

#### **WASME EDITORIAL**

Overview of Capacity Building & Skill Development in SMEs

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# READERS' REVIEW



of Dr. Prabir De's guest article provides a compelling argument for the establishment of a CEPA between India and Vietnam. He makes a strong case for the potential benefits of such an agreement, and highlights the complementary nature of the two countries' economies.

Koster Jibon, Brisbane, Austraia

66 The ambassador highlighted the importance of India as a strategic partner for Viet Nam, and how the two countries can work together to strengthen their economic ties. He mentioned that the economic cooperation between the two countries has been growing rapidly.

Sophia Prakash, India

The interview with Neelam Singh, the Founder and CEO of The Burger Company, offers a wealth of insights and practical advice for aspiring entrepreneurs. She emphasises the importance of focusing on the four Ps of marketing, namely product, price, place, and promotion, during the ideation process for a start-up.

Khing Maung Soe, Chittagong

The article highlights how Vietnam is emerging as a leading destination for SMEs, given its strategic location, robust infrastructure, and business-friendly policies. However, the piece also points out some of the significant challenges that SMEs face in Vietnam.

Mogomotsi Nicolas Mokongwa, Botswana

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# FROM THE DESK OF SECRETARY GENERAL



Dr. Gyan Prakash Agarwal

We welcome our readers to the April edition of WASME newsletter!

In order to encourage the expansion and development of the MSME sector globally, WASME envisions a thriving MSME sector as the main driver of economic development. Our current issue brings to the readers an overview of capacity building and skill development in the SME sector. It tries to analyse the key challenges faced by the SMEs in this area and some of WASMEs own work in the field of skill and capacity development.

Our guest article by Ms. Nikita Singla, Associate Director, BRIEF tries to bring the readers' attention to women's inclusion in the trade ecosystem through a case study of India. It highlights the need and ways to empower women and their participation in trade in order for India in accomplishing its growth and leadership goals.

This issue features a Face to Face exclusive interview with H.E. Mr. Paulias Korni OBE, High Commissioner, Papua New Guinea who talks about key focus areas in the SME sector where Papua New Guinea and India can closely work together. He also shares his vision for collaboration between The Embassy with WASME in strengthening and supporting the SME sector of both PNG and India.

Our Entrepreneur of the Month is not an individual but a duo of young women entrepreneurs who through their start-up are bringing impact in the beauty sector of Nepal. They share their personal journey of starting their own business and feeling empowered through this experience.

The Global Industry Scan maps the agriculture industry sector and the recent trends and technological advancements this sector and their successful application by some start-ups.

This month WASME held Global Food Basket – An International Conclave on Food Processing, Technology and Trade Symbolising International Year of Millets in India. The details are given in WASME Updates. The other regular section included Country Focus and UN Scan.

By reading this edition of the newsletter, we hope that readers will learn important new information about important developments in the MSME sector.

Happy reading!

# **WASME EDITORIAL**

# Overview of Capacity Building and Skill Development in the SME sector

Micro, small, and medium enterprises (SMEs) are critical for the economic and social development of emerging markets because they generate income and create job opportunities. In a rapidly globalising world, SMEs urgently require increased human capital investment to prepare their workers for future jobs. Trainers, capacity builders, and coaches play an important role in ensuring that the rapidly growing populations of emerging markets can acquire high-quality, relevant job skills. Local advisory service markets, on the other hand, are fragmented, underdeveloped, and frequently of poor quality. The gap between the developed and developing worlds will not be bridged unless advisory services improve.

#### **Role of innovation in SMEs**

Innovation in skill development opens up new avenues for talent development for small and medium enterprises (SMEs). While SMEs are critical for economic development, employment, and job creation, they face persistent challenges in developing human resources. Training and skill development in SMEs is significantly lower than in large enterprises, with SMEs participating in up to 50% less training than larger firms. There is a sizable pool of SME workers who require additional education and training.

## Important things to consider about innovation in SMEs

 SMEs use both formal and informal training, but informal training through knowledge intensive service activities (KISA) produces better results. Significant differences exist between regions and employee skill levels.

- Training for highly skilled employees focused on productivity-enhancing skills (e.g., technical and management skills, entrepreneurship) and, to the extent that green skills are pursued at all. This is true for both manufacturing and service companies.
- Market forces, particularly informal skill development, are the primary drivers of firm skill development. They are the result of internal demands arising from product development or production requirements, as well as financial adjustments. This, in turn, will put market pressure on the provision of training advice and activities, because if SMEs evaluate training activities on this basis, they will be under pressure.
- This, in turn, will put market pressure on the provision of training advice and activities, because SMEs will only use activities that provide a return on investment if they evaluate training activities on this basis.
- "Growth potential" Opportunities in the green economy are most likely to be pursued by SMEs. Highly innovative firms are more likely to engage in "green" economy innovation and have a stronger emphasis on entrepreneurial skills.

# Challenges encountered by SMEs in executing skill development and capacity building

#### Skill development costs

Informal microenterprises believe that the cost of training, both financially and in terms of time, is greater than the benefit gained. Furthermore, they



do not see an immediate impact of the training on their business. Because small and microbusinesses have limited resources to devote to these activities, policy interventions must focus on areas that offer a way to systematise their skills development practices. Publicly funded training, subsidised skill development programmes, and the use of educational technology equipment may help to close the skills development gap by lowering the costs of skill development.

# Lack of a formal training process and materials

According to the literature, there is a lack of formal skill development resources such as teaching materials, curriculum, syllabus, and others. Training need analysis could aid in the identification of training in conjunction with a business's strategic mission and goals. These require public, private, community-based, and non-governmental organisations (NGOs) in charge of micro-informal business to collaborate in order to plan, develop, evaluate, and accredit these resources.



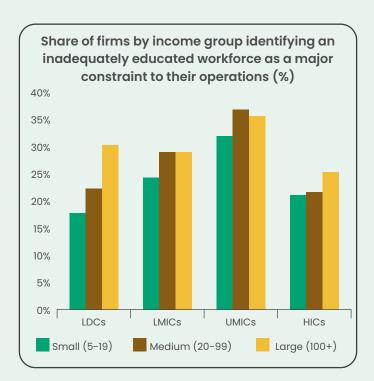
#### Low Business R&D in the SME Sector

R&D in an economy is typically concentrated in a small number of large firms. However, in some economies, small and medium enterprises (SMEs) account for a significant portion of total business R&D effort. This could be due to a relatively large number of SMEs or SMEs that perform a significant amount of R&D (for example, specialised R&D units that are part of a larger group).

#### Shortage of skilled labour

SMEs may have difficulty finding qualified employees with the skills and knowledge required

to expand their business. According to a National Centre for the Middle Market report, 44% of midsize businesses in the United States reported difficulty finding qualified employees, particularly in fields such as IT and engineering. Because of the scarcity of skilled labour, SMEs may find it difficult to develop and implement new strategies and technologies.



#### Lack of information and knowledge

SMEs frequently operate in isolation, with limited access to networks and resources that can provide them with information about training programmes and other resources. This can make keeping up with the latest trends and best practices in their industry difficult. Many SMEs lack the resources to conduct their own research and development, which limits their ability to develop new skills and capabilities. SMEs may be unaware of available resources despite the fact that training programmes and other resources are available. This can be attributed to a lack of communication and outreach on the part of government agencies, industry associations, and other organisations that provide these resources. SMEs may face language and cultural barriers that limit their access to training and development information.



# Global initiatives to develop capacity building mechanisms in SMEs Institutional mechanisms

**Government support** 



Governments all over the world have recognised the importance of skill development and have launched a variety of initiatives and programmes to assist SMEs in this area. The Indian government's Skill India campaign, for example, aims to train over 400 million people in various skills by 2022. Similarly, the Workforce Innovation and Opportunity Act (WIOA) in the United States provides funding for job training programmes and other workforce development initiatives. Government assistance can assist SMEs in gaining access to funding, training programmes, and other resources that can assist them in developing a skilled workforce.

#### Partnership with training institutions

To provide training opportunities for their employees, SMEs can collaborate with local training institutions such as community colleges or technical schools. These collaborations can provide SMEs with access to a variety of training programmes and resources that they might not have had otherwise. Furthermore, these collaborations can help strengthen the relationship between the SME and the training institution, potentially opening up more opportunities for collaboration and knowledge-sharing in the future.

#### Collaboration and networking

SMEs can work with other businesses in their industry or region to share resources, knowledge, and training opportunities. Collaboration can enable SMEs to gain access to a broader range of training opportunities and expertise while also strengthening their network of business contacts. Employees can also benefit from networking by attending industry events and conferences to learn about new technologies, industry trends, and best practices.

#### Financial and other incentives

#### **Grants and loans**

Governments provide grants and loans to SMEs to help them invest in employee training and development. Grants are funds that do not have to be repaid, whereas loans must be repaid with interest. These programmes can assist SMEs in obtaining funding that they would not be able to obtain from private lenders otherwise.

#### **Tax credits**

Some countries provide tax breaks to SMEs that invest in employee training and development. Tax credits reduce the amount of tax owed to the government by a business. These credits are intended to encourage SMEs to invest in employee training and development.

#### **Subsidies**

Government subsidies are funds provided by governments to assist SMEs in meeting the costs of training and development programmes. These subsidies can take many different forms, such as funding for training courses, apprenticeships, and internships.

#### Public-private partnerships

Some countries have formed public-private partnerships to provide funding and assistance to small and medium-sized enterprises (SMEs). These collaborations involve government agencies and private-sector organisations working together to provide funding, expertise, & other resources to SMEs.

#### Online training

With the rise of online training platforms, it is now easier for SMEs to provide training opportunities



to their employees without requiring extensive resources or time. Online training programmes are convenient because they can be accessed from anywhere and at any time, making them an excellent choice for busy SMEs. Online training platforms can offer a variety of courses and training programmes, such as industry-specific courses, soft skills training, and leadership development programmes.

