South-South in Action
Scaling-up Private Sector Enterprises in OIC Member Countries
Islamic Chamber of Commerce, Industry and Agriculture (ICCIA)
South-South in Action
Scaling-up Private Sector Enterprises in OIC Member Countries
Islamic Chamber of Commerce, Industry and Agriculture (ICCIA)
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Acknowledgements

We, at the General Secretariat of the Islamic Chamber of Commerce, Industry and Agriculture (ICCIA) extend our thanks to all those, including the ICCIA staff, for compiling this esteemed publication. Further thanks are extended to United Nations Office for South-South Cooperation staff members Mr. Michael Stewart, Ms. Linnea van Wagenen and Ms. Nawra Mehrin who actively liaised with the ICCIA to arrange final editing and layout of the document.

A special word of appreciation also goes to our Honorable Members, partnering institutions and participants of the various training programmes and workshops, for their kind cooperation and valuable inputs, which led to compilation of this publication. Notable among them are: The Union of Chambers and Commodity Exchanges of Turkey (TOBB), Federation of UAE Chambers of Commerce / Sharjah Chamber of Commerce and Industry (SCCI), Uganda National Chamber of Commerce and Industry (UNCCI), Statistical, Economic and Social Research and Training Centre for Islamic Countries (SESRIC).
Abbreviations

OIC  Organisation of Islamic Cooperation
ICCIA  Islamic Chamber of Commerce, Industry and Agriculture
PGTF  Perez-Guerrero Trust Fund for South-South Cooperation
UNOSSC  United Nations Office for South-South Cooperation
FAO  Food and Agriculture Organization of the United Nations
NGO  Non-governmental organisation
SDGs  Sustainable Development Goals
G77  Group of 77
TOBB  The Union of Chambers and Commodity Exchanges of Turkey
UNCCI  Uganda National Chamber of Commerce and Industry
SCCI  Sharjah Chamber of Commerce and Industry
SESRIC  Statistical, Economic and Social Research and Training Centre for Islamic Countries
IDB  Islamic Development Bank
It is a great honor and privilege for the Islamic Chamber of Commerce, Industry and Agriculture (ICCIA) to be a part of this esteemed publication. The publication reflects the experience of the ICCIA across the OIC spectrum covering training programmes, workshops and other activities conducted in different OIC member countries with the objective of contributing to South-South and triangular cooperation.

Let me first introduce to you the ICCIA. It is an affiliated institution of the Organisation of the Islamic Cooperation (OIC) which represents the private sector of 57 OIC member countries. Its programme is in line with the OIC 10 Ten-Year Program of Action, which focuses in bringing about cooperation among the private sector. Towards this end, the ICCIA is engaged in assisting entrepreneurs in OIC countries to develop their capacities for sustainable trade promotion and industrial development. The members are very diverse geographically and economically and cover four continents, stretching from Kazakhstan in the north to Mozambique in the south and from Guyana in the west to Indonesia in the east. They have immense potential and natural resources which need to be tapped and the capacities to be built.

In promoting economic cooperation among the OIC countries, the ICCIA is also focusing on promoting “Halal Trade and Industry”. In this context, the ICCIA is cooperating with developing countries to build awareness on the various concepts of halal. It is expected that through this cooperation halal trade will increase throughout the world at large and particularly within Southern countries.

The ICCIA has been working towards enhancing South-South cooperation and achieving the Sustainable Development Goals (SDGs). This has been done in collaboration with various United Nations entities and Chambers of Commerce within the OIC countries. Towards this end, ICCIA has been conducting various projects through organizing training programmes, workshops and business forums.

Furthermore, the ICCIA has devised its Work Programme in line with the OIC Programme of Action (2025) which focuses on areas being covered by the SDGs. In its endeavours to further expand its scope of work, the ICCIA is also keeping the SDGs as its guidelines in its programmes and activities. Of particular relevance are those related to poverty alleviation, food security, economic empowerment of women and promotion of sustainable economic growth.

It is pertinent to mention that all of the OIC members come from the global South. The ICCIA, through its programmes, is striving to strengthen existing partnerships and scale-up private sector enterprises. In addition, the ICCIA is striving to mobilize resources and join efforts with United Nations Office for South-South Cooperation (UNOSSC) with the objective of strengthening economic cooperation and the transfer of technology, technical know-how, expertise and best practices.

It is hoped that this publication will encourage all stakeholders to accelerate inclusive and sustainable development and progress towards the SDGs.
For more than 2-years the United Nations Office for South-South Cooperation (UNOSSC) has been working with our partners to produce editions of South-South in Action (SSiA). These reports have been designed as a platform for partners to present, promote, and share the successful solutions that have led to the overcoming of development challenges.

I am proud to launch this edition of SSiA with the Islamic Chamber of Commerce, Industry and Agriculture (ICCIA), an affiliated institution of the Organisation of Islamic Cooperation (OIC). All 57 member countries of the OIC are from the global South. By definition, therefore, when they work together to address common challenges, they are engaged in South-South cooperation.

This is the first edition of SSiA that has a dedicated focus on the private sector. There is no doubt that if the global community is to meet the ambitious 2030 Agenda and its associated Sustainable Development Goals (SDGs), it will be vital to engage with the private sector. The sector plays an important role as a driver of growth, provider of jobs and generator of revenue that can be used for social and economic development. Importantly, this edition makes clear that South-South exchanges are already happening between the private sector, and between public and private stakeholders.

UNOSSC is particularly pleased to note that many of the cases presented herein have an explicit focus on supporting women in the private sector. It is well known that empowering women fuels and produces thriving economies and spurs productivity and growth. All too often, however, women in developing countries lack access to institutions – be they educational, health care, financial – that enable them to contribute to efforts to overcome development challenges. Through initiatives such as the Family Bank, the ICCIA is working with partners to address these challenges.

Finally, the Office notes that this edition also includes a focus on youth empowerment. The world today is home to 1.8 billion young people, the largest youth population in history, with close to 90 per cent living in developing countries. This is an enormous population that must be supported if we are to achieve the development goals we have set ourselves. Once nurtured, young people will generate jobs, develop innovative solutions to traditional and modern challenges, and drive forward social progress.

UNOSSC and the ICCIA have a longstanding and productive partnership – indeed you will see UNOSSC has supported many of the cases presented in this edition. I am glad that we have taken this opportunity to take stock of and share what we have already achieved. I am certain that this report is just the next step in our journey together.

Jorge Chediek
Envoy of the Secretary-General on South-South Cooperation and Director, United Nations Office for South-South Cooperation
It is with great pleasure that the Islamic Chamber of Commerce, Industry and Agriculture (ICCIA) is publishing this publication with the kind support of United Nations Office for South-South Cooperation (UNOSSC).

This publication highlights the role of the ICCIA and its partnering institutions towards facilitating South-South cooperation in industrial, commercial and agricultural spheres. Chapter 1 introduces the ICCIA. This comprises of the background, establishment, objectives and the member Chambers of the ICCIA. It also focuses on the role of the ICCIA in promoting South-South cooperation and traces the objectives for this cooperation and the joint activities undertaken in this direction. This chapter also covers information about some partner Chambers (Turkey, Uganda, and Sharjah (United Arab Emirates)) including write-ups on these partners covering information on their activities and how their scope of work portrays South-South and triangular cooperation in action.

