



WORLD ASSOCIATION FOR SMALL & MEDIUM ENTERPRISES

# WASME

## WORLD SME NEWS

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Start-up Acts: Fostering  
Development and Innovation in Africa

ADDIS ABABA  
ETHIOPIA

4 - 8  
SEPTEMBER 2023

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## READERS' REVIEW



“ The WASME Newsletter is an informative and well-rounded publication that covers a diverse range of topics, from the role of SMEs in adopting green technology to global industry insights. It offers valuable insights for entrepreneurs and professionals in various sectors.”

Ludovic Bigfarm Belinga  
Yaoundé, Cameroon

“ I found the WASME Newsletter to be a valuable resource for staying updated on current trends in the business world. The mix of articles, interviews, and country-focused content provides a well-rounded perspective on global entrepreneurship and industry.”

Garba Jibrin  
Lagos, Nigeria

“ The newsletter's focus on sustainability, clean energy, and entrepreneurship is commendable. It highlights the importance of addressing climate change and showcases inspiring stories of entrepreneurs, making it a must-read for those interested in sustainable business practices.”

Mary Kissner  
Accra, Ghana

“ WASME has done a fantastic job in curating a newsletter that caters to a wide audience, from SMEs to industry experts. The inclusion of interviews and profiles adds a personal touch, making it engaging and informative. I look forward to future editions.”

Mary Kissner  
Accra, Ghana

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# FROM THE DESK OF SECRETARY GENERAL



## Dr. Gyan Prakash Agarwal

Welcome to the August edition of the WASME newsletter!

At WASME, our commitment to promoting the growth and advancement of the SME sector worldwide remains steadfast. Recently WASME had participated in African Union 2nd MSME Forum on "Start-up Acts: An Instrument to Foster Development and Innovation in Africa" from 4 - 8th September, 2023 at AU Headquarters, Addis Ababa, Ethiopia. We are pleased to present the main discussions and points made by WASME at the conference about the comprehensive growth and promotion of SMEs on the African continent as well as the establishment of solid partnerships with AUC and several other top organizations on the continent.

In this edition, we turn our focus towards Tanzania in our 'Country Focus' segment. We explore the SME sector in Tanzania, highlighting challenges, government initiatives, and key resources. This knowledge can offer valuable insights and opportunities for our SME community. Our 'Industry Scan' dives into the creative industry and digital marketing, two areas experiencing remarkable growth and transformation. We examine the trends, innovations, and strategies that SMEs can leverage to thrive in these dynamic fields.

The guest article by Ms. Shraddha Sawhney on 'Digital Trade and Sustainability,' delves into the intersection of technology and sustainability, shedding light on the evolving landscape of digital trade and its implications for SMEs. In our editorial, we take a closer look at the E-commerce landscape, exploring how SMEs can navigate this ever-expanding digital marketplace to their advantage.

Our 'Entrepreneur of the Month' spotlight falls on a remarkable individual from Bangladesh, Mr. Junaed Ahmed, Founder and CEO of ePolli, who discusses the pathways to anchoring data driven work based in community rights and digital safeguards.

The 'WASME Updates' section keeps you informed about our recent activities and initiatives, ensuring you stay connected with the pulse of WASME. In 'UN Scan,' we bring you the latest developments related to the United Nations, offering insights into global efforts that impact our SME community.

We hope you find this newsletter enlightening and informative. Together, we continue to drive economic development and foster innovation in the SME sector.

Happy reading!

# WASME EDITORIAL

## Embracing the Role of E-commerce in SME Sector



### Introduction

E-commerce's profound impact spans across sectors such as finance, retail, communications, and business services, as organisations embrace it to hasten their product and service launches. Technological innovations like electronic catalogues, search engines, AI-driven product recommendations, and digital identity guarantees have transformed the landscape. The surge in online shopping is shaping a new economy, compelling businesses to differentiate their offerings and create captivating experiences. Convenience, driven by technology and social media, is a driving force.

Anticipating the future, e-commerce trends include a projected \$3.4 trillion revenue in 2025, delivery drones, and the omnichannel approach. By 2022's close, e-commerce is expected to constitute 20.4% of global retail sales. Remarkably, only 10% of e-commerce firms exploit social media word-of-mouth advertising. Estimates suggest e-commerce purchases could soar from 14.1% to 22% by 2023. The fusion of technology and social media empowers consumers, reshaping buying behaviours. Beyond convenience, it fosters economic growth, enhancing productivity, innovation, and consumer experiences. E-commerce's ascendancy promises economic prosperity, magnifying income and consumption worldwide.

### Recent developments in the e-commerce industry

◆ **Increased Online Shopping:** Consumers were increasingly turning to online platforms to shop

for a wide range of products and services, including clothing, electronics, groceries, and more. The convenience of shopping from home, access to a wide variety of products, and the ability to compare prices easily contributed to the growth.

- ◆ **Mobile Shopping:** The proliferation of smartphones and mobile apps made it easier for consumers to shop on-the-go. Mobile devices became a significant driver of e-commerce sales, with many retailers optimising their websites and apps for mobile users.
- ◆ **Marketplaces and Platforms:** E-commerce marketplaces like Amazon, Alibaba, eBay, and others provided a platform for both established brands and individual sellers to reach a global customer base. These platforms offered tools for sellers to set up online stores without the need for extensive technical knowledge.
- ◆ **Digital Payments:** The availability and ease of digital payment methods, such as credit cards, digital wallets, and mobile payment apps, facilitated smooth transactions in the online shopping process.
- ◆ **Logistics and Fulfilment:** Improvements in logistics and fulfilment processes enabled faster and more reliable delivery of goods. Concepts like same-day delivery and one-click ordering became increasingly common.

- ◆ **Personalization and AI:** E-commerce platforms leveraged artificial intelligence to offer personalised shopping experiences. AI algorithms analysed customer behaviour and preferences to recommend products, thereby increasing sales and customer satisfaction.
- ◆ **Social Commerce:** Integration of e-commerce with social media platforms allowed users to discover and purchase products directly through social media channels. This blurred the lines between social interaction and online shopping.
- ◆ **Subscription Models:** Many businesses adopted subscription-based models, offering curated products or services on a regular basis. This provided a stable revenue stream and encouraged customer loyalty.
- ◆ **Global Reach:** E-commerce allowed businesses to expand their reach beyond their local markets, enabling them to sell to customers around the world without the need for a physical presence in those regions.
- ◆ **COVID-19 Impact:** The COVID-19 pandemic further accelerated the e-commerce boom as lockdowns and social distancing measures



drove more consumers to shift their shopping online.

## Innovations brought on by e-commerce industry in the SME sector

The e-commerce industry has brought about transformative innovations that have had a significant impact on the SME sector. These innovations have empowered SMEs to compete on a larger scale, reach broader audiences, and streamline their operations. Some notable innovations include:

- ◆ **Global Reach:** E-commerce platforms have enabled SMEs to expand their customer base beyond local markets and tap into a global audience. This level of reach was previously difficult to achieve without significant resources.
- ◆ **Reduced Entry Barriers:** Traditional brick-and-mortar businesses often faced high upfront costs. E-commerce significantly lowers entry barriers, allowing SMEs to start and operate businesses with relatively low investment.
- ◆ **Online Marketplaces:** SMEs can leverage established online marketplaces like Amazon, Etsy, and eBay to reach a wide customer base without needing to build their own ecommerce website.
- ◆ **Digital Storefronts:** E-commerce platforms offer SMEs an opportunity to create professional and user-friendly online storefronts to showcase their products and services.
- ◆ **Cost-Effective Marketing:** Digital marketing tools, such as social media advertising and search engine optimization, enable SMEs to promote their products and services cost-effectively compared to traditional advertising methods.

- ◆ **Data Analytics:** E-commerce platforms provide valuable insights into customer behaviour, allowing SMEs to tailor their offerings and marketing strategies based on real-time data.
- ◆ **Inventory Management:** Automated inventory management systems help SMEs efficiently track stock levels, reducing the risk of overstocking or stockouts.
- ◆ **Dropshipping:** This model allows SMEs to sell products without holding physical inventory. When an order is placed, the product is shipped directly from the supplier to the customer.
- ◆ **Payment Gateways:** E-commerce platforms offer various payment options, making it easier for SMEs to accept a wide range of payment methods from customers around the world.
- ◆ **Mobile Commerce:** SMEs can capitalise on the growing trend of mobile shopping by optimising their e-commerce websites and platforms for mobile users.
- ◆ **Customer Engagement:** E-commerce platforms facilitate direct communication between SMEs and their customers, allowing for personalised interactions, feedback collection, and relationship-building.
- ◆ **Niche Markets:** SMEs can thrive by targeting niche markets that might not have been feasible in a traditional retail setting. E-commerce allows for specialised and unique offerings to find their customer base.
- ◆ **Time Efficiency:** Automation of various processes, such as order processing and customer support, saves time and resources for SMEs, enabling them to focus on growth strategies.
- ◆ **Scaling Flexibility:** E-commerce provides SMEs with the flexibility to scale up or down based

on demand without significant infrastructure changes.

- ◆ **Collaborative Platforms:** SMEs can benefit from partnerships and collaborations with other businesses on e-commerce platforms, expanding their reach and customer base.

## Challenges faced by SME sector globally in adopting in e-commerce model

- ◆ **Limited Resources:** SMEs typically have fewer financial and human resources compared to larger corporations. Investing in e-commerce infrastructure, website development, and marketing campaigns can strain their budgets.
- ◆ **Technical Expertise:** Building and maintaining an e-commerce website requires technical skills that many SMEs might not possess. They may need to hire external expertise or allocate time for training their staff.
- ◆ **Initial Costs:** Setting up an e-commerce platform involves costs for website development, payment gateways, online security, and other necessary tools. These upfront expenses can be a barrier for cash-strapped SMEs.
- ◆ **Digital Marketing Challenges:** Effective online marketing requires understanding of digital advertising, search engine optimization (SEO), social media strategies, and content creation. SMEs may struggle to navigate this complex landscape.
- ◆ **Competition:** E-commerce opens SMEs to a global market, but it also exposes them to intense competition from both local and international players. Standing out and attracting customers can be challenging.
- ◆ **Logistics and Shipping:** Efficient order fulfilment and reliable shipping are vital for customer

satisfaction. SMEs must navigate logistics, warehousing, and shipping solutions, which can be complex and costly.

- ◆ **Adapting to Change:** E-commerce trends and technologies evolve rapidly. SMEs need to stay updated and adapt to changing consumer behaviours and technological advancements.
- ◆ **Customer Service:** Providing effective customer support in an online environment can be challenging. Quick response times and efficient issue resolution are essential for maintaining customer satisfaction.
- ◆ **Cultural and Regulatory Differences:** If targeting international markets, SMEs must navigate different cultural norms, languages, and legal regulations, which can be complex and time-consuming.
- ◆ **Returns and Refunds:** Managing returns and processing refunds can be more complex in e-commerce compared to traditional retail. SMEs need clear policies and processes in place.
- ◆ **Infrastructure and Connectivity:** In some regions, reliable internet connectivity and infrastructure may be lacking, affecting the ability of SMEs to run their e-commerce operations smoothly.
- ◆ **Data Privacy:** E-commerce involves collecting and storing customer data, which raises concerns about data privacy and compliance with regulations like GDPR (General Data Protection Regulation).

### Initiatives undertaken by governments globally for smoother adoption of e-commerce by SME sector

Governments worldwide have recognized the importance of

supporting Small and Medium-sized Enterprises (SMEs) in adopting e-commerce to foster economic growth, create jobs, and enhance global competitiveness.

- ◆ **Training and Capacity Building:** Governments provide training programs, workshops, and seminars to educate SMEs about e-commerce best practices, digital marketing, online payment systems, and cybersecurity.
- ◆ **Financial Assistance:** Grants, subsidies, and low-interest loans are offered to SMEs for investments in e-commerce infrastructure, website development, and digital marketing campaigns.
- ◆ **E-commerce Incubators:** Establishing incubation centres or innovation hubs that offer mentorship, resources, and workspace for SMEs to develop and launch their e-commerce ventures.
- ◆ **Digital Infrastructure Development:** Governments invest in improving digital infrastructure, including high-speed internet connectivity and mobile networks, to ensure widespread access for SMEs.



- ◆ **Online Marketplaces:** Partnering with e-commerce platforms to create dedicated online marketplaces where SMEs can showcase and sell their products to a larger customer base.
- ◆ **Regulatory Reforms:** Simplifying regulations related to online business registration, taxation, customs clearance, and cross-border trade to reduce barriers for SMEs entering the e-commerce space.
- ◆ **Cross-Border Trade Facilitation:** Implementing measures to streamline customs procedures and trade documentation for SMEs engaged in international e-commerce.
- ◆ **Government Procurement:** Reserving a portion of government procurement contracts for SMEs engaged in e-commerce, fostering their participation in public sector tenders.
- ◆ **Startup Incubation Funds:** Allocating funds specifically for startups and SMEs in the e-commerce sector to encourage innovation and entrepreneurship.
- ◆ **Entrepreneurship Education:** Incorporating e-commerce and digital entrepreneurship education into school curricula and vocational training programs.
- ◆ **E-commerce Export Promotion:** Organising trade fairs, expos, and virtual showcases to promote SME products internationally and connect them with potential buyers.
- ◆ **Access to Technology:** Providing grants or subsidies for SMEs to acquire essential



e-commerce technologies like point-of-sale systems, inventory management software, and online payment solutions.

- ◆ **E-commerce Certification:** Introducing programs to certify SMEs for their online business practices, enhancing credibility and consumer confidence.

## Conclusion

E-commerce's role in the Small and Medium-sized Enterprises (SME) sector has evolved from an option to a vital avenue for growth and global relevance. Empowering SMEs to overcome limitations, e-commerce offers a transformative force. It ushers SMEs into the digital realm, expanding their reach beyond local markets. This redefines business norms, enabling even the smallest businesses to compete internationally. E-commerce becomes an equaliser, granting access to markets previously unattainable due to finances or geography. With cost-effective marketing and data-driven insights, SMEs refine offerings, enhance customer experiences, and foster loyalty.

E-commerce accelerates innovation, prompting SMEs to stand out with unique products and streamlined services. This innovation drives operational efficiency, reducing costs. Governments globally recognize SMEs as economic drivers and support e-commerce adoption through initiatives, financial aid, and digital infrastructure development.

In summary, e-commerce reshapes SMEs beyond transactional convenience, fostering innovation, broadening market access, and ensuring sustainable growth. As SMEs continue embracing e-commerce, their collective impact stands to reshape commerce's future and advance economic growth.



# GUEST ARTICLE

## SUSTAINABLE DIGITAL MARKETING

Mrs.  
Shraddha  
Sawhney

Economist



Shraddha Sawhney is an economist with more than 25 years of rich experience in public policy, corporate strategy and research & analysis. A postgraduate from the Delhi School of Economics, she worked across CII, Assocham, Ambuja Cements and Emaar before getting dabbed in entrepreneurship. In 2009, she started her firm 'Shraddha Research Services'. It started as a market research firm offering insights to aid decision making. Gradually, it has ventured into providing other services including writing reports & content, policy advocacy and resume & profile building.

### Background

Digital marketing includes all the way businesses attract, convert and retain customers via online tools and techniques. Digital marketing & advertising industry is estimated to grow to USD 1.5 Trillion by 2030, according to the latest statistics of the market research firm 'Research and Markets'. Being an affordable, flexible and engaging medium compared to traditional marketing, it is not surprising that digital marketing has grown stupendously in the past three decades. The expected CAGR of digital marketing services is 13.9 per cent during 2022-2030, as per the latest report from 'Research and Markets'.

Not just the large sized firms, SMEs (small and medium enterprises) too are able to increase customer engagement and become more competitive as they go the online marketing way. Some benefits of adopting digital marketing techniques for SMEs are saving money thereby reaching more customers for less, providing customised solutions, no geographical boundaries with time saved to reach out anyone anywhere, and systematic as well as instant tracking & monitoring of marketing activities.

For instance, a UK based fashion brand firm Rapanui has put up a custom design webpage on its website that allows customers to create their own clothes. This page has a five times higher conversion rate as compared to any of its other site page.

### Increased Digitisation Post-Pandemic

Due to the Covid-19 pandemic, many small companies have been compelled to get almost completely digitally transformed. This has made online marketing an indispensable tool for SMEs to connect with their consumers. Social media, text & email marketing and live streaming platforms are gaining prominence as the top channels to reach customers.

Fast paced advancements are seen today in the digital marketing space. For instance, there is a growing role of artificial intelligence to personalise



customer interactions. Also, marketers use platforms such as TikTok to improve their engagement with the customers.

## **Sustainability of Digital Marketing**

With a wider society focus on sustainability and ethical considerations, businesses as well as consumers have become more conscious of their environmental footprint. Especially the conscious consumers today actually base their buying behaviour and lifestyle choices on the sustainability profile of companies.

Some prominent benefits of sustainability are saving the planet, drawing younger consumers, and longevity of the company. Let us take a look at them one by one.

### **Saves the Planet**

Digital marketing has the potential of benefiting the environment by reducing the carbon dioxide emissions, lowering energy consumption and eliminating pollution. Few examples are using digital platforms and conducting virtual meetings for marketing activities.

### **Draws Young Consumers**

You can reach the younger generation faster if you go online to market your products and services through say social media as compared to the tradition marketing channels such as print, television and radio. So you reach a larger pool of potential customers as you choose sustainable marketing.

### **Gives Longevity to Your Business**

The longevity of your firm increases as your ability to connect with your existing and potential customers rises through the use of sustainable marketing practices. Using these practices also enhances the brand image of your firm, fostering customer loyalty and trust.

Apart from these above-mentioned benefits, sustainable marketing also benefits the

organisations by increasing the employee satisfaction, supporting compliance with the government regulations and generating higher profits for the firm in the short as well as long-term.

## **How to Adopt Sustainable Marketing Practices?**

Adopting sustainable and ethical marketing practices is essential for Small and Medium-sized Enterprises (SMEs) to align their business strategies with social and environmental responsibility while fostering long-term success. These practices encompass a range of strategies that prioritize the well-being of society, the environment, and consumers, while simultaneously enhancing brand reputation and customer loyalty. To implement these practices effectively, SMEs should consider a holistic approach that encompasses various dimensions, from product development and supply chain management to communication strategies and community engagement.

At the core of sustainable and ethical marketing lies the creation of products and services that fulfil genuine consumer needs while minimizing negative impacts on the environment and society. SMEs can adopt green and ethical product development practices, utilizing eco-friendly materials, efficient manufacturing processes, and fair labour practices. By focusing on creating value through quality and authenticity, SMEs can build trust with their target audience and differentiate themselves in the market. Supply chain transparency is another critical aspect of ethical marketing for SMEs. Collaborating with suppliers who adhere to ethical labour and sourcing practices ensures that the entire production process maintains high standards of social responsibility. Transparent communication about these practices demonstrates a commitment to ethical conduct and can resonate strongly with socially conscious consumers.

In terms of communication strategies, SMEs should prioritize authenticity and transparency. Clear and truthful messaging builds trust and credibility, contrasting with deceptive tactics that can harm both consumer trust and the brand's reputation. Storytelling can be a powerful tool to convey the ethical values and sustainability efforts of the business, creating a deeper emotional connection with customers. However, it's crucial to ensure that these stories are accurate and backed by real actions.

Digital platforms provide SMEs with a unique opportunity to engage with customers on a personal level and convey their sustainability efforts. Social media and websites can be used to share information about responsible practices, company values, and initiatives. Engaging content can include behind-the-scenes glimpses of sustainable processes, partnerships with local communities, and employee involvement in social causes. This level of transparency not only communicates ethical values but also allows customers to feel more connected to the brand's mission.

Collaboration and engagement with local communities can further solidify an SME's commitment to sustainability. Initiatives such as partnerships with non-profit organizations, participating in community events, or supporting local causes demonstrate a dedication to social responsibility and foster positive relationships with local stakeholders. These actions can have a significant impact, enhancing the brand's image and building a loyal customer base that supports its ethical efforts.

In conclusion, SMEs can adopt sustainable and ethical marketing practices by holistically integrating these principles into their business operations. By focusing on responsible product development, transparent supply chains, authentic communication, and community engagement, SMEs can establish themselves as socially and environmentally conscious entities. Embracing these practices not only aligns with consumer values but also drives long-term growth, resilience, and positive brand reputation, positioning SMEs for success in a world increasingly driven by ethical considerations.

**SAVE THE DATE**

**27<sup>th</sup> ICSME 2023**

World Association for Small and Medium Enterprises (WASME)  
(AN INTERNATIONAL ORGANISATION)

Theme: Empowering SMEs for Global Growth and Sustainability: Unlocking Credit, Technology, and Market Access

**Dubai, UAE**

**SATURDAY, 9 DECEMBER 2023**

# COUNTRY FOCUS

## TANZANIA

### Population

60 million; Urban – 40%; Rural – 60% (2021)

### Ethnic groups

Sukuma: Around 16%, Chagga: Around 15%, Haya: Around 12%, Nyamwezi: Around 9%, Hehe: Around 7%, Gogo: Around 5%, Ha: Around 5%, Makonde: Around 5%, Makua: Around 5%, Nyakyusa: Around 4% (2021)

### Youth unemployment rate (ages 15–24)

4% (2022), Male – 2.9%, Female – 4.9% (2020)

### GDP – composition, by sector of origin

Agriculture: 30%, Industry: 30%, Services: 40%

### Industries

- ◆ Agriculture
- ◆ Manufacturing
- ◆ Construction
- ◆ Energy
- ◆ Fishing
- ◆ Mining
- ◆ Tourism
- ◆ Telecommunications & Information Technology
- ◆ Financial Services

Tanzania, an East African nation situated just below the Equator, was established as an independent country in 1964 by merging the previously distinct regions of Tanganyika and Zanzibar. The majority of the combined land area is encompassed by mainland Tanganyika, accounting for over 99 percent of the total territory. The governance of Mafia Island is coordinated from the mainland, whereas Zanzibar and Pemba islands possess their own distinct administrative bodies. Positioned at the heart of the mainland, Dodoma has been the official capital of Tanzania since 1974. Serving as the largest

city and a vital port, Dar es Salaam holds significant importance in the country.

Tanzania's mainland is bordered to the north by Uganda, Lake Victoria, and Kenya. Its eastern boundary is defined by the Indian Ocean. To the south and southwest, Tanzania shares borders with Mozambique, Lake Nyasa, Malawi, and Zambia. The western edge is demarcated by Lake Tanganyika, Burundi, and Rwanda.

### Definition of SME in Tanzania

In Tanzania, the definition of SMEs can vary depending on the sector and regulatory framework. The Tanzania Small Industries Development Organization (SIDO) provides a general definition for SMEs based on the number of employees and investment in manufacturing, services, and trade sectors. The following are the criteria for SME classification according to SIDO in Tanzania:

- ◆ Micro Enterprises: Employing up to 4 people and having an investment in plant, machinery, and equipment not exceeding TZS 10 million (Tanzanian Shillings).
- ◆ Small Enterprises: Employing between 5 and 49 people and having an investment in plant, machinery, and equipment not exceeding TZS 100 million.
- ◆ Medium Enterprises: Employing between 50 and 99 people and having an investment in plant, machinery, and equipment not exceeding TZS 800 million.

## Characteristics of SMEs in Tanzania

According to the Tanzania Chamber of Commerce, Industry, and Agriculture (TCCIA), over 95% of businesses in Tanzania are classified as small enterprises. These small and medium-sized enterprises (SMEs) play a significant role in the country's economy, contributing around one-third of its Gross Domestic Product (GDP) and generating nearly 40% of total employment.

The Tanzania Development Vision (TDV) 2025 highlights that approximately 54.3% of the country's SMEs are led by women, and many operate within the informal sector, primarily in agriculture. This category encompasses survivalist enterprises, which have limited income generation and lack substantial assets. Such businesses include vendors, brokers, itinerant traders, and hawkers. Unfortunately, mini and micro enterprises often face challenges in terms of sustainability and are challenging to support effectively.

## SMEs contribution in Tanzania's economy

In the period concluding in September 2022, Tanzania achieved exports totaling \$7 billion for goods, in contrast to \$4.5 billion in the services sector. Although the export assortment might not encompass the entirety of the situation, it does suggest that the untapped potential of Tanzania's services industry remains substantial. However, a notable aspect is that the goods exports are largely dominated by non-traditional items, particularly minerals amounting to \$3.1 billion and manufactured goods totaling \$1.5 billion according to the Economic Review report.

SMEs in Tanzania are estimated to contribute around 40% or more of total employment in the country. This includes both formal and informal sectors. SMEs contribute around

one-third of the country's Gross Domestic Product (GDP), but the exact percentage can vary based on the source and the specific time period. SMEs are often important contributors to export activities in Tanzania. They are involved in various sectors, including manufacturing, agriculture, and handicrafts, which collectively contribute to export earnings. A substantial percentage of SMEs in Tanzania are women-led businesses, contributing to gender empowerment and economic inclusion.

- ◆ Agriculture is a major industry in Tanzania, employing a significant portion of the population. The country produces a variety of crops, including coffee, tea, cotton, cashew nuts, and tobacco. Livestock rearing is also an important component of the agricultural sector.
- ◆ Tanzania is rich in mineral resources, and mining plays a crucial role in its economy. The country is known for its gold production and is one of the largest gold producers in Africa. Other minerals extracted include diamonds, tanzanite, coal, and various gemstones.
- ◆ The manufacturing sector includes food and beverages processing, textile and garment production, cement, and various types of processing industries.
- ◆ Tanzania is renowned for its natural beauty & wildlife, making tourism a significant industry. The country is home to attractions like Mount Kilimanjaro, the Serengeti National Park, Ngorongoro Crater, & Zanzibar's pristine beaches.
- ◆ With ongoing infrastructure development projects, including roads, bridges, and buildings, the construction industry has been growing in Tanzania.



- ◆ The communication and technology sector has seen growth, with increased mobile phone usage and internet connectivity.
- ◆ Tanzania is working on developing its energy sector, including hydropower projects and natural gas exploration.
- ◆ The financial sector, including banking and insurance, plays a vital role in supporting economic activities.
- ◆ The country's coastline provides opportunities for fishing, and both marine and freshwater fish are important for local consumption and export.
- ◆ **Inadequate Technology Adoption:** Limited access to modern technologies and resources can hinder innovation and efficiency improvements in SME operations.
- ◆ **Inconsistent Policies:** Frequent changes in government policies or lack of policy continuity can create uncertainty and affect SME planning and investment decisions.
- ◆ **Access to Information:** Limited access to information about market trends, business opportunities, and regulatory changes can hinder informed decision-making by SMEs.

## Constraints to growth of SME sector in Tanzania

- ◆ **Limited Access to Finance:** Many SMEs struggle to secure funding from traditional financial institutions due to a lack of collateral, credit history, and complex application processes.
- ◆ **Infrastructure Constraints:** Inadequate physical infrastructure, such as reliable energy supply, transportation networks, and communication services, can hinder SME operations and expansion.
- ◆ **Lack of Skills and Training:** SMEs often face a shortage of skilled labor, which can limit their ability to adopt modern technologies and efficient business practices.
- ◆ **Regulatory Burden:** Complex and often ambiguous regulatory processes can be a barrier for SMEs, leading to higher compliance costs and uncertainties.
- ◆ **Limited Market Access:** SMEs may struggle to access larger markets due to constraints in distribution networks, marketing strategies, and lack of resources to tap into global markets.
- ◆ **High Costs:** High costs of inputs, utilities, and services can reduce profitability for SMEs, particularly those operating on tight budgets.
- ◆ **Competition:** SMEs often face competition from larger corporations that may have economies of scale and more resources to invest in marketing and research.
- ◆ **Weak Institutional Support:** The availability of business development services, incubators, and support systems for SMEs might be limited or not effectively reaching all areas.
- ◆ **Access to Land:** Obtaining suitable and affordable land for business operations can be challenging for SMEs, particularly in urban areas.
- ◆ **Limited Access to Technology and Innovation:** Lack of access to research and development resources and technology hubs can hinder SMEs' ability to innovate and stay competitive.
- ◆ **Informal Economy:** Many SMEs operate in the informal economy, which can limit their access to formal financial services, social protections, and business development support.

## Tanzania government's initiatives to strengthen SME sector

The Tanzanian government has implemented various initiatives to strengthen the Small and Medium-sized Enterprises (SME) sector in the country. These initiatives aim to address the challenges faced by SMEs and create an enabling environment for their growth and development.

- ◆ **National SME Policy:** Tanzania has a National SME Development Policy that outlines strategies and interventions to support the growth of SMEs. This policy provides a framework for addressing challenges related to finance, access to markets, technology, and more.
- ◆ **Tanzania Investment Centre (TIC):** TIC is responsible for promoting and facilitating investment in Tanzania. It offers services to SMEs, including assistance with business registration, investment incentives, and access to information.
- ◆ **Tanzania Small Industries Development Organization (SIDO):** SIDO is a government agency dedicated to the development of small industries. It provides training, technical assistance, and advisory services to SMEs across various sectors.
- ◆ **Business Development Services (BDS):** Initiatives to provide training, capacity-building, and advisory services to SMEs are in place. These services help SMEs improve their business skills, access markets, and adopt modern technologies.
- ◆ **Export Promotion:** The government encourages SMEs to engage in export activities through trade promotion initiatives and providing information on international markets and export opportunities.
- ◆ **Infrastructure Development:** The government has invested in improving physical infrastructure, including roads, energy supply, and

communication networks, to facilitate smoother operations for SMEs.

- ◆ **Market Access:** Efforts have been made to enhance SMEs' access to both domestic and international markets. This includes supporting participation in trade fairs, exhibitions, and market linkage programs.
- ◆ **Technology and Innovation:** Initiatives to encourage technology adoption and innovation among SMEs, including support for research and development activities, have been launched.
- ◆ **Support for Women Entrepreneurs:** Specific programs and initiatives targeting women-led SMEs have been implemented to promote women's economic empowerment.
- ◆ **Incubation and Acceleration Programs:** The government has encouraged the establishment of business incubators and accelerators to nurture and support the growth of innovative startups and SMEs.
- ◆ **Policy Reforms:** Continuous efforts have been made to review and reform policies and regulations that affect SMEs. This includes simplifying business registration processes and reducing regulatory burdens.



## Useful resources for SMEs operating in Tanzania

MSME finance providers	Details
<b>Incubators</b>	<ul style="list-style-type: none"> <li>◆ Tanzania Business Development Centre (TBDC), headquarters - Dar es Salaam, Tanzania</li> <li>◆ Tanzania Entrepreneurship and Competitiveness Centre (TECC), headquarters - Dar es Salaam, Tanzania</li> <li>◆ Tanzania Private Sector Foundation (TPSF), headquarters - Dar es Salaam, Tanzania</li> <li>◆ Tanzania Industrial Research and Development Organization (TIRDO), headquarters - Dar es Salaam, Tanzania</li> </ul>
<b>Banks</b>	<ul style="list-style-type: none"> <li>◆ Tanzania Agricultural Development Bank (TADB), headquarters - Dar es Salaam, Tanzania</li> <li>◆ Small Industries Development Fund (SIDF), headquarters - Upanga, Tanzania</li> </ul>
<b>MFI</b>	<ul style="list-style-type: none"> <li>◆ National Microfinance Bank (NMB), headquarters - Dar es Salaam, Tanzania</li> <li>◆ FINCA, headquarters - Dar es Salaam, Tanzania</li> <li>◆ Tujijenge, headquarters - Dar es Salaam, Tanzania</li> </ul>
<b>PE/VC</b>	<ul style="list-style-type: none"> <li>◆ Grassroots Business Fund</li> <li>◆ CrossBoundary</li> <li>◆ EXEO Capital</li> <li>◆ Fanisi Capital</li> </ul>
<b>Government</b>	<ul style="list-style-type: none"> <li>◆ Tanzania Investment Centre (TIC)</li> <li>◆ Tanzania Development Finance Company Limited (TDFL)</li> </ul>

If you wish to extend business activities with featured country

Please write to us at [wasme@wasmeinfo.org](mailto:wasme@wasmeinfo.org)



Trade delegation



Investment



International exhibitions & EXPOs



Business Match Making



Technology Transfer



Skill Development



Startup Support



Women Entrepreneurship



Incubation



Research & Development



Conference/Seminar/Trainings/workshops



Policy Advocacy



# GLOBAL INDUSTRY SECTOR



## Role of Digital Marketing in the global SME sector

### Introduction

The Creative Industry holds a pivotal role within the global SME sector, contributing significantly to economic expansion, fostering innovation, facilitating cross-cultural exchange, and advancing social development. This diverse industry encompasses an array of sectors, including arts, culture, media, design, entertainment, and more.

Economically, the Creative Industry generates substantial value by crafting goods and services of worldwide demand, spanning domains like film, music, fashion, design, advertising, & software development. Renowned for its inventive spirit, the Creative Industry pioneers novel and imaginative approaches, often propelling technological progress, pioneering fresh business models, & creating distinctive products that reverberate through other sectors. Moreover, SMEs within this realm play a pivotal role in job creation, providing employment opportunities for a spectrum of professionals such as artists, designers, performers, writers, and technicians. The global appeal of creative products and services translates into robust export prospects, contributing to nations' trade balances & foreign exchange reserves.

### Role of digital marketing in the SME sector

Digital marketing plays a crucial and transformative role in the Small and Medium-sized Enterprises (SME) sector, offering a wide array of benefits that can significantly impact business growth and success. Here are some key roles that digital marketing plays in the SME sector:

- ◆ **Cost-Effective Reach:** Digital marketing provides SMEs with a cost-effective way to reach their target audience. Unlike traditional advertising methods, digital platforms allow businesses to reach a global audience without the high costs associated with traditional media.
- ◆ **Level Playing Field:** Digital marketing levels the playing field for SMEs, enabling them to compete with larger corporations by utilising online platforms and strategies that are accessible to businesses of all sizes.
- ◆ **Audience Targeting:** SMEs can precisely target their audience based on demographics, interests, behaviour, and other factors. This targeted approach ensures that marketing efforts are focused on individuals who are more likely to be interested in their products or services.
- ◆ **Measurable Results:** Digital marketing provides measurable and trackable results, allowing SMEs to monitor the effectiveness of their campaigns in real-time. Analytics tools offer insights into metrics such as website traffic, conversions, click-through rates, and more.
- ◆ **Brand Building and Awareness:** Online platforms enable SMEs to establish and strengthen their brand identity. Consistent branding across websites, social media, and other digital channels helps build brand recognition and trust among customers.
- ◆ **Engagement and Interaction:** Digital marketing encourages direct engagement and interaction

between SMEs and their customers. Social media, email marketing, and interactive content allow businesses to foster a sense of community and engage in conversations with their audience.

- ◆ **Content Marketing:** SMEs can showcase their expertise and provide value to their audience through content marketing. Creating and sharing relevant, informative, and entertaining content helps establish authority and credibility in the industry.
- ◆ **Global Reach:** Digital marketing enables SMEs to expand their reach beyond their local market and target customers worldwide. This opens up new growth opportunities and potential markets.
- ◆ **Personalization:** Tailoring marketing messages to individual preferences and behaviours enhances the customer experience. Personalised campaigns are more likely to resonate with the audience and drive higher engagement.

- ◆ **Flexibility and Adaptability:** Digital marketing campaigns can be quickly adjusted and adapted based on real-time data and changing market conditions. This flexibility allows SMEs to respond swiftly to emerging trends and customer needs.
- ◆ **Lead Generation and Sales:** Effective digital marketing strategies can lead to increased lead generation and sales. Whether through social media, search engine optimization (SEO), pay-per-click (PPC) advertising, or email marketing, SMEs can convert leads into customers more efficiently.
- ◆ **Data-Driven Decision-Making:** Digital marketing relies on data analytics to inform strategies and decisions. SMEs can gather insights from user behaviour, engagement rates, conversion rates, and more, allowing them to make informed choices for continuous improvement.



## Challenges faced by SME sector in using digital marketing

While digital marketing offers numerous benefits to the SME sector, there are also several challenges that SMEs may face when utilising digital marketing strategies.

- ◆ **Limited Resources:** Many SMEs have limited budgets, manpower, and expertise to invest in comprehensive digital marketing campaigns. This can result in difficulty implementing and managing complex strategies.
- ◆ **Skill Gap:** SMEs might lack the specialised skills and knowledge required for effective digital marketing, such as search engine optimization (SEO), social media management, content creation, and data analytics.
- ◆ **Time Constraints:** Digital marketing demands consistent effort and time for planning, execution, and monitoring. SMEs often struggle to balance marketing activities with other operational responsibilities.

- ◆ **Technological Barriers:** Adapting to new technologies and platforms can be challenging for SMEs, especially those without a strong IT infrastructure. Issues like website maintenance, hosting, and e-commerce integration can arise.
- ◆ **Targeting and Segmentation:** Defining and accurately targeting the right audience can be a challenge for SMEs, affecting the effectiveness of their campaigns.
- ◆ **Data Privacy and Security:** Adhering to data privacy regulations and ensuring the security of customer data can be complex for SMEs, especially with limited resources for compliance.
- ◆ **ROI Measurement:** Measuring the return on investment (ROI) of digital marketing efforts can be challenging for SMEs, especially if they lack the tools and knowledge to track and analyse relevant metrics.
- ◆ **Digital Ad Costs:** While digital advertising can be cost-effective, paid ads on platforms like Google and social media can become expensive, especially if not managed strategically.
- ◆ **Adapting to Change:** The digital landscape evolves rapidly. SMEs must be adaptable and open to change, which can be challenging for those with established routines and limited resources.
- ◆ **Negative Feedback and Online Reputation:** Online criticism or negative reviews can impact SMEs' reputation. Addressing and managing these issues requires a well-thought-out strategy.
- ◆ **Lack of Strategy and Planning:** Rushing into digital marketing without a clear strategy and goals can lead to ineffective campaigns and wasted resources.

## Technological advancements in digital marketing useful for SME sector

Technological advancements in digital marketing offer numerous benefits to the (SM) sector by enabling cost-effective strategies, efficient operations, and enhanced customer engagement.

1. **Social Media Management Tools: Scheduling and Automation:** Tools like Buffer, Hootsuite, and Sprout Social allow SMEs to schedule posts in advance and automate social media campaigns, saving time and maintaining a consistent online presence.
2. **Email Marketing Platforms: Personalization & Segmentation:** Email marketing platforms such as Mailchimp & Constant Contact enable SMEs to send personalised messages to segmented audiences, increasing engagement & conversions.
  - ◆ **Automated Workflows:** Workflow automation simplifies lead nurturing, customer onboarding, and other processes, improving efficiency.
3. **Content Management Systems (CMS): User-Friendly Websites:** Platforms like WordPress and Wix enable SMEs to easily create and manage their websites, optimising user experience.
  - ◆ **Blogging and SEO:** CMS platforms support content creation, optimising SEO efforts and driving organic traffic.
4. **Search Engine Optimization (SEO) Tools: Keyword Research and Analysis:** Tools like SEMrush and Ahrefs help SMEs identify relevant keywords, monitor rankings, and improve their website's visibility in search results.
5. **Google My Business: Local SEO:** SMEs can use Google My Business to manage their online presence, display location information, and interact with local customers.
6. **E-commerce Platforms: Online Stores:** Platforms like Shopify and WooCommerce

enable SMEs to establish and manage online stores, expanding their market reach and boosting sales.

7. **Video Marketing Tools: Video Creation:** User-friendly tools like Animoto and Promo allow SMEs to create engaging video content without extensive technical skills.
  - ◆ **Live Streaming:** Platforms such as Facebook Live and Instagram Live facilitate real-time engagement with the audience.
8. **Customer Relationship Management (CRM) Systems: Customer Data Management:** CRM systems like HubSpot and Salesforce centralised customer data, helping SMEs build stronger relationships and track interactions.
9. **Chatbots and Messaging Apps: Automated Customer Support:** Chatbots integrated with websites or messaging apps offer immediate customer support and assistance, enhancing user experience.
10. **Analytics and Reporting Tools: User Behaviour Insights:** Google Analytics provides valuable insights into website traffic, user behaviour, and conversion rates, enabling data-driven decisions.
  - ◆ **Social Media Analytics:** Native platform analytics and tools like Socialbakers help SMEs measure the effectiveness of social media campaigns.
11. **Pay-Per-Click (PPC) Advertising Platforms: Budget Control:** Platforms like Google Ads and Facebook Ads allow SMEs to set and control their advertising budgets, targeting specific audiences.
12. **E-commerce Analytics: Sales Tracking:** E-commerce platforms offer analytics to track sales, customer behaviour, and conversion rates, aiding in optimising online stores.

## Airbnb, UK

Airbnb, a prominent startup with a minimal UK team centred in London, demonstrates that size isn't the sole determinant of success. They shrewdly focused on unpaid acquisition, tapping into the digital-savvy demographic seeking unique stays. Craigslist became their marketing catalyst, encouraging website visitors to share listings. The strategy's simplicity birthed a viral surge—attention-grabbing imagery and enhanced listings attracted a burgeoning audience. Airbnb's strategic alignment sparked rapid viral growth, showcasing that effective approaches trump sheer scale.

## PayPal

PayPal effectively navigated the challenge of choosing the right marketing approach. Amid various unsuccessful attempts, one strategy stood out. PayPal's breakthrough came with a method that leveraged monetary incentives for signups. Offering \$20 for each signup and an additional \$20 for referrals, the strategy spurred a surge in registrations. As customer numbers grew, PayPal tactically reduced incentives to \$10, \$5, and eventually eliminated them. This approach fueled significant site traffic and activated users, while maintaining the lowest Customer Acquisition Cost (CAC) compared to alternative methods.

## Dropbox

Dropbox achieved remarkable growth through referral marketing. Offering 500MB for each friend referred led to an astounding viral expansion, amassing 4 million users within 15 months. Their success story diverged from expensive paid marketing, showcasing the potency of a strategic referral approach.

# ENTREPRENEUR OF THE MONTH

Mr.  
*Junaed Ahmed*

Founder & CEO of  
ePolli, Bangladesh



## **Personal & professional journey which led to the idea and creation of ePolli**

My story begins in a rural village, where life's rhythm is dictated by seasons and the land. Growing up in this setting, I witnessed the determination and perseverance of farmers who held the key to sustenance and progress. These early years laid the foundation for my understanding of agriculture's vital role in society. Embarking on an academic journey, pursuing a Master's degree (MSc) in Business Computing abroad, granted me a fresh perspective. The potential of technology to transcend boundaries and create innovative solutions ignited a passion within me. Little did I know that this fervour for technology and my profound connection to agriculture would intersect in a significant manner.

My path through various roles in the IT and Finance sectors exposed me to diverse landscapes, both locally and internationally. From serving as a national consultant for the United Nations Development Programme (UNDP) in Bangladesh, contributing to UAE Exchange in Malaysia, to collaborating with development organisations such as the Asian Resources Foundation in Thailand and the Digital Polli initiative by the Ministry of Commerce in Bangladesh and the eCommerce Association of Bangladesh, each phase contributed uniquely to my growth. Nonetheless, it was during my tenure at UNDP and Digital Polli that the foundation of ePolli began to take form. The concept of leveraging technology to bridge the gap between landowners and marginalised farmers deeply resonated with me. This amalgamation of my technological

expertise and my heartfelt desire to make a positive impact on those who sustain our nation's food supply was a powerful driving force.

Consulting with agronomists, partnering with cooperatives, and immersing myself in rural life facilitated the evolution of ePolli into a purposeful solution. Through this voyage, I had the privilege of receiving acknowledgement for our endeavours. The 2020 eCommerce Movers Award from the ICT Division and eCAB recognized our performance during the COVID-19 pandemic. The 2022 Digital Bangladesh award from the Prime Minister of Bangladesh celebrated our role in digital development for rural communities. Additionally, being honoured as one of the top 50 startups of 2023 by the Bangabandhu Innovation Grant solidified our commitment to innovation and creating an impact.

Reflecting on the past, I see that my personal and professional experiences seamlessly converged to give rise to ePolli. Today, as the Founder & CEO of ePolli, I am filled with humility for the collaborative effort that led us to this point. The journey presses on as we refine and expand our offerings, reaching more farmers and nurturing enduring change.

## **Approach to harnessing technology in the agri-based sector**

At ePolli, we've embraced technology to revolutionise agriculture in Bangladesh. Our focus is on practical solutions that fit the local context. Initially met with some scepticism, our approach is gaining traction as farmers experience increased yields and reduced losses through our group farming solution, unlocking economies of scale. By simplifying tech interfaces

and providing on-ground training, we're bridging the digital gap and empowering communities. The impact of our technology-driven solutions, such as IoT and Cloud Computing, is fostering optimism and transforming traditional practices for the better.

### **Key challenges faced as a tech-led agri-based sectoral organisation**

ePolli, as a technology-driven organisation focused on agriculture, faces several significant challenges as it pursues its goal of revolutionising the agricultural sector. One such challenge is the issue of digital literacy and access, particularly among farmers situated in remote areas. The lack of familiarity with technology and limited internet availability necessitates the development of specialised training programs and user-friendly interfaces that cater to their needs. Another hurdle lies in promoting behavioural change within the farming community, as the transition from traditional practices to technology-driven solutions requires effective communication strategies and practical demonstrations that highlight the advantages. Furthermore, ePolli encounters infrastructure limitations, especially in remote regions, where inadequate connectivity and unreliable power supply hinder the seamless adoption of technology. The need to ensure local relevance is also critical, as diverse agricultural practices necessitate tailored solutions that are adaptable and scalable. Maintaining a balance between customization and scalability poses a unique challenge.

Additionally, the organisation recognizes the



importance of sustaining long-term engagement with the farming community. This involves ongoing



efforts in education, adaptation, and support to ensure that farmers continue to utilise technological solutions for sustained benefits. As ePolli navigates these complex challenges, it remains committed to empowering farmers by offering innovative, pragmatic, and sustainable technology solutions that drive positive change in the agricultural sector.

### **Ensuring the rights and privacy of stakeholders in a tech-based model**

We prioritise the security of sensitive data through the implementation of advanced encryption techniques, ensuring that confidential information remains inaccessible to unauthorised individuals. Our privacy policies are easily accessible and transparent, detailing the types of data collected, its intended use, and the rights stakeholders hold over their information. Regular internal security audits help identify vulnerabilities and ensure compliance with data protection regulations. We empower stakeholders to exercise control over their data, allowing them to access, modify, or delete it as needed. To maintain a proactive stance against potential breaches, we employ real-time monitoring, swiftly responding to any emerging security threats. Our commitment to data privacy extends to educational initiatives that inform stakeholders about best practices, and we adhere meticulously to relevant data protection laws and regulations, demonstrating our dedication to legal compliance and upholding established standards.

## Impact of work with the agri-reliant communities

The impact of ePolli's interventions in the agricultural sector has brought about a multitude of positive outcomes. Notably, there has been a notable increase in farmers' income as a result of adopting improved practices and gaining enhanced access to markets facilitated by our platform. The transformational power of training has empowered farmers to evolve into agri-entrepreneurs, effectively taking command of their own livelihoods. Furthermore, the implementation of ePolli's group farming solution has yielded significant benefits, including the reduction of crop losses through pest monitoring and timely weather alerts, thus ensuring food security. The platform's ability to directly connect farmers with markets has translated into securing better prices and higher profits for their produce.

In a commendable achievement, even farmers who were initially hesitant about technology have embraced it, acquiring new skills in the process. The solutions provided by ePolli have also fostered collaboration within communities, leading to shared learning experiences among farmers. By enabling access to real-time data, ePolli has actively promoted the adoption of eco-friendly farming practices, contributing to the sustainability of agricultural activities. This has had a direct impact on the quality of the local food supply, with improved practices resulting in a healthier offering.

Another significant outcome of ePolli's efforts is the empowerment of women in agriculture. The platform has ensured that women gain equal access to essential resources and opportunities, contributing to the broader goal of gender equality in the sector.

## Major milestones achieved

ePolli's transformative journey within the realm of agriculture has marked a series of noteworthy accomplishments. A substantial land acquisition effort has resulted in the procurement of 164

hectares of land, a development that has yielded improved yields and transformed landlords into agri-entrepreneurs through the implementation of our solutions. The far-reaching impact of our initiatives is evident in the positive outcomes experienced by over 2,500 farmers who have witnessed improved yields and livelihoods. Securing \$129k in funding has enabled us to extend our reach and enhance our influence within the agricultural landscape. This financial growth is underscored by a revenue of \$32.4k and a GMV of \$162k, reflecting the value we bring to the table.

Engaging with the community through workshops and training programs has resulted in a network of empowered farmers, forging a strong community of agri-entrepreneurs. Our commitment to technological adoption is evident as more than 60 percent of previously technology-resistant farmers have embraced our user-friendly tools and platforms. Our emphasis on direct market access has propelled farmers toward increased profits, thereby fostering economic advancement. Tangible impact is highlighted by a remarkable 400 percent increase in income for a single farmer, serving as a testament to our contribution to positive change.

ePolli's innovative approach has garnered recognition within the agricultural and technological sectors, earning us awards and acknowledgment for our trailblazing efforts. Our operational reach has expanded to encompass two additional districts,



amplifying our regional influence and footprint. Undoubtedly, one of our proudest achievements is the empowerment of women farmers and the assurance of their equal participation within the sector. Collectively, these milestones exemplify ePolli's unwavering commitment to fostering innovation, catalysing transformative change, and leaving a sustainable impact within the dynamic landscape of agriculture.

## Strategie to infuse innovation with sustainable practices

Empowering sustainable financial freedom and higher income for marginalised farmers through Cutting-Edge Tech, Eco-friendly Practices, Empowerment, and Precision Farming. And we aim to uplift their livelihoods while benefiting small retailers, traders, and consumers within the agricultural ecosystem.

## Key advice to the readers who are associated with this sector

Drawing from the experiences of ePolli, I offer crucial advice to those engaged in the agricultural sector. Firstly, there's immense value in embracing innovation. Integrating technological advancements into farming practices can trigger a transformative shift, boosting efficiency, and unlocking fresh growth opportunities. However, it's essential to ensure that these innovations are tailored for local contexts, easy to understand, and readily accessible for farmers.

A sustainable approach is paramount. Prioritise practices that not only benefit the environment but also bolster the financial well-being of smallholder and marginalised farmers. Long-term profitability and resilience should be at the core of these practices. Forge collaborative relationships with the local community and administrative bodies. Partnerships across the agricultural value chain can lead to a comprehensive and effective approach, as evident from the success achieved through our own collaborations. Approach challenges with a creative mindset. View obstacles as chances to reconnect with the essence of agriculture and develop innovative, user-friendly solutions that address underlying problems. Invest in the education and training of farmers. Empower them with the knowledge and skills needed to adopt new methods and technologies, fostering sustainable growth and development within the sector. Flexibility is key in the ever-evolving realm of farming. Just as ePolli has demonstrated, be prepared to adapt your methods to align with the changing dynamics of agriculture. Leverage the power of data-driven decision-making.





# WASME CORNER

From global to local, unleashing potential of SMEs in Africa and other countries by nominating **WASME Permanent Representatives**

WASME is extending its extensive experience and expertise in the key areas such as technology transfer, skill development, quality control, packaging, market access, export, research and development to enhance the sustainability, competitiveness, and growth of SMEs in different countries in technical trades like aerospace, mechanical, electrical, electronics, chemical, textile, food processing, ceramic, and wooden industries etc.

With special focus on SME development in African Sub-continent along with other countries across the globe, WASME has identified and nominated Permanent Representative (PR) that will partner with WASME in implementing SME development and promotion activities. It includes:



Skill Development & EDP programmes, end to end support for business/ enterprise development by facilitating through consultancy, technology transfer, trade facilitation, incubation support, market, export development and research & development activities to SMEs.



Training of the Trainers (TOT) programme for Skill Development project in all technical trades.



Extending support to SMEs in the area of Digital Infrastructure, E-Commerce, Artificial Intelligence, Machine Learning, Robotics, Electric Vehicle (EV), Renewable Energy (RE), Software Development & Hardware etc.



GAP study in various fields and expert consultations for incubation including programmes on enhancing export and marketing.



Access to credit and market by preparing sample Detailed Project Report (DPR) by including cost effective & right technology.



Exposure of the global expertise and experience of WASME to SMEs, through B2B meetings, exhibitions/trade fairs, outreach programmes, buyer-seller meetings and activities with other member countries of WASME.



Advising, formulating and implementing schemes and programmes for enterprises at regional and national level.

WASME is open for collaborating with organizations in different countries and work closely to identify critical issues and problems faced by SMEs and draft an action plan to empower and nurture the growth of SMEs in respective country. Please send your interest or query at [dg@wasmeinfo.org](mailto:dg@wasmeinfo.org) and [directorpnd@waseminfo.org](mailto:directorpnd@waseminfo.org).

# WASME CORNER



## WASME deliberations for Skill & Enterprise Development and Technology Transfer for African MSMEs at African Union Commission (AUC) 2<sup>nd</sup> Annual MSME Forum held from 4<sup>th</sup> to 8<sup>th</sup> September, 2023 in Addis Ababa, Ethiopia



World Association for Small and Medium Enterprises (WASME) participated in African Union 2<sup>nd</sup> MSME Forum on ***“Start-up Acts: An Instrument to Foster Development and Innovation in Africa”*** organized by the Department of Economic Development, Trade, Tourism, Industry and Minerals Department (ETTİM) from 4 - 8<sup>th</sup> September, 2023 at African Union Headquarters, Addis Ababa, Ethiopia

This Forum is to promote, develop and support Micro, Small and Medium Enterprises of African continent. The five-day dynamic and participated event hosted, was having High Level Sessions, thematic panel sessions and training sessions that aims to promote, upskill, and strategize for

a better and inclusive growth of African MSME sector. Many interventions and deliberations were made including various promotional schemes which are being implemented in other African countries. Development of MSMEs through inclusive market and value chains; Providing MSME technical support and training in e-Commerce, digital marketing, financing, quality infrastructure, and quality standards, among others were also discussed. AUC also hosted MSME Awards and organised Exhibition.

With core focus on Start-up Acts that may significantly improve private sector development and consequently, economic development, the

forum deliberated on various aspects of Startup Acts including amalgamation of policies intended to serve as incentives for young unemployed youth to start a venture, investors to put their money into promising companies, and other ecosystem actors to lend their support where it's needed.

### Following key events were organized during the forum

- ◆ The concentration meeting on the Establishment of the African Industrialization Fund organized by the African Union Commission Department of Economic Development, Trade, Tourism, Industry and Minerals (AUC-ETTİM).
- ◆ An Expert Working Group Meeting for Ministries, Departments, and Agencies in-charge of MSMEs organized by the AUC-ETTİM, International Trade Centre (ITC), and the All-Africa Association for SMEs (AAASME).
- ◆ An Expert Working Group Meeting on the Enterprise Innovation and Modernization Programme, SME Cluster and Network Programme organized by the United Nations Industrial Development Organization (UNIDO).
- ◆ A Round-Table on Innovative Financing for African Start-ups and Small Business Growth, organized by the Pan African Chamber of Commerce and Industry (PACCI).

WASME being one of the leading International Non-Governmental Organization working towards promotion and development of MSMEs globally, participated in the 5 days conference. A delegation from WASME included H.E. Amb Dr. K C Jankee, GOSK, President, WASME, Mr Dumisani J Msibi, Group MD, FINCORP, Swaziland & Vice President, Africa WASME, Mr Vijay Kumar, Director General, WASME and Ms Archana Sharma, Director Planning and Development, WASME.

In the Inaugural Address, H.E. Amb Dr. K C Jankee

while stressing the importance of Startups, shared the key recommendations as to minimize regulatory uncertainty, capitalize on the availability of funding and raising awareness on existing measures, He emphasized the need for the regulatory framework for African MSMEs with conducive policies and programmes dealing with various aspects such as reducing barriers, unlocking access to capital, connecting to stakeholders, facilitating research and unleashing new market opportunities.

Mr Vijay Kumar, Director General, WASME participated in the Expert Working Group Meeting on the Enterprise Innovation and Modernization Programme, SME/I Cluster and Network Programme organized by the United Nations Industrial Development Organization (UNIDO). He shared a case on **“Cluster Development for African MSMEs – Experiences from Successful Implementation of Cluster development programs in India”**. He informed the senior officials from different countries, AUC, UNIDO and various key stakeholders on how Ministry of MSME, Govt. of India had implemented several schemes and programmes for the development of MSMEs in the country that fosters the sustainable growth of MSMEs, improving sustainability and productivity, promote entrepreneurship among women and marginalized communities, facilitate export promotion, improving skills, Ease of Doing Business Reforms, fostering innovation and local manufacturing through initiatives like Startup India and Make in India.



H.E. Amb Dr. K C Jankee, GOSK, President, WASME

Mr. Kumar mentioned and stated that the financing/credit gap is not only the major challenge for MSMEs in Africa, but it is one of the issue. The key issue involves the development and promotion of SMEs to increase their sustainability, competitiveness, and growth by solving common problems in technology, skills, quality, testing, design of new products, R&D/Innovation, IPR, packaging, market access, export etc. To address these problems for MSMEs in African Continent, WASME may deliver best solutions for MSMEs.



Mr Victor C Diwandja Djemba, Chief, UNIDO, Dr. Patrick Ndzana Olomo, Ag. Head of Economic Policy & SD, AUC and Mr Vijay Kumar, DG WASME

While sharing the key schemes of Government of India's including Cluster Development Programs for MSME, he emphasized the critical need of adopting the cluster development approach for SMEs in African sub-continent in order to foster collaboration, resource sharing, provide support for Technology up gradation, development of dies, tools & moulds, testing, product design and development, infrastructure development, training, and capacity building etc. including facilitating, knowledge, and innovation among SMEs.



Mr Vijay Kumar, DG WASME in forum on SME Finance

He further iterated WASME's mandate and commitment for the development and promotion of SMEs through implementing various schemes and programmes for SMEs in the African subcontinent by providing end to end and turnkey solutions/ services in the area of;

1. Technology Upgradation/Transfer and Innovation
2. Advance Skill Development Training programme including EDP, setting up of such centers.
3. Testing and Quality Control
4. Packaging Solutions
5. Marketing and Export
6. Prototype and Product design and development
7. Setting up of quality control and testing labs including cluster development
8. Training to artisans and micro entrepreneurs for development of rural industries.
9. Setting up of business Incubators/R & D centers.

He also mentioned WASME HQ, being located in the center of the Indian capital (Noida-Delhi Border), has been collaborating closely with the Ministry of MSME, Government of India, and other such ministries can act as a catalyst in transferring its exceptional and top-tier knowledge and experience for the growth of MSME in the African subcontinent. WASME is already having the presence and are collaborating for the development and promotion of MSMEs in Nigeria, Swaziland, Botswana, Ethiopia, Mauritius, South Africa, Uganda, Cameroon, Egypt, etc.

The key highlight of the AUC conference is that WASME has joined hands with the African Union for providing its vast and global experience and expertise in the core seven areas. The agreement will come into force in coming months with various organizations/chambers/associations and will be extremely instrumental in advocating, formulating and implementing schemes and programmes for a sustainable, inclusive, and regenerative development through its multidimensional activities and enable sustainability, competitiveness and growth MSMEs in entire African Region.

During the conference, WASME signed agreement/ developed an understanding of partnership with many key MSME development and promotion agencies of different countries, special working groups, chambers of commerce and industry and associations. Some of them are:

1. The Raw Materials Research and Development Council (RMRDC), Nigeria
2. Small and Medium Enterprises Development Agency of Nigeria
3. Pan Africa Chamber of Commerce and Industries (PACCI) having more than 50 national Chambers of Commerce
4. AU - Africa Women in Process (AWIP), Niger
5. AU - New Partnership for Africa's Development (NEPAD), South Africa

6. The Nigerian Content Development and Monitoring Board (NCDMB), Nigeria
7. Anglican Church Development Board in Addis Ababa, Ethiopia.
8. The African Association for Small and Medium Enterprises (AASME), Nigeria
9. Swaziland Development Finance Corporation (FINCORP), Eswatini
10. JAR Africa Consulting, Ethiopia

Over 400 Participants and key stakeholders from across the continent participated in the conference with commitment to driving the African Union Agenda 2063 goal of "A Prosperous Africa, Based on Inclusive Growth and Sustainable Development." Through MSMEs.



Mr Dumisani J Msibi, Group MD, FINCORP, Swaziland & Vice President, Africa in forum on SME Finance



Ms Archana Sharma, Director Planning and Development, WASME in forum on SME Finance

## WASME and AU- AWIP joins hands for the development and promotion of Women led MSME in African Continent



Mr. Vijay Kumar D.G. WASME with Mrs. Ron Osman, Ag. Head of Industry, Innovation and Minerals Division ETTIM Department, African Union

WASME and the African Union's African Women in Processing (AWIP) Initiative has signed an MoU for the development and promotion of women led micro, small and medium enterprises in African Continent.

The AWIP program aims to support the African Union's industrialization drive and achieve the goals of drive 2063 by promoting and hastening the transformation of industrial processing led by women. The AWIP establishes a new policy direction for women in processing that addresses structural norms and places an emphasis on inclusive and long-term social-economic progress.

The agreement was initiated during AUC 2nd Annual MSME Forum held from 4th to 8th September 2023 at AU Headquarters. The agreement between WASME and AU-AWIP is historic initiative to support the women entrepreneurs in the African subcontinent with the leadership of both WASME and AU AWIP.

As per the agreement, WASME will be extending end to end assistance/ solutions for the African MSMEs especially women led enterprises in the key areas including:

1. Technology Transfer and Up gradation including Innovation
2. Advanced Skill Development Training programme including EDP
3. Testing and Quality Control, national/ international standardization

4. Prototype and product design and development
5. Packaging solutions for products/components
6. Marketing and Export Promotion
7. Setting up of quality control and testing labs
8. Promotion and development of artisans and micro enterprises in rural areas
9. Cluster development programme including setting up of common facility centers
10. Any other as identified and required by the AU-AWIP

In order to improve the sustainability, competitiveness, and expansion of women-owned MSMEs in the processing industry across all AWIP member countries, WASME will play a significant role in providing its extensive experience and expertise in key areas such as technology transfer, skill development, quality control, packaging, market access, export, and research and development.

Overall, the cooperation between WASME and AU- AWIP may be important in that it intends to encourage the expansion and development of women-led MSMEs across the African Continent, which may then contribute to the continent's economic growth and general well-being.



Mrs. Rabiataou Arzika Mamadou, President of AU-AWIP and Mr. Vijay Kumar D.G. WASME

## Esteemed Guests



Hon'ble Shri Dharmendra Pradhan  
Minister of Education, Skill Development and Entrepreneurship,  
Government of India



H.E. Mr. Claudio Anorena Montero  
Ambassador,  
Embassy of the Republic of Costa Rica



H.E. Mrs. Katharina Wieser  
Ambassador,  
Embassy of Austria



H.E. Mr. Demekta Abnalu Ambulo  
Ambassador,  
Embassy of the Federal Democratic  
Republic of Ethiopia



H. E. Mrs. DILLAH LUCIENNE  
Ambassador,  
Embassy of Chad



H.E. Ms. Jacqueline MUKANGIRA  
High Commissioner,  
Republic of Rwanda



Mr. Yawa Edem Akpanmedo  
Charge d'Affaires i.l.,  
High Commission of the Republic of Togo



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# UN SCAN



## UNDP

G20 Digital Ministers Recognize Digital Public Infrastructure as an Accelerator of the Global Goals

India and UNDP launch two public resources on digital public infrastructure to help countries advance their digital transformation journey. In support of India's G20 Presidency, UNDP serves as knowledge partner on digital public infrastructure.

In a historic move, under India's Presidency, G20 Digital Economy Ministers reached a groundbreaking consensus on how to effectively shape digital public infrastructure (DPI) of the future, as an accelerator of the Sustainable Development Goals (SDGs). The United Nations Development Programme (UNDP) with the World Bank collaborated with the Government of India as its knowledge partner on DPI in the Digital Economy Working Group.

In a special message during the Digital Economy Ministerial Meeting, Honourable Prime Minister of India, Mr. Narendra Modi, spoke about "unshakable belief of India in innovation, speedy implementation of DPI, modulated by spirit of inclusion – leaving no one behind."

For the first time, a description of DPI has been collectively adopted by a group of countries, as a set of shared digital systems that should be secure and interoperable, that can be built on open standards and promote access to services for all, with governance and community as core components of DPI. A set of high-level guiding principles for DPI has also been endorsed that promote (among other things) governance of DPI for public benefit, trust and transparency as an inherent aspect of DPI.

The G20 India Presidency in partnership with UNDP launched two knowledge products on DPI to help countries advance their digital transformation journey, with speed, at scale and inclusion. These were launched by the Honourable Minister of Electronics & Information Technology, Government of India, Mr. Ashwini Vaishnaw. The DPI SDG Compendium presents a global snapshot of the potential of DPI across all 17 SDGs, and the DPI Playbook provides practical resources on how countries can go about building their inclusive and rights-based DPI.

*"These first-of-their-kind public resources can assist countries to build their DPI, and help to ensure that all communities, everywhere, can reap the many benefits of our burgeoning digital world. We hope that these assets will inspire countries to consider the many possibilities that DPI can offer as a means to accelerate progress on the SDGs,"* said Achim Steiner, UNDP Administrator.

These publications are being released ahead of the 78th UN General Assembly and the SDG Action Weekend where DPI is a key priority on the agenda. Coupled with the growing demand for DPI, leaders at the meeting also acknowledged challenges related to DPI financing, particularly in low- and middle-income countries. The way forward requires embracing global multi-stakeholder approaches to build capacity, as well as provide technical assistance and adequate funding support.

In this regard, the G20 Digital Ministers also expressed interest in the 'One Future Alliance' (OFA) – a voluntary initiative proposed by the G20



India Presidency with support from its knowledge partners. It aims to bring together governments, the private sector, academic and research institutions, donor agencies, civil society organizations and other relevant stakeholders and existing mechanisms to synergize global efforts in the DPI ecosystem.

UNDP is grateful to the Ministry of Electronics and IT, Government of India for this partnership under its G20 Presidency. We also thank the Bill & Melinda Gates Foundation, Omidyar Network India, the Centre for Digital Public Infrastructure, Aapti Institute, Dalberg, and the Boston Consulting Group for their support.

Source: <https://www.undp.org/press-releases/g20-digital-ministers-recognize-digital-public-infrastructure-accelerator-global-goals>

## AFDB

Transitional government and African Development Bank Group sign \$28 million loan agreement for agropastoral development, digitization and market access

The African Development Bank Group signed an agreement with the transitional government in Guinea for a \$28 million loan to support agropastoral development, digitization and market access in the West African country.

The Bank's Country Manager in Guinea, Léandre Bassolé and the Guinean Minister of the Economy and Finance, Moussa Cissé, signed the agreement in Conakry on 3 August 2023. The Minister of Planning and International Cooperation, Rose Pola Pricemou and the Minister of Agriculture and Livestock Farming, Mamoudou Nagnalen Barry, attended.

The Project to Support Agropastoral Development, Digitization and Market Access in Guinea was approved on 14 July 2023 by the Bank Group's Board of Directors. It aims to improve the contribution of agriculture to Guinea's economic development while ensuring food and nutritional

security for rural households and enhancing their incomes, financial inclusion, and resilience to climate change.

Specifically, the project promotes the production of maize and soya for processing into poultry and livestock feed, and the development of processing and marketing infrastructure for the two target sectors, including grazing facilities. It will help strengthen resilience to climate change among agricultural producers and livestock farmers, support women's empowerment and reduce vulnerabilities and inequalities between men and women in agriculture.

Mr Cissé highlighted the project's innovative nature, particularly in digitization and financial inclusion, saying it will guarantee better access to information and a more secure income for producers. He urged the key actors involved, including the project management unit, to act diligently and show dexterity in implementing the project.

He expressed the government's appreciation to the Bank for its support for development efforts in Guinea. "We are delighted with the quality of our cooperation and the impact the project will have on the people of Guinea, not only through improving food and nutritional security but also the incomes of agricultural producers and livestock farmers," said Minister Cissé, who is also the Bank's Country Governor.

Bassolé expressed his delight with the project's expected impact on the livelihoods in Guinea and urged officials involved in its implementation to use the resources mobilized judiciously. He also thanked the Guinean government's cooperation with the Bank, particularly during the preparatory stages of the project.

Source: <https://www.afdb.org/en/news-and-events/press-releases/guinea-transitional-government-and-african-development-bank-group-sign-28-million-loan-agreement-agropastoral-development-digitization-and-market-access-63633>

# 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, AI, 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.



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;



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



Enlarging collaboration with UN agencies and international organisations.



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



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



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

# MEMBERSHIP SERVICES

WASME has members in different countries across the world. Member constituents represent industrial promotional organizations of various types and come from highly industrialized, developing and transition economies, as well as least developed countries. WASME has a broad membership spectrum that includes:

## Categories

### General Members

- ◆ Ministries/ Government Departments
- ◆ Public Sector Undertakings/Semi Government Organization
- ◆ Export Promotion Councils/ Trade Councils
- ◆ Financial Institutions/ Banks/ NBFCs
- ◆ SME Promotion Organization/Enterprise Development Organization

**Chambers/ Industry Associations/ SME Associations**

**International & Regional Federations/ Associations**

### Associate Members

- ◆ Corporations, Consulting Firms
- ◆ Partnership/ Proprietorship/ LLP etc
- ◆ Research Institutes/ Technical Institutes/ Universities
- ◆ Individual Consultants/ Experts/ Students
- ◆ NGOs/ SMEs etc.

### Associate Membership-Indian Chapter

Any General Member or Associate Member who is willing to be Permanent Member of WASME

## Benefits to Members

**Collaborating with other members on issues of common interest to enable local SMEs gain access to a variety of advantages, such as:**

- ◆ Making advantage of a vast network of WASME to create new alliances
- ◆ Building a global network and making your voice heard
- ◆ Globally promoting your company using WASME marketing platforms
- ◆ Possessing the chance to organise or present at WASME Global Conferences, Seminars, Exhibitions, events, and programmes
- ◆ Having your interests represented at multilateral organizations including UN organizations, national and international forums etc.
- ◆ Sharing your opinions and ideas in WASME publications
- ◆ Get access to WASME Resource Centre of Knowledge, Experts, Technology, Trade Facilitation, Financial Assistance, Market Linkage etc.
- ◆ Get tailor made services and support

**For more information visit our**

**Website:** [www.wasmeinfo.org](http://www.wasmeinfo.org)

**Contact:** [membership@wasmeinfo.org](mailto:membership@wasmeinfo.org)

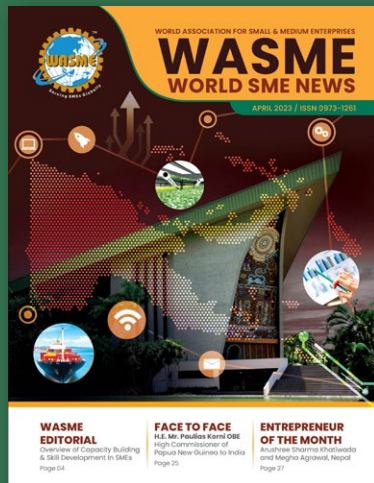
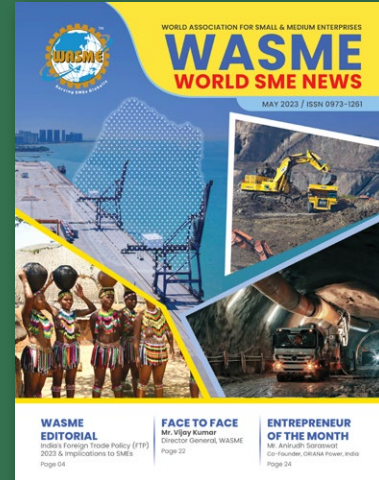
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