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The Observatory Mirror



ISED SMALL ENTERPRISE OBSERVATORY

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Kerala Enterprise Development Report
ISED Manual on Skilling and Entrepreneurship
Self help Groups : Maturity and Beyond
Skilling Kerala
Private Consumption : The Double edged Sword



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FROM THE EDITOR'S DESK

Vying between hard core economics and welfare theory, development discourse, from time to time, has explored and experimented with several models; they have now become part of development theory and practice. A euphemism on those lines is the so-called "Kerala model of development." Kerala, the tiny spot on the Southwest coast of India, has taken a proud of place in the development literature since 1970s, thanks to the efforts of a group of economists from India and elsewhere. It speaks of an unconventional experience, going beyond the accepted theory of economic growth, which proceeds on a three-sector model with a specific time sequence. While the 'Kerala model' has been widely debated in the international literature, its sustainability has often been put on a question mark, even by the Kerala economists!

Some isolated interdisciplinary studies, however, have tried to look into this open question, and have tried after solutions and strategies and solutions. While analysing the causes of underdevelopment, economists often end up in the role of investment and employment promotion. However, the role of entrepreneurship and its structural features have often escaped the compass of many such analysis. At the Institute of Small Enterprises and Development, the ISED Small Enterprise Observatory (ISED-SEO), as a specialised knowledge platform, looks into this neglected aspect.

This issue of the 'Observatory Mirror' is devoted to provide an overview of the Institute's research and other initiatives on Kerala, along with the larger concerns of topical interest. I hope the Observatory and the Institute, given their mandate, do justice to their mission adequately.

P.M Mathew

ISED Monitors Kerala Enterprise Scene

The Kerala enterprise scene has been a matter of serious debates at the national level. According to a recent press note by the government of Kerala, the State stands first in terms of its enterprise base. On the other side, elsewhere in the country, one gets sarcastic comments on Kerala's achievements on the investment front.

However, to the credit of Kerala, there are success stories of 'collective efficiency' models. The State presents a commendable picture of its industrial clusters. At the national level, a successful collective efficiency model of women, Kudumbashree, a State-led antipoverty Mission, stands up. Apart from these, the State stands first in terms of several pioneering experiments that have been well-documented.

Given the above kaleidoscope, the so-called "Kerala model of development" has taken its place in the international development literature. But the economist's presumption need not altogether be taken as the last word.

Here is an initiative by the Institute of Small Enterprises and Development. Following its track of regular national level reporting on developments in the industrial sector, comes an addition: the 'Kerala Enterprise Development Report 2016'. The Report attempts a practical stock-taking of Kerala's record on the enterprise front. The Report will be released in January 2016.

ISED Skilling and Entrepreneurship Manual

Skilling and entrepreneurship are the key words in India's development agenda today. While the National Policy on Skill Development 2009 confined the question of skilling to the limited domain of modular skills, more recently, there has been an enhanced interest in the subject area, but with an integrated approach to skilling. Despite policy pronouncements and the setting up of several institutions and schemes that take care of skilling, the subject still remains clouded.

Tools and techniques are in the priority list of development practice; not seminars and debates. Especially in a context where the country focuses on 'co operative federalism', rather than centralised planning, a lot more things have to happen in the States. However, the capacity of the State governments and their institutions still remain far from

our expectations. In order to help skilling policy and practice, ISED has come out with a Manual, meant for sensitisation and training. This Trainers Training Manual can, as well, be used for capacity development programmes of various kinds.

Kerala Labour Market Under Scan

Labour market intervention from the angle of skilling and capacity building, is a new strategic approach in India today. Every State in the country is now in the bandwagon of skilling; Kerala has a unique experience. Despite its several experiments in skilling, the State is in a predicament, finding its so-called 'skilled labour' migrating the next day, even to the remotest parts of the world. The Government often finds it a boon, in relation to the foreign exchange gains. However, it brings back serious "backwash effects", as development economist Albert Hirschman puts it. It also adds to social tensions and give headache to the sociologists!

