

July 1, 2025

Volume 5



PRAGYA CONSULTING

SUSTAINABLE SOCIAL SENSIBLE

Proudly Presents
India's First Magazine dedicated to MSMEs

BizIgnite

POWERING INDIA'S MSME REVOLUTION

IN COLLABORATION WITH:



[Bold Policy Blueprint for India's Medium Enterprises](#)

[Innovative Ayurvedic Startups Poised for Global Impact](#)

[Strategic Interventions Powering India's Beekeeping Sector](#)

About Us

Pragya Consulting is a registered MSME dedicated to empowering micro, small, and medium enterprises (MSMEs) with **strategic marketing and branding solutions**. Our mission is to provide sustainable, cost-effective, and tailored solutions that enhance the visibility, credibility, and growth of MSMEs in competitive markets.

Our Vision

We envision a future where MSMEs seamlessly **transition from informal operations to structured, scalable enterprises**, unlocking their full growth potential and evolving into future multinational corporations (MNCs).

With a strong foundation in economics and marketing, Pragya Consulting blends data-driven insights with innovative marketing strategies to help businesses create a strong market presence.

We specialize in:

- ✔ **Knowledge Management** – Enabling businesses with critical market insights and industry intelligence.
- ✔ **Custom Reports** – We go beyond standard insights by offering customized reports tailored to the specific needs of various stakeholders including industry and Government.
- ✔ **Brand Strategy & Positioning** – Crafting compelling brand narratives that enhance visibility and trust.
- ✔ **Digital & Performance Marketing** – Leveraging online platforms for lead generation, engagement, and conversions.
- ✔ **Thought Leadership & Content Marketing** – Showcasing MSMEs as credible industry leaders through strategic content.
- ✔ **BizIgnite** – **First indian magazine** dedicated to MSMEs for providing information on policy and regulatory framework in addition to various schemes being offered by Government for empowering MSMEs.

At Pragya Consulting, we don't just offer services; we build partnerships for success.

Our mission is to transform MSMEs from informal enterprises to structured, competitive businesses ready to scale and compete in global markets.

Editorial

Welcome to the July 2025 BizIgnite, India's first magazine dedicated to MSMEs, your essential gateway to insights and innovation. This month, we proudly illuminate the **dynamic force of emerging and innovative startups and MSMEs** unequivocally powering India's revolution.



Our pages showcase the entrepreneurial spirit transforming the nation. Explore the "Sweet Revolution" in beekeeping through ni-msme's strategic interventions, and visionary AI solutions exemplified by Cognolabs Systems Pvt Ltd. We also reimagine wellness with pioneering Ayurvedic startup concepts. Discover inspiring "SparkStories" like the Ladakhi Women's Travel Company, and "Success Stories" from MusicChamps and Q1 International Agro Foods. Crucial policy updates, including the MSME IDEA Hackathon 5.0 and Digital India's profound impact, are also covered.

MSMEs are confidently leading India's growth story, fostering innovation, and generating critical employment. BizIgnite is dedicated to equipping you with market insights and policies, helping you unlock your full growth potential towards a Viksit Bharat.

Welcome to **BizIgnite**—Your Partner in Growth.

Meera Bhalla

Editor-in-Chief, BizIgnite

Pragya Consulting

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TOP MSME HEADLINES

Your Gateway to MSME Insights & Innovation

National-level updates

MNRE Revises National Bioenergy Guidelines to Boost MSME-Led Clean Energy

June 29, 2025

The Ministry of New and Renewable Energy (MNRE) has issued revised guidelines under Phase-I of the National Bioenergy Programme (FY 2021–22 to 2025–26), aiming to simplify operations, enhance clean energy output, and strengthen support for MSMEs and stubble-burning regions.

Key Reforms Include:

- **Streamlined Documentation & Approvals:** Reduced paperwork, relaxed clearance norms for briquette/pellet and cogeneration plants, accelerating project implementation and improving ease of doing business.
- **Flexible Sales Contracts:** Mandatory two-year contracts replaced by general sale agreements, allowing MSME developers to respond dynamically to market demands.
- **Cost-Effective Monitoring:**

- **IoT-based remote monitoring** or quarterly data submissions now accepted instead of expensive SCADA systems, making compliance feasible for smaller players
- **Performance-Linked Subsidies:** Central Financial Assistance (CFA) is now disbursed based on plant efficiency—full subsidy at $\geq 80\%$ operational capacity, pro-rata below that threshold.
- **Simplified Inspection Timeline:** Developers can claim CFA within 18 months from commissioning or approval (whichever is later), and performance verification now requires just a 10-hour continuous operation.
- **Targeted Air-Pollution Support:** Producers in Delhi, Punjab, Haryana, NCR Rajasthan/UP can choose between MNRE or CPCB schemes to better manage stubble-burning issues.

These policy updates are expected to catalyze MSME participation in bioenergy, accelerate installation of biomass and waste-to-energy plants, and contribute toward India's net-zero emissions goal by 2070 while mitigating crop residue pollution.

MSME IDEA Hackathon 5.0 Launched to Stimulate Smart & Sustainable Innovation

July 2, 2025

The Ministry of MSME, Government of India, has officially launched MSME IDEA Hackathon 5.0, inviting innovators, students, startups, and MSMEs aged 18–60 to submit game-changing ideas by July 14, 2025.

Hosted via multiple higher education institutions, the initiative seeks to support early-stage concepts under the broader MSME Innovation Scheme, offering funding and incubation support.

The hackathon focuses on five strategic themes:

1. Low-carbon footprint solutions
2. Stealth, surveillance & cyber-defense technologies
3. Industry 4.0 & 5.0 adoption
4. Resilient business models for coastal and hilly regions
5. Smart, resilient supply chains

Selected entries will receive up to ₹15 lakh funding, along with incubation, mentorship, and prototyping facilities. The submission procedure, structure-

-d across four stages — from institutional shortlisting to final approval by the Project Monitoring & Advisory Committee — ensures rigorous evaluation.

This edition underscores inclusive innovation, welcoming participants from diverse geographies and backgrounds. By leveraging institutional networks like Haldia Institute of Technology, the government seeks to build India's innovation pipeline, particularly in MSME-driven technological transformation.

With submissions closing on July 14, innovators are urged to act swiftly and turn their ideas into scalable solutions aligned with national priorities.

Digital India Turns 10, Emerges as a “People’s Movement” Empowering MSMEs

July 1, 2025

Prime Minister Narendra Modi recently celebrated the 10th anniversary of the Digital India initiative, lauding its transformation into a “people’s movement” that has empowered 140 crore Indians and positioned India among global digital leaders.

Since its inception in July 2015, internet connectivity has grown from approximately 25 crore to over 97 crore connections, aided

by 42 lakh km of optical fibre and one of the fastest global 5G rollouts—with nearly 4.81 lakh base stations within two years.

Key platforms like UPI now process 100+ billion transactions annually, while Direct Benefit Transfers (DBT) have disbursed ₹44 lakh crore, saving the exchequer around ₹3.5 lakh crore.

For MSMEs, the impact has been profound: over 1.8 lakh women-led MSMEs fulfilled orders worth ₹46,000 crore through platforms like GeM, which surpassed ₹1 lakh crore in GMV within just 50 days. Moreover, programs like ONDC—crossing 200 million transactions—have opened national markets to small enterprises and artisans.

