



# Knowledge Co-Creation Program (Group & Region Focus)

GENERAL INFORMATION ON

FINANCIAL ACCESS FOR  
SMALL AND MEDIUM ENTERPRISES (SMEs) PROMOTION  
課題別研修「中小企業振興のための経営強化(金融アクセス)」  
*JFY 2020*

NO. 201902138-J001 / ID. 201902138

Course Period in Japan: From June 1, 2020 to July 4, 2020

This information pertains to one of the JICA Knowledge Co-Creation Programs (Group & Region Focus) of the Japan International Cooperation Agency (JICA), which shall be implemented as part of the Official Development Assistance of the Government of Japan based on bilateral agreement between both Governments.

JICA Knowledge Co-Creation (KCC) Program' as a New Start

In the Development Cooperation Charter which was released from the Japanese Cabinet in February 2015, it is clearly pointed out that *“In its development cooperation, Japan has maintained the spirit of jointly creating things that suit partner countries while respecting ownership, intentions and intrinsic characteristics of the country concerned based on a field-oriented approach through dialogue and collaboration. It has also maintained the approach of building reciprocal relationships with developing countries in which both sides learn from each other and grow and develop together.”* We believe that this ‘Knowledge Co-Creation Program’ will serve as a center of mutual learning process.

# ***I. Concept***

## **Background**

Regardless of country, Small and Medium Enterprises (SMEs) are important components and driving force of the economic industry. SMEs are recognized to own social stability function to provide employment, to activate regional economy/community, and to reduce poverty. The importance of SME promotion is confirmed even at WTO ministerial meetings and high commitment has been made for private sector support mainly for SME promotion in recent years.

Among diversified issues related to SME promotion, the first representative issues are difficulties in receiving finance by financial institutions, lack of capability to respond to administrative procedures, etc. To resolve constraints caused by such external factors, involvement of the government is indispensable in formulating policies to improve business environment and implementing various measures. The second representative issues are constraints caused by internal factors of each enterprise. They are lack of managerial knowledge, shortage of working capital and equipment funds, and absence of information gathering channels among other things. Because it is not easy for SMEs with limited managerial resources to solve those issues by self-help efforts alone, support of public organizations and commercial banks has an important meaning.

Japan has abundant experience and comprehensive measures for SME promotion. One of the strengths of Japan is formulating and implementing those measures. In addition, there are accumulated knowledge in improving examining ability of financial institutions for facilitating financial access and constructing the mechanism to realize smooth financial access, including developing credit risk information and credit guarantee systems.

This program, "Financial Access for SMEs Promotion", is designed for those officials of central/local government, financial institutions, etc., providing support to SMEs. Participants will obtain knowledge on support system related to financial access and they will learn cases in the Kansai region, where many SMEs are concentrated. Furthermore, through various opportunities for discussion, participants are able to organize the current situation and issues of their countries objectively. In order to solve financial access-related problems, participants are expected to formulate a plan to improve financial access, considering how to improve the business environment and measures to enhance entrepreneur's' knowledge and information. Thus, this program aims at strengthening the capacity of planning and implementing effective policies/measures for SME promotion. This is consistent with SDG 8, which promotes sustainable economic growth, full and productive employment, and decent work for all.

### **For what?**

This program is intended to improve financial access for SMEs development by strengthening the capacity of the central/local government, financial institutions, etc., in charge of promoting SMEs in participating countries.

### **For whom?**

This program is offered to central/local government, financial institutions, etc., who are functioning as a support provider for SMEs and micro-enterprises.

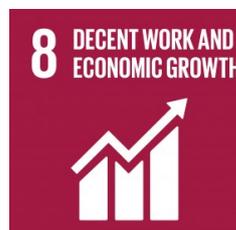
### **How?**

Both theory and practical measures for SME promotion are introduced, focusing on financial support. Distinctive feature of this program is an abundance of site visits and discussions with not only with Japanese experts, but also with fellow participants of different countries. Participants will meet experts of SME support organizations and entrepreneurs to get a first-hand experience, which offers hints and ideas for making an action plan to solve issues related to financial access.

### **Sustainable Development Goals (SDGs)**

World leaders adopted the United Nations Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development in September 2015. SDGs call for action by all countries to promote prosperity while protecting the planet.

JICA is committed to achieving the SDGs and this program is organized to contribute to realizing the goal 8, by promoting small and medium enterprises.



