Commonwealth Connectivity Agenda Case Studies

The Commonwealth

Digital Connectivity Cluster Case Studies

Digital Connectivity Case Study on

Activities to increase digital inclusivity, including in relation to digital industrial policy and initiatives to address complexities associated with the digital economy

Submission by Mauritius, May 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	Implementation of a National Open Data Portal (data.govmu.org) In 2015, a National Open Data Policy was developed, and the Open Data Readiness Assessment (ODRA) was carried out with the assistance of the World Bank. Subsequently, Government approved the National Open Data Policy in April 2016 and the Open Data Readiness Assessment Report in July 2017. The main objective of the National Open Data Policy is to create economic value out of the releases of Government datasets as Open Data. On 25 April 2018, a National Open Data Portal was developed and implemented to allow Ministries and Departments to publish datasets in an open format to empower citizens and businesses for carrying out data-driven initiatives such as development of mobile apps, data analysis, creation of innovative products and research among others. A Central Open Data Team (CODT) has been set up at the level of the Ministry of Technology, Communication and Innovation to steer the Open Data Initiative across Ministries and Departments. In each Ministry/Department, an Open Data Team (ODT) is to be set up and engaged in the process of releasing datasets that meet the required criteria
Problem: What was the challenge/ issue(s) to be addressed?	• To release as many datasets as possible for use by Mauritian citizens and other users worldwide. • Some ODTs are yet to be set up in some Ministries and/or Departments
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	• National Open Data Policy formulated • To provide the appropriate mechanism for the release of datasets from Ministries and Departments as open data
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	• For transparency • And creating new business opportunities • The aim is to publish 1000 datasets as from the information available in Ministries and Departments
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	• Training of 80 officers to prepare data (Data Wrangling) for release as open datasets on the data portal • Setting up of Open Data Teams at the level of Ministries and Departments to agree on data to be released as open datasets • Setting up of a Central Open Data Team at the Ministry of Technology, Communication and Innovation to coordinate activities
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	• The project is driven by the Ministry of Technology, Communication and Innovation • Open Data Teams agree on datasets to be released at the respective Ministry/Department

Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	• To date 233 datasets have been released • Open Data Teams in some Ministries and Departments have not been set up yet
Lessons learned	• There is a need to sensitise widely on Open Data in view of ensuring that Open Data Teams understand their role and the importance of Open Data. • Also the need to train ICT staff for data wrangling so as to facilitate the transformation of data into open datasets
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Digital Connectivity Case Study on

Activities to increase digital inclusivity, including in relation to digital industrial policy and initiatives to address complexities associated with the digital economy

Submission by Mauritius, May 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	Deployment of Fibre To The Home (FTTH) In his Budget Speech of 2016-2017, the Prime Minister and Minister of Finance and Economic Development announced the acceleration of the deployment of FTTH programme by Mauritius Telecom to cover every town and village of the island by 2017. In the same vein, it was proposed that the Central Electricity Board, which is the national electric power provider, provide high speed broadband to Internet Service Providers through its island-wide fiber optic cable network. In October 2016, the Central Electricity Board incorporated its subsidiary company, CEB FibreNet Co. Ltd, to meet the target of Government to increase connectivity from presently 50% to 90-95% in five years time. The main objective of the two measures is to improve the deployment of broadband infrastructure and its quality, and leave no household underserved with fibre connectivity. To date fibre coverage has reached 100% across the island. It is to be noted that mobile coverage is also 100%, which means that no region in Mauritius is underserved with fibre and mobile connectivity.
Problem: What was the challenge/ issue(s) to be addressed?	To identify funds and a partner for the deployment of FTTH project
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	The collaboration of local telco operators was solicited
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	To deploy FTTH connectivity across urban and rural regions of Mauritius
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	The major telco operator responded to the deployment of FTTH project by investing its own capital
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	A moratorium of 3 years (until 2021) has been granted by Government for the major telco operator to have sole use of its network in the local loop in order to secure returns on investment
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	The deployment of FTTH was completed by the target date, i.e. December 2017
Lessons learned	There is a need to provide a conducive regulatory framework for private ventures to come up with innovations and ICT investments
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Digital Connectivity Case Study on

Digital industrial policies

Submission by New Zealand, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	Research and Development (R&D) Tax Incentive
Problem: What was the challenge/ issue(s) to be addressed?	New Zealand wants to increase its knowledge capital, to support a diversified, productive, sustainable and inclusive economy. New Zealand has a low level of R&D, particularly business R&D.
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	The Government has introduced an R&D Tax Incentive, which provides a 15% tax credit to businesses for eligible R&D expenditure over $50k a year (or under $50k if an Approved Research Provider is used).
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The Government has an objective to increase New Zealand's total R&D towards 2% of GDP. In particular, this will require a significant uplift in business R&D. The R&D Tax Incentive aims to encourage businesses to increase their R&D. The focus of the R&D Tax Incentive is to support R&D conducted in New Zealand so that New Zealand reaps the benefits of the activity. The R&D Tax Incentive provides broad-based support, with an R&D definition that applies across a wide range of businesses and sectors. The R&D Tax Incentive was designed with sustainability in mind, to provide certainty and predictability to businesses. It includes an in-year approval regime to approve R&D activities prior to the year-end claim process.
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	The Taxation (Research and Development Tax Credits) Act 2019 became law in May 2019. The R&D Tax Incentive applies to eligible activities from the 2019/20 income tax year onwards (for many businesses this is from 1 April 2019).
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	Policy development was led by the Ministry of Business, Innovation and Employment, in close collaboration with the Inland Revenue Department and Callaghan Innovation (New Zealand's innovation agency). The scheme is administered through Inland Revenue, working in partnership with technical experts from Callaghan Innovation.
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	Results are not yet measurable as the R&D Tax Incentive has only been enacted this year. Approximately 3,000 businesses are expected to claim the Tax Incentive. There is a statutory requirement to evaluate the R&D Tax Incentive after five years. The evaluation will consider the performance of the scheme in terms of increasing levels of business R&D. The implementation of the R&D Tax Incentive will also be monitored to ensure it is being administered in line with the policy intent.
Lessons learned	It is important to: • learn from other countries' experiences; • engage with stakeholders early and often; • create good communication channels between different agencies responsible for development and administration of the scheme.

Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Digital Connectivity Case Study on

Ways to address structural barriers to utilising digital technologies to promote inclusive growth

Submission by New Zealand, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	Electronic invoicing (e-Invoicing)
Problem: What was the challenge/ issue(s) to be addressed?	Processing of invoices by businesses creates challenges for both the buyer (payer) and seller (payee). For the buyer, the process is largely manual, inefficient and error prone, and increasingly subject to fraudulent requests for payment. For the seller, the process often results in late payments, impacting adversely on business cash flow.
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	The New Zealand and Australian governments are working on a joint approach to e-Invoicing through the adoption of the Open PEPPOL (Pan-European Public Procurement Online) framework, as announced by Prime Ministers Ardern and Morrison in February 2019. Australia-New Zealand E-Invoicing is to be underpinned by reliable Interoperability Framework of certified and accredited Service Providers, and an agreed standard e-Invoice document. The entire process is further enabled by a common approach to assuring business identity (i.e. there is assurance about the identity of the parties to a transaction). In New Zealand, business identity is provided by the New Zealand Business Number (NZBN), a globally unique identifier available for free to all New Zealand businesses. The NZBN links to information organisations are most often asked to share, including trading name, phone number and email. Over time, the NZBN will be used to access new digital products and innovations.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The policy focus is to improve the ease of doing business within New Zealand, across the Tasman and, through the introduction of the Open PEPPOL framework internationally, by facilitating seamless invoicing and payment
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	The Prime Ministers of New Zealand and Australia agreed to add trans-Tasman e-Invoicing to the Single Economic Market Agenda (a list of projects aimed at increasing the degree of trans-Tasman market integration). New Zealand and Australia will both be adopting the Open PEPPOL interoperability framework for e-Invoicing, which is used in 32 countries across Europe and Asia.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	The Ministry of Business, Innovation and Employment (MBIE) is the Lead Agency for the establishment of the PEPPOL Authority in New Zealand, and also administers the NZBN. MBIE is working with the Australian Tax Office and the Australian Treasury.

Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	The outcomes sought are:
	Faster and easier – save businesses time and money by enabling faster delivery, processing and payment of invoices by reducing the cost of processing by up to 70%
	Fewer errors – reduce the number of invoices that are more than a month overdue (around 40%), often due to simple errors from manual handling
	Direct and secure – increase confidence by minimising risk of fake or compromised invoices
	It has been estimated that moving to e-Invoicing could save New Zealand between $NZ3.7m and $NZ5.1m a year once fully implemented.
Lessons learned	The initiative has yet to be implemented, so it is too soon to say.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Potentially, once fully implemented.

Digital Connectivity Case Study on

Activities to increase digital inclusivity, including in relation to digital industrial policy and initiatives to address complexities associated with the digital economy

Submission by New Zealand, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	New Zealand digital connectivity programmes: Ultra-Fast Broadband, Rural Broadband and Mobile Black Spot. These programmes have focused on the deployment of digital network infrastructure to increase the availability of broadband and mobile connectivity services in New Zealand.
Problem: What was the challenge/ issue(s) to be addressed?	The lack of access to reliable broadband services and mobile phone coverage in certain areas of New Zealand
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	The Government has invested over $2 billion to digital connectivity infrastructure through the following programmes: • Ultra-Fast Broadband (UFB) • Rural Broadband Initiative (RBI) • Mobile Black Spot Fund (MBSF) The UFB Initiative is funding the deployment of digital network infrastructure in urban areas for the fibre connection of homes and businesses. Government subsidy funding for infrastructure investment under UFB is allocated in the form of redeemable equity shareholdings and loans to contracted network partners. The government retains no ownership of network infrastructure assets that are subsidy funded through the UFB programme. RBI is funding the deployment of digital network infrastructure for fixed broadband connection of homes and businesses in rural New Zealand. The first phase (RBI1) was completed in June 2016. The second phase (RBI2) has been expanded and is still in progress. Government subsidy funding for infrastructure investment under RBI is allocated in the form of grants to contracted network partners. The government retains no ownership of network infrastructure assets that are subsidy funded through the RBI programme. MBSF is funding the deployment of digital network infrastructure to make mobile service available for select tourist destinations and segments of state highway road corridors. Government subsidy funding for infrastructure investment under MBSF is allocated in the form of grants to contracted network partners. The government retains no ownership of network infrastructure assets that are subsidy funded through the MBSF programme.

Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The overall target for the digital connectivity programmes is that 99.8% of the population will be able to access improved broadband by the end of 2023.
	Targets for the UFB programme are:
	• Over 1.75m homes and businesses (87% of New Zealanders) will have UFB access by the end of 2022
	• UFB will be rolled out to over 390 towns and cities
	• When the infrastructure deployment is complete, New Zealand should be in the top 5 OECD countries for fibre availability
	Targets for RBI2 and MBSF are:
	• Approximately 84,000 rural homes and businesses will receive new or improved broadband by the end of 2023
	• About 1,400kms of State Highway and over 160 tourism sites will receive new mobile coverage
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	The Government established Crown Infrastructure Partners to manage contracts with companies to deploy and operate digital network infrastructure. Contracts have been entered into with Chorus, Ultrafast Fibre, Northpower and Enable Services Limited to provide UFB services.
	The Rural Connectivity Group (a joint venture between mobile providers Spark, Vodafone and 2 degrees) is providing cellular mobile services under MBSF.
	Digital infrastructure deployed by the Rural Connectivity Group and several Wireless Internet Service Providers (WISPs) is increasing the availability of broadband services in remote New Zealand through RBI2.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	The Government provides funding, which is managed by Crown Infrastructure Partners, a Crown-owned company. Delivery of the necessary infrastructure is contracted to the private sector (see section above for detail).
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	The UFB build is approximately 79% complete and 3% ahead of schedule. The build in 70 towns and cities is complete, with around 765,000 homes and businesses now connected. Around 75% of New Zealanders (over 1.48m homes and businesses) can now access UFB.
	Nearly 34,000 rural homes and businesses can now access improved broadband through RBI2. Around 166km of State Highways and 19 tourism sites have received new mobile coverage.

Success factors for the digital connectivity infrastructure programmes	• Running an independent and transparent procurement process that provides ample opportunity for the industry to participate
	• Ensuring practical open access obligations for the efficient sharing of subsidised infrastructure with others in the industry
	• Precision in targeting coverage gaps for service availability to avoid subsidising the over-build of commercial operators
	• Managing public expectations about service availability to align with timings for completing deployment of network infrastructure
	• Ensuring adequate installation capability for establishing individual customers connections to avoid excessive wait times
	• Ensuring there are sufficient incentives for contracted network partners to make network capacity available on an ongoing basis to add more users without seeking further subsidy funding
	• Certainty under competition law for collaborative industry ventures bidding to deploy and operate subsidised network infrastructure
	• Ensuring there is an efficient regulatory framework to allow access to shared property for connecting individual dwellings
	• Ensuring there is an efficient environmental planning regulatory framework specifying practical national standards allowing the deployment of network infrastructure without delay
	• Ensuring the cooperation of local and central government authorities responsible for access to conservation reserves and road reserves.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

References:

Digital connectivity programme descriptions and statistics:

General: https://www.mbie.govt.nz/science-and-technology/it-communications-and-broadband/fast-broadband/

UFB: https://www.crowninfrastructure.govt.nz/ufb/what/

RBI: https://www.crowninfrastructure.govt.nz/rural/what/
MBS: https://www.crowninfrastructure.govt.nz/blackspots/what/

UFB audit report: https://www.oag.govt.nz/2016/ufb

RBI Phase One completion report: https://www.mbie.govt.nz/assets/0b55b27a15/rural-broadband-initiative-phase-1-august-2016.pdf

Digital Connectivity Case Study on

Ways to address structural barriers to utilising digital technologies to promote inclusive growth

Submission by New Zealand, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	The purpose of the Provincial Growth Fund (PGF) is to accelerate regional development, increase regional productivity, and contribute to more, better-paying jobs. It committed $100 million towards three objectives for digital connectivity around extending the reach of digital infrastructure in the remotest areas of New Zealand, enhancing the performance (speed, capacity and reliability) of digital infrastructure for the West Coast and Milford in the South Island, and supporting local communities to access digital infrastructure. This case study focuses on the latter objective, supporting local communities to access digital infrastructure, through its Marae Connectivity and Regional Digital Hubs programs. Marae are communal meeting grounds; the focal point of Māori communities throughout New Zealand. These two programs connect to the national objective of closing the digital divide, helping those in more remote parts of the country to access internet services.
Problem: What was the challenge/ issue(s) to be addressed?	To close the digital divide – supporting regions, including those in more remote locations, to have access to cost-effective high speed broadband (and mobile) services to support business growth and employment and to enhance connectivity in remote areas.

Response: What policies/ initiatives/ actions were adopted or undertaken and why?	Both the Marae Connectivity and Regional Digital Hubs programs are offering a three part package, each tailored to take into account each successful applicants' situation. Some level of co-contribution is expected from applicants in both programs.
	Three part programme involves:
	• Infrastructure and connection: connectivity installation and connectivity rental;
	• Hardware: provision of hardware essential to effective installation as well as safe, secure use. e.g. routers, Wi-Fi Access points, two HD cameras for security and streaming;
	• Support: A level of technical support and training. Some more in-depth training on effective utilising the digital connections and the opportunities it provides may be offered at a later date.
	The Marae Connectivity programme will further assist whānau (extended family, friends), hapū (kinship group, tribe, subtribe) and iwi (extended kinship group associated with a district territory) to achieve their goals and aspirations including social inclusion, cultural connections and improved access to key services. Better connectivity will enable participation in the wider community that offers benefits and opportunities for all.
	Regional Digital Hubs
	The Regional Digital Hubs (RDH) programme provides for up to 18 RDHs funded across 'surge' regions (six specific regions of priority under the PGF where development is most needed). These RDHs would be place-based facilities offering digital services as identified by communities, such as co-working spaces, community WiFi for visitors and guests to the RDHs as well as other community led initiatives requiring digital support.
	Like the Marae Connectivity program, there are three parts to the programme:
	• Infrastructure and connection;
	• Hardware; and
	• Technical support and training.

Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	Marae connectivity:
	Better connectivity will enable participation in the wider community that offers benefits and opportunities for all.
	Specific benefits of Marae Digital Connectivity include:
	• an enhanced ability for Māori to access key health, social and education services and
	• skills and networks necessary for improved economic participation
	• alternative ways for rangatahi (young people) and whānau to learn the skills for a modern workforce
	• • increased productivity of local and emerging business ventures
	• the ability to leverage tourism visitations for economic growth
	• connecting with whānau living out of the region and overseas
	• supporting Māori and Marae that wish to play a stronger role in broader whānau
	development and community resilience.
	Regional Digital Hubs (RDHs):
	RDHs are a place-based resource that can provide beneficial services to local businesses and community groups alike. Potential services offered by RDHs may include free internet connections via Wi-Fi, shared work spaces, space for business training programmes, and collaborative project development.
	Additional potential services which could be offered, delivered by third parties, could include digital literacy programmes and other (non-ICT) business training on-site.
	International precedents support a regional approach in small population centres, with benefits achieved by rural digital hubs noted in Ireland, Scotland, France and India.

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	**Marae Connectivity:**
	The Marae Connectivity program was implemented in partnership between MBIE (Communications ICT Policy team, and the Provincial Development Unit (PDU)) with other government agencies, Crown Infrastructure Partners (CIP) and Te Puni Kōkiri (TPK).
	Marae are invited to apply to the programme. There is a four-stage assessment process for approving applications:
	• Establishing applicants' status as a Māori Reservation that has been set aside for the purposes of a marae (assessed by TPK)
	• Having a completed consent form (signed by two trustees of the Māori Reservation Trust)
	• Assessment of the social and cultural readiness of the marae (survey filled out by applicant marae, assessed by TPK)
	• A technical and principles assessment (by CIP and PDU).
	Rollout of the program is anticipated from approximately October 2019 onwards.
	Regional Digital Hubs:
	Applicants put forward proposals outlining the proposed location(s) for an RDH in their region, noting the deliverables and outcomes, stakeholder engagements in developing their proposal(s), cost estimates and funding sources (including what co-contributions they can make). The PGF investment approach proposes to support one to three RDHs per PGF surge region. Locations would preferably be in key service towns in rural areas, where investment in digital connectivity will create a place for business and community activity to take place and come together.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	**Marae Connectivity Program:**
	MBIE (PDU) has overall responsibility for the policy applied for the PGF funded marae connectivity programme and its priorities. The PDU leads administration of the marae application process, in close collaboration with TPK and CIP.
	CIP provide technical expertise and are the commercial manager coordinating procurement for the program. CIP will have an ongoing role to monitor the compliance by programme service providers with their contracts, and will report regularly to MBIE on progress and uptake.
	TPK has responsibility for managing the overall engagement process and approach with marae, including providing direct support to marae who require it, for the application process.
	Regional Digital Hubs:
	The PDU administer the RDH program from end to end with CIP providing technical expertise and advice for coordinating procurement for the three components of the program.

Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	Measurement of the impact is ongoing, as the two programs are still unfolding/in progress. Anticipated outcomes would include: • Increased digital connectivity, especially in more rural areas; • Improved connectivity of marae will lift the productivity potential of their communities and support an overall goal of productive, sustainable and inclusive growth; • Social connectivity; • Versatile working arrangements; • Shared learning opportunities. With nearly 1,100 registered marae across the country, the challenge will be to get as many eligible marae connected through the package, within the funding constraints and timeframes of the PGF.
Lessons learned	Cross-agency co-ordination and collaboration has been critical to the success of these programs. The relative strengths of each agency meant expedited action was able to be undertaken as and when needed. A challenge was having to adapt very quickly to a frequently changing operating environment, and responding and taking into consideration unanticipated events, such as limited physical infrastructure capacity at some sites. However, the agile nature of the PGF and these work programs has meant that this also became a strength of the inter-agency team, working together closely to respond to and effectively address any issues as they arose.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Supporting documents:

Digital Connectivity position paper: https://www.growregions.govt.nz/assets/content/public-information/pgf-position-paper-digital-connectivity.pdf

Cabinet paper: https://www.growregions.govt.nz/assets/content/public-information/cabinet-paper-provincial-growth-fund-investment-skills-infrastructure.pdf

Regional Economic Development Ministers' briefings:

1. https://www.growregions.govt.nz/assets/content/public-information/local-digital-connectivity-regional-digital-hubs-marae-connectivity-briefing-24-january-2019.pdf

2. https://www.growregions.govt.nz/assets/content/public-information/local-digital-connectivity-regional-digital-hubs-marae-connectivity-briefing-18-february-2019.pdf

Digital Connectivity Case Study on

Ways to address structural barriers to utilising digital technologies to promote inclusive growth

Submission by Trinidad and Tobago, August 2019

| Summary

(Brief summary of the case study and synergy to national policy if applicable) | A single-window system in Trinidad and Tobago arose out of efforts to improve the country's ease of doing business after several years of declining international competitiveness which was, in part, due to significant inherent inefficiencies in the delivery of key trade and business services. This impacted the international outlook about the country, viewing it as not a premiere location for business, trade and investment.

Inefficiencies emanated from the:

• lack of coordination among the relevant agencies leading to costly delays;

• geographic dispersion of relevant organizations, so that an exporter/importer had to visit each agency to obtain application forms and repeat this for submission;

• 'discretionary' interpretation and implementation of laws, tariffs and regulations by government officials leading to questionable transparency and accountability;

• lack of a platform to unify the 'islands' of IT systems performing trade related tasks.

Given the need to improve the country's business, trade and investment index, the MTI conducted a comprehensive situational and pre-feasibility analysis which lead to Cabinet's consideration of, and approval for SEW's implementation, which has been done in a phased basis.

The single-window system or the Single Electronic Window (SEW), branded as TTBizLink in Trinidad and Tobago, is a Trade and Business Facilitation project managed and maintained by the Ministry of Trade and Industry (MTI). The project was launched in October 2009. It is a secure, neutral business portal accessed at https://www.ttbizlink.gov.tt that provides 24/7 access to applications for various trade and business related services. |

Problem: What was the challenge/ issue(s) to be addressed?	Prior to the implementation of the SEW – TTBizLink, firms were only able to apply for various trade and business related services using the manual/paper process. However, this was fraught with gross inefficiencies that were an impediment to the country's economic growth since they negatively impacted international competitiveness and thereby, attractiveness as a destination for business, trade and investment.

These inefficiencies in the delivery of key business services to the citizens and the Private Sector were evident in the following main areas:

- There was no centralized entity in the supply chain responsible for receiving all trade and business related information; this function was dispersed amongst several geographically dispersed and autonomous agencies, falling under the ambit of different Ministries. Further, there was no Government mandate to re-organize regulatory functions under a single Agency. In fact, much legislation gave "ownership" of information to the various approving agencies.

- The lack of co-ordination among agencies led to importer s/ exporters repeatedly entering the same information for submission to different agencies thereby, wasting time in document preparation and processing. Further, applications were often received incomplete; easily misplaced; and the ability to obtain application status updates required visiting the relevant Agency or trying multiple times by phone to get in contact with the Agency.

- The 'discretionary' interpretation and implementation of laws, tariffs and regulations by government officials (due to their discretionary powers owing to the lack of automation on a single monitored system) caused uncertainty and facilitated an environment for corruption;

- While there were 'islands' of IT systems in several government agencies performing specific tasks related to trade facilitation, a holistic & unified platform for trade and business facilitation did not exist.

There was therefore the need for significant reform of the trade and business environment.

Faced with the above mentioned inefficiencies, the MTI undertook research on the top performing countries on the Competitiveness Ranking and Doing Business Report and found that such countries had indeed implemented a SEW. With these facts in hand, the Government of the Republic of Trinidad and Tobago (GoRTT) engaged the World Bank in undertaking, a comprehensive feasibility and needs analysis study to determine the potential impact of a SEW on the trade and business climate in Trinidad and Tobago. This was complemented by a review of best practices and standards by international organizations, as well as a review of the then current enterprise-wide ICT and public administration reforms which were being implemented by various Government departments. This step ensured customization of any system to meet the country's needs and identification and mitigation of risks. Importantly, it ensured that such a Project complemented the reforms that were being undertaken by other Government Departments at that time.

Problem: What was the challenge/ issue(s) to be addressed?	Having reviewed the findings, and confident that a SEW would redound to significant benefit to the country, The Government of Trinidad and Tobago gave approval for the implementation of a SEW. It was also determined that this platform would fall under the ambit of the Ministry of Trade and Industry. This selection was based on several factors as follows:
	a. Its vision spoke directly to trade: "to be the dynamic organization leading the expansion of Trinidad and Tobago's non-energy sector through realization of investment, business and export-led trade to achieve sustainable development."
	b. The MTI's key programmes focussed on the trade environment and included: engendering the growth and development of exports particularly in the non-energy sector; facilitating the growth and development of domestic and foreign investments; supporting the growth and development of business through various mechanisms including public, private and international partnerships; and facilitating a fair, transparent and efficient business environment.
	In designing the SEW, many of the Recommendations and Guidelines on establishing a Single Window developed by the United Nations Centre for Trade Facilitation and Electronic Business (UN/CEFACT-Recommendation No.33) where followed. In 2012, the first e-services on the SEW were launched. Since that time, TTBizLink has implemented, on a pashed basis, a total of forty six (46) trade and business services.
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	Agencies involved in the SEW participated in the requirements gathering stage which was critical to identifying the actual work flow, and challenges and inefficiencies as experienced by the approvers versus what would be more operationally efficient and user friendly. This process led to the removal of unnecessary steps, the consolidation of others, identification and mitigation of risks and overall streamlining of the application and processing procedures.
	The business analysis process also allowed the project teams to capture and drawn on the vast amounts of institutional memory that lay within the stakeholders of each agency. The detailing of such information was a major achievement regarding the institutionalization of knowledge management in the agencies.
	Information captured during the requirements gathering informed the preliminary design of each software application module of the SEW which was used during the user acceptance Testing (UAT) conducted both for users and approvers to determine what needed to be refined. Therefore, this iterative process not only ensured that there was participation from within the agencies and allowing for buy in, but it allowed the fostering of a culture of continuous improvement.
	As a result of the improved processes and the identification and removal of unnecessary steps in processing of applications, each agency was able to determine new service level agreements (SLAs) by which they would now operate. In all cases, this resulted in significant reductions in the processing of applications and thereby provided for more efficient use of its human resources.
	In fact, certain agencies have had such an improvement that there has been a full transition to the electronic system. The MTI continues to work with the agencies in moving them forward to a position of full transition to the SEW.

Response: What policies/ initiatives/ actions were adopted or undertaken and why?	The SEW also allows the generation of important reports that provides the approving agencies with a mechanism to monitor its performance, by the capture of data in real time. In this way, Agencies can analyze, for example, the level to which it is meeting its SLA and take corrective action when challenges are identified.
	The overall mandate of the MTI is to expand non-energy exports, facilitate and attract investment, develop globally competitive businesses to achieve sustainable growth and development and further diversification of the economy. This area of focus allowed the MTI to have gained the legal authority, financial and human resources to be responsible for executing the TTBizLink initiative.
	The MTI has been meticulous in taking carefully thought out steps to secure the sustainability of the SEW. In so doing, attention was paid to the following key areas: establishing the legality of the SEW, formation of a dedicated Operations Unit, instituting a knowledge management and transfer framework, capitalizing on existing technical resources of the Government, facilitating change management, co-ordinating training, promoting continuous improvement and excellence in service delivery and engaging in focussed long term planning activities on the strengthening and expansion of the SEW.
	The SEW Platform was the first of its kind for the GORTT in which government services are conducted electronically as opposed to manually in a paper-based environment. Therefore, extra caution was taken to ensure that the system was in compliance with international legal standards. In this regard, the Ministry of Trade and Industry played a major advocacy and leadership role in ensuring that the Data Protection Bill and the Electronic Transaction Bill were enacted into legislation and Proclaimed by His Excellency the President. This legislative framework now allows any Public Body to offer its services electronically and gives legality to electronic documents, electronic records, electronic signatures and electronic transactions and provided for the protection of personal privacy and information, respectively. Such framework builds confidence in the minds of users of the new way of transacting business in the information age.
	To ensure that there would be a Unit whose mandate would be to continuously meet the requirements of the TTBizLink Operations Centre, the Ministry of Trade and Industry (MTI) established a dedicated Project Management Office staffed by a competent of skilled staff. This Unit has now been transformed into an Operations Office which includes SEW Specialists. These specialists were selected mainly from the country's cadre of retuning national scholars. In this transformation, the MTI has focused on developing and executing a comprehensive knowledge management framework for TTBizLink.
	Additionally, as part of the knowledge management framework, the TTBizLink Unit has documented all of the procedures and policies associated with the various modules and ensures that the institutional memory captured and knowledge and experiences gained through implementation of TTBizLink is institutionalized within the public sector. This applies not just to the approving agencies, but the TTBizLink Unit has been documenting its own learnings, best practices and experiences.
	The technical resources, expertise and services of several other public sector agencies have also been recruited as part of the extended project team. For example, the MTI has 'out-sourced' the entire project management of the infrastructure component of the TTBizLink project to the National Information and Communications Technology Company Ltd. which is a State Agency with the responsibility of managing ICT infrastructure of the GORTT.

Response: What policies/ initiatives/ actions were adopted or undertaken and why?	This ensures that the MTI focuses on its core business and does not duplicate the roles and functions of other Ministries and Agencies but rather capitalizes on its areas of core competencies. Additionally, this allows cost savings as there is no "re-inventing of the wheel".
	In implementing the SEW, it was recognized from very early on that change management would have to addressed as there would now be a new way of operating and confidence would have to be built at every stage. To secure this buy in, stakeholder engagement and consultations are an entrenched part of the development process. This allows the concerns of each agency to be recorded and addressed via solutions that are satisfactory to all Parties. The MTI, as the project leader, also recruited several experts in data management and security to ensure that stakeholders were comfortable that the system architecture of TTBizLink would be built according to international standards.
	The Unit also has stakeholder and communications specialists who have been recruited to focus on creating an awareness of the TTBizLink and obtain continuous buy-in from the business community. As part of this portfolio, promotion and marketing, and training and support to stakeholders are key foci. On-going marketing and promotion advocates for the use of the TTBizLink e-Services within the public and private sector so as to drive adoption and usage. In co-ordinating training, the MTI collaborates with various private sector agencies whose memberships are part of the trade and business community. This collaboration is founded on signed memoranda of agreements. This relationship ensures that persons are trained within the private sector to use the system and that the normal attrition and movement of staff doesn't negatively affect the operations and sustainability of the system
	This portfolio also includes responsibility for the operations of a dedicated Help Desk which ensures that users are able to access, via email, phone or in persons, assistance that is required in the application process. The help desk is also a key point in capturing suggestions from users on how the system can be further refined to enhance its user friendliness and to capture information on areas that may create challenges to the user, thereby allowing the TTBizLink Unit to mitigate these in a timely manner. This is a key contributor the process of continuous improvement. This process is crucial to the sustainability of the SEW as it ensures that its ease of use is refined at every stage. In capturing such suggestions, the MTI has also put in place a system of convening focus groups of external stakeholders (industry representatives, academicians, citizens, etc.) to review the usability and accessibility of the platform so that constant, user drive enhancements can be made. The MTI has also partnered with other agencies both public and private to provide training on TTBizLink usage to the business community and accessibility to the TTBizLink service at remote areas via kiosks, three (3) mobile buses and seven (7) outreach locations.
	As part of the sustainability efforts for TTBizLink, particular attention is also paid to maintain excellence in service delivery as outlined in the Unit's Service Delivery Charter on the TTBizLink website at www.ttbizlink.gov. tt by clicking on the TTBizLink Service Delivery Charter menu item to the left hand side of the home page or by clicking https://www.ttbizlink.gov. tt/trade/tnt/cmn/pdf/Service_Delivery_Charter.pdf. As testament to the Unit's commitment to high service standards, it was one of only eleven (11) Government Agencies that received Diamond Standard Certification in 2015 (http://www.mpa.gov.tt/diamond/content/trinidad-tobago-diamond-standard). The Diamond Standard Programme is a Citizen Service Certification Programme based on, and aligned to, achieving excellence in service delivery.

