

June 2017

The Observatory Mirror



ISED SMALL ENTERPRISE OBSERVATORY

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Two Decades of the Observatory (1997-2017)
ISED Entrepreneurship Literacy Initiative
Goods and Services Tax
Evidence-base for Enterprise Development
Can knowledge-base enhance credit flow?



Institute of Small Enterprises and Development

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Chasing the 'Animal Spirits'

Being 'entrepreneurial' is all about one's attitudinal changes, irrespective of his career. The more one learns and grows, the better an entrepreneur he/she would be, provided he/she has the *achievement motivation*, coupled with the drive for shaping appropriate strategies. For that matter, even a teacher, student or a bureaucrat can be a good entrepreneur as well!

This issue of the 'Observatory Mirror', while celebrating the 'China Jubilee' of the ISED Small Enterprise Observatory, discusses two crucial facets of entrepreneurship, viz., a) knowledge creation and knowledge systems; and b) entrepreneurship literacy. This latest issue also provides a scan of the Observatory's 'China Jubilee' kick-off.

While literacy may help one to read, write, understand and communicate, it does not often help one to be a job creator! The bulk of action for 'entrepreneurship development' come from bureaucrats and academicians, who often are less entrepreneurial in their outlook and activities. Entrepreneurial literacy is about the research one does as one prepares to do something creatively, and trying to be the master of such an ideal!

In this China Jubilee year of the Observatory, we have launched a new programme of *Entrepreneurship Literacy*. The first initiative of its kind in India, the ISED-Entrepreneurship Literacy Initiative (ISED-ELI) is envisaged as an integrated programme of igniting the entrepreneurship sparks in the community. The ISED-ELI, set up on January 1, 2017, is part of the ISED Knowledge, Skills and Entrepreneurship Mission (ISED-KSEM).

United we stand, divided we fall. Being entrepreneurial is really painful, but it gives you one, a sense of fulfilment in life! Chasing the "*animal spirits*" is central to the motto of ISED as an institution, "sustainable development through enterprise"

A handwritten signature in black ink, appearing to read 'P.M. Mathew'.

P.M.Mathew

ISED to Shape the First Social Enterprise Policy in the Country

The 'Cochin Social Enterprise Policy', envisaged by the City Corporation's Budget 2017-18, is a unique experiment in the country. The Project, on behalf of the City Corporation, will be implemented by the Institute of Small Enterprises and Development.

Kerala, unlike many other States of the country, has achieved a very high quality of life of its people. The 'Kerala Model' has both positive and negative implications. On the negative side, there are a number of adversities attached to economic growth, such as environmental degradation, poor maintenance of infrastructure, increasing health hazards etc. The present practice is that, these social problems are directly attended by the government or the Municipality. There is possibility of an alternative approach, of enhanced private sector role.

In the traditional framework of Urban Planning, city space is much less meant for economic activities. Moreover, existing industries are often shifted to new and far away locations. These locations, in due course of time, become urbanised! This, therefore, indicates the need for a local economic development policy for Local Governments, with social enterprises having a key role. Such a policy needs to integrate the elements of social equity and employment considerations, along with the need for provision of urban amenities.

GST; Implications for Small Enterprises

The introduction of the Goods and Services Tax (GST) in India, with effect from July 1, 2017, is likely to contribute to a paradigm shift in the prospects of small enterprises. While, on the one hand, the tax regime is likely to get simplified for these enterprises, considering the geographical spread of such enterprises, the distributional implications also are likely to be substantial. Detailed studies are needed.

Both the advocacy platforms and the Business Development Service providers in India have traditionally focused on dealing with tax problems of the MSMEs. The introduction of a national tax structure and regime under the GST, is likely to simplify the system to the benefit of the entrepreneurs. The ISED research Team working on the forthcoming volume of India Micro, Small and Medium Enterprise Report 2017, will come out with its findings shortly.

Experts Highlight on Evidence-based Policy

As the knowledge economy becomes the rule of the day, economies and societies cannot progress without focusing on strong evidence base in decision making. While the knowledge economy provides umpteen opportunities of transacting in information, much of the valuable information that has been generated in the process of public programs and their implementation, as also in the routine business of business, go waste. This was the conclusion of a colloquium organized by the ISED Small Enterprise Observatory, in connection with its 'China Jubilee' Celebration. The debates were concentrated on four focal areas, ie, Local Economic Development, Industry and Entrepreneurship, Finance for development, and Gender and Enterprise. The speakers focussed on a critical review of the present practice as also the potential for creating evidence base that contribute to enterprise promotion. The speakers included, experts from the Union and State governments, Kerala State Planning Board, academia, industry, and the financial sector.