As Digital India completes its first decade, PM Modi emphasized that the next 10 years will be even more transformative, with India shifting from using digital tools to leading global tech innovation—calling on innovators to further scale inclusive, tech-driven growth

Finance

Bengaluru’s B2B Marketplace Jumbotail Becomes India’s Newest Unicorn After ₹1,000 Crore Funding

30 June 2025

Bengaluru-based B2B ecommerce and new-retail

platform Jumbotail has raised \$120 million (~₹1,000 crore) in a Series D funding round led by SC Ventures, the innovation arm of Standard Chartered, with participation from existing backer Artal Asia.

The investment establishes Jumbotail as India’s latest unicorn, achieving a valuation exceeding \$1 billion, up from its prior estimate of \$900 million.

The infusion comes on the heels of Jumbotail’s acquisition of Solv India, a fintech-enabled B2B commerce platform originally incubated by SC Ventures.

The CCI approved the merger in May, substantially boosting Jumbotail’s ability to deliver credit and financial services to MSMEs and kiranas.

Jumbotail reports that, together with Solv, it now serves over 500,000 small retailers across 400+ towns and cities. The fresh capital will fuel expansion in supply chain, AI/ML capabilities, fintech integration, and talent acquisition across product, marketing, finance, and logistics.

Co-founder and COO Ashish Jhina called it “a transformative moment,” emphasizing the platform’s mission to empower MSME sellers. SC Ventures’ Alex Manson highlighted the round as a major step toward financial inclusion for India’s economic backbone.

IndusInd Bank Launches “INDIE for Business” to Empower India’s 60M+ MSMEs
July 1, 2025

IndusInd Bank today introduced INDIE for Business, a full-stack digital banking platform tailored for MSMEs, aiming to streamline payments, loans, collections, tax filings, and account management through a single interface and real-time insights.

Built for growth, the platform offers paperless onboarding, 360° account visibility, role-based access, and seamless handling of bulk salary/vendor payments and GST, income tax, and customs duties. It also features innovative support for cross-border transactions and multi-entity profile management.

With over 100,000 MSMEs already onboarded and a target of reaching 2 million users, this digital-first initiative is central to the bank’s strategy to double MSME revenues over the next three years.

Charu Sachdeva Mathur, Head of Digital Banking & Strategy at IndusInd, stated that the platform aims to reduce operational friction and give entrepreneurs greater control—aligning with India’s vision of a strong digital MSME economy .

By integrating essential financial tools in one secure hub, INDIE for Business positions IndusInd

Bank as a pioneering partner for MSMEs on their digital and growth journeys.

Dutch Development Bank FMO Invests \$7.5 Million in NeoGrowth Credit to Support Indian MSMEs
July 1, 2025

The Dutch development bank FMO is set to inject \$7.5 million (₹64.3 crore) into NeoGrowth Credit Pvt Ltd, a Mumbai-based digital lender serving MSMEs, DealStreetAsia reported today.

This strategic financing aligns with FMO’s mission to expand access to formal credit for underserved, first-time entrepreneurs who often lack conventional collateral or credit history.

Operating a data-driven model, NeoGrowth analyzes cash flows via merchants’ POS data and dynamically adjusts electronic repayments based on daily sales—an innovation that addresses business seasonality and promotes financial inclusion. The \$7.5 million infusion supplements FMO’s prior investments in the company, which include a ₹64.3 crore commitment earlier in January 2025.

With this backing, NeoGrowth aims to scale its merchant advance lending across its existing segments and potentially extend into new MSME verticals. For FMO, the investment

underscores its low-risk (Category C) approach to supporting fintech-based credit solutions that promote economic development without significant environmental or social risk.

This deal marks another milestone in FMO’s sustained engagement with NeoGrowth, enhancing MSMEs’ access to agile financing and contributing to broader financial inclusion goals across India’s underserved small business sector.

MoUs and M&A

DTX by KredX Signs Pivotal MoU with MoMSME
July 1, 2025

KredX, India’s leading integrated supply-chain finance platform, has officially signed a Memorandum of Understanding (MoU) with the MoMSME. The partnership links the ministry’s Udyam Registration database with KredX’s RBI-licensed Domestic Trade Exchange (DTX) via two-way API integration—aiming to streamline MSME onboarding, improve data accuracy, and accelerate access to working capital finance for underserved businesses.

Under this strategic alliance, Udyam-registered MSMEs will be automatically fed into the DTX platform, reducing manual paperwork, mitigating onboarding delays, and enabling real-time updates. This digital

integration empowers DTX to deliver more efficient receivables discounting solutions, thus enhancing liquidity for Indian MSMEs.

With DTX already processing substantial volumes and targeting \$2 billion in disbursements in the upcoming fiscal year, this MoU marks a significant step toward a unified digital ecosystem for MSMEs—boosting transparency, financial inclusion, and ease of doing business.

101 MoUs Inked at International Reverse Buyer-Seller Meet in Tirupati

June 28, 2025

The Andhra Pradesh MSME Development Corporation, in partnership with the Federation of Indian Export Organisations (FIEO), concluded a three-day International Reverse Buyer-Seller Meet (RBSM) in Tirupati, witnessing the signing of 101 Memorandums of Understanding (MoUs) to elevate MSME exports from the state.

Over 350 MSMEs engaged with 30 international buyers from the US, UK, Australia, GCC nations, Africa, and Southeast Asia. Of the 101 agreements, 40 were with first-time exporters and 38 with women entrepreneurs, highlighting a concerted push for inclusive growth and global market access.

“These MoUs will unlock significant international trade avenues for our MSMEs, farmer-producer organizations, artisans, and weaver societies,” said MSME Minister Kondapalli Srinivas during the valedictory session. He underscored the state government’s commitment to building a robust export-ready ecosystem across Andhra Pradesh.

Key sectors represented at the RBSM included agri and food processing, textiles, engineering goods, handicrafts, and pharmaceuticals. The event featured B2B meetings, product showcases, and panel discussions on quality standards, market linkages, and technology adoption.

The Tirupati RBSM reinforces Andhra Pradesh’s vision of positioning itself as a global trade hub, backed by strategic policy support, targeted capacity building, and partnerships that bridge local manufacturing capability with international demand.

HCLTech Deepens Salesforce Alliance to Propel Agentic AI Adoption

June 26, 2025

Indian IT powerhouse HCLTech has announced an expanded partnership with cloud-computing leader Salesforce to accelerate the enterprise rollout of agentic

AI capabilities via Salesforce Agentforce. The enhanced collaboration aims to embed autonomous AI agents across key sectors—financial services, healthcare, retail, and manufacturing—enabling organizations to automate complex workflows and enhance decision-making processes.

Central to this initiative is the establishment of joint development centres, where HCLTech and Salesforce will pilot proof-of-concepts and test advanced AI and cloud integrations. These labs are designed to fast-track time-to-market for innovative tools, from AI-driven customer support agents to predictive supply-chain optimisations.

Earlier this month, HCLTech also forged a strategic alliance with AMD to bolster its digital transformation services, and secured a long-term deal with European energy giant E.ON to modernise its cloud and network infrastructure. These moves reinforce HCLTech’s vision of delivering holistic, AI-powered enterprise solutions underpinned by robust partner ecosystems.

