

## PERUMAL KOSHY

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<http://www.samadhanfoundation.com>  
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**G-6, A-13, Shalimar Garden Extn: 2, Sahibabad, Ghaziabad-UP, 201005 India**

- Director, Samadhan Foundation
- Editor, GSME News < Global SME News> [www.gsnews.com](http://www.gsnews.com)
- Worked as Senior Economist, WASME; Edited , World SME News and brought out World SME News
- Also edited and brought out World SME Update ( formerly SME Bulletin)
- Set up WASME Institute for SME Management and Enterprise Development (WISMED)
- Preparation of reports, speeches, statements, press releases, background notes/papers
- Organization of Conferences/Seminars and workshops
- Conducting research studies and finalization of reports
- Organisation of short duration training programmes for SME/business professionals/executives and entrepreneurs on different aspects
- Regularly contributing articles to newspapers/magazines
- Presented papers at various seminars
- Editorial team member India MSME Report Series by ISED, Cochin

### PERSONAL PROFILE

**Date of Birth:** 07-02-1974

**Nationality:** Indian

**Passport No:** F5016085; Place of Issue: Delhi; Valid till: 27-09-2015

**LANGUAGE PROFICIENCY:** English, Malayalam, Hindi

### QUALIFICATIONS

- Ph.D : Centre for Central Eurasian Studies, ( Russian Economy & Systemic Transition) University of Mumbai, (Formerly Bombay University), India 2001
- M.A Economics/Soviet Studies, Center for Central Eurasian Studies, University of Mumbai, India (1996)
- B.A (Economics) Birla College of Arts Science and Commerce, Kalyan, University of Mumbai, India (1994)
- Post Graduate Diploma in Journalism, K.C. College, Bombay, India (1995)

### Present Engagement

- Director, Samadhan Foundation < <http://www.samadhanfoundation.com>>
- Editor, GSME News < [www.gsnews.com](http://www.gsnews.com)>

Samadhan Foundation works with a focus on capacity building for informal sector enterprises, micro, small and medium enterprises and MSME Associations. Also it works for the promotion of

green and environmental friendly practices in the industry and organizes training programmes and entrepreneurship & skill development courses.

## **Senior Economist at World Association for Small and Medium Enterprises (WASME) : July 2011 to May 2012**

- ❖ Also, Editor of World SME News and Editor of World SME Update
- ❖ Set up WASME Institute of SME Management and Enterprise Development (WISMED)

### **Work Profile:**

- ✓ Managing the Economic Division and Publication Division
- ✓ Organising Seminars and events
- ✓ Managing WISMED ( training institute called WASME Institute of SME Management and Enterprise Development)
- ✓ Editing and bringing out the magazines
- ✓ Bringing out reference books, policy compendiums, directories, edited books

### **Presentations and public speeches**

- ❖ Emerging challenges and business opportunities for management & business studies students, November 10, Chandigarh Business School, at the National Conference organized by Chandigarh Business School
- ❖ An overview of Indian MSME sector and challenges in the context of Indo-EU Free Trade Agreements, 20 December 2011, Seminar on FTA and MSMEs: Concerns of Indian MSME Stake holders, in the event of the visit by European Union Economic and Social Committee delegation visit
- ❖ Implications for MSMEs with regard to MSMEs, 8 February 2012, Casuarina Hall, India Habitat Centre, (International Conference Organized by Third World Network and Madhyam, New Delhi)
- ❖ Foreign Direct Investment ( FDI) in retail trade sector: Implications for SMEs, 10 February 2012 at National Convention on FDI in Retail, organized by Confederation of All India Traders( CAIT) and other 31 trade & manufacturing associations ( joint programme)
- ❖ Presented a paper “MSMEs: as a tool to fight poverty for seminar on Human Development by the Indira Gandhi Institute for Development Research (IGIDR, Bombay) ( UNDP – Planning Commission, Government of India sponsored seminar) ( This was joint paper with Mr. V. N Prasad)

### **Some of the Seminars organized recently**

- Seminar on FDI in Retail: Challenges for SME, October 1, 2011 ( 60 participants)
- Seminar on Business Opportunities in Waste Management, November 5, 2011( 80 participants)
- Lecture on Informal sector Enterprises: challenges and problems ( 15 participants)
- Pre- Budget Consultation of MSME Stake holders: November 19, 2011 (34 participants)
- Potentials and opportunities for Engineering goods MSMEs, 16, November 2011 ( 70 participants)
- Free Trade Agreements and SMEs: Concerns of Indian SME stake holders, December 20, 2011 ( 40 participants) (Organized for European Economic and Social committee)
- International Conference on MSME Finance: Issues, Challenges and Alternative Modes of Finance, January 21, 2012 (130 participants)
- Role of Academia in Promoting Start-up businesses, 23 February 2012

