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# The Observatory Mirror



ISED SMALL ENTERPRISE OBSERVATORY

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**The Global Doom 2016**  
**MSME Policy on the Anvil**  
**Key MSME Issues 2016**  
**Gender and Entrepreneurship**  
**Decentralisation: Emerging Relevance**  
**MSME Finance: The Hidden Dimensions**  
**Start-up Gains a New Meaning**



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### ***Much Ado About MSME Policy***

*India has a long tradition of experiments in promotion of village and small enterprises. While the politics and economics of small enterprise development converged at the Quit India Movement of the 1940s, since Independence, this historic background guided policy making. These policy exercises, from time to time, reflect the emerging trends in the economy and the concerns of equitable growth and balanced regional development. More recently, the Government of India came out with some major initiatives that reflects the developmental concerns relating to these enterprises. While, skilling initiatives reflect an effort to correct anomalies in the labour market, new strategies of enterprise development addresses the need for rapid growth.*

*This issue of the Observatory Mirror is devoted to MSME policy. It dwells into a set of issues ranging from local economic development, working of the District Industries Centres(DICs), issues of finance, role of policy institutions, and the challenges and opportunities relating to start ups.*

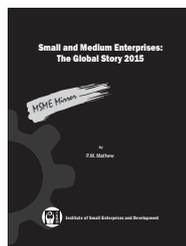
*Beyond these national concerns, a major thrust of this issue is the emerging doom in the global economy, as it has been projected by several scholars. Unlike during the Great Depression of the 1930s, the world today looks forward to the role of SMEs as a contra cyclical tool, and as an instrument of social inclusion in a rapidly polarising world. India needs to play a lead role in such tumultuous situations. That is what the rest of the world expect from us.*

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

***P.M Mathew***

## 2016:Global Doom and SME Prospects

The year 2016 has been a tumultuous in the world's economic history. The world economy continues to expand at rates well below the trends that preceded the onset of the global crisis in 2008, and is unable to close the significant employment and social gaps that have emerged. The challenge of bringing unemployment and underemployment back to pre-crisis levels now appears as daunting a task as ever, with considerable societal and economic risks associated with this situation.



There are three long- term trends in the global economy today: First, globalization and interconnectedness. The opening up of trade and financial flows has helped to raise global growth and welfare, but without eliminating poverty in all economies. It also poses major challenges like rising inequality, which is increasingly noticeable around the world today. It is projected that, in the coming decades, powerful forces of globalization, such as, communication technology, financial flows, migration, will continue to influence the world we live in. Second, is demographic change. Life expectancy in many countries of the North has led to a swelling of the dependency ratio. Other societies, especially in Asia, will also go through a dramatic aging of the population in the future. All these will have enormous ramifications—socially, politically, and economically. Third, is technological innovation. Technological progress is having a revolutionary impact in many ways—it raises people's expectations in this hyper-connected world, but will also make a lot of traditional jobs obsolete. These underlying drivers create both opportunities and challenges for MSMEs. Of course, through difficult steps, they need to identify and sustain their space.

The above arguments are carried by an ISED Discussion Paper entitled *Small and Medium Enterprises: The Global Story 2015*. This publication is outcome of the in house research by the ISED Small Enterprise Observatory, in cooperation with the Center for Enterprise development at the Institute.

## ISED Identifies new challenges for Start-up policy

A new start up policy at the national level having been announced, ISED identifies some important challenges for taking forward this imaginative policy. An ongoing research at the Institute looks into the mismatch between institutions and policy, on the one hand, and the practice of economic governance, on the other. The term 'start up' has become more fashionable than asserting a determined effort for practice. The ISED research highlights the need for broad basing of the start up strategy, and making it a matter of popular appeal. The ISED Policy Brief spells out some urgent steps that needs to be initiated.

# Challenging Task for Prabhat Kumar Committee

The Government of India, on January 8, 2016, announced constitution of a high power Committee, with Mr. Prabhat Kumar as its Chairman, to draft a comprehensive MSME Policy for the country. The decision to have a comprehensive policy was taken after the suggestions of the MSME Board, which is the high power policy body under the MSME Development Act, 2006.

A Discussion paper under progress at the ISED spells out some of the critical issues that need to be addressed by the Committee, based on the most recent changes in the global economy and in India.