According to Sadagopan S, EVP & Global Head of SaaS & Commercial Applications at HCLTech, “This deepened partnership with Salesforce will empower enterprises to transition from traditional automation to

intelligent, multi-modal AI agents—unlocking new efficiencies and business outcomes.”

HCLTech shares reacted positively, closing 0.41% higher at ₹1,723.70, as investors welcomed the firm’s strategic positioning at the forefront of AI innovation.

Tally Solutions Signs MoU with NSIC to Digitally Empower MSMEs Across India June 30, 2025

Tally Solutions, India’s premier business automation software provider, has entered into a MoU with the National Small Industries Corporation (NSIC), a Government of India enterprise under the Ministry of MSME, to strengthen digital adoption among micro, small, and medium enterprises (MSMEs) nationwide.

Signed on International MSME Day, the MoU aligns NSIC’s vast nationwide network and developmental mandate with Tally’s proven tech solutions. Key focus areas include capacity building, integrated support services, compliance facilitation, GST readiness, inventory optimization, and operational efficiency for small businesses.

This partnership underscores India’s commitment to nurturing its MSME sector—often referred to as the backbone of Viksit Bharat—by leveraging

technology to foster equitable economic growth and build resilience among small enterprises.

Nasscom Foundation & Nine Tech SMEs Launch “Ascend” to Bridge Youth Skill Gap July 1, 2025

Nasscom Foundation, in collaboration with nine technology-focused SMEs from the Nasscom SME Council, has launched “Ascend: Skilling Youth in Emerging Technologies”, a CSR-led initiative aimed at closing India’s growing employability gap among marginalized youth.

With 92% of Indian employees acknowledging a significant skills deficit, the Ascend program will train 150 young individuals across Delhi-NCR, Thiruvananthapuram, and Pune in high-demand domains like Data Analytics and Java Full Stack, complemented by soft skills and career readiness training.

It’s structured as a hybrid model—80% in-person and 20% virtual—with a strong commitment to gender equity, targeting 60% women beneficiaries.

Participants completing the program will become eligible for placement opportunities within the participating SMEs, aiming to translate skill development into sustainable employment.

AI and technology

Shiprocket’s “SHIVIR 2025” Summit to Drive AI-Led MSME & D2C Commerce July 1, 2025

Shiprocket, a pioneer in e-commerce enablement, is hosting the sixth edition of its flagship summit, SHIVIR 2025, on July 11 at Pullman Aerocity, New Delhi. Positioned around the theme “AI Commerce for Bharat”, the summit is expected to convene over 2,000 stakeholders—D2C founders, MSME leaders, investors, policymakers, and ecosystem partners—to explore transformative trends in India’s digital commerce landscape.

Supported by global partners including Google Cloud, Amazon, and KPMG, SHIVIR 2025 positions itself as the ultimate platform for shaping the future of MSME and D2C commerce.

Highlights include:

- Executive Keynotes & Panels featuring luminaries like Vijay Shekhar Sharma (Paytm), Peyush Bansal (Lenskart), Shraddha Sharma (YourStory) and Sarthak Ahuja
- Strategic Intelligence Sessions on AI-enablement, predictive fulfillment, and e-commerce innovations, including new AI commerce report launches
- Workshops & Tech Zones focused on no-code automation, personalized AI

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- tools, and cross-border logistics.
- SHIVIR Moonshots, a high-intent startup pitch event on July 8, designed for early-stage D2C ventures to showcase to VC panels prior to the main event.

India Outpaces Global Average in AI Adoption at Work

July 2, 2025

A new Boston Consulting Group (BCG) survey, "AI at Work 2025: Momentum Builds, But Gaps Remain," reveals that 92% of Indian employees regularly use generative AI (GenAI) tools—well above the 72% global average, making India one of the world's top adopters.

The survey, based on over 10,600 professionals across 11 countries, also notes that 17% of Indian workers are already incorporating AI agents into workflows, ranking India among the global top three

However, this high usage comes with concerns:

- Nearly 48% of Indian employees fear job displacement within the next decade—higher than the 41% global average.
- Only about a third feel sufficiently trained to leverage AI effectively, with a growing need for upskilling.
- Additional worries include AI bias, lack of oversight, and

- governance issues.

What this means for India:

- While India's AI adoption is sky-high, realizing real value requires companies to redesign workflows, ensure structured training, and cultivate leadership support.
- Businesses and policymakers must tackle deep-seated challenges around gigabit-level workforce readiness, ethical AI usage, and inclusive strategies.

Over 40% of Agentic AI Projects to Be Scrapped by 2027, Gartner Warns

June 25, 2025

A new Gartner report forecasts that more than 40 percent of agentic artificial intelligence (AI) initiatives will be canceled by the end of 2027, as escalating costs and unclear business value derail early-stage experiments.

Agentic AI—systems designed to autonomously perceive, decide, and act on complex objectives—has attracted massive hype and heavy investments from tech giants like Salesforce and Oracle. However, Gartner's analysis reveals that most deployments remain in proof-of-concept phases and often suffer from "agent washing," where existing chatbots or RPA tools are simply rebranded without true autonomous capabilities. Of thousands of vendors claiming agentic solutions, only about 130

meet Gartner's rigorous definition.

Senior Director Analyst Anushree Verma commented, "Most agentic AI projects are driven by hype and lack the maturity to deliver real ROI or follow nuanced instructions over time," urging organisations to "cut through the noise" and focus only on high-value use cases.

Despite the forecasted setbacks, Gartner predicts long-term growth: by 2028, 15 percent of everyday business decisions will be made autonomously by agentic AI—up from zero in 2024—and 33 percent of enterprise applications will incorporate such agents, compared to less than 1 percent today.

This cautionary outlook underscores the importance of strategic planning, robust risk controls, and targeted investments to ensure that agentic AI moves beyond experimentation to scalable, value-driven deployment.

Indian Retailers Poised for AI & ML Revolution, Zoho Survey Reveals

June 27, 2025

A comprehensive Zoho survey of over 2,700 Indian micro, small, and medium enterprises (MSMEs) in the retail sector finds that 60 percent plan to invest in AI and ML by 2030 to stay competitive—well above

global averages for comparable economies.

The study highlights a strong shift toward omnichannel strategies, with six in ten retailers already integrating online and offline sales channels. Among these, 75 percent report that this blended model expands customer reach, while 68 percent achieve near-equal revenue from brick-and-mortar and digital storefronts.

When it comes to customer engagement, 44 percent of retailers see AI-driven personalisation as the future of shopping experiences, deploying data analytics to tailor recommendations and promotions in real time. Social media has also emerged as a primary discovery channel, with 72 percent of businesses leveraging platforms like WhatsApp, Instagram, and Facebook for marketing and customer feedback.

Despite digital enthusiasm, challenges persist: 60 percent cite logistics and supply-chain bottlenecks, and 57 percent highlight the high operational costs of maintaining physical outlets. Yet, 82 percent of exclusively offline retailers express strong interest in expanding their digital presence, underlining a broad consensus that technology adoption is key to future growth.

To support this transformation, Zoho has upgraded Zoho Commerce with features such as multi-currency checkout, loyalty programs, and built-in social-

selling tools—equipping MSMEs with the technology needed to harness AI and ML effectively.

India's Aerospace MSMEs Poised for Take-Off but Require Strategic Support June 26, 2025

In the inaugural episode of the AeroDef Manufacturing Dialogue Series, Dr. S. Dwarakanath, Director General of the Aerospace India Association, declared that India's MSMEs in the aerospace sector are "ready to take off" — but only with targeted policy and industry backing.