- SME Business Climate in the Post Revolutionary Egypt, Lecture and Discussion, 25 February 2012( lecture by Dr. Khaled Nagaty)
- *Organized a seminar Small Cyber Enterprises: Business & Market Development for Sustainability 20<sup>th</sup> July 2007, Mosaic Hotel, C1-Sector 18, Noida, India World Association for Small and Medium Enterprises (WASME)*

#### **Alliance building: MoUs**

Facilitated signing of MoU between WASME and other organizations:

*Signed following MoUs*

- Metropolitan Consultancy, Egypt
- Chandigarh Business School

Tied-up with International trade shows in Saudi Arabia

#### **External Consultant with India Fortune Indian Economy Research Institute, South Korea (based in India, 2010 May till 2011 July)**

Researcher (External Consultant) with India Fortune, India Economy Research Institute South Korean Research Organization: Research on Economy, Economic Policy, Market, Business, Trade, Products etc.

#### **Consultant for Muscat Eco-Enterprise Village, a business incubator project (2010 March to August 2010)**

- Prepared detailed concept note and conducted entire project planning
- Drafted a detailed work plan, marketing plan and business plan
- Also prepared a detailed media plan
- Prepared a detailed presentation and done the networking with international agencies and to attain required international assistance and local government clearances

#### **East Horizon LLC, Muscat, Sultanate of Oman, (2009- February to July 2009)**

Preparation of business plan, organizational strategy, business development, marketing and media plans. Also, wrote and coordinated in setting up their website [www.easthorizonllc.com](http://www.easthorizonllc.com). Also conducted an aggressive brand building exercise for this start up through press releases, articles written for the CEO and statements issued on behalf of CEO and board of directors

#### **Simran international LLC, Muscat, Sultanate of Oman**

- Business development consultant for them
- Coordinated in redesigning their website
- Developed content for the websites of simran group of companies
- Content development for following websties: <http://simranintl.com/> ; <http://simraninfrastructuredevelopment.com/>; <http://simranarabianperfume.com/>; <http://simrantourisminternational.com/>; <http://simrancommunications.com/>

#### **Hon. Director, Institute for Development Studies & Enterprise Research – Samadhan Foundation (August 2008 onwards)**

Organizing seminars, workshops ; Preparation of reports; undertaking research studies and surveys; managing organizational matters and administration; networking with NGOs and civil society organizations; preparation of communication materials, E- News letters etc. Content development & management for the website <http://samadhanfoundation.com> ; Brought out Global SME News( GSME News) 6 issues

**Economist, Al Majali International SAOC, Muscat, Sultanate of Oman, (December 2007 till July 2008)** (A shipping company based in Muscat, Sultanate of Oman)

*Major Responsibilities include:*

- Business Development Initiatives; Networking with companies, around the world for future business association
- Developing a trade representation/mission division within Al Majali International
- Preparing newsletter called AMI E- bulletin, analysis and preparation of reports for specific projects, providing recommendations/ suggestions discussion guides Evaluation of business partnership proposals
- Work in association with Operations & Commercial divisions of Al Majali Shipping

**Economist at World Association for Small and Medium Enterprises**

*Economist with WASME between March 2007 to November 2007*

**National Coordinator of Pratichi (India) Trust: March 1, 2003-December 31, 2006**

( Pratichi (India)Trust was set up Prof. Amartya Sen, Nobel Laureate, with the Nobel Prize money awarded to him )

Major responsibilities included:

- ♦ Evaluation of proposals (project proposals both for research/study and field level interventions) and providing suggestions
- ♦ Monitoring, coordinating and guiding the activities of field workers
- ♦ Coordinating adult literacy programs, poverty eradication and income generation programs
- ♦ Health sector initiatives such as medical camps, women and child-oriented health programs
- ♦ Taking up new initiatives and formulating strategies for such interventions
- ♦ Research coordination, research
- ♦ Reviewing the progress of projects on a regular basis, project appraisals
- ♦ Handling correspondences with the various ministries of the Government of India. Preparation of Annual Reports for Pratichi Trust to be tabled in the Parliament.