Chapter 2 focuses on the application of South-South cooperation modalities through initiatives and activities of the ICCIA. It presents case studies on capacity development, such as entrepreneurship development through information technology, key infrastructural development for rural growth, economic empowerment of women and value chain analysis for agribusiness.

Chapter 3 gives conclusions and recommendations on future plans of action which could further enhance South-South and triangular cooperation within and beyond the ICCIA.
Chapter I

Introduction to the ICCIA
The Islamic Chamber of Commerce, Industry and Agriculture (ICCIA) is an affiliated institution of the Organisation of the Islamic Cooperation (OIC) which represents the private sector of 57 member OIC countries (see list of ICCIA members). Amongst other work, it assists entrepreneurs in OIC countries to develop their capacities for sustainable trade promotion and industrial development. Special emphasis is placed on the improvement of industrial development strategies, support to infrastructure, access to markets, and finance. The ICCIA’s strategy is to build capacities and focus on activities that help to develop a competitive economy, promote sustainable trade, rural growth and agribusiness.

To achieve its objective, the ICCIA organises private sector meetings, trade exchange forums, Businesswomen Forums, workshops, and training programmes in a variety of thematic areas including:

- Capacity building
- Poverty alleviation
- Marketing and management
- Value-addition.
- Gender development.
- Economic empowerment of women.
- Promotion and development of small and medium-sized enterprises.
- Utilisation of microfinance.
- Agriculture and rural growth.
- Promotion of tourism.
- Development of incubation centres and promotion of entrepreneurship, particularly among women and youth.

These programmes have contributed greatly to enhancing the socio-economic development of OIC member countries.

In addition, the ICCIA places special focus on the issue of halal, which is of great concern to all Muslims. The concept of halal is not merely confined to food, but in the real sense, covers a wider spectrum of life. Towards this end, the ICCIA has launched its programme on halal and is working with all relevant stakeholders to undertake activities such as organizing seminars and conferences.
Goals of the ICCIA

1. Supporting cooperation among the business sector in OIC countries through diversifying commercial products among themselves in order to achieve economic integration and economic and social development.

2. Proposing measures that could facilitate and increase the exchange of goods and services among member countries, through infrastructure development, knowledge sharing and best practices.

3. Supporting the development of tourist activities and the facilitation of transport among Islamic countries.

4. Facilitating the promotion of business through the use of information technology.

5. Promoting and financing economic, scientific and administrative research and studies to facilitate the exchange and dissemination of information and technical expertise in trade, industry, agriculture and other economic areas.

6. Contributing to promoting the products of members, to opening markets among member countries, and opening foreign markets to member countries and territories.

7. Supporting cooperation between the ICCIA and international organisations by opening new areas of cooperation in trade, industry and agriculture through the organisation of conferences and seminars, addressing the needs of climate change and adopting methods focusing on green technology in business.

8. Strengthening relations with international organisations such as the United Nations international trade organisations, bodies and unions and chambers similar to the ICCIA to promote the private sector's role in socio-economic development.

9. Disseminating information on modern technologies and administrative and economic methods and systems among the private sector to boost competitiveness.

10. Promoting and supporting collaboration among the officials of member institutions.

11. Promoting adherence to Islamic ethics, values and principles in conducting business.
Members of the ICCIA

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**OBSERVERS**

| 58. Foreign Trade Chamber of Bosnia and Herzegovina |
| 59. Turkish Cypriot Chamber of Commerce |
The ICCIA has been working towards enhancing South-South cooperation and achieving the SDGs. This has been done in collaboration with various United Nations entities and chambers of commerce within OIC countries. Towards this end, ICCIA has been conducting various projects such as organizing training programmes, workshops and business forums.

The 57 member countries of the OIC are very diverse geographically and economically and cover four continents stretching from Kazakhstan in the north to Mozambique in the south, and from Guyana in the west to Indonesia in the east. These 57 member countries have immense potential and natural resources which need to be tapped and their capacities need to be built.

All of the OIC member countries come from the global South. The ICCIA, through its programmes, is striving to strengthen existing partnerships in order to support and scale-up the private sector.

The ICCIA is also striving to mobilise resources and join efforts with United Nations Office for South-South Cooperation (UNOSSC) with the objective of strengthening economic cooperation, transfer of technology, technical know-how, expertise and best practices.
Partner Chambers of Commerce

Turkey

The Union of Chambers and Commodity Exchanges of Turkey (TOBB) is the highest legal entity in Turkey representing the private sector. Similar to the patterns of guilds and syndicates, which traditionally organized and represented tradesmen and producers throughout Turkish history, TOBB, too, adopted a representative role in a democratic and modern society. Today, TOBB has 365 members in the form of local chambers of commerce and industry, maritime commerce and commodity exchanges.

TOBB serves 1.5 million members in 81 provinces and 160 counties. It assumed responsibility and duty as the principal representation entity of the business community of Turkey.

Vision

To enhance economic growth, increase the competitiveness of the members and improve Turkey’s business and investment environment.

Mission

As one of Turkey’s largest non-governmental organisations, TOBB invests in the future of Turkey, not only in businesses, but also in the fields of education and social responsibility. In addition, TOBB represents Turkish business in the international arena, acting as their voice and working to protect their rights. TOBB acts as a spokesperson for Turkish entrepreneurs by taking part in the boards of nearly all global business and world organizations.

Purpose

Within the context of its original law and other applicable legislation, TOBB, in its capacity as the highest level representative of the Turkish private sector, aims at ensuring unity and solidarity between chambers and commodity exchanges, enhancing development of the professions in conformance with general interest, facilitating work of members, promoting honesty and confidence in the relations of members with one another and with the general public, and preserving professional discipline and ethics.
Functions

• To lead and guide Turkish entrepreneurs.
• To submit opinions and comments to political power in line with the requirements of the private sector.
• To strive for expanding the idea and ideals of private sector.
• To ensure that small and medium size enterprises (SMEs), which constitute the backbone of the economy, receive an equitable share.
• To submit opinions to concerned Ministries and parliamentary commissions regarding laws and regulations.
• To establish electronic infrastructure to standardize the services rendered by chambers and commodity exchanges, to assure common methods for bookkeeping, and to collect data related to the members.
• To solve professional conflicts that may arise among chambers and commodity exchanges.
• To offer its members information that may be useful in their commercial, economic and international activities by following developments in science and technology. The product prices set at the commodity exchanges are made available to its members and to the rest of the world through international agencies such as the Reuters and its own internet system.
• To offer information and consultancy services through chambers and commodity exchanges to help SMEs solve their operational problems, to investigate the problems restricting their success at international markets, and to thereby contribute to the identification of a national SME policy.
• To carry out functions under the legislation in force for the development of apprenticeships, vocational and technical training within the scope of developing a qualified labour force.
• To establish or to participate in educational institutions and to cooperate with these institutions.
• To establish organised industrial regions and technology development centres.
• To participate in the formulation of vocational standards, testing and certification procedures.
• To conduct in-service training programs to improving the service quality of its own personnel.
• To authorize companies to organize domestic fairs.
• To participate in the Economic and Social Council of Turkey.
• To strive for the elimination of interregional differences at the development level and the restructuring of social equilibrium in conformance with the current requirements.
• To cast light on the future by its work and scientific researches.
Sharjah

The Sharjah Chamber of Commerce and Industry

In order to address the needs of the private sector in the Emirate of Sharjah, the Sharjah Chamber of Commerce and Industry was established by an Amiri decree issued in 1970 by His Highness the Ruler of Sharjah. The Chamber was established to effectively and vitally participate in the organisation of economic life and the prosperity of its trade, industry and professions sectors on all levels and in cooperation with the concerned partners.