Response: What policies/ initiatives/ actions were adopted or undertaken and why?	It seeks to encourage, recognize and reward improvements in the quality of public service delivery. TTBizLink underwent a rigorous assessment process that allowed for evaluating all aspects of what comprises service delivery and covered the following eight (8) criteria: Customer Involvement and Understanding; Communications; Promoting a Customer Service Culture; Responsiveness and Service Standards; Service Environment; Innovation and Creativity; Technology; and Partnership.
	These service delivery efforts have been enabled by a robust and resilient solution allowing the MTI to publicly guarantee via its service charter a service uptime of 99.5% per annum and limit any outages to less than four (4) hours in any one instance. This is supported via strong monitored SLAs with relevant service providers, and designing and implementing a secure and redundant solution via a multi-tiered firewalled architecture that is housed in a caged tier III data centre certified by a globally recognized Uptime Institute.
	In an effort to provide fraud free certainty, three levels of security features have been incorporated into all electronically generated permits, licences and certificates to make certain that authenticity cannot be compromised. These are as follows:
	Common Optical Watermark (Coat of Arms of the Republic of Trinidad and Tobago
	2D Barcode with encrypted data relevant to the specific document (https://www.ttbizlink.gov.tt/tntcmn/faces/barcode/BarcodeVerify.jsf)
	Microprint located at the bottom of the 2D Barcode
	To ensure further business continuity, data is periodically encrypted and backed up offsite at a place other than the building where the TTBizLink infrastructure.
	The GORTT is cognizant that a system as the SEW has the potential to continue to impact challenges that are still faced with trading across borders. As such, the GORTT recently formally signed a loan with the Inter-American Bank for the strengthening of the SEW. This project specific objectives are to: (i) optimize and simplify foreign trade and business processes to reduce time and costs; (ii) improve domestic interoperability among national government institutions and external interoperability with trading partners; and (iii) modernize the governance and the institutional framework of the SEW. This project will further put mechanisms in place that will enable the sustainability of the SEW as this platform will become an even more entrenched technology through which trade and business will be a facilitated.

Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	Research on SEWs by the MTI was the foundation of Government engaging the World Bank to undertake a feasibility and needs analysis examining the potential impact of a SEW on its trade and business climate. This was complemented by reviewing: (i) international best practices and standards; and (ii) then on-going reforms. Based on the findings, Cabinet approved the SEW's implementation in 2009 to be consistent with recommendation 33, of the United Nations Centre for Trade Facilitation and Electronic Business. Cabinet Minute 2839 of October 2009 agreed that system development would be undertaken via a Memorandum of Understanding between the relevant Governments.

TTBizLink:

- revolutionized the way trade and business is conducted with Government, eliminating the need to physically visit an agency. It allows for 24/7 electronic access, preparation and submission of an application, from anywhere in the world; with Government employees processing and communicating with applicants electronically;

- includes a Business Intelligence Module allowing automated generation of real time statistics for more informed and immediate policy and decision-making. The Mobile Inspection Module facilitates performing inspections on-site allowing more immediate clearance of goods;

- provides for simultaneous information sharing among Agencies;

- represents a collaborative effort amongst dispersed government agencies and exemplifies the Government's emphasis on Whole of Government and interoperability, rather than exclusivity.

Once registered for TTBizLink, users complete electronic forms for automatic submission to the relevant approving agencies. This avoids the need for duplicate applications as with manual submissions. The portal was designed with validation points and information tool tips to improve an application's accuracy and completeness. During processing, each agency can view, query and make a decision on the application. The user will subsequently receive an e-mail or an optional SMS if the submission is approved, rejected or queried; however, queried applications are electronically sent back to the user for the required amendment(s) and then resubmitted for further processing.

These current suite of 46 e-services are offered from across twenty four (24) unique agencies from seven (7) Ministries together with the Trinidad and Tobago Chamber of Industry and Commerce (TTCIC).

Through TTBizLink benefits such as greater operational efficiency, efficiency of trade and business facilitation, enhanced data sharing, reduction of information duplication and greater ease of doing business, accrue to all stakeholders.

To date, TTBizLink has recorded over 2 million transactions with 13,838 registered users of which 3,328 are business or company accounts and 10,510 are individual accounts.

TTBizLink represents a significant country achievement, making available for the first time, government services electronically in an efficient manner through strategic partnerships between the public and private sectors.

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	The indicators and mechanisms in the various phases include: I. Initiation: Project charter development in collaboration with the stakeholders from the public and private sectors. This included numerous stakeholder consultations with various sectors. II. Planning: Requirements gathering for the various e-services took place via numerous project meetings with the relevant stakeholders, both users and approvers. A communications plan was developed to create awareness of the project and its benefits. III. Execution: Design specifications were review by the Inter-Ministerial Steering Committee and relevant Agencies. During this stage, modules developed for pilot testing underwent rigorous user acceptance testing by approvers and applicants for numerous sectors. Training commenced for stakeholders including establishing formal arrangements with private sector agencies to provide on-going training services for applicants for e-services. Re/training continues. Collaboration continued with agencies for infrastructure upgrade. IV. In tandem with III, monitoring and control commenced with regular agency meetings to ensure changing/new project requirements and stakeholder needs are captured. V. E-Service deployment and maintenance include capturing customer feedback via online surveys, focus group sessions, the TTBizLink help desk and regular stakeholder consultations.

Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	Development and implementation of TTBizLink required, and continues to require co-ordination, collaboration and integration of actors across, and at all levels of the public and private sectors.
	• Inter-institutional co-ordination was, and remains crucial to operationalizing and maintaining TTBizLink's twelve (12) modules and forty six (46) e-services. It necessitated on-going collaboration with twenty four (24) agencies across seven (7) Ministries along with the Trinidad and Tobago Chamber of Industry and Commerce (TTCIC), all of whom received and process applications electronically and were an integral part of requirements gathering and system development. They remain key providers to continuous system refinement.
	• Intra-institutional co-ordination is reflected in the Inter-Ministerial Committee for general oversight and for strengthening the collaborative relationships amongst the various Ministries. This is also reflected in the arrangement with the National Information and Communications Technology Company Limited (NICTCL), a State Agency responsible for managing the Government's ICT infrastructure:
	o for 'out-sourcing' the entire project management of the infrastructure component of TTBizLink to ensure no duplication of the roles and functions of other Ministries and Agencies but rather capitalizing on areas of core competencies; and
	o Registration of users via the Cabinet approved authentication system – ttconnect.
	• Trans-institutional coordination is reflected in the consultations with the various business associations and chambers of commerce and in finding ways to capitalizing on their expertise in a manner that benefits all stakeholders. For example, a formal agreement is in place with the American Chamber of Commerce for training services regarding the e-Work Permit Module. On-going collaboration also exists with the Trinidad and Tobago Manufacturer's Association, the Customs Clerks and Brokers Association as well as the Shipping Association and the Port Administrations.
	Co-ordination mechanisms include:
	• An Inter-Ministerial Steering Committee with various sub-committees comprising several Senior Ministers and over 85 Public Officers.
	• Collaboration with the Attorney General's Office to develop Memoranda of Understandings between for participating agency.
	• Formal agreements with private sector arrangements for on-going training services.
	• Contractual agreements with various ICT suppliers and vendors who have to work with each other.

Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	The SEW has led to noteworthy improvements in the service delivery times of the collaborating Agencies including the following reductions:
	• e-Certificate of Origin: from 1 day to 30 minutes
	• e-Company Registration: from 7 days to 3 days
	• e- Company VAT Registration: from 30 days to 3 days
	• e-Fiscal Incentives: from 6 weeks to 11 days
	• e-Import Duty Concessions: from 6 weeks to 12 days
	• e-Import/Export Permits and Licences: from 4 weeks to 1 day
	Testimonials are accessible at https://www.ttbizlink.gov.tt/tntcmn/faces/pnu/PnuTestimonialSearchHome.jsf.
	The success of the SEW System has attracted international recognition. For example, the System won First Place in the 2013 United Nations Global Public Service Awards. In 2014, the SEW was also recognised as being innovating and an exemplary model in the Commonwealth Association for Public Administration and Management (CAPAM) International Innovation Awards. In addition, in January 2015, the SEW was one of only eleven (11) Government services to be awarded Diamond Standard Certification in this inaugural award initiative from the Ministry of Public Administration (MPA) for excellence in service delivery.
	In 2016, excelGov was awarded to the MTI. This award recognizes the significant contribution being made to the ease of doing business in Trinidad and Tobago through the SEW for Trade and Business Facilitation. The excelGov awards are organized by the Network of e-Government Leaders of Latin America and Caribbean (RED GEALC is the Spanish acronym), with the strong support of the Organization of American States and the InterAmerican Development Bank (IDB). This award recognizes the best technology-based solutions implemented by governments in Latin America and the Caribbean to enhance the quality of life of their citizens.
	MTI ended 2018 on a very high note when it copped second place in the IDB's President's Award for Service Excellence and Innovation in the Public Sector. The MTI, which submitted the work of the TTBizLink Unit, was among seven (7) finalists at the award ceremony.
	To further strengthen and expand the SEW, in May 2016 the GORTT entered into a Loan agreement with the Inter-American Development Bank to address issues that include:
	(i) local and regional interoperability; (ii) business process reengineering to further simplify and refine processes; (iii) reviewing national legislation to conform to the new operating environment and facilitating the transition to a paperless environment; (iv) development of an electronic payments solution.
	This Loan will see three (3) major components on the SEW:
	1. Enhancing and expanding the e-services.
	2. Enhancing interoperability to facilitate the exchange and analysis of data with the information systems of key stakeholders, and that of strategic trading partners.
	3. Modernising the Legislative, Institutional Framework for International Trade and Institutional Governance of the SEW.

Lessons learned	Along with Government support – via championing and policy – a strong Governance framework and project management approach must be adopted to include:
	• Supporting research and impact analysis.
	• Comprehensive e-government Framework - Electronic Transactions, Authentication, Data Storage, Record Management and Data Security/Protection.
	• Appropriate and agile executing body endowed with required autonomy.
	• System design and quality of service according international standards.
	• Comprehensive Change Management and Communications Plans.
	• Monitoring and evaluation mechanisms.
	• Stakeholder engagement across the private and public sectors.
	• Inter-Agency collaboration mechanisms.
	• Standardized processes and data harmonization across agencies.
	• Leveraging existing resources and facilities/mechanisms.
	• Continuous need business process improvement.
	• Human capital development.
	• Access to funding.
	• A well-equipped, service oriented Project Office, including support services for clients and approving agencies.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Digital Connectivity Case Study on

Activities to increase digital inclusivity, including in relation to digital industrial policy and initiatives to address complexities associated with the digital economy

Submission by Botswana, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	BOTSWANA UNIVERSAL ACCESS & SERVICES FUND (UASF) AND DIGITAL INCLUSION INITIATIVES. The Botswana UASF, established in April 2014, has a key mandate of promoting delivery of communication services to underserved and unserved communities through provision of financial incentives (subsidies and grants) to Service Providers. The services cover Internet connectivity, telecommunications, postal, commercial radio transmission and related ICT devices such as Computers, Scanners, Photocopiers. Further, the UASF ensures recruitment of IT Officers to impart ICT skills to public school learners and communities in rural and remote areas.
Problem: What was the challenge/ issue(s) to be addressed?	1. High capital and operational costs of deploying services in the rural and remote areas, deeming such areas unviable for the business of Service Providers. 2. Significant digital divide between communities in the urban centres and the rural/remote areas.
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	1. Establishment of the UASF as provided for by the Communications Regulatory Act and other supporting documents such as the National ICT Policy and the National Broadband Strategy. 2. The UASF ensures that grants and subsidies granted are employed in digital inclusion initiatives such as computerisation and Internet connectivity for rural schools and communities; deployment of network infrastructure that supports 3G/4G coverage, home and business connections in rural areas; and provision of public Wi-Fi hotspots in shopping complexes, airports, hospitals, and other strategic areas . These initiatives were adopted to improve national usage of the Internet and other ICTs by communities, businesses and learners, particularly in areas far from the cities.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	Policy focused on digital inclusion, to ensure that ICT services and skills reach rural learners and communities, disadvantaged groups, the youth, and key segments of the economy such as commercial farming areas and tourism facilities. The UASF works closely with different ministries under which the beneficiaries fall, Service Providers and communities.
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	1. More than 30 public Wi-Fi hotspots were deployed in several locations across the country in 2015, with subsequent strategic plans calling for deployment of more hotspots to spread them to many locations. 2. Computer devices and Internet connection provided to public schools in three of the most needy regions over a 3 years (2015-2018) and a 5 years (2019-2024) strategic periods. 3. Deployment of mobile broadband Internet infrastructure (3G/4G) to rural and remote regions for the benefit of communities and businesses. 4. Recruitment and further training of IT Officers and their placement in rural areas to impart skills to learners and communities.

Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	The Fund, which has its own independent Board of Trustees, is housed under the Botswana Communications Regulatory Authority (BOCRA) which serves as its manager and secretariat. Both the UASF Board and BOCRA report on performance and progress of connectivity initiatives to the Ministry of Transport and Communications as the parent ministry. The UASF further consults with beneficiary ministries prior to implementation of connectivity projects.
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	1. Increased subscriber count for the uptake of mobile broadband services in the covered rural areas. 2. Increasing trend in the usage of public Wi-Fi hotspots. 3. Reported reduction in the number of school dropouts at some of the primary schools attributed to the high interest of learners in the usage and exposure to computers and the Internet at school. 4. Improved access to online research materials by businesses, teachers and other officials in connected rural areas. 5. Lack of electricity in most remote areas affect connectivity initiatives. 6. Burglary and theft of ICT devices including solar panels in areas without power grid. 7. High levels of subsidy funds required by Service Providers mainly due to high costs of servicing rural areas, and importation of infrastructure and devices from abroad.
Lessons learned	1. High temperatures and dusty conditions negatively affect computer and networking devices particularly for rural areas in the desert regions of the country. This calls for inclusion of related solutions such as air-conditioning in the budgeting phase for connectivity initiatives. 2. Not all individuals welcome the use of technologies hence the need for adequate consultation and training for the different stakeholders. 3. Internet services remain unaffordable for most of the low-income communities, necessitating policy considerations to address the challenge.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Digital Connectivity Case Study on

Activities to increase digital inclusivity, including in relation to digital industrial policy and initiatives to address complexities associated with the digital economy

Submission by Botswana, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	STRUCTURAL SEPARATION OF THE INCUMBENT OPERATOR TO ENABLE FAIR COMPETITION IN THE TELECOMS AND INTERNET MARKET. The Botswana government has in 2013 implemented structural separation of the incumbent telecommunications operator to create a wholesale provider for network infrastructure, separated completely from retail service provision. The wholesaler, named Botswana Fibre Networks (BoFiNet), has a key mandate of deploying telecommunications and Internet infrastructure across the country for sale to local and international retail service providers. Owned 100% by the government, BoFiNet provides Wi-Fi networks, National Leased Lines, Fibre-to-the X (home, businesses, etc) and many other wholesale services that enable access to super-fast Internet connectivity for homes, businesses, schools etc. Benefitting where necessary from the national budget, the wholesaler is able to sell to retailers at lower prices, delivering on its mandate of assisting the government to achieve affordable country-wide connectivity. The company has fibre coverage in excess of 9000 Km countrywide covering cities, major towns and villages, from which retail services providers connect businesses, homes, shopping malls, hospitals, national highways etc with end-user ICT networks, devices and services.
Problem: What was the challenge/ issue(s) to be addressed?	1. Less competitive downstream market in the telecommunications sector due tovertical integration of the incumbent operator. 2. Limited investment in network infrastructure across the country particularly with deployment of fibre. 3. High international transit costs.
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	1. Registration of a national wholesale infrastructure company as called for by a Government directive (2012), to enable a level playing field in the retail market where the incumbent does not provide both wholesale and retail services. 2. Country-wide deployment of wholesale network infrastructure that connects villages distant from cities and towns to enable the retail service providers to expand their footprints. 3. Open access principle adopted by the wholesaler to promote fair competition in the retail telecommunications and Internet markets. 3) Investment in the undersea cables of EASSy and WACS to improve the country's connection to the world, particularly in terms of faster Internet connectivity at reduced costs.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	1. To liberalise the retail telecommunications market and achieve fair competition for the benefit of end-users. 2. To position Botswana as a transit hub for telecoms and data transit to its neighbour countries. 3. To establish a world class fibre network infrastructure, transport networks and data networks necessary for local and international investors in the bid to transform Botswana into a digital economy.

