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The Observatory Mirror



ISED SMALL ENTERPRISE OBSERVATORY

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Udayami Panchayats

A New Booster for Start-ups

Think SMEs First

E-Governance & Economic Governance

Kerala Enterprise Development Strategy



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The Need for a Reform Agenda

The era of economic reforms in India which was kick started in the 1990s, and the series of changes that have happened in the Industrial and Commercial Policy of the country have contributed to improvements in the business eco system as well as the 'ease of doing business'. The very, purpose of the reforms agenda of 1991 was to offer a 'level playing field' for all types of enterprises across their life cycle. However, the experience of the last 26 years demonstrates that, while major changes have taken place at the policy level, their impact on micro small and medium enterprises (MSMEs) has been much less significant. This is essentially for two reason - First, development of MSMEs is a State subject, and unless policy making happens across the State level distinctions, but considering the federal spirit, they cannot get translated into actionable strategies. Secondly, unless the Union Government has a strong command over the MSME space in relation to its knowledge base, it cannot play a supportive role for the initiatives of the States.

Against the above constraints, the fact still remains that, unless the States themselves put forward a reform agenda of their own, reforms cannot happen. Such a reform agenda must obviously take into account a strong policy framework appropriateness of institutions, and the specifics of accountability. How these can be fixed, is a key question, for which answers needs to be found out at the state level. Especially in a context where the Government of India has come forward with new systems and procedures, such as the Udyog Adhar, they are pausing a challenge before the States. Deeping democratisation, undoubtedly, can be a key strategy by which more and more entrepreneurs are brought into a meaningful platform of deliberations and dialogue. However, there cannot be a 'one-stitch-for-all solution'. This is the time to introspect and to act upon; lest, India's dreams of 'Make in India' and 'Start Up India - Stand Up India' are likely to remain constrained.

This issue of the Observatory Mirror is devoted to a discussion on this daunting task. I hope, in India's search for innovations and new identities for its MSMEs, this discussion would provide some light.

P.M.Mathew

ISED introduces District-level Enterprise Mapping

Based on the Institute's detailed analysis of the Kerala enterprise scene, ISED has come out with an ambitious programme of District level Enterprise Mapping for all the districts of Kerala. As against the conventional idea of Industrial Potential Studies, based on natural resource endowments, the Institute's innovative methodology looks into the entrepreneurial aspirations and response as the base of the analytical framework. The Institute's initiative is expected to be immensely useful for financial institutions and promotional agencies like the District Industries Centres and the State Industrial Development Corporations.

ISED is also pioneer of the 'Local level Skill Mapping ' initiative, and came out with its Report on the 'Kalady Model', way back in 1996.

ISED Observatory Introduces New Data Set

The latest research at the ISED Small Enterprise Observatory (ISED-SEO) is leading to a new District-level Discrete Data Set (DDDS) on enterprise development for the State of Kerala. The data-set is primarily meant for regular analysis of the state of the enterprise system, under the Regional Enterprise Development Audit (REDA) Project of the Institute. The data-set is also likely to be useful to various stakeholders, such as government departments, promotional agencies, financial institutions, and investors.

Udyami Panchayats : An Innovative Decentralization Tool

Udyami Panchayats envisages statutory platform. Amendments in the Kerala Panchayat Raj Act would be needed for this. Often Local Economic Development, like any other development, has remained a child of administration-generated policy, without enough beneficiary participation. Ideas on local entrepreneurship development must emanate from the local population as a manifestation of their aspirations, and not as a result of what someone from outside considers, they aspire for. ISED research has shown that the failure of numerous program and schemes is the result of ignoring the real needs of the people of the place. The existing bureaucracy led machinery has been proved incompetent to decide on what is required and to make appropriate policy suggestions. While Gram Panchayats, yet to assume meaningful functional roles, and District Panchayats continuing to deal with political and infrastructure related decisions with their available competency, economic development through entrepreneurship will be beyond their capability at least for some time to come. This exercise needs to be done by better informed and knowledgeable people. ISED has come up with a formula wherein, decision making bodies are constituted under each Panchayat, composed

of existing industrialists and service providers in the Panchayat, potential start-ups, and other persons with adequate and appropriate knowledge about local resources and opportunities. This body should meet periodically, and sufficiently in advance of every budget session of the State Assembly to deliberate and formulate proposals for schemes and projects for incorporation in the budgets and policies.

