

ASEAN MSMEs in a COVID-19 World

Innovation and Skills for the Post-Pandemic Recovery

Lessons from ERIA MSMEs Talks 6–10

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Abstract

This report summarises the key messages that emerged during the last five episodes (6–10) of the Economic Research Institute for ASEAN and East Asia (ERIA) MSME Talks, a series of webinars designed to discuss key issues, challenges, and opportunities for Association of Southeast Asian Nations (ASEAN) micro, small, and medium-sized enterprises (MSMEs) in the coronavirus disease (COVID-19) world, with a diverse group of stakeholders – including entrepreneurs, policymakers, academics, and experts from the region. This report details some of the key issues for the development of more sustainable and inclusive entrepreneurship ecosystems during the post-pandemic economic recovery in ASEAN.

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KEY ISSUES

- **Most micro, small, and medium-sized enterprises (MSMEs) across the Association of Southeast Asian Nations (ASEAN) are very small firms which require better access to skills, finance, and markets to grow, scale up, and become more productive.**
- **Skills are essential for the post-pandemic recovery.** MSME workers and managers need access to better and new skills to compete and thrive in the digital economy.
- **The ASEAN digital economy is growing quickly, but the participation of women is not yet equal to that of men.** The gap is particularly large in skills, jobs, and leadership positions – especially in science, technology, engineering, and mathematics (STEM).
- **Fintech challengers and new digital financial services are growing and expanding their activities in the region.** These new financial technologies and services may greatly benefit the vast majority of ASEAN MSMEs, which are disconnected from the traditional banking sector.
- **Emerging innovation ecosystems across ASEAN are an important asset for a better post-pandemic future.** Technology and start-up driven innovation is very important, but the ability for all stakeholders (including citizens, policymakers, and the business sector) to contribute to system transformation is also key.

INTRODUCTION

Many different stakeholders have an important role to play to build back better for the ASEAN post-pandemic recovery, including the business sector and MSMEs. With its dynamism, a young population, and a growing middle class, the ASEAN region is well positioned to recover quickly. As emerged during the last five episodes (6–10) of the Economic Research Institute for ASEAN and East Asia (ERIA) MSMEs Talks, some of the important aspects to focus on during the recovery include (i) upskilling and reskilling of MSME workers and entrepreneurs to enable them to compete and thrive in the post-pandemic economy; (ii) focusing on micro and less productive firms, by providing better access to critical enabling factors such as skills, finance, and markets; (iii) encouraging more girls and women to start careers in technology and the digital economy, including starting their own businesses in this field; (iv) exploring the new services offered by financial technologies (fintech) as a way to provide better services for ASEAN MSMEs, in particular to ‘unbanked’ firms; and (v) understanding and supporting the emergence of innovation ecosystems and start-ups as the key hotspots that can drive the recovery.

● Section 1

Upskilling to succeed – ASEAN MSMEs in the digital economy

The COVID-19 pandemic has accelerated the shift towards digitalisation and the adoption of new technologies, which require MSMEs to be equipped with the ability to learn new skills continuously and to collaborate with a broad range of stakeholders. Many ASEAN MSMEs still struggle to adopt and use digital technologies and tools (ERIA, 2019) compared with larger companies with more resources to invest in training, reskilling, and upskilling. Although the digital transformation and innovation have generated new opportunities across the region, they provide disruptions that are difficult to handle such as the elimination of some traditional jobs and the replacement of some tasks and routine jobs due to automation. This is why, with an even faster adoption of digital technologies during and after the pandemic, digital skills (from digital literacy to more sophisticated skills) are a priority for ASEAN MSMEs. Education and training institutions need to reflect this priority and be able to

provide the skills that enable workers to thrive in the digital economy, including managers and employees of MSMEs. Education systems need to prepare the future labour workforce with a growing set of inter-related and complementary skills including cognitive skills, socio-emotional skills, and technical skills. The combination of cognitive and non-cognitive skills is increasingly important. The advent of digitalisation, information and communication technology (ICT), and automation will replace some routine cognitive tasks, but tasks requiring non-cognitive skills are harder to replace with technology. Non-cognitive skills cover the behaviour, attitude, and values that can be acquired through training and are developed in social settings. They include skills such as team-working, social empathy, leadership, and management skills. Advancement for upskilling in the digital economy requires various and broad collaborations as well as the involvement of different stakeholders,

including the private sector, civil society, and academia. Collaborative partnerships amongst different actors are important, e.g. higher education institutions can partner with the business sector to develop internship and job placement programmes where students acquire ad hoc skills, or large business sector companies can work with MSMEs to train and support them in the development of digital skills. This is already happening in many different ASEAN countries (The Asia Foundation, 2020). A concrete example is the 'Go Digital ASEAN' initiative – a partnership between The Asia Foundation, Google.org (Google's philanthropic arm), and the ASEAN Secretariat – aiming to equip

MSMEs practitioners across the ASEAN region with digital skills training with a focus on MSME workers in rural areas as well as MSMEs run by women and young entrepreneurs. The implementation of a targeted training programme that aims for upskilling not only increases MSMEs' participation in the digital economy, but also fosters more inclusive economic development in the region.

Policies to support the development of better and relevant skills is a priority for ASEAN. The ASEAN Economy Community Blueprint 2025 reaffirms the importance of developing skilled individuals as one of the key elements of a highly integrated and cohesive ASEAN economy (ASEAN, 2015).

● Section 2

Micro firms are particularly vulnerable during the pandemic and need support to access skills, finance, and markets

Business demography data on ASEAN firms reveal that companies across the region are either large conglomerates (often multinational enterprises – MNEs) or very small firms (MSMEs) (Lee, Narjoko, and Oum, 2019). MSMEs dominate the business demography in the region and contribute significantly

to job creation, especially in sectors such as agriculture. Across ASEAN, medium-sized firms are low in number as MSMEs generally remain small without growing in size. This is an issue as small firms that do not grow are often characterised by low productivity; lack of or limited resources to reskill and upskill employees,

including managerial skills and proper training; delays in the acquisition and adoption of new technologies; and limited innovation activities. For example, ERIA (2019) showed how ASEAN MSMEs tend to use very basic digital tools and are therefore disadvantaged compared with larger companies in the transition towards ASEAN digital economies. More generally, it is possible to say that micro firms face similar challenges to those of small firms, but such challenges are exacerbated by their very small size. For the above-mentioned reasons, policymakers can play an important role in supporting micro firms. For example, they can facilitate different forms of access to strengthen micro firms – access to skills, access to finance, and access to markets – to enable them to grow and scale up. Governments can support these different forms of access through specific policy stimuli, as part of the broader post-pandemic recovery efforts. Other policy areas that can facilitate the growth of ASEAN MSMEs include technology advancement, innovation

adoption and digitalisation, participation in the global market through global value chains, strengthening the linkage between small and medium-sized enterprises and foreign direct investment, simplification of bureaucratic procedures and regulatory framework, and the implementation of special tax regimes (ILO, 2019). Strengthening and advancing the economic integration agenda across ASEAN is also key. An important rural–urban divide exists across ASEAN in terms of both physical and digital connectivity. As a consequence, very small firms in rural and less connected parts of ASEAN struggle even more to get access to markets, finance, and skills. Because of this lack of digital connectivity, the digital and economic divide between rural and urban places can increase. It is important to develop measures to reduce this divide and promote inclusive socio-economic development.

● Section 3

Women's participation in STEM education, jobs, and leadership positions, and in the digital economy more generally, needs to increase

While the digital economy is growing fast in ASEAN, an important gap in the access and participation of men and women remains. Globally and across ASEAN, there is a digital gender divide (Ajmone Marsan and Ruddy, 2020; Sey, 2020; Ajmone Marsan and Sey, 2020; OECD and APEC, 2019). Globally, men are still dominant in many digital economy and tech innovation activities. For example, according to the OECD (2018), men are four times as likely as women to be in technical ICT jobs, while female inventors (defined as women applying for a patent) represent a very low percentage of the total. Women and girls are also under-represented in science, technology, engineering, and mathematics (STEM) education – less than one third of students entering STEM-related fields in higher education are female (UNESCO, 2017). These trends also apply to the ASEAN region, where, for instance, the majority of women in science across ASEAN works in health and social sciences rather than technology, engineering, and math (Sey,

2020).

Given the acceleration towards digital tech during the 2020 pandemic, there is increased concern about the risk of a growing digital gender divide. The digital transformation must be inclusive, with equal opportunities for and participation of women and men. The ASEAN digital economy – including the development of e-commerce platforms and start-ups – is still dominated by men, so it is crucial to create an enabling environment that projects the image of diversity and inclusion for women and girls. Accelerating digital literacy and fostering STEM education for women and girls is another key way to promote equitable participation of women and build an inclusive digital ecosystem. Diversity is also good for innovation and economic growth: a growing body of research shows how gender-diverse teams have better productivity and are more innovative, as diverse teams can look at problems from different perspectives (McKinsey, 2020).

Some ASEAN women are lagging particularly behind, e.g. women in rural areas where access to digital technologies may be more problematic. Adequate policy action that enables the gap in the digital gender divide to be narrowed should promote basic digital access, especially in rural areas; provide meaningful digital access by providing training and skills; and

enlarge the scope of employment as well as entrepreneurship opportunities for women. Partnerships between policymakers and the business sector are also important to overcome persistent gender stereotypes and to provide role models of senior and leading women figures in the tech and digital sectors.

● Section 4

Fintech challengers and digital payment providers offer opportunities to many ASEAN MSMEs

The fintech and digital payment ecosystem is dynamic and growing rapidly in ASEAN. The number of fintech firms and digital financial service providers has increased steadily over the last few years: a report by United Overseas Bank (UOB, 2019) shared that the number of fintech firms increased 3.5 times from 2014 to 2019 across ASEAN. Singapore has emerged as one of the leading fintech ecosystems in the region, while other ASEAN cities such as Bangkok, Jakarta, Kuala Lumpur, and more recently Manila are emerging as leading hubs (Startup Genome, 2020). At least 10% of the adult population of Indonesia, Malaysia, Singapore,

Thailand, and Viet Nam already use e-wallets, and penetration rates are well ahead of those in advanced economies (de Sartiges et al., 2020). Some of these e-wallets have been developed by ASEAN unicorn super apps such as Grab and Gojek, which are increasingly used by ASEAN consumers. Foreign investment in fintech firms has also increased steadily. Digital financial services have seen a significant rise as a consequence of the coronavirus disease (COVID-19) pandemic, with the average proportion of cash transactions declining from 48% of the total before the pandemic to 37% in 2020 (Google, Temasek, and Bain & Company, 2020).

These trends are likely to continue and become widespread in the post-pandemic new normal.

These innovations also enable a larger proportion of ASEAN MSMEs to access digital financial services – notably ‘unbanked’ MSMEs, which are disconnected from traditional banking services either because of their location in remote rural areas where bank branches are not present or because they do not fulfil the requirements to open traditional bank accounts.

Accessing financial services can help these previously disconnected MSMEs to become more productive and develop better and more sophisticated business models as well as to expand their customer base. This has proven to be very important for many MSMEs and individuals, especially in less developed regions within ASEAN.

However, despite these very positive trends, fintech challengers overall still need to build scale and critical mass and do business across fragmented markets in a region where standards and regulation vary from country to country (World Economic Forum, 2020).

Emerging digital protectionism and data

localisation requirements represent a barrier for fintech entrepreneurs. The lack of financial literacy and related skills may also be an obstacle for MSMEs to access these types of innovative financial services and be shielded from fraud and cybersecurity breaches. This is why, for example, the Malaysia Digital Economy Corporation is investing in capacity building and public–private partnership programmes to raise awareness and facilitate the adoption of digital financial services.

Innovative and flexible approaches from national and local regulators