Economic and Social Commission for Western Asia (ESCWA)

Regional Expert Group Meeting on Small and Medium Enterprises and their Role in Sustainable Development in the Arab Region
Kuwait, 6-7 November 2012

REPORT

REGIONAL EXPERT GROUP MEETING ON SMALL AND MEDIUM ENTERPRISES AND THEIR ROLE IN SUSTAINABLE DEVELOPMENT IN THE ARAB REGION
KUWAIT, 6-7 NOVEMBER 2012

Summary

The Arab Planning Institute organized a meeting of experts on small and medium enterprises (SMEs) and their role in sustainable development in the Arab region, in Kuwait, on 6 and 7 November 2012, in collaboration with the Economic and Social Commission for Western Asia (ESCWA), represented by its Sustainable Development Productivity Division (SDPD) and Economic Development and Globalization Division (EDGD); the general secretariat of the Supreme Council for Planning and Development; and the Kuwait Foundation for the Advancement of Sciences.

The meeting, which was attended by 89 participants from a number of national, regional and international organizations and SMEs, focused on SMEs in the Arab region from the perspective of sustainable development. Divided into eight sessions, it addressed a number of issues, namely SMEs in the Arab region and their role in the promotion of development; financing sources and mechanisms; their legal and regulatory environment; and the challenges they face. It provided insights on means to advance the work mechanisms of SMEs and offered an opportunity for enhancing cooperation and integration among them at the local and regional levels.

The meeting constituted a first step towards advancing SMEs in the Arab countries. It offered opportunities for solid partnerships between countries and regional and international organizations, enabling them to contribute to supporting, financing and implementing SMEs whose social and economic benefits could promote sustainable development in the Arab region; and concluded with recommendations that constituted a general framework for the work of SMEs in the future.
Participants emphasized the need to address SMEs from a comprehensive perspective, in the light of national strategies and plans. They recommended Governments to support SMEs and protect them from public sector interference and negative effects, while paying special attention to the needs of women and young people. They also recommended drawing up a roadmap to support stakeholders, notably decision-makers, in promoting the development of SMEs. The experts attending the meeting noted the need to develop institutional and legislative frameworks for SMEs; issue well-designed regulations; streamline procedures; remove bureaucratic barriers; and promote the establishment of single windows, so as to save time and effort. They underscored the need for coordination among central banks, commercial banks and policy-makers, so as to support the financing of SMEs and the harmonization of financing conditions and procedures with their needs, and also to support regional initiatives such as the Special Account for Financing Small and Medium Private Sector Projects, implemented by the Arab Fund for Economic and Social Development. The meeting called for lessons to be learned from regional and international experiences, so as to promote SMEs in Arab countries and support Arab cooperation and integration in that area. Furthermore, it called for organizing capacity-building programmes and training courses on SMEs; and for providing the necessary information about them; and establishing databases to help policy-makers set up a clear vision of them.

CONTENTS

<table>
<thead>
<tr>
<th>Paragraph</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction ..........................................................</td>
<td>1-5</td>
</tr>
<tr>
<td>Chapter</td>
<td></td>
</tr>
<tr>
<td>I. OUTPUTS AND RECOMMENDATIONS ........................................</td>
<td>6-7</td>
</tr>
<tr>
<td>A. At the public sector level ...........................................</td>
<td>7</td>
</tr>
<tr>
<td>B. At the private sector level ...........................................</td>
<td>5</td>
</tr>
<tr>
<td>C. At the regional and international levels ........................</td>
<td>6</td>
</tr>
<tr>
<td>II. MEETING SESSIONS .......................................................</td>
<td>8-57</td>
</tr>
<tr>
<td>A. First session: SMEs within the framework of sustainable development ......</td>
<td>11-15</td>
</tr>
<tr>
<td>B. Second session: Financial and institutional support for SMEs .....................</td>
<td>16-22</td>
</tr>
<tr>
<td>C. Third session: The legal and regulatory environment for SMEs .....................</td>
<td>23-28</td>
</tr>
<tr>
<td>D. Fourth session: Capacity-building and SMEs ...........................................</td>
<td>29-35</td>
</tr>
<tr>
<td>E. Fifth session: Arab and international institutions supporting SMEs ..............</td>
<td>36-41</td>
</tr>
<tr>
<td>F. Sixth session: Examples of professional associations and networks supporting SMEs ...........................................</td>
<td>42-48</td>
</tr>
<tr>
<td>G. Seventh session: Examples and experiences of SMEs working in various sectors in the Arab region ..........................................................</td>
<td>49-54</td>
</tr>
<tr>
<td>H. Closing session: Panel discussion on regional frameworks for supporting SMEs ..........................................................</td>
<td>55-57</td>
</tr>
</tbody>
</table>
## CONTENTS (continued)

<table>
<thead>
<tr>
<th>Paragraph</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>III. ORGANIZATION OF WORK</td>
<td>58-64</td>
</tr>
<tr>
<td>A. Date and venue</td>
<td>58</td>
</tr>
<tr>
<td>B. Opening</td>
<td>59-63</td>
</tr>
<tr>
<td>C. Participants</td>
<td>64</td>
</tr>
<tr>
<td>IV. EVALUATION</td>
<td>65</td>
</tr>
</tbody>
</table>

**ANNEXES**

| I. List of participants | 16 |
| II. Evaluation outcomes | 25 |
Introduction

1. SMEs have captured the attention of economic and social policymakers all over the word, in view of their vital role in achieving economic, social and environmental objectives. Supporting these enterprises as major avenues for economic reform has now become a rapidly growing global trend.

2. SMEs have considerably contributed to achieving economic and social development, strengthening and revitalizing the labour market and reducing unemployment, especially among young people. They are expected to play a major role in the desired transition towards the less environmentally-damaging green economy, especially as a result of the international support and considerable investments they have been receiving.

3. Nonetheless, despite their great importance for economic and social growth, SMEs face many challenges, including inadequate funding sources; poor legislative and institutional frameworks; lacking integrated management concepts; bureaucracy; poor scientific planning; and inadequate infrastructure.

4. For these reasons, and as a result of the strong belief of this important meeting in the major role of SMEs in strengthening the foundations and principles of sustainable development, creating job opportunities and reducing poverty, a number of activities and events related to SMSs, which are viewed as a full-fledged social and economic sector, have been carried out. They include studies, meetings and conferences aimed to support and promote Arab SMEs. These activities are part of endeavours to support national, regional and international organizations to reinforce the foundations and principles of sustainable development in the Arab region.

5. The Arab Planning Institute in Kuwait has been seeking to strengthen cooperation and integration among Arab States in relation to SMEs; transfer regional and international expertise and experiences in that area; identify funding sources and mechanisms; and explore the best development formulas and paradigms for their financing, management and operation. It is in this spirit that the Institute called for an expert group meeting, to be held in collaboration with ESCWA, represented by its Sustainable Development and Productivity Division (SDPG) and Economic Development and Globalization Division (EDGD); the secretariat of the Supreme Council for Planning and Development; and the Kuwait Foundation for the Advancement of Sciences. The Regional Expert Group Meeting on Small and Medium Enterprises and their Role in Sustainable Development in the Arab Region was held in Kuwait, on 6 and 7 November 2012, under the auspices of Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah, Emir of Kuwait.

I. OUTPUTS AND RECOMMENDATIONS

6. Following thorough discussions and interventions, the meeting concluded with a number of outcomes and recommendations, on the basis of the views expressed by participants and the proposals made by them in a survey distributed for their insights.