He identified four strategic imperatives:

1. Localisation of critical materials to reduce import dependence.
2. Robust IP frameworks and incentives to spur indigenous innovation.
3. High-quality infrastructure—testing labs, precision tooling, and digital supply chains.
4. Uniform quality standards aligned with global aerospace norms.

According to a Custom Market Insights report, India's aerospace and defence market grew to USD 27.1 billion in 2024 and is projected to reach USD 54.4 billion by 2033 (CAGR 6.99 %)—underscoring the vast opportunity for MSMEs that can deliver advanced components and engineered systems.

Others

National MSME Impact Awards 2025 — Celebrating Excellence in Empowering MSMEs June 27, 2025

The India SME Forum hosted the National MSME Impact Awards 2025 on June 27, coinciding with International MSME Day in New Delhi. The awards recognize outstanding contributions across states, financial institutions, marketplaces, and service providers in bolstering India's MSME sector.

Driven by feedback from over 100,000 MSMEs, 72,000 public votes, and evaluation by an eminent jury led by Prabhat Kumar (former Cabinet Secretary), the gala honors those catalyzing systemic impact.

Major Winners:

- Best State for MSMEs: Maharashtra and Andhra Pradesh
- Public Sector Bank: Bank of Baroda; and State Bank of India
- Private Sector Bank: HDFC Bank and Kotak Mahindra Bank
- Exports & Marketplaces: Amazon Global Selling, and Google
- NBFCs & Tech Providers: Shriram Finance and Microsoft. ♦

REIMAGINING THE GROWTH ENGINE

A Bold Policy Blueprint for India's Medium Enterprises



Imagine the backbone of India's industrial ecosystem – a sector brimming with innovation, driving exports, and creating millions of jobs. We're talking about **India's Medium Enterprises (MEs)**, the unsung heroes of our economy, poised to redefine our nation's growth trajectory.

So why is there no dedicated policy for them?

That's the precise question the recent Niti Aayog report, "**Designing a Policy for Medium Enterprises**", aims to answer—and resolve. A result of extensive stakeholder consultations, global benchmarking, and data-backed insights, the report is both a call to action and a detailed roadmap for medium enterprise transformation.

Why Focus on Medium Enterprises?

MEs may form just **0.3% of all registered MSMEs**, but their impact is disproportionate. They generate **89 jobs per unit**—much higher than micro (5.7) or small (19.1) units—and contribute **40% of MSME exports**.

But their strategic position also means they often "fall between the cracks":

- Too large to qualify for micro/small-targeted schemes
- Too small to access benefits enjoyed by large corporates
- Overburdened by compliance and lacking targeted financing, R&D support, or skilled manpower

Without structured support, many of these firms risk stagnation—or worse, reverse migration into the "small" category to retain scheme benefits. This "threshold trap" is undermining India's industrial ambitions.

The Roadblocks: Why MEs Struggle to Reach Their Full Potential

Despite their undeniable importance, MEs face a unique

CHALLENGES AND CURRENT STATE OF AFFAIRS

The main challenges faced by Medium Enterprises are:



set of challenges that stifle their growth. Why aren't these economic powerhouses firing on all cylinders?

1. **Limited Awareness and Access to Schemes**
2. **Technological Lag**
3. **Skill Gap and Manpower Challenges**
4. **Burdensome Compliance**
5. **Innovation Barriers**
6. **Funding Shortfalls**
7. **Land & Infrastructure Hurdles**

A Bold New Policy: Blueprint for Prosperity

Drawing on these insights, the report proposes a comprehensive policy framework designed to foster a robust ecosystem for India's Medium Enterprises. This isn't just about tweaking existing schemes; it's about a strategic, coordinated approach to accelerate their growth.

Facilitating Financial Access and Working Capital Support:

- **Dedicated Working Capital Scheme:** Introduce a new scheme under MoMSME for MEs, **offering concessional loans up to a percentage of gross revenue, capped at ₹25 crore, with a maximum of ₹5 crore per request.** This is crucial as MEs have significantly higher capital needs than micro and small enterprises, and existing schemes largely ignore them.

- **Emergency Credit Line (ME Credit Card):** A credit card with a pre-approved limit of up to ₹5 crore can provide immediate liquidity for urgent operational needs, reducing financial distress and ensuring business continuity.

Technology Integration and Industry 4.0 Adoption:

- **India SME 4.0 Competence Centres:** Revamp existing Technology Centres (TCs) into "India SME 4.0 Competence Centres". These centers would offer AI & IoT labs, rapid prototyping, capacity building, and consultancy services, leveraging a Hub-and-Spoke Model for wider outreach. This ensures MEs are equipped with cutting-edge tools to compete globally.

Strengthening R&D and Innovation Ecosystem:

- **MSME Research & Innovation Fund:** Reserve 25-30% of the Government of India's share (₹2500-2800 crore) from the Self-Reliant India (SRI) Fund exclusively for financing ME R&D projects. This would adopt an EU-type funding mechanism, inviting proposals to bridge identified R&D gaps aligned with national priorities.
- **Three-Tier Governance Mechanism:** Establish an "Expert Committee" for long-term research agenda, a

"Research Funding Management Committee" for proposals, and a "Project Review and Monitoring Committee" to oversee progress.

Enhancing Support for Cluster-Based Testing and Quality Certification:

- **Expand MSE-CDP to MEs:** Modify guidelines of the Micro and Small Enterprises-Cluster Development Programme (MSE-CDP) to include MEs.
- **Sector-Specific Testing Facilities:** Establish cluster-wise testing facilities within MSE-CDP, tailored to the predominant sectors in each state (e.g., textiles, pharmaceuticals). This reduces logistical costs and accelerates time-to-market.
- **Public-Private Partnerships (PPPs):** Encourage co-funding and collaboration with industry bodies to strengthen infrastructure and technology.
- **Subsidized Services & Capacity Building:** Offer subsidized testing, fast-track certification, and training modules for MEs on how to effectively use these facilities.

Customized Skill Development for Medium Enterprises:

- **Skill Mapping & ESDP Expansion:** Enhance the MSME Sampark Portal for real-time skill gap data and expand the Entrepreneurship and Skill Development Programme (ESDP) scheme

with customized training modules for MEs.

- **Targeted Curriculum:** Develop diverse curricula for sector-specific and advanced skill courses, mirroring Canada's provincial stream approach. Include export-oriented and lifecycle-specific programs.
- **Subsidized & Incentive-Based Programs:** Introduce training vouchers, skill credits (like Singapore's SkillsFuture), and absentee payroll for employers, fostering a culture of upskilling.

A Centralized Digital Portal for MEs:

- **Sub-Portal of Udyam Portal:** Create a user-friendly, credible sub-portal within the existing Udyam Portal specifically for MEs.
- **Key Modules:** This portal should feature a **Basic Information Module** (schemes, compliance, financial aid, Generative AI guidance), a **Process Module** (regulatory compliance tracking, automated updates, integrated document management), and a **Market Research Module** (growth opportunities, financial resources, export potential).
- **Technological Integration:** Utilize AI-driven personalization, a chatbot for real-time assistance, and mobile app integration for seamless access.