MSME Knowledge Hub Celebrates Jubilee

ISED Small Enterprise Observatory (ISED-SEO), the unique national level knowledge hub on enterprise and entrepreneurship housed at the Institute of Small Enterprises and Development (ISED), kicked off its China Jubilee Celebrations on May 16. Dr.Christie Fernandez, Chairman, Kerala State Industrial Development Corporation(KSIDC) inaugurated the celebrations. The speakers included, Dr.M.P.Sukumaran Nair, Chairman RIAB, P.V.Velayudhan, Director, MSME Development Institute, Dr.M.K. Sukumaran Nair, former Head, Department of Economics, Cochin University of Science and Technology.

The ISED Observatory is a unique knowledge hub that provides a solid evidence-base for policy and practice relating to enterprise development in the country, says ISED Director and Senior

Fellow, Dr. P.M. Mathew. ‘Enterprise Observatory’ is a state-of-the-art concept at the international level today. However, the ISED Observatory is a peculiar platform tailored to the Indian conditions. It provides a regular interface for enterprise promotion, through activities such as national and regional reporting, a regular national communication programme having its spread in approximately twenty centres of the country, and advisory services for governments, financial institutions, and promotional agencies.

The Observatory has a series of milestones and policy contributions. Among them include, the Union Government’s Scheme of *Udyog Aadhar*, originally mooted by the Observatory, and the Bio technology Programme for the MSME sector. Of late, the Institute was retained by the Government of India as Institutional Associate for drafting the National MSME Policy.

The Observatory, as a knowledge umbrella, brings together a series of related programmes: India MSME Communication Programme, India MSME Darshan, Regional Enterprise Development Audit (REDA) and India MSME Report. Under the REDA Project, the Institute works with a number of States including Kerala and Gujarat.

“Governance crisis sans Knowledge-base”, says former Secretary to the President of India



Governance, in India, is in crisis. Though there is substantial focus on *sustainable development* in the country, there is need for taking forward and translating the sustainability agenda into concrete programs and schemes. In this context, evidence-base becomes extremely critical. This is more so important in the context of enterprise and entrepreneurship, says Christy Fernandez, former Secretary to the President of India, and now, Chairman of the Kerala State Industrial Development Corporation. Dr. Fernandez was inaugurating the ‘China Jubilee’ Celebrations of the ISED Small Enterprise Observatory. Dr. Fernandez complimented the Institute’s initiatives in conceptualising and operationalising ‘Enterprise Observatory’, to the specific experience and needs of India.

India's first 'Entrepreneurship Literacy' Drive takes momentum

The ISED-Entrepreneurship Literacy Initiative (ISED-ELI) is getting broadbased. This programme of Entrepreneurship Literacy, is the first initiative of its kind in the country. ISED-ELI is envisaged as an integrated programme of igniting the entrepreneurship sparks in the community, by bringing together its various sources. The idea is built upon the Institute's experiments, such as the ED Clinics Programme (1997), jointly with the Ministry of Textiles, Government of India, and the ED Clubs' scheme with the Department of Industries and Commerce, Government of Kerala.

The ISED-ELI, set up on January 1, 2017, is part of the ISED Knowledge, Skills and Entrepreneurship Mission (ISED-KSEM). While its activities, to begin with, were confined to capacity building of Entrepreneurship Development Clubs in the educational institutions, and Internship opportunities to students and activists, it has already gained rich experience on the opportunities and challenges of strengthening an entrepreneurship movement in India.

The Observatory deliberates on evidence-base for enterprise development

Beyond the conventional fad of "data" in the parlance of bureaucracy, the term 'evidence-base' has, of late, become more popular in the semantics of public policy and practice around the world. In India, the practice still continues to be essentially one of "self reliance", wherein governments are comfortable with the beaten track of supply side, "data". The problem is graver in the case of enterprise development, where sensitive aspects such as knowledge, creativity, and achievement motivation are the driving forces behind income opportunities of ordinary people. Here, beyond data, one needs solid evidence to tackle day to day issues of governance.

As part of the deliberations of the 'China Jubilee' Kick off Meet, of the ISED Small Enterprise Observatory, an expert panel deliberated on the role of evidence -base for enterprise, entrepreneurship development and livelihoods promotion in India. The debate was focused on four critical areas: Local Economic Development; Industry and Entrepreneurship; Finance and Enterprise Development; Gender and Enterprise Development.