Latest research at the Institute of Small Enterprises and Development, on Kerala's labour market, has come out with some tentative findings that are relevant to analysis and public policy. The ISED research finds black spots on Kerala's official approach to skilling and employment promotion; it is not based on a 'systems approach'. On the contrary, unemployment is considered as a liability, which is sought to be addressed through varied measures, such as creation wage employment opportunities, and self employment. However, these strategies remain stand-alone. Besides, in the agenda of labour market interventions by the state, self employment continues to have only a secondary role.

The low priority given to self employment is both a cause and consequence of the dominant aspirations of the people. Self employment does not have a social premium attached to it. Therefore, even while there are publicly funded self employment programmes, they do not contribute to significant labour absorption.

ISED Scan on Mature Self help Groups

Self Help Groups(SHG) has been officially accepted as a viable institutional platform for public policy interventions in rural India. They are a viable institutional platform for generating incomes, capabilities, and livelihood opportunities for the marginalised and poorer section of society. Government and the development finance institutions support the Self Help Group movement and microfinance Institutions in the country through promotional projects and policy

interventions. It is envisaged that this institutional platform gains maturity on an increasing rate and become vibrant agents of economic activities that empower rural poor.

ISED is launching a comparative study on Livelihood Models for SHGs. Such a study is meant to provide an impact assessment of various initiatives in this area so far. It is also necessary to fine-tune policies and programmes for sustainable development of this institutional platform and of the microfinance movement in India.

Institutionalisation of development interventions is crucial for the success of microfinance, and for the income opportunities they are expected to trigger. Modelling of institutionalised action takes place through a long process of experiments at the grass root level. The SHG movement has witnessed and contributed to some important changes in the Indian society and the economy during the past three decades. However, it is important that these changes and their positive impacts are made sustainable. The imperatives in this context are two-fold: 1) a progressively large number of SHGs get graduated within a short span of time, and become strong links of the microfinance network; and 2) the mature SHGs play a significant demonstrative role as role models on the organisational front, as also in relation to sustainable economic activities.

The objective of the ISED research is to undertake a comparative analysis of the mature SHGs in relation to their financial and business operations, and to make recommendations for their orderly development, from the angle of potential benefits to the constituency they serve.

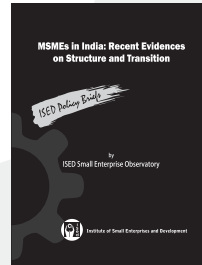
Private Consumption : The Double-edged Sword

Is accelerated private consumption a boon or menace? There are two view points among economists. One argument is that enhanced private consumption is a market signal, which will be automatically responded on the investment front. The state of Kerala shows a different story. While the Kerala model of development has attracted significant international debates, the reasons for the lopsided development of Kerala, has not attracted significant attention so far.

The ISED research, based on National Sample Survey Organisation(NSSO) data, shows that Kerala stands first in terms of private consumption in the country. Given this peculiarity of the sub-national ecosystem, there are significant constraints for Kerala. Given the political will, they can be turned into opportunities. The research shows that, rather than responding positively to the surging opportunities provided by the new economy, the supply response from the entrepreneurs, as also from the government, is not satisfactory. The study describes this in terms of a unique phenomenon called 'rentier entrepreneurship ratchet'.

MSMEs in India : Recent Evidences on Structure and Transition

From an analytical and administrative point of view, there are five sub categories of SMEs today: They are: 1) modern SMEs; 2) nonfarm and micro sector; 3) new economy enterprises; and 4) social enterprises. Some of these enterprises are location-specific and size-specific. Their position in the policy space also vary. Therefore, in order to have an understanding of the direction of change in the MSME constituency, and to evolve appropriate development policy, the imperative lies in understanding closely the dynamics of the above five sub categories. While it is important to have a solid data base relating to each sub categories, one need to accept the data constraints. The discussion below, therefore, is based on both the emerging global development, as also the more concrete evidences from India. Ever since Independence, the role and relevance of the micro, small and medium enterprises India has been well appreciated and gained significant policy attention. However, translating such policy priority into concrete development strategies, is the major challenge of the country today. The pressing needs of an emerging economy are different from that of a developing economy. Economic growth drives people's aspirations and tastes into new directions, with obvious reflections in the market. On the other hand, the market drives the tastes and preference of the consumer, generating new demands. Understanding this cumulative causation, and evolving strategies appropriate to that context is the challenge of development policy in general, and MSME policy in specific.