The Road Ahead: Building an 'Atmanirbhar' India

The potential of Medium Enterprises to drive India's economic growth, innovation, and employment generation is largely underutilized. By optimizing the existing policy framework and initiatives to better cater to the unique needs of Medium Enterprises, instead of proposing additional, redundant schemes, we can unlock their full potential.

With these strategic and coordinated policy interventions, the growth trajectory of Medium Enterprises can be significantly accelerated, enabling them to emerge as a pillar of India's industrial ecosystem and a key driver of the nation's long-term economic resilience. This isn't just a policy change; it's an investment in India's prosperous future. ♦

A Global Compass: Learning from the Best

To overcome these challenges, the report looks to international best practices. What if we could learn from countries that have successfully nurtured their MEs?

- **Awareness & Compliance:** Canada's BizPaL and Singapore's GoBusiness Licensing Portal centralize permit applications and offer AI-driven recommendations and compliance reminders, drastically simplifying regulatory navigation.

Technology Adoption:

Germany's Industry 4.0 initiative established SME 4.0 Competence Centers, offering training and grants for digital tools, leading to a 40% increase in adoption. Japan's Connected Industries and China's Made in China 2025 similarly promote advanced tech adoption through funding and incentives.

Skilled Manpower:

Australia's Industry Skills Fund and Singapore's SkillsFuture provide comprehensive, co-funded training programs tailored to industry needs, improving worker retention and continuous skill development.

R&D & Innovation:

Israel's Magnet Program provides grants covering up to 66% of R&D costs, spurring innovation projects, while South Korea's SME Technology Innovation Program boosts patent filings through significant R&D cost coverage.

Working Capital:

Brazil's BNDES Giro offers emergency working capital loans with fast decisions, and France's Mid-Term Financing Scheme supports companies with asset-based loans, contributing to lower bankruptcy rates.

These examples demonstrate that targeted, strategic interventions can transform the ME landscape.

EMPOWERING INDIA WITH VISION

Exclusive Conversation with Dr. Yogeswara Rao Modugumudi, CEO, Cognolabs Systems Pvt Ltd

At a time when **Artificial Intelligence (AI)** is reshaping global industries—from agriculture to defence, education to governance—India stands at a pivotal moment. Bridging the innovation divide between Bharat and India requires not just algorithms, but visionaries. One such pioneer is **Dr. Yogeswara Rao Modugumudi, the dynamic CEO of Cognolabs Systems Pvt Ltd**, a company at the forefront of AI-powered computer vision, edge computing, and deep-tech innovation tailored for real-world impact.

From deploying **AI-enabled smart cameras at the Prayagraj Kumbh Mela 2025** to ensure sanitation compliance and crowd management, to working on cutting-edge solutions for social development, Cognolabs is proving that AI in India must go beyond labs and into lives. The company's work is not only highly scalable but also deeply relevant—addressing core challenges in public infrastructure, environment monitoring, and resource optimization.

In this special interview for BizIgnite's July 2025 issue, *Dr. Yogi* (as he is fondly known in the innovation circuit) shares his inspiring journey, the genesis of Cognolabs, and his vision of a

future where AI is inclusive, contextual, and ethically grounded. A rare blend of scientist, serial innovator, and social technologist, **Dr. Yogi offers valuable insights into how emerging AI enterprises in India can scale without losing purpose.**

As MSMEs and startups across the country seek to embrace digital transformation, Cognolabs serves as a beacon—demonstrating how deep-tech can empower rural governance, urban resilience, and public service delivery at scale.

This conversation sets the tone, showcasing how purpose-driven AI startups can shape a Viksit Bharat by 2047.

Interview: Dr. Yogeswara Rao Modugumudi, CEO, Cognolabs Systems Pvt Ltd

“What was the core vision or problem you aimed to solve when developing your AI-based surveillance solution, and how did it align with the needs of large-scale events like the Kumbh Mela?”

Our core vision was to bridge the gap between real-time civic challenges and responsive governance using AI. Events like the Kumbh Mela expose the limitations of manual monitoring — from sanitation lapses to crowd mismanagement. We wanted to create a system that could see, analyze, and act faster than humanly possible, ensuring that civic issues like garbage overflow on the roads or on the street, encroachments causing congestions, or safety hazards like dark areas due to streetlight failures are flagged and resolved before then earlier.

“Deploying tech at an event as massive as the Kumbh Mela comes with logistical and ethical challenges. How did you manage real-time operations, privacy safeguards, and multi-agency coordination?”

We approached this with a layered strategy:

- Real-time operations were managed through an **Integrated Command and Control Center (ICCC)** that received AI-processed alerts from feed captured using cameras.
- Privacy safeguards were built into the system — we used **object detection**, not facial recognition. The issues that were getting

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- detected are very regular issues and these were detected with civic helpers or by the citizens in the city.
- For multi-agency coordination, we created a **shared dashboard** accessible to the Control room and there after the reports gets shared with the concern officials for faster rectification.



“How did your AI analytics help ensure cleanliness and crowd safety? Could you share specific features or interventions that made a measurable impact?”

Detected garbage accumulation in real time with location (geo coordinates) for municipality to act faster and help in keeping the city clean.

Flagged potholes, dark zones, and stray animals, which were then mapped for rapid municipal response.

Data Driven approach to solve the encroachment issues on the roads and the footpath of the city, we help recognize the fresh encroac-

-hments and paved ways for the structure shifting of the old vendors to new locations.

“What were the biggest learnings from this deployment, and how has it shaped your roadmap for working with governments or public infrastructure going forward?”

Our biggest learning was that technology alone isn't enough — adoption depends on simplicity, training, and trust.

We realized the importance of:

- Designing intuitive dashboards for municipal staff.
- Offering training and monitoring to ensure long-term sustainability.
- Building modular systems that is scalable to other cities.

This has shaped our roadmap to focus on **plug-and-play civic AI modules** that can be deployed in Smart Cities, tier-2 towns, and even rural clusters.

“As an MSME/startup, what kind of ecosystem support (policies, partnerships, or funding) helped you reach this milestone? What more is needed to help others like you scale similar innovations?”

It was a need base project and moreover pilot funding from CSR during Khumb Mela allowed us to prove our concept at scale.



However, to help more MSMEs like us, we need:

- Faster procurement cycles for tech pilots.
- Dedicated civic-tech sandboxes in every state.
- Outcome-based funding models that reward impact, not just implementation.

“What's next for your company — any upcoming projects, sectors you're entering, or future innovations you're excited about?”

We're now expanding into:

- **Drone-based change detection** for urban planning and encroachment monitoring.
- **AI-powered water body surveillance** to detect pollution and illegal dumping.
- **Citizen-facing WhatsApp bots** for participatory governance.

Our goal is to become a full-stack civic intelligence platform — empowering municipalities with real-time insights, predictive analytics, and citizen engagement tools. The future of governance is not just digital — it's intelligent, inclusive, and impact-driven.

“AI is not just automation—it's augmentation,” says Dr. Yogi. Cognolabs is leading this change, proving that purpose-driven innovation can reshape India's future. ♦



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REVOLUTIONIZING WELLNESS

Innovative Ayurvedic Startups Poised for Global Impact



Let's explore four **future-ready Ayurvedic startup** concepts that aren't just commercially viable — they're designed to spark a wellness revolution.