A New Booster for Start-ups

The Department of Industrial Policy and Promotion has announced the addition of ‘funding existing incubators in government recognized institutions or setting up new ones’ to the list of purposes for which CSR spend can be used. The move will help upgrade the existing ones and create linkages for the start-ups. The insufficiency of incubation facilities in the country has been identified as a gap in the start-up ecosystem that, inter alia, helps in providing mentoring and access to networks and markets. The central government envisages setting up 35 new incubators for which public sector funding to the extent of 80% is indicated. Another 35 incubators are expected to be established in the private sector, will receive 50% grant. There are already 68 incubators recognized by the Central Government. ISED sees this as a great opportunity for the State Governments to dovetail it with their start-up programmes encouraging the corporate entities within the states to pool their CSR spend for the benefit of the start-ups. The Institute has suggested to the Government of Kerala to evolve a Mission mode programme to facilitate and for effective pooling and to judiciously utilize these funds, in order that meaningful entrepreneurship exercises can be carried out. ISED has further suggested that the Government of Kerala initiates action to coordinate with the corporates in Kerala, commencing with the State and Central PSUs.

‘Think Small First’: New Strategic Approach from ISED

“Think SMEs First” is an emerging global paradigm extends to all spheres of activity where SMEs are involved, including legislative measures for company registration, financing policies, labour laws and so on. Its relevance in the Indian context arises from the fact that, the Indian policies, while they provide for many benefits to the MSMEs, do not provide for a specific framework to ensure that the principle percolates down to all the public offices, say to the Panchayat level, or that it is adequately followed. The best international practices include, procedures for overcoming difficulties relating to the size of contracts; ensuring access to relevant information; improving quality and understanding of the information provided; setting proportionate qualification levels and financial requirements; alleviating administrative burden; putting emphasis on value for money, rather than on price; giving sufficient time to draw up tenders and ensuring payments

relating to the size of contracts; ensuring access to relevant information; improving quality and understanding of the information provided; setting proportionate qualification levels and financial requirements; alleviating administrative burden; putting emphasis on value for money, rather than on price; giving sufficient time to draw up tenders and ensuring payments on time. The Union and State Governments may take a lead from here and evolve a code of practice or guidelines bringing to one place all measures involving MSMEs, legal, administrative, financial and others, and evolving a monitoring system to ensure compliance at all levels, including local self governments.

E Governance & Economic Governance.

The new economy era has created a fad of the so called e governance in many developing countries; in India too. Has E governance really serve the intended purpose of efficient delivery of public services to the common man? Answer to this question has often been presented in terms of the no of computer terminals that have been installed on public offices, and much less on efficiency in governance. In the case of the hardcore portfolios of industry and enterprise development, the type and degree of e governance really matters for the entrepreneur, unlike in any other sector of economy, time and delivery schedules are critical, and therefore, unless a need bases service delivery is ensured , this so called e governance, by itself, will not serve any purpose.

A recent research at ISED examines the critical issues relating to e governance with special focus on enterprise development in Kerala. the study concludes that, despite Kerala's premier position relating to e governance at the national level, the experience relating to public service for enterprise development needs much greater improvement. The study will be formally launched at the conference on Enterprise Development to be held on August 27, 2016.

ISED brings out Discussion paper Enterprise Development in Kerala

Kerala's development experience has of late become a matter of serious debates in the popular press. A recent Discussion Paper released by the ISED, departs from the beaten track of the Kerala economists, and the presents some critical issues relating to action strategies for the coming days. The Discussion Paper has been released against the back drop of the forthcoming conference entitled, Kerala Budget 2016 and Challenges of Enterprise Development to be held at Cochin shortly.

There are three internationally recognized perspectives on the Kerala Model of development, put forward by eminent economist. The ISED Discussion Paper departs radically from these approaches, and puts forward the hypothesis of “Development Bypass”. It implies that Kerala’s industrial stagnation cannot best be explained in terms of path dependency. On the other hand, it has been the result of the policy choice, along with the perception that, even without strengthening the production base, the economy can survive, with the help of foreign remittances. Of late, the white paper on state finances, brought out by the State Finance Minister has painted a grim picture of the state of the economy, which is significantly migrant dependent

ISED-SEO has come of age!

The ISED Small Enterprise Observatory (ISED-SEO), the unique knowledge hub on SMEs in India, is completing its second decade of existence. It has contributed significantly for enhancing the visibility of the SME constituency, as also for bringing to the limelight, it’s key concerns.

The ISED-SEO was setup at the ‘International Conference on Small Enterprise Development, the Asia Pacific Experience and Imperatives’, held at Cochin (Dec 10-12, 1997). “ From enterprise to enterprise”: this is the vision of ISED Small Enterprise Observatory. People venture upon (enterprise) to create ventures (enterprises). While enterprise is a unique attribute found in some human beings , and not all, elements of it are found in many. Igniting such elements would mean, contribution to an entrepreneurial culture. It is synergic to the vision of the Institute: :”sustainable development through enterprise”.

While the Observatory is an integrated platform which draws upon and makes available knowledge resources in readily usable forms, it is a participative platform to the core, and is membership -driven. The take-aways for the members are in the form of ,word of mouth, materials in print , or as services. Apart from regular communications, the members enjoy discounts on some takeaways. Should one be a banker, a corporate executive, an academic ,or an entrepreneur, it eases him from the burden of pondering over complex MSME-related issues and puzzles.

For the Observatory and the Institute, this is the time for celebration. ISED has decided to further strengthen the Observatory by enhancing its membership base, and to broad base it’s activity spectrum in the coming days.

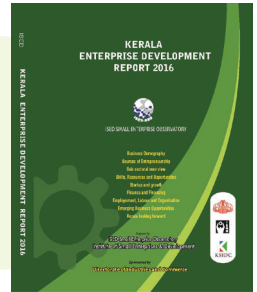
ISED to bring out Kerala Enterprise Development Report -2016

Kerala Enterprise Development Report 2016, the first comprehensive Report on Kerala's enterprise development scene, is ready at the ISED. The Report will be formally launched at Cochin by Mr.Pinarayi Vijayan, Chief Minister of Kerala.



This unique ISED Report brings together a wealth of information and data relating to the past and present of enterprise development policy and strategies of the State. It is also important to note that, the Report comes out at a time when the new Government is working on its Industrial and Commercial Policy.

Prepared by the ISED Small Enterprise Observatory (ISED-SEO), jointly with the ISED Centre for Monitoring Enterprise Development in the States (ISED-CMEDS), this is a project under the Project -REDA of ISED. The Project was facilitated by the support of the Directorate of Industries and Commerce, Government of Kerala. This in-depth research makes some important findings and innovative recommendations on the way forward for Kerala, in the light of the concerns outlined by the White Paper on State of the Economy, as also the State Budget, 2016.



ISED Moots 36- point Agenda of Enterprise Development.

ISED through its forthcoming Kerala Enterprise Development report 2016, moots a 36-point agenda of enterprise development for the State of Kerala. The Institute's articulation of the case for a new strategy involves, a critical assessment of Kerala strengths and weaknesses relating to the labour market, people's aspirations and the so called 'ease of doing business'. The items in the agenda are arranged under six focal areas:

1. Administrative Reforms
2. Approach to Entrepreneurship Developments and Missions
3. Entrepreneur Support Services
4. Skill Development and Start- up Promotion
5. Sub-sectoral Approach
6. Fostering Entrepreneurship Culture and Voluntary Regulations

- ISED-173 A Directory of Women's Industrial Enterprises in Kerala
- ISED-085 A Situational Analysis of Small Industry Associations in India
- ISED-022 Aasoothranathinte Puthiya Maanavum Vyavasaya Valkaranavum (Malayalam)
- ISED-049 An Approach Paper on Development of Small Enterprises in Kerala
- ISED-128 An Evaluative Study on Women's Organisations in Kerala
- ISED-156 Bank Finance for SSIs : The Regional Dimension
- ISED-093 Beyond Financial Inclusion: Making Finance Work for the Entrepreneurial Poor
- ISED-057 Beyond Old Equations -Small Enterprise Experience and Perspectives in India
- ISED-144 Building a Coalition for Enterprise Development
- ISED-074 Business Development Services for Small Enterprises A Regional Study
- ISED-070 Can Changes in Credit Assessment Help?
- ISED-067 Can Flexible Specialisation be the Alternative? An Exploratory Study on Cane and Bamboo Industry
- ISED-079 Capital, Caste, Class and Gender :
The Political Economy of Women's Organisations in an Indian State(1880-1984)
- ISED-066 Change and Choice in Gender Structure :
An Inquiry into the Declining Female Labour Participation in Kerala Industry
- ISED-168 Coconut Shell Resources of Kerala Utilisation and Technologies
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- ISED-108 Continuity and Change: Dynamics of Economic Transition in a Pre-Industrial Society in North-East India
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- ISED-130 Craft Entrepreneurship Clinic -Neeleswaram, Ernakulam Dist
- ISED-117 Credit Unions and Small Enterprise Finance
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- ISED-065 Development of Small Enterprise Clusters: An Alternative Approach
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- ISED-163 Econometric Evaluation of the SEWA Bank in India
- ISED-080 Economic Liberalisation and India's Modern Small-scale Industries
- ISED-089 Edu. Entrepreneurship Clinic - Chengannur
- ISED-078 Edu. Entrepreneurship Clinic - Pathanamthitta
- ISED-176 Edu. Entrepreneurship Clinic - Perumbavoor
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- ISED-153 Energy Conservation in Marine Fisheries: A Study on Attitudes and Knowledge.
- ISED-164 Entrepreneurship Development in the Renewable Energy
Sub-Sector In Asia: Report of an International Workshop

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ISED-008	Entrepreneurship as a Critical Resource
ISED-186	Evaluation Report on Co-operative Rural Development Project
ISED-060	Feasibility Study for a Non-Banking Financial and Investment Company
ISED-045	Finance for Small Enterprises in India,
ISED-104	Financial Sector and SMEs in India: Problems and Prospects
ISED-043	Financing MSMEs: Towards a Business Case
ISED-109	Flexible Specialization for Developing Economies
ISED-198	Gender and Enterprise in India: Key Issues in 2015
ISED-182	Gender and Enterprise: Policies and Practice
ISED-178	Globalisation and Local Enterprise Development: The Indian Kaleidoscope of SMEs
ISED-143	Globalisation, Informalisation and Jobless Production Processes in Industries: Findings from Glass Industry, Ferozabad, Uttar Pradesh
ISED-189	Globalisation, Local Economic Development and MSMEs: Evidences from Kerala, India
ISED-113	Grooming Women Entrepreneurship : Beyond the Usual NGO Approach
ISED-021	Gujarat Micro, Small and Medium Enterprises Report 2013
ISED-181	India - MSMEs and the Enterprise Eco-System
ISED-129	India : Directory of Non-Governmental Agencies in Enterprise Development
ISED-134	India : Manufacturing Competitiveness in MSMEs
ISED-073	India : MSME Programmes and the Progress Card
ISED-090	India : The Regional MSME Scene
ISED-012	India Micro Small and Medium Enterprises Report - 2007
ISED-014	India Micro Small and Medium Enterprises Report - 2008
ISED-015	India Micro Small and Medium Enterprises Report - 2010
ISED-018	India Micro Small and Medium Enterprises Report - 2011
ISED-016	India Micro Small and Medium Enterprises Report - 2012
ISED-017	India Micro Small and Medium Enterprises Report - 2013
ISED-019	India Micro Small and Medium Enterprises Report - 2014
ISED-191	India Micro Small and Medium Enterprises Report - 2015
ISED-059	India- MSMEs and the Economy: The Global Kaleidoscope
ISED-063	India Needs a Small Enterprise Commission
ISED-087	India: Manufacturing Competitiveness and MSMEs
ISED-088	India: MSMEs and the Enterprise Eco-system
ISED-195	India: MSMEs Under Co Operative Federalism
ISED-061	India: Next Generation Strategies for MSME Development
ISED-202	India: Start-ups, Skills, and Entrepreneurship
ISED-041	India: The Economy, Political Transition and MSMEs
ISED-054	India: The Regional Ecosystem and MSMEs
ISED-023	India: The State of Development of Small and Medium Enterprises -2005
ISED-004	India's MSME Ecosystem: Change and Choice

Book ID	Title
ISED-083	Indian Panorama of Micro, Small and Medium Enterprises
ISED-071	Indian Small Firms under Globalization: Has Policy Helped?
ISED-038	India's MSME Scene: The 2014 Story and the Way Forward
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ISED-194	India's MSMEs: Beyond 2015
ISED-154	India's Science and Technology Capability : A SWOT Analysis
ISED-095	Industrial Clusters: Opportunities and Challenges
ISED-138	Industrial Stagnation and the 'Blurred Sectors' : A Study on Kerala's Industrial Backwardness
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ISED-187	International Conference on Small Enterprise Development : The International Experience and Asia-Pacific Imperatives
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ISED-096	MSMEs and Responsible Business: A New Agenda
ISED-042	MSMEs in 2014: The Regional Kaleidoscope

Book ID	Title
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ISED-122	MSMEs in India : From Enterprise to Entrepreneurship
ISED-193	MSMEs in India: Focal Themes in 2015
ISED-034	MSMEs in India: Focal Themes of 2014
ISED-039	MSMEs in India: Recent Evidences on Structure and Transition
ISED-180	MSMEs New Dimensions of Public Private Partnership
ISED-044	MSMEs: "Bottom of the Pyramid" Concerns of Today
ISED-124	MSMEs: A Close Look at the Public Policy Kaleidoscope
ISED-146	MSMEs: Imperatives of Public Policy under the Present Economic Slowdown
ISED-010	MSMEs: Innovative Streams in Thinking & Practice
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ISED-201	Small and Medium Enterprises: The Global Story 2015

Book ID	Title
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ISED-148	Twelfth Five Year Plan (2012-2017) Draft Report of Sub Group on Programme for Special Areas and Groups under MSME Growth
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ISED-099	Women and Industrial Development : Some Issues in Regional Planning
ISED-081	Women and the so-called Informal Sector
ISED-072	Women Enterprises: Cluster Approaches for Marketing and Outsourcing
ISED-110	Women's Industrial Employment in India
ISED-006	Yes, the Small is Beautiful

Data Products

The data products at the ISED Small Enterprise Observatory satisfy the needs, and answers questions raised by a wide spectrum of clientele: entrepreneurs, financial institutions, promotional agencies, researchers, policy makers, educational institutions, academia. These include, Sub sectoral Profiles, Regional Profiles, Project Profiles, MSME Connect and Data Sets (Generic Set, Sub sectoral Set and Geographical Set)

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‘Ease of doing business’: ISED and FICCI joins on a knowledge platform

Coined by the World Bank, the concept of ‘ease doing business’ offers some standards, by which, countries can be compared in relation to their investment-friendliness. According to the ‘ease of doing business index’, higher rankings (a low numerical value) indicate better, usually simpler, regulations for businesses and stronger protection of property rights. Empirical research, funded by the World Bank to justify their work, shows that the economic growth impact of improving these regulations is strong.

At the Sixth annual SME Summit 2016, to be held at New Delhi on September 9, 2016, ISED and FICCI joins together to demystify the knowledge base and practice of ‘ease of doing business’, to the specific context of micro, small, and medium enterprises in the country. The high profile summit, ‘Propelling MSME Growth: Ways & Means’ will be inaugurated by the Union Minister for Micro, Small and, Medium Enterprises, Mr. Kalraj Mishra.

In the prevailing understanding and concepts on ‘ease of doing business’, the facilitating/inhibiting factors for enterprise start-up are confined to generic indices, such as infrastructure, law and order, tax regime etc. However, the generic indices often conceal the intricate issues at the grass root level, according to a Discussion Paper prepared by the ISED. The factors inhibiting or contributing to enterprise growth are, to a large extent, internal in the context of MSMEs than in the case of the corporate sector. Therefore, policy decisions, by themselves, cannot enhance the ‘ease of doing business’. More importantly, there is a significant need for institutionalisation of ‘ease of doing business’, the Paper points out. India’s regime of panchayati raj offers significant opportunities and space for a local economic development (LED) agenda which, in essence, provides the basic conditions for the growth of enterprise and entrepreneurship. However, the situation, as it prevails in the country today, do not offer such opportunities in a uniform manner in all the States.

INDIA MICRO, SMALL & MEDIUM ENTERPRISES REPORT 2014

Releasing soon....

Micro, Small and Medium Enterprises in India:

Towards Enterprise Security &
a Medium-term Agenda (2014-2019)

Medium Term Agenda 2014-19

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Responsible Innovation

ISED Small Enterprise Observatory
Institute of Small Enterprises and Development

Coimbatore - 642 008, India
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Padmabhushan Mark Tully, veteran Journalist and author.



"NPA creation is not a sin. Informed decision making and hand holding are critical in ensuring in MSME health.....The rich work of ISED in this regard is commendable."

Mr. S.S. Mundra, Deputy Governor, Reserve Bank of India



Institute of Small Enterprises and Development (ISED) is an interdisciplinary Centre with small enterprises as its key constituency. Along with research, advisory services, advocacy, networking, and training, the Institute is an active participant to policy dialogue on small enterprises. The Institute is affiliated to the Indian Association of Social Science Institutions(IASSI), as its Permanent Member.

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