The ISED research identifies some of the major challenges that need to be addressed in arriving at an integrated policy for the MSME sector. Having a large informal sector is a characteristic feature of the Indian enterprise system. The introduction of Udyog Aadhar Memorandum (UAM) brings in a contradictory paradigm where formalisation becomes crucial. The key question in this regard is, why a large number of enterprises do not try to formalise by aligning themselves with any form of registration system. The answer is simple: it is a symptom of limited confidence in government by the entrepreneurs. Naturally, winning back such lost confidence is going to be the major challenge in ensuring the government's role in enterprise development meaningful and relevant.

## ISED Spells out Key MSME Issues

The 2014 General Elections in India came up with an absolute majority for a coalition, making it possible for the government in power to initiate radical policy reforms. The focal themes that influence and affect MSMEs must be understood against such an objective background have been spelt out by the ISED in a discussion paper.



The above focal themes are often cross-cutting and overlapping. However, they are important in understanding the direction in which policy and practice on MSMEs move today. Therefore, a detailed discussion on these issues is, of course, vital. The publication entitled MSMEs in India: Focal Themes in 2015, spells out five critical areas of importance to public policy and practice in the country. This publication is the outcome of the in-house research by the ISED Small Enterprise Observatory, in cooperation with the Center for Enterprise Development at the Institute.

## The Least known Dimensions of MSME Finance

Though with the hegemony of public sector banks, the institutional structure catering to MSME finance in India, has undergone some significant changes during the past two decades. Even with such changes, the emerging challenges and needs are rather unprecedented. If the financial system of the country fails in this mission, the very existence public financial institutions is likely to be questioned. This document discusses the trend and progress of banking in India in relation to its engagement with the MSME sector of the country.



Finance is undoubtedly a necessary, but not a sufficient, condition for MSME sustainability. India has pioneered several experiments in ensuring credit in an inclusive manner. While this social aspect of finance is crucial, it is important to note that, there are several non financial aspects that are critical in ensuring sustainability of these enterprises. In India, public policy has, through recommendations of various expert committees, addressed this issue. However, finance on the one hand, and non financial services on the other, proceed rather as parallel streams. It is on top of such a dual system that institutional platforms attempt to offer solutions. The recent broadbasing of micro lending is an important step forward. But it need to be supported by effective knowledge systems that can address the challenges of MSME development in the country.

This publication is the outcome of the in-house research by the ISED Small Enterprise Observatory, in cooperation with the Center for Financial Education and Research at the Institute

## 'Gender in Entrepreneurship': still untapped.....

"There is a lot of talk about women entrepreneurship development today, but there are fewer start ups coming up. Education, in the present form, is not the panacea for the multitude of constraints. Policies need to be re-oriented to tap this potential effectively...." says Dr. J.M.I. Sait in his forthcoming book " Woman in the MSME ... She Climbs to Conquer". Dr. Sait, former Chief Technical Advisor at the UNIDO, is Senior Fellow at the ISED.



## Policy Institutions: The Dog Cannot Chase its own Tail

A recent ISED research document attempts to look into the role of public policy and policy institutions in shaping the MSME geography of India, what it is today. The study shows that, though the MSME constituency has created substantial institutional structures over time, many of them have outlived their purpose and relevance. While it is important that many such institutions have to reinvent themselves, there is a general lethargy in governance. In such a context, it is the strength, dynamism, and vibrancy of public policy that helps necessary restructuring for the common good.



India does not have a strong labour market policy. Naturally, the country cannot visualise an objective picture of its human resources at any point of time. The recent policy thrust relating to start-up promotion and skill development marks a policy departure. However, it is time now for a consistency check.

This publication is the outcome of in-house research by the ISED Small Enterprise Observatory, in cooperation with the Center for Public Policy Studies at the Institute

## Start –up: ISED Finds a New Awakening

Business start-up, in any economy, is a powerful indicator of the growth of entrepreneurship resources. While employment is a central concern of today in most countries of the world, there are only limited options before the governments. Unlike this global trend, India as an emerging economy, has significant opportunities in expanding its base of self employment- induced development strategies, which the country has neglected from time to time. Beyond a social goal, entrepreneurship is a critical resource in waiting for India. However, in order to tap this potential effectively, the country need to have a concrete labour market policy.