1. The Mobile Panchakarma Health Unit (Van): Healthcare on Wheels

The Challenge: Panchakarma, Ayurveda's powerful detoxification and rejuvenation therapy, is widely recognized for its efficacy in preventive and rehabilitative healthcare. However, accessibility remains a significant hurdle, particularly in remote areas lacking Ayurvedic clinics or for urban professionals and aging populations facing time constraints for hospital admissions.

The Solution: Imagine a fully equipped vehicle capable of delivering specialized Ayurvedic detox therapies like Abhyanga (herbal oil massage), Shirodhara, and Basti directly to rural communities, corporate campuses, or eldercare facilities. This "clinic on wheels" redefines accessibility, transforming Ayurveda into a scalable, modernized wellness service.

The Business Case:

- **Startup Cost:** ₹15–25 lakhs (USD 18,000–30,000).
- **Revenue Model:** High-margin corporate wellness tie-ups (₹1,500–₹3,000/session), subsidized rural camps (via

In a world swamped by quick fixes, chronic lifestyle diseases, and viral health fads, the global wellness compass is swinging back — to nature, to roots, and to Ayurveda. Yes, **the 5,000-year-old Indian science of life is more relevant today than ever.** And at the forefront of this revival? Not ancient scriptures alone — but **bold, innovative startups** that are rewriting how the world sees preventive healthcare.

The Market is Calling: A Global Shift Towards Holistic Health

The global Ayurvedic market, valued at USD 14.4 billion in 2023, is projected to soar to an astonishing USD76.91 billion by 2030, boasting a Compound Annual Growth Rate (CAGR) of 27.2%. In India, the Ayurvedic product market is expected to nearly triple from INR626 billion in 2022 to INR1,824 billion by 2028.

This explosive growth isn't just a trend; it's a fundamental shift in consumer demand, driven by a rising awareness and desire for natural, immunity-boosting solutions. Strong institutional support, including government initiatives like India's National AYUSH Mission and international milestones such as the WHO Global Centre for Traditional Medicine in Gujarat, further underscore Ayurveda's growing prominence on the global stage.

Despite this immense potential, Ayurveda faces critical challenges, including issues of standardization, scalability, and seamless integration with contemporary lifestyles. This is precisely where innovative startups step in — leveraging digital platforms, social entrepreneurship, and tech-driven solutions to unlock Ayurveda's full potential.



- government/NGO partnerships), and subscription packages for elderly home visits.
- **Margins:** A robust 40–50%, particularly for premium services.
- **Growth Rate:** Projected 25–30% CAGR, fueled by rising corporate wellness demand.
- **Impact & Outlook:** Beyond profit, this model significantly enhances healthcare equity, promotes public health through early intervention, and creates mobile job opportunities for Ayurvedic graduates. It offers immense scalability through regional franchises and ideal partnerships with initiatives like Ayushman Bharat or CSR programs, lowering the cost-per-patient by covering wider geographical areas.

2. Ayurveda Kitchen: Nourishing Health, One Meal at a Time

The Challenge: Modern dietary habits, heavily reliant on processed foods and erratic eating patterns, contribute to a global epidemic of lifestyle disorders like obesity, diabetes, and digestive ailments. Yet, finding genuinely healthy, personalized meal options remains a struggle.

The Solution: The Ayurveda Kitchen is a revolutionary culinary concept that serves dosha-specific (Vata, Pitta, Kapha), seasonal, and locally sourced meals meticulously prepared according to Ayurvedic principles. This goes beyond mere "healthy eating," embracing the ancient wisdom that views food as medicine ("Anna hi Brahma"—food is divine). The kitchen meticulously adheres to concepts like *Agni* (digestive fire), *viruddha ahara* (food incompatibilities), *Shad Rasa* (six tastes), *Dosha-specific diets*, and *Ritucharya* (seasonal eating), utilizing ingredients like turmeric, ghee, and tulsi for their therapeutic properties.

The Business Case:

- **Startup Cost:** ₹20–40 lakhs (USD 24,000–48,000).
- **Revenue Model:** Dine-in/takeaway, lucrative subscription plans (weekly/monthly detox programs), and B2B catering for offices and hospitals.



- **Margins:** 30–35%, with higher potential in subscription models.
- **Growth Rate:** A healthy 20–25% CAGR, riding the wave of the functional food market, which is expected to reach \$275 billion by 2025.

- **Impact & Outlook:** This model directly combats lifestyle diseases by promoting correct food habits, educates the public on nutritional Ayurveda, and cultivates mindful eating in fast-paced urban environments. It has high potential in wellness tourism zones, yoga centers, and urban residential areas. Future expansion could include cooking workshops, packaged Ayurvedic products, and cafes in high-traffic locations.

3. Online Raw Drug Marketplace for Ayurvedic Formulations: Purity Meets Prosperity

The Challenge: The Ayurvedic medicine industry grapples with a critical issue: rampant adulteration and supply chain inefficiencies, with over 50% of Ayurvedic herbs in the market reportedly adulterated. This compromises therapeutic efficacy and patient safety. Additionally, small-scale growers and traditional gatherers often face exploitation due to lack of direct market access.

The Solution: An online B2B/B2C marketplace acts as a transparent, efficient digital ecosystem, directly connecting growers with manufacturers and practitioners. This platform leverages cutting-edge technologies like blockchain for immutable traceability of plant provenance and AI-powered image recognition for species authenticity.

It would feature dynamic pricing for fair compensation, carbon credit incentives for organic cultivation, and seed banking initiatives for endangered species.

The Business Case:

- **Startup Cost:** ₹10–20 lakhs (USD 12,000–24,000).
- **Revenue Model:** Commission (10–15% per transaction), premium memberships, and data analytics services.
- **Margins:** 25–30%, scalable with low operational costs.
- **Growth Rate:** An impressive 35–40% CAGR, driven by the expanding herbal market. India's Ayurvedic herb sector alone is projected to reach \$14 billion by 2026.
- **Impact & Outlook:** This initiative offers economic empowerment to marginalized herbal communities, promotes biodiversity conservation by supporting endangered herb cultivation, and significantly improves the safety and efficacy of Ayurvedic formulations. Integration with regulatory frameworks like AYUSH GMP standards and CITES compliance ensures legal adherence.
- Future developments could include IoT sensors for real-time quality monitoring and expansion into international markets, positioning Ayurveda as a leader in ethically sourced traditional medicine.



for unique individual constitutions (*prakriti*). This leads to exacerbated health issues rather than solutions.

The Solution: A Digital Ayurveda Telehealth platform provides personalized, evidence-based lifestyle prescriptions tailored to an individual's dosha imbalance, occupation, stress levels, and environmental factors. Unlike modern medicine's generalized approach, Ayurveda emphasizes that each individual's unique constitution—determined by the balance of Vata, Pitta, and Kapha doshas—influences their physical, mental, and emotional health. This platform combines AI-driven prakriti assessment tools with expert Ayurvedic doctor consultations, offering genuine guidance on diet, sleep, seasonal routines (*ritucharya*), and mental wellness.



The Business Case:

- **Startup Cost:** ₹5–15 lakhs (USD 6,000–18,000). This is highlighted as having the lowest entry barrier among the models.

