



OPENING DOORS AND OPENING MARKETS:

Empowering Small Businesses with Public Procurement



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The Open Contracting Partnership (OCP) is an independent nonprofit working in over 50 countries. OCP is a silo-busting collaboration across governments, businesses, civil society, and technologists to improve public procurement by designing goal-driven reforms, building coalitions of change and co-creating digital solutions, powered by open data. OCP makes sure public money is spent openly, fairly, and effectively on public contracts, delivering fundamentally better public spending outcomes so that people can live in more equitable, prosperous, and sustainable communities.



Mastercard Strive is a portfolio of philanthropic programs supported by the Mastercard Center for Inclusive Growth and funded by the Mastercard Impact Fund. With programs in more than 20 countries around the world, Mastercard Strive aims to reach 18 million small businesses to go digital, get capital, and access networks and know-how. Follow Mastercard Strive on LinkedIn and subscribe to its newsletter.



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Introduction

Imagine a bustling local market where every vendor, regardless of size, has a fair shot at selling their goods to eager buyers.

Now, envision this inclusivity on a grand scale, where small businesses are not just participants but key players in the world's largest marketplace: the US\$13 trillion global public procurement market.

This vision can become a reality through the transformative power of open contracting, which leverages digital and data-first solutions to drive economic growth by leveling the playing field for small businesses. Open contracting focuses on making public procurement more transparent, inclusive, and efficient.¹

The global public procurement market is estimated to be a staggering US\$13 trillion annually.² Essential functions such as paving roads, constructing schools, and providing school meals all rely on effective contracting processes. Public procurement can be a fundamental mechanism for driving private sector innovation and investment, fostering the development of new markets, and reshaping existing economic sectors.³

The Open Contracting Partnership (OCP), an independent nonprofit organization, is transforming procurement from an overlooked, underfunded, paper-based chore to a digital, data-driven government service that can be an engine for economic inclusion, innovation, and sustainability.⁴ OCP has worked closely with partners across the globe to advance inclusive public procurement practices by building more transparent and user-centered systems.

Since 2022, OCP has partnered with Mastercard Strive to address the access to finance gap that particularly limits micro- and small businesses from confidently competing for and delivering government contracts. As part of this partnership, OCP launched CREDERE in Colombia, an open-source solution that allows small businesses to easily access financial products to comply with public contracts and be more competitive. Recently, CREDERE was rolled out nationally, and OCP expects to reach more than 50,000 small businesses in Colombia by early next year.⁵

This brief, written by OCP, takes a closer look at the evidence of the impact of open contracting on small businesses and identifies recommendations and best practices to encourage more small businesses to participate in public procurement.

1 Open Contracting Partnership, "Implement Open Contracting."

2 Open Contracting Partnership, "How Governments Spend: Opening up the Value of Global Public Procurement."

3 Mazzucato, "Mission-Oriented Public Procurement: International Examples."

4 open-contracting.org

5 Open Contracting Partnership, "CREDERE Sigue Abriendo las Puertas al Crecimiento Empresarial y Ahora Está Disponible en Toda Colombia."

Evidence and impact of open contracting on small businesses, governments, and economic inclusion

Engaging micro- and small enterprises (MSEs) in public procurement leads to a multitude of positive outcomes, not just for the businesses themselves, but also for governments, economies, and societies at large. According to the Organization for Economic Cooperation and Development, involving small businesses in procurement enables governments to better meet public sector needs and achieve a higher value for money.⁶ Public procurement systems that are friendly toward small businesses stimulate domestic economic and social development, yielding increased competitiveness, job creation, and innovation.