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	1. Provision for free retail market entry with light regulation to nurture competition.
	2. .Improvement and expansion of country's backbone network to support transit connectivity to neighbouring Zimbabwe, Zambia, South Africa and Namibia.
	3. Expansion of fibre network, transport network and data network in cities, towns and villages.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	1. Ministry of Transport and Communications
	2. Botswana Communications Regulatory Authority
	3. Other associated governmental departments and ministries.
	4. Public Telecommunications Operators.
	5. Internet Service Providers.
	6. Vendors and Sub-contract Companies
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	1. Increased competition and market entry by retail firms, particularly broadband Internet service providers.
	2. All licensed local and international mobile operators and Internet service providers are given similar opportunities of procuring services from the wholesaler at affordable prices, enabling reduced retail tariffs for the benefit of end-users.
	3. The country's backbone network has been developed to support transit connectivity to neighbouring Zimbabwe, Zambia, South Africa and Namibia.
	4. There is abundant capacity for international connectivity via the undersea cables; More than 9000 Km of fibre (20 years lifespan) deployed across the country; about 200 sites equipped high speed transport network equipment with good storage. Further, a national IP Core network has been delivered through state-of-the-art core routers across cities, towns and villages. These networks play a critical role in the digitisation of the economy.
	5. Vandalism and theft of equipment at the sites remain a challenge.
	6. Lack of electricity in some of the rural villages affects efficiency of network deployment.
	7. Some of the retail service providers cite unaffordability of some of the services, particularly start up or smaller companies.
Lessons learned	1.Close collaboration of key stakeholders is key.
	2. Some retailers become less innovative and resort to re-selling wholesale products without improvements or value-added approaches.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	YES

Digital Connectivity Case Study on

Activities to increase digital inclusivity, including in relation to digital industrial policy and initiatives to address complexities associated with the digital economy
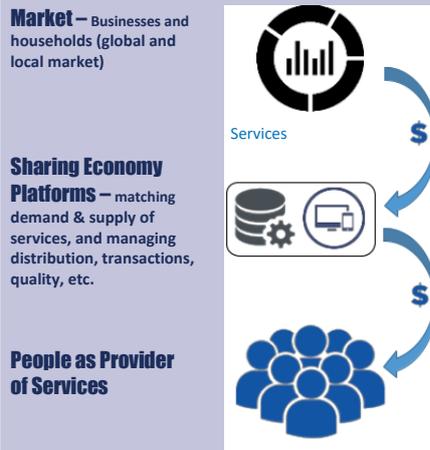
Submission by Malaysia, August 2019

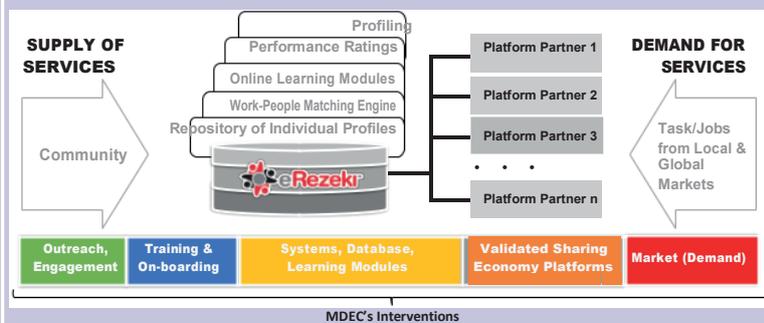| Summary	**eRezeki & GLOW Programmes**
(Brief summary of the case study and synergy to national policy if applicable)	eRezeki is a crowdsourcing/ sharing economy programme enabling the public to earn additional income by working on verified online platforms. To date, there are over 100 validated local and international sharing economy platforms providing jobs to qualified Malaysians.
	Global Online Workforce (GLOW) is a programme carved-out of eRezeki, focusing on Malaysians with higher skillsets, training them to be service digital entrepreneurs, exporting their skills to global customers via digital freelancing platforms.
	Originally, the programme was positioned as part of Thrust 1 of the 11th Malaysia Plan (2016-2020) i.e. Enhancing Inclusiveness towards an Equitable Society (Strategy A1: Raising the income and wealth of B40 households). B40 refers to the bottom 40% of the society with monthly household income of below RM4,360 (~USD1,000).
	Following to the revision during the 11th Malaysia Plan Mid-Term Review, the programme was shifted to be part of Pillar VI – Strengthening Economic Growth (Priority Area A: Strengthening sectoral growth and structural reforms).
	eRezeki and GLOW programmes have trained 287,736 B40s and paid out income to 94,516 B40 community amounting to RM531.6 million since its inception in June 2015 until June 2019.
Problem: What was the challenge/ issue(s) to be addressed?	1. B40 community has very low % of net disposable income (NDI), hovering between 5 – 10% every month, making them more susceptible to inflation and economic shocks
	2. Widening gap of monthly household income amongst B40, M40 (monthly household income between RM4,361 – RM9,619) and T20 (monthly household income above RM9,620)
	3. Persistent issue on mismatch of talent supply and demand requires new solutions. This programme enables alternative employment and equip Malaysians with self-employability skills through freelancing and gig economy opportunities.

Response: What policies/ initiatives/ actions were adopted or undertaken and why?	1. At national level, a "National Framework and Strategic Roadmap on Sharing Economy" was completed in 2017. The strategic document was a result of collaborative work involving Central Bank of Malaysia, Economic Planning Unit at Prime Minister's Department, PEMANDU and MDEC. This document is to chart the direction of Sharing Economy development in Malaysia, and identification of focus areas for implementation. Pilot projects are currently on-going for the Tourism and Logistics sector, as identified by the document. 2. Validation of various crowdsourcing platform via a Crowdsourcing Committee chaired by the Ministry of Communications and Multimedia Malaysia and MDEC, with members from Ministry of Economic Affairs and the Malaysia Commission of Multimedia and Communication. This validation exercise is important to address trust issues relating to crowdsourcing platforms and new ways of doing tasks for income generation. 3. The Malaysia Productivity Blueprint (MPB) also recognizes the importance of Sharing Economy and the need to address some of the policy and regulatory challenges to enable effective adoption of Sharing Economy models to improve industry productivity and competitiveness. Current work is on-going on Tourism and Retail and F&B sector to address some of the challenges. 4. Moving forward, a National Standards and Industry Code of Conduct on Sharing Economy (E.g. ISO/TC 324 Sharing Economy) will be established to enable scalability for the progamme to benefit larger group of people and organizations.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	Originally, the programme was positioned as part of Thrust 1 of the 11th Malaysia Plan (2016-2020) i.e. Enhancing Inclusiveness towards an Equitable Society (Strategy A1: Raising the income and wealth of B40 households). B40 refers to the bottom 40% of the society with monthly household income of below RM4,360 (~USD1,000). Following to the revision during the 11th Malaysia Plan Mid-Term Review, the programme was shifted to be part of Pillar VI – Strengthening Economic Growth (Priority Area A: Strengthening sectoral growth and structural reforms). Sharing Economy is a **socio-economic system, driven by people participation, powered by digital platforms that allow sharing of assets and resources** between individuals (the crowd / community), governments and / or businesses; thus, increasing asset and resource utilization or promoting access over ownership of assets and resources. MDEC's initial focus areas are on asset-based services and intangible skills & time; whilst pilot projects on tourism, retail and F&B sectors are being conducted since 2018.

| Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables | Malaysia's Sharing Economy implementation model is illustrated below:

Market – Businesses and households (global and local market)

Sharing Economy Platforms – matching demand & supply of services, and managing distribution, transactions, quality, etc.

People as Provider of Services

While eRezeki's implementation model is illustrated below:

- The programmes are accessible online via www.erezeki.my and https://glowmalaysia.com. The details of our validated platform partners are available at these platforms. The programme also has social media presence on Facebook and Instagram for continuous community engagements.

- MDEC facilitates growth of local Sharing Economy platforms in Malaysia through strategic intervention on components of the ecosystem to enable adoption of crowd- based services and solutions by the industry.

- Targeted community profiling, training and on-boarding activities via existing eRezeki and GLOW platform to enable citizens to earn additional income. The programme's presence is further strengthened with the establishments of over 500 eRezeki Centres and Agents nationwide, leveraging on existing government infrastructure and community internet centres. |

Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	1. The programme is led by MDEC, an agency under the Ministry of Communications and Multimedia Malaysia.
	2. Its delivery is via various ministries such as Ministry of Women, Family & Community Development, Ministry of Rural Development, Ministry of Entrepreneur Development, Prime Minister's Department, Ministry of Housing and Local Government and their relevant agencies such as Department of Welfare, Department of Women Development, FELDA, Amanah Ikhtiar Malaysia to name a few. There are also involvement from NGOs and civil society serving the targeted community groups.
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	eRezeki and GLOW programmes have trained 287,736 B40s and paid out income to 94,516 B40 community amounting to RM531.6 million since its inception in June 2015 until June 2019.
	The income earned by the targeted community is derived from reports received by the 100 validated platform partners, which are the income they paid out to Malaysian crowd-workers.
	The programme received the following global recognition:
	1. WITSA Merit Award for Digital Opportunity Category on 4th October 2016; and
	2. ASOCIO Digital Government Award on 15th November 2016.
	The programme implementation model was also featured in the following publications:
	1. Deloitte Insights, Voice of Asia, Second Edition, May 2017, "Digitally Engaged? Asia leads the world"
	2. World Bank Group, September 2018, "Malaysia's Digital Economy: A New Driver of Development".
	An socio-economic impact study on the programme's effectiveness is currently being commissioned and the report will be ready in December 2019.
	The programme is faced by the following current challenges:
	• Community participation is highly dependent on Government budget; and
	• Low market adoption i.e. local demand for crowdsourcing and sharing economy services, especially in high value services. Market adoption is important to ensure jobs are created for the platform partners to offer to the crowd workers in the programme.
	Furthermore, there needs to be a sustainable or social model for eRezeki and GLOW to continue outreach, engage and enable target communities. Malaysia is also slowly catching up in terms of policy and regulatory. Current policy on e-Hailing is the only existing policy relating to Sharing Economy.

Lessons learned	1. Strengthen multi-agency implementation and monitoring mechanism to:
	i. Leverage on existing public infrastructure (e.g. Telecentres) and initiative to reach out to targeted communities
	ii. Impact and performance monitoring of workers and/or targeted communities
	iii. Development and strengthening industry standards e.g. MS/ISO Standards on Sharing Economy
	2. Industry development programme to promote collaboration with local and international crowdsourcing or sharing economy platforms to:
	i. Increase adoption by local businesses which will result in creation of more local tasks/work.
	ii. Facilitate growth of selected local platforms players for nationwide market expansion and/or regional market penetration.
	iii. Identify and channel suitable tasks/work from global market to Malaysian workers. This include expansion of tasks/work categories and/or use-cases to cater for different workers profile and capabilities
	iv. Contribute to sector-specific increase in productivity and economic competitiveness. Current focus sectors are logistics, tourisms and retail. To also promote sectoral and cross-sectoral collaborations to improve efficiency and productivity
	3. Manage and implement worker training and platform on-boarding programme including aspect of crowd management and worker's protection and safety-net
	i. Strengthen the community and/or worker's support ecosystem, focusing on sector-specific or jobs/skills specific
	ii. Facilitate and coordinate private-sector led training and platform on-boarding activities
	iii. Increase adoption of worker's insurance and safety-net via collaboration with strategic parties
	4. To contribute in strengthening of sharing economy overall and sectoral-level policy and addressing regulatory challenges via:
	i. Create and facilitate sandbox approach / environment on new disruptive sharing economy models
	ii. Model(s) to facilitate creation of a level playing fields vis-à-vis traditional incumbents
	iii. Knowledge sharing and collaboration with global sharing economy stakeholders for insights on future trends in sharing economy and exchange of details on different models and approaches by different economy
	5. To conduct an independent impact analysis of the programme
	i. Socio-economic impact to the community / participants of the programme
	ii. Economic impact to specific sector and growth of Sharing Economy as a whole.

Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach? Point of contact (if 'yes' to the above)	Yes

Digital Connectivity Case Study on

Ways to address structural barriers to utilising digital technologies to promote inclusive growth

Submission by Malaysia, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	eUsahawan is an initiative to mainstream digital entrepreneurship education amongst emerging and current micro-entrepreneurs via an all inclusive community-centric approach. It was piloted in 2015 and scaled nationwide starting 2016. The course has also been extended to underserved/marginalised communities such as: 1. Visually impaired 2. Deaf and mute 3. Handicapped 4. Single mothers 5. Veterans 6. Aborigines 7. Parolees 8. Young Offenders 9. Juvenile Delinquents 10. Recovering drug addicts In this era of Digital Economy, entrepreneurs are drivers of Malaysia's digital economic growth. As such, eUsahawan has trained 294,376 participants, of which 105,101 participants have begun reporting additional sales generation amounting to RM576.33 million.
Problem: What was the challenge/ issue(s) to be addressed?	Digital transformation is sweeping Malaysian industries, fueled by the rapid growth of the e-commerce industry which has shown a positive growth trend in recent years. This is changing the way businesses operate and potentially creating new opportunities for growth amongst micro-entrepreneurs and MSMEs (micro, small, medium enterprises). MSMEs are the backbone of the national economy, with over 98.5% of businesses (over 900,000) in this category, of which about 76.5% are micro and 21.2% are small businesses. While Malaysia has one of the highest internet penetration rates of the region at 87.4% users (Ministry of Communications and Multimedia, 2018), few MSMEs have leveraged on the full benefits of e-commerce or digital transformation, indicating a gap between the usage of computers or digital equipment (computerization) and digitalization of businesses. These gaps are more significant amongst the suburban and rural business communities. Digital entrepreneurship education and training empowers the latent workforce and marginalized communities, including the rural communities, to be fully enabled and prepared to actively participate in the digital economy via increased online business opportunities.

Response: What policies/ initiatives/ actions were adopted or undertaken and why?	In order to address these gaps and empower MSMEs with digital know-how, a structured digital entrepreneurship curriculum was formulated to target students (prospective entrepreneurs) and micro-entrepreneurs, including those situated in rural areas. The curriculum covers key digital technology trends that are re-shaping businesses today, including social media marketing, mobile commerce, analytics, e-payment, e-commerce and digital advertising. The initiative has since been rolled out to a total of public tertiary education institutions such as Technical Vocational Education Training (TVET) colleges and Institutions of Higher Learning (IHL), in addition to entrepreneur development agencies across the country. By implementing a structured curriculum, eUsahawan has a greater reach across wider segments of society - moving away from one-off programme structures which are less sustainable and tend to have a short-lived impact.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The objective of the initiative is to empower youth and micro entrepreneurs with digital entrepreneurship and eCommerce knowledge to drive digital adoption and actively participate in the digital economy via increased online business opportunities.

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	MDEC led the development of a digital entrepreneurship curriculum which was subsequently deployed to all public Technical Vocational Education Training (TVET) colleges and Institutions of Higher Learning (IHL).
	The digital entrepreneurship modules has been continuously customized and offered as either elective courses or as part of the compulsory "Entrepreneurship" course.
	In addition, the eUsahawan curriculum has also been adapted into short courses for adult learning – specifically targeting SMEs, mainly nano and micro entrepreneurs. These courses are also offered online - https://www.go-ecommerce.my/
	The eUsahawan 'Digital Entrepreneurship' modules are accredited by the Office of Qualifications and Examinations Regulation (Ofqual), United Kingdom.
	The first level of the eUsahawan curriculum addresses key skills for small businesses to embark or grow their online business. These include social media marketing, copywriting, product photography for online marketing, digital advertising, digital marketing analytics, e-payment and e-Commerce. The advanced levels covers more in-depth eCommerce and cross-border commerce modules such as Facebook & Instagram Insights, Content Marketing & Strategy, Google Ads and Google Analytics. These are primarily being deployed in universities and in partnership with entrepreneur development strategic partners and expert community trainers, via a Train-the-trainer model.
	At the same time, the programme has also been extended to serve the marginalised communities through close collaboration with various Ministries and local authorities, as well as strategic partners.
	eUsahawan has extended curriculum integration efforts to the Prisons Department and the course is being deployed to Henry Gurney Schools and Sekolah Integriti (schools for young offenders and juvenile delinquents), as well as to parolees to help ease their integration into society at large.
	In ensuring inclusivity and growth in the digital economy, trainings were also conducted for:
	1. Malaysian Association for the Blind (MAB) to teach visually-impaired individuals
	2. Hospitality School of Polytechnic Arau to train the Deaf and Mute students of Culinary Art
	3. Persatuan Orang-orang Cacat Anggota Malaysia (POCAM) to train the handicapped
	4. Kementerian Pembangunan Wanita, Keluarga dan Masyarakat (KPWKM) to train single mothers
	5. Perbadanan Hal Ehwal Berkas Angkatan Tentera (PERHEBAT) to train veterans
	6. Jabatan Kemajuan Orang Asli (JAKOA) to train aborigines
	7. Agensi Anti Dadah Kebangsaan (AADK) to train recovering drug addicts
	As part of eUsahawan's sustainability plan, MDEC is grooming high-performing lecturers and trainers to become Digital Marketing experts to be part of eUsahawan's pool of digital entrepreneurship experts who will continue the development of Digital Marketing courses in their respective institutions and lead expansion efforts.

Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	**Educational Institutions**
	eUsahawan curriculum is integrated into official curriculum. Lecturers are trained as eUsahawan trainers and have the freedom to teach both students and micro-entrepreneurs.
	1. Jabatan Pendidikan Kolej Komuniti
	2. Jabatan Pendidikan Politeknik
	3. Institut Kemahiran MARA
	4. Kolej Kemahiran Tinggi MARA
	5. Giat MARA
	6. Kolej Professional MARA
	7. Institut Kemahiran Belia Negara
	8. Institut Kemahiran Tinggi Belia Negara
	9. Universiti Teknologi MARA
	10. Kolej Poly-Tech MARA
	11. Kolej Universiti Poly-Tech MARA
	12. German-Malaysian Institute
	13. Universiti Kuala Lumpur
	14. Pusat Latihan Teknologi Tinggi (ADTEC)
	15. Institut Latihan Perindustrian
	16. Japan Malaysia Technical Institute (JMTI)
	17. Universiti Malaysia Kelantan (UMK)
	18. Universiti Utara Malaysia
	19. Universiti Malaysia Sarawak (UNIMAS)
	20. Universiti Malaysia Sabah (UMS)
	21. International Islamic University Malaysia (IIUM)
	22. Universiti Teknologi MARA (UiTM)
	23. Universiti Kuala Lumpur (UniKL)
	24. Universiti Malaysia Kelantan (UMK)
	25. Universiti Malaysia Sarawak (UNIMAS)
	26. Universiti Utara Malaysia (UUM)

Strategic Partners

Involved in eUsahawan upscaling initiatives in terms of advisory, outreach efforts, driving participation, trainers' mobilization, training implementation, training facilities.

27. Majlis Amanah Rakyat (MARA)
28. Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA)
29. Federal Agricultural Marketing Authority (FAMA)
30. Jabatan Tenaga Manusia (JTM)
31. Kami Anak FELDA (KAF)
32. Koperasi Belia Inovatif Sarawak Berhad (KOBIS)
33. Maktab Koperasi Malaysia (MKM)
34. Persatuan Alumni Majlis Perwakilan Pelajar UiTM (PIMPIN)
35. Malaysia Indian Transformation Unit (MITRA), Jabatan Perdana Menteri
36. SME Corporation Malaysia (SME Corp)
37. Agensi Anti Dadah Kebangsaan (AADK)
38. Agensi Kaunseling dan Pengurusan Kredit (AKPK)
39. Amanah Ikhtiar Malaysia (AIM)
40. TEKUN Nasional (TEKUN)
41. FELCRA Berhad (FELCRA)
42. Jabatan Kemajuan Orang Asli Malaysia (JAKOA)
43. Jabatan Pembangunan Wanita Malaysia (JPW)
44. Jabatan Penjara Malaysia
45. Jabatan Tenaga Kerja Sabah
46. Kementerian Kebajikan, Wanita dan Kesejahteraan Komuniti (KWKPK)
47. Kementerian Kesejahteraan Bandar, Perumahan Dan Kerajaan Tempatan (KPKT)
48. Kementerian Pembangunan Wanita, Keluarga Dan Masyarakat (KPWKM)
49. Malaysian Agricultural Research and Development Institute (MARDI)
50. Malaysian Global Innovation & Creativity Centre (MaGIC)
51. Maybank Berhad
52. Ministry of Agriculture and Agro (MOA)
53. Permodalan Usahawan Nasional Berhad (PUNB)
54. Celcom Axiata Berhad (Celcom)
55. Bank Negara Malaysia (BNM)
56. Communications And Multimedia Content Forum Of Malaysia (CMCF)
57. Kementerian Kebajikan, Kesejahteraan Komuniti, Wanita, Keluarga, dan Pembangunan Kanak-Kanak Sarawak (KWKPK)
58. Rumah Karya Citra / Mok Cun Business School
59. Cradle Fund

	60. Jabatan Pertanian Pahang
	61. Kementerian Pelancongan dan Kebudayaan Negeri Terengganu
	62. People System Consultancy Sdn Bhd
	63. TAMARAI (Indian NGO)
	64. Tenaga Nasional Berhad (TNB)
	65. Persatuan Pembangunan Usahawan Wanita (PPUW)
	66. USAHANITA Setapak
	67. Yayasan Pembangunan Usahawan Terengganu (YPU)
	68. CQ Breyers College
	69. Jabatan Pembangunan Orang Kurang Upaya (JPOKU)
	70. Kementerian Kemajuan Luar Bandar Dan Wilayah (KKLW)
	71. Pusat Internet Desa (PID) of Kementerian Komunikasi & Multimedia (KKMM)
	72. Lembaga Kemajuan Johor Tenggara (KEJORA)
	73. Lembaga Kemajuan Terengganu Tengah (KETENGAH)
	74. MyWin Academy (MyWIN)
	75. SIRIM Berhad
	76. Yayasan Bina Upaya (YBU) Perak
	77. Unit Transformasi Ekonomi Negeri Terengganu (UTEN-T)
	78. Khazanah Nasional Berhad (Khazanah)
	79. NSU of MOF – MobileCTC
	80. Kementerian Belia Sukan (KBS)
	81. Credit Guarantee Corporation (CGC)
	82. Hijrah Selangor
	83. ExxonMobil
	84. GenYouth
	85. Jabatan Tenaga Manusia (JTM)
	86. Persatuan Hal Ehwal Bekas Angkatan Tentera (PERHEBAT)
	87. SME Bank
	88. CIMB Bank
	89. Yayasan Pembangunan Usahawan (YPU) Terengganu
	90. Unit Perancang Ekonomi Negeri (UPEN) Terengganu
	91. CBAL Solutions
	92. SenangPKS
	93. FAVE
	94. GRAB
	95. amaxMALL
	96. Shopee
	97. Lazada
	98. JOCOM
	99. Commerce.Asia
	100. iPay88

Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	• The eUsahawan program helps to improve participants' quality of life by helping them expand their business reach through digital means. Since 2015, more than 294,376 students and micro-entrepreneurs have undergone the eUsahawan program. • Out of these, approximately 34% of participants have reported additional sales generation totalling over RM 576 million over a three to six month period. • The initiative is also witnessing a growing number of over 1,700 micro entrepreneurs embarking on to eCommerce since joining the eUsahawan initiative. • Over 1,275 of eUsahawan participants have some form of physical disability. Out of this number, 373 participants have begun reporting additional sales generation amounting to RM2.97 million. • The initiative has impacted: 1. 30 students at Henry Gurney Schools 2. 67 at Sekolah Integriti 3. 137 parolees 4. 335 recovering drug addicts 5. 58 visually-impaired individuals 6. 49 deaf and Mute 7. 3,962 single mothers 8. 163 veterans 9. 194 orang asli
Lessons learned	One of the consistent challenges faced is in participants' sales tracking. As eUsahawan is a government initiative that is offered at no charge to participants, they are under no obligation to report their additional sales generation to MDEC. However, sales tracking is an important aspect of eUsahawan as it is one of the tools used to measure and improve program effectiveness. To mitigate this, eUsahawan has developed an online Profiling & Business Management System that contains a free book-keeping application. Participants are encouraged to use this application to ease the financial management of their businesses. The application allows them to easily keep track of their finances, even for those with little to no accounting background. It can also automatically generate a financial report at any time which can be used for current account applications, loan applications, business plan development and general business management for the benefit of the entrepreneur. We have also learnt that a holistic coordinated approach is needed to spur adoption of digital platforms and businesses by MSMEs. This include both digital and non-digital aspects including financial and production capacity, branding, licensing, capability development, etc. Hence, a cross-agency coordinated approach is important for any country that wishes to emulate this approach.

| Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach? | Yes |

Supply Side Connectivity Cluster Case Studies

Supply Side Connectivity Case Study on

How specific challenges affecting agribusiness MSMEs have been addressed successfully

Submission by Fiji, June 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	The growth of micro, small and medium enterprises (MSMEs) is essential for job creation, income generation, rural development, poverty alleviation and empowerment of youth and women. Being in Fiji's 5 Year and 20 Year Development Plan, government interventions has focused on improving the institutional setting, access to finance, business incubation and training and connecting MSMEs to market. Government will continue and further expand financial assistance provided under the Micro and Small Business Grant (MSBG) and continue to encourage the financial sector to provide loans to MSMEs. Government has also launched the Young Entrepreneurship Scheme (YES), to provide immediate assistance in the form of grant to qualified young and budding entrepreneurs, who have bankable projects which financial institutions are not willing to support due to lack of collateral. Detailed below are the information on MSBG and YES with success stories attached for reference on the impact of the assistance to the project assisted and entrepreneurs.
Problem: What was the challenge/ issue(s) to be addressed?	- Access to information - Access to finance: operational grant, equity - Improper/ lack of financial literacy - Improper supportive operating environment - Market Access
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	The Government of Fiji introduced the Micro and Small Business Grant (MSBG) scheme in 2014 to assist micro and small business operators with a grant up to $1,000 for procurement of stock/ materials and equipment for business and extension and improvement of business premises. The Scheme was initiated in order to boost the micro and small business income capacity and improve quality of products and services. This was undertaken to promote these micro businesses to graduate from being informal to formal business set-up. Further, the Ministry has also introduced the Young Entrepreneurship Scheme, is to stimulate employment generation by encouraging young people to become job creators rather than job seekers, which in turn may lead to an increase in new innovative products and services that meet international standards and can compete globally.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The MSBG Scheme was introduced to encourage small-scale economic activities and will be targeted at individuals who have particular skill set, and to allow small and micro enterprises to boost their income capacity and improve standards and quality of their products and services. It will also provide a solid platform to secure further funding from financial institutions and equal business opportunities and growth. The Scheme provides grant funding across all sectors, from agriculture, fisheries, manufacturing, wholesale and retail, services and forestry to name a few, and at ordinary Fijians above the age of 18 years. Further, the YES initiative aims to provide immediate assistance in the form of grant to young and budding entrepreneurs who may have innovative and bankable ideas/projects which financial institutions are not willing to support due to lack of collateral. The initiative will partly address the market failure where financial institutions are reluctant to provide start-up capital to young entrepreneurs. This is targeted to all young people between the ages of 18 to 40 who has a unique and innovative business idea, product and services that contribute to achieving the vision of transitioning Fiji towards a knowledge based and modern society.

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	From the overview of the MSBG Scheme above, Expression of Interest was normally advertised for 2-3 months on the Fiji Sun, calling on interest individuals to apply. Below are specific actions normally undertaken:
	• All applications is normally lodged at nearest FDB Branches, Commissioner's Offices, Cooperative Office, National Trade and Measurement Office and MITT HQ;
	• Applications are marked using the Online Assessment System for forms received in MITT, Cooperatives and Commissioner's Office whilst forms lodged at various FDB Branches are market using a manual rating sheet;
	• All applications are marked with passing mark being 28 out of 50;
	• All applications are either manually entered into a workbook or typed in the MOAS Portal;
	• Approved applications are sorted and sent for site validation exercise by respective centres;
	• Pre-approved applications validated and approved from the validation are then forwarded to FDB for cheque processing; and
	• Disbursement of funds to post-field approved applicants by way of receiving cheques that is payable to vendors that supplies materials and items as per quotations that were submitted.
	• Business trainings are offered to these recipients after 3-4 months from receiving grant
	• Business monitoring and evaluation normally follows 6 months from disbursement to gauge the effectiveness of grant to these micro and small businesses.
	As for the YES initiative, the Ministry invite applications from potential recipients. Applications are submitted directly to the Ministry, via hand delivery, post and electronic mail, for preliminary assessment and final screening of applicants that meet the eligibility criteria. A selection panel drawn from the private sector is tasked with the approval of projects for funding.
	Assessment criteria was developed and used as a guide by the panel of experts, which include the following:
	• Innovative ideas, products or services that contribute to achieving the vision of transitioning Fiji towards a knowledge based and modern society;
	• Initiatives that lead to employment creation particularly in the rural and maritime regions;
	• Businesses that improve the standards of living and overall welfare of all Fijians;
	• Projects that will enhance the reputation of Fiji in the international fora;
	• Ventures that have a social dimension that support the economic empowerment of women, and persons with disabilities; and
	• Enterprises that have strong backward and forward linkages that support other sectors of the Fijian economy.
	• Recipients are provided with the relevant business tools by the Ministry, and mentoring and work place attachments with private sector companies and
	• Projects that require handholding will be assisted through business incubation centres until such time these are ready to roll out as viable business ventures.
	• Memorandum of agreement are signed by the Ministry and recipients to legally bind parties to a contract, in which the misuse of funds and assets by a recipient or recipients would result in the imposition of a penalty.
	• The Ministry also ensures that all submissions remain strictly confidential to protect the intellectual property rights of applicants, including projects that would be declined.
	• All YES funded projects will be monitored closely by the Ministry with post-assessments will be carried out to evaluate the impacts of YES funded projects

Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	The Ministry of Industry, Trade and Tourism is the responsible Ministry for the Scheme.
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	From the MSBG and Young Entrepreneurship Scheme, the following constraints were able to be resolved: (i) Access to finance – micro businesses are now able to obtain grant to start/ boost their projects. Grants are utilized to procure basic business necessities, agro-inputs, construction materials and tools for business operations as well as it being used as equity to commercial banks for further loan; (ii) Finance Literacy – micro businesses who are grant recipients are now able to undergo basic business training on marketing, costing, business idea generation and so forth. Not only businesses are provided with the grant, business hand-holding through incubation process are also provided to ensure that entrepreneurs have the necessary knowledge and expertise of doing business before rolling out their viable business ventures; (iii) Market Access – through these grants and initiatives, micro and small businesses were able to take their innovative and unique products and services to the market which adds and contribute to economies of scale of Fiji; (iv) Proper supportive operating environment – materials and equipment procured through the grant has now enabled these micro businesses not only to have proper shed and premise to do business in but also assist in securing places that attracts tax incentives and subsidy at the same businesses now have formal and proper structures.

Lessons learned	From the Scheme briefly described above, one can learn that to promote and develop MSMEs in a developing, strong collaboration is needed between the private and public sector. Public-Private Partnership on gathering crucial information on MSMEs is crucial in order to identify constraints and challenges and deriving policies in addressing such issues. It can be noted that: (i) MSMEs engaging in small economic activities in informal sectors sector Government intervention through grant and initiatives to boost business at the same being able to fund their innovative and unique ideas that would require hefty contributions from entrepreneurs in order to start, assemble and get the business up. Also from this such funding, business can commence its operation and running on its own from then on. (ii) MSMEs to better utilize Government funding, trainings and services available in order to obtain recognition for its products and services, share of the market through being able to sell to targeted end-users and getting customer. At the same time, MSMEs are now able to increase its contribution to GDP and development. (iii) Through vigorous mentoring and monitoring, Government together with the Private Sector can further engage the impact of such assistance as well as exploring options available to further improve, promote and develop the MSME sector. (iv) MSMEs not only will develop and grow from Government grants and incentives, also through hand-holding process and incubation programmes. Hand-holding to commence from nurturing of the business idea to producing and providing of new, innovative and unique products and services so that funds are well utilised and brings forth positive impact. Not only one will note the positive impact the funding brought, but also areas identified that may have cause or bring about loss or under-utilization of resources, other new thematic areas to improve and explore and opportunities for growth.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Supply Side Connectivity Case Study on

How Commonwealth governments are providing financial support to MSMEs, youths and women in the agribusiness sector

Submission by Fiji, June 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	The growth of micro, small and medium enterprises (MSMEs) is essential for job creation, income generation, rural development, poverty alleviation and empowerment of youth and women. Being in Fiji's 5 Year and 20 Year Development Plan, government interventions has focused on improving the institutional setting, access to finance, business incubation and training and connecting MSMEs to market. Government will continue and further expand financial assistance on business training and technical support to improve livelihoods and facilitate community funding to grass-root communities.
Problem: What was the challenge/ issue(s) to be addressed?	To curb the high rate of unemployment To reduce the high rate of poverty
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	The Unit provides grant funding on one third (Community) and two thirds (Government) basis for income generating projects (IGPs). This to address unemployment through a holistic and integrated approach by combining efforts and resources of the public, private and civil society sectors. It empowers communities to achieve decent and productive work to enhance sustainable national economic growth. Grant funding provided focuses more on supporting MSME development.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The main objectives of the Project are to: i. Support employment creation in the rural areas and MSME development; ii. Eradicate and reduce poverty level in the economy. The Programme targets: j. Youth groups, women's groups or clusters of producers with the same commodity; k. Existing cooperatives who have achieved target 100; l. Cluster of successful micros, small and medium enterprises recipients previously funded under MSBG with the same economic activities within the community; m. New and existing community groups and tikina/district cluster who have not been assisted by a government grant scheme for the last 5 years; and n. Certain disadvantaged groups i.e. people with disabilities and women

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	The Unit normally call for expressions from individuals, groups and clusters mentioned above for a set time-period. Once these are received;
	
	   i. Desk assessment is made based on the IHRDP criteria;
	   ii. Prioritization of the identified potential employment and income-generating opportunities by the Integrated Rural Development (IRD) stakeholders;
	   iii. LED/TREE socio-economic survey is conducted based on the following tools:
	       a. Community profile survey;
	       b. Consumer demand survey;
	       c. Market opportunities survey;
	       d. Rapid community assessment techniques; and
	       e. Feasibility study to validate a short list of potential economic activities.
	