- **Revenue Model:** Highly attractive subscription plans (₹500–₹2,000/month), pay-per-consultation, and corporate wellness partnerships.
- **Margins:** Exceptional margins of 50–60% due to digital scalability and low overheads. This is cited as having the highest margins.
- **Growth Rate:** A robust 30–35% CAGR, aligning with the post-COVID telehealth surge and the digital health market projected to exceed \$1.5 trillion by 2030.
- **Impact & Outlook:** This platform curbs misinformation, empowers users with non-pharmacological health solutions, and builds long-term compliance with Ayurvedic principles in daily life. It has scope to integrate with wearables for personalized habit tracking and expand into family care plans and school-based preventive health.

4. Personal Lifestyle and Diet Physician (Digital Ayurveda Telehealth): Personalized Wellness at Your Fingertips

The Challenge: In today's digital age, health misinformation is rampant, leaving individuals confused by contradictory wellness trends and one-size-fits-all approaches that fail to account

The Future is Ayurvedic

The convergence of Ayurveda and innovation presents an unparalleled opportunity to redefine preventive healthcare. These four startup models—Mobile Panchakarma Vans, Ayurveda Kitchens, Raw Drug Marketplaces, and Telehealth Diet Physicians—are not just theoretical concepts; they are real-world solutions. ♦

Based on "Innovative Startup Concepts in Ayurveda: A Conceptual Study" paper written by Dr. Babita Dash, Associate Professor, Dept. of Panchakarma, Pt. Khushilal Sharma Govt. (Auto.) Ayurveda College and Institute, Bhopal, M.P., India; and Mr. Saurabh Singh, BAMS Final Year Scholar, Pt. Khushilal Sharma Govt. (Auto.) Ayurveda College and Institute, Bhopal, M.P., India

BLUEPRINT FOR RESILIENT, RESPONSIBLE BUSINESS GROWTH

Ladakhi Women's Travel Company (LWTC)

In the rugged, awe-inspiring embrace of the Himalayan landscapes, a quiet revolution has been unfolding, led by a visionary entrepreneur named **Thinlas Chorol**. Her venture, the **Ladakhi Women's Travel Company (LWTC)**, founded in 2009, stands as Ladakh's first and only women-owned and operated travel expedition firm. For leaders and innovators in the B2B sector, LWTC offers a compelling case study in **how entrepreneurship can intersect with social justice, sustainability, and profound community impact.**



Breaking Barriers: The Unyielding Spirit of a Pioneer

Thinlas Chorol's journey began with a deep, personal connection to the mountains. *"I always loved being in the mountains,"* she recounts, remembering how she used to take her family's goats and sheep to graze there. Inspired by other young people working as trekking guides, she too wanted to pursue this path. However, the notion of a female trekking guide was "unheard of in Ladakh".

Thinlas started guiding solo treks in 2003, but faced significant discrimination and rejection simply for being a woman. Despite this, her resolve only strengthened. *"As a women, there wasn't actually any specific challenges other than people think it was strange that a women wanted to be a trekking guide,"* she states.

To challenge these societal norms and prove her capability, Thinlas pursued rigorous professional training from the Nehru Institute of Mountaineering (2007) and the National Outdoor Leadership School (NOLS), even becoming **the first Ladakhi instructional aide in NOLS**. Her pioneering spirit was so groundbreaking that some locals even mistook her for a foreigner, unable to conceive of a Ladakhi woman as a trekking guide. This deep understanding of the region's tourism sector and the challenges faced by both female

travelers and local women led her to establish LWTC.

The company was born from a **dual vision: to empower local women and to provide safe, trusted travel experiences for women explorers.**

Thinlas recognized that female tourists often felt uncomfortable trekking alone with male guides, and simultaneously, many Ladakhi women aspired to enter the trekking industry but lacked the means to start. *"I wanted to create a company that could bring these two groups together,"* she explains.

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Mission-Driven Growth: Empowering Communities, Protecting Nature

LWTC's model embodies its values. It **employs only female guides, porters, and support staff, offering eco-treks and homestays** that celebrate Ladakhi culture. By prioritizing female solo travelers, LWTC directly addresses safety concerns, fostering trust through women-led experiences.

A cornerstone of **LWTC's impact is its homestay program, run exclusively by local women.** This initiative provides authentic hospitality and sustains incomes within villages, keeping wealth from tourism local. Thinlas recalls how she convinced a woman running a tea tent to start a homestay, transforming her farming family's circumstances. *"Her family was farmers, and did not make that much money from the tea tent, but the homestay changed her family's circumstances,"* Thinlas shares. This homestay is still thriving 15 years later.

LWTC is also a **champion of sustainable travel.** Their "leave no trace" policy minimizes environmental impact, promoting reusable water bottles and careful waste management. They actively organize cleanup treks and partner with the Ladakh Operators' Association (ALTOA) to protect the fragile High Himalaya ecosystem. *"This*

is very difficult since we can not control everything that a tourist do while in Leh," Thinlas notes, mentioning their efforts to encourage reusable bottles.

Unyielding Spirit: Navigating Challenges with Resilience

The journey has been challenging. Beyond initial gender inequality, **the COVID-19 pandemic** brought a devastating halt to tourism, forcing LWTC to close for two years. Before the pandemic, LWTC employed 25–30 women and trained around 10 new guides annually; post-pandemic, their team significantly dwindled, stabilizing at around 15.

"We have struggled to recover from the pandemic," Thinlas admits, adding, *"And this year, we are having a similar problem following the terror attack in Kashmir".*

Despite setbacks, Thinlas and her team **demonstrated remarkable crisis resilience, organizing crowdfunding and collaborating on cleanup efforts.** Thinlas also acknowledges ongoing hurdles like rural-to-urban migration, lack of childcare, limited job opportunities, and climate change damaging trekking routes.

Beyond Business: Recognition and Future Vision

Thinlas Chorol's efforts have earned her numerous

prestigious awards, including the Nari Shakti Puraskar. For her, these recognitions affirm that *"just because women have not traditionally done certain jobs, we are definitely still capable".*

Beyond tourism, Thinlas founded the **Ladakhi Women's Welfare Network (LWWN)** in 2012, a volunteer organization supporting women facing domestic violence and mental health issues.

Her vision for the next five years is clear: *"I want to get us back to pre-COVID levels of operations. I would also like us to do more winter activities, for example, Snow leopard treks,".*

To young women, especially from rural or underrepresented communities, Thinlas offers powerful advice:

"Don't be scared to go after your dreams. But it might not come easy, you need to work hard. Business is difficult for everyone, but women will always have additional challenges, you have to be ready to stand up for yourself,".

LWTC is more than a successful enterprise; it is a **symbol of transformative potential.** It's where entrepreneurship fosters self-reliance, ensures safety, and inspires a new generation to define their destinies. LWTC's story provides a compelling blueprint for ethical, impactful, and resilient business models. ♦

Ladakhi Women's Travel Company

The first female owned and operated travel company in Ladakh

TURNING PASSION INTO PURPOSE: THE MUSICCHAMPS STORY

The success story of **Musicchamps Technologies Pvt. Ltd.**, led by **Sangita Tiwari**, is a testament to **transforming a personal passion into a globally recognized educational venture**, largely propelled by a pivotal partnership that provided essential credibility and reach.



Sangita Tiwari's inspiration for this online music learning platform stemmed from a deep personal passion for music and the realization that many faced barriers to quality music education, such as limitations in location, teacher availability, or financial constraints. Her journey gained momentum during the pandemic, observing excessive gadget use leading to anxiety; music offered a meaningful, productive, and stress-reducing alternative.