Benefits of procurement for small business development

Across the globe, there is evidence that public procurement significantly benefits small businesses. In the United States, the federal government supports small businesses through procurement programs managed by the Small Business Administration (SBA). Programs like the 8(a) Business Development Program help small, disadvantaged businesses compete in the procurement marketplace.⁷ Annual reporting by the SBA shows that businesses participating in these programs often experience growth in revenues and employment, supporting approximately 700,000 jobs annually from 2020 to 2022.⁸

In Latin America, where small businesses comprise 99.5 percent of businesses, the impact of public procurement on small businesses is equally significant. In Colombia, a 2018 survey revealed that 47 percent of micro-, small, and medium businesses considered winning a public tender crucial to their growth.⁹ Similarly, in Brazil, studies demonstrated that securing a government contract increased firm growth by 2.2 percentage points per quarter, with lasting effects beyond the contract period.¹⁰ In Ecuador, firms that won public contracts saw notable growth in both revenue and assets. On average, their revenues and current assets were 22 percent higher than those of firms that did not secure contracts. For Ecuadorian companies that were already government contractors, a 10 percent increase in contract value led to a 5 percent rise in wage expenses and fixed assets within the year. If demand for their work increased by 10 percent, they spent 5 percent more on wages and fixed assets during that year.¹¹

6 OECD, "SMEs in Public Procurement: Practices and Strategies for Shared Benefits."

7 US Small Business Administration, "8(a) Business Development Program."

8 US Small Business Administration, "Agency Financial Report - Fiscal Year 2023."

9 Albarracín and Rizo, "Mipymes y Compras Públicas en Colombia."

10 Ferraz, Claudio, Finan, and Sberman, "Procuring Firm Growth: The Effects of Public Procurement on the Growth of Small and Medium Enterprises."

11 Fadici, "Letting Luck Decide: Government Procurement and the Growth of Small Firms."

The benefits are also compelling in Africa. In Kenya, the government has implemented policies reserving 30 percent of government procurement for enterprises owned by women, young people, and/or persons with disabilities. This initiative has led to a significant increase in the participation of these groups in public procurement. From 2015 to 2020, the number of tenders awarded to women-owned businesses doubled, reflecting the potential of targeted procurement policies to drive economic empowerment.¹²

Despite these benefits, numerous challenges hinder small businesses from fully participating in public procurement. Procurement systems are often plagued by inefficiencies, complexity, and a lack of transparency. These issues can disproportionately affect smaller businesses, which typically have fewer resources to navigate bureaucratic hurdles compared to larger firms.

Improving transparency and increased participation

Publishing open, accessible, and timely information on public contracting allows for increased participation and better monitoring and oversight of procurement processes. Open contracting promotes using structured data at all stages of the procurement cycle, from planning and tendering to awarding and implementation. Through stakeholder collaboration, this approach helps design and implement user-centered procurement policies that enhance competition, prevent corruption, and ensure fair outcomes for all participants.

In Colombia, local governments account for 70 percent of all procurement spending, equating to 10 percent of the country's GDP. Historically, local public procurement has suffered from limited competition and accountability. OCP worked in nine regions of the country over four years to drive digital transformation, advance data-driven decision-making, and promote civic oversight of public procurement. As a result, the adoption of Colombia's transactional electronic procurement system (e-GP) in these regions surged from 15 percent in 2018 to 94.5 percent in 2022, increasing transparency. Additionally, competitive procedures increased by 59 percent and the average number of bidders rose by 46 percent, compared to other regions.¹³ In one of this program's target cities, Palmira, Valle del Cauca, OCP supported an initiative to integrate women-led agricultural producers into the school meals program. The city has ensured that 30 percent of the awarded value of school meals contracts went to seven agricultural cooperatives and eight independent farmers, directly benefiting 200 people.¹⁴

12 UN Women and Open Contracting Partnership, "Empowering Women through Public Procurement and Enabling Inclusive Growth."

13 Open Contracting Partnership, "Open Contracting Reforms to Boost Civic Engagement and Participation: The Experience of Nine Regions in Colombia."

14 Neumann and Brown, "Empowering Women and Rural Farmers through Procurement in Palmira, Colombia."

CREDERE: EMPOWERING SMALL BUSINESSES TO ACCESS CREDIT USING OPEN DATA

The availability of high-quality, up-to-date open data on procurement processes can enable the development of innovative financial solutions that further empower small businesses. For example, OCP has developed CREDERE, an innovative open-source solution designed to help small businesses access credit using open data from public contract awards.¹⁵

Supported by Mastercard Strive, this platform enables financial institutions to leverage open procurement data to invite MSEs that have recently secured government contracts to apply for financial products. By pre-populating credit applications with data from awarded contracts, CREDERE simplifies and accelerates the credit approval process for small businesses.