## II. Description

1. **Title (No.): Financial Access for Small and Medium Enterprises (SMEs) Promotion (201902138-J001)**
2. **Course Period in JAPAN**  
June 1 to July 4, 2020
3. **Target Regions or Countries**  
Albania, Argentina, Democratic Republic of the Congo, India, Myanmar, Nigeria, Sudan, Tanzania, Timor-Leste, Viet Nam, and Zambia
4. **Eligible / Target Organization**  
This program is designed for central/local government and financial institutions, chamber of commerce and industry, etc., providing support for SMEs.
5. **Course Capacity (Upper limit of Participants)**  
Eleven (11) participants
6. **Language to be used in this program:** English
7. **Course Objective:**  
A plan for improving financial access for SMEs development is submitted by officials of central/local government and financial institutions, etc., providing support for SMEs.
8. **Overall Goal**  
The capacity of planning and implementing policies/measures is strengthened in central/local government and financial institutions, etc., in charge of SME development.
9. **Expected Module Output and Contents:**  
This program consists of the following components. Details on each component are shown below:

Expected Module Output	Subjects/Agendas	Methodology
1. Participants are able to identify the issues of SMEs (development policies and measures) of their countries.	(1) Making inception report (2) Visiting SMEs for making pre-study report	Self-study
2. Participants are able to explain the outline of SMEs development measures, especially in the area of financial support.	(1) Policies and measures of SME support in Japan (2) Organizations of SME support in Japan (3) Financial support for SME (4) Presentation of pre-study report and group discussion to share common issues	1) Lecture 2) Site visit 3) Presentation 4) Discussion

3. Participants can clarify what is needed for SMEs to improve financial access in their home countries by grasping key factors in support for SMEs through case- studies of Japan and other countries.	(1) Measures taken by central/local government (2) Measures taken by governmental and private financial institutions, etc. (3) Discussion on financial access (4) Supported SMEs, local industries, etc.	1) Site visit 2) Lecture 3) Discussion
4. Tentative action plan to improve financial access for SMEs is formulated.	(1) Comparative discussion on each country's situation (2) Workshop to learn the method for selection of plan theme (3) Individual guidance on action plan draft (4) Preparation and presentation of tentative action plan	1) Workshop 2) Discussion 3) Guidance 4) Presentation

### After returning to each participating country

Expected Module Output	Activities
Participants will finalize an action plan.	(1) Presenting and discussing an action plan within participating organization for finalization (2) Submitting a progress report on action plan to JICA

### <Structure of the program> Topic outline (subject to minor changes)

<b>Introduction &amp; SME Promotion (related to module output 1 &amp; 2)</b>	
	Program Orientation / General Orientation / Workshop on Action Plan making
	Pre-study Report presentation and group discussion
	SME policy in Japan / Policy formulation
	Role of SME Agency - policy formulating organization
	Role of policy implementing organizations (SMRJ, JFC, etc.)
	Roles of local government
<b>Financial Access (related to module output 2 &amp; 3)</b>	
	Financial support for SME
	Role of financial institution, credit guarantee corporation, CCI
	Site Visits : Case studies - SMEs that made a success with financial support
<b>Action Plan &amp; Evaluation (related to module output 4)</b>	
	Guidance, preparation and presentation / Review / Evaluation

SME Agency: Small and Medium Enterprise Agency, Ministry of Economy, Trade and Industry  
SMRJ: Organization for SMEs and Regional Innovation, Japan  
JFC: Japan Finance Corporation

### ***III. Conditions and Procedures for Application***

#### **1. Expectations for the Participating Organizations:**

- (1) This program is designed primarily for organizations that intend to address specific issues or problems identified in their operation. Participating organizations are expected to utilize the program for those specific purposes.
- (2) This program is enriched with contents and facilitation schemes specially developed in collaboration with relevant prominent organizations in Japan. These special features enable the program to meet specific requirements of applying organizations and effectively facilitate them toward solutions for the issues and problems.

#### **2. Nominee Qualifications:**

Applying Organizations are expected to select nominees who meet the following qualifications.