**Programme Secretary, Student Christian Movement (WSCF), Kerala, India June 2002 to February 2003**

Responsibilities included: Organizing seminars, conferences, workshops, training programs and publications. Also network and strengthening the organization's relationship with various people's movements

**RESEARCH STUDIES UNDERTAKEN & REPORTS BROUGHT OUT: SINCE 2007**

**1) Diversity and Multiculturalism as a Strategy for Strengthening Indian MSMEs in the Global Market – 2008 - 2009**

This was a study on challenges and opportunities for Indian micro, small and medium enterprises in building multicultural worksites. The study was conducted in the period of 2008 – 2009. Based on the study a number of articles were published to disseminate the findings to the general public. A detail paper has been brought out as an occasional paper by IDSER-Samadhan Foundation. The paper was accepted for presentation in different international seminars. This was also published in *ERENET Profile, ISSUE Vol V, No. 4, 2010 September Pp. 3-16* by *ERENET NETWORK Small Business Development Centre, Corvinus University of Budapest, ISSN 1789-624X*

<http://www.erenet.org/publications/profile20.pdf>

**2) Waste Management Services: Role of Private Sector, 2009**

On an average 6000 tons of Solid Waste is being generated in all across Kerala. Waste Management is an essential service to be provided by the municipal and local government authorities. Failure to provide it efficiently could be disastrous. Private sector participation is one of the best choices open to boost the performance of public services like solid waste management.

Report prepared for Brimstone Enterprise, Trissur, Kerala. Report could be accessed at [http://universalecoservices.com/wastemanagement\\_in\\_kerala.cfm](http://universalecoservices.com/wastemanagement_in_kerala.cfm)

**3) Adoption of Information and Communications Technology in Rural Micro and Small Enterprises (MSEs) , 2009.**

ICT plays a significant role in the life of enterprises. Micro and Small Enterprises (MSEs) have to be familiar and in tune with ICT applications, within the context of fast evolving global market dynamics. This study explores how far MSEs of rural India could address the challenge of adoption of ICT within their enterprise level? What are the challenges and opportunities that rural MSEs could accrue from ICT adoption? How are they confronting the challenge of ICT adoption.

*IDSER Occasional Paper Series: No. 2: Survey Report on ICT and SMEs, February 2010.*

**4) Role and Relevance of Business Incubators in ICT led global educational system: case for Eco-Enterprise Village, 2010**

Business Incubators are businesses aiming at nurturing and establishing other businesses. They are considered to be an excellent tool for Small and Micro Enterprises (SMEs) development. This study paper presents the case of Business Incubators (BIs) as future educational and learning centres. It explores the question of how feasible and relevant is this concept and how they can be designed to deliver educational & training programmes that meet the requirement of knowledge economy by suitably preparing youth to face the challenges of the global market.

*IDSER, Occasional Paper series No. 3, pages, 25, Samadhan Foundation, Institute for Development Studies and Enterprise Research,, November 2010*

**5) Role of rural business incubators in translating micro finance to sustainable micro enterprises, 2010**

This paper looks at how Rural Business Incubators (RBIs) & Enterprise Resource Centers (ERCs) together with Micro Finance Institutions (MFIs) can contribute to inclusive growth. India's informal sector

has a very powerful presence of brilliant entrepreneurs, who can potentially contribute to India's fight against poverty and have the potential for much more employment & income generation, if appropriate institutional mechanisms are created to provide needed & timely assistance. Here comes the role of RBIs & ERCs and MFIs

*IDSER Occasional Paper No. 4 on Rural Business Incubators, Samadahan Foundation, Pp. 1-18  
December 2010*

**Business feasibility Study on Business Process Outsourcing Units in Rural India** for IDRC Canada, Project funded through Drishtee Foundation (January 2007 to February 2007)

#### **Seminars Organized ( till 2007)**

- Workshop on GENDER ISSUES (women empowerment) at the Bethel Ashramam, Varikkad,, Thiruvalla, from 26 to 28 June 2002,
- Seminar on STUDENT EMPOWERMENT FOR TRANSFORMATION (on globalization) at Thiruvananthapuram from 29 August to 1 September,
- Lecture on COMMUNALISM, IMPERIALISM AND GLOBALIZATION by Prof. Dr. Ram Puniyani, at Kottayam CP Mathew Memorial Hall on 7 August 2002,
- Consultation on Education and Social Transformation, jointly with KCC (Kerala Council of Churches) and CASA (Churches Auxiliary for Social Action), at Tiruvalla Shanti Nilayam on 14 December 2002.