The platform, initially piloted in Bogotá, Colombia, has already demonstrated promising results. The first application was received within an hour of launch. Since its launch, 6 percent of all businesses invited have agreed to participate in the initiative providing more than 175 million Colombian pesos (US\$45,000) in credits. Early results show the significant demand and potential for facilitating access to finance to small businesses through open data. CREDERE has now been rolled out nationally, and OCP expects to have reached more than 50,000 small businesses by March 2025.

In Paraguay, OCP partnered with the National Procurement Agency and ASEPY, the local small business association, to implement targeted interventions, including capacity building, simplifying the bidding process, and leveraging innovative technology to open up procurement opportunities and foster engagement around the tendering process. These efforts yielded remarkable results: from the first quarter of 2021 to the same period of 2024, the proportion of bids by micro-, small, and medium enterprises (MSMEs) increased from 10.1 percent to 17.1 percent. The number of unique MSME bidders rose from 7.7 percent to 17.4 percent, the percentage of procurement procedures with at least one MSME bid grew from 21.6 percent to 29.1 percent, and the share of awards to MSMEs nearly doubled from 7.6 percent to 16.1 percent.¹⁶

In the UK, adopting a user-centered, digital, and open approach to IT procurement (the Digital Marketplace) contributed significantly to the growth of the UK's technology sector. It facilitated the increased inclusion of small and medium enterprises in government procurement from 6.5 percent in 2009/2010 to 27 percent in 2014/2015.¹⁷

¹⁵ credere.open-contracting.org

¹⁶ Brown and Burr, "Paraguay's Procurement Is Open for Small Business."

¹⁷ Open Data Institute, Amazon Web Service Institute, and Open Contracting Partnership, "Showcasing the Efficiency and Impact of Open Government Procurement."

Increasing participation by minority and women-led small businesses

In the United States, OCP is working closely with city governments to leverage procurement reform and expand access to opportunity for small and historically disadvantaged businesses. These include the cities of Newark, New Jersey, Boston, Massachusetts, and Portland, Oregon. For example, in Boston, less than half the residents identify as white, yet spending with minority-owned businesses represented just 2.5 percent of all city discretionary spending through planned procurements as recently as 2019.¹⁸

To tackle this challenge, these cities are implementing systemic reform to improve their abilities to make data-driven decisions, break down silos between government departments, and make processes more vendor-friendly. Specific actions include tackling late payment in the City of Newark, which leveraged data analysis to understand payment delays and build momentum to get the city to overhaul their payment process and move from a paper-based system to an electronic payment portal; overhauling the City of Portland's two most-used procurement templates to make them more user-friendly through an unprecedented engagement process with both internal stakeholders and minority vendors; and better coordinating upcoming procurements and sharing information with the community in the City of Boston through a comprehensive and user-friendly public forecast.¹⁹

In Uganda, OCP's collaboration with the Africa Freedom of Information Centre (AFIC), a pan-African civil society network, has focused on inclusive procurement practices, particularly for women-led businesses. Following a study OCP conducted on barriers to women-owned businesses' participation in public procurement, OCP and AFIC carried out advocacy work which culminated in establishing regulations and guidelines that provide affirmative action for women-owned businesses' participation in public procurement.²⁰ Through the Lift impact accelerator program, OCP is working with the PPDA, Uganda's government procurement regulator, and AFIC to promote inclusive procurement by supporting women-led businesses to access public contracts.²¹ Under this project, OCP supports the team to improve capacity on producing gender disaggregated data and to advocate for reviewing policies and ensuring implementation of existing regulations on affirmative action for women-led businesses in public procurement.