##### **(1) Essential Qualifications:**

- 1) Current Duties: be engaged in promoting SMEs in central/local government, institutions (including CCIs and financial institutions), etc.
- 2) Experience in the relevant field: have at least three (3) years' experience in working for SMEs support (preferably in the field of financial support).
- 3) Educational Background: be a graduate of university.
- 4) Language: have a competent command of spoken and written English which is equal to TOEFL iBT 100 or more. (This program includes active participation in discussions, which requires high competence of English ability. Please attach an official certificate for English ability such as TOEFL, TOEIC, etc., if possible.)
- 5) Health: must be in good health, both physically and mentally, to participate in the program in Japan. Pregnant applicants are not recommended to apply due to the potential risk of health and life issues of mother and fetus.

##### **(2) Recommendable Qualifications:**

**Applicants meeting the following conditions are preferred.**

- 1) Age: between the ages of twenty-five (25) and forty (40) years
- 2) Gender Consideration: JICA is promoting gender equality.  
Women are encouraged to apply for the program.

### 3. Required Documents for Application:

(1) **Application Form:** The Application Form is available at **the JICA office (or the Embassy of Japan)**.

\* If you have any difficulties/disabilities which require assistance, please specify necessary assistances in the Medical History (1-(d)) of the application forms. It may allow us (people concerned in this program) to prepare better logistics or alternatives.

(2) **Photocopy of passport:** to be submitted with the Application Form, if you possess your passport, which you will carry when entering Japan for this program. If not, you are requested to submit its photocopy as soon as you obtain it.

\*Photocopy should include the followings:

Name, Date of birth, Nationality, Sex, Passport number and Expiry date.

(3) **Nominee's English Score Sheet (photocopy):** to be submitted with the Application Form, if you have any official documentation of English ability (e.g., TOEFL, TOEIC, IELTS).

(4) **Inception Report:** to be submitted with the Application Form. Fill in the form shown in Annex of this General Information. Inception report is used for screening of applicants, and applications without completed inception report is considered as un-qualified.

### 4. Procedures for Application and Selection:

(1) **Submission of the Application Documents:**

Closing date for applications: **Please inquire to the JICA office (or the Embassy of Japan)**.

(After receiving applications, the JICA office (or the Embassy of Japan) will send them to **the JICA Center in JAPAN by April 10, 2020.**)

(2) **Selection:**

After receiving the documents through proper channels from your government, the JICA office (or the Embassy of Japan) will conduct screenings, and then forward the documents to the JICA Center in Japan. Selection will be made by the JICA Center in consultation with concerned organizations in Japan. *The applying organization with the best intention to utilize the opportunity of this program will be highly valued in the selection.* Qualifications of applicants who belong to the military or other military-related organizations and/or who are enlisted in the military will be examined by the Government of Japan on a case-by-case basis, consistent with the Development Cooperation Charter of Japan, taking into consideration their duties, positions in the organization, and other relevant information in a comprehensive manner.

### **(3) Notice of Acceptance:**

Notification of results will be made by the JICA office (or the Embassy of Japan) **not later than May 1, 2020**.

### **5. Document(s) to be submitted by accepted participants:**

Before coming to Japan, only accepted participants are required to submit a **Pre-Study Report**. (Please see the ANNEX – Pre-Study Report)

- The report should be sent to JICA Kansai by **May 18, 2020** by e-mail to [Oi.Yoshiko@jica.go.jp](mailto:Oi.Yoshiko@jica.go.jp) and [jicaksic-unit@jica.go.jp](mailto:jicaksic-unit@jica.go.jp).
- The report must be made by PowerPoint slide. Format will be sent to accepted participants, later.

### **6. Conditions for Attendance:**

- (1) to strictly adhere to the program schedule,
- (2) not to change the program topics,
- (3) not to extend the period of stay in Japan,
- (4) not to be accompanied by family members during the program,
- (5) to return to home countries at the end of the program in accordance with the travel schedule designated by JICA,
- (6) to refrain from engaging in any political activities, or any form of employment for profit or gain,
- (7) to observe Japanese laws and ordinances. If there is any violation of said laws and ordinances, participants may be required to return part or all of the program expenditure depending on the severity of said violation, and
- (8) to observe the rules and regulations of the accommodation and not to change the accommodation designated by JICA.

### **7. Recommendation to the accepted participants**

It is highly recommendable that accepted participants meet with ex-participants who took part in this program in 2019, to obtain their advice for your fruitful stay.