The distinguished speakers included Mridul Eapen and Jayan Jose Thomas, Members, State Planning Board, Dr. M.P. Sukumaran Nair, Chairman, RIAB and Mr. Jiji Mammen, Chief Executive Officer, MUDRA, P.M. Mathew, Director, ISED, Mohammed Asharaf, President, Kerala State Small scale Industries Association, Ernakulam, and J.M.I. Sait, former Chief Technical Adviser, UNIDO & Senior Fellow, ISED. The discussion was moderated by M.K. Sukumaran Nair, Senior Fellow, ISED. The speakers generally underscored the serious data gaps, as it exist today, and suggested measures for improving the knowledge base on enterprise, entrepreneurship, and livelihoods.

ISED Takes Stock of Kerala's Enterprise Development Story

Institute of Small Enterprises and Development (ISED) unveiled a complete story of Kerala's track record on enterprise and entrepreneurship on May 16. Kerala Enterprise Development Report was formally released by Dr. M.P. Sukumaran Nair, Chairman, RIAB. The event was planned by the Institute in order to mark the opening of the China Jubilee celebrations of the Institute's Knowledge platform, 'ISED Small Enterprise Observatory' (ISED-SEO). Dr. Christie Fernandez, Chairman, KSIDC, declared the celebrations open.

The Report, sponsored by the State Industries and Commerce Department, jointly with the KSIDC, belongs to the Regional Enterprise Development Audit (REDA) programme of the Institute. The Report makes a stock-taking of Kerala's achievements and concerns, especially against the rather difficult picture of the State's economy.



Kerala's density of self-employment is 29, as against 51, at the national level. This gives a rather disturbing picture of entrepreneurial spirit getting dried up, against the accelerated choice of wage employment within and abroad by Keralites. Unless the emerging pattern of employment in the State is closely monitored and corrective action taken immediately, Kerala, by all probability, is likely to turn into a complete 'renteer economy' in the near future, says an ISED press note.

Kerala Legislature discusses ISED Report



The Fifth Session of the 14th Kerala Legislative Assembly, on May 04, 2017, deliberated on the 'Kerala Enterprise Development Report 2016', prepared by the Institute of Small Enterprise and Development. The starred question No.206, mooted by Legislators, P.T.A Rahim, E.P Jayarajan, V. Abdurahiman and M.Noushad regarding the agenda on "Enhancing the efficiency of Micro Small and Medium Enterprises" was answered by Sri. A.C. Moideen, Minister for Industry and Sports, on the floor of the house. According to the Minister, the ISED Report was examined by the Government, with reference to a number of critical issues brought to the limelight by the Report. The policy initiatives to be taken up, based on the Report, is being examined by the Department of Industries and Commerce.

Knowledge -base can Help Credit Flow, says MUDRA Chief



An enhanced convergence between the 'financial' and the real sectors can substantially contribute to enhanced credit flow in India, says Jiji Mammen, Chief Executive Officer, MUDRA. Enhanced evidence-base is going to be the prime tool. While the financial sector produces much critical data at every single transaction, much of it is going waste. The micro-banking expert pointed out that, there is high need for enhanced evidence-base that can contribute to informed decisions in lending. In this context, Mammen complimented the role of the ISED Small Enterprise Observatory.

Demise of an Academic Entrepreneur

by

P.M.Mathew

Academicians are aplenty in the world today, but academic entrepreneurship is often a rare attribute. India's experience of the 1970s is testimony to this. The decade has produced a number of social science resource institutions, named after doyens like V K R V Rao, K N Raj, C T Kurian, and D. T Lakdawala. While India was pioneer in the craft of academic institution building, often from a very limited resource base, the country's experience has immensely inspired scholars in the rest of Asia as well. Among them was Prof. Alimullah Miyan.



Pioneer of non-government university in Bangladesh and Founder Vice-Chancellor of the International University of Business, Agriculture and Technology(IUBAT) University, M Alimullah Miyan passed away on May 10, 2017. A brilliant scholar on migration and small business studies, his untimely death causes great loss to Institute of Small Enterprises and Development(ISED), and personally, to many of his admirers like us.

My association and interaction with Prof.Miyan dates back to the days when I was based at the Development Research Institute, University of Tilburg, on a short assignment, in 2005. Eversince that , Prof. Miyan and the University he nursed were intimate partners to ISED. Serving as Member of its International Advisory Group, he susequently extended meritorious service to the Institute, and to the cause of small business and entrepreneurship in Asia. Miyan was also a partner to the ISED Project on 'Renewable Energy Entrepreneurship in South Asia', and played a key role in the organisation of two international Conferences, in Cochin and Colombo, respectively.The ISED family condoles his untimely death.

