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Strengthening MSME Business Membership Organizations in Ukraine



This publication was created within the framework of the Swiss-Ukrainian project "Strengthening Business Membership Associations of Micro, Small, and Medium Enterprises in Ukraine," implemented by the United Nations Development Programme (UNDP) in Ukraine in cooperation with the Ministry of Economy of Ukraine and with the support of Switzerland.

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П'ЯТИЙ НАЦІОНАЛЬНИЙ ФОРУМ МСБ

UKRAINE RECOVERY: the role of business associations

ВІДНОВЛЕННЯ УКРАЇНИ: РОЛЬ БІЗНЕС-ОБ'ЄДНАНЬ

22
БЕРЕЗНЯ
КИЇВ

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Strengthening MSME Business Membership Organizations in Ukraine

Business membership organizations (BMOs) keep proving themselves as a cornerstone of sustainable development in the micro, small, and medium-sized enterprise (MSME) sector in Ukraine. Entrepreneurs can find business partners, receive support amid various challenges, gain important knowledge on the business processes, and even contribute to creating a regulatory environment.

As the role of BMOs keeps increasing in the modern business landscape, UNDP is continuing to support the growth of these associations within the second phase of the “Strengthening MSME Business Membership Organizations in Ukraine” project (the UNDP project), with implementation possible thanks to Switzerland’s unwavering support. The commitment and partnership of Switzerland have been instrumental in driving our mission forward.

With our support to increase BMO capacities, enabling them by providing necessary technical skills and equipment, while boosting their initiatives by grant interventions, our partner BMOs have created collaboration platforms, participated in the creation of legislative acts, developed and implemented effective development strategies, and even started to conquer foreign markets. These achievements are a testament to the dedication and hard work of the BMOs, as well as the collaborative spirit that underpins our project.

In this material, we will delve into the project’s accomplishments, showcasing the positive changes we have brought to the MSME landscape in Ukraine. We look forward to sharing our success stories and insights, as well as discussing the road ahead, which holds even greater promise for the growth and prosperity of small businesses in the country.

PROJECT IN NUMBERS



21,000 (x4)

new members joined our partner BMOs



32 laws and
28 bylaws were designed and adopted in cooperation with our BMOs



All **420** active BMOs were listed by us in the interactive catalogue of business support organizations on Diya.Business



85 Business development services rolled out

Introducing multi-level membership to boost BMO growth

UNDP's project has revolutionized Ukrainian BMOs by introducing a multi-level membership, enhancing their representation and efficiency. Mykola Savuliak of the Business Community Club of Ukraine – one of UNDP's partner BMOs – remarks on this impact, “For organizations like ours...multi-level membership has become almost imperative for efficient operation.”

This initiative marks a significant shift in the Ukrainian business support landscape, broadening membership and strengthening advocacy for businesses, and bringing more than 21.000 new members to UNDP's partner BMOs.

CHALLENGE

Historically, Ukrainian BMOs brought together very few members – UNDP research on the state of BMOs in Ukraine from 2017 indicated that only 9 percent of all MSMEs in country were members of at least one of those organizations. Despite an aspiration to grow a bigger membership base, expansion engendered significant challenges, including keeping entrepreneurs' interests and needs accounted for, and maintaining fruitful cooperation inside the organizations.

SOLUTION

Recognizing these challenges, the UNDP project stepped in with a solution that had proven to be effective in western business societies: we introduced a multi-level membership concept tailored for Ukrainian BMOs. This model was designed to offer varying degrees of engagement and benefits, addressing the specific needs and commitments of different member segments. On average, the model can be imagined as circles of concentration, where the smallest circle





(the inner circle) contains the very few particularly active members that have direct responsibility for the future of a BMO, with the next circle comprising members who are actively engaged in BMO activities – from projects to training – but do not have any legal authority inside the organizations, even though their voices are always heard. Finally, the largest circle consists of so-called “info-members”: those who receive some informational updates and are invited to free training events, but neither have legal power nor are obliged to participate in the BMO project, though occasionally and they can be voluntarily involved in various activities. This was a strategic effort to reshape the operational landscape of these organizations, increasing their outreach and making them more diverse and effective.

