

Workshop on using technology in support of trade for micro, small and  
medium sized enterprises

30 November - 1 December 2016

**Meeting Report**

**Session 1 - Platforms: MSME capacity-building for ecommerce: Identifying  
new models, practices, instruments and scaling models for inclusive trade**

1. Presentations focused on the need to provide high quality training on matters such as access to finance for MSMEs, including finance for trade as well as capital availability for scaling existing enterprises. In this regard, existing human capital was identified as a key gap in the region. Interventions should be focused on innovative methods to promote access to finance, including such modalities as crowdsourcing and other peer to peer models. The applicability of social impact investing was recognized as a potentially helpful concept to meet the ambitions of the Sustainable Development goals (SDGs). Additionally, it was highlighted that social impact bonds could also serve as important mechanisms to support MSMEs in the delivery of economic, social and environmental benefits.
2. Likewise, it was noted that approaches to this issue should be scaled proportionally with the level of sophistication of the enterprises, as the many MSMEs lack the basic ICT literacy and technical financial knowledge necessary for complicated tools.

**Recommendations:** *ESCAP should focus its capacity building efforts on identifying and expanding useful practices for MSME development, in particular in the areas of business development services, innovative financing solutions through fintech, and MSME compliance with export restrictions. These capacity building efforts should involve hands-on assistance in order to maximize impact.*

*ESCAP should also focus on building the capacity of the public sector to implement suitable indicators for determining the impact of policy measures on MSME growth.*

**Potential Project:** *Building capacity of MSMEs through expansion of business development services, fintech solutions and e-commerce, utilizing a mixture of online and in-person assistance, including the conceptualization of a Fund for Ecommerce Development, potentially supported by social impact bonds, to deliver large scale interventions such as training activities related to specific ecommerce platforms.*

## **Session 2 – Payment Systems: Online payments for B2B and B2C: Improving adoption, functioning and interoperability**

3. Online payments systems are an important component for facilitating the growth of MSMEs. However, to utilize these tools, several key barriers for adoption exist, including a disproportionately high rejection rate for MSME eTransactions, high overhead costs for necessary anti-fraud and verification procedures, and the lack of interoperability standards. Further, the proliferation of payment solutions increases the complexity of adopting these technologies. In order to deal with these issues, the need for an appropriate policy environment was highlighted.

***Recommendations:** ESCAP should build the capacity of regulators to understand and implement regulatory frameworks which promote interoperability standards and the adoption of innovative payment systems for B2B and B2C markets.*

***Potential Project:** Raise awareness of the actions policy makers can take to promote existing solutions for payment systems through capacity building activities to identify and scale up fintech solutions, including new methods of credit assessment and other components of fintech for trade financing.*

## **Session 3 – Gender issues and inclusive trade: Evolving models for driving inclusive MSME B2B and B2C commerce**

4. Participants identified the potential positive impact of technology for driving commerce, but warned of the risk of exacerbating inequality when enterprises which do not have the absorptive capacity to take advantage of these tools, are left behind in the competitive landscape. Therefore, approaches to support inclusive trade should take into consideration that technology tends to boost business which can apply it, but also become a hindrance for businesses which lack this capacity.
5. Further, significant gaps were identified in the area of gender aspects of trade policy. Lack of data availability and applicable research in the region leaves stakeholders to speculate on the linkages between MSME development and gender issues. At present, the presumption is that measures which promote MSME development will be likely to benefit women given the existing data related of percentages of female business ownership in this cohort. Actions such as preferential procurement from female-owned businesses could be useful steps for ESCAP member countries to take in this area.

***Recommendations:** ESCAP should conduct research into gender-related aspects of inclusive trade and build capacity of civil servants to understand and address gender issues in MSMEs. Facilitation of cross-border e-commerce payments can promote inclusive trade by removing barriers to eCommerce development. To accomplish this goal, ESCAP should mainstream inclusiveness issues into its approach to capacity-building, platforms, payment systems and logistics.*

***Potential Project:** Conduct private-public dialogue, joint research and a pilot project to promote best practices, develop standards and rules designed to promote inclusive trade which promotes gender equality.*

#### **Session 4 Trade policy: Trade and regulatory policy in the ecommerce era**

6. Digital economy and in particular digital trade is found to contribute to inclusive and equitable growth. However, there are numerous barriers and hurdles to developing digital trade in developing countries, especially cross-border digital trade: these include infrastructural, financial and trade policy /regulatory barriers. Existing WTO rules governing the e-commerce the trade in services, intellectual property protection and trade facilitation can provide useful guidance for modernized global and national rules for digital trade.
7. However, gaps currently exist in how national regulations address access to start-up capital, lines of credit, trade finance and other financial services upon which participation in digital trade is contingent. There is a need to first map trade barriers in information and communication technology, payment and financial systems, addressing small-value cross-border trade, etc. and then work towards removing these barriers. This will require trade negotiators to be more cooperative and open-minded.
8. Digital economy, trade and e-commerce involve many complex and sensitive issues including consumer protection, data privacy, Internet neutrality, competition and data access. Some deep and “next century” agreement (such as the Trans-Pacific Partnership) attempted to deal with these matters but (as discussed at the WTO in September 2016 at the Public Forum) there is still need for (better) regional / international regulatory cooperation in digital trade to open access for data, harmonize regulations, and protect intellectual property. More specifically, to facilitate e-commerce, trade and regulatory policy coordination in the region should consider issues such as e-identification and authorization (electronic signature) schemes, rapid clearance of small shipments and facilitating cross-border returns. Further, legislative frameworks for enhancing personal data protection where highlighted as these are essential to developing the necessary levels of trust for the growth of eTransactions.

***Recommendations:** ESCAP should build the capacity of policy makers to adopt policies which promote access to affordable broadband and mobile networks as well as the adoption and implementation of standards on consumer protection, and data privacy in order to create the enabling environment required to scale up eTransactions.*

***Potential Project:** Build the capacity of policy makers to put in place policies which promote access to start-up capital, lines of credit, trade finance and other financial services upon which participation in global trade is contingent.*

## Session 5: Trade facilitation for B2C and B2B ecommerce: lowering trade costs in the era of small merchants and low-value shipments

9. Customs procedures are among the top bottlenecks to MSME trade in the region. This complexity discourages MSMEs from exporting and can create a negative customer experience. As an example of this effect, the costs associated with navigating complex trade rules can be spread across containers, but not the smaller individual shipments typically utilized by MSMEs. Further, de minimis levels are highly relevant for MSMEs as more than 60% of shipments in Southeast Asia are valued at less than 100USD. As well, the capacities for MSMEs to comply with export regulations are limited. At the same time, eCommerce presents huge opportunities for MSMEs, but most MSMEs lack resources to utilize these tools. Together, these issues illustrate the need for platforms which provide integrated export and ecommerce services to lower the cost of trade for small merchants.

**Recommendations:** ESCAP should consider a capacity building program to identify and train customs officials on new rules on moving from container-based trade to package-based trade, including simplified processing of low value shipments. Such an approach should also address the importance of raising de minimis levels to promote MSME trade.

**Potential Project:** ESCAP should conceptualize a project which draws upon research and collaborate with governments in Asia to deliver capacity building on policies which promote the globalization of trade services and facilitate package-based trade. As well, ESCAP should consider facilitating plurilateral agreements on raising the value of de minimis thresholds among countries in the region.

End

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