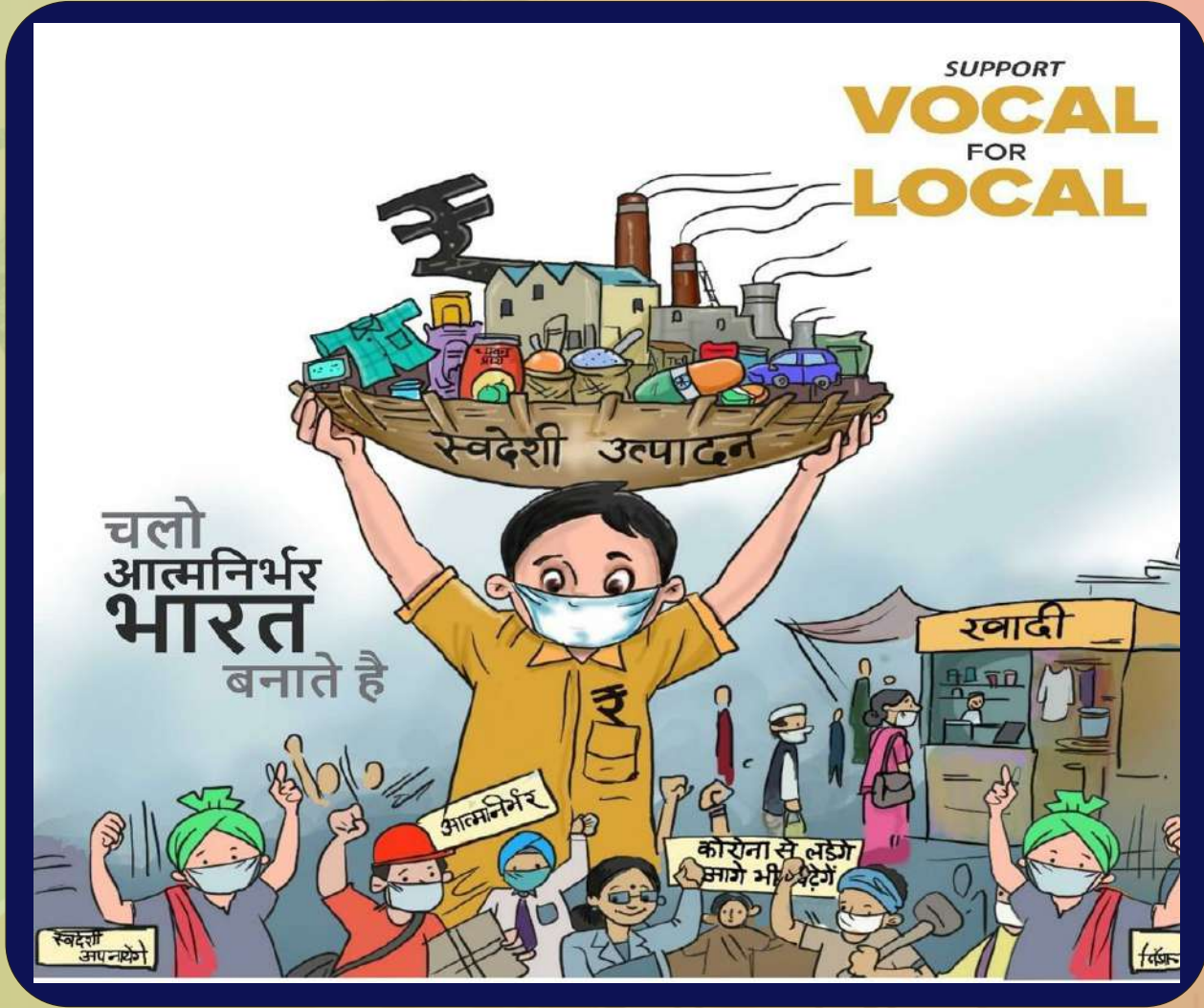
Maybe you will buy some home décor, and if it is possible, make sure you pay it up in installments, so you don't spend all the money at once. You succeed in anything that has to do with documents and exams, you solve some matters that hold you in place, and you also receive a helping hand from your acquaintances.

Aquarius (January20-February18)

Perhaps you will reconsider the relationship with some of your friends, so you don't give up on them, but see each other in certain conditions. Maybe you will start a new professional adventure and be delighted with the results and this enthusiasm that will accompany you throughout the project.

Pisces (February19-March20)

You will gain more money because, perhaps, you will work additionally and have some partnerships, if time allows it. You may start new projects that will highlight all the qualities that you didn't have the opportunity to show, and you will reinvent yourself – it is a good time for your career.



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