RESULTS

The implementation of the multi-level membership model marked a significant transformation, as noted by Mykola Savuliak, the head of the Business Community Club of Ukraine. He remarked,

“Initially, our focus was on networking events for a select group. However, with membership expansion, we encountered a diversity of interests. The multi-level membership, facilitated by our collaboration with UNDP, has been a game changer.”

This new approach not only addressed the challenges of diversity and inclusivity but also enabled the Business Community Club to efficiently manage a wide member base.

The success of this initiative is a testament to its efficacy, with widespread adoption and notable improvements in the Ukrainian BMOs’ functionality. It signalled a new era where these organizations are better equipped to serve a varied range of business needs, while building a robust, inclusive community. This positive change in the Ukrainian business landscape is a direct result of the multi-level membership model.

Educating BMO leaders to scale up the organizations' capacities

UNDP's project, in partnership with Kyiv-Mohyla Business School (kmbs), developed a comprehensive educational programme aimed at arming BMO leaders with the expertise needed to successfully scale up their organizations and take a proactive position in the sector. Thus, besides inner growth, our BMOs are now supporting themselves and over 20 organizations and clusters, uniting nearly 3,500 MSMEs, and engaging in informational outreach to more than 100,000 businesses.

This programme transformed their approach to development. Previously, they followed a highly centralized, resource-intensive method that was not very effective. Now, as Tetyana Shashkova, the president of UNDP's partner BMO Vzayemodiya+ notes, "Our aim is to be a platform for organizational development, where we see other BMOs not as competitors, but as partners for sectoral growth."

CHALLENGE

In Ukraine, private sector leaders, primarily MSME owners, initiated the emerging BMO sector. They struggled with the complexities of expanding public organizations, often relying on intuition rather than established best practices. Their lack of knowledge in delegation, partnership building, and scaling hindered their progress. Consequently, despite their potential, these BMOs often lacked the guidance and expertise needed to thrive and have a significant impact on the business sector.

SOLUTION

Recognizing the critical gap in leadership and organizational management skills among BMO leaders, the UNDP project developed in collaboration with Kyiv-Mohyla Business School developed a comprehensive leadership educational programme specifically designed to address





the unique needs and challenges faced by the leaders of Ukraine’s BMOs. This programme wasn’t just another course – it was a multifaceted initiative aimed at transforming leaders from within, equipping them with deep understanding of best practices, strategic planning, and the execution of impactful projects. The programme included nine educational modules, a third of which were devoted to the creation of their own development strategies. The war – which escalated in the middle of the course – forced us to make some changes to the planned modality, and instead of the full-offline mode, kmbs professionals adapted the curriculum to a hybrid mode and introduced a mentorship component to ensure that the students can receive high-quality education, regardless of the events.

RESULTS

The educational programme not only improved the skills of our partner BMOs but also helped them to establish new business associations and clusters, as seen with organizations like Vzayemodiya+, led by Tetyana Shashkova. Shashkova explains,

“Initially, we focused on improving skills within our BMO and expanding it, which was resource intensive. The UNDP-kmbs programme highlighted the value of being flexible, adaptable, and making decentralized decisions. Rather than adding internal committees, we chose to support the creation of independent entities – for example, the ‘Food Cluster of Eastern Ukraine,’ which we assisted in structuring and planning. Our goal is now to serve as a development platform, treating other BMOs as partners rather than competitors for sectoral growth.”

The knowledge imparted through this programme did more than just fill a gap – it sparked a transformation, inspiring these leaders to drive positive change and innovation within their sectors. It fostered a culture of knowledge sharing and collaboration among BMO leaders. Recognizing the importance of uplifting the next generation, this empowered leaders to initiate mentorship programmes, workshops, and training sessions aimed at developing emerging leaders and professionals.

Empowering women to create an economy of equal opportunities

In Ukraine, women entrepreneurs are playing a crucial role in the evolving business landscape. However, significant inequalities still hinder their full involvement and recognition, limiting their impact on the broader economy. UNDP's project is intended to close this gap by supporting women-led BMOs. These organizations empower women in business by providing a platform to unite, learn, and grow, thereby fostering a supportive ecosystem for female entrepreneurship.

One such organization, the Ukrainian platform "Women in Business," led by Nadiia Lysetska, has developed a mentorship programme with support from the UNDP project. The multi-level membership system matches less experienced women with mentors who offer training and personalized consultations, ensuring mutual growth. This programme enables women taking their first steps in business to learn from seasoned businesswomen who have extensive experience leading large institutions or businesses, thus helping to bridge the gap between potential and economic engagement.

CHALLENGE

In Ukraine, the role of women entrepreneurs is pivotal in the evolving entrepreneurial landscape, yet they face significant inequalities in economic and public participation. Despite their potential to boost the economy, barriers hinder women's full involvement and recognition, affecting not just individual women but also the country's broader economic growth. The challenge is to close the gap between the potential of women entrepreneurs and their actual economic engagement.





SOLUTION

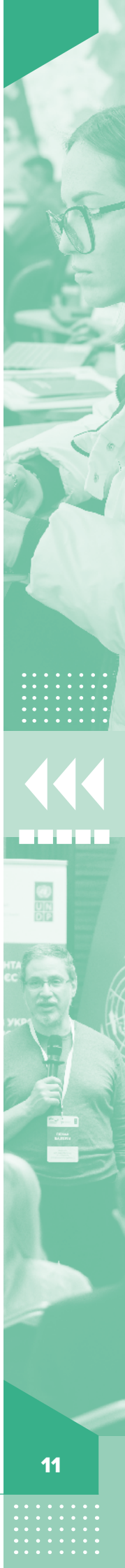
Addressing this critical issue, UNDP's project pays specific attention to reducing gender disparity in the entrepreneurial world. The cornerstone is the support provided to women-led BMOs. By fostering these organizations, the UNDP is not just aiding individual entrepreneurs but is also nurturing an ecosystem that supports women's entrepreneurship.

RESULTS

Empowered BMOs are being supported to take their own steps to strengthen women-led businesses, such as the Ukrainian platform "Women in Business", one of UNDP partner-BMOs, does. The organisation in tight cooperation with hired by the UNDP project consultant developed an internal membership-mentorship system. It let them build a base of 152 mentors and consultants, 10 of whom actively took part in the first launch of the programme, and have regularly held training sessions for less experienced counterparts, and discussions on personal development plans.

Nadiia Lysetska, the head of "Women in Business," says that even their first launch was already quite insightful:

“ We've developed a mentor training programme that provides clear guidelines for mentor-mentee interactions. Goals for the next six months are established first, followed by regular meetings to assess progress, alignment, and ensure the mentee is on the right path. This public framework allows mentees to discuss their goals with a more experienced mentor who can provide constructive feedback as a growth opportunity. Praise is also important, acknowledging achievements and reinforcing empathetic leadership. This approach helps mentors too, as it allows them to gain insights from different industries and overcome business challenges. A single idea or phrase can illuminate the way forward and help business growth.”



Supporting the development of BMOs to raise their members' export capacities

Export development is crucial for the success and survival of MSMEs during the war. However, for Ukrainian MSMEs, entering foreign markets alone is an almost impossible mission. Recognizing the critical role that BMOs can play in this context, UNDP's project has provided essential support for the creation of their development strategies, tailored to the specific needs of these organizations, including export orientation, thus enabling Ukrainian businesses to confidently venture into international markets.

Valentina Khraban, Executive Director of the Ukrainian Association of Furniture Manufacturers (UAFM), one of UNDP's partner BMOs, shares how export became a lifeline for entrepreneurs at the beginning of the war: "We believe that companies can scale up and become truly large only if they have exports. Apart from development and sales, exports can save a business when crises arise." As part of the project, UAFM developed its own organizational development strategy, successfully helping nearly 50 of their members expand into foreign markets.

CHALLENGE

As the war unfolded, Ukrainian businesses faced shortages in demand for their goods as the internal market started to shrink. MSMEs found themselves at a crossroads. With limited capacities, contacts, and knowledge of international trade processes, expanding beyond the national borders seemed like an impossible task. The need for a solution was urgent and critical.





SOLUTION

Understanding the pivotal role that BMOs could play in this scenario, UNDP provided the much-needed support. By assisting BMOs who chose for themselves export-focused development to build their capacity, UNDP helped pave the way for Ukrainian businesses to enter the foreign markets confidently, as they did for the UAFM. With UNDP assistance, UAFM was able to develop and launch the “Furniture of Ukraine” brand that became a gateway for Ukrainian furniture producers to showcase their products at European fairs, thus directly reaching foreign suppliers and buyers. This initiative opened up new ways for over 300 manufacturers, enabling them to operate in the mass-market segment – supplying giants like IKEA, XXXLUTZ, and Home Center – and create bespoke furniture for the hospitality sector and residential projects.

RESULTS

Valentina Khraban, Executive Director of UAFM, shares that export became a lifeline for entrepreneurs at the beginning of the war:

“ We believe that companies can scale up and become truly large only if they have exports. Apart from development and sales, exports can save a business when crises arise. For example, the escalation of the war saw the domestic market severely decline in the first four months, as there was little demand for furniture. Then companies with export contracts felt better because they had orders. Our team organizes national stands at international exhibitions abroad, and they have achieved quite impressive results – nearly 50 signed export contracts and increased export orders.”

The results were transformative. By banding together under the “Furniture of Ukraine” brand, Ukrainian MSMEs broke into the international market with a force that would have been unimaginable individually. The support from UNDP in developing export policies and strategies turned the tide for these businesses, offering them a lifeline in the face of a shrinking domestic market.



Development of benevolent business standards to promote BMOs members competitiveness

The UNDP project began work to infuse the Ukrainian business sector with world-class benevolent business standards, thereby catalysing its growth and integration into the global economy through co-creating and implementing a set of benevolent business standards uniquely tailored to the diverse needs of its partner BMOs and the characteristics of local enterprises. These standards were not just rules or guidelines, but represented the best practices, benchmarks, and guidelines that Ukrainian businesses could strive toward.

Overall, our experts supported the design of six standards in various industries such as furniture manufacture, the beauty sector and others. Benevolent business standards for green tourism developed by UNDP partner BMO the Rural Green Tourism Association are already having an impact, actualizing this sector in the country, in the words of the Head of the Association Volodymyr Vasylyev: “The Code of Standards is a modern concept for the future development of our field. They introduce systematic and obligatory aspects into the sector, which in turn affects the industry’s image in the country and contributes to its growth.”

CHALLENGE

In Ukraine, the undervaluation of benevolent business standards was a pressing issue, despite their proven significance in modern, progressive economies worldwide. These standards are the cornerstone of a thriving, competitive business landscape, offering enterprises a distinct competitive edge, fostering customer trust, and enabling access to international markets.





SOLUTION

The UNDP project aimed to elevate benevolent business standards, integrating Ukrainian enterprises into international economic practices by developing and implementing world-class standards uniquely tailored to the diverse needs of its partner BMOs and the characteristics of local enterprises. These standards, embodying best practices and benchmarks, aim to ensure product and service quality, and operational efficiency.

RESULTS

The introduction of these standards was met with widespread interest, not only within Ukraine but also among European partners – as was the presentation of the new business standards by the Rural Green Tourism Association. The standards included a comprehensive rating system that visitors could rely on when selecting their recreation destinations, thus ensuring transparency, reliability, and the promotion of sustainable tourism practices.

Volodymyr Vasylyev, head of the Rural Green Tourism Association, emphasized the important role played by standards, developed in cooperation with the UNDP, in the growing of the sector:

“ Today, as rural green tourism fulfils one of the most important missions of providing psychological and physical support to Ukrainians during the war, adopting a code of new standards for hosting guests in rural areas is a crucial task. A unified system of standards represents a progressive western market. These are the modern requirements that form the basis for further industry development and rely on organized principles of consistency, obligation, optimality, and, ultimately, long-term prospects. The norms and service requirements that the Union is implementing for the first time among market participants align with leading international industry criteria, enabling us to attract investors and partners. Already 42 entrepreneurs around Ukraine have adopted those standards, and more will join as soon as we will launch our online-assessment tool.”

Helping BMOs to support their members after the full-scale invasion

In 2022, businesses in Ukraine faced a severe crisis as the war intensified, exposing vulnerabilities in the rapidly changing economic landscape. During this turbulent period, quick, decisive actions were crucial for navigating the challenges presented by the conflict. BMOs emerged as vital entities, providing essential guidance and support to their members amid the chaos. Their role in helping businesses adapt and survive during these uncertain times proved invaluable.

UNDP's project to enhance the organizational capacities of BMOs was instrumental in bolstering the resilience of partner organizations, ensuring they were well-prepared to offer vital support to their members. The intervention empowered BMOs to be agile and responsive, playing a pivotal role in supporting the business community. One significant result of these efforts was the creation of a consortium of six UNDP partner Chambers of Commerce and Industry (CCI), each contributing its strongest competencies. Maksym Anufriiev, President of the Donetsk Regional CCI, emphasized their preparedness: "This wasn't our first war; we had already faced conflict in 2014. When it escalated in 2022, we knew exactly what to do." Anufriiev credited their quick response to well-established horizontal connections within the UCCI system and increased capacity through the UNDP project. Together with the other CCIs, they coordinated actions and provided 752 hours and 25 minutes of consultations to MSMEs on the subjects of relocation, recovery, relaunch, and export-import operations in the initial months of the war.

CHALLENGE

In 2022, businesses in Ukraine found themselves in a crisis period as the war in Ukraine escalated. During these turbulent times, the rapidly evolving business landscape exposed the vulnerabilities of numerous businesses. Quick, decisive actions were essential for navigating the complexities brought about by the conflict. BMOs emerged as crucial entities, offering guidance and support to their members amidst the chaos. Their role in helping businesses adapt and survive during this period of uncertainty was invaluable.





SOLUTION

The UNDP's project on enhancing the organizational capacities of BMOs was instrumental in this, focusing on strengthening the resilience of our partner-organizations, and ensuring they were well-equipped to offer essential support to their members in times of need. The UNDP's intervention was partially designed to empower BMOs to become more agile and responsive in the face of adversity, thereby playing a pivotal role in supporting the business community. The results of this partnership were significant.

RESULTS

The enhanced capacities of BMOs enabled them to provide critical support and guidance, proving indispensable assistance in helping businesses navigate the crisis. In the spring of 2022, the formation of a Consortium by CCIs across Ukrainian regions was the result of foundational efforts. This consortium, consisting of six UNDP-partner CCIs, was a powerful alliance formed from their strongest competencies to support businesses amid war challenges: Donetsk and Odesa formed a centre of business relocation, Zaporizhyya and Sumy created a centre of business relaunching, Kharkiv and Ivano-Frankivsk joined capacities in export/import intensification, and the central CCI worked as a coordination centre.

“ *It's not the first war for us – we already met it in 2014. And when it happened in 2022 there was no panic – we knew exactly what we needed to do,”* recalls Maksym Anufriev, President of the Donetsk regional Chamber of Commerce and Industry, of the events of first days of war escalation – *Thanks to both well established horizontal connections within the UCCI system and participation in the UNDP project we quickly managed to coordinate our actions and together with five other regional CCIs – and the UCCI – and supported hundreds of businesses. and provided 752 hours and 25 minutes of consultations for MSMEs on relocation, recovery, and business relaunch, as well as export-import operations within the first months of the war to navigate the rapidly evolving context.”*



Enhancing BMOs procurement policies to scale up resource mobilization

For years, Ukrainian MSMEs struggled to access international financing due to outdated policies and technical limitations that left them at a disadvantage. International donors required partners that were efficient, effective, transparent, and accountable, but many MSMEs and the BMOs representing them often fell short of these criteria. Recognizing the untapped potential of BMOs to help MSMEs access financing, UNDP focused on strengthening these organizations by developing and implementing progressive procurement policies. These policies were intended to improve operational efficiency and effectiveness while ensuring transparency and accountability.

A successful example is the League of Business and Professional Women, a UNDP partner BMO. Chairwoman Yulia Zaiika described how participation in the project's second phase transformed the organization. Realizing the importance of regulating their activities through policies, they had to balance the aspirations of different entrepreneurs, and as such the development and implementation of procurement policies required an agreement on goals, plans, and rules. Despite the challenges, these efforts significantly increased their efficiency and transparency, building trust among donors. As a result, over the past four years, their project portfolio budget is now 50 times larger.

CHALLENGE

For years, Ukrainian MSMEs operated in a complex environment, where accessing international financing was a daunting task. Struggling with donor expectations, coupled with the MSMEs' own limitations in knowledge and technical difficulties, often left these enterprises at a disadvantage. International donors sought partners that were not only efficient and effective but also transparent and accountable. Unfortunately, many MSMEs and the BMOs representing them fell short of these criteria, primarily due to outdated policies and practices that hindered their operations and credibility.





SOLUTION

Recognizing the untapped potential of BMOs in enhancing MSMEs' access to financing, the UNDP focused its efforts on building the capacities of these organizations. The cornerstone of this initiative was assisting BMOs in the development and implementation of progressive procurement policies. These policies were designed to achieve a twofold objective: enhance operational efficiency and effectiveness and introduce a higher degree of transparency and accountability into their dealings.

RESULTS

This strategic intervention was aimed not only at elevating the capacities of BMOs but also at instilling a newfound trust and credibility among international donors. By adopting these progressive policies, BMOs were able to position themselves as competitive and reliable partners in the grant-receiving process.

Among the success stories was the League of Business and Professional Women. Through the development and implementation of their progressive procurement policy, the League not only found funding more efficiently but also procured valuable equipment at lower costs. Yulia Zaiika, the chairwoman of the League recalls it to be challenging but rewarding process:

“ Participation in the second phase of the project led to a significant transformation of our organization, as we realized that we needed to develop policies to regulate our activities. This was a challenging task because we had to balance between the aspirations of entrepreneurs, who often approach business management differently. Developing these documents was a challenge in itself. Even more challenging is implementing them because it's crucial to agree on common goals, plans, and rules. But all the efforts helped us increase efficiency and transparency, thereby building trust among donors. As a result, within a year, our project portfolio budget has become 50 times larger.”



Fostering effective public-private dialogue to improve the policy making process

In Ukraine, the growth and development of businesses were significantly hindered by a disconnect between the private sector and governmental institutions, leading to ineffective channels for businesses to voice their concerns and proposals. Recognizing the need for robust public-private dialogue, the UNDP project had the aim of bridging this gap by empowering BMOs to effectively represent their members and engage in dialogue with government entities.

UNDP equipped these BMOs with the tools, skills, and knowledge they needed to advocate for policy reforms and influence legislative decisions. Consequently, these BMOs have actively participated in the legislative process, contributing to the creation of 32 laws and the development of 28 pieces of secondary legislation in Ukraine, as well as taking part in National MSME Development Strategy formation.

CHALLENGE

In Ukraine, businesses faced a significant barrier to growth and development due to a disconnect between the private sector and governmental institutions. This gap resulted in a lack of efficient channels for businesses to express their concerns and proposals at government level. The absence of an enabling regulatory framework fostered a pervasive sentiment among businesses that they were progressing in spite of, rather than because of, government actions.





SOLUTION

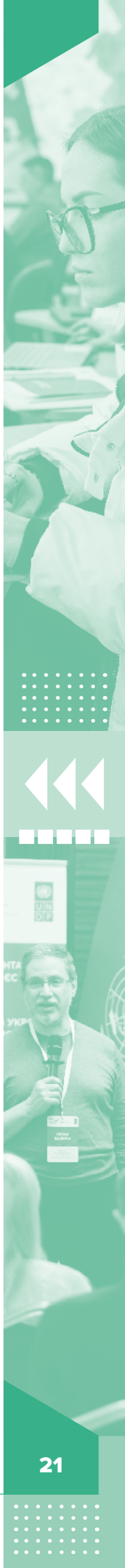
Recognizing the critical need for a robust public-private dialogue, UNDP embarked on a mission to bridge the gap between the Ukrainian government and the private sector. At the heart of UNDP's strategy was empowering BMOs to effectively represent the interests of their constituents and engage in meaningful dialogue with government entities. UNDP provided these partner BMOs with the tools, skills, and knowledge they needed to voice their concerns, advocate for policy reforms, and to influence legislative decisions. As a result, our partner BMOs are consistently taking part in the legislative process, and have already participated in the creation of 32 laws and the development of 28 pieces of secondary legislation in Ukraine, marking a significant milestone in the promotion of business-friendly policies.

RESULTS

Additionally, UNDP's project is supporting these BMOs in national strategy-making processes, with a notable example of this collaboration occurring during the development of the "Strategy for Recovery, Sustainable Development, and Digital Transformation of SMEs until 2027." Mykhailo Nepran, Vice President of the Ukrainian CCI, comments:

“Contributing to the draft of the Strategy we relied on the relevant survey and research on the business environment in Ukraine, and after holding several rounds of discussions with representative business associations – thanks to UNDP for helping organize these events – we identified the 10 biggest business problems and proposed 10 corresponding solutions. This joint document was signed by 76 business associations, after which we submitted it to the Ministry of Economy.”

After this, a preliminary review indicated that these amendments would likely be integrated into the final version of the strategy.



What's next?

The next phase of the project is geared towards embracing digital transformation and introducing advanced tools and strategies to enhance the capabilities of our BMOs. These next steps are designed to foster efficiency, collaboration, and inclusivity within the MSME sector.

Digital upgrade for BMOs: We are committed to equipping our BMOs with the latest digital tools and knowledge. This includes training in Customer Relationship Management (CRM) systems, in order to empower BMOs to manage and nurture their member relationships more effectively. Additionally, we will provide education in Learning Management Systems (LMS), enabling BMOs to offer valuable learning resources and support to their members.

Promotion of in-sector cooperation: Collaboration is a cornerstone of success in today's business landscape. To facilitate this, we will encourage and support the creation of sharing groups and procurement groups within and among BMOs. These groups will serve as platforms for members to collaborate, share best practices, pool resources, and collectively address common challenges. By fostering in-sector cooperation, BMOs can leverage their collective strength to achieve a more significant impact.

Promotion of MSME participation in BMOs: The project's next phase will also focus on promoting greater participation of MSMEs in BMOs. These organizations are a valuable resource for small businesses, providing a platform for networking, advocacy, and access to resources. We will work on increasing awareness and showcasing the benefits of BMO membership, in order to encourage more MSMEs to join these vital support networks.





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