	Further, funding and assistance on Agriculture based projects can assist in construction and upgrading of collection, processing and packaging centre, mechanized farming and implements, Fisheries – processing and packaging plant and Non-farm activities. Funding will include facilitation of procurement of actual project materials, employable skills training, small business training, financial literacy training and post services support.

Institutional Arrangements: Responsible Ministries/Departments/Agencies/ Delivery Partners	Ministry of Industry Trade and Tourism in collaboration with the Ministry of Agriculture and Ministry of Women and Poverty
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	So far, few successful agriculture-based women's group assisted by IHRDP include: 1. Rabi Women's 2. Cicia Women's Organic Farm (Virgin Coconut Oil) 3. Tosovata Women's group – (Bee /Honey Farming project) 4. Daku Women's Grp – (Selling of Voivoi Leaves) Creation of employment for women Women are able to earn a living and improve their livelihood.

Lessons learned	From the Scheme briefly described above, one can learn that to eradicate unemployment and poverty, strong collaboration is needed between the private and public sector. Public-Private Partnership on gathering crucial information on MSMEs is crucial in order to identify constraints and challenges and deriving policies in addressing such issues.
	It can be noted that MSMEs through groups and clusters engaging in small economic activities collectively eradicate unemployment and reduce poverty. This is through grant and initiatives to boost business at the same being able to fund collective ideas that not only it provides employment but also improves standard of living, community and village set-up.
	Further, MSMEs not only will develop and grow from Government grants and incentives, also through hand-holding process. This is vital in order to instil the basic knowledge of entrepreneurship and enterprise. Apart from hand-holding process, business training offered is also essential as this not only improve business procedures and operations but also assist in getting access to other opportunities available for communities and groups.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Supply Side Connectivity Case Study on

Ways technology is already being used in the agriculture sector

Submission by Guyana, June 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	In Guyana legumes are consumed on a daily basis. These include string beans (bora), red peas and pigeon peas and most of it is produced by local farmers. Nitrogen nutrition is a requirement for legume production and even though imported and expensive, most farmers relate that urea application makes a difference between success or failure of a legume crop. Farmers would have experienced flooding occasioned by weed infested drainage channels created by fertiliser rich runoff from farms. Agricultural extension officers, using farmers field schools, would have emphasised judicious use of fertiliser to optimise crop uptake and minimise fertiliser loss to water ways and its consequences, and the use of cost free rhizobia inoculant in legume production as an alternative to urea. The rhizobia inoculant is environmentally friendly, and is required in small amounts -14g/kg seed. To be effective the quality of the inoculant must be maintained by storage in a cool dark place. Application of rhizobia inoculant saves farmers the equivalent cost of 100kg/ha urea, and improves yields from 500 kg/ha to 3000 kg/ha.
Problem: What was the challenge/ issue(s) to be addressed?	Guyana purchase and use large quantities of urea in their legume farming systems. Thus, the importation bill for this commodity is high requiring large outlays of foreign exchange, which the country could ill afford. Also, the use of this fertiliser contributes to emission of GHG emissions and environmental contamination including flooding owing to its injudicious use.
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	Guyana has an expressed commitment to organic agriculture and is a signatory to UNFCCC (1992). This is elaborated in its nation development policy documents: Guyana Green State Development Strategy (2019) and its predecessor Guyana's Low Carbon Development Strategy (2009). These documents elaborate Guyana's vision to promote economic development while at the same time addressing climate change.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The initial focus of this policy was to reduce fertiliser runoff to water ways which resulted in excessive growth of weeds leading to flooding in the rainy season. This focus was expanded to include reduction in foreign exchange expenditure and later reduction of GHG emissions. The aim, therefore, is the judicious use of synthetic nitrogen based fertilisers in legume production.
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	Beginning in the 1970's Guyana embarked on the collection and testing of several species of rhizobium bacteria for the production of rhizobia inoculant for use in legume cultivations. The inoculant is produced in a charcoal base and applied to the moist legume seed just before planting in a moist field. This bacterium infects the root of the plant forming nodules and creates a symbiotic relationship with leguminous plant roots. The plant benefits when this bacterium fixes atmospheric nitrogen and supplies the legume's nitrogen needs.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	The National Agricultural Research and Extension Institute has the responsibility to research, store, produce, and freely distribute inoculum to legume farmers. This institution falls under the Ministry of Agriculture and has a presence in all ten administrative regions of Guyana.
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	The results of field trials conducted by NAREI showed by using rhizobia inoculant legume farmers will save on the cost 100 kg/ha urea and have the same yield.

Lessons learned	The process of collection of new bacterium strains continues, as even though the bacteria can be multiplied and stored contamination is a major issue.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes.

Supply Side Connectivity Case Study On

Commodity Exchange and Ware House Receipt System in Malawi

Submission by Malawi, June 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	There are two Commodity Exchanges (Comex) and Ware House Receipt Systems (WRS) run by Agricultural Commodity Exchange for Africa (ACE) and Auction Holdings Commodity Exchange (AHCX) in Malawi. The two Comex and WRS are meant to address the lack of structured markets for agricultural commodities and enable access to finance for agricultural enterprises through warehouse receipt system. The country is one of only two countries in Africa to have two Comex, along with two WRS plus a parallel system of direct collateral financing by the commercial banks. Volumes traded on the two Comex, the Agricultural Commodity Exchange (ACE) and Auction Holding Commodity Exchange (AHCX) rose rapidly from under 50,000 metric tons (MT) in 2013 to almost 115,000 MT in 2016, but then collapsed to less than 20,000 MT in 2017. Main users of these trade facilitation platforms are processors and large national trading companies, with periodic but sizeable interventions by the national food agencies. However, these volumes form a relatively small proportion of total output and turnover for processors and large traders, who view the Comex and WRS as complementary to their main channels of procurement and financing. For example, a recent national study disclosed that there were no farmers who had traded directly on the Comex, while a trader survey and semi-structured interviews found only a small number of farmers associations/cooperatives and small traders had done so. It was reported in the study that some farmers' associations had unfavorable experiences with Comex mediated WRS loans, especially for pigeon peas, in the last few years due to volatile prices on the international market. Overall, farmers associations, traders, processors, and the financial institutions do see potential value to the Comex and WRS but feel that it has not yet been fully demonstrated. Farmers associations and small traders are deterred from using them by delays in sales, high charges, and a desire to avoid paying withholding tax. Processors, feed manufacturers, and large traders are discouraged by the relatively limited volumes available for purchase on the Comex, frequent defaults on spot contracts, and the cost of employing collateral managers for WR backed financing. The financial institutions also view the WRS as having potential but regard WR backed loans as a risky activity that until recently had little legal enforceability. The passage of the Warehouse Receipt Act in late 2017, and the Commodity Exchange Directive, which will come into force in April 2019, may encourage them to use the Comex and WRS more over the coming years.
Problem: What was the challenge/ issue(s) to be addressed?	Malawi experiences low returns on raw agricultural commodities due to lack of structured markets

Response: What policies/ initiatives/ actions were adopted or undertaken and why?	The government intervened through formulation of policies such as the Ware House Receipt Act of 2017, Commodity Exchanges Regulations finalized in April 2019 to operationalize the WRS Act, the Personal Property Security Act of 2013 or Collateral Registry Act to enable use of mobile assets as collateral for improved access to finance.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The policy focused on creating an enabling environment for structured markets and access to finance through Commodity Exchange (Comex) and Ware House Receipt System (WRS) platforms targeting farmers and agricultural enterprises such as Cooperatives and Associations in Malawi.
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	There was a taskforce under access to finance and access to markets technical committees of the Trade and Industry Sector Wide Approach (TIPSWAP) constituted by the Government of Malawi (GoM) to enable export diversification from traditional agricultural commodities as advanced by the National Export Strategy I (2011-2016) and the National Trade Policy of 2016.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	The project is facilitated by some key state players such as the Ministry of Industry, Trade and Tourism as a lead agent, Ministry of Agriculture, Irrigation and Water Development as co-lead, Ministry of Justice (Department of Registrar General), Ministry of Finance, Economic Planning and Development, Commodity Exchanges (ACE & AHCX) and Ware house operators, Commercial Banks and the Reserve Bank of Malawi (central Bank as regulator) with financial assistance and loan from the World Bank
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	i. There was growth in volumes of traded agricultural commodities (from 50,000 Metric Tonnes in 2013 to 115,000 Metric Tonnes in 2016) especially from large enterprises in the country; ii. The first few years registered substantial returns on investment through increased exports accorded by the platform. However, the positive trend was hit by a slow down in commodity trade through the platform during the 2017 to 2018 trading period due to volatile pigeon peas prices on international market especially the Indian market that had a surplus which resulted in low Pigeon Peas prices globally to the detriment of small-scale farmers in Malawi; iii. Comexs have been making losses over the years due to farmers' experience in 2017-2018 trading period

Lessons learned	1. For the Comex, the short-term recommendations include harmonizing ACE and AHCX's grading systems, enforcing the regulations against own-account trading in the Commodity Exchange Directive, and promoting collateral management as an alternative income stream to commissions and fees. Farmers and small traders might also be encouraged to use WR for storage alone, without linking them so closely to collateral financing;
	2. The financial institutions would benefit from establishing clear limits and strike prices for the Warehouse receipt backed loan;
	3. In the medium-term, ACE and AHCX operations should be carefully examined to promote synergies and reduce overlap, especially in the areas of clearing and the issuing/recording of WRs.
	4. Besides, to promote transparency, a single unified WRS should be established that is independent of both exchanges
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes, Malawi would be interested to learn from other African countries that are doing relatively better in Comex and WRS such as the Republic of South Africa (RSA) and Zambia, among others.

Supply Side Connectivity Case Study on

How specific challenges affecting agribusiness MSMEs have been addressed successfully

Submission by Saint Lucia, June 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	This study is aimed at highlighting challenges and corrective actions undertaken as it relates to farmers and MSMEs involved in the production and processing of plantation crops specifically under the coconut and cassava chains. A total of ten (10) processors and farmers highlighted a number of constraints for their production and processing capabilities. These agencies have been faced with a myriad of issues on both spectrums of the value chain (production and market access) which have reduced their capacity to supply to domestic and foreign markets. The Department of Agriculture has set the development of agribusiness and agro processing, development of market and domestic export and the increase in youth and women involvement in Agribusiness as key priorities for the 2016 – 2021. Based on these priorities, the Government of Saint Lucia has approved and sought funding for initiatives which have improved the situation for the producers.
Problem: What was the challenge/ issue(s) to be addressed?	• Inadequate of access to inputs and high cost of inputs and raw materials. • Lack of access to markets as a result of low compliance with standards and certification requirements. • Limited access to certified agro processing facilities and lack of proper farm infrastructure (irrigation, farm roads). • Poor access to markets for produce due to regional export logistical constraints. • Limited testing and traceability of produce, including limited access to laboratory facilities. • Aging farming population. • Need for Business Incubator and Cluster programmes to stimulate business development through exposure and linkages to more advanced systems.

Response: What policies/ initiatives/ actions were adopted or undertaken and why?	• Provision of inputs and raw material through the:
	
	   o Banana Productivity Improvement Project (BPIP) - seeks to revitalize the banana industry through initiatives geared towards increased productivity and efficiency. The project is expected to enhance access and penetration in three segments of the following markets:
	
	      ■ UK /French (Fair Trade market)
	
	      ■ Domestic and Regional markets
	
	      ■ Hospitality (Cruise ship industry)
	
	   o Coconut replanting initiative – seeks to rehabilitate the coconut industry in St. Lucia through the provision and establishment of improved early bearing dwarf and tall cultivars that are high yielding, disease (Lethal Yellowing) resistant, and of good tasting quality.
	   o Roots and tubers project – seeks to stimulate production of sweet cassava by increasing volumes of marketable food produced by farms and school gardens and to improve the nutritional quality of meals through the school feeding programme and selected hotels.
	
	• Certification and operating standards for packaged coconut water in order to outline the specifications for packaged natural coconut water offered for sale and to stream line the industry and differentiate undiluted natural coconut water.
	
	• Improving access to farms, irrigation and access to processing facilities through the Banana Accompanying Measures (BAM) Project – the rehabilitation of farm community infrastructure - farm roads, drainage and river bank/slope stabilization are vital for improving agricultural efficiencies and mitigating against the impacts of climate change and climate variability.
	
	• The facilitation of market development through the establishment of the Agri-Export committee and organization of the Annual Saint Lucia-Taiwan Partnership Trade Show and World Food Day promotional activities - to create linkages between MSMEs and larger companies as a means of further developing the private sector in Saint Lucia. Facilitate local manufacturers and service providers in entering or expanding their presence on the domestic market.
	
	• Establishment of the Youth Agri-Entrepreneurial Programme (YAEP) - the purpose of the project is to establish an agricultural incubator geared at providing change and development from the bottom up, promote the involvement of youth in agriculture and enhance the adoption of technological advancement and competitiveness of the island's agriculture.

Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	1. Increased Youth and Women involvement in Agriculture
	In the interest of facilitating the long-term development of the agriculture sector, the Government of Saint Lucia will create the enabling environment and opportunities that will stimulate the increased involvement of youth (including women) in agriculture production and agribusiness enterprises.
	Specific Objectives:
	• The promotion and further development of the Youth Agri-Entrepreneurial Programme (YAEP).
	• Creating the enabling environment to ensure that Agribusiness is seen as a viable career option for young people, including women.
	2. Market Development Domestic and Export
	The Government of Saint Lucia will promote and develop the effective and efficient marketing of locally produced agricultural commodities and by-products on the domestic and export markets by fostering/ facilitating the development of domestic, regional and international market opportunities.
	Specific Objectives:
	• To develop and enforce the required policies and legislations that would create the development of a safe and efficient market and trade environment.
	• To meet the domestic, regional and international market requirements by adhering to quality, grades and standards established by the market for Agricultural products.
	3. Agro-processing and Agri- Business Development
	The Government of Saint Lucia will seek to develop a highly competitive Agro processing and Agribusiness sub-sector supported by an enabling environment that will fosters the establishment, survival and growth of specific manufacturing and business enterprises.
	Specific Objectives:
	• To facilitate the provision of required infrastructure, equipment, packaging material, etc. required for the development and enhance processing of agricultural products.
	• Promotion of agri-business opportunities among stakeholders (agro-processors) through various capacity building initiatives including training in food safety standards, standards for certification of organic farming, business management.
	• To organize existing Agro-processing facilities for use as incubators to accommodate the development of the selected agro processing enterprises. (These facilities are the Anse-Ger Agro-Processing Facility for Rural Women, the Anse-Ger Cocoa Micro-Fermentary, the Fond Assau Agro- Processing Facility and La-Caye Mille Fleur Honey Processing Facility.)

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables (what was done to allow for this to take place)	• Republic of China, Taiwan approved funding for the expansion and resuscitation of the banana industry. • Establishment of MOU between Government of Mexico and Saint Lucia for import). • Approved finances from Food and Agriculture Organization by Government of Saint Lucia. • Monitoring of coconut water processing by the Saint Lucia Bureau of Standards to ensure compliance. • Department of Agriculture secure funding from the European Union for the establishment of agro- processing facilities. • MOU signed between Department of Agriculture and Export Saint Lucia to facilitate increase in regional and international trade. • Partnership was developed between the Ministry of Infrastructure and Department of Agriculture for the rehabilitation of roads. • Land acquisition and technical training provided to increase the number of youth in agricultural production.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	1. Department of Agriculture, Fisheries, Natural Resources and Cooperatives 2. Inter-American Cooperation on Agriculture (IICA) 3. The Republic of China Taiwan 4. Export Saint Lucia 5. Ministry of Commerce, International Trade, Investment, Enterprise Development and Consumer Affairs 6. The Saint Lucia Bureau of Standards (SLBS) 7. Food and Agriculture Organization (FAO) 8. The European Union.

Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	• Replanting of 5000 coconut plants and 3250 Lethal Yellowing resistant plantlets distributed to improve production. • 2637.4 acres under banana production. • 744 farms in banana production. • 632 banana farmers • 14,585.7 tonnes of bananas exported to the UK. • Refurbishment and construction of three (3) processing facilities for agro- processing (honey production, cocoa fermentary and general processing facility. • 120 tanks distributed to farmers for irrigation purposes. • Four (4) farm roads rehabilitated. • One (1) draft CARICOM regional standard for packaged natural coconut water. • Seventy-seven (77) youth engaged under the YAEP program. • One (1) standard developed for packaged coconut water. • An average of sixty-five (65) MSMEs impacted through the Saint Lucia–Taiwan Partnership Trade Show. • Twenty-six (26) processors impacted through the World Food Day activity. • An average of seventy-five (75) persons trained in a Micro Business Game Workshop, and an additional 80 – 90 persons trained in Business Start-Up Essentials per annum – to build sound business management and financial literacy among MSMEs (including agro processors).
Lessons learned	• Provision of funds and training for further weaning, hardening, handling and practices for coconut plantlets from Mexico to Saint Lucia. • Alternate pesticide (Protectant) practices more specific to pest which affects the coconut plants. Proper management practices to combat stress from environmental conditions (heat, excess water and pest) against plantlets. • Training required for cassava producers to increase supply commitment for fresh cassava. • The World Food Day activity recognized the importance of the floor design for the booths at the event. The booths, showcasing products from MSMEs, are to be placed strategically to pull the public. • The Banana Accompanying Measures (BAM) Project in the refurbishment of the processing facilities recognized the need for proper monitoring of the business environment to ensure that the associations leasing the facilities have the capacity to manage.

Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes.

Supply Side Connectivity Case Study on

How specific challenges affecting agribusiness MSMEs have been addressed successfully

Submission by Tuvalu, June 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	Agribusiness MSMEs is one of the key priorities in the policy documents mentioned below, because it is envisaged that after these key policies end, it is expected that there would be great improvement to the way the agribusiness is promoted, established and adopted by more rural MSMEs. The Kakeega III is the National Strategic Plan of Tuvalu 2015 - 2020 and the Tuvalu National Agricultural Marketing Plan 2015 -2022.
Problem: What was the challenge/ issue(s) to be addressed?	• Weaknesses in roles of key actors in the Value adding Chain from producer to marketing • Lack of policies to support this issue • Fragmentation of individual producers rather than coops/organization of producers given low production from rural areas • Inconsistency of transportation to remote production areas separated by vast ocean • Farmers lack of business skills • Small businesses opportunities to take over marketing from farmers to explore further • Unreliable compensation system
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	• Programs have only centred around production of commodities but being weak in sustainable commercial marketing
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	• To improve and strengthen Farmers and Small businesses partnerships on outer islands to work together to Facilitate production and marketing of locally produced fresh commodities and processed products to urban market
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	• There has not been any adequate consultations between farmers and small business how to improve their relations for a common objective that is to market their products and commodities. Key actors also along the value adding chain are not fully aware of their part and so not committed to their role in the chain.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	• Agriculture Department, Business Centre, Trade Office, TNPSO – Chamber of Commerce, Transportation and Marine Ports Authority, Home Affairs, Outer Islands Kaupule

Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	Measurable outcomes • An increase in the volume of fresh and processed food arriving from rural Tuvalu to the urban Market in Funafuti; • An increase in economic growth on small outer islands economies Weaknesses/Challenges • Lack of capital access for SMEs and Farmers • Remote locations of rural areas by vast oceans • Inconsistency of interisland shipping • Individual farmer is popular
Lessons learned	• Farmers do not yet know the advantages of being members of a farming coop or association • Need to work more comfortable with the small island businesses to form partnerships in marketing as another opportunity • Most farmers and small business owners need up scaling skills and knowledge in improved farming systems and agribusiness
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Maybe ntot at this point in time

Regulatory Connectivity Cluster Case Studies

Regulatory Connectivity Case Study on

Tools to ease the regulatory environment for MSMEs

Submission by New Zealand, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	New Zealand's mostly small businesses spend a lot of time and effort dealing with government regulatory and administrative requirements each year.
	Better for Business (B4B) is a cross-agency programme focused on making it easier and more seamless for business to deal with government.
	Business Connect, a core B4B initiative, is a cross-agency digital services platform that will enable businesses to apply for, manage and renew their licences, permits and registrations from one place. It will reduce time, effort and frustration for businesses in complying with these regulatory requirements, and enable more unified public services across central and local government.
	It also seeks to improve transparency and trust in government services, leading to improved compliance and regulatory outcomes.
	Business Connect addresses a number of business pain-points including:
	• Repeatedly needing to share the same information;
	• Navigating government silos;
	• Making sense of different but related regulatory requirements;
	• Having limited visibility of government processes.
Problem: What was the challenge/ issue(s) to be addressed?	New Zealand businesses expend a lot of time and effort, estimated to cost in the billions of dollars each year, navigating complicated regulatory and administrative requirements. Approximately 97% of New Zealand businesses are small (less than 20 employees).
	The following contribute to the levels of effort for business:
	• Government services and regulatory requirements are often complex, inconsistent and fragmented.
	• Businesses are asked to do the same things, including repeat the same information, over and over again.
	• As much as half the cost associated with government interactions relates to the regulatory permissions that enable a business to actually be in business.
	Of the hundreds of thousands of New Zealand businesses with licensing/ consent requirements:
	• 82% state that this interaction is of significant importance to them; more than any other government interaction.
	• 72% say these interactions involve a lot of effort.

Response: What policies/ initiatives/actions were adopted or undertaken and why?	A digital platform, Business Connect, is being developed to give businesses access to a range of licences and permits from across government in one place.
	Business Connect seeks to address business concerns by:
	• providing a more consistent user experience; • enabling businesses to reuse the information they provide to government; • leveraging the authoritative information government already holds about businesses (such as through integrating with the New Zealand Business Number (NZBN)); and • allowing businesses to keep track of all the things they have applied for.
	The NZBN is a unique identifier for every New Zealand business. It makes it easier to do business because the key authoritative business information held by the New Zealand Companies Office is available to other government agencies and businesses.
	In time, Business Connect will streamline the way central and local government services can be applied for, managed and tracked.
	Business Connect also has benefits for government agencies by providing a common platform that will enable easier digitisation and integration of business services from across central and local government.
	The platform is technology agnostic, meaning agencies can digitise services without the need to integrate into existing systems if they choose not to.
	For government agencies, Business Connect will:
	• Reduce duplication of effort • Deliver more integrated services at a lower cost • Speed up processing times • Improve data quality and regulatory compliance
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	Objectives include:
	• Reducing the effort required for business to obtain the licences and permissions they need to run their business. • Providing a more consistent experience across multiple government agencies. • Reducing the cost and improving the efficiency of the licensing and permissions processes for the relevant government agencies.

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	Business Connect has two major phases:
	• Phase one will initially trial services from three government agencies.
	• Phase two is likely to include other agencies which are part of the Better for Business programme (see below). Some local councils are also likely to be included.
	The focus is on the services that make the biggest difference to businesses.
	Business Connect is being built on an industry leading Platform as a Service platform that provides common, reusable modules to put services together.
	Individual modules represent common elements or sections of an application – for example, name, postal address, signature or attach a document – which enables agencies to easily assemble forms and processes.
	The benefits for businesses are that they will start to experience services from across government in a more consistent way and they can use their stored information for quicker renewals and other applications.
	An agency might need to create a module for specific requirements, which is fine. In fact, that module may become part of the collection of common modules if it will be useful for other service providers. This helps Business Connect provide a faster and cheaper way to deliver digital services across government, and transform manual processes.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	Business Connect is a core initiative within the cross-agency Better for Business programme led by the Ministry of Business, Innovation and Employment.
	The Better for Business programme involves 10 New Zealand government agencies that collectively make up approximately 83% of the interactions a business would normally have with government. The programme objective is to make it easier and more seamless for businesses to deal with government. By this is meant more consistency across services and more coordination between agencies.
	Participating agencies include Inland Revenue, the Accident Compensation Corporation, the Ministry for Primary Industries, the New Zealand Customs Service, the New Zealand Transport Agency, Statistics New Zealand, WorkSafe New Zealand, New Zealand Trade and Enterprise, and Callaghan Innovation.
	After a competitive tender process, Datacom was selected as the delivery partner to provide a cloud-based platform, which uses low-code modular case management applications.
	The Business Connect Board, a subset of the wider Better for Business programme governance, is responsible for owning the strategy, growth and agency adoption of Business Connect.

Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	The estimated potential benefit to businesses and Government agencies from Business Connect is worth about NZ$300 million per year. The benefits to businesses include • Giving them a more consistent experience across multiple agencies. • Allowing businesses to reuse the data held about them and manage their information in one place. • The ability to keep track of all the things they have applied for, receive approvals directly online, and receive notifications when a licence or consent is due for renewal. • Provide businesses with more transparency across government processes. • Improved business productivity. The Business Connect platform will help streamline the way small businesses interact with central and local government by enabling them to apply for, manage and track licences and permits from one place.
Lessons learned	Business Connect is still in the implementation pilot phase but it is already clear that: • Taking standardised approaches in the regulatory design and implementation of licensing and permissions would be helpful • Having a cross-agency governance structure or body, like Better for Business, helps ensure the benefits of the platform as a cross-agency tool are realised and communicated.
Collaboration: Would you be willing to mentor/peer/ collaborate with countries interested in adopting this approach?	Potentially, once fully implemented.

Regulatory Connectivity Case Study on

Tools to ease the regulatory environment for MSMEs

Submission by Jamaica, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	Jamaica's National Development Plan, Vision 2030, outlines the creation of an enabling business environment as one of its key outcomes. It further details the strengthening of the trade facilitation architecture as a strategy to achieve said outcome. Jamaica's Trade Facilitation Programme is being implemented against the background of the GoJ's Public Sector Transformation Programme (PSTMP) which is driven by the Government's priorities of economic growth, fiscal prudence and efficiency in government operations. In line with these objectives and as a key part of the Government's efforts to implement the provisions of Article 1 of the Trade Facilitation Agreement (TFA), the Government has launched the Trade Information Portal (TIP) for Jamaica, to make trade easier for the Jamaican business community by making trade and regulatory information more accessible to both local and international traders and investors.
Problem: What was the challenge/ issue(s) to be addressed?	Within the Jamaican context there are several entities involved with the provision of information and the issuing of licences and permits for the import, export and transit of goods. Typically, a trader interested in the trade of a particular product would have to interact with these ministries, departments and agencies separately to obtain the relevant information and supporting documents required for the export, import and transit of their goods. Additionally, there was little or no cohesion between the entities, sometimes resulting in confusion or misinformation of the traders, further resulting in additional cost, time and frustration.
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	In remedying the identified challenges and to achieve the goal of increasing transparency and predictability within the Jamaican trading environment, the GoJ, with support from the World Bank Group, implemented the Trade Information Portal (JTIP). The JTIP has made all regulatory trade related information and other information useful to Jamaican importers and exporters easily and readily available in a single integrated website (jamaicatradeportal.gov.jm).
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	To provide transparency and predictability of trade procedures and, in doing so, increase the compliance level and reduce the cost of doing business for the trade.

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	The collection of the data and the launch of the JTIP was accomplished through a consultancy as it was recognized that this was the most efficient way to initiate the project and achieve the launch of the portal in the least possible time.
	It was also recognized that it was critical to establish a governance structure which included key level of oversight and leadership from the political, executive and technical levels. As a result, there was a launch of the consultancy to gain political support and publicity around the project, causing key stakeholders, including the media to be apprised of the intent of the Portal, thus increasing the ability to engage for the provision of information.
	A Project Steering Committee was also established with representation from both public and private sector agencies, creating a forum for active and meaningful discussions.
	There was also a publicity committee established to cater specifically to the engagement and publicity aspect of the Portal, ensuring that elements of the portal were incorporated into speeches of key Ministers and senior officials and had representation at certain events. This created a 'buzz' around the portal development.
	The project approach relied heavily on a methodology which included widespread consultations and validation exercises to ensure the accuracy and usefulness of the portal.
	Subsequent to the Portal's development, Sustainability and publicity Plans were developed which led to the establishment of a 'User Group' committee. This committee has the mandate of ensuring that the contents of the portal remains relevant and the publicity goals are accomplished. At the higher level there is a Sub-Committee of the Board of Directors of the Trade Board Limited (the host of the Portal) that oversees the Portal's management and efficiency.
	A Training Plan was also developed to ensure that there is on-going training of users and potential users of the portal.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	The Portal is hosted by the Trade Board Limited (TBL), an agency of the Ministry of Industry, Commerce, Agriculture and Fisheries (MICAF). The day-to-day management of the Portal is done by a dedicated team at the TBL; however, this work is monitored by a sub-committee of the Board of Directors of the TBL. A 'User Group' co-chaired by a the Executive Director of the Jamaica Manufacturers'' and Exporters' Association (JMEA) and the Chief Executive Officer of the Trade Board Limited is also in place to ensure the Portal's sustainability. The User Group also consist of representatives of public and private sector identified as major content providers or users of the portal's information.
	As it relates to feedback or queries from the public, the Portal has the functionality of receiving feedback and routing them to the appropriate entities for a direct response to be provided to the user. This allows for almost real-time support and importantly, provides a centralized point for trade related queries.

| Results: Measurable outcomes and impact (achievements, weaknesses/ challenges) | A Baseline Evaluation Study was done. It is intended to form a benchmark against which future assessments of the Portal can be measured. The primary findings were:

• Lack of access to information: Access to information is one of the key challenges, especially for small businesses like vendors/ higglers. Traders don't know where to go for the correct information. Regulatory changes often come as a surprise to them.

• Limited usability of information: Websites containing trade related information are difficult to navigate for an average person. Sometimes there are variances in information provided by different agencies report against which the results of the project can be measured.

The JTIP is expected to remedy these challenges. As such, there are different elements of the Portal being monitored to ascertain the success. These include:

1. Site Usage, including metrics on users, new users, session, number of sessions by users, page views, pages per session and new visitors relative to returning visitors;

2. Knowledge of the portal as measured through the guidelines set out in the Publicity Plan; |

Lessons learned	1. **Start Early**: It is very difficult to accurately estimate the volume and quality of the content to be collected at the outset of the project – although broad expectations can be set. To minimise the risk of running out of time – it is advisable to start the process as early as possible.
	2. **Sharing Knowledge, building Capacity and Sustainability** - To minimize the risk of interruptions to the project and maximize opportunities - it is important to share knowledge and skills between team members and, as early as possible, with counterparts from client/beneficiary organizations. This knowledge and skill should include the relationships and dependencies between content elements such as Measures, Procedures, Forms and Commodities.
	3. **Validation** - In line with the over-arching strategy of "Start Early" - Government Agencies and the private sector must commence "Validation" or Quality Assurance of the Content approximately 50% of the way through the Content load activity. This encourages ownership by the agencies, fosters "seeing is believing" and reduces risks of an unquantifiable burden of enhancement and/or correction work in the final stages of the project.
	4. **Publicity** - It is essential that an effective, multi-channel publicity program design is agreed upon and initiated early in the project to reach out to local and international traders. This ensures a unified communication experience across multiple communication channels (e.g. social media, pre-launch website) using appropriate tools (e.g. newsletters, surveys, email campaigns, videos, online articles, branded marketing materials etc.). It is strongly recommended that this activity is planned and budgeted very early in the project. Our experience tells us that if this is not clear by the end of Month 2 of the project, the quality of the publicity programme will be placed at high risk and there will be an impact on the effectiveness of the project implementation.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes. The GoJ will be willing to collaborate with other countries in respect of this approach.