Chile improved participation of women-led businesses in public procurement by adopting a directive to increase sourcing from women-led businesses, establishing a framework for sensitization and capacity-building of public procurement officers on gender-responsive procurement, creating a certification to identify women-owned and women-led businesses, implementing capacity building for potential suppliers, making its websites user-friendly, and creating videos to guide potential suppliers through every stage of the procurement process with videos.²²

18 Office of Economic Opportunity and Inclusion, Department of Supplier Diversity, and Department of Procurement, "Equity in City Contracts: FY23 City of Boston Supplier Diversity Update."

19 Department of Procurement, "City of Boston Buying Plan."

20 Africa Freedom of Information Centre, *Barriers and Solutions to Women's Participation in Public Procurement: A Synthesis of Country Reports from Ethiopia, Kenya, Rwanda, Tanzania, Uganda.*

21 open-contracting.org/implement/lift/

22 UN Women and Open Contracting Partnership, "Empowering Women Through Public Procurement and Enabling Inclusive Growth."

BARRIERS TO PUBLIC PROCUREMENT PARTICIPATION BY MICRO- AND SMALL BUSINESSES

Micro- and small businesses encounter significant regulatory, financial, and capacity-related barriers to participating in public procurement. On average, small firms are 12 percentage points less likely to participate in public procurement than to larger firms.²³ Policymakers must understand these barriers to achieve goals of improved small business participation.

Public procurement processes are often highly complex and bureaucratic. The extensive paperwork, numerous compliance requirements, and stringent eligibility criteria can be overwhelming for small businesses, which typically lack the administrative infrastructure to navigate the regulatory complexity of public procurement processes. In addition, many procurement opportunities have stringent qualification criteria that favor larger, more established firms. Requirements such as extensive track records, specific certifications, and high financial thresholds can exclude micro- and small businesses from competing.

There are also significant financial barriers that can preclude small businesses from participating. Complying with procurement regulations involves significant costs, including expenses for preparing bids, obtaining necessary certifications, and adhering to specific standards. Public procurement also often requires bid security or performance guarantees to ensure contract fulfillment. These financial commitments can be significant barriers for micro- and small businesses, which may struggle to allocate resources for these guarantees. Public contracts typically involve delayed payments; businesses often have to wait months after project completion to receive payment. Micro- and small businesses, with their limited cash reserves, find it challenging to sustain operations while awaiting these payments, making them hesitant to engage in public procurement processes. Unfortunately, small businesses frequently face difficulties accessing credit, which is crucial for financing initial project costs and meeting working capital needs during the contract period. Limited access to affordable financing options constrains their ability to participate in public procurement.

²³ Coccio et al., "Power of Global Data and Analytics in Strengthening the Accountability and Performance of Public Procurement."

Finally, many small businesses are unaware of public procurement opportunities due to inadequate information. This lack of awareness stems from insufficient outreach by procurement authorities, a lack of transparency, or the complexity of accessing information on public procurement portals. This lack of information hampers MSEs' ability to prepare competitive bids and strategize effectively, creating a perception that public procurement is a club where small businesses are not welcome. Or, worse, a perception that public procurement is a corrupt process that requires connections and bribery to participate. Twenty-one percent of firms with recent experience in public procurement believe that firms similar to theirs typically make informal payments or give gifts to secure government contracts.²⁴ These barriers are compounded by intersectional factors such as gender, race, age, disability, and geography that can further limit small businesses' access to public procurement opportunities as they face additional discrimination and bias.

To learn more about the barriers facing minority-led and women-led businesses, check out the following resources:

- Open Contracting Partnership and Aspen Institute Center for Urban Innovation, [“A Procurement Path to Equity”](#)
- Africa Freedom of Information Centre, [Barriers and Solutions to Women’s Participation in Public Procurement: A Synthesis of Country Reports from Ethiopia, Kenya, Rwanda, Tanzania, Uganda](#)
- UN Women and Open Contracting Partnership, [“Empowering Women Through Public Procurement and Enabling Inclusive Growth”](#)

To assess the inclusiveness of your public procurement, check out this [quantitative and qualitative framework](#).²⁵



Vendor fair, city of Palmira, Colombia/OCP

24 Coccio et al., “Power of Global Data and Analytics in Strengthening the Accountability and Performance of Public Procurement.”
 25 Open Contracting Partnership and Oxford Insights, “Gender Equality and Social Inclusion in Public Procurement: Qualitative Framework.”