#### **Gamification**

Gamification is a technique that uses game-like elements to motivate and engage people in nongaming contexts. Some SMEs use gamification to develop training programs that are more engaging and effective for employees. For example, a training program can be turned into a game with badges, points, and leaderboards that employees can earn by completing tasks and achieving goals. Gamification can also make training programs more enjoyable and increase employee retention.



#### Learning Management Systems (LMS)

SMEs use LMS platforms to manage, deliver, and track employee training programmes. LMS platforms can offer a variety of features such as course creation, assessment, and reporting. LMS platforms enable SMEs to develop custom training programmes that are tailored to their specific needs and goals.

#### SkillsFuture program, Singapore

The SkillsFuture programme is a national initiative launched by the Singapore government in 2015 to encourage Singaporeans to pursue lifelong learning and skill development. The program's goal is to assist individuals in developing the skills and knowledge required to remain employable and relevant in a rapidly changing job market. Singaporeans are given a variety of opportunities to improve their skills and employability through the SkillsFuture programme. These opportunities include digital literacy, data analytics, and entrepreneurship training courses, workshops, and certification programmes. Individuals may also be eligible for financial assistance and other incentives to help them access these training opportunities.

#### Rozgar Mela, India

National Skill Development Corporation, under the aegis of the Ministry of Skill Development & Entrepreneurship, Government of India, has been organising Rozgar Melas across the country to provide suitable job opportunities to the unemployed youth. The Rozgar Mela is a major Ministry initiative to improve the placement rate of unemployed youth. The Ministry of Micro, Small, and Medium Enterprises (SME) has established Technology Centres (TCs) to provide technological support to industries through the design and manufacture of tools, precision components, moulds, dies, and jigs, among other things, in sectors such as general engineering, forging and foundry, electronic system design and manufacturing, electrical, fragrance & flavour, glass, footwear, and sports goods. The Ministry also implements various schemes and programmes to provide investment for the adoption of cutting-edge technologies in the SME sector. Financial assistance is provided through schemes such as the SME Champions Scheme, the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), the Prime Minister's Employment Generation Programme (PMEGP), and the Micro and Small Enterprises -Cluster Development Programme (MSE-CDP).



# Small Business Development Center (SBDC) program, U.S.

SBDC Programmes provide existing small businesses and pre-venture entrepreneurs with professional, high-quality, individualised business advice and technical assistance. SBDCs assist small businesses in accessing capital, developing and exchanging new technologies, and improving business planning, strategy, operations, financial management, personnel administration, marketing, export assistance, sales, and other areas necessary for small business growth and expansion, management improvement, increased productivity, and innovation.

# Dual Vocational Training System, Germany

The Dual Vocational Training System is intended to provide apprentices with the necessary skills and knowledge for specific jobs. This can help to close the skills gap that many SMEs face and provide access to a pool of skilled workers. The Dual Vocational Training System vocational training is tailored to the needs of specific industries and businesses. This ensures that apprentices learn the specific skills and competencies required by the job market as well as by SMEs. Training and development budgets for SMEs are frequently limited. Because it combines on-the-job training with classroom instruction, the Dual Vocational Training System is a costeffective way for SMEs to invest in their employees' skills and competencies. Employee retention rates can be improved by investing in their employees' skills and providing them with opportunities for career development. This can help to reduce the costs of hiring and training new employees. The Dual Vocational Training System is distinguished by a high level of collaboration between industry and education.



#### **Way forward**

Access to finance is a significant barrier for SMEs, with many entrepreneurs finding it difficult to obtain credit from financial institutions due to high perceived risk and a lack of collateral. This limits their ability to grow their businesses and invest in resources like technology and skilled labour. A sizable proportion of SMEs do not invest in external employee training, which can lead to a lack of innovation, productivity, and operational inefficiencies. Another significant challenge for SMEs is infrastructure. Many countries have limited access to reliable electricity, transportation, and communication networks, which can impede business efficiency. SMEs have faced significant disruptions to their operations as a result of the COVID-19 pandemic, with many struggling to survive.

Capacity building activities aim to strengthen and maintain states and societies ability to design and implement strategies that mitigate the negative effects of current social, economic, and environmental crises, as well as emerging challenges.

WASME is currently working on capacity building & skill development of SMEs around the globe through secondary source literature review and assessment of current capacity of skill development systems, stakeholder consultations with financial institutions and SMEs via field visits and a need assessment survey, creating a framework to encourage capacity development and skill development, providing technology assistance and solutions to business establishment and growth.

# **GUEST ARTICLE**

Women SMEs in Trade

Ms. Nikita Singla



Ms. Nikita Singla is Associate Director at New Delhi-based Bureau of Research on Industry and Economic Fundamentals (BRIEF), and is Consultant Regional Integration and Engagement, South Asia at the World Bank. She has also been a Visiting Research Fellow at the Centre for Strategic Studies under the President of Azerbaijan based in Baku, and has worked with the French Agency for Development (AFD) in Sri Lanka. Her specialization and passion lie in regional cooperation, trade facilitation and logistics, economic integration and overseas development assistance in South Asia. Some of her recent publications include 'Unilateral Decisions Bilateral Losses' focusing on the fall-out post suspension of trade between India and Pakistan, and 'National Time Release Study' focusing on the annual assessment of cargo clearance at ports in India. She is an engineer from Indian Institute of Technology (IIT) Delhi and studied International Economic Policy at Sciences Po Paris.

#### **Gender and Trade**

With the outbreak of Covid-19, everything in the world has been categorized into: pre-pandemic and post-pandemic. So is gender parity.

On one hand, post-pandemic, research shows that regardless of an economy's size and level of development, women have been disproportionately affected, primarily due to over representation in sectors hit hardest and pre-existing gender disparity.

On the other hand, according to the Global Gender Gap Report 2020, even before the pandemic, only 55 percent of women globally were engaged in the labour market as opposed to 78 percent of men. Women earned about 50 percent less than men for the same type of work. In 72 countries, women were barred from opening bank accounts or obtaining credit. Gender parity will not be attained for next 99.5 years at the given rate of progress that has been worsened by the Covid-19 crisis as the most recent Global Gender Gap Report 2022 estimates that it will take 132 years to reach full parityl.

If we look at the link between gender equality and trade, research on this topic has been held back by limited data and a lack of understanding of the connections between the women's roles as workers, consumers, and decision makers. The 2020 joint World Bank and World Trade Organization (WTO) report<sup>2</sup> on 'Women and Trade: The Role of Trade in Promoting Women's Equality' was one of the initial efforts to quantify how women are affected by trade through the use of gender-disaggregated labour dataset. The report shows that firms that engage in international trade employ more women and women are better represented and have relatively higher wages in firms that are part of global value chains (GVCs).

<sup>1.</sup> http://www.india.talentnomics.org/\_files/ugd/121f4c\_711db581a81d418994fcd995e1e0355c.pdf

 $<sup>2. \</sup>quad https://www.worldbank.org/en/topic/trade/publication/women-and-trade-the-role-of-trade-in-promoting-womens-equality and the second contraders of the second contrade$ 



To take advantage of these opportunities, countries and institutions have taken steps, as

mentioned below<sup>3</sup>, but remain far from realizing any transformative impact.

#### 2017

Adoption of the Buenos Aires Declaration on Trade and Women's Economic Empowerment at the WTO's 11th ministerial conference of 2017, post which:

Creation of the Trade Impact Group (TIG), through which a group of around 15 permanent representatives outlined a roadmap to bring down barriers preventing women from entering trade.

A group of 19 WTO members and 4 observers—known as the "friends of gender" group—involved 13 women and 10 men in the creation of the first draft of the joint ministerial declaration.

#### 2021

Informal Working Group on Trade and Gender for gender equality and women's economic empowerment (India is not a part of it)

Women for the first time lead the three trade-related agencies in Geneva: Pamela Coke-Hamilton at the International Trade Centre, Rebeca Grynspan at the United Nations
Conference on Trade and Development, and Ngozi Okonjo-Iweala at the WTO.



Creation of the World Trade Organization (WTO), accompanied by the Fourth World Conference on Women, which adopted the Beijing Declaration and Platform of Action, which is, till date, the most ambitious global agenda to advance the rights of women and girls.



Joint World Bank and WTO Report on 'Women and Trade:
The Role of Trade in Promoting Women's Equality' quantifying how women are affected by trade through the use of gender-disaggregated labour dataset.

Number of WTO members and observers that support the Buenos Aires Declaration risen to 127 (India is not a part of it)

#### India's Case: Status quo and Signs of Commitment

In the 2021 UN Global Survey on Digital and Sustainable Trade Facilitation, India scored an overall 90.3 percent as compared to 78.4 per cent in 2019. But the score in the "Women in Trade Facilitation" component is only 66 percent. At present, there are 432 million women of working-age in India, out of which 343 million are employed in the unorganized sector. A report by McKinsey Global Institute has estimated that just by offering equal opportunities to women, India could add USD 770 billion to its GDP by 2025.

Empowering women really matters, more so in the context of India accomplishing its growth and leadership goals. There are various signs of India's commitment towards ensuring gender parity in trade:

National Trade Facilitation Action Plan 2020–23 Action Point 27 to promote gender inclusiveness: India ratified the Trade Facilitation Agreement (TFA) of the WTO in April 2016. In order to efficiently implement the various provisions of the TFA, the National Committee on Trade Facilitation, established to oversee the implementation of the TFA in India, has developed the National Trade Facilitation Action Plan (NTFAP). NTFAP 2020–23 Action Point 27 aims to promote gender inclusiveness in trade.

<sup>3.</sup> We Must All Work Together to Ensure Gender Equality in Trade – The WTO Library



All women Central Board of Indirect Taxes and Customs (CBIC) in 2013: In the year 2013, Central Board of Indirect Taxes and Customs (CBIC)<sup>4</sup> under the Ministry of Finance, Government of India, had an all-women board reflecting government's commitment towards diversity and inclusion, as well as changing mind-set.