## IV. Administrative Arrangements

### 1. Organizer:

(1) **Name:** JICA Kansai

(2) **Contact:** Ms. OI Yoshiko

Email: [Oi.Yoshiko@jica.go.jp](mailto:Oi.Yoshiko@jica.go.jp) and [jicaksic-unit@jica.go.jp](mailto:jicaksic-unit@jica.go.jp)

### 2. Implementing Partner:

(1) **Name:** Pacific Resource Exchange Center (not fixed yet)

(2) **Contact:** International Department ([prexhrd-pr@prex-hrd.or.jp](mailto:prexhrd-pr@prex-hrd.or.jp))

(3) **URL:** [http://www.prex-hrd.or.jp/index\\_e.html](http://www.prex-hrd.or.jp/index_e.html)

(4) **Remark:** PREX was established in April 1990 in response to a proposal adopted at the general assembly of the Pacific Economic Cooperation Council (visit PECC at <http://www.pecc.org/>). Since its inception, PREX has been contributing to promote international exchanges through human-resource development projects and their related activities in developing countries.

### 3. Travel to Japan:

(1) **Air Ticket:** The cost of a round-trip ticket between an international airport designated by JICA and Japan will be borne by JICA.

(2) **Travel Insurance:** Coverage is from time of arrival up to departure in Japan. Thus, traveling time outside Japan will not be covered.

### 4. Accommodation in Japan:

JICA will arrange the following accommodations for the participants in Japan:

JICA Kansai

Address: 1-5-2, Wakinohama-kaigandori, Chuo-ku, Kobe, Hyogo 651-0073, Japan

TEL: 81-78-261-0388/0341 FAX: 81-78-261-0465

(where "81" is the country code for Japan, and "78" is the local area code)

If there is no vacancy at [JICA Kansai](#), JICA will arrange alternative accommodations for the participants. Please refer to facility guide of JICA Kansai at its URL, <https://www.jica.go.jp/kansai/english/office/index.html>

### 5. Expenses:

The following expenses will be provided for the participants by JICA:

(1) Allowances for meals, living expenses, outfit, and shipping,

(2) Expenses for study tours (basically in the form of train tickets),

(3) Free medical care for participants who become ill after arriving in Japan (costs related to pre-existing illness, pregnancy, and dental treatment are not included),  
and

(4) Expenses for program implementation, including materials.

For more details, please see “III. ALLOWANCES” of the brochure for participants titled “KENSU-IN GUIDE BOOK,” which will be given before departure for Japan.

#### **6. Pre-departure Orientation:**

A pre-departure orientation will be held at the respective country’s JICA office (or Embassy of Japan), to provide participants with details on travel to Japan, conditions of the participation in the program, and other matters.

## ***V. Other Information***

1. Participants who have successfully completed the program will be awarded a certificate by JICA.
2. For the promotion of mutual friendship, JICA Kansai encourages international exchange between JICA participants and local communities, including school and university students as a part of development education program. JICA participants are expected to contribute by attending such activities and will possibly be asked to make presentations on the society, economy and culture of their home country.
3. Participants are recommended to bring laptop computers for your convenience, if possible. During the program, participants are required to work on the computers, including preparation of Action Plan (AP), etc. Most of the accommodations have internet access. In addition, there is a computer room in JICA Kansai where six (6) desktop computers are available with internet access.
4. Allowances, such as for living, outfit, and shipping, will be deposited to your temporary bank account (opened by JICA) 2 to 5 days after your arrival in Japan. It is highly advised to bring some cash in order to cover necessary expenses for this period.
5. It is very important that some of your currency must be exchanged to Japanese Yen at any transit airport or Kansai International Airport (KIX) in Osaka, Japan soon after your arrival. It is quite difficult to exchange money after that, due to limited availability of facility or time during the program.
6. Participants may face some difficulties of finding Halal food in Japan outside JICA facilities. It is recommended to bring enough Halal food if necessary.
7. Since the short trip out of main accommodation is organized in this program, participants are recommended to bring a small bag and walkable shoes.

## **VI. ANNEX:**

### **Inception Report** **(Submit with the Application Form)**

Please answer the following questions. This report must be typewritten in English in less than two (2) pages.

**Country:**

**Name:**

Q1	Your organization structure, your position and number of employees. (If you have an organization chart, please attach it and mark your position.)
Q2	What are the three main industries in your country?
Q3	Definition of SME (indicate the source of information) in your country
Q4	What are the main problems that SMEs are currently facing in your country?
Q5	In your opinion, what are causes for the main problems of SMEs in Q4?
Q6	Are you (or have ever been) involved in financial support for SMEs? If yes, please indicate your duty briefly.