Vision
To be a stimulant of sustainable commercial and industrial development for the Sharjah business community, and to be a centre offering best practices.

Mission
To be a pioneering and defending voice of the Sharjah business community and to serve members by offering them information and value-added services and opportunities for more growth, prosperity and competition in the global market.

Objectives
The role of the Chamber is to cooperate and coordinate with concerned establishments and bodies, other chambers of commerce and its federations both within and outside the country. It aims to serve members by working to grow and develop their trade relations, enhance economic activity, and improve standards.

The Sharjah Chamber of Commerce and Industry, as an independent establishment, has accomplished many achievements. Due to the nature of its work, the Chamber has given opinions on economic matters, reflected and advocated for the perspective of the private sector, made numerous proposals about establishing economic projects and legislation related to commercial and industrial affairs, and contributed in the collection of relevant information and data including preparing statistics and undertaking research.

As part of promoting cooperation with developing countries, the Chamber has a focus on assisting countries in the South. The ICCIA, in collaboration with the Chamber, has been organising various workshops, training programmes and business forums, some of which are outlined later in the report.
Uganda National Chamber of Commerce and Industry (UNCCI)

The Uganda National Chamber of Commerce and Industry (UNCCI) is the oldest nation-wide umbrella organisation for the private sector in Uganda. UNCCI was constituted in 1978 and registered as a company limited by guarantee without share capital, guided by a set of by-laws enshrined in articles and memorandum of association. The leadership of the organisation is chosen through a vote at an annual general meeting once every five years. UNCCI enjoys a multi-sectoral membership with a nationwide outreach. The Chamber is characterized by a network of district branches which cut across all regions in over 80 districts. It is this diversity that makes UNCCI one of the eminent business associations, dedicated to advancing commerce and industry relations within Uganda and globally through its networks within the international business community.

**Vision**
To be the leading private sector body for the business community in Uganda, providing members with an influential local, regional and global network for business growth.

**Mission**
To strengthen the private sector in Uganda, through emphasising trade promotion, industrial development, effective advocacy for sustainable economic policies, and a conducive climate for economic development.
Core Values

- Quality Service: offer relevant business development services in a timely and efficient manner.
- Innovation: Introducing new ideas; original and creative thinking.
- Integrity: Commitment to inherent values of honesty, fairness and transparency.
- Teamwork: Galvanising collective efficiency and realization of goals together.

Objectives

The main objective of UNCCI is to promote and advocate for the interests of the business community, particularly its members who are drawn from all sectors of the economy including internal and external trade, industry, tourism, transport, and services.

UNCCI focuses on advocating for appropriate economic policies and interventions that encourage a favorable business and investment climate. It works with its members to enhance their capacity to grow and run efficiently. Most importantly, UNCCI works with other key partners and players to ensure an enabling environment for the sustainability of private sector led growth.
Training Program on Entrepreneurship Development Through IT for OIC Countries
Chapter II

ICCIAs South-South Cooperation Activities and Initiatives

Training Program on Entrepreneurship Development through Information Technology for OIC Countries, Sharjah, United Arab Emirates, 2017
# South-South in Action

## Capacity Building on Entrepreneurship Development through Information Technology

### Summary
The ICCIA is undertaking activities that directly or indirectly lead to the development of the economies of the OIC member countries. In this context, using information technology (IT) to develop entrepreneurship is an important tool in improving the economic well-being of individuals and societies. The business community from OIC developing countries need to be more conversant with the benefits of IT so as to effectively promote entrepreneurship among women. Eventually, this can contribute to poverty alleviation, self-reliance and prosperity as well as contribute to achieving the SDGs through the development of a culture of entrepreneurship.

In view of the above, the ICCIA organized the “Training Program on Entrepreneurship Development through IT for OIC Countries”, on 7 to 9 August 2017, in Sharjah, United Arab Emirates. The program was held in collaboration with the Perez-Guerrero Trust Fund for South-South Cooperation (PGTF) and the Sharjah Chamber of Commerce and Industry.

### Target Countries
The training program was attended by 24 participants from 17 countries and territories from Africa, the Middle East, the Gulf, Europe, Central Asia and South-East Asia.

Participants were from Azerbaijan, Bosnia and Herzegovina, Djibouti, Egypt, Guinea, the Islamic Republic of Iran, Jordan, Kazakhstan, Malaysia, Mali, Niger, Pakistan, the State of Palestine, Sudan, Turkey, Uganda and the United Arab Emirates.

### Related SDGs
- **Goal 1.** End poverty in all its forms everywhere
- **Goal 5.** Achieve gender equality and empower all women and girls

### Outcomes and Key Results
The training program facilitated discussion and helped participants to achieve online presence and increase their market out-reach through various online marketing strategies. This program focused on youth and women entrepreneurs, particularly start-ups.
Introduction

Entrepreneurship is an important aspect of economic growth and the backbone of any country for its development. The spirit of entrepreneurship brings about enthusiasm, persistence and the ability to seek entrepreneurial opportunities that lead to success. A country’s ability to generate a steady stream of business opportunities usually comes about when its people take to entrepreneurial activities. Entrepreneurs are engines of economic growth for a country.

In its efforts to contribute in the economic development process of OIC countries, the ICCIA organized a “Training Program on Entrepreneurship Development through Information Technology for OIC Countries”, from 7 to 9 August 2017, in Sharjah, United Arab Emirates. The program was held in collaboration with the PGTF and the Sharjah Chamber of Commerce and Industry.

The Training Program was attended by 24 participants from 17 countries and territories, representing Africa, the Middle East, the Gulf, Europe, Central Asia and South-East Asia. In addition, representatives from the Sharjah Chamber of Commerce and Industry and the Young Leaders Network of the World Islamic Economic Forum participated.

Challenge

According to the World Employment and Social Outlook report from 2017, published by ILO, global unemployment rates are expected to remain high in the short term. The global unemployment rate raised slightly from 5.7 per cent in 2016 to 5.8 per cent in 2017– representing 3.4 million more unemployed people globally and bringing total unemployment to just over 201 million. Whilst the global unemployment rate is expected to hold relatively steady in 2018, the pace of labour force growth (i.e. those in search of employment) will outstrip job creation, resulting in an additional 2.7 million unemployed people globally. Unemployment levels in developing countries were expected to increase by 450,000 in 2017, with unemployment rates hovering at around 5.5 per cent in 2017 and 2018.1

The ICCIA is undertaking activities that should directly or indirectly lead to the development of the economies of OIC member countries, particularly those in the South. Using information technology (IT) to develop entrepreneurship is an important tool for improving economic well-being of individuals and societies. The business community from OIC developing countries needs to be more conversant with the benefits of IT to have a common platform to promote entrepreneurship. Eventually, this can lead to poverty alleviation, creation of job opportunities, self-reliance and prosperity as well as to contribute to achieving the SDGs.