Facilitating ease of doing business for women SMEs reflected in their representation at the International Trade Fair: In November 2022, out of the 205 MSMEs at the MSME Pavilion at the India International Trade Fair in Delhi, 74 percent were led by women entrepreneurs<sup>5</sup> displaying their products across 26 sectors such as textiles, food, metallurgy, fragrances, footwear, toys, chemicals, electrical, leather,



plastic, rubber, stone gem and jewellery among others.

Ongoing initiatives to improve women's participation in international trade: India has been taking various initiatives with respect to changes in trade policy and capacity building for digital access, financial literacy and trade upskilling. Some of the key initiatives are given below.

Faceless, Contactless and Paperless Customs clearance process: During the recent crisis, India has taken several measures to facilitate trade and ensure seamless cargo clearance at ports, of which one of the flagship initiatives is the Turant Customs Programme, which is aimed at making the Customs clearance process Faceless, Contactless and Paperless.

An increasing shift from physical to digital interactions has the potential to level the playing field for women, if complemented with efforts towards enhancing digital awareness and adoption among women.

Also, different capacity building initiatives have been undertaken, some of which are Government of India-led, some with international support and a few others driven domestically.

Initiative	Key Area of Intervention	Key Highlights	
	Government of India	-led	
Trade Related Entrepreneurship Assistance and Development <sup>6</sup> (TREAD) Scheme for Women, under the ambit of Start-up India	<ul> <li>Financial Assistance</li> <li>Training and Development</li> <li>Financial Assistance</li> <li>Training and Development</li> </ul>	This scheme envisages economic empowerment of women by providing credit (through NGOs), training, development and counselling extension activities related to trades, products, services etc.	

<sup>4.</sup> https://www.cbic.gov.in/

<sup>5.</sup> https://www.financialexpress.com/industry/sme/msme-eodb-out-of-the-205-msmes-74-per-cent-are-led-by-women-entrepreneurs-in-the-msme-pavilion-at-the-india-international-trade-fair-in-delhi/2816523/

<sup>6.</sup> https://www.startupindia.gov.in/content/sih/en/government-schemes/tread.html



Initiative	Key Area of Intervention	Key Highlights		
Government of India-led				
Women Empowerment Platform (WEP) <sup>7</sup> by the NITI Aayog	<ul> <li>Incubation and Acceleration</li> <li>Entrepreneur Skilling and Mentorship</li> <li>Marketing and Taxing Assistance</li> <li>Financial Assistance</li> </ul>	A Government of India initiative by NITI Aayog to promote and support aspiring as well as established women entrepreneurs in India, assist and handhold them in their journey from starting up to scaling up and expanding their ventures.		
Trade Related Entrepreneurship Assistance and Development <sup>6</sup> (TREAD) Scheme for Women, under the ambit of Start-up India	<ul><li>Financial Assistance</li><li>Training and Development</li><li>Financial Assistance</li><li>Training and Development</li></ul>	This scheme envisages economic empowerment of women by providing credit (through NGOs), training, development and counselling extension activities related to trades, products, services etc.		
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Womaniya <sup>8</sup> on Government e-Marketplace (GeM) under the Ministry of Commerce and Industry	Access to market     (Government Marketplace)	GeM is a 100 per cent government owned company setup under the aegis of Ministry of Commerce and Industry for procurement of common use goods and services by Government ministries. In January 2019, Womaniya on GeM was launched to enable women entrepreneurs and women self-help groups to sell handicrafts and handloom, accessories, jute and coir products, home décor and office furnishings, directly to various Government ministries, departments and institutions.		
With international support				
IPEF Up-skilling initiative <sup>9</sup> by the US Department of Commerce	<ul> <li>Comprehensive digital tool kit</li> <li>Digital literacy and entrepreneurship training</li> <li>Training in data science, cyber security, Al and robotics</li> </ul>	Over the next decade, the initiative will bring 7 million or more training and education opportunities that use digital tools to women and girls in the IPEF emerging economies and middle-income partners including India.  Fourteen U.S. companies <sup>10</sup> will each provide 500,000 or more up-skilling opportunities by 2032.		

<sup>7.</sup> https://wep.gov.in/

<sup>8.</sup> https://pib.gov.in/Pressreleaseshare.aspx?PRID=1559864

 $<sup>9. \\ \</sup>text{ https://www.commerce.gov/news/fact-sheets/2022/09/fact-sheet-indo-pacific-economic-framework-prosperity-upskilling}$ 

<sup>10.</sup> Amazon Web Services, American Tower, Apple, Cisco, Dell, Edelman, Google, HP, IBM, Mastercard, Microsoft, PayPal, Salesforce, and Visa



Initiative	Key Area of Intervention	Key Highlights			
Domestically-driven					
UN-based Better than Cash Alliance to support India's Self-Employed Women's Association (SEWA) <sup>11</sup>	Digital payments and transactions	India's first and largest trade union of self- employed women has joined the United Nations-based Better Than Cash Alliance to achieve 50 percent increase by 2025 in the digital payments' transactions of its 2.1 million members India's first and largest trade union of self-employed women has joined the United Nations-based Better Than Cash Alliance to achieve 50 percent increase by 2025 in the digital payments' transactions of its 2.1 million members			
Memorandums of Understanding (MoUs) with National Skill Development Corporation	<ul> <li>Live training sessions</li> <li>Digital skilling drives</li> <li>Sustainable economic opportunities at grassroots, medium and senior levels</li> </ul>	FLO, Women's wing of FICCI signed a MoU <sup>12</sup> with NSDC to provide free access to learning resources and digital skilling awareness drives through e-skills. This has increased home-prenuers in urban and semi-urban areas in India, giving them a flexible work environment, direct connection to buyers, and cutting out the middlemen.  Similarly, Microsoft <sup>13</sup> collaborated with NSDC to skill more than 1 lakh underserved women in India over a span of 10 months in 2020			
First Fairtrade Women Farmers' co-operative in India <sup>14</sup> - a Fairtrade Producer group formed exclusively for women by women	<ul><li>Sustainable practices</li><li>Access to market</li></ul>	Women are engaged in multi-crop agriculture which includes coffee, spices, coconut, vegetables, and cocoa. The association believes in improving the lives of women farmers by training them in sustainable farming practices, equipping them for newer markets, and contributing to their health and family needs.			
All women FLO Industrial Parks <sup>15</sup>	Promotion of women owned manufacturing industries	For promoting entrepreneurship and empowering women across the nation, FLO, Women's Wing of FICCI, has launched all-women first-of-its-kind Industrial Park in Telangana, to be followed by Madhya Pradesh and Karnataka. These industrial parks will be 100 percent owned by women.			

<sup>11.</sup> https://www.betterthancash.org/news/indias-leading-trade-union-of-self-employed-women-makes-bold-commitment-on-responsible-digital-payments-to-benefit-its-two-million-women-members

 $<sup>12. \</sup>quad https://www.ficciflo.com/events/mou-with-national-skill-development-corporation-nsdc-for-empowering-women-through-skill-trainings/scit/properties and the second corporation an$ 

<sup>14.</sup> https://www.fairtradenapp.org/seco-covid-19-relief-project-supports-women-at-highrange-organic-women-fairtrade-farmers-association-howffa-to-build-a-sustainable-agriculture-system/

<sup>15.</sup> https://www.ficciflo.com/initiatives/flo-industrial-parks/



#### Actionable recommendations for improving women's participation in trade

To take gender equality in trade from talk to action, the following recommendations are proposed for consideration.

#### Collection of trade statistics broken down by gender:

For informed policy-making and impact assessment, it is recommended to collect the entire universe of the gender-disaggregated data at a pan-India level and more importantly, make it readily accessible to third-party research organizations and digital companies can help create a database of digital transactions undertaken by women entrepreneurs.

Gender analysis is the opposite of gender blind or gender neutral. The concept of gender budgeting is gaining legitimacy in India. In financial year 2022–23, 41 Ministries/Departments/Union Territories reported an amount of USD 20 billion in the Gender Budget Statement, an increase of 11.5 percent over 2021–22. It is necessary to take this exercise further to ensure gender sensitive formulation of legislations, policies and plans, which cannot happen in the absence of gender disaggregated data. Only "what gets measured gets done".

Access to finance using a two-pronged approach: making financial institutions more gender sensitive and building capacity of women entrepreneurs

Data from the National Sample Survey 73<sup>rd</sup> round showed that the amount of loan accessed by women entrepreneurs is more than 50 percent lower<sup>16</sup> than the amounts accessed by their male counterparts.

While many government and private programs, such as the **Pradhan Mantri Mudra Yojana (PMMY)** facilitate easy access to institutional credit for women-led micro-enterprises, more needs to be done to educate

women entrepreneurs about the full range of financial instruments and digital finance technologies through targeted informational campaigns. More importantly, the following needs to be done on behalf of banks and financial institutions<sup>17</sup>, such as:

- Alternative credit scoring options to replace the requirement for collateral, utilizing trading history from digital platforms or compiling a score based on cash flow analysis, household income and behavioural data<sup>18</sup> (Gender-disaggregated data will be of help)
- Donor agencies providing first loss default guarantee, combination of seed capital along with debt at a lower interest rate, and providing a 'missing instalment' guarantee to address natural calamities or emergencies<sup>19</sup>.
- More gender-balanced staff inside the financial institutions will help address the societal bias and scepticism towards women-owned enterprises.
   (Only 17 percent of employees in scheduled commercial banks in India are female).

Diversifying gender budget allocations to different government departments, enhancing capacity of gender cells and mandatory gender tagging of all projects in India, undertaken by Government departments or donor agencies:

India has been consistently releasing a gender budget statement along with its Union Budget since 2005–06, but over the last 16 years, the gender budget remains at 1 percent of India's GDP. In Financial Year 2023, allocations to just five ministries<sup>20</sup> comprised 91 percent of the gender budget statement<sup>21</sup>.