## **Pre-Study Report (Accepted participants only)**

Participants are required to submit this Pre-Study Report for the presentation session scheduled in the program. Further information on the presentation and PowerPoint format will be sent to accepted participants, later.

### **1. Visit to SMEs (summarized in two (2) slides of PowerPoint per company)**

Please visit at least three (3) SMEs in your country, talk with the manager(s) and make research before attending this program. It is preferable to select industries/SMEs related to the issues and problems mentioned in inception report.

#### **The report should include the following information**

- \* Your name and your country
- \* Company name and person you talked with
- \* Type of business (industry)
- \* Company size (capital, number of employees and sales amount)
- \* Any business problem that company faces (in the aspect of human resource development, financial source, technics, marketing, etc.)
- \* Any support they are receiving from government/public institutions and what kind of support they expect from the government
- \* Photos (company building/factory, products, etc.)

### **2. Issues that your organization is now facing in supporting SMEs and what are the obstacles. (in one (1) slide of PowerPoint)**

It is recommendable that you discuss with your boss on those issues before your departure for Japan.

- **Please make this report by PowerPoint and send it to Ms. Oi.Yoshiko ([Oi.Yoshiko@jica.go.jp](mailto:Oi.Yoshiko@jica.go.jp)) by May 18, 2020.**
  - The information obtained at each company visit must be covered in one slide and the other slide is just for photos.
  - Submitted slides will be printed and posted on a board for the presentation, which is conducted in poster session style.

## *For Your Reference*

### **JICA and Capacity Development**

The key concept underpinning JICA operations since its establishment in 1974 has been the conviction that “capacity development” is central to the socioeconomic development of any country, regardless of the specific operational scheme one may be undertaking, i.e. expert assignments, development projects, development study projects, Knowledge Co-Creation programs (until 2015, so called “training”), JOCV programs, etc.

Within this wide range of programs, Knowledge Co-Creation Programs have long occupied an important place in JICA operations. Conducted in Japan, they provide partner countries with opportunities to acquire practical knowledge accumulated in Japanese society. Participants dispatched by partner countries might find useful knowledge and re-create their own knowledge for enhancement of their own capacity or that of the organization and society to which they belong.

About 460 pre-organized programs cover a wide range of professional fields, ranging from education, health, infrastructure, energy, trade and finance, to agriculture, rural development, gender mainstreaming, and environmental protection. A variety of programs are being customized to address the specific needs of different target organizations, such as policy-making organizations, service provision organizations, as well as research and academic institutions. Some programs are organized to target a certain group of countries with similar developmental challenges.

### **Japanese Development Experience**

Japan was the first non-Western country to successfully modernize its society and industrialize its economy. At the core of this process, which started more than 140 years ago, was the “*adopt and adapt*” concept by which a wide range of appropriate skills and knowledge have been imported from developed countries; these skills and knowledge have been adapted and/or improved using local skills, knowledge and initiatives. They finally became internalized in Japanese society to suit its local needs and conditions.

From engineering technology to production management methods, most of the know-how that has enabled Japan to become what it is today has emanated from this “*adoption and adaptation*” process, which, of course, has been accompanied by countless failures and errors behind the success stories. We presume that such experiences, both successful and unsuccessful, will be useful to our partners who are trying to address the challenges currently faced by developing countries.

However, it is rather challenging to share with our partners this whole body of Japan’s developmental experience. This difficulty has to do, in part, with the challenge of explaining a body of “tacit knowledge,” a type of knowledge that cannot fully be expressed in words or numbers. Adding to this difficulty are the social and cultural systems of Japan that vastly differ from those of other Western industrialized countries, and hence still remain unfamiliar to many partner countries. Simply stated, coming to Japan might be one way of overcoming such a cultural gap.

JICA, therefore, would like to invite as many leaders of partner countries as possible to come and visit us, to mingle with the Japanese people, and witness the advantages as well as the disadvantages of Japanese systems, so that integration of their findings might help them reach their developmental objectives.



***CORRESPONDENCE***

For enquiries and further information, please contact the JICA office or Embassy of Japan. Further, address correspondence to:

**JICA Kansai Center (JICA Kansai)**

Address: 1-5-2, Wakinohama-kaigandori, Chuo-ku, Kobe, Hyogo 651-0073, Japan

TEL: +81-78-261-0388/0341 FAX: +81-78-261-0465