



# WORLD ASSOCIATION FOR SMALL AND MEDIUM ENTERPRISES (WASME)

## AN INTERNATIONAL ORGANIZATION

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## Policy Forums

### 1. Global Access to Finance Forum for SMEs

#### **Objective:**

Create a platform dedicated to overcoming financial barriers that SMEs face, including issues related to credit access, collateral requirements, and high interest rates.

#### **Key Discussion Points:**

- **Innovative Financing Solutions:** Explore public–private partnerships, microfinance, venture capital, and fintech innovations that can broaden access to working capital.
- **Credit Guarantee Schemes:** Develop and promote policies that enhance risk-sharing between financial institutions and governments.
- **Regulatory Improvements:** Advocate for simplified lending criteria and the use of alternative data for credit scoring.

#### **Expected Outcomes:**

Recommendations for new financing models, regulatory adjustments to ease access to credit, and strategies for building robust SME financial ecosystems.

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### 2. Regulatory Reforms & Business Environment Forum

#### **Objective:**

Address the administrative and regulatory hurdles that often hamper SME growth, aiming to create a more transparent, efficient, and SME-friendly regulatory environment.

#### **Key Discussion Points:**

- **Streamlining Bureaucracy:** Propose “one-stop-shop” registration and licensing systems to reduce time and cost burdens.
- **Taxation & Compliance:** Review tax policies and compliance requirements that disproportionately affect smaller enterprises.
- **Digital Regulatory Platforms:** Introduce digital tools to simplify regulatory procedures and improve business transparency.

**Expected Outcomes:**

A set of actionable policy reforms to reduce red tape, harmonize regulations across borders, and enhance the overall ease of doing business for SMEs.

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**3. Digital Transformation & Innovation Forum****Objective:**

Support SMEs in adopting digital technologies and innovative practices to increase productivity and global competitiveness.

**Key Discussion Points:**

- **Bridging the Digital Divide:** Advocate for investments in broadband infrastructure and affordable digital solutions.
- **R&D & Innovation Incentives:** Promote tax incentives and grants for R&D, technology adoption, and collaborative innovation between SMEs and research institutions.
- **Cybersecurity & Data Policies:** Address the challenges of data security and privacy to ensure a safe digital operating environment for SMEs.

**Expected Outcomes:**

A framework for public policies that accelerates digital adoption, fosters innovation ecosystems, and prepares SMEs for Industry 4.0 challenges.

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**4. International Trade & Market Access Forum****Objective:**

Enhance the global competitiveness of SMEs by addressing trade-related challenges and advocating for policies that improve market access.

**Key Discussion Points:**

- **Trade Policy Reforms:** Develop recommendations for reducing non-tariff barriers, streamlining export procedures, and enhancing participation in international trade agreements.
- **Digital Trade & E-Commerce:** Leverage digital platforms to open new markets, with a focus on cross-border e-commerce regulations and online payment systems.
- **Capacity Building:** Provide support for SMEs to meet international standards and quality certifications, facilitating their integration into global supply chains.

**Expected Outcomes:**

Strategies and policy proposals that open international markets, reduce trade friction, and ensure that SMEs can compete effectively on a global scale.

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**5. Skills Development, Training & Entrepreneurship Forum****Objective:**

Strengthen the human capital foundations of SMEs by focusing on workforce training, entrepreneurship education, and continuous skills development.

## **Key Discussion Points:**

- **Vocational & Technical Training:** Collaborate with educational institutions to design curricula that meet the evolving needs of SMEs.
- **Entrepreneurial Ecosystems:** Support mentorship programs, incubators, and accelerators that nurture new SME ventures and innovative ideas.
- **Inclusive Growth Initiatives:** Ensure that training and development programs are accessible to diverse groups, including women, youth, and marginalized communities.

## **Expected Outcomes:**

Policy recommendations for enhanced vocational training, greater alignment between industry needs and educational programs, and initiatives that foster an entrepreneurial culture.

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## **Final Remarks**

Each of these forums addresses a critical dimension of the SME ecosystem. By championing these platforms, WASME can play a pivotal role in shaping policies that not only remove existing barriers but also create proactive growth opportunities. Together, these forums offer a comprehensive strategy for transforming SME policy advocacy into tangible, globally recognized outcomes.