<sup>16.</sup> https://www.financialexpress.com/industry/sme/msme-fin-women-entrepreneurs-and-access-to-finance-why-credit-stays-small/2712586/

<sup>17.</sup> https://www.smefinanceforum.org/post/poor-access-to-finance-for-women-owned-businesses-in-india-the-role-of-financial-institutions

<sup>18.</sup> https://www.financialexpress.com/industry/sme/msme-fin-women-entrepreneurs-and-access-to-finance-why-credit-stays-small/2712586/

<sup>19.</sup> https://www.financialexpress.com/industry/sme/msme-fin-women-entrepreneurs-and-access-to-finance-why-credit-stays-small/2712586/

<sup>20.</sup> Rural development, women and child development, housing and urban affairs, health and family welfare and education

<sup>21.</sup> https://idronline.org/article/gender/india-needs-a-more-gender-sensitive-fiscal-policy/



A gender-needs assessment needs to be undertaken to identify new policies and schemes to deal with emerging priority areas post Covid-19, especially in sectors hit harder<sup>22</sup> complemented with regular gender audits of centrally sponsored schemes<sup>23</sup>, regular training to enhance the capacities of gender based cells, such as the Women Cell<sup>24</sup> under the Ministry of Commerce and Industry, and inter-ministerial gender dialogue to help exchange notes on best practices and key learnings.

Finally, Government of India needs to make gender tagging of all projects undertaken in India mandatory irrespective of the implementing agency. The World Bank's Gender Tagging approach25 could be the guiding framework.

Reducing double shift burden, by increasing public investment in care economy and converting maternity leave into parental leave:

The way to enhance women's economic empowerment is not just by increasing female employment opportunities, but also reducing the double shift burden women face.

India spends less than 1 percent of its GDP on the care economy; investment in public-sector care infrastructure, of just 2 percent of India's GDP, could generate 11 million jobs and increase women's economic and social welfare as they venture out into formal work<sup>26</sup>. Therefore, in consultation with women groups and relevant stakeholders, Government of India needs to conceptualise a strategy and action plan for improved care policies, care service provisions and decent working conditions for care workers. The International Labour Organization (ILO) proposes a 5R framework, which involves Recognition, Reduction, Redistribution of unpaid care work, Rewarding care workers, and enabling their Representation in social dialogue and collective bargaining.

One metric to assess this is the maternity leave, where India fares better than its peers in offering 26 weeks of maternity leave, against the ILO's standard mandate of 14 weeks that exists in

120 countries. However, this coverage extends to only a tiny proportion

employment in India, where 89 percent of employed women are in informal sector. Government of India should convert maternity leave into parental leave, enabling both mothers and fathers to better balance work and family<sup>27</sup>.

of women workers in formal

None of this can be achieved without active participation of men. Gender equality is not a cause that interests women alone.<sup>28</sup>

<sup>22.</sup> Textiles, handlooms, handicrafts, food processing, retail, and hospitality

 $<sup>23. \</sup>quad https://idronline.org/article/gender/india-needs-a-more-gender-sensitive-fiscal-policy/sensors$ 

 $<sup>24. \ \</sup> https://commerce.gov.in/about-us/divisions/administration-and-general-service-division/women-cell/service-division/women-cell/service-division/women-cell/service-division/service-division/service-division/service-division/service-division/service-division-service-divi$ 

<sup>25.</sup> https://documents1.worldbank.org/curated/en/207481489888852225/pdf/Strategy-Update-to-the-Board-2-17-17Final-02172017.pdf

<sup>26.</sup> https://www.ciiblog.in/the-role-of-women-in-indias-economic-growth-story/

<sup>27.</sup> https://www.ilo.org/newdelhi/info/public/fs/WCMS\_843937/lang--en/index.htm#:~:text=India%20spends%20less%20than%201,workers%20and%20the%20overall%20economy

<sup>27.</sup> This article is based on a recently published policy brief titled "Women's Inclusion in India's Trade Ecosystem: From Talk to Action", authored by Nikita Singla.

<sup>28.</sup> This article is based on a recently published policy brief titled "Women's Inclusion in India's Trade Ecosystem: From Talk to Action", authored by Nikita Singla.



# Papua New Guinea

#### **Population**

9,442,659 (2023); Urban Population - 1,168,469 (2020)

#### **Ethnic groups**

Melanesians, Negritos, Micronesians, and Polynesians

Youth unemployment rate (ages 15-24) Total: 5.262 %, Male - 6.198 %, Female - 4.291 %(2021)

GDP - composition, by sector of origin Agriculture: 21.1%, Industry: 42.9%, Services: 35% (2017)

#### **Industries**

- The agricultural, forestry, and fishing sectors employ the majority of PNG's labour force (the majority of whom work on a casual basis)
- The minerals & energy extraction sector accounts for the majority of export earnings & GDP.

#### PNG categorisation of MSME sector

In the PNG context, the quantitative definition of MSME considers the size of the business in terms of employee count, gross revenue, and asset value. It is divided into sectors based on the capital intensity, machinery required, labour intensiveness, and revenue capacity of each sector. The definition encompasses two types of MSMEs –

- The Manufacturing, Construction, and Engineering Division
- Agriculture, tourism, forestry, fishing services, and other industry sectors

Category	tegory Annual No. of turnover employee		Asset
Micro	Annual sales turnover of less than K200,000	Employees of less than 5	Asset of less than K200,000
Small	Annual sales turnover of more than K200, 000 and less than K5m	Employees of more than 5 and less than 20 for Small Manufacturing, Construction and Engineering and Employees of more than 5 and less than 40 for Small Agriculture, Tourism, Forestry, Fisheries and Other Sectors	Asset of more than K200, 000 and less than K5M
Medium	Annual sales turnover of more than K5m and less than K10m	Employees of more than 20 and less than 100 for Medium Sized Businesses in Manufacturing, Construction and Engineering and more than 40 and less than 100 for Medium Sized Businesses in Agriculture, Tourism, Forestry, Fisheries and Other Sectors	Asset of more than K5m & less than K10m



# Reclassification of MSME sector in Papua New Guinea

The new proposal under the SME Policy is to reintroduce a significantly expanded list of reserved activities (the RAL) that will apply to both foreignowned SMEs and large businesses. The Policy includes a table that outlines the general parameters for determining whether a business should be 100% reserved for citizens, require a partnership with at least 51% PNG ownership, or be open.

Distribution of MSME ownership based on gender

In PNG, men own the majority of SMEs. Two-thirds (67%) of SMEs in the formal sector are wholly male-owned, while only 8% are wholly female-owned. There are 26% of SMEs in which females own at least 50% of the company, and 9% of SMEs in which females own the majority of the company. 30% of SMEs have female ownership, whether it is majority or minority ownership. The percentage of SMEs owned by women is fairly consistent across urban,

rural, and remote areas, but the percentage of SMEs owned by women is higher in cities.

Although there is more female representation in the informal sector, male ownership still predominates. In the informal sector, 35% of SMEs have at least one female owner, compared to 30% in the formal sector, and 16% of SMEs in the informal sector have majority female ownership, compared to 9% in the formal SME sector.



Sector	_	Gender composition (%)					
	Base: Sample Size	A man / all men	Majority men	A woman / all women	Majority women	Equal men and women	Does not apply
Total	(1,117)	(67)	(4)	(8)	(1)	(17)	(3)
Construction	124	77	2	2	_	12	6
Wholesale trade	63	70	10	3	2	14	_
Retail trade	608	64	4	8	2	19	3
Retail motor vehicle	160	79	4	3	_	13	1
Hospitality	241	65	4	11	2	17	1
Transport	142	67	4	7	2	17	3
Professional services	47	72	2	2	_	23	_
Manufacturing	44	70	5	14	_	9	2
Farming	41	54	5	5	2	34	_
Commercial fishing	33	64	3	12	3	18	_
Telecoms & IT	30	77	3	3	_	13	3
Other	199	67	3	5	1	21	3



# Challenges faced by MSME sector in PNG

# Access to finance, financial literacy and financial inclusion

SMEs have low levels of trust in banks, which makes borrowing from banks difficult. Almost half of PNG banks trust PNG banks only a little or not at all to act in their customers' best interests. High interest rates, fees, and dealing with the paperwork required by the financial institution are the major issues for SMEs with access to finance. SMEs had low levels of trust in banks, which made borrowing from banks difficult. Almost half of PNG banks trust PNG banks only a little or not at all to act in their customers' best interests. Access to finance is simple, but high interest rates make business lending difficult. These concerns for PNG businesses are reinforced.

# Access to technology, technological transfer and industry linkages

In PNG, industry links among SMEs, even formal SMEs, are relatively weak. Less than 40% of SMEs were members of any industry association. While nearly a quarter (26%) of SMEs belonged to a local chamber of commerce, only 11% belonged to the Business Council, and only 8% belonged to an industry association. As one might expect, rural areas had poorer linkages than urban areas. In rural PNG, the overall figure of 38% of SMEs belonging to an industry association falls to 30% of SMEs. Programmes to improve financial literacy, for example, are sometimes run by industry associations such as local chambers of commerce.

# Human Resource Management and training issues

One of the most significant international barriers to SME growth is a shortage of skilled workers. PNG also has a severe shortage of skilled labour, owing to low levels of human capital in comparison to other countries in the region. PNG has one of the lowest rates of adult and youth literacy in the region. Youth literacy is less than two-thirds,

and absenteeism and attrition rates are high in primary and secondary school. The fact that PNG has relatively high rates of population growth — currently 3.1% per year — means that the economy is not growing fast enough to absorb job seekers. Wage levels, at least in Port Moresby, are high in comparison to those in Asia, raising labour costs for SMEs and making it more difficult to attract skilled labour.

# Regulation issues, administrative, red tape burden on SMEs

According to the World Bank, there are six procedures to start a business in PNG: it takes 53 days and costs 19.3% of the country's per capita income. PNG is ranked 130th out of 189 countries, and is the second worst Pacific Island country, trailing only Fiji. In PNG, there are 17 procedures to obtain a construction permit, which takes an average of 217 days and costs 2.1% of the warehouse value. PNG is ranked 141 out of 189 countries, making it the worst of the Pacific Island countries. In PNG, there are four procedures to connect electricity, which takes 66 days and costs 54.1% of per capita income. In terms of the ease with which electricity can be connected, PNG ranks 26 out of 189 countries, ranking second among Pacific Island countries.

#### Law and order

In PNG, law and order is a major issue. Approximately 80% of survey respondents said that law and order issues had influenced their investment decisions. Break-ins, petty theft by employees, property theft, vandalism, and vehicle theft were the top five reported crimes affecting businesses. Weak law and order has a number of

costs for SMEs. Insurance premiums are higher, and it is more difficult to find skilled international workers.

The cost of keeping security in place to protect property and employees becomes a significant cost of doing



business. Stock shrinkage due to theft is also a significant cost for wholesale and retail businesses. According to the ICCC, annual shrinkage due to theft is approximately 1.5% of turnover.

#### **Indigenous SMEs**

80% of SMEs are owned by indigenous Papua New Guineans. Indigenous ownership is particularly high in farming (98%) and transportation (97%) and exceeds 80% in commercial fishing, hospitality, professional services, and retail. Indigenous Papua New Guineans are underrepresented in manufacturing (64%) and wholesale trade (65%). While the indigenous population owns the majority of SMEs, foreigners or large multinational corporations own the majority of large corporations. Some of the issues that apply to indigenous SMEs include low levels of human capital, a lack of HRM training, access to finance, difficulties acquiring technologies,



and difficulties accessing international markets.

# Impact of Covid pandemic on SME sector in PNG

Port Moresby, including measures such as business and school closures, as well as other mobility restrictions. PNG has largely avoided the health emergency and the most severe mobility restrictions seen elsewhere in the world, with international trade serving as the pandemic's primary external transmission channel. The GDP growth prospects of Papua New Guinea's main

trading partners—Australia, China, and Japan—have slowed, with negative implications for PNG's overwhelmingly commodity-based export basket.

# Government initiatives to bolster MSME sector in PNG

#### Master Plan 2016-2030

- Develop appropriate policy and legislative framework to support the SME sector
- Facilitate entrepreneurial mindset change, training and development
- Develop a holistic financial inclusive and access framework that will facilitate the growth of SMEs.
- Facilitate and coordinate the implementation of the Reserve Businesses for PNG
- Facilitate local content in Government procurement for SMEs
- Facilitate and develop catalyst projects in each province to stimulate economic development
- Improve access to business and commercial land Improve market information and access to market
- Identification and development of SME entrepreneurs
- Provide appropriate incentives for the development of SMEs
- Align SME development in all industrial sectors
- Facilitate key infrastructure development
- Facilitate inclusive gender participation in SME development
- Develop an appropriate and enabling support structure
- The Government to facilitate adequate government funding and resourcing support to grow the SME sector

#### MSC led a four-year-long intervention

MicroSave Consulting (MSC) led an intervention on access to finance with the Central Bank of Papua New Guinea to develop the country's microfinance sector. We facilitated the establishment of a risk share facility (RSF) as part of the four-year intervention. To encourage partner financial



institutions to expand their loan portfolios, the RSF helps manage some of the risks associated with MSE lending. It increases the amount of lending to MSMEs and directs a greater proportion of deposits collected into business loans rather than interbank deposits and government securities. We also established procedures and provided support for partner financial institutions as they implemented the RSF facility. MSC's intervention in the project reduced the turnaround time of individual loans to MSMEs from two months to two weeks.

#### Financial Access and Entrepreneurship **Development Project**

The proposed Improving Financial Access and Entrepreneurship Development Project will aim to improve financial access and entrepreneurial capabilities of households and micro, small, and medium-sized enterprises (MSMEs) in Papua New Guinea (PNG) by strengthening financial intermediation. The proposed project will help improve the financial capacity, behaviours, and access of both men and women in households, as well as the financial management and planning skills of MSMEs owned by both men and women, including MSMEs that develop and deploy healthcare solutions, to support the government's implementation its of financial development strategy and financial inclusion and SME policies. It also aims to boost the use of digital financial services (DFS) and improve the regulatory environment for microfinance.

#### Useful resources for MSMEs operating in **Papua New Guinea**

Details
<ul> <li>The National Information and Communication Technology (ICT) Incubator</li> </ul>
<ul> <li>Pacific Green Preneurs Incubator</li> </ul>
◆ Port Moresby Start-up Hub
<ul> <li>Bank South Pacific (BSP) - Port Moresby, Papua New Guinea</li> </ul>
<ul> <li>Westpac Banking Corporation</li> <li>Port Moresby, Papua New</li> <li>Guinea</li> </ul>
<ul> <li>Kina bank - Port Moresby, Papua New Guinea</li> </ul>
<ul> <li>PNG Microfinance Ltd - Port Moresby, Papua New Guinea</li> </ul>
<ul> <li>Microfinance Pasifika Ltd Port Moresby, Papua New Guinea</li> </ul>
Pacific SME Partners - Port Moresby, Papua New Guinea
QuickPay - Brisbane, Australia
<ul> <li>MiBank - Port Moresby, Papua New Guinea</li> </ul>
<ul> <li>Department of National Planning and Monitoring - Port Moresby, Papua New Guinea</li> <li>National Development Bank (NDB) - Port Moresby, Papua New Guinea</li> </ul>

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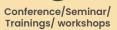


Women Entrepreneurship

**Business Match** 

Making







# GLOBAL INDUSTRY SECTOR





The global agriculture market is expected to grow at an 11.1% CAGR from \$11,287.56 billion in 2021 to \$12,541.15 billion in 2022. The agriculture market is expected to grow at a CAGR of 10.7% to \$18,814.21 billion in 2026. The global agriculture market is segmented -

- By Type: Animal Produce, Crop Production, Rural Activities
- By Distribution Channel: Supermarkets/
   Hypermarkets, Convenience Stores,
   E-Commerce, Other Distribution Channels
- By Nature: Organic, Conventional

#### **Defining agricultural technology**

Modern farms and agricultural operations are vastly different from those of a few decades ago, owing to technological advancements such as sensors, devices, machines, and information technology. Robots, temperature and moisture sensors, aerial images, and GPS technology are all commonly used in agriculture today. Precision agriculture and robotic systems, as well as advanced devices, enable businesses to be more profitable, efficient, safe, and environmentally friendly. Over the most recent 10 years, farming

innovation has seen a tremendous development in speculation, with \$6.7 billion put into resources in the most recent 5 years and \$1.9 billion in the most recent year alone. Significant innovation advancements in the space have centred around zones like indoor vertical cultivating, mechanisation and mechanical technology, domesticated animals innovation, present day nursery rehearsals, exactness farming and man-made consciousness, and square chain. Autonomous machines, sensor-equipped robots, augmented reality, the Internet of Things (IoT), drones, and satellites are all part of agricultural technology. Agricultural decision-making is now based on data stored in the cloud and accessible via digital tools. Farmers and other major players in the agricultural industry can make better decisions with the help of this analysed data.

#### Challenges hindering the implementation of agricultural technology

#### **Land limitations**

Land constraints and difficulties in obtaining land are the primary reasons why young people are hesitant to enter the farming industry. Furthermore, when one does not own the land, the farmer's willingness to invest and improve the state of the farm is much lower.



#### **High prices**

Setting up farms for a more technological approach, purchasing specialised equipment, and implementing various precision farming techniques are all unquestionably costly.

#### Telecommunications infrastructure issues

When implementing ag tech tools and techniques, the availability of an Internet connection is critical. Agriculture's growing reliance on technology has the potential to be disastrous. If there is a mechanical failure in the hardware or a farming IoT unit/sensor fails, serious crop damage can occur. For example, if the smart irrigation sensors fail, the plants are likely to be under- or over-watered. Food safety can be jeopardised if the technological resources in storage areas fail. Even a few minutes of power outage can have serious consequences, especially if backup power is not available.

# Emerging global trends Genetic engineering

GMOs are organisms whose genetic material has been altered using genetic engineering techniques commonly referred to as recombinant DNA technology. Genetic engineering has increased the number of genes that breeders can use to create desired germlines for new crops. Some of the traits bred into crops through genetic engineering include increased durability, nutritional content, insect and virus resistance, and herbicide tolerance. The Biosafety Protocol, an international treaty, governs the trade of genetically modified organisms.

#### Regenerative Agriculture

Traditional farming practices cause soil erosion and crusting over time. In contrast, regenerative agriculture causes minimal soil disturbance while focusing on improving soil biodiversity and topsoil revival. It entails various practices such as no-till farming, reduced tillage, crop rotation, and others.

#### **CASE STUDIES**

#### Soil Resilience is Improved by Freesoil

Free Soil is a Dutch company that creates high-quality plant-based compost extract for soil. When the compost extract is applied to the soil, it is naturally selected by the plants, ensuring its applicability to a wide range of crops. They also regularly add microorganisms to the soil. This improves the symbiotic relationship between plants and microbes, resulting in nutrient-rich soil. As a result, their solution allows plants to grow in healthier soil, making them more disease resistant.

#### Fermentation Technology is used by Acterra

Acterra is a Canadian company that specialises in fermentation technology for composting, seed, soil, and residue treatment. They create a compost additive that accelerates matter breakdown, reduces the need for chemical fertilisers, and nutrient-enriches existing manure. Furthermore, their method sequesters carbon in the soil, making it a long-term solution.



#### **Vertical Agriculture**

Vertical farming is the practice of growing crops in layers that are vertically stacked. Controlledenvironment agriculture, which aims to optimise plant growth, and soilless farming techniques such as hydroponics, aquaponics, and aeroponics are frequently used. Buildings, shipping containers, tunnels, and abandoned mine shafts are common structures used to house vertical farming systems. There is approximately 30 ha (74 acres) of operational vertical farmland in the world (2020). This trend may reduce carbon emissions associated with trucking produce from warmer climates to those with shorter growing seasons, as well as encourage people to buy locally grown items in their own communities. The primary benefit of using vertical farming technologies is the increased crop yield that comes with a smaller unit size. Another sought-after advantage is the increased ability to cultivate a wider range of crops



at once, as crops do not grow in the same plots of land. Furthermore, because crops are grown indoors, they are resistant to weather disruptions.

#### **Digital Agriculture**

With data from digital agriculture solutions, decision-making can be more efficient, improving overall farm productivity. Unmanned aerial vehicles (UAVs) are used in digital agriculture to improve operational efficiency, crop production, and crop field monitoring. Remote sensing and imaging capabilities of UAVs are used to detect soil variation, irrigation issues, and fungal infestations. The agricultural UAV market is expected to grow from \$0.88 billion in 2020 to \$5.89 billion by 2030.

#### **CASE STUDIES**

#### **Wakan Technology Aids Aerial Pollination**

Wakan Tech is an Omani startup developing innovative drone solutions for date palm pollination. They create drones for crop health monitoring and targeted pesticide and pollen spraying. Their drones use liquid or dry pollen to pollinate the trees and are much faster than traditional pollination methods. These drones are outfitted with artificial intelligence and computer vision technology to detect pests and diseased date palm trees. This allows for faster and more accurate targeting and spraying, which is especially useful in large farm operations.

#### **Equinox's Drones provide Drone Services**

Equinox's Drones, an Indian startup, uses drone technology to provide a variety of services such as crop surveillance, aerial inspection, data processing, and data analysis. They offer aerial mapping solutions using drones. They offer drone aerial mapping solutions using ortho-mosaic maps, 3D point clouds, digital models, contour maps, and other tools. The startup processes images and videos from drones to aid in crop inspection and data analysis. They also estimate crop yields based on data collected by drones.



#### Minichromosome Technology

# Growing technological innovation in agriculture sector

A minichromosome is a small design inside a cell that contains almost no hereditary material except for the ability to store a large amount of data. Using minichromosomes, farming geneticists can add dozens, if not hundreds, of characteristics to a plant. These characteristics, such as dry season resilience and nitrogen use, can be very perplexing. Regardless, what is generally intriguing about mini chromosomal innovation is that a plant's unique chromosomes are not altered in any way. As a result of the faster administrative approval, customers receive faster acknowledgement.

#### **Agricultural Robotics**

Agricultural robots are being developed by startups to assist farmers with fruit picking, harvesting, planting, transplanting, spraying, seeding, and weeding. Farmers are increasingly relying on farm robots to automate repetitive tasks. They use smart agricultural machines for harvesting, such as autonomous and semi-autonomous tractors. Tractors also have a uto-steer technology for easier field navigation.

#### **Artificial Intelligence**

Al provides predictive insights for weather data, crop yield, and price forecasting, assisting farmers in making informed decisions. Chatbots provide farmers with suggestions and input recommendations. Anomaly and disease detection in plants and livestock are automated using Al and ML algorithms. This allows for timely detection and, if necessary, corrective action. ML algorithms are also used in biotechnology to make gene selection recommendations. Furthermore, Al facilitates access





to finance for farmers who have been denied credit by banks due to alternative credit scoring. Startups are utilising AI in a variety of ways to develop innovative solutions that improve overall agricultural quality. Harvest quality vision (HQV), for example, is a new AgriTech innovation that scans and determines the quality and quantity of fruits and vegetables.

#### **Precision Agriculture**

In agriculture, sustainability refers to the use of environmentally friendly methods and inputs that have no or little negative impact on the environment. Precision agriculture, or site-specific crop and livestock management, is one example. It is a technique in which farmers use precise amounts of input, such as water, pesticides, and fertilisers, to improve yield quality and productivity. Different sections of land in the field have different soil properties, receive different amounts of sunlight, and have varying slopes. Using the same treatment for the entire farm is thus inefficient and wastes time and resources. To address this, many AgriTech startups are developing precision agriculture solutions to increase profitability while addressing sustainability concerns.

#### Nanotechnology

Nanotechnology has the potential to have a positive impact on the agrifood sector by reducing the negative effects of agricultural practices on the environment and human health, improving food security and productivity (as required by the projected increase in global population), and promoting social and economic equity.

#### The advantages of nanotechnology -

• Increase productivity with nanopesticides and nanofertilizers

- Improve soil quality with nanozeolites & hydrogels
- Stimulate plant growth with nanomaterials (SiO2, TiO2, and carbon nanotubes)
- Provide smart monitoring with nanosensors via wireless communication devices

#### **Big Data & Analytics**

To extract information relevant to farm operations, analytical tools use data on weather events, farm equipment, water cycles, crop quality, and crop quantity. This allows growers to identify patterns and relationships that would otherwise go undetected. Several startups are offering farm analytics solutions that allow farmers to leverage their field data. Analytical data, for example, promotes an understanding of soil nutrient levels, acidity, and alkalinity, as well as fertiliser requirements, allowing for data-driven decision-making.

#### **Way forward**

Agriculture is the lifeline for the world's population, which is expected to increase by 33% to nearly 10 billion by 2050. Agriculture consumes nearly 40% of our planet's land surface. It employs 1.3 billion people worldwide, accounting for half of all available labour. Although agriculture's share of employment varies greatly, it remains the world's second largest employer after the services industry.

Agriculture technology has encouraged farmer participation and loyalty, manage and track dealers and distributors, management of sales & farm teams with efficiency, visualisation of highand low-density sales points and recognize the difficulties that farmers face. Agricultural technology has also led to increase in interconnectedness and knowledge transfer in agro-business sector.

Using two-way communication with farmers, agri-input companies can share









Accurate yield prediction for every harvest



Track each stage of crop development and share advisories



Give weather-based advisories and promote the implementation of climate-smart agriculture

Package of Practice of crop varieties under cultivation

Pests and disease alerts

on the use of agri-inputs

# Face to Face



#### H.E. Mr. Paulias Korni OBE

High Commissioner of Papua New Guinea to India

# What are the key focus areas in the SME sector where Papua New Guinea and India can closely work together?

I am very glad to be here with you WASME as an institution. I believe that institutions are crucial for the world. Every country is based on SMEs as they provide a space for a nation-state to evolve and grow. That being said, we have to find a place in that space for our nation as 85% of our people live in the rural areas with agriculture making up the largest source of livelihood. Hence, we want to encourage Papua Guineans to get into the SME sector so that they can sustain and live a quality life in urban areas. Because, the opportunities of income generation that metropolitan cities provide pulls them into these towns and cities but when our people arrive in these cities, they do not find employment in the main sectors. So, helping ourselves is the only way to navigate this situation and the SMEs provide this very opportunity. It can be any SME of their choice whether in marketing, textile or any other industry.

I have been the High Commissioner of PNG in India for four years now, with this year being my fifth. I am very fascinated to witness the growth of India through MSMEs. The roadsides and the alleys of India to me tell a big story. It shows how when people are involved, there is nothing that can stop

them from progressing generation by generation. I think that is a great thing for India because with your population of 1.4 billion people. I see order in the way SMEs operate in India. The scenario currently existing in PNG is that people get educated and they get into the formal employment sector, but this sector is unable to provide many opportunities to our people. The public sector in PNG is the most major employer, but the country has witnessed population growth with the current population being 10 million. PNG is experiencing stagnant growth in its economy, hence, the employment opportunities have also been scarce. The most important thing then becomes to nurture and sustain the SME sector in the country in order to sustain our livelihood.

# What are the key challenges that the MSME sector is facing in your country?

Sustaining SMEs has been a challenge for us as a nation as our government has not been able to invest and fund this sector. For example, the government has not been able to come up with a strategy to provide support to a person starting their own business, but who has no income base to pay the bills for the electricity and office cost that will go into running a business. PNG people are of the view that informal sector occupations that they currently have, such as fabric making, selling vegetables and fruits, etc make up the SME sector. But, that is not



the correct view. The SME sector is way more than that. Hence, the government in order to change this perception, started investing in Development Banks so that our people could borrow money from these banks to start their own businesses. But, the conditions under which the people can borrow money from these banks is so stringent, that hinders a common person from getting loans easily. To provide a conducive environment which strengthens the SME sector, whether in a public or private set-up requires a specific kind of skillset. In PNG, providing and acquiring skills to the SME sector has been a challenge. Strengthening the SME will also help enable better administration of law and order in our country as people's quality of life will improve.

# What has been the PNG's approach in addressing issues such as skill gap and lack of capacity building mechanisms for the people employed by the MSME sector?

Speaking of training and infrastructural facilities, ideally, there should be SME incubation centres, so that we can bring in professional trainers from across the globe such as from India. These incubation centres should be cross-sectoral, providing training across various segments of work related to SMEs, along with providing guidance on key issues such as managing funds, maintaining line of credit in a sustainable manner. Hence, the focus should be to maintain the end-to-end cycle including emphasis on production as well as sale of the products. This would then mean ensuring that people understand how to connect their business effectively with nation's supply chains and integrating with the global value chains enabling access to global markets for business development and finance, etc. Consistency regarding flow of supply chain is a challenge that many developing countries are facing. Considering the existing geo-political issues and the effect of oceanic degradation that PNG is experiencing, the government is trying to narrow down on the specific areas and sectors where skill upgradation can be focused upon. The PNG people are very skillful, given the right kind of opportunity they will excel. The only thing that they require currently is a "push" in the right direction. India is considered an IT Hub globally, we will require your support in knowledge transfer on how to use technology in the SME sector in our country. As a country, we need to focus on necessary behavioural changes in approaching the SME sector and the potential it holds for us. There needs to be a generational approach to skills, attitude and investment.

# What are your visions for collaboration between The Embassy with WASME in strengthening and supporting the SME sector of both PNG and India?

Your institution is very critical for the growth of economies and improving the lives of people. Your experience and work in India and around the globe will be valuable in developing the SME sector in PNG. India has a different environment, its unique culture and customs, hence, we will require those perspectives to blend with our context to help provide the right environment for the growth of our SME sector. We will require collaborations with WASME for capacity building and guidance for the people in the SME sector. PNG, with a population of 10 million, is divided into four regions. WASME can provide support in setting up incubation centres in these regions where people can have assistance and guidance about an array of activities. WASME can help us facilitate training of the trainers so that they in turn can train others. Thus, it can help strengthen the SME sector through a bottom-up approach. WASME has been instrumental in helping the SME sector achieve the inclusive sustainable development goal by 2030. WASME can play a role in upskilling and empowering the people in the SME sector and increase PNG people's engagement in the SME sector. The collaboration between The Embassy and WASME will help create a roadmap for the SME sector of both PNG and India and learn from each other and contribute to each other's success stories.

# OF THE MONTH

Arushree Sharma Khatiwada and Megha Agrawal, Avani Nepal

#### Avani Nepal is a Nepalese company

Avani Nepal is a Nepalese company that manufactures natural and organic skincare. Arushree Sharma Khatiwada and Megha Agrawal founded the company in 2020 after noticing a gap in the market for natural and locally made products in Nepal. Its headquarters are located on Shantiniketan Mara in Gairidhara, and has quickly become a leading brand in Nepal's organic skincare industry. When the founders returned to Nepal from their universities abroad during the COVID-19 pandemic, they had the idea for Avani Nepal. They saw an opportunity to create a brand that catered to Nepali consumers' needs while also promoting sustainable practices and empowering women in Nepal. With this vision in mind, the founders founded Avani Nepal with the intention of establishing a brand that offered high-quality, natural products made in Nepal. Avani Nepal quickly established a reputation for creating high-quality, natural and organic skincare products that are both gentle on the skin and environment friendly.

#### Inspiration for the products

They believe in the power of "pure" at Avani. They bring a beautifully crafted collection of luxurious natural treatments inspired by the wisdom and secrets of flawless skin and ageless beauty known for centuries. Their products are all natural, with no artificial colours, fragrances, silicone, or parabens. Nature, they believe, balances beauty products made of living substances such as plants or their extracts. These contain all of the purifying, nourishing, and balancing properties required to nourish the skin for eternal beauty.

#### Vision of the start-up

Their mission is to provide high-quality, natural Nepalese products and to promote sustainable



practices while empowering women. They aim to be a leading brand in Nepal's organic skincare industry, catering to the needs of Nepali consumers seeking high-quality, organic skincare options. Furthermore, they are focusing on expanding the brand outside of Nepal by exporting their products all over the world. Their vision is to create a world in which people are empowered to make informed decisions about the products they use and their environmental impact. They are committed to promoting sustainability in all aspects of its operations, from ingredient pricing to product packaging. Their long-term goal is to expand the brand into new countries.

# Journey of labouring a company during Covid pandemic

When they returned to Nepal from their universities abroad during the COVID-19 pandemic, they had the idea for Avani Nepal. In Nepal, they noticed a gap in the market for natural, locally made products. They also noticed that many imported products they're expensive and difficult to obtain for Nepali consumers. They saw an opportunity to create a brand that would cater to Nepali consumers' needs while also promoting sustainable practices and empowering women in Nepal. They believed that by creating a brand that offered high-quality, locally-made products at a reasonable price, they could







fill this market gap. They realised the impact their brand could have on the environment and society as they delved deeper into the world of natural and sustainable beauty.

#### Sustainability element of Avani

Each of the products manufactured by the company has various elements aimed at environmental safeguard. Thus, the products are skin-friendly, chemical free, environment-friendly, recyclable and biodegradable packaging and a skincare that is effective and easily accessible.



#### **Distribution Network of Avani**

They have a large distribution network, with products available in over 80 stores throughout Nepal. The company also sells its products online, allowing customers to access high-quality organic skincare products from the convenience of their own homes. They also provide natural toiletries to The Terraces Resort & Spa, Ananda Spa, Krinjala Spa, Kavya Boutique Hotel and The Layer.

# Dismantling the challenges of the industry sector

According to them, creating their own brand has been a difficult but rewarding journey. They

encountered numerous challenges along the way, but their determination and passion for their mission kept them going. When they first started Avani Nepal, they faced several challenges and struggles, just like any other business. As a small start-up, they had limited staff, equipment, and facilities. This made scaling their operations and meeting customer demands difficult. Finding highquality, natural ingredients locally proved difficult. To ensure that their products met their standards, they needed to establish a reliable supply chain and collaborate closely with their suppliers. It was difficult to build brand awareness and differentiate themselves in a crowded market. To establish their brand and reach their target audience, they needed to invest time and resources in marketing and promotion. Meeting regulatory requirements and obtaining required permits and licences took time and was complicated. To ensure that their company complied with local laws and regulations, they had to navigate the legal and regulatory landscape. COVID-19 caused disruptions in global supply chains, making it difficult to source raw materials and packaging supplies. This has had an impact on their product production and delivery. They had limited access to physical markets to showcase and sell their products due to movement restrictions and social distancing measures. This has had an impact on their ability to generate revenue and build their brand. Covid-19 has increased the cost of raw materials and transportation, making it more expensive to manufacture and distribute their products. Despite these difficulties, they remained committed to their vision and mission and worked hard to overcome them. They used their network, resources, and expertise to build a successful and long-term business.

# Meaning of empowerment, a lived experience

For both of them, being co-founders of Avani Nepal has been an empowering experience. They had the opportunity, as young female entrepreneurs, to create a brand that promotes sustainable practices and empowers women in Nepal. They have been able to make a positive impact on society through Avani Nepal by promoting sustainable and ethical practices in the beauty industry. They feel empowered knowing that their brand is changing people's lives. Their work with Avani Nepal has inspired other young women to pursue their entrepreneurial dreams and make a positive difference in their communities. They feel empowered knowing that their work inspires others to make a difference in their communities. Their work with Avani Nepal has been recognised by a number of organisations, including the Summit Women of the Year award. This recognition has given them a sense of empowerment because it validates their efforts and encourages them to keep working towards their objectives. Through Avani Nepal, they have been able to build a network of like-minded individuals and organisations who share their vision and values. As they learn from one another and collaborate on common goals, this network has been a source of encouragement and empowerment. Overall, their feelings of empowerment stem from knowing that their work is having a positive impact and inspiring others to make a difference. They are grateful for the opportunities that have come their way and look forward to continuing their empowerment journey with Avani Nepal.

Actionable points for achieving women empowerment in beauty industry

Based on their personal experiences as young female entrepreneurs in the beauty industry, they

believe there are several actionable points for achieving women's empowerment in this sector. First and foremost, an environment that fosters and supports women's entrepreneurial aspirations must be created. This can be accomplished by providing women with access to capital, mentorship, and training programmes that equip them with the necessary skills and resources to succeed. Furthermore, it is critical to promote sustainable and ethical practices in the beauty industry, as this can benefit both society and the environment. Finally, it is critical to celebrate and recognise the accomplishments of women in this sector, as this can help to inspire others and foster an empowerment culture. They believe that by focusing on these actionable points, we can create a more inclusive, sustainable, and empowering beauty industry that benefits everyone. Furthermore, promoting diversity and inclusivity is an actionable point for achieving women's empowerment in the beauty industry. This can be accomplished by providing equal opportunities for women of all backgrounds and experiences to participate in and thrive in the industry. This includes promoting the representation of women from diverse communities in marketing and advertising campaigns, as well as ensuring equitable and inclusive hiring and promotion practices. The sector can create a more dynamic and innovative industry that benefits from the perspectives and experiences of all women by promoting diversity and inclusivity. This, in turn, can lead to more inclusive products and services that cater to consumers' diverse needs and preferences.







# WASME CORNER Serving SMES Globall

# The GFB Basket 2023 - an international conclave on Food Processing, Technology, and Trade, symbolizing The International Year of Millets, 28-29<sup>th</sup> April, India



The GFB Basket 2023 was organized by the World Association for Small and Medium Enterprises (WASME) in association with the MSME Chamber of Commerce (MSMECC), Vijayawada, Andhra Pradesh, India. The event was held from 28th to 29th April 2023 and was an international conclave on Food Processing, Technology, and Trade, symbolizing The International Year of Millets as proposed by the Government of India for 2023.

Shri Malladi Vishnu, Hon'ble MLA, Vijayawada Central, inaugurated the event. Dr. Sanjiv Layek, Executive Secretary, WASME, welcomed all dignitaries and delegates, exhibitors and participants to the event.

The food processing industry is nothing new, as processing has been carried out by people since ancient times. Traditional food processing techniques consisted of homogenization, pasteurization, canning, and drying for storing food for a longer period. Today, the food processing industry does the same thing but with the help of advanced technology and better food preservative chemicals.

The GFB 2023 aimed to provide a platform for leaders, professional partners, associations, and supporting partners related to the global food industry to interact with entrepreneurs and agripreneurs and educate them on emerging trends and technology, the ease of trade and commerce, capacity building and skill development, manufacturing and marketing, innovation and inclusion, sustenance, and sustainability.

The major objectives of the GFB 2023 was to work closely with the Government of Andhra Pradesh, India to build a conducive ecosystem to develop a globally competitive food processing industry, strengthen the minimum viable ecosystem of the agro-food industry for sustainability, sustenance, technology, and trade resulting in employment generation and wealth creation and to accelerate global collaboration and sustainability.

The event had a list of key dignitaries, including Shri Chiranjiv Chowdhary, Principal Secretary to Government (Food Processing), Industries and Commerce Department, H E Ms. Jacqueline



MUKANGIRA The High Commissioner of Rwanda to India, GoAP, Dr. M. Lakshmi Prasad, Chairman – CII Andhra Pradesh, Principal Scientist and MD, Bio WE, Dr. C. Anandharamakrishnan, Director, CSIR-National Institute for Interdisciplinary Science and Technology, Dr. C Tara Satyavathi, Director, ICAR-IIMR Hyderabad, Dr. A Vishnu Vardhan Reddy, Vice Chancellor, ANGRAU, Prof. K C Reddy, Chancellor & Chairman of the Governing Council, Rajiv Gandhi University of Knowledge Technologies, Nuzvid, and Shri Subhash Chahar (Virtual), DGM & Regional Manager, ECGC, Bengaluru.

The panel discussion included many members from recognized boards including the Government (Food Processing), Industries and Commerce Department, NIFTEM-T, High Commissioner of Rwanda to India, Asian-African Chamber of Commerce & Industry (AACCI), Mauritius Chapter, MSME DFO, Export Credit Guarantee Corporation of India, Directorate of Agribusiness Development, TNAU. The experts discussed various issues, challenges, and opportunities in food, food processing, and

agriculture sectors for MSMEs.

The conclave was a successful event with 12 MoUs signed between foreign companies and Indian MSMEs. The event also promoted significant awareness of the Indian Government's schemes, connected Indian companies to Canada, Mauritius, Qatar, Bangladesh, Bhutan, Rwanda, and other emerging markets, initiated the creation of a "Technology Transfer Office" for the Agro Industry in Andhra Pradesh with the help of Andhra Pradesh Govt., connected Start-ups with the user organizations of Food Processing Industries, promoted "Andhra Millets" as a Global Brand, and promoted Women Entrepreneurs/Start-ups in the Food Sector.

The 2 day event was attended by international delegates and experts from to Canada, Mauritius, Qatar, Bangladesh, Bhutan, Rwanda and other emerging markets and was attended by more than 1000+ participants who exchanged their ideas and leveraged on the business opportunities provided by the platform.







# **UN SCAN**



#### **WTO**

# Small business group appoints new coordinator, discusses digitalisation, finance and standards

The Informal Working Group on Micro, Small and Medium-sized Enterprises (MSMEs) on 26th April discussed the benefits of digitalisation for small business, the role of intellectual property rights in facilitating small business access to finance, and how MSMEs deal with sustainability standards. The Group appointed Ambassador Matthew Wilson of Barbados as its new coordinator.

Singapore shared its experience with facilitating digital trade through its digital economy agreements, including the adoption of the UNCITRAL Model Laws on E-commerce and Electronic Transferable Records.

The United Kingdom drew attention to its proposal on trade digitalisation under the e-commerce negotiations. The proposal highlights the economic benefits of shifting to paperless trade, which can result in cost cutting, increased productivity and greater business opportunities.

The World Intellectual Property Organization (WIPO) presented its latest report on intangible assets and the value generated when the inventions of small businesses are protected by IP rights. This can help to address the finance gap faced by many small businesses.

The WIPO report — entitled "WIPO and Intangible Asset Finance: Moving intangible asset finance from the margins to the mainstream" is available here.

The International Trade Centre (ITC) presented its Standards Map, a database of sustainability standards, and highlighted the technical and financial constraints faced by small businesses as they try to comply with sustainability standards. The ITC also updated the Group on the G20's work on MSMEs' access to information, finance and markets.

The Group appointed Ambassador Matthew Wilson of Barbados as its new coordinator. The outgoing coordinator, Ambassador José Luís Cancela (Uruguay), drew attention to the achievements of the Group, particularly the 2020 package of recommendations aimed at helping small businesses trade internationally. He also highlighted the establishment of databases of MSME provisions in trade agreements and in trade policy reviews and the Trade4MSMEs platform, which provides a gateway to MSME trade information. "This is an impressive number of deliverables and I know that the Group will continue to explore new areas of work and to think outside of the box on what it can do going forward," he said. "The MSME Group is now at 98 members, covering roughly 90 per cent of global trade, and I know that the spirit of inclusivity and openness will bring others on board," he added.

On the margins of the meeting, the Group met with several representatives from small businesses to brief them on the work of the Group, including the recently agreed Work Program, and upcoming events in the lead-up to MSMEs Day on 27 June. The representatives highlighted the importance of engaging with small business when new regulations are developed and underlined the need to share information and harmonize standards.

https://www.wto.org/english/news\_e/news23\_e/igmsm\_26apr23\_e.htm



#### **UNESCAP**

# New UN handbook on navigating trade provisions for sustainable development

The United Nations has released a new handbook to build the capacity of developing countries to design and negotiate sustainable development provisions in trade agreements that consider their specific situation, and to encourage research and discussions on maximizing the impact of such provisions in support of the 2030 Agenda for Sustainable Development.

The UN Handbook on Provisions and Options for Inclusive and Sustainable Development in Trade Agreements uniquely provides a range of alternative sustainable development provisions with explanation on their binding nature and flexibility from legal perspective. It includes chapters on environment, labour, gender, MSMEs and investment.

Regional trade agreements are increasingly addressing various aspects of sustainable development through specific provisions and chapters. Developed economies and a growing

number of developing economies have included provisions related to health, environment, labour rights, engagement of small and medium sized-enterprises and environment. Many less developed economies have expressed concerns about the inclusion of such non-trade issues as they create potential new trade barriers. At the same time, however, governments in key international markets are taking steps to increase sustainable development related non-tariff measures in trade agreements and this trend may be expected to accelerate.

The Handbook, developed by the five UN Regional Commissions, UNCTAD and other partners, was launched at the Rethinking World Trade 2023 conference hosted by Georgetown University yesterday. The guide is based on inputs collected from a wide range of experts, including from WTO, civil society, academia and the private sector, under the Global Initiative on Mainstreaming Sustainable Development Provisions in Trade Agreements.

https://www.unescap.org/news/new-un-handbook-navigating-trade-provisions-sustainable-development

# **COMING SOON**



27<sup>th</sup> International Conference, Exhibition & International Awards for SMEs

on

TECHNOLOGY TRANSFER, STANDARDISATION,
UPSKILLING & DIGITIZATION FOR INCLUSIVE GROWTH OF SMES

16th - 18th December, 2023 Port Louis, Mauritius

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300+
Participants

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30+
Countries

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## ABOUT WASME

WASME is an International Non-Governmental Organization that has observer and consultative status with many UN agencies, such as UNIDO, UNCTAD, UNICITRAL, WIPO, ILO, ECOSOC, UNESCAP, ITC, and UNESCO. Additionally, WASME has several inter-governmental and international organization affiliations. It has been striving to stimulate, foster, promote, and coordinate international cooperation for the growth & development of MSMEs.

WASME was founded in 1980 with the goal of supporting MSMEs in member countries. We have achieved this through our strong association with local government bodies, regional authorities, international linkages, civil societies, SMEs, etc. We are continuously working to improve our innovative and sustainable framework so that we can better serve MSMEs around the world.

WASME's vision is further realized and advanced with the consistent support of its large base of member representatives in over 100 countries.



WASME's focus is on MSMEs
by providing technology
transfer and trade
promotion through
international/regional
conferences/workshops/

seminars. WASME also organizes programs on various

important issues for the growth of MSMEs such as IPRs, Skill Development, Certification & Accreditation, ICT, Marketing, Global Supply Chain, Technology Transfer, Entrepreneurship development, quality control, Al, Machine learning, robotics, etc.

WASME also publishes monthly "World SME News" which features developments in the MSME sector from around the world, as well as a fortnightly e-newsletter called the "SME e-Bulletin". These two organs act as a way to disseminate information among members and advocate for sustainable and regenerative MSME development and growth.

### **CORE ACTIVITIES**



Articulating concerns and interests of MSMEs at various national and international level.



Enlarging collaboration with UN agencies and international organisations.



Developing relationship between MSMEs in developed and developing countries by encouraging enterprise-to-enterprise cooperation in the area of skill development, technology transfer and export;



Capacity building of MSMEs through seminar, EDP and skill development programmes.



Information
dissemination on
technology, export,
marketing, match making
etc. in MSME sector.



International cooperation by networking with MSME promotion organisation at national and international level.



Carrying out research and studies on national/international issues confronting MSMEs.

# **MEMBERSHIP SERVICES**

Since its inception, WASME has been rendering quality services to its members. Our membership offers access to all facilities of WASME including right to participate, access to circulars, literature, documents etc.

Our menbers support WASME's mission to advance, promote and support SMEs in their respective countries through association and collaboration mechanism with local government bodies, regional authorities, international linkages, civil societies and SMEs.

#### **General Members**

Any Government
Organizations, Small Business
Authorities, Authorities
bodies, Financial Institutions,
Chambers of Commerce and
Industry, SME Associations,
Traning Institutes,
Consultancy Organisations,
Technology Providers etc.

# Branding Opportunity

Any General member of Associate Member who contributes to the funds of the Organization.

#### **Associate Members**

Any Individuals,
Enterprises,
Corporations,
Stakeholders,
Research Institutions,
Large Enterprises,
Academicians,
Consultants etc.
engaged in SME sector.

#### Associate Membership-Indian Chapter

Indian MSMEs,
Entrepreneurs,
Corporates, SME
Associations,
Universities, Training
Institute and
Individuals who are
interested in the
growth of SMEs.

#### Information Assistance

Basic business related laws, business legislation, trade regulation, Public policy, Taxation, Available MSME support by different stakeholders.

#### Benefits Enterprise Support

Expert guidance and assistance for starting new business, improving existing business, Skill development and empowerment, Business matching, International experts search.

#### **Bussiness Support**

Tender information, potential buyer & seller, Marketing linkages, import/export facilitations, financial assistance technology transfer, branding and promotions etc.

#### Exposure Visit to Global members

Facilitate exposure visit at National & International Organizations, Institutes, Research Centres etc

## Participation & Knowledge Support

Participation of WASME National/International conferences and seminars, workshops, training and programmes etc

#### **Branding Opportunity**

Sponsorship and volunteering, advertising and programs, newsletters, website, e-bulletins, publications etc.

# For more information visit our

Website: www.wasmeinfo.org

Contact: membership@wasmeinfo.org

#### **WARNING**

We don't entertain cash for any membership activity / event / sponsorship / Exhibitions or other related activities. Cheque in favour of "World Association for Small and Medium Enterprises" payable at Noida / Delhi or NEFT/RTGS.

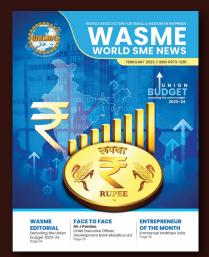


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