During the training, participants identified common issues being faced in their respective countries, such as:

1. Difficulty in obtaining financing from banks and other financial institutions on easy terms; lack of financial infrastructure such as online payments systems and credit card systems.
2. Lengthy procedures to set up companies.
5. Lack of business facilities and high rental costs.
6. Lack of quality education institutions and proper curriculum on entrepreneurial education, training, coaching and mentoring for start-ups.

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7. Difficulty in obtaining business from the government sector.
8. Lack of trained and talented human resources.
9. Cultural aversion to failure, and lack of support from the government in cases of failure.

**Recommended Solutions**

The training program aimed to create opportunities for self-employment and through this provide employment to others, as well as to make entrepreneurs aware of the use of technology to promote their enterprise. The program was designed as a common platform where the participants could learn, share experiences and find solutions to their individual business problems.

The program addressed the challenges faced by young entrepreneurs in setting up businesses and how best to overcome these constraints. It also highlighted the need to have a practical mechanism to connect academia and academic research with the actual needs of the business sector.

The programme discussed and helped participants to achieve online presence and increase their market reach via various online marketing strategies. It focused on youth and women entrepreneurs, particularly start-ups, which would be key to reducing unemployment in developing countries.

On-the-ground sessions were held where some start-ups were given practical assistance with setting up an online presence. During the programme two organisations, Ruwad Establishment from Sharjah and the World Islamic Economic Forum (WIEF), made presentations highlighting their services in addressing the issues and challenges being faced by young entrepreneurs and start-ups of the respective countries, as well as strategies in creating job opportunities (see below).

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**Ruwad Establishment, Sharjah, United Arab Emirates**

Ruwad supports leading entrepreneurs and provides assistance and support to SMEs in the Emirate of Sharjah through providing direct support and creating an enabling environment to establish and develop unique projects. Two types of services are offered (i) funding support and (ii) non-funding support.

**Funding support** is offered through two types of programs:

**Program I:** Direct financing, which has been set up to finance enterprises whose cost is less than AED 300,000 within the framework of granting financing facilities to establish unique projects.

**Program II:** Finance in cooperation with banks, which provides finance to enterprises up to AED 2 million.

**Non-funding support** offers 4 types of services (i) training (ii) consultancy (iii) government support, and (iv) incubator.
World Islamic Economic Forum (WIEF) Young Leaders Network (WYN)

WIEF Foundation is the organising body of the annual World Islamic Economic Forum (WIEF), a global gathering of world leaders, captains of industry, emerging entrepreneurs, academics and other stakeholders from the Muslim world and beyond. The Foundation undertakes various capacity building programmes under the WIEF initiatives for youth and female entrepreneurship development.

Aimed at promoting cross-border business opportunities and social projects for the common good, the WIEF Young Leaders Network (WYN) is a global youth network for young pioneers and changemakers to connect and collaborate. WYNs flagship leadership programme, Young Fellows, focuses on creating a top-class leadership mentality in the next generation, coupled with a strong moral compass embodied in its philosophy of altruistic leadership under the tagline “Learn-Empower-Earn-Return”. Other initiatives include IdeaLab, a boutique start-up conference that connects global investors to the most promising start-ups around ASEAN, and Marketplace of Creative Arts Festival (MOCAfest), which aims to bridge the gap between the creative industries and the business world.

Strategies for Scaling-up

The training programme adopted the following recommendations based on the course outline, group discussions, and feedback from participants:

1. To call upon relevant member chambers to share their knowledge, experience and training resources in strengthening the training capacities of national chambers of other countries, in accordance with their needs.

2. To request the ICCIA and relevant agencies and organisations to develop advanced training activities by organising programmes for training of trainers. These trainers could in turn be engaged by national chambers to conduct local training and development programmes.

3. To call upon the relevant national chambers and other relevant organisations to assist start-ups and youth by calling upon public sector agencies to streamline the process of doing business, for example by setting up one window facilities.

4. To call upon the chambers to set-up incubation centres to encompass pre-incubation, incubation and post-incubation services, to facilitate new businesses and provide them with industry expert mentors.

5. Member chambers are called to consider arranging training programs during which participants can exchange knowledge that they have acquired through the program and to add value to the local business community.

6. Through their contacts with prominent business people, national chambers could set-up angel investor, venture capital and seed funds to help start-up entrepreneurs.

7. To call upon the chambers to arrange short refresher programs to keep abreast with the concepts of entrepreneurship in IT, particularly how to market businesses through social media and technology based social networks.

8. A working relationship to be developed between the national chambers and academia to teach concepts of entrepreneurship and ethics of business through their curriculum and training programs. Through this, the academia–industry relationship would be enhanced.
Summary

Rural development of a country, as part of a value-chain, plays a very important role in building capacities in the agricultural sector. Agriculture and rural development with investments in agro-industries can promote industrialization and rural employment, break the productivity gap, reduce food costs and ensure food supply, and improve diet.

With this in mind the ICCIA, in collaboration with the PGTF, TOBB and FAO, organised a “Workshop on Key Infrastructure Development for Rural Growth for OIC Countries” in Istanbul, Turkey from 24 to 26 April 2017. The workshop was designed to discuss and exchange knowledge on strategies to develop value chains and mitigate food loss and wastage.

The objective was to provide an overall review of the issues and strategic options to develop the backbone and supporting infrastructure for rural development. Due to the lack of an effective and timely cold chain system, significant amounts of produce are wasted in absence of warehouses and transport. Hence, the workshop focused on cold chain system and other related infrastructure in developing a competitive rural economy.

Target Countries

The workshop was attended by 23 participants from 14 countries and territories, representing all regions of the OIC, namely the Arab States, Africa, Central Asia and South-East Asia.

Participants were from Afghanistan, Cote d’Ivoire, Indonesia, the Islamic Republic of Iran, Jordan, Malaysia, Niger, Pakistan, the State of Palestine, Sudan, Tajikistan, Tunisia, Uganda and Turkey.

Related SDGs

Goal 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture

Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

Outcomes and Key Results

The workshop discussed the concepts and potential of domestic and global value chains for OIC countries. It created awareness about strategic options in developing the backbone and supporting infrastructure for rural development, which would be the key to reduce food loss, transaction costs, and strengthen rural-urban linkages.
Introduction

Most of the economies of OIC countries are agro-based, and therefore agricultural development is essential for economic growth, rural development and poverty alleviation. Over the past decade, food security crises around the world have highlighted the global importance of agricultural development and food security. In fact, while agriculture is widely known to be a primary economic activity and is assumed to play a major role in the economies of most developing countries, this is not the case in many individual OIC countries, nor in the OIC countries as a whole. Many OIC countries are still facing several serious constraints and challenges in these two critical areas. On average, the share of agriculture in total GDP of OIC countries has gradually declined from 11.8 per cent in 2000 to 11 per cent in 2015.²

Taking into consideration both the potential and need, it is necessary to scale-up the agricultural sector in a way that would increase value-addition, create employment and ultimately grow the economies of OIC member countries. Even though OIC member countries have 3 billion hectares of total land area, only 26 per cent of this contributes to the total world agricultural land, whereas 55 per cent is taken by other developing countries and 19 per cent by the developed countries.\(^3\)

Agriculture and rural development with investments in agro-industries can promote industrialisation and rural employment, break the productivity gap of development, reduce food costs and ensure food supply and improve diet.