7. These outcomes and recommendations are as follows.

   A. AT THE PUBLIC SECTOR LEVEL

   (a) To draw a regional roadmap to support decision-makers and other stakeholders in the development of SMEs. The Arab Planning Institute and ESCWA are planning to set up a joint working group to prepare a document, designed as a guidance and awareness-raising tool on necessary policies for the promotion of SMEs throughout all stages of their lifecycle and for the promotion of their role in sustainable development in the Arab region. This document is also intended for use by institutions providing services for the development of SMEs;
(b) To carry out projects aimed at supporting SMEs, in the framework of a clear vision, a specific strategy and comprehensive national plans; and to integrate such projects and other economic endeavours into the national economy;

(c) To develop institutional frameworks to monitor the implementation of these projects through ministries and other entities responsible for SMEs, throughout all the phases of their operation; and to assign an ad-hoc entity to administer them;

(d) To develop the legislative infrastructure of SMEs by revisiting related legislation and issuing well-designed regulations;

(e) To streamline procedures at all stages of the work of SMEs, including their registration, financing, operation, control, tax payment, imports and exports; and establish a single-window system for the registration of projects to save time and effort;

(f) To accord particular importance to projects targeting women and young people and provide them with the necessary support;

(g) To carry out capacity-building activities and training courses and enhance the skills of technical personnel, especially young people and women; introduce educational materials on SMEs on various educational levels; organize workshops for entrepreneurs; and conduct field studies with a view to improving the understanding of SMEs;

(h) To set up a mechanism to overcome the lack of information and provide the necessary data; establish and develop databases on SMEs with the objective of providing IT support at all levels; develop information networks at the national level to facilitate access to the SME business market; establish an automated system of information; and ensure its transparency;

(i) To strengthen the role of professional associations involved in the SME sector, such as associations of industrialists, trade unions, non-governmental organizations and business circles;

(j) To call upon Governments to support SMEs and cater to their needs through various means, such as offering tax incentives; freeing them from the dominance of the public sector; and promoting pilot and innovative ideas and projects;

(k) To ensure the harmonization of concepts and standardization of terms related to SMEs; and promote the development of a specific framework or general definition for them at the regional level, so as to facilitate cooperation aimed at supporting them in all areas.

B. AT THE PRIVATE SECTOR LEVEL

(a) To ensure coordination among central banks, commercial banks and policy-makers for financing SMEs. It should be noted, however, that financing, although a key issue for the operation of these enterprises, still faces real challenges, including bureaucracy; lengthy and complex lending procedures; conditional lending; and the lack of credit bureaux;

(b) To enhance the role of the Chambers of Commerce and Industry to overcome obstacles facing SMES; establish combined industrial clusters of small or micro- industries and distribute them to specific geographical regions, with a view to developing these regions according to a set plan;

(c) To promote national and regional funding opportunities for SMEs through the Special Account established by the Arab Fund for Social and Economic Development.
C. AT THE REGIONAL AND INTERNATIONAL LEVELS

(a) To take advantage of regional and international expertise for the promotion of SMEs in Arab countries in the following areas:

(i) Supporting countries in devising comprehensive national plans for the development of SMEs;

(ii) Learning lessons from regional and international success stories and applying them to Arab countries, taking the specificities of each country into consideration;

(iii) Carrying out research, studies and periodic reports on the development of SMEs;

(iv) Establishing criteria and indicators reflecting developments in the SME sector;

(v) Developing pilot projects aimed at increasing the productivity and competitiveness of small enterprise;

(vi) Building the capacities of Arab countries in new areas, such as cleaner production, combating industrial pollution and sustainable agriculture.

II. MEETING SESSIONS

8. The two-day meeting was divided into eight sessions addressing the following topics:

(a) SMEs within the framework of sustainable development;
(b) Financing of and institutional support for SMEs;
(c) Necessary legal and regulatory environment for SMEs;
(d) Capacity-building and SMEs;
(e) Arab and international institutions supporting SMEs;
(f) Examples of professional associations supporting SMEs;
(g) Examples and experiences of SMEs in various sectors in the Arab region.

9. The meeting also included a panel discussion on regional frameworks to support SMEs in the Arab region, which discussed the following key areas: (a) methods and paradigms adopted to promote SMEs in the Arab region; (b) the role of regional cooperation and integration in advancing them, developing mechanisms for financing them and taking advantage of regional and international financing funds; (c) the necessary means to support them in conformity with the needs of women and young people.

10. Following each session, the participants exchanged their views regarding various topics. The following is a summary of the main presentations and interventions made.

A. FIRST SESSION: SMEs WITHIN THE FRAMEWORK OF SUSTAINABLE DEVELOPMENT

11. The first session was chaired by Dr. Adel al-Wakyan, Secretary-General of the secretariat of the Supreme Council for Planning and Development. It began with a brief presentation by Ms. Rula Majdalani, Director of SDPD, ESCWA that included an overview of the agenda of the meeting, its key topics and expected outputs and ESCWA activities. The following three presentations were given during the first session.

12. The first presentation, entitled “Small and medium enterprises in the Arab region in the context of sustainable development” was made by Ms. Reem Najdawi, Head of ESCWA Productive Sectors Section. It discussed the main objectives of sustainable development and its relation to SMEs, with a focus on their definitions, approaches, challenges, opportunities, stakeholders and roles. It concluded with a series of
proposals and recommendations for the support and development of SMEs, notably to devise national plans, in coordination with all stakeholders, within realistic institutional frameworks.

13. The second presentation was made by Ms. Ulrike Lehr, Head of the Renewable Energy Department at the Institute of Economic Structures Research, Germany. Its main topic was the role of small and medium enterprises in sustainable development and the lessons learned at the global and regional levels. It began by highlighting the economic, social and environmental dimensions of sustainable development, with a focus on the importance of energy. It addressed the different definitions of SMEs by region, namely Europe, the Middle East and Africa, and by sectors, namely trade, manufacturing and services. In addition, this presentation covered the role of small industries in the economy and their impact on energy, notably in Germany and Tunisia.

14. The third presentation, entitled “Transition of small and medium enterprises to green growth”, was made by Ms. Lucia Cusmano, Executive Secretary of the Working Group on Small and Medium Enterprises and Entrepreneurship at the Organization for Economic Cooperation and Development. It addressed the green strategy of the Organization, which focused on removing barriers to green economy; supporting transition towards it; strengthening international cooperation in that regard; and measuring and monitoring the transition process. Furthermore, the presentation discussed the major role of SMEs in the green economy and the necessary policies to promote it.

15. Interventions made during the first session tackled a number of key issues, including the following:

   (a) Difficulties faced by countries seeking to support small enterprises. In Kuwait, for instance, the overall economic activity is dominated by the public sector. Moreover, the majority of small-scale projects focus on simple foods and services, which do not meet community needs nor employ the latest technology;

   (b) The need to harmonize criteria and standardize classification methods for SMEs in Arab countries;

   (c) Obstacles facing SMEs, such as lengthy registration procedures (six months); complicated procedures for acquiring a brand, protecting intellectual property rights and receiving the necessary financing; the need for clear, accessible and flexible mechanisms to achieve the objectives of funds established to support them; and the need to benefit from the experience of countries in which SMEs contribute to increasing gross domestic product (GDP) and generating employment;

   (d) The need to overcome major obstacles, notably the lack of strategic plans for the development of SMEs in the countries of the region and inadequate legislation for their protection. In the absence of a comprehensive development plan, such issues remain unresolved, affecting in particular the role of women in those enterprises.

B. SECOND SESSION: FINANCIAL AND INSTITUTIONAL SUPPORT FOR SMEs

16. The second session was moderated by Mr. Ahmed Bishara, member of the Supreme Council for Planning and Development in Kuwait. It included three presentations.

17. The first presentation, made by Dr. Abdallah al-Dardari, Director of EDGD, ESCWA, was entitled “Financing small and medium enterprises in the Arab region”. Beginning with an overview of the key pillars of inclusive and sustainable growth, namely employment generation, poverty reduction, economic diversification, food security and protection of the environment, the presentation underlined the importance of SMEs, their contribution to employment and GDP in a number of Arab countries, and obstacles to their development.
18. Moreover, the presentation referred to the outcomes of the study undertaken by ESCWA on SMEs in the Arab region, suggesting a number of scenarios to grant more loans to SMEs, and pointing out three key actions to increase their funding, namely enhanced consensus and coordinated action within countries; improved financial infrastructure; and a better business environment.

19. The second presentation, entitled “Special account for financing SMEs in the private sector”, was made by Dr. Abdul Kareem al-Arhabi, Director-General of the project entitled “Special Account for Financing SMEs”. It addressed the goals and phases of the establishment process of the account, announced at the Economic and Social Summit held in Kuwait, on 19 and 20 January 2009, with a $2 billion capital. During the Summit, Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah, Emir of Kuwait, pledged $500 million from Kuwait to support the account. Furthermore, the presentation referred to soft loans granted to a number of businesses, and to the contributions of the Fund in financing SMEs.

20. The third presentation, entitled “Role of Kuwaiti banks in supporting the establishment of small and medium enterprises”, was made by Dr. Hamad Hasawi, Secretary-General of the Union of Kuwaiti Banks. It touched on the following six major topics: definitions and conceptual framework for SMEs; the SME sector in Kuwait; funding constraints and the banking sector; obstacles and problems facing SMEs; impact of the development of SMEs; and the key role Governments are required to play in the SMEs sector.

21. The presentation concluded with a number of recommendations for the development of the SME sector, which addressed its strategic, financial, economic, legislative, regulatory, procedural and technical aspects.

22. The interventions touched on the Special Account and suggested ways to benefit from it. They underlined that a substantial number of countries in the region were hampered by bureaucracy, which affected the financing of SMEs directly and indirectly, highlighting the need to set up a structured mechanism to finance them away from bureaucracy. In addition, reference was made to the experience of Kuwait in financing SMEs, and also to the experience of Saudi Arabia which has been financing SMEs through partnerships, not bank loans. Indicating that every country supported and financed SMEs in its own ways, the discussions also examined alternative financing methods, which have become necessary in view of the reluctance of entrepreneurs to finance these enterprises. Several participants enquired about the mechanism adopted in financing individual enterprises through the Special Account.

C. THIRD SESSION: THE LEGAL AND REGULATORY ENVIRONMENT FOR SMEs

23. The third session, chaired by Mr. Badr Mal Allah, Director-General of the Arab Planning Institute, included four presentations. The first presentation, entitled “Small and medium enterprises and the required legislation”, was made by Mr. Adel al-Sarawi, member of the National Assembly of Kuwait. It addressed three key areas, namely the role of SMEs in developing world economies in general and Arab economies in particular; the legislative and regulatory environment governing the activity of SMEs in Arab countries and necessary measures to address the shortcomings of this environment. The participants called on Arab countries to take concrete steps within the framework of joint Arab action to support SMEs.

24. The second presentation, on the experience of Lebanon in developing a legal and regulatory framework for SMEs, was made by Mr. Saad al-Andari, Deputy Governor of the Central Bank of Lebanon. It addressed the experience of Lebanon in developing SMEs and conducting entrepreneurial activity. It also highlighted major difficulties hindering the advancement of SMEs and means to improve their funding, notably by developing entrepreneurial activities and capital markets, and improving external financing from external sources. Moreover, the presentation stressed the need to operationalize the Special Account.
25. The third presentation, entitled “Conducive regulatory and legal environment for small and medium enterprises”, was made by Mr. Ihab al-Moukabala, on behalf of Mr. Maher al-Mahrouk, Director-General of the Chamber of Industry in Jordan. It addressed the specificities, comparative advantages, the economic and social role of SMEs and the legislative, institutional, funding and marketing obstacles facing them. It referred to the experiences of the United States of America and the United Kingdom of Great Britain and Northern Ireland in stimulating their establishment. It discussed a number of programmes aimed to support pilot projects and young people, and to provide advisory and technical services. Finally, the presentation made a number of recommendations to enhance coordination; assess the impact of existing initiatives and programmes; support pilot projects; and set up a legal framework regulating entities, programmes and initiatives supporting SMEs.

26. The fourth presentation was entitled “Setting the scene for the development of small enterprises”. It was made by Mr. Faris al-Enezi, Director of the Department of Small Enterprise within the SMEs Reconstructing Programme in Kuwait. It began by setting out information on small enterprises and their importance in Kuwait, especially in the security and economic sectors, changing demographics and employment generation for citizens. It included an overview of the Programme, its mechanisms and role in encouraging Kuwaiti labour to work in non-governmental settings. It set out a 14 item list of services required to promote and support small enterprises. The presentation concluded by emphasizing that spending on small enterprises constituted investment spending.

Key interventions

27. The participants underlined that the critical situation of SMEs and their problems were closely related to the challenges faced by the countries of the region in their quest for development and were not specific to these enterprises.

28. Therefore, they stressed that it was no longer adequate to approach small enterprises from an old traditional perspective. Rather, they should be enhanced through appropriate legislation and improved business environments, within a general framework. National capacity-building was a major requirement which was exactly what the Arab Planning Institute in Kuwait had been focusing on.

D. FOURTH SESSION: CAPACITY-BUILDING AND SMES

29. The fourth session, chaired by Mr. Abdul Wahab al-Harun, former Minister of Planning and Administrative Development in Kuwait, included four presentations. The first, made by Mr. Badr Othman Malallah, Director-General of the Arab Planning Institute, addressed building national capacities in the area of SMEs and suggested that the problems faced by SMEs were part of the economic problems faced by the countries of the region and, therefore, should be addressed from a comprehensive perspective, through the plans and strategies of the State, not separately from them. Furthermore, it underscored the importance of training and capacity-building in all areas related to SMEs.

30. The second presentation set out an optimal model for advancing SMEs in the countries of the Gulf Cooperation Council (GCC). It was made by Mr. Turki al-Shumari, Professor of finance in the Faculty of Administrative Sciences at the University of Kuwait. Mr. Turki said that, since SMEs constituted a strategic option, Kuwait was prompted into taking the necessary measures to offer them optimal support, including political, legislative, financial, administrative, technical, in addition to marketing and information-related support. In this regard, he suggested measures to support SMEs before their establishment, during their set-up and after their operationalization.

31. The third presentation was made by Mr. Mohammed Abu Radwan, an expert in business leadership at the Kuwait Programme for Restructuring and Labour. It addressed entrepreneurship in GCC countries, focusing on the importance of oil and youth in the current era of wealth and prosperity enjoyed by the GCC States and their effects on entrepreneurial activity.
32. Tackling youth as a key component of development, it referred to a 2010 study conducted for Qatar, Saudi Arabia and the United Arab Emirates, which concluded that young people were aware of the economic challenges facing their countries and their impact on their future prospects.

33. Finally, the presentation stressed that adequate education, governance and infrastructure were the three pillars of entrepreneurship.

34. The fourth presentation addressed challenges to the development of industrial SMEs in Jordan and was presented by Mr. Ihab Moukabala, Dean of the Faculty of Business Administration at the Jordanian-German University. It addressed major barriers preventing industrial SMEs from accessing adequate funding, emphasizing the need to assess their capacity to access domestic and external markets and the extent to which they benefited from technical support. Furthermore, it made a number of recommendations to enhance the efficiency of the Chambers of Commerce and Industry in Jordan, and their role in overcoming constraints related to financing, market access, technical support and information, and the need to establish a mechanism for creating an attractive work environment for entrepreneurs, innovative industrialists and handicrafters.

**Key interventions**

35. The interventions touched on the importance of small enterprises and their role at the national and sectoral levels, their impact on the choice of professions and specializations, and on employment. They underlined the need to reshuffle the organizational structure of the supporters of SMEs, given that multiple actors deal with those enterprises, which had led to the fragmentation of their efforts. They concluded that it was essential to establish a specialized autonomous body to support SMEs, with full powers to manage and operationalize that vital sector, so that it would effectively contribute to development.

E. FIFTH SESSION: ARAB AND INTERNATIONAL INSTITUTIONS SUPPORTING SMEs

36. The fifth session was chaired by Mr. Khaled Al-Khaled, member of the Governing Board of the Kuwait Chamber of Commerce and Industry. On behalf of the Chamber, Mr. Al-Khaled expressed his thanks to the Arab Planning Institute and the organizers of the meeting. He underlined that the meeting was a first step towards tackling the problems faced by the SME sector in the countries of the region and wished its proceedings every success.

37. The session included four presentations. The first covered the role of the United Nations Industrial Development Organization (UNIDO) in supporting SMEs. It was made by Mr. Khalid Al-Mikwad, Regional Director of UNIDO, who pointed out the focus areas of the organization, in particular poverty reduction through productive activities; capacity-building in trade and services and the establishment of a strengthened institutional framework for SMEs; and energy, environment and cleaner production. Furthermore, he highlighted the UNIDO role in supporting economic and social development in the Middle East and North Africa region, in particular in the field of SMEs, and included a summary of the role of UNIDO in supporting SMEs in Lebanon.

38. The second presentation, made by Mr. Faysal Al-Matrouk, Director of the Corporate Development Programme at the Kuwait Foundation for the Advancement of Science, discussed the contribution of the Foundation to the development of emerging economic projects. It underlined the nature, workforce, volume and type of SMEs in the GCC States, namely Egypt, Iraq, Jordan, the Sudan and Yemen. It also pointed out their importance in economic development, laid down the outcomes of the field survey on the new strategic programmes of Kuwaiti corporations for the period 2012-2016; and the role of the Foundation in the start-up and development of economic projects.

39. The third presentation was made by Mr. Ricardo Messiano, first economic affairs officer at ESCWA. Addressing ESCWA activities in support of SMEs in the Arab region, Mr. Messiano introduced ESCWA, its
focus areas and its partners, notably the League of Arab States. He underlined the nexus between sustainable development and SMEs and gave an overview of the relevant activities undertaken by SDPD, ESCWA, especially its project aimed at strengthening national capacities in the development of green productive sectors in the ESCWA region.

40. The fourth presentation, entitled “Egyptian Ministry of Environment and the development of SMEs”, was made by Ms. Magda Sho’aib, Director of the Department of Environmental Economics and Management Systems at the Ministry of State for Environmental Affairs in Egypt. She introduced the regulatory framework of SMEs in Egypt, set out under Law 141 of 2004, and provided a number of definitions for those enterprises, identifying financing entities and financed components. Furthermore, she addressed the contribution of SMEs to the Egyptian economy and the role of the Environmental Protection Fund in supporting them, and highlighted the constraints and problems facing them, primarily those related to funding and government intervention. She made a series of recommendations on the need to increase the capability of SMEs to access financial services and modernize the governmental framework for their development, while integrating the environmental dimension into their work. She also emphasized the need to benefit from international experiences in the area of SMEs, and to tackle the problems and constraints facing them.

Key interventions

41. The session touched on the establishment of a mechanism to train, through the Arab Fund for Economic and Social Development, 1,600 individuals in matters related to SMEs. Given the inefficiency of Arab institutions wishing to support SMEs in doing so, it would be necessary for them to benefit from the experiences of leading countries in this area, and identify the fundamentals of those enterprises before adopting modern concepts of sustainable development, and design their role accordingly. During this session, emphasis was placed on the need to draw lessons from the experience of Egypt in the area of SMEs, especially in environmental protection.

F. SIXTH SESSION: EXAMPLES OF PROFESSIONAL ASSOCIATIONS AND NETWORKS SUPPORTING SMEs

42. The third session was chaired by Ms. Rula Majdalani, Director of SDPD, ESCWA. It included four presentations.

43. The first presentation focused on the role of the Association of Lebanese Industrialists in supporting SMEs in sustainable development. It was delivered by Mr. Ziad Shammas, Board member of the Association, who introduced the Association, its organizational structures and its communication networks. Founded in 1942, the Association focused on building a comprehensive competitive industrial SMEs sector. He referred to industrialists who were members of the Association, listing them by order of their businesses size.

44. Subsequently, Mr. Shammas presented the role of the Association in supporting the contribution of SMEs to sustainable development in its economic, social and environmental dimensions. He argued that one of the goals of the Association was to ensure that Lebanese products were of good appearance and high quality; widespread; environmentally friendly; and affordable; thus allowing SMEs to easily invest in the framework of sustainable economic, social and environmental development.

45. The second presentation, entitled “Omani businesswomen: ambitions and perspectives”, was made by Ms. Zahra Al-Ajmiyya, Chairperson of the Union of Women Professionals and Businesswomen and Director of the Division for SME Registration at the Ministry of Trade and Industry. The presentation provided facts and indicators on Oman and its experience in supporting businesses and focused on three major experiences. The first is the experience of the “Sanad” programme, which aims to generate employment by providing the necessary funding and protection for individual entrepreneurs. The second was the experience of the Oman
Development Bank, which finances SMEs, in addition to family businesses and businesses involved in the education, health, agricultural, industrial, occupational and other sectors. The third was the experience of the General Authority for Agricultural Areas, which promoted industry in Oman as a substantial support tool for businesses and sustainable development. The presentation concluded with a number of proposals for the implementation of sustainable development goals in the coming years, primarily the provision of the necessary financial support through the establishment of a “Sustainable Development Fund”.

46. The third presentation, entitled “Supporters and partners: why are they poor achievers?”, was made by Mr. Khalaf Al-Shamry, Board member of the Saudi Chamber of Commerce and Industry in Riyadh. It explained the importance of SMEs for the development of national economies identifying the public and private sectors and the owners of SMEs as the partners responsible for their success and failure. It concluded that cooperation between these partners in devising policies on SMEs was a must. Moreover, Mr. Al-Shamry indicated that problems could be solved by setting a clear structure for actors supporting SMEs and identifying their functions and objectives; strengthening national capacities; and revising regulations, laws and policies supporting SMEs.

47. The fourth presentation, delivered by Mr. Ahmed al-Shumaimari, Head of the Governing Council of the Saudi Association for Entrepreneurs, addressed the role of the Association in the development of entrepreneurs, introducing its major publications and training courses. Referring to the study on the situation of SMEs and their role in generating employment for citizens, he reaffirmed that entrepreneurship requirements included education and training; adequate regulations and legislation; infrastructure; public and private support; and information and communications technology.

**Key interventions**

48. The interventions touched on the ways in which the Association successfully achieved its goals despite the gap between innovative ideas and their practical implementation, reflected in a variety of programmes. In addition, they emphasized the need to introduce programmes specific to SMEs and the importance of the private sector in supporting small enterprises and young entrepreneurs.

**G. SEVENTH SESSION: EXAMPLES AND EXPERIENCES OF SMEs WORKING IN VARIOUS SECTORS IN THE ARAB REGION**

49. The seventh session was chaired by Mr. Madi Khamees, Secretary-General of the Arab Media Forum. During this session, a number of young entrepreneurs made presentations on the enterprises they had established in various sectors, including the petrochemical and plastics sector. Mr. Sultan Al-Naaly, who started an enterprise in the plastics industry, presented the experience of the Sern Factory for Plastic Products, which used plastic waste to produce plastic prilles. The enterprise was established in 2005, with a $150,000 capital and a capacity of 3 tons per day, which increased to a capital of $3 million and a capacity of 25 tons per day in 2011.

50. Mr. Naaly emphasized that the success of industrial enterprises required familiarity with their internal environment (production lines, raw materials, labour force, the quality of the product and maintenance), as well as with their external environment (product market and competitors). Finally, he addressed the young participants in the session, advising them that reason and knowledge were key to achieving objectives. In the area of energy, Mr. Salah Kandil, an economic affairs officer at ESCWA, made a presentation on the availability of opportunities for the involvement of SMEs in the promotion of energy efficiency. He tackled energy efficiency and sustainable development; the characteristics of work in the field of energy efficiency; commercial and other opportunities available to small enterprises for improving energy efficiency in Arab countries; institutions and mechanisms for financing energy efficiency projects; obstacles facing SMEs seeking to conduct business in the area of energy efficiency; and the lack of necessary support and promotion mechanisms.
51. Mr. Hussein Al-Mahdi, who started an enterprise in the field of education in Bahrain, made a presentation on the education and training sector. Beginning with an outline of the structure of SMEs in Bahrain, the presentation addressed the experience of the Gulf World Institute, a prominent institute of education and training, in occupational and quality development. He noted the need for a number of measures to expand and diversify the focus areas of the Institute to include projects related to sustainable development; and the need to establish an institute for the Gulf countries specializing in planning and in the knowledge economy; and to establish a higher institute or college in the Gulf countries that would provide degree programmes in a number of disciplines.

52. In the area of food industry, Mr. Rakan Al-Fadala presented his personal experience in food manufacturing, stating that it had been a success owing to the encouragement of his family. Noting that innovation was necessary for start-up businesses and should respond to the needs of the market, he underlined a number of requirements for the success of small enterprises, notably ambition, perseverance, patience, the good reputation of the product and its market penetration, responsiveness to client feedback, and continuing development aimed at maintaining market competitiveness.

53. Mr. Makhboul Al-Harbi, the owner of an enterprise in the textile sector in Saudi Arabia, laid out his vision, echoing the same requirements for the success of SMEs, which had been outlined by the previous speakers. In addition, he stressed that project owners should make a personal effort to develop their knowledge, skills and experience as a key step towards establishing a personal enterprise.

Key interventions

54. Many participants applauded the outstanding experiences presented by the entrepreneurs attending the session. Most participants proposed the publication of a guide containing the technical and institutional requirements for supporting SMEs; successful business experiences and models; challenges facing them; and means to address them. They emphasized the need to build on successful experiences in the field of education and apply them to small enterprises; and the need for Governments to support home-based businesses and regulate their activities within the overall structure of the business sector.

H. CLOSING SESSION: PANEL DISCUSSION ON REGIONAL FRAMEWORKS FOR SUPPORTING SMES

55. The discussions were moderated by a team comprising representatives of the institutions responsible for convening the meeting, namely: Mr. Mr. Fahd Al-Fadala from the Arab Planning Institute in Kuwait; Ms. Rula Majdalani and Ms. Rim Al-Najdawi from ESCWA; Mr. Faysal Al-Matrouk from the Kuwait Foundation for the Advancement of Science; and Ms. Amani Borsally, former Kuwaiti Minister of Trade and Industry.

56. The team reviewed a number of priority issues, namely:

(a) The required settings and models to advance SMEs in the Arab region;
(b) The role of regional cooperation and integration in the promotion of SMEs;
(c) The necessary mechanisms for financing SMEs and benefiting from regional and international funds;
(d) Proposals on ways to support SMEs for the benefit of particular segments of society, namely women and young people.

57. The extensive discussions held during the session emphasized the need to take a number of measures, including the following:

(a) Documenting the experiences of young people in the field of SMEs, disseminating them as success stories, and identifying mechanisms for supporting the youth;
(b) Supporting private-public partnerships;

c) Providing financial support for SMEs;

d) Providing technical support for SME incubators;

e) Fostering initiatives and setting up mechanisms to accompany SMEs throughout their lifecycle;

(f) Providing advisory support, particularly in preparing feasibility studies and project designs;

g) Promoting relations between large enterprises and SMEs; encouraging those enjoying financial surplus to support the latter; and enacting legislation to that end;

(h) Attaching great importance to the planning and administrative aspects of the work of SMEs;

(i) Promoting joint action and integration among the countries of the region;

(j) Setting criteria and indicators to help Arab countries develop an operating system for SMEs;

(k) Promoting innovative education and supporting innovators from the private sector; and ensuring the effectiveness of intellectual property legislation;

(l) Promoting the role of universities and developing curriculums with a view to supporting SMEs;

(m) Supporting home businesses and establishing an appropriate legislative framework to that end;

(n) Seeking solutions to deal with the reluctance of young people to undertake entrepreneurial activities and ensuring the sustainability of such activities;

(o) Establishing mechanisms and ways to protect SMEs from the effects of globalization and market liberalization.

III. ORGANIZATION OF WORK

A. DATE AND VENUE

58. The regional expert meeting on small and medium enterprises and their role in sustainable development in the Arab region was held in Kuwait, on 6 and 7 November 2012.

B. OPENING

59. The opening session of the meeting began with the national anthem of Kuwait, followed by readings from the Holy Koran. Afterwards, Ms. Rula Dashti, Minister of State for Planning and Development in Kuwait, spoke on behalf of the official sponsor of the meeting, Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah, Emir of Kuwait. She said that the meeting had coincided with the beginning of a new phase in the development process in Arab countries, and was in tune with the political uprisings and economic changes sweeping them. She added that it was held along the lines of a vision of development in which SMEs were a key component of development. Ms. Dashti argued that the topics covered at the meeting would certainly contribute to identifying the required mechanisms to achieve the sustainability of SMEs in the Arab region.

60. The statement of the conveners of the meeting was delivered by Mr. Badr Malallah, Director-General of the Arab Planning Institute, who emphasized that SMEs played a key role in achieving economic reform, through their contribution to enhancing the role of the private sector, supporting growth, generating youth
employment and achieving social security. He underlined that the meeting sought to exchange views, experiences and success stories related to SMEs, and to examine the situation of these enterprises, their work conditions and challenges, so as to set out best practices in the management, operation and capacity-building of economic businesses.

61. During the same session, Ms. Amani Borselly, former Minister of Trade and Industry in Kuwait, presented a paper on the institutional organization of SMEs, their challenges and difficulties. The paper underlined the need to address challenges facing the SME sector and come up with adequate methods and tools to support and stimulate it by adopting best global practices. Such practices would include the standardization and harmonization of all government and regulatory initiatives and practices designed to improve the regulatory, legislative and work environment of SMEs.

62. According to Ms. Borselli, entrepreneurs and SMEs are particularly important as powerful sources of employment and essential tools to stimulate economic growth. She pointed out to the burdens obstructing their progress, notably the legal shortcomings, emphasizing the need for legislation to promote SMEs and for measures to address difficulties facing them.

63. Ms. Abrar Al-Mas’oud, representing the National Youth Project at the Emiri Diwan in Kuwait, presented a paper entitled “Kuwait, an attractive hub for young entrepreneurs”. She said that the Youth Association of Kuwait comprised 40 young men and women seeking to serve young people by identifying their ambitions, aspirations and challenges. The Association was divided into 10 teams responsible for addressing the priorities of young people, including SMEs. Periodic meetings and forums had been held with young people so as to identify the adequate infrastructure to promote their causes and help them overcome the difficulties facing them. She pointed out the need to set up a well-structured financing mechanism for SMEs; promote the spirit of responsibility and initiative; reduce bureaucratic practices by adopting a single-window system and alleviating funding procedures; create incubators for new ideas and initiatives; and provide information through an SME observatory.

C. PARTICIPANTS

64. The meeting brought together participants representing a number of entities. The list of participants is set out in annex I to the present report.

IV. EVALUATION

65. An evaluation form related to the meeting was distributed to the participants. The analysis of the 55 responses received by ESCWA showed the following results: 85 per cent of participants stated that they had experience in areas closely related to the meeting topics; 84 per cent believed that the meeting had clear objectives, of which 78 per cent were achieved; 89 per cent noted that the meeting was considerably more fruitful than other expert group meetings they had previously attended on the same topics; 75 per cent pointed out that the meeting documents and presentations ranged between good and excellent; 87 per cent viewed the meeting in general as a good opportunity to promote communication and the exchange of experience among experts; 71 per cent indicated that the interventions made by the experts and participants at the meeting informed its debates, decisions and recommendations; while over 81 per cent underlined that the administrative services received before and during the meeting were very good. Annex II to the present report contains detailed information on the assessment.
Annex I*

LIST OF PARTICIPANTS

A. ESCWA MEMBER COUNTRIES

Jordan

Mr. Mohammed Audi Al Adayla
Director of the Economic and Social Productivity Programme
Ministry of Planning and International Cooperation
Tel.: +962-6-4645045
Mobile: +962-7-9661090
Fax: +962-6-4649341
E-mail: mohammad.a@mop.gov.jo

Mr. Ihab Khaled Magableh
Dean, Faculty of Management Science and Logistics
Director of the Consultation and Training Centre
German Jordanian University
Tel.: +96265300666, Ext. 855
Mobile: +962777309308
Fax: +96265300666
E-mail: ihabmagableh@yahoo.co.uk

Bahrain

Ms. Aisha Al Jalalha
Head of Family Development Section Ministry of Social Development
Tel.: +973171011836
Mobile: +97339686140
E-mail: aeshaaljalalha@social.gov.bh

Ms. Fatima Al Ansari
Non-Financial Services Officer
Family Bank
Tel.: +973-1-7366177
Mobile: +973-39795979
Fax: +973-1-7366188
E-mail: f.alansari@familybankbh.com

Oman

Ms. Zahra Abdullah Al Ajmi
Director of the Entrepreneurship Department
Ministry of Commerce and Industry
Mail Box: 557-116
Tel.: +968-24-590276
Mobile: +968-99-897445
Fax: +968-24-590836
E-mail: z2a2008@hotmail.com

Kuwait

Mr. Faisal Al Matrok
Director of Enterprise Development Program
Kuwait Foundation for the Advancement of Sciences
Tel.: 22278182
Mobile: 22278181
Fax: 94064448
E-mail: falmatrouk@kfas.org.kw

Mr. Feddh Mansour Bukhamseen
Research Assistant
Kuwait Foundation for the Advancement of Sciences
Tel.: 2227187
Mobile: 99766922
E-mail: fabookhamseen@kfas.org.kw

Mr. Issam Al Sayed Omar
Director of Programme Support
Kuwait Foundation for the Advancement of Sciences
Tel.: 22278180
Mobile: 94064442
Fax: 22278181
E-mail: goamr@kfas.org.kw

Mr. Mohammed Mansour
Administrative Assistant
Kuwait Foundation for the Advancement of Sciences
Tel.: 22278100

Mr. Mohammed Al Anzi
Kuwait Institute for Scientific Research
Tel.: 24836105
Mobile: 24836637
Fax: 24836637
E-mail: www.kisr.edu.kw

Ms. Faten Al Jabche
Kuwait Institute for Scientific Research
Tel.: 24836105
Fax: 24836637
E-mail: www.kisr.edu.kw

* Issued as submitted.
Kuwait (continued)

Mr. Mohammed Khalifa Al Jeemaz
Deputy General Manager, Gulf Kaveri
Kuwaiti Economic Society
Mobile: 66334562
E-mail: jeemaz@jeemaz.net

Mr. Tarek Mohammed Mosaad Saleh
Chairman
Kuwaiti Economic Society Kuwait
Tel.: 24847979
Fax: 24834048
E-mail: info@kesoc.org

Mr. Khalid Kisswani
Assistant Professor
Gulf University for Science and Technology
Tel.: 25307339
Mobile: 55705320
Fax: 25307030
E-mail: kisswani.k@gust.edu.kw

Mr. Ali Abdul Majid Al Zalzalah
Vice President
Kuwait Bahrain International Exchange Company
Tel.: 22440102
Mobile: 99643284
Fax: 22431000
E-mail: azalzalah@yahoo.com, ali@kbe.com.kw

Ms. Hamidah Rahimi Khouiey
Business Development Consultant
Zalzala and Rahimi Consulting Group
Tel.: 22271760
Mobile: 50289848
Fax: 22271666
E-mail: hamidah@znrcg.com

Ms. Fatima Fahed Al Raghed
Administrative Coordinator
Restructuring Workforce and Executive Board Program
Kuwait
Tel.: 1884448 Ext: 1106
E-mail: Smallbusiness-dep@gmail.com

Ms. Imran Hashem El Kendari
Administrative Coordinator
Restructuring Workforce and Executive Board Program
Kuwait
Tel.: 1884448, Ext. 1177
Mobile: 55229232
E-mail: Smallbusiness-dep@gmail.com

Mr. Mohammed Abu Radwan
Small Projects Expert
General Secretary Advisor
Restructuring Workforce and Executive Board Program
Tel.: 1884448, Ext. 5002
Mobile: 51122991
E-mail: aboradwan@mgrp.org.kw

Mr. Fares AL Anzi
Director of Small Projects
Restructuring Workforce and Executive Board Program
Tel.: 24343732
Mobile: 99746332
Fax: 24349474
E-mail: faresq8@maktoob.com

Mr. Mohammed Ramadan
Vice President, Research
Senyar Capital
Tel.: 22419234
Mobile: 94099919
Fax: 22456903
E-mail: mohammad@senyarcapital.com

Ms. Israa Hussien El Kataa
Administrative Coordinator
Restructuring Workforce and Executive Board Program
Kuwait
Tel.: 1884448 Ext: 1214

Ms. Norah El Saneaa
Junior Statistical Analysis
Restructuring Workforce and Executive Board Program
Tel.: 1884448 Ext: 1031
Mobile: 97663388
E-mail: Smallbusiness-dep@gmail.com

Ms. Bedor Zayed El Edwani
Administrative coordinator
Restructuring Workforce and Executive Board Program
Tel.: 99467277
E-mail: Bedor82@windowslive.com

Ms. Altaf Fahed
Industrial Engineer
Restructuring Workforce and Executive Board Program
Tel.: 1884448 Ext: 1149
E-mail: Altaf-iamse@yahoo.com
Kuwait (continued)

Ms. Khawla El Zayed
Programmes Assistant
Restructuring Workforce and Executive Board Program
Tel.: 1884448 Ext: 1070
Fax: 24347030
E-mail: www.mgrp.org.kw

Ms. Najah Khodur
Restructuring Workforce and Executive Board Program
Tel.: 1884448
Fax: 24347030
Tel.:
Fax:
E-mail: www.mgrp.org.kw

Ms. Iman Sobhi
Restructuring Workforce and Executive Board Program
Tel.: 1884448
Fax: 24347030
E-mail: www.mgrp.org.kw

Mr. Fouad Bou Shahri
Restructuring Workforce and Executive Board Program
Tel.: 1884448
Fax: 24347030
E-mail: www.mgrp.org.kw

Mr. Radwan Rabee Al Anany
Consultant
Restructuring Workforce and Executive Board Program
Tel.: 25302405
Mobile: 93731499
Fax: 25302402
E-mail: radwan_anany@hotmail.com

Mr. Abdel Karim Alarhabi
Arab Fund for Economic and Social Development Special Account
Tel.: 24959388
Fax: 24815750
E-mail: alarhabi@arabfund.org

Mr. Abdallah Motalik Altawari
Training Supervisor
The Public Authority for Applied Education and Training
Tel.: 22315654
Mobile: 99440808
E-mail: am.altawari@paaet.edu.kw

Mr. Naji Fahed Abdallah Saker
Project Advisor
Small Business Incubators
The Public Authority for Applied Education and Training
Tel.: 25758540
Mobile: 55520025
Fax: 25758541
E-mail: naji@lead.com.kw

Ms. Jameela Al-Dawas
Restructuring Workforce and Executive Board Program
Tel.: 1884448
Fax: 24347030
E-mail: www.mgrp.org.kw

Mr. Salem Abdul Aziz Mahmoud
Consultant
Restructuring Workforce and Executive Board Program
Mobile: 9935587
E-mail: drsalem3@yahoo.com

Mr. Mubarak Al Edwani
Resident Representative Assistant
United Nations Development Program (UNDP)
Tel.: 2539771 Ext 114
Mobile: 99868600
Fax: 25399357
E-mail: mubarak.aladwani@undp.org

Mr. Kayess Dichti
United Nations Development Program (UNDP)
Tel.: 25308000
Mobile: 99672855
Fax: 25399357
E-mail: www.undp-kuwait.org

Mr. Kayess Dichti
United Nations Development Program (UNDP)
Tel.: 25308000
Mobile: 99672855
Fax: 25399357
E-mail: www.undp-kuwait.org

Mr. Radwan Rabee Al Anany
Commercial and Economic Expert
Public Authority for Industry, Experts Project
Kuwait
Tel.: 25302405
Mobile: 93731499
Fax: 25302402
E-mail: radwan_anany@hotmail.com

Mr. Abdel Karim Alarhabi
Arab Fund for Economic and Social Development Special Account
Tel.: 24959388
Fax: 24815750
E-mail: alarhabi@arabfund.org

Mr. Abdallah Motalik Altawari
Training Supervisor
The Public Authority for Applied Education and Training
Tel.: 22315654
Mobile: 99440808
E-mail: am.altawari@paaet.edu.kw

Mr. Naji Fahed Abdallah Saker
Project Advisor
Small Business Incubators
The Public Authority for Applied Education and Training
Tel.: 25758540
Mobile: 55520025
Fax: 25758541
E-mail: naji@lead.com.kw

Ms. Arwa Al-Abdelrazak
The Public Authority for Applied Education and Training
Tel.: 1806611
E-mail: Mo7aal@hotmail.com

Mr. Hussien Msalmiin
The Public Authority for Applied Education and Training
Kuwait
Tel.: 1806611
E-mail: Mo7aal@hotmail.com
Kuwait (continued)

Mr. Fawzi Al-Abdelrazak  
The Public Authority for Applied Education and Training  
Kuwait  
Tel.: 1806611  
E-mail: Mo7aal@hotmail.com

Mr. Madi Al-Khamiis  
General Secretary  
Arab Media Forum  
Tel.: 22390060  
Fax: 22629618  
E-mail: info@arabmediaforum.net

Mr. Jamal Mohammed Al Hamad  
ALRAEDA  
Kuwait  
Tel.: 22496900  
Mobile: 22496905  
E-mail: www.alraeda.net

Mr. Hassan Zenel  
ALRAEDA  
Tel.: 22496900  
Fax: 22496905  
E-mail: www.alraeda.net

Ms. Farah Al Haroun  
Assistant Manager  
Industrial Bank of Kuwait  
Tel.: 22462084/8  
Fax: 22462091  
E-mail: f_alharoun@ibkuwt.com

Mr. Saoud Khalid Alwahaibi  
Finance Analyst  
Industrial Bank of Kuwait  
Tel.: 22337158  
Mobile: 55496699/99344463  
E-mail: S_alwahaibi@ibkuwt.com

Mr. Hussien Abdel Samad Wahidi  
Director, Corporate Management  
Bank of Bahrain and Kuwait  
Union Bank of Kuwait  
Tel.: 2223501  
Mobile: 66019946  
Fax: 22427356  
E-mail: hwaheedi@bbkonline.com

Mr. Hamad Al Hasawi  
General Secretary  
Union Bank of Kuwait  
Tel.: 22437755  
E-mail: h.hasawi@kba.com.kw

Mr. Nasr Al Nasrallah  
Account Manager  
Commercial Bank of Kuwait  
Tel.: 22990404  
Mobile: 99785522  
Fax: 24849133  
E-mail: nba2q8@hotmail.com

Mr. Moneer Jamaledin Al-Nahri  
Union Bank of Kuwait  
Tel.: 22462070  
Fax: 22462073  
E-mail: union@kba.com.kw

Mr. Khaled Al Mashari Al-Khalid  
Member, Board of Directors  
Chamber of Commerce and Industry  
Tel.: 22433858  
Fax: 22404110  
E-mail: kcci@kcci.org.kw

Mr. Abdelaziz Abdelatif Sadek  
Member of the Executive Bureau  
National Youth Project, Amiri Diwan  
Tel.: 22929962  
Mobile: 90966699  
Fax: 29299988  
E-mail: abdulaziz.sadeq@youth.org.kw

Ms. Abrar Almasood  
National Youth Project, Amiri Diwan  
Tel.: 22468312  
Mobile: 55110898  
Fax: 22468312  
E-mail: abrar@fit.net.kw

Ms. Abir Aloutaibi  
Assistant Director, Unit to Formulate and Ask Initiatives  
Kuwaiti Company for the Development of Small Enterprises  
Tel.: 22426990 Ext 261  
Fax: 22427186  
E-mail: abeer.a@kspdc.com.kw
Kuwait (continued)

Mr. Turki Alshamri
Director, Program Initiators, Small Projects
Associate Professor
Kuwait University
Tel.: 66675056
E-mail: Latasi99@gmail.com

Mr. Ahmed Bchara
Member of Supreme Council for Planning and Development
Tel.: 22456191
Mobile: 99043831
Fax: 22456193
E-mail: abishara@hotmail.com

Mr. Adel Al wakyan
General Secretary
Supreme Council for Planning and Development
Tel.: 22433535
Fax: 22452359
E-mail: wuggayan@yahoo.com

Ms. Iman Almtairi
Director of the Technical Office
Supreme Council for Planning and Development
Tel.: 22430467
Fax: 22412430
E-mail: efuture@hotmail.com

Ms. Heba Ahmad Mostafa
Expert
Supreme Council for Planning and Development
Mobile: 69662996
Fax: 22412430
E-mail: hebamostafa14@hotmail.com

Mr. Fares Alobaid
General Secretary, Advisor
Supreme Council for Planning and Development
Tel.: 22420611
Mobile: 66227688/90999239
Fax: 25378798
E-mail: Fa.alobaid@hotmail.com

Mr. Atef Ben Tareef
Social and Educational Expert
Supreme Council for Planning and Development
Mobile: 55752240
E-mail: abintareef@yahoo.com

Lebanon

Ms. Maha El Shal
Supreme Council for Planning and Development
Tel.: 22428200
Fax: 22427588

Ms. Nida El Helou
Practical and Vocational Guidance Coordinator
College of Health Sciences
American University of Beirut (AUB)
Mobile: 961-70-676996
E-mail: nidaelhelou@gmail.com

Mr. Saad EL Andari
Deputy Governor
Bank of Lebanon
Tel.: +961-1-750022
Mobile: +961-70-774006
Fax: +961-1-748504
E-mail: lg2@bdl.gov.lb

Mr. Ziad ElShamass
Board Member
Association of Lebanese Industrialists
Tel.: 961-6-952959/954959
Mobile: 961-3-228877
Fax: 961-6-651250
E-mail: ziad.w@chammas.org

Mr. Raouf Abu Zaki
Executive Chairman
Economy and Business Group
Tel.: 009611353577/8/9
Fax: 009611354952
E-mail: headoffice@iktissad.com

Mr. Assem El beayni
Editor
Economy and Business Group
Tel.: 009611780200
Tel/Kwt: 22441231
Fax: 009611791305
E-mail: assem.beayni@iktissad.com

Mr. Adel Mokhayber
Project Manager
Economy and Business Group
Tel.: 009611780200
Mobile: 009613821253
Fax: 009611791305
E-mail: adel.mokhayber@iktissad.com
Egypt

Ms. Magda Shouieb  
Director  
General Management for Environment Economics and Environmental Management Systems  
Tel.: +202-2525564452 ext 8401  
Mobile: +20-100-1000052  
E-mail: magda_shouieb@hotmail.com

Mr. Izzat Omar Al Fandari  
Director  
National Planning Institute  
Tel.: +20222634040  
Fax: +20222634747  
E-mail: www.inplanning.gov.eg

Mr. Abdelhamid Abdelbar  
Head of Economics Department  
Faculty of Commerce, Ismailia  
Suze Canal University  
Tel.: 00202064323163  
Mobile: 0020201002225785  
E-mail: dr_hamid_sedeek@yahoo.com

Saudi Arabia

Mr. Abdallah Slieman Najadi  
Director of Industrial City  
Ministry of Commerce and Industry  
Tel.: 966-14777940  
Mobile: 966-505471384  
Fax: 966-14773862  
E-mail: asnajadi@yahoo.com

B. ORGANIZATIONS

The Organization for Economic Co-operation and Development (OECD)  
Ms. Lucia Cusmano  
Director of SMEs  
Tel.: 33-14-5248200  
E-mail: lucia.cusmano@oecd.org

Gesellschaft für Wirtschaftliche Strukturforschung (GWS)  
Ms. Ulrike Lehr  
Head of Renewable Energy Department  
Germany  
Tel.: 49-541-40933280  
Fax: 49-541-40933110  
E-mail: lehr@gws-os.com

United Nations Industrial Development Organization (UNIDO)  
Mr. Khalid Elmekwad  
Regional Director  
UNIDO  
Lebanon  
Tel.: 961-1-978699  
Mobile: 961-1-981415  
E-mail: k.elmekwad@unido.org

Initiators Group  
Mr. Rakan Talal El Fadaleh  
Marketing and Public Relations  
Chocolateness  
Kuwait  
Mobile: 97887686  
E-mail: rakan@chocolateness.net
Initiators Group (continued)

Mr. Hussien El Mehdi
Gulf Global Consultancy Company
Bahrain
Tel.: 9731723024
Mobile: 97887686
Fax: 97317246687
E-mail: gulfgc@batelco.com.bh

Mr. Makbool Saad Al Harbi
General Manager
Amathl for Marketing Company Ltd.
Saudi Arabia
Tel.: 0096614811622
Mobile: 00966551111202
E-mail: alharbi@amathel.com

Mr. Sultan Mohammed Althaaly
Vice-President
Saudi Economic Association
Saudi Arabia
Tel.: 014623362
Mobile: 00966555277388
Fax: 014644834
E-mail: althaaly@gmail.com

Economic and Social Commission for Western Asia (ESCWA)

Mr. Abdallah El Dardari
Director, Economic Development and Globalization Division (EDGD)
Tel.: 961-1-978476
Fax: 961-1-981510
Mobile: 961-76-755563
E-mail: aldardari@un.org

Ms. Roula Majdalani
Director, Sustainable Development and Productivity Division (SDPD)
Tel.: 961-1-978502
Fax: 961-1-981510
E-mail: majdalani@un.org

C. PARTICIPANTS

Ms. Amani Boorisle
EX Minister of Trade and Industry
Kuwait
E-mail: boorislee@gmail.com

Mr. Adel Al Sarawi
Former Member of the Council of Nation
Kuwait
Mobile: 99222692
E-mail: al.sarawi@hotmail.com
Mr. Abdel Wahab Haroun  
EX-Minister of State For Planning and Development  
Kuwait  
Tel.: 90000020  
Fax: 22540930  
E-mail: alsuhoub@hotmail.com

Mr. Kamal Rouibah  
Associate Professor of Information Systems  
Business Administration, Kuwait University  
Kuwait  
Tel.: 24988445  
E-mail: krouibah@cba.edu.kw

Mr. Hamad Alkohgi  
Executive Director  
Flash Media  
Bahrain  
Tel.: 0097339610633  
Fax: 0097317779767  
E-mail: hamad@flashmp.com

Mr. Tarek Mufti  
Engineering Consultant  
Environmental and Evaluation Studies  
Kuwait  
Tel.: 97884306  
Fax: 25350710  
E-mail: tarekmufti@yahoo.com

Mr. Youssef Alwadhi  
Dar Al Awadhi and Al Twairesh for Engineering Consultancies  
Kuwait  
Tel.: 22456990/1  
Mobile: 99990025  
Fax: 22456994  
E-mail: alawadhi@atec-engineers.com

Mr. Mohammed Alyaseen  
Ministry of Finance  
Kuwait  
Mobile: 94422288  
E-mail: alyaseen-23@hotmail.com

Mr. Mosaaed Al Khitresh  
Designer and Specialist of Information Technology  
Kuwait  
Mobile: 50884402/97127345  
E-mail: kw2346@hotmail.com

Ms. Abir Abdallah Alhamli  
PHD, Student  
Mobile: 97101011  
E-mail: imili@hotmail.com

Mr. Ali Jazzaf  
Gulf Me Company  
Kuwait  
Tel.: 22461174  
Mobile: 99830008/99005172  
Fax: 22461194  
E-mail: alijazzaf@q8gw.com

Mr. Faisal Alragom  
Senior Advisor of Business Development  
United Network  
Kuwait  
Tel.: 1828444 Ext 3330  
Mobile: 66533323  
Fax: 22425007  
E-mail: faisal.alragom@un.com.kw

Ms. Marima El-Lahib  
Gulf University for Science and Technology  
Kuwait  
Mobile: 99196248

Ms. Zeina Kiryakous  
Kuwait  
Mobile: 99182646

Ms. Mariam Al Salameen  
Compensations Director  
PAAC  
Kuwait  
Tel.: 24910646  
Mobile: 94966441  
E-mail: m.a.al-salameen@hotmail.com

Ms. Zeina Almulla  
KANI Company  
Kuwait  
Tel.: 22477141  
Mobile: 97291129  
Email: Zeina.almulla@challengeconsultants.com

Arab Planning Institute in Kuwait

Mr. Bader Othman Malallah  
General Manager  
Tel.: 24843130  
Fax: 24842935  
E-mail: DG@api.org.kw
Arab Planning Institute in Kuwait (continued)

Mr. Hussien Altalfha
Tel.: 24843130
Fax: 24842935
E-mail: DDG@api.org.kw

Mr. Fahad Al Fadalah
Tel.: 24843130
Fax: 24842935
E-mail: fahad@api.org.kw

Mr. Hussien Saleh
Tel.: 24843130
Fax: 24842935
E-mail: hsaleh@api.org.kw

Mr. Mohammed Batwaih
Tel.: 24843130
Fax: 24842935
E-mail: batwaih@api.org.kw

Mr. Belkacem Al Abbas
Tel.: 24843130
Fax: 24842935
E-mail: belkacem@api.org.kw

Mr. Walid Abed Mawlah
Tel.: 24843130
Fax: 24842935
E-mail: walid@api.org.kw

Mr. Abbas Abdelkarim
Tel.: 24843130
Fax: 24842935
E-mail: abbas@api.org.kw

Mr. Sami Iskandar
Tel.: 24843130
Fax: 24842935
E-mail: walid@api.org.kw

Mr. Mostafa Bantour
Tel.: 24843130
Fax: 24842935
E-mail: mostafa@api.org.kw

Mr. Rachid Thamri
Tel.: 24843130
Fax: 24842935
E-mail: thamri@api.org.kw

Mr. Alaa Hamdan
Tel.: 24843130
Fax: 24842935
E-mail: alaa@api.org.kw

Mr. Saleh El Assfour
Tel.: 24843130
Fax: 24842935
E-mail: saleh@api.org.kw

Mr. Rashed El Mtairi
Tel.: 24843130
Fax: 24842935
E-mail: rashed@api.org.kw
Annex II
EVALUATION OUTCOMES

Did you previously partake in any EGM on SMEs?

- No answer: 2%
- Yes: 29%
- No: 69%

If yes, do you believe that this meeting is considerably better than previous meetings on SMEs?

- No answer: 2%
- Yes: 16%
- No: 75%

Overall quality of the meeting

- No answer: 4%
- Average: 13%
- Good: 35%
- Excellent: 45%

Clarity of the objective/s of the meeting

- No answer: 2%
- Somehow clear: 14%
- Clear: 44%
- Very clear: 40%

Did the meeting achieve its goal/s?

- No answer: 25%
- Somehow: 15%
- A lot: 15%
- Perfectly: 53%

In what capacity did you attend the meeting?

- Panelist: 25%
- Participant: 75%
Quality of presentations made at the third session:
- No answer: 31%
- Bad: 9%
- Average: 13%
- Good: 43%
- Excellent: 4%

Quality of presentations made at the fourth session:
- No answer: 28%
- Average: 13%
- Good: 16%
- Excellent: 45%

Quality of presentations made at the fifth session:
- No answer: 29%
- Average: 11%
- Good: 15%
- Excellent: 45%

Quality of presentations made at the sixth session:
- No answer: 31%
- Bad: 11%
- Average: 9%
- Good: 47%
- Excellent: 2%

Quality of presentations made at the seventh session:
- No answer: 29%
- Bad: 24%
- Average: 29%
- Good: 22%
- Excellent: 7%

Do you believe the interventions made by ESCWA secretariat informed the discussions and led to practical decisions and recommendations?
- No answer: 31%
- Somehow: 14%
- Yes: 15%
- A lot: 40%

Time allotted to discuss items on the agenda:
- No answer: 2%
- Insufficient: 9%
- Sufficient: 43%
- A lot: 42%

Did the meeting provide a good opportunity to promote communication and exchange of expertise among experts?
- No answer: 9%
- Somehow: 4%
- Yes: 24%
- A lot: 63%