Recommendations and best practices to encourage small businesses to participate in public procurement

Open, digital, and data-first solutions can significantly enhance public procurement systems, making them more inclusive and supportive to all businesses. Based on OCP's global expertise and experience, here are four practical recommendations and insights for small business support organizations, financial institutions, and governments to improve the participation of micro- and small businesses in public procurement.

Simplify procurement systems.

KEY ACTIONS

To support MSEs effectively, procurement systems need to be designed with MSEs' specific needs in mind. This involves identifying the unique obstacles MSEs face and tailoring solutions accordingly.

- **Identify challenges:** Use surveys, interviews, and workshops to identify barriers to participation for MSEs. For example, in Paraguay, a collaborative effort involving government, civil society, and the private sector successfully identified key barriers for small businesses and implemented targeted interventions. Research revealed that a significant portion of entrepreneurs lacked awareness of government contracting opportunities, with 59 percent of surveyed small businesses unaware of the system, yet 74 percent expressed a desire to learn more.²⁶
- **Provide clear guidance:** Develop centralized resources (e.g., guides, courses) that walk small businesses through government contracting processes. The UK's guidance on bidding effectively for government contracts provides detailed recommendations to help small businesses compete with larger companies.²⁷
- **Streamline processes:** Simplify registration and bidding processes, and remove onerous requirements like bank guarantees. Mexico City's Mi Tiendita Virtual²⁸ offers a streamlined one-stop shop for all tender opportunities, training materials, and vendor notifications. It also notifies government officials of suitable opportunities for businesses from priority economic sectors (including small economic units, women-owned businesses, and indigenous groups).
- **Ensure prompt payments:** Implement and enforce policies to guarantee timely payments to small businesses. Consider upfront payments for low-risk projects to alleviate cash flow issues for small businesses. Consider digitizing payments to speed their delivery.

26 Brown and Burr, "Paraguay's Procurement Is Open for Small Business."

27 Cabinet Office and Department of Education, "How to Bid for Government Contracts as an SME Effectively."

28 <https://mitienditavirtual.finanzas.cdmx.gob.mx/>

Improve communication with vendors.

Bridging communication gaps is crucial to navigating public procurement effectively. By centralizing information and enhancing transparency, governments can significantly reduce the efforts required for small businesses to find and seize opportunities, providing a level playing field that reduces information asymmetries.

KEY ACTIONS

- **Create centralized information portals:** Create and maintain a portal with all bid opportunities, procurement plans, and tender notifications. This supports vendors in preparing for upcoming opportunities. For example, the VIGIA platform in Paraguay makes it easier for small businesses to find and bid on opportunities.²⁹
- **Organize vendor fairs:** Organize in-person events to connect vendors with procurement officials. In 2019, Cali, Colombia's first vendor fair, attracted over 700 participants and included training on data tools to identify contract opportunities and tips for small businesses to navigate procurement processes.³⁰
- **Establish feedback mechanisms for vendors:** Provide constructive feedback to unsuccessful bidders. Many vendors are unaware that they can request feedback, which can improve their future bids. In Paraguay, the VIGIA platform allows potential bidders to seek clarification or raise issues on active opportunities before bidding.³¹

Foster partnerships between small and large businesses.

Encouraging collaborations between smaller and larger enterprises can help smaller companies gain access to larger contracts and build capacity. Additionally, by breaking down large public contracts into smaller, more manageable pieces, smaller businesses can compete more effectively.

KEY ACTIONS

- **Unbundle large contracts:** Break large contracts into smaller lots to allow small businesses to better participate. This approach can increase competition and provide growth opportunities for smaller vendors.
- **Subcontract to or promote small business consortia:** Strategies that encourage subcontracting to small businesses or encourage small businesses to work together and pool resources and expertise have proven effective in enabling MSEs to participate in large-scale contracts. This success highlights the importance of collective strategies to overcome individual limitations. Inclusion clauses can ensure main contractors engage and promptly pay the local producers and smaller businesses they bring on board. For example, in Palmira, Colombia, large prime contractors responsible for delivering the city's school meals program are required to partner with local rural producers.³² This partnership ensures steady demand for locally sourced produce throughout the year, helping these smaller businesses grow while meeting the program's supply needs.