The most impactful breakthrough was registering with **ALEAP WEHUB (Atal Incubation Center)**. This platform connected Sangita with experts, mentors, and crucially, government bodies like APNRT. These connections granted essential credibility and visibility, enabling Musicchamps to scale globally. This pivotal association significantly accelerated growth and brought recognition to Sangita.

In its early days, Musicchamps encountered significant challenges, primarily finding and retaining skilled musicians who were also effective online teachers and convincing traditional learners about the effectiveness of online music education. These were overcome by implementing a rigorous selection process, onboarding only certified teachers with relevant degrees (e.g., Trinity, ABRSM), offering competitive compensation, and providing free trial/demo classes to build trust. A subscription-based pricing model ensured affordability and revenue stability.

BRIDGING TRADITION AND MODERNITY: Q1 AGRO FOODS' PATH TO RECOGNITION

The journey of **Q1 International Agro Foods**, driven by Executive Director **Silaparasetty Ashritha**, showcases a **remarkable blend of tradition and modern innovation** to achieve significant growth and recognition.



The inspiration to further develop the business stemmed from Ashritha's parents, who founded Q1 International Agro Foods in 2017 with a vision to bring authentic **Anakapalli jaggery** across India. After completing her B.Tech in 2024, Ashritha joined full-time, identifying a growing market for chemical-free, traditional food products as consumers shifted towards natural, healthy alternatives.

This move significantly increased sales and brought wider visibility, leading to **features in local media and more retail inquiries**. It powerfully reaffirmed the enduring value of traditional taste and trust in family-run enterprises, marking a pivotal moment that instilled confidence for further expansion. Ashritha wants to expand further while staying true to the company's roots. ♦

In the early days, a major challenge was bridging the gap between traditional processing and modern branding, packaging, and marketing techniques. Despite unmatched jaggery quality, **the company lacked digital presence and retail visibility in new markets** like Hyderabad and Bengaluru. Ashritha tackled this by revamping packaging for urban appeal, launching an online presence, initiating partnerships with local retailers and health stores, and leveraging social media to share their story.

The most impactful breakthrough moment arrived with the successful launch of their Hyderabad branch in early 2025. This bold expansion beyond their native Anakapalli market garnered an overwhelming response from customers who appreciated the product's authenticity and felt a nostalgic con-

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CULTIVATING THE GOLDEN HARVEST

How Strategic Interventions are Powering India's Beekeeping Sector



India's beekeeping and honey sector is undergoing a significant transformation, moving from traditional practices to a modern, scientific industry. This shift, often referred to as the "Sweet Revolution," is being propelled by the **National Institute for Micro, Small and Medium Enterprises (ni-msme)**, in close collaboration with the **National Bee Board (NBB)**, under the umbrella of the ambitious **National Beekeeping and Honey Mission (NBHM)**. The NBB Completion Report for 2023-24 vividly illustrates how targeted training, enhanced awareness, and strategic skill development are forging a more resilient and prosperous apiculture industry across the nation.

The Strategic Vision: Driving the National Honey Mission

The cornerstone of this initiative is the National Beekeeping and Honey Mission (NBHM), originally launched in 2020 and recently extended for an additional three

years, signifying its long-term strategic importance. The core objective of NBHM is to **enhance value addition and significantly improve the supply chain within the honey sector**. This is systematically pursued through three mini-missions:

- Boosting Production and Productivity:** Concentrating on increasing the yield of various crops through improved pollination services.
- Effective Post-Harvest Management:** Ensuring optimal handling of honey and other beehive products after collection.
- Fostering Research and Technology Generation:** Driving innovation and scientific advancements in beekeeping practices.

Despite the promising growth, the sector navigates a unique

set of challenges. These include ensuring continuous honey production, securing the availability of high-quality bee boxes and essential toolkits, and combating the persistent issue of honey adulteration. Providing sustained financial support and services to beekeepers for consistent, quality honey production also remains a complex undertaking.

However, the outlook is remarkably positive. India has already witnessed a **notable surge in honey exports, reaching approximately 1600 crore Rupees in recent years**. The primary honeybee species in India are *Apis Cerana Indica* and *Mellifera*, with many beekeepers adopting migratory practices to follow available flora. To capitalize on this potential and surmount challenges, the NBHM actively encourages entrepreneurs to innovate by developing **value-added products, focusing on superior**

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ni-msme: The Architects of Empowerment

At the forefront of executing this national vision is **ni-msme**, an **ISO 9001:2015 certified pioneer institute under the Ministry of MSME, Government of India**. Established in 1962, ni-msme boasts a distinguished legacy in entrepreneurship and skill development, offering comprehensive services including training, research, consultancy, and information dissemination to bolster MSMEs. The institute's methodology for conducting seminars and training programs is designed for **maximum impact**:

- **Extensive Publicity and Mobilization:** Wide campaigns were launched through ni-msme's website, local newspapers, and direct mail to government departments.
- **Targeted Beneficiary Selection:** Priority was given to beekeepers, Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), farmers, and rural youth, with a deliberate preference for **SC/ST and women participants** to ensure inclusivity and upliftment.
- **Expert-Led Curriculum and Practical Application:** Programs featured **eminent faculty, technical experts from leading agricultural institutions, and experienced beekeepers**. Training combined

- **classroom lectures with practical/hands-on training on the usage of honeybee boxes and organizing exposure visits to beekeeping firms.** Course material was provided in local languages for comprehensive understanding.
- **Comprehensive Training Content:** Intensive seven-day programs delved into honeybee biology, advanced management, economics of beekeeping, government schemes (NBHM, NHB, APEDA, MSME, KVIC), financial literacy, and practical demonstrations of honey extraction and business models.

Tangible Impact: Nurturing a Flourishing Ecosystem

The measurable impact of these initiatives in the 2023-24 financial year is compelling. **ni-msme successfully orchestrated 29 programs across 9 states and 1 Union Territory, directly benefiting a total of 2009 individuals.** This includes 1 National Level Seminar, 3 State Level Seminars, 5 District Level Seminars, and 20 Scientific Honey Beekeeping Training Programs.

Beneficiaries were predominantly from Telangana (33%), followed by Uttarakhand (16%), Andhra Pradesh (14%), and Odisha (13%). The programs demonstrated a strong commitment to inclusivity, with 44% female beneficiaries, and



broad representation across social categories.

Specific program highlights:

- The National Level Seminar in Hyderabad (February 2024) drew over 300 participants and featured an exhibition with 25 apiculture product exhibitors and a health camp, emphasizing a holistic approach.
- District Level Seminars across locations like Haridwar and Suryapet. A key advancement was the introduction of the **SU-MADHU application**, enabling enhanced traceability, authentication, and improved market access for beekeepers, thereby driving sustainable sector growth. These seminars consistently highlighted beekeeping's immense potential for **self-employment, income generation, increased crop yields through crucial cross-pollination, and its vital role in maintaining biodiversity and supporting forest regeneration.**

In essence, the partnership between ni-msme and the National Bee Board has undeniably catalyzed a profound transformation in beekeeping sector. ♦



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ni-msme is an autonomous institution of the Ministry of MSME, GoI. It is ISO 9001:2015-certified, holds a 3-Star Utkrisht accreditation from the Capacity Building Commission, and is certified under the ILO's Women's Entrepreneurship (WE)-Check programme.

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