It is with this objective in mind that the ICCIA in collaboration with PGTF, TOBB and FAO organized a “Workshop on Key Infrastructure Development for Rural Growth for OIC Countries” in Istanbul, Turkey from 24 to 26 April 2017. The workshop was designed to discuss and exchange knowledge on strategies to develop the value chain and mitigate food loss and wastage.

\(^3\) SESRIC, Agriculture and Food Security in OIC Member Countries 2016, available from: http://www.sesric.org/files/article/537.pdf#page=18&zoom=100,0,776
Challenge
The objective was to provide an overall review of the issues and strategic options in developing the backbone and supporting infrastructure for rural development. Due to the lack of an effective and timely cold chain system, most produce is wasted given a lack of warehouses and appropriate transport. Little attention has been given to the value chain through which agricultural products reach final consumers within counties and abroad. Hence, the workshop focused on cold chain system and other related infrastructure in developing a competitive rural economy.

Recommended Solutions
The workshop was designed to highlight the importance of the development of clusters of profitable small-, medium- and large-scale farms and associated agribusinesses in selected corridors in OIC regions. Building on existing operations and planned investments, the clusters would be centred in areas of particularly high agricultural potential.

Saving food is a huge and complex task and requires participation of all stakeholders, chain actors, and support organisations for meaningful results with particular focus on the Near East and North Africa region. Food loss and waste (FLW) solutions differ from region to region, but a global initiative with regional focus and national implementation is required. The pillars to save food include awareness raising, collaboration and coordination with worldwide initiatives on food loss and waste reduction, translation of research to policy, strategy and programme development for food loss and waste reduction and support to programmes and projects implemented by the private and public sectors.

The workshop analysed a market-based solution for grapes and tomatoes in Egypt. This solution has addressed business constraints in a sustainable manner by creating an organisation of producers and service providers. Some solutions include innovative ways to link small farmers to markets, adoption of good practices, exchanging knowledge and experiences, and undertaking study tours.

Participants proposed key areas for reform and policy focus including seed policy reform, research on the impact of climate change, market reform, and right prices and polices.

“The agro-industry is increasingly having an impact on economic and social development in the Kyrgyz Republic”
Participants also noted that effective utilisation of land by planting trees such as acacia and gum can be used to reduce carbon dioxide pollution and thereby provide a healthier environment for food production.

Several OIC countries lack data on agriculture and rural infrastructure, which hinders an accurate analysis of the challenges and opportunities in this sector. Member countries could benefit from the capacity building programs offered by various OIC institutions such as SESRIC, the IDB and others.

Following the workshop, the following steps and initiatives were undertaken:

- At the policy level Afghanistan is working to introduce best practices in the value chain system, which would scale-up their agricultural production.

- The experience of Pakistan in facilitating farmers access to market through placing their produce in warehouses is being replicated in Uganda. Since both Pakistan and Uganda are major grain producers, a system of disbursement of loans to farmers with crop as a collateral will not only improve the financial inclusion of farmers but would also help farmers access market protection of crop quality, price stability and ultimately export competitiveness and food security.

- The State of Palestine is currently facing water issues and hence is working on ways to streamline water use in agriculture.
Saudi Arabia is among the top three global producers of dates.

Strategies for Scaling-up

- To call on member countries to work on a market-based economy - a commercially oriented solution that addresses business constraints in a sustainable manner and by creating organisation of producers and service providers.

- The member countries are called to investigate water issues:
  - Agriculture uses a major share of water in the region. With climate change and demand from other competing uses on the rise, the most viable and cost-effective approach would be to rationalize water use in the sector. This would require improving productive ("more crop per drop") and allocative efficiency ("more value per drop") of water use.
  - For the OIC region, ground water is an excellent water bank/storage for rural areas for agriculture. However domestic supply but has not been effectively managed, as groundwater use exceeds sustainable recharge in most OIC countries. This results in overexploitation and groundwater depletion, affecting agricultural sustainability.
  - Taking into consideration that value chains are an important component of the development of any sector, and particularly the cold chain system for agriculture produce, there is a need for the private sector to become involved in providing farmers with facilities to avoid food loss and wastage.
## Capacity Building on Economic Empowerment of Women

### Summary
The ICCIA has been working to encourage business partnerships to enhance access to markets and promote entrepreneurship and job creation, particularly for women and youth in OIC member countries.

In order to promote women-led business enterprises the ICCIA, in collaboration with the PGTF and the Uganda National Chamber of Commerce and Industry organized the “Workshop on Development of a Mechanism for Joint Ventures and Partnerships among Women-led Enterprises through South-South Cooperation” from 28 to 29 October 2015 in Kampala, Uganda.

The objective of the workshop was to promote a mechanism for partnerships among enterprises of OIC member countries of other countries. It brought together mechanisms for mentoring small and medium sized businesses with special focus on support to women-led enterprises.

### Target Countries
The workshop was attended by 44 participants from Bangladesh, Benin, Egypt, the Islamic Republic of Iran, Lebanon, Malaysia, Mauritania, Pakistan, Sudan, Tajikistan and Uganda.

### Related SDGs
**Goal 5.** Achieve gender equality and empower all women and girls

### Outcomes and Key Results
The workshop was beneficial for participants which includes representatives from women-led enterprises, women’s organizations working for the economic and social empowerment of the women as well as the institutions working towards women’s economic empowerment.

### Introduction
Economic development and, within it, empowerment of women, has become a cross-cutting theme of national policies and plans worldwide. Women play a critical role in business and through this role they have a direct impact on their countries’ economic growth. Empowering women worldwide and investing in their futures is helping drive growth in national economies. This can result in them in influencing economic decisions. Women are empowered when they are able to work in paid jobs and run their own businesses. Whilst there is immense potential for enterprise development, due to lack of communication, there is little awareness about the available opportunities.
In order to develop economic empowerment of women, the ICCIA has been working to encourage business partnerships to enhance access to markets and promote entrepreneurship and job creation, particularly for women and youth in the business sector of OIC member countries.

The ICCIA, in collaboration with the PGTF and the Uganda National Chamber of Commerce and Industry (UNCCI), organised the “Workshop on Development of a Mechanism for Joint Ventures and Partnerships among Women-led Enterprises through South-South Cooperation” from 28 to 29 October 2015 in Kampala, Uganda.

The objective of the workshop was to promote a mechanism for partnership among enterprises in OIC countries in order to mobilize resources with similar entities to strengthen economic cooperation, transfer of technology, technical know-how, expertise and best practices. The workshop was very beneficial for the participants which included representatives from women-led enterprises, women’s organisations working for the economic and social empowerment of women, as well as the institutions working towards women’s economic empowerment.
Challenge

According to UN-Women, globally women are paid less than men. Women in most countries earn on average only 60 to 75 per cent of men's wages. Contributing factors include the fact that women are more likely to be wage workers and unpaid family workers, are more likely to engage in low-productivity activities and to work in the informal sector and have less mobility to the formal sector than men.3

Investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth.

Recommended Solutions

The OIC has established the Social and Family Affairs Department, which deals with the implementation of OIC Plan of Action for Advancement of Women (OPAAW). The objective of the OPAAW is to ensure economic, social and cultural empowerment of women, providing equal access to health and education, providing economic opportunities in public and private sector as well as combating all forms of gender-based violence. The ICCIA can play an active role in formulating some of the measures for the implementations of the objectives of OPAAW, through engaging with the private sector. The role of public private partnerships will be of immense importance in the implementation of the OPAAW.