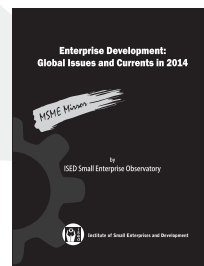


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Book Scan

Enterprise Development: Global Issues and Currents in 2014

The importance of small and medium enterprises(SMEs) in developing and emerging economies is now well-accepted. The rationale is built upon three crucial aspects: 1) employment promotion; 2) balanced regional development; 3) incomes and livelihood opportunities .In an era of democracy, where numbers matter greater than anything else, this rationale has strong political foundations as well. Beyond the above rationale, how do the SMEs perform against the rapid changes in the global economy? An answer to this question is more important from the point of view of policy and strategy formulation. The purpose of this monograph is to discuss the global



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changes and their implications on nation states. Both from the point of view of analysis, and policy and strategies, it is important to understand the internal and external influences on public policy architecture. This monograph discusses such policy streams, based on cross- country experience. In a context where the global economy is passing through difficult times ,and there is an anxiety over declining levels of employment and widening income disparities, an understanding of the SME role has great relevance . SMEs constitute the base of the capitalist system. Therefore, an understanding of the performance of the capitalist system, as also of its future, are crucial. There are three long term trends in the global economy today: First, globalization and interconnectedness; second, demographic change; and third, technological innovation. These underlying drivers create both opportunities and challenges for MSMEs. Of course, through difficult steps, they need to identify and sustain their space. Understanding these underlying streams, and evolving policies and strategies around their local specificities, is the challenge and opportunity of nation states today.

National Research Competition on MSMEs & Entrepreneurship 2015

ISED invites research papers based on original regional / State level studies conducted in the area of MSMEs and entrepreneurship . This competition is open for scholars and practitioners from all States. The best two papers will be honoured with cash awards of Rs.10,000/- and Rs.8,000/- , respectively, along with a citation. Please visit www.isedonline.org for more details. (email: director@isedonline.org)

ISED- International Internship Programme

The International Internship Programme in Sustainable Development (IIPSD), a tailored programme meant for those interested in the subject areas of SMEs and private sector development, is open now. Open for candidates from various educational and career backgrounds, this is the Fourth Quarter call for the year 2015. Selected interns in this Quarter may also get the opportunity of participating in the Institute's prestigious Project, 'India MSME Report 2015'. Details, please email us at director@isedonline.org

India Micro Small and Medium Enterprise Report (2007 -2014)



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Gender and Enterprise: Forthcoming Titles

- Leading Issues in MSME Finance and Women Entrepreneurship
- The State of Women Entrepreneurship in India Today
- Gender and Enterprise Programmes in India: Need for Convergence
- Gender, Institutional Finance & Entrepreneurship Development Strategies
- Gender, Institutional Finance and Institutional Structures
- Women in Business: A Ground level Scene
- Women Enterprises: Credit Delivery and Credit Absorption
- Gender and Enterprise in India: Some Key Areas of Concern
- Towards a 'Gender and Enterprise' Knowledge System for India.
- Gender, Enterprise and Finance: The Way Forward

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Book ID	Title
ISED-173	A Directory of Women's Industrial Enterprises in Kerala
ISED-085	A Situational Analysis of Small Industry Associations in India
ISED-022	Aasoothranthinte Puthiya Maanavum Vyavasaya Valkaranavum (Malayalam)
ISED-049	An Approach Paper on Development of Small Enterprises in Kerala
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ISED-093	Beyond Financial Inclusion: Making Finance Work for the Entrepreneurial Poor
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“The work of specialist institutions like ISED is of great relevance to entrepreneurs and policy makers alike.....”

Shri. Narendra Modi, Prime Minister of India

“ But even in this era of globalization, we live in neighbourhoods and communities. The 'Small Enterprise Observatory' at the ISED and the 'India MSME Report' Series reminds us of that.....”

Padmabhushan Mark Tully, veteran Journalist and author.



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