### **DEVELOPMENT/VOLUNTARY SECTOR PARTICIPATION**

#### **Proposal/ Grant writing**

Preparation of project proposals for fundraising for NGOs and development sector originations

Provided fundraising proposal for several grass roots organizations and civil society organizations/NGOs through Steer consultancy, New Delhi since 2003

Content development for NGO websites

Preparation of annual reports

### **Media presence: More than 80 published papers/essays/articles in news papers and industry specific magazines/journals**

Regularly contributes to newspapers (Financial Express, New Indian Express) Industry specific magazines ( SME World, New Delhi) and Weekly publications( Daiji World, Manglore)

### **SELECT LIST OF ARTICLES**

- Diversity and Multiculturalism as a Strategy for Strengthening Indian MSMEs in the Global Market – ERENET Profile, ISSUE Vol V, No. 4, 2010 September Pp. 3-16 by ERENET NETWORK Small Business Development Centre, Corvinus University of Budapest, ISSN 1789-624X
- Christ the Carpenter: Spirituality in Business, ERENET Profile, ERENET NETWORK, Small Business Development Centre, Corvinus University of Budapest < <http://www.erenet.org/publications/profile22.pdf> >

- Multiculturalism: Diversity index for MSMEs, Financial Express, February 18, 2011, P.10  
<http://www.financialexpress.com/news/diversity-index-for-msmes/751564/0>
- Support System for Rural Enterprises and Entrepreneurs, SME World, January 2011, Vol. IV. No1 . pp. 28-30
- Relevance of Trade Fairs and Exhibitions for SMEs, SME World , December 2010, Vol. III, No.12 , pp. 14-15
- Institutional Support for All, Financial Express, November 26, 2010, P.10
- Cyber tools for Enterprises and Entrepreneurs, SME World, pp, 24-25, Vol.III No.11, November 2010
- From theory to practice: business incubators as tomorrow's educational centers, SME World, Vol: III, No. 10, October 2010, pp 40-41
- SMEs: A dominant segment of the Economy, Business Sphere, July 2007, pp. 17-18, New Delhi.
- FDI in Multi- brand Retail Trading: MSE Sector Needs Level Playing Field , V. N Prasad and Perumal Koshy, Response paper submitted to DIPP <  
[http://dipp.nic.in/DiscussionPapers/RetailTrading\\_VNPrasad.pdf](http://dipp.nic.in/DiscussionPapers/RetailTrading_VNPrasad.pdf) >
- Rural Business Incubators: A tool for inclusive growth <  
<http://www.heraldofindia.com/article.php?id=516> >
- Rural Cyber Enterprises and Gram Swaraj Through ICT Applications, Freedom First, August 2007, Bombay, India, Pp. 2-3
- IT goes to Villages, Indian Currents, Vol. XIX, Issue No. 24, 11-17 June 2007, pp 23-25, New Delhi
- Regional Cooperation And The Need To Accelerate Intra SAARC Trade, [www.indianest.com](http://www.indianest.com),  
<http://www.indianest.com/analysis/052.htm> 10 November 2002.
- Indian Budget 2007-08 and SME sector, WASME news letter, March 2007.
- To Fear Is To Hate, The Little Magazine, Vol. VI: Issue 4&5, New Delhi, (Book Review)
- Russia's Economic Transition: Gains and Social Losses? Occasional Paper Series, Center for Central Eurasian Studies, University of Mumbai, October 2001.
- Yeltsin and Russia's reform program, New Quest, No.142, Oct –Dec 2000, Mumbai, pp.412-430
- Micro, Small And Medium Enterprises: A Tool In The Fight Against Poverty, Paper at *National Seminar on Human Development Issues: Capacity Development in Indian States*, Strengthening State Plans for Human Development, \_Planning Commission, United Nations Development Programme (UNDP) and Indira Gandhi Institute of Development Research(IGIDR), Mumbai at IGIDR, 24-26 September 2007
  - SMEs: A dominant segment of the Economy, Business Sphere, July 2007, pp. 17-18, New Delhi.
  - State's role in job creation, Herald of India, New Delhi, India.  
<http://www.heraldofindia.com/careers.php?id=15>, July 15, 2009
  - Recession: Looking Towards Indigenous Solutions, June 28, 2009, Herald of India, July 3, 2009  
<http://www.heraldofindia.com/article.php?id=302>

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