Physical Connectivity Cluster Case Studies

Physical Connectivity Case Study on

Digital payment systems to facilitate trade

Submission by Kenya, July 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	The case study documents the Mobile based credit scheme for Kenyan based MSMEs, named STAWI: Launched and operated by Central Bank of Kenya (CBK) in conjunction with Five Commercial Banks. Public private partnership policy enabling sharing of resources and expertise.
Problem: What was the challenge/ issue(s) to be addressed?	SMEs face difficulty in accessing credit from the formal market due to informal nature of their records, lack of collateral for secured loan and constrained by lack of reliable information to assess their creditworthiness.
Response: What policies/ initiatives/actions were adopted or undertaken and why?	To address the identified gap, CBK with Five Commercial Bank developed Mobile Based Credit Facility named STAWI to remove obstacles faced by SMEs in accessing credit. Indirectly, it will help formalize SMEs who by nature of their operations are informal.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The scheme is aimed at improving access to credit for small-micro-to-midsize enterprises, which have been locked out of the formal credit market because of the informal nature of their records and lack of collateral for secured loans. The scheme targets traders who do not operate bank accounts but need access to loans at friendly/affordable rates to expand their businesses.
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	Customers have access to the loan through a mobile phone application. The money is then credited to the customer wallet. STAWI offers unsecured loan products ranging from Ksh.30, 000(297 USD) to Ksh.250, 000(2469 USD) with repayment profiles of 1-12 months, at an interest rate of 9% per annum. Customers are eligible for a top-up functionality once 80% of the loan borrowed has been repaid or track record of three months' repayment.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	The product is managed by five banks namely the Commercial Bank of Africa(CBA), Cooperative Bank of Kenya, Diamond Trust Bank Kenya Limited, KCB Bank Limited and NIC Group ltd with close supervision by Central Bank of Kenya.
Results: Measurable outcomes and impact (achievements, weaknesses/challenges)	Viable Kenyan based SMEs will have additional financing options to continue day to day operations and provide additional capital to maintain and establish long term growth. Follow up on creditors and recovery by defaulter might can pose a challenge
Lessons learned	Partnering with other banks has enabled the Central Bank of Kenya to bring a new business line to market while offering the necessary expertise and scalability to meet growing customer demand and strengthening MSME contribution to productivity and inclusive growth.
Collaboration: Would you be willing to mentor/peer/ collaborate with countries interested in adopting this approach?	This can be done through bilateral engagement.

Physical Connectivity Case Study on

Catalysing private sector investment in digital infrastructure

Submission by Kiribati, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	The Kiribati telecommunication sector was driven by the, Telecom Services Kiribati Ltd, which was a State Owned Enterprise (SOE). The overall business environment was significantly constrained by the regulatory framework that restricted only one player in the industry. The dependence on one player was associated with poor connectivity, limited mobile services and coverage in terms of the number of subscribers. In response, the government adopted a reform oriented National ICT Policy in 2011. The objective of the policy was to improve competitiveness by rolling out internet connectivity to the remote areas and improving the legislative framework to facilitate telecommunications competitiveness. The policy contributed to the Privatisation of the Telecom Services Kiribati Ltd (TSKL).The Company was sold to Amalgamated Telecommunications Holdings Kiribati Limited (ATHKL) in 2015. This was followed by the establishment of Ocean Link in 2018 as the second mobile service provider. The reform has also contributed to increase in number of mobile service subscribers from 12000 in 2011 to over 55,900 in 2018. The privatisation of TSKL, also contributed to the restructuring of the mobile calling prices. As a result, the per minute price for calls is now uniform throughout the country, whereas previously there were higher charges for calls over greater distances, such as from South Tarawa to Kiritimati and the Outer Islands. For example, the price of calling between Tarawa and Kiritimati was 80c/min but now reduced to the local call rate of 26c/min in peak traffic periods and 18c/min for off-peak calls. In addition, there has been a significant international call price reductions to popular destinations. For example, calls to Australia and New Zealand were reduced from $2.80 to $1 per minute. The entry of Ocean Link's entry as a new Service Provider provided competition to ATHKL in the context of price competition. For example, Ocean Link is now charging only 15 cents per minute for calls between customers on the OceanLink network and off-peak rates of 12 cents per minute. This is very favourable compared with the ATHKL price for calls on its network of 26 cents per minute at peak periods and 18 cents per minute for off-peak calls. These reforms are expected to complement the envisaged submarine cable which is expected to foster enabling infrastructure for ICT development to support the government national digital economy agenda as envisaged in the new National ICT Policy adopted in May 2019. The new policy seeks to facilitate the implementation of the E-Government services.
Problem: What was the challenge/ issue(s) to be addressed?	The Kiribati telecommunication sector was driven by a sole provider, Telecom Services Kiribati Ltd which was a State Owned Enterprise (SOE). There was low mobile subscription due to poor connectivity, limited mobile services and coverage in terms of the number of subscribers and high costs of call rates.
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	In 2011, the Government adopted a reform oriented National ICT Policy.
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	The objective of the National ICT Policy was to improve competitiveness by rolling out internet connectivity to the remote areas and improving the legislative framework to facilitate telecommunications competitiveness.

Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	The Government enacted a Communications Act in 2013, which allowed competition in the telecommunication sector.
	In 2015, through a public tender, the Government sold the TSKL, to ATHKL.
	In 2018, Kiribati welcomed a second mobile service provider, OceanLink.
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	Ministry of Information, Communications, Transport and Tourism Development (MICTTD)
	Ministry of Finance and Economic Development (MFED)
	Communications Commission of Kiribati (CCK)
	World Bank (WB)
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	In 2015, the SOE, TSKL was privatised through public tender. Increased competition was realised in 2018, when the second telecommunication service providers entered the market.
	Since 2011, significant achievements included an increase in number of mobile service subscribers from 12000 in 2011 to over 55,900 in 2018. The price of call has been reduced significantly.
	A challenge in the introduction of multiple service providers included Interconnection issues between the service providers resulted in some time of which impacted the public and the Private Sector resulted in having to access both service providers in order to reach out to the different service providers.
Lessons learned	Although OceanLink arrived in 2018, the interconnection between the two service providers was only possible in early 2019, this is due to delay in approval of ATHKL's interconnection offer by the CCK.
Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach?	Yes

Physical Connectivity Case Study on

Catalysing private sector investment in digital infrastructure

Submission by United Kingdom, August 2019

Summary (Brief summary of the case study and synergy to national policy if applicable)	The Government is determined to ensure that the UK has the telecoms infrastructure to meet the growing demands of consumers and businesses and promote the benefits of connectivity across the UK. While the aim is to maximise commercial investment in digital infrastructure, we recognise that parts of the country are likely to need more support than the market will provide alone. To do this, as we move from a part fibre, part copper roll out to a full fibre and 5G roll out, we will make sure that competition and innovation can thrive. At the Autumn Statement 2016, the Government announced its intention to invest in a nationally coordinated programme of 5G testbed facilities and trials, as part of over £1bn of funding announced to boost the UK's digital infrastructure. The 5G Testbeds and trials Programme at DCMS was set up as a centre of excellence in 2017, to press forward the work in this area. The Programme will encourage and fund the creation of a series of Testbeds and Trials in a range of geographic and vertical market segments. One example is the 5G RuralFirst, which is creating rural test-beds and trials for 5G wireless and mobile connectivity across three main sites in the Orkney Islands, Shropshire, and Somerset. Ultimately aiming to encourage longer-term investment for rural areas in the UK, the project tackles the digital divide, enables digital delivery of public services, and engages rural communities and industries in how 5G could benefit them, personally and professionally.
Problem: What was the challenge/ issue(s) to be addressed?	
Response: What policies/ initiatives/ actions were adopted or undertaken and why?	
Objectives: What was the policy focus and aims (including target audience or sectors, if applicable)?	
Approach: How were the policies/ initiatives/ actions implemented? e.g. specific actions and deliverables	
Institutional Arrangements: Responsible Ministries/ Departments/Agencies/ Delivery Partners	
Results: Measurable outcomes and impact (achievements, weaknesses/ challenges)	
Lessons learned	

| Collaboration: Would you be willing to mentor/ peer/ collaborate with countries interested in adopting this approach? | Please discuss with point of contact |

Business to Business Connectivity Cluster Case Studies

Private Sector Case Study on

Successes and Challenges Faced by Businesses in Relation to Digital, Physical, Regulatory, Supply Side And Business-to-Business Connectivity.

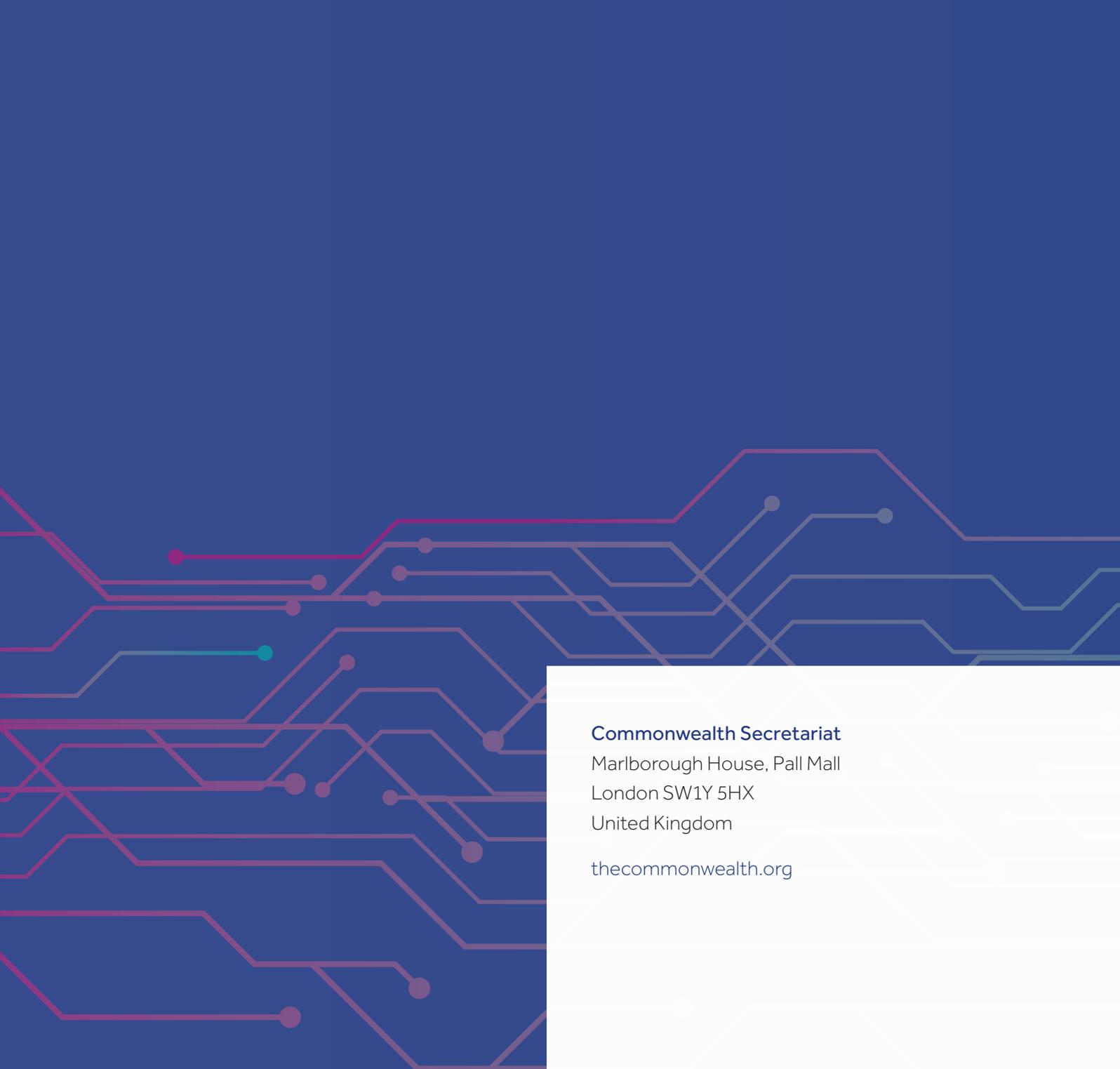Submission By Beatrice K. Mwasi, Founder/Secretary General - Leather Apex Society of Kenya, June 2019

Profile of businesses under your association	
Do you mainly represent MSMEs or large enterprises?	Leather Apex Society of Kenya serves as an umbrella body for leather Associations representing both large and small business across the leather value chain.
Main industries/sectors represented	Leather Industry
Country coverage	Kenya
Success factors: What critical factors are important for success among the members of your association?	• Growing support and commitment from government • Growing demand for leather goods • Growing intra-regional trade in leather products • Abundant livestock leading to sustainable supply of hides and skins • Vibrant tanning sub-segment • Resilient workforce • An enabling, predictable, stable business environment, • Incentivizing for value addition, • Affordable financing, • Capability to produce unique, quality and competitively priced products • Robust national, regional and export marketing strategy, • Information and communication technology utilization (use of e-commerce to expand markets and networks, gaining access to information), • Opportunity to participate in clustering/cooperation (horizontal and vertical) and networking that facilitate access to knowledge-sharing spillovers and skilled labor as well as achieve economies of scale and scope, which would be impossible in isolation.
Challenges: Which of the following challenges affect your members? Please specify the ways in which they hamper their business operations.	
Difficulty accessing finance	Need for affordable financing. Current financial products are offered at high interest rates, hence not suitable for capital investment.
Skills shortages	Limited number of industry oriented skills. The few available are expensive hence driving labour costs beyond global averages. Lack of readily available skilled manpower also affects, quality, cost, volumes and entrepreneurial entry into the leather industry
Low production capacity	• Inefficient production infrastructure limiting economies of scale and scope especially among SME members. Those with high production capacity are operating at 60% capacity on average. • High cost of production spaces forcing SMEs to operate in spaces that do not promote productivity.

Regulatory barriers	• High cost of production inputs due to due to import dusty and other taxes levied on imported production materials. These include: soles, shoe lasts leather-goods accessories, hardware etc. Such inputs are not available locally. • Illicit trade (new leather goods smuggled into the country as second hand to evade duty hence presenting unfair competition to locally made leather products, • Weak enforcement of quality standards hence imitations of leather goods pass as leather products hence presenting unfair competition to local leather manufactured goods • Porous borders and weak legislation that permit smuggling of hides and skins from Kenya hence denying tanneries quality and consistent supply of raw materials, • Delay in enforcement of policies set to promote growth of local industries such as 35% or US$10 on imported leather goods.
Business environment constraints	• Underdeveloped artisanal leather and leather products industry • Low value addition with 90% of leather exported as semi-processed • Highly dependence on imported second-hand leather shoes and low priced imported synthetic shoes • Stiff competition from synthetic material - deceptively branded as leather • VAT charge on raw material for manufacture of leather products • Competition from cheap imports from highly subsidized economies • Weak research and development(R&D). • Inefficient innovation diffusion mechanisms
Difficulty accessing markets	• Inability to adapt to rapidly changing market demands, • Failure to meeting quality standards set by various markets on products, occupation and health and the environment • Weak product offering in terms of value proposition
Challenges to exporting (e.g. lack of knowledge of export markets, high trade and logistics costs)	• Inexperience in international business transactions • Limited knowledge in exporting • Poor information dissemination on business opportunities available in regional and international markets.
Lack of access to suitable technology	• Application of rudimental technology (especially among SME members) compromises on efficiency and quality, and by extension competitiveness

Difficulty complying with standards	• Weak enforcement of existing standards for leather, leather products, health and safety as well as environment conservation • Non-compliance to quality standards due to lack of knowledge and skills • High cost of conformance to quality standards • Poor animal husbandry and slaughtering practices (few extension services and high cost of inputs) that result in low quality hides & skins due to diseases, branding, scratches and bad flaying techniques • Lack of quality finished leather
Other challenges (please specify)	
Digitalisation: To what extent do your members utilise digital technologies? What more could be done to ensure these businesses benefit from digital technology and innovations?	Given that members to our affiliate-associations range from micro to large, they are at different levels of digital technology deployment. Digital technology is largely employed in: communication, data management, marketing, and process improvement. • Most MSMEs are yet to fully exploit digital technology and would benefit from digital capability support • The leather industry, through Leather Apex wishes to establish an online leather market place to buy and sell everything leather. This platform will be complemented by a leather-trading app.
Existing government support: In what areas do your members benefit from national government policy support?	• Induced demand for leather-goods through a presidential directive that leather footwear for disciplined forces be sourced locally • Earmarking the leather industry among key subsectors to power Kenya's socio-economic growth – as outlined in Kenya's development blue-print the Big4Agenda • National planning and setting of strategies at the national level for development of the leather industry. • Bilateral and multilateral trade arrangements that pave way for the leather industry in external markets
Future government support: Where should additional government support be directed to solve the challenges faced by your members?	• Fast track realization of the leather industry policy • Facilitate affordable financing through concessionary loans offered at favourable interest rates • Zero-rate importation of production inputs • Provide an enabling, predictable and stable business environment • Provide government owned production infrastructure to MSMEs at affordable rates • Support in building capability for market access and export market interventions • Expand procurement of locally made leather goods beyond disciplined forces to all uniformed government institutions • Knowledge and skills development

Lessons learned	• Growing demand and business opportunities in leather and leather-goods
	• Opportunities to modernize livestock husbandry practices and to improve processing infrastructure towards production of high quality and quantity of hides & skins
	• Growing support towards development of industry from government, development partners and private sector investors

The Commonwealth

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