²⁹ vigia.com.py

³⁰ Open Contracting Partnership, "Open for Business: Colombia's Data-Driven Procurement Reforms Increase Competition."

³¹ Burr, "Vendors as Partners: How Paraguay's Vigia Provides a Community to Increase Competitiveness and Opportunity for SMEs."

³² Neumann and Brown, "Empowering Women and Rural Farmers Through Procurement in Palmira, Colombia."

Use open data and public commitments to power digital platforms and track progress.

KEY ACTIONS

Leveraging open contracting principles and making public commitments to vendor diversity can drive government transparency and accountability. These measures ensure that procurement policies genuinely support micro- and small business inclusion and economic empowerment.

- **Enable market analysis by vendors.** Open contracting data enables vendors, including small businesses, to understand market dynamics, anticipate competition, and make informed decisions about their sales strategies. B2Gov, a company based in Argentina, leverages open contracting data to provide businesses with tools and insights to navigate the public procurement market, including market studies, price monitoring, and real-time updates on procurement processes.³³
- **Encourage vendor diversity:** Use data to understand and address challenges in achieving vendor diversity. Analyzing award patterns across different thresholds and sectors can reveal areas where micro- and small businesses need more support within the procurement process. It will also reveal whether the correct collection of relevant information about small businesses and the contracts they are awarded is occurring.
- **Make public commitments:** It is important to let small businesses know that the government is committed to including them and to communicate about the policies and actions the government will take to measurably and quantifiably increase their participation.
- **Develop performance-tracking dashboards:** Develop dashboards to monitor and publicly report procurement progress. This fosters trust and transparency within the vendor community. The Dominican Republic provides multiple dashboards to track the participation of small and women-led businesses in the country's procurement process.³⁴

³³ b2gov.com
³⁴ Dirección General de Contrataciones Públicas, "Visualizaciones."



The Dominican Republic provides multiple dashboards tracking participation of small and women-led businesses in the procurement process. ↑

Source: [Dirección General Contrataciones Públicas](#)

For effective implementation, it is crucial to ensure that small business inclusion strategies truly empower target businesses, helping them thrive rather than become overly dependent on government contracts. Policies should avoid inadvertently discouraging business growth or formality, for example, by incentivizing MSEs to stay under a certain number of employees to qualify for preferences. Instead, certification programs and preferential criteria should focus on improving the overall performance of the procurement system, while helping vendors become more competitive.

By adopting these practical recommendations, small business support organizations, financial institutions, and governments can create a more inclusive and efficient public procurement system. This will not only enable small businesses to participate and thrive in the world's largest marketplace, but it will also foster more competitive and transparent markets and economies.

Conclusion

Public procurement systems have the potential to unlock vast opportunities for small businesses, fostering inclusive economic growth and innovation. By leveraging data-driven, digital-first approaches, governments can simplify procurement processes, reduce barriers to participation, and level the playing field, ensuring that small businesses can thrive in public procurement markets. As demonstrated by the diverse examples from across the globe in this paper, targeted interventions such as capacity building, unbundling contracts, and fostering partnerships between small and large businesses can significantly enhance small business participation and success in procurement.

However, addressing challenges faced by MSEs requires a concerted effort from governments, financial institutions, and support organizations. Ensuring timely payments, improving communication with vendors, and providing greater access to finance through innovative solutions like OCP's CREDERE platform can reduce financial and operational burdens, enabling more businesses to compete. Transparent and accessible procurement systems not only promote fairness but also drive better outcomes for public services and the wider economy.

Ultimately, open contracting can serve as a powerful tool for economic empowerment, fostering resilient, inclusive markets where small businesses are not merely participants but essential contributors to national and global prosperity. With continued collaboration between public and private sectors, and the adoption of best practices, the vision of small businesses flourishing in the world's largest marketplace can become a reality.

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