This publication is the outcome of an in-house research by the ISED Small Enterprise Observatory, in cooperation with the Center for Enterprise Development at the Institute.

## Panchayathi Raj Needs a Relook

The 73<sup>rd</sup> amendment to the Constitution of India has brought in *Panchayathi Raj* or decentralised governance as a strong feature of government and governance. It helps to provide greater power to the lower tiers of the government, thereby minimising the distance between the government and the people. In the day to day life of the people, what matters more is not political power, but the economic power to have income opportunities.

Though village industries is a subject delegated to Panchayathi Raj Institutions, under the Indian system of governance, the practice remains far different, in many States, Panchayathi Raj Institutions play a role as regulatory bodies rather than as facilitators of enterprise development.

An ongoing study at the ISED looks into the governance aspects of the enterprises development and the opportunities of reforming the Panchayath Raj Institutions as active agents of local economic development.

## Mr. K K Jalan takes over as MSME Secretary



Mr. K K Jalan, a distinguished bureaucrat of the Indian administrative service, has taken over as the new Secretary to the Ministry of MSME. Having worked in the portfolios of Labour and Textiles, Mr Jalan, carries significant understanding and insights into economic governance in general, and of issues relating to Industry and Entrepreneurship development. Mr. Jalan takes over the mantle of the MSME portfolio, at a time when the Ministry is burning midnight oil on shaping a new policy for the sector.

ISED congratulates Mr. Jalan on his new assignment.

## Punjab Government delegation visits ISED

A deligation of the Government of Punjab, led by Mr. Anirudh Tiwari IAS, Principal Secretary, Department of Industries and Commerce, visited the ISED on February 12. The team had detailed discussions with the Faculty and staff of the Institute. Mr. Tiwari expressed deep interest



in the working of the ISED Small Enterprise Observatory, and shared issues of mutual interest. Mr. Tiwari also elaborated on the success story of 'Invest Punjab', and its role in investment promotion and entrepreneurial assistance in the state.

## Economist T S Papola passes away



Noted economist and former Member of the Prime Minister's Advisory Council for MSMEs, Dr. T S Papola passed away. He was 74. Having started his career at the University of Bombay, he subsequently turned out to be one of India's brilliant minds on Labour Economics and enterprise policy. A well-known development economist, Papola specialised in the areas of labour and employment, development planning, industrial economics, regional development and

enterprise policy. He taught at the Universities of Lucknow and Bombay, Indian Institute of Management (Ahmedabad), and University of Cambridge, U.K.

Dr. Papola was closely associated with ISED in various capacities, as Member of the Programme Advisory Committee, and also, as Member of the International Advisory Group of the India MSME Report series.

ISED mourns the sad demise of India's brilliant and resourceful economist, who has contributed significantly to public policy and thought leadership in the country.

## Remembering Mario Rutten (1958-2015)

Mario Rutten, Professor of Comparative Sociology at the University of Amsterdam, and a passionate international scholar who has done extensive research on rural entrepreneurship in India, passed away at a tragically young age on 26 December 2015.



Mario's studies in India during the last four decades, beginning his Ph.D. research in Anand, Gujarat, provides deep insights into the chemistry of rural entrepreneurship in a predominantly agrarian setting. Mario retained his warm relationship with ISED as a former colleague of Director Dr. Mathew, and as a passionate researcher on rural entrepreneurship.

Mario's untimely death is, of course, a loss to enthusiasts of research and practice of entrepreneurship in India, and more importantly to the ISED family.

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	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
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ISED-015	India Micro Small and Medium Enterprises Report - 2010
ISED-018	India Micro Small and Medium Enterprises Report - 2011
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ISED-196	The Story of MSME Finance 2015

## 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)

# INDIA MICRO, SMALL & MEDIUM ENTERPRISES REPORT 2014

*Just released...*

## Micro, Small and Medium Enterprises in India:

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

Medium Term Agenda 2014-19

- Enterprise Security Legislation
- MSME Health
- Entrepreneur Confidence
- Regional Round up
- Inclusive Entrepreneurship Strategy
- CSR and Public Institutions
- Responsible Innovation

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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.



"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.