The ICCIA, as a representative of the private sector, has been undertaking activities for the economic empowerment of the women. Towards this end, it has been organizing Businesswomen Forums, workshops, training programs and exhibitions. The Forums provide businesswomen with a common platform to discuss their areas of cooperation and business opportunities as well as to develop culture of entrepreneurship. Through the workshops and training programs, women-led enterprises are mentored to build their capacities, enhance their business skills and marketing techniques and improve their global competitiveness. In addition, training is provided on how to add value to resources available within their respective countries and how to effectively use micro-finance for business.

To date, the ICCIA has held 9 Businesswomen Forums in various OIC countries. The overall objectives of these Forums are to provide opportunities to the businesswomen to network, share knowledge and best practices, to build capacities and to also expand their business ties. The meetings have resulted in a number of many recommendations, based on the identified needs of the participants.

Strategies for Scaling-up

• To enable businesswomen to play a pivotal role, member countries may call upon the national chambers of commerce and industry in OIC countries to give businesswomen associations suitable representation on the Board of Directors and provide them with more opportunities for exposure through their involvement in trade fairs and trade delegations.

• Governments of OIC countries, through their relevant Ministries, could be requested to extend support and encourage the setting up of SMEs for businesswomen in Islamic countries and support them as they carry out their activities. Coordination could be made among businesswomen organisations and women's associations in member countries to support handicrafts, traditional goods and to enhance their competitiveness in order to access foreign markets.

• Training programs could be conducted on a regular basis by national chambers of commerce or relevant Ministries to enhance entrepreneurial skills, enabling women to be equipped with competencies and skills in global marketing, brand development, strategic management, franchising and alliances.

• Taking into consideration the working arrangements between the OIC and United Nations entities, relevant stakeholders could explore the possibility of incorporating targets 5.b and 5.c of SDG 5 into their strategies and programmes:

  5.b Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

  5.c Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.

• Taking into consideration the role of academia in the development of youth the OIC, through its member countries, could consider requesting that universities enhance their courses on use of IT for innovation and entrepreneurship development by establishing linkages with existing businesses. This could lead to higher added value and better positioning for export markets.

• To explore the possibility of providing funds through Islamic financing mechanisms for impact investment which could benefit female social enterprises.

• To call on member countries to provide the necessary policy framework that will provide an enabling environment for start-ups among women and growth of enterprises. This will in turn contribute towards inclusive growth through innovation and creativity.
### Summary

The economies of the majority of OIC countries are largely agro-based but, overall, the performance of the agriculture sector in OIC countries is not very promising. Whilst agricultural development has long been supply oriented, its future will be more market driven.

In order to implement the activities coming within the priority areas of the OIC Ten-Year Programme of Action, the ICCIA organized a “Workshop on Capacity Building on Value Chain Analysis for Agribusiness for OIC Countries” from 1 to 3 December 2014 in Ankara, Turkey. The workshop was organized in collaboration with the PGTF, FAO, and SESRIC.

The objective of the workshop was to promote the exchange of experiences and discussion of best practices among primary producers and small-to-medium scale entrepreneurs engaged in first, second and third level agro-processing activities. The main focus was given to value-chain, agro-processing, farm-to-fork spectrum activities that can be carried out using relatively simple technologies.

### Target Countries

The workshop was attended by 42 participants from 16 countries and territories, representing all regions of the OIC, namely the Arab States, Africa, Central Asia and South-East Asia.

Participants were from Bangladesh, Indonesia, the Islamic Republic of Iran, Jordan, Kazakhstan, Lebanon, Libya, Pakistan, the State of Palestine, Nigeria, Saudi Arabia, Sudan, Tajikistan, Tunisia, Turkey and Uganda.

### Related SDGs

Goal 2. End hunger achieve food security and improved nutrition and promote sustainable agriculture

### Outcomes and Key Results

The workshop developed a shared vision on the factors critical to the development of agro-industries, the key factors affecting their competitiveness and potential priority action areas in the OIC. The workshop focused on the value chain, agro-processing, farm to fork activities and the issues that are being encountered by the various components of the value chain.
Introduction
The economies of the majority of OIC countries are largely agro-based but, overall, the performance of the agriculture sector in OIC countries is not very promising. Whilst agricultural development has long been supply oriented, its future will be more market driven. Furthermore, the development pattern varies considerably from one region to the other. South Asian countries are more advanced in developing competitive agriculture, whereas Africa and Central Asian tend to be less advanced with modern practices to develop a well-functioning supply chain for commodities that carry good comparative advantage.

The OIC Ten-Year Programme of Action prioritizes the promotion of activities aimed at achieving economic and social development in OIC countries, including supporting industrialisation, energising trade and investment, transferring technology, alleviating their debt burden, poverty, and eradicating diseases.

OIC institutions are encouraged to share their experiences and expertise to collectively implement the activities coming with their priority areas of the OIC Ten-Year Programme of Action. In this context, the ICCIA organized a “Workshop on Capacity Building on Value Chain Analysis for Agri-Business for OIC Countries” from 1 to 3 December 2014 in Ankara, Turkey. The workshop was organized in collaboration with the PGTF, FAO and SESRIC.

The workshop was attended by 42 participants representing all regions of the OIC, namely Arab, Africa, Central Asia and South-East Asia. Representatives from FAO, the Standing Committee for Economic and Social Cooperation of the OIC (COMCEC), and SESRIC also participated.

Challenge
OIC countries’ agricultural development depends on an integration of the entire supply/value chain. State domination of processing, marketing, exports and imports in some OIC countries inhibits such development, to the detriment of rural poverty reduction. Growth strategies need to be more focused on contributing to efficient supply chains.
and the linkages between small farmers and emerging agro-industry. In particular, priority should be given to infrastructure and productive investments. The current level of fixed agricultural investment is too low to achieve any competitive goals. Coordinated input markets, and improved access for small farmers will also enhance growth, in specific export related niche markets such as fruit, vegetables and livestock.

One challenge for the agricultural sector in OIC countries is to increase profitability, competitiveness and income earning capacity in a market-driven system, given that a large proportion of the population are dependent upon agriculture for their livelihoods. The goal of such a policy option in agriculture dominated economies of OIC countries is not necessarily to maximize the growth of production in any particular sub-sector/commodity but to create the necessary, and sufficient, conditions for the agricultural sector/farmers to adjust to a more competitive environment. The production structure, as well as the agro processing industry and inputs delivery system, should be allowed to adjust rapidly to changes in domestic/foreign market conditions (output and input) and technologies, through changes in cropping patterns, farm structure and value addition. The need is to address issues in the context of a value chain approach due to changing domestic and global markets.

Dramatic changes are taking place in food and agricultural systems in OIC member countries. Although the nature and pace of change is different between and within countries and regions, a common characteristic in OIC regions is the transition to market driven systems associated with greater reliance on input markets and growth of post-production enterprises. In essentially all OIC countries, the role of the private sector is increasing, smallholder farming is becoming commercialized, and agribusiness and agro-industry are increasingly impacting on economic and social development.

**Recommended Solutions**

The workshop developed a shared vision on the factors critical to the future development of agro-industries, the key factors affecting their competitiveness, and potential priority action areas in OIC countries. Participants were able to exchange views and agreed to cooperate with each other. The following were some of the solutions proposed:

- The workshop showed overwhelming interest in the subject. The profile of participants reflected a truly private/public participation and interaction. It also provided clear flow of information and knowledge among participating countries. The participation of FAO and COMCEC made the workshop technically more sound in addressing the issues at regional and OIC levels.
- Some countries raised their concern about existence of various non-tariff barriers.
- It was noted that Bangladesh exports processed fruit juice, particularly mango juice/drinks, to many African countries. However, many of these countries produce mangoes domestically. Participants from Africa suggested that Bangladesh could consider transferring knowledge and technology to Africa to allow them to process fruit juice regionally, which would take advantage of low cost raw materials and other facilities.
- Participants from Bangladesh showed interest to interact closely with Turkish dairy processors to learn from their milk collection and door to door distribution system.
- Participants from Bangladesh presented the dairy value chain where the dairy hub system adopted by PRAN, a private company, has produced considerable results in terms of improving livestock situation, income generation and poverty alleviation. This model can be replicated in other member countries based on
demand. It was noted that PRAN would be happy to facilitate the process.

- The participants proposed organizing a workshop involving both experts and farmers/entrepreneurs to exchange practical experience in solving problems at all stages of the value chain.

- In view of great interest both from countries and participating institutions, a suggestion was made to request for possible technical and financial assistance from institutions from the OIC region, such as the Islamic Development Bank, COMCEC, FAO, ESCWA, IFC, private sector and others to support future similar events under ICCIA and SESRIC fold.

**Strategies for Scaling-up**

The workshop focused on the value chain, agro-processing, farm to fork activities and the issues that are being encountered by the various components of the value chain. Based on the presentations and the discussions, the following recommendations were adopted:

- In view of the loss and waste of food after harvesting, catch, or slaughter, it was proposed to raise awareness by engaging all elements of the chain so as to better handle food and minimize loss and waste, which would have a positive impact on food security and sustainable value chain development.

- To put emphasis on food safety as an added value to a value chain. This shall be achieved by developing continuous and repetitive educational interventions in food safety in order to instil a food safety culture, which is essential for sustainable safe and hygienic practices in pre- and post-harvesting stages.

- To raise awareness on food safety risks via effective risk communication channels among all stakeholders of the food chain.

- To integrate assessment tools that aim to understand consumer preferences, level of awareness on health and safety, willingness-to-pay and perception of risks in order to craft an effective strategy for a sustainable food value chain and for creating marketing opportunities.

- To underline the importance of implementing health policies, preventive measures and adoption of standards from farm to fork - at various stages of value chain.

- Quality and food safety needs to be underlined by creating awareness throughout the value chain. There is also a need to promote the halal concept in all
food products at large, and particularly in the meat value chain, given its growing demand.

- Small farmers have not been integrated in the modern value chain and they lack access to technology, credit and markets. Small farmers depend on middlemen for their marketing and credit needs, incurring high cost and low return. There is a need to assess feasible options that minimise the role of middlemen.

- Cold-chain technology is essential for preserving the quality and safety of food. Collaboration and investment is needed among private and public actors within a whole-of-value chain perspective, and with specific attention to the need of small scale food producers and agribusiness.

- Create an association for agribusiness among OIC countries to facilitate marketing and business opportunities, and increase intra-OIC trade, including creation of agribusiness committee. There is also a need to create a task force that would suggest the structure /sectors of such association.

- To develop existing and proposed agribusiness value chains via facilitating the flow of knowledge, capacity building, capital commodity and services along with the entire chain.

- To address the issue of small farmers not adopting good post-harvest practices due to high cost investment, the creation of cooperatives / associations is suggested. Such action would provide economies of scale to the supply chain.

- Investing in modern cold chain was suggested and some potential partners such as IDB Group, especially the International Islamic Trade Finance Corporation (ITFC), were identified.

- The workshop identified that the OIC region lacks data and research and it was suggested that the Islamic Chamber Research and Information Center (ICRIC) may include these important topics in their programme of work.

- To call upon the relevant authorities to relax/remove some non-tariff barriers, so that the trading of various agricultural commodities could increase.

- In view of well documented water scarcity in the region, a value chain approach is needed to integrate issues such as improving productive and allocative efficiency, water embedded in food loss and virtual water in inter and intra trade.
Pursuing opportunities for cross border trading
ICCIA Businesswomen Forums

The Businesswomen Forums provide a common platform to discuss areas of cooperation and business opportunities as well as to develop a culture of entrepreneurship. Through the workshops and training programs, women-led enterprises are mentored to build their capacities, upgrade their business skills, develop marketing techniques and make themselves competitive in the global market. In addition, training is provided on how to add value to resources available within their respective countries, and how to effectively use micro-finance for business.

So far, the ICCIA has held 9 Businesswomen Forums in various OIC countries. The overall objectives of these Forums are to provide opportunities to the businesswomen to network, share knowledge and best practices, to build capacities and to also expand their business ties. These meetings have resulted in many important recommendations, based on the needs of the businesswomen.

During the Businesswomen Forums, many participants have had made business deals which have reflected the achievement of the objectives. To highlight a few cases:

A participant from Sudan made a joint venture with a counterpart from Pakistan and used their expertise to establish a factory for manufacturing clothes irons that work with LNG (Liquified Natural Gas).

In order to promote cottage industry in the rural areas of Pakistan, a Buying and Selling House has been set-up in Multan in the northern part of Pakistan. The House is designed to assist uneducated rural women, who make handicrafts, showcase and market their products. Women bring their goods to the House, where value is added through proper packaging and national and international marketing efforts.

A leading businesswoman from the State of Palestine started a small project with a single sewing machine. After taking part in several ICCIA forums and workshops, she was encouraged to grow her business and thought of training and employing unemployed women, with a focus on marginalised populations. She bought several machines and made traditional dresses with excellent finishing. Gradually her products gained a reputation for their quality and she expanded her project to cover several villages, employing over 170 women. Presently her brand is widely sold. She was awarded an Islamic Development Bank (IDB) prize in (1427H) 2006 on the theme of “Women Entrepreneurs and their Role in Sustainable Development”. She has established a sewing center that provides training and employment to many of the local middle / low-income women in four areas in the State of Palestine where employment opportunities are at a minimum.

A businesswoman from Sudan, while attending ICCIA Businesswomen Forum in Malaysia, met a Malaysian counterpart and made a deal to become an exclusive distributor of her products in Sudan. The Malaysian company designs and manufactures an Islamic electronic device for religious purposes, such as identifying the Qibla (direction of prayers), teaching recitation of Holy Qu’ran and other purposes. The product has been widely distributed and gained recognition.
Outcomes of the Previous Forums

The outcome of the activities undertaken by the ICCIA for the empowerment of women has had a positive impact on skills enhancement, development of business plans, branding and marketing. However, much more needs to be done to empower female populations in rural areas of developing OIC countries. It has been noted that women in the rural areas have business acumen, but that they lack access to formal training to further develop their capabilities.

Among its tools to contribute to the economic empowerment of women, ICCIA has developed a web portal “ICCIABIN (www.icciabin.org). The objective of ICCIABIN is to provide a platform for women entrepreneurs to interact with each other, to exchange business information among themselves, and to share best practices.

The portal provides many opportunities and outreach to businesswomen in terms of marketing their products and services, providing information on business, sharing success stories, acquiring know-how and best practices. ICCIA is planning to enhance this website to a selling-and-buying house, which would provide opportunities to sellers and buyers for greater outreach of their businesses.

One of the ICCIA Forums led to the setting up of a Family Bank in Sudan. The Forum facilitated a meeting between Sudanese businesswomen and their Pakistani counterparts, who had already established a women-led financing institution: the First Women Bank Pakistan. The Sudanese women sent a delegation to Pakistan who met with the management of the bank and studied the methodology and its operating mechanism.

Alleviating poverty by empowering youth and women for inclusive growth.
Establishment of a Family Bank in Sudan

OIC countries face numerous challenges such as lack of financing, skills development and need to develop capacities for women-run enterprises. Furthermore, women in most OIC countries are unable to get financial assistance through banks, as they are often unable to provide guarantees and collateral.

In order to facilitate women to be able to play their role in economic growth of their respective countries, the Family Bank in Sudan was established with a capital of USD 35 million. The Bank’s portfolio provides micro-financing for start-ups, productive families, women and youth. The main objective of the Bank is to alleviate poverty and provide employment opportunities to women and youth.

The Sudanese Businesswomen Association, which is part of the Sudanese Businessmen and Employers Federation, had approached the ICCIA to help with establishing a micro-finance institution that would initially assist women through extending finance to their small projects and micro-enterprises.

The ICCIA was a catalyst in establishing the bank in 2008. The Bank is backed by several governmental institutions such as the Central Bank and the Ministry of Finance. Over the last ten years the Bank has expanded into a leading financier to productive families and women. The Bank’s portfolio provides micro-financing on Sharia terms. It has expanded all over Sudan with 41 branches. The total financing facilities provided for women’s projects has amounted to 577.6 million Sudanese pounds, which is 32 per cent of total cumulative funding provided by the Bank, reaching 84,363 beneficiaries, which equates to 32 per cent of all Bank beneficiaries.

In view of the success of the Family Bank, initiatives are being taken by the ICCIA to replicate the concept in other relevant OIC countries. However, in order for this to take effect, local regulatory frameworks are required.

Key Insights

Relevance to SDG(s)

Goal 1: End poverty in all its forms everywhere;

Goal 5: Achieve gender equality and empower all women and girls

The Family Bank project was implemented to alleviate severe poverty as well as to provide employment and contribute to development projects of graduates, youth and women and other services achieved by providing financial inclusion to the poor.

This was made possible through implementation of the well prepared comprehensive annual plans derived from the plans of the First Strategic Plan (2009-2013) and the Second Strategic Plan (2015-2019) that are all aimed at empowering and rehabilitating weaker segments of the society, that were economically active but poor. Women had been a target for special empowerment that makes them productive, savings conscious and aware of access to banking finance, since they are considered as the nucleus of the family and the society.

Strategies to Reach Targeted Populations

Geographical Distribution

The location of the Bank’s branches was decided upon after completing a study that considered the social, economic and technical aspects of regions, taking into account annual budgets and the general strategic plan.
Offices and Windows
Offices are established in densely populated areas and resources were made available for microfinancing. Branches are designed to provide a full range of services to target populations.
By contrast, windows are offices that serve specific segments of the microfinance target population such as the pension centres, the Women's Union, graduates' centres and the Union of Craftsmen.

Engaging with Community Organisations
Community and social organisations are among the most important entities the Bank seeks to work with to achieve financial coverage. They are seen as complementary and supportive elements to the Bank's role. Examples of organisations that the Bank works with include:
- National Youth Union - Youth Stability Project.
- Association of Working Women.
- Various other organisations and associations.

Success Stories
Education Product
The Bank provides financing for tuition fees at any level of education. In addition to financing, there are other banking services such as direct payment of instalments and submission to universities and higher institutes for a small fee to enable targeted populations to continue their education.

Social Dimension Projects
The Bank has recently approved social financing with microfinance products, namely financing projects that provide public services to the community and are considered as vital infrastructure for development, such as lighting villages, water distribution networks and building health care centres. Decisions are made through popular committees and village representatives in coordination with municipalities and official administrative units.

Business Incubator
Business incubators are a form of collective funding, that come with additional advantages that can provide the success factors for a project. An incubator is an institution that supports entrepreneurs who have ambitious ideas, technical and economic studies, and some resources needed to achieve their ambitions. The incubator provides these entrepreneurs with a work environment during the critical first years of the project.

Entrepreneurship Services
The Bank has established the National Center for Entrepreneurship, which provides nonfinancial services for start-ups and youth entrepreneurs. The Center was initiated by the Bank in cooperation with the Bahrain-based Arab International Center for Entrepreneurship and Investment of the United Nations Industrial Development Organisation (UNIDO).

Women's Projects
Examples of successful women's projects that have been supported include:
- Producing household products such as baking and pastry products, food processing, herbal cosmetics manufacturing, perfume manufacturing, fish drying and salting.
- Production of broiler chickens.
- Production of handicrafts.
- Animal farming.

More information on the Family Bank, including a documentary video, can be accessed through the following links

https://drive.google.com/open?id=1Wr8cRR406eSnxYVYpWEFna48bGpOWPl
https://drive.google.com/open?id=1aVxRypFTqfv5qSoyYy4dc1f51KG6yIV
Chapter III

Way Forward: Working Towards Building Capacities for a Better Future
The ICCIA, as an institution coming within the ambit of the OIC, aims to bring about greater synergy and economic cohesion between OIC member countries. It undertakes these activities through involvement and engagement with the private sector. The ICCIA views the private sector as a key vehicle to promote economic ties. The sector is dynamic in some member countries, however, given the potential of these countries, there is much more that needs to and can be done.

For example, there is a need for more public private partnerships. Through the workshops and training programmes organized by ICCIA, it is hoped that the issues raised can be studied and participants can propose suggestions on how best they can be addressed, either bilaterally, on a regional basis, or for OIC countries as a whole.

It should be noted that, given the diversity of these countries that participate in ICCIA activities, the recommendations prepared may be best implemented on a regional basis. In order to do this, there is a need to strengthen capacity, bring about awareness and share best practices.

The ICCIA’s Work Plan incorporates both the overall objectives of the OIC Ten-Year Programme of Action and the SDGs. This Program prioritizes the promotion of activities aimed at achieving economic and social development in OIC countries, including supporting industrialisation, energising trade and investment, transferring technology, alleviating countries debt burdens, addressing poverty, and eradicating diseases.

As part of the ongoing United Nations-OIC partnership, the ICCIA has been collaborating with United Nations entities who share similar objectives. In this context, several initiatives have been undertaken with UNDP, the United Nations Office for South-South Cooperation and the Perez-Guerrero Trust Fund (PGTF). These have been results-oriented, and have served to bring about a more focused cooperation between the private sector in the South, whilst incorporating elements of triangular cooperation.

Financing is also of major concern among the developing countries within the OIC. Thus, there is a need to set-up venture capital and angel investors for young start-ups. The coming generation need to be brought into mainstream economic growth, by involving innovative ideas towards strengthening economic ties, whilst keeping in mind the natural challenges of the world at large, specifically, climate change, food security and other aspects as a result of these changes.