ISED Small Enterprise Observatory

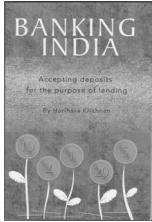
Thank you all for helping the Observatory to complete two decades of meritorious service to the MSME constituency. We are on a three months' campaign (July-September, 2017) of broadening our Membership base. Please feel free to contact us for Membership enquiries:

Co ordinator,
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Banking in India: An Insider View

(Harihara Krishnan, Banking in India: Accepting Deposits for the purpose of lending, Partridge, 2017, Paper back, Pages 266).

by
P.M.Mathew



Even while having one of the largest of banking networks, India is still groping in the darkness as to how one can make a sensible business of it. Instead of addressing this rather difficult question, both academicians and practitioners peg their arguments around the so-called ‘financial inclusion’.

While the book under reference goes a little beyond this beaten track, it also has not been able to address the basic issues of Indian banking in their depth and spread. It argues, that, “after more than two decades of licensing ambitious private banks, and five decades of government ownership and control of large banks, more than 100 million households in India find themselves left outside of banking services”. It correctly points out that development banking in the country is a weak spot. The author hints at the systemic problem of lack of a holistic view of ‘development’, but unfortunately, wraps the issue with “lack of determination to reform”. India has no dearth of the so-called “reforms” in banking, but the problem often is that “reforms” are understood and practiced according to the bureaucrat’s limited world!

Running and 266 pages, through 14 chapters, including some case studies and models as well, it dwells into several of the vital areas of banking practice in the country. However, the fundamental issue of banking, historically, is between the economics of it, on the one hand, and the sociology that explains the distributional aspects. Addressing this dual task is the most critical challenge before the Government and Central bank today. Where governments and central banks are not serious about using some evidence-base for shaping their policies, it is these policy aberrations that need primary consideration. In fact, the banking system itself is likely to undergo rapid changes in the coming years. Confining these changes to the realm of technology *per se*, would be missing the woods for the trees.

Though the book does not qualify the norms of standard academic writing and publishing, the author has made a good job of bringing to light an insider view of the weak spots of the Indian banking system. This would immensely help the development practitioners in having a better understanding of the mysteries surrounding the banking sector in India.

ISED Diagnosis: 'Bypass Model' of Kerala Development

The sustainable development of countries and regions that depend essentially on foreign remittances has been a subject of academic debates. It has been argued that, depending extensively on the services sector, and of external remittances, can as well be a model in itself, which Kerala can safely pursue. While the above perception has been increasingly questioned, there have not been much alternative offerings.

The Kerala Enterprise Development Report 2016, analyses such experience, as a 'Bypass Model', which is an unsustainable model as well. It is like a bypass surgery in the human body. In a coronary bypass surgery, once the patient has recovered, the symptoms of angina will be reduced. One will be able to be more active, and will have a lower risk of getting a heart attack. But the post-operation risks are, fever, heart attack, infection and bleeding at the incision, memory loss, pain, reactions to anaesthesia, and stroke!

Policy prescriptions for a way out from Kerala's development crisis, so far, have focused on an 'investment approach'. Contrary to this, the ISED Report argues for a strategic approach, with 'Inclusive Entrepreneurship Development' as its focal point. The 'Inclusive Entrepreneurship Development Model' of ISED is grounded on an adaptation of the 'Triple Bottom-line Principle' to the context of enterprise development.

Book ID	Title
ISED-057	Beyond Old Equations -Small Enterprise Experience and Perspectives in India
ISED-221	Business Development Services for MSMEs
ISED-121	Energy and Green Business: The Way Forward for MSMEs
ISED-040	Enterprise Development: Global Issues and Currents in 2014
ISED-008	Entrepreneurship as a Critical Resource
ISED-222	Finance and Development : The MSME Story
ISED-043	Financing MSMEs: Towards a Business Case
ISED-241	Gender and Enterprise in India: Key Areas of Concern
ISED-198	Gender and Enterprise in India: Key Issues in 2015
ISED-238	Gender and Enterprise: Evidences from the Field
ISED-182	Gender and Enterprise: Policies and Practice
ISED-242	Gender and Enterprise': Need for Evidence based Policy.
ISED-236	Gender and Finance in Entrepreneurship Development Strategies
ISED-239	Gender Credit Delivery and Credit Absorption
ISED-235	Gender Policy & Programmes: Need for Convergence
ISED-233	Gender, Enterprise and Finance: Leading Issues
ISED-243	Gender, Enterprise, and Finance: The Way Forward
ISED-021	Gujarat Micro, Small and Medium Enterprises Report 2013
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-244	India Micro Small and Medium Enterprises Report - 2016
ISED-059	India- MSMEs and the Economy: The Global Kaleidoscope
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
ISED-004	India's MSME Ecosystem: Change and Choice
ISED-223	India's MSMEs in the Era of Hubanomics
ISED-083	Indian Panorama of Micro, Small and Medium Enterprises
ISED-038	India's MSME Scene: The 2014 Story and the Way Forward
ISED-197	India's MSMEs in 2015: Lessons from the Sub sectors
ISED-194	India's MSMEs: Beyond 2015
ISED-184	Informal Sector in India : Critical Perspectives
ISED-097	International Trade, ASEAN, and MSMEs
ISED-219	Kerala Enterprise Development Report 2016
ISED-224	Leading Issues in MSME Policy & Practice
ISED-240	Mainstreaming Gender in Enterprise

- ISED-003 Micro ,Small and Medium Enterprises in India: A Mid-term Agenda,2014-19
- ISED-002 Micro ,Small and Medium Enterprises in India:Emerging Issues in a Crisis Year
- ISED-013 Micro, Small and Medium Enterprises: The Search for a New Identity
- ISED-055 Micro,Small and Medium Enterprises in India: Towards Enterprise Security & a Medium -term Agenda (2014-2019)
- ISED-037 MSME Development: From Government to Governance
- ISED-183 MSME Finance: Some Key Issues
- ISED-009 MSME Health: Recent Evidences and Strategies
- ISED-225 MSME Social Responsibility in India: Changing Perspectives
- ISED-032 MSMEs and Financial Sector Developments
- ISED-096 MSMEs and Responsible Business: A New Agenda
- ISED-042 MSMEs in 2014: The Regional Kaleidoscope
- ISED-033 MSMEs in 2014: The Subsectors in Spotlight
- ISED-122 MSMEs in India : From Enterprise to Entrepreneurship
- ISED-226 MSMEs in India: A Regional Audit
- 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-227 MSMEs in India: Sectoral and Subsectoral Strategies
- ISED-228 MSMEs in India: The Demographics & Structural Changes
- ISED-229 MSMEs in India: The Leading Issues of Today
- ISED-044 MSMEs: “Bottom of the Pyramid” Concerns of Today
- ISED-010 MSMEs: Innovative Streams in Thinking & Practice
- ISED-001 MSMEs: Key Concerns of Policy
- ISED-155 MSMEs: New Dimensions of Public -Private Partnership
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- ISED-005 Rural Economic Transition: Non farm and Micro Enterprises
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- ISED-201 Small and Medium Enterprises: The Global Story 2015
- ISED-058 Small Enterprise Development The Experience of the South and the North
- ISED-011 Swimming Against the Tides: Communicating the MSME Agenda in India
- ISED-048 The Global Crisis and Micro, Small and Medium Enterprises
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- ISED-007 The Global Scene of MSMEs Today
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- ISED-232 The Legal Framework for MSMEs in India
- ISED-036 The MSME Start-up Scene in India
- ISED-196 The Story of MSME Finance 2015
- ISED-056 Towards Strategic Competitiveness and MSMEs
- ISED-237 Women Entrepreneurship Development: Institutions and their Role
- ISED-234 Women Entrepreneurship in India: A Discussion
- ISED-006 Yes, the Small is Beautiful

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Quotes from the Doyens....



The work of specialist institutions like the ISED is of great relevance to entrepreneurs and policy makers alike....."

Shri. Narendra Modi, Prime Minister of India



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



"Understanding the MSME sector in its entirety is a complex task. Therefore, ISED and its work has great relevance today"

Mr. Rajanikant Marfatia, Member, National Executive Committee, FICCI

"The uniqueness of the India MSME Report Series is that, it is being brought out by a world-class knowledge platform, the Small Enterprise Observatory....."

Global Business Review

"The work done by ISED Small Enterprise Observatory is really significant and unique....."

Manpower Journal

"The work of ISED Small Enterprise Observatory is laudable....."

The Economic Times

"This exclusive knowledge platform for SMEs has several innovative things to offer....."

Global MSME, Kuala Lumpur

"The special feature and strength of the India MSME Report is the umbrella platform that supports it: the Observatory....."

The Economist, London

"Beyond the regular reporting by the India MSME Report, the ISED Small Enterprise Observatory is expected to contribute much more valuable inputs for planning and policy making in the country.."

The Business Line



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.

Comments and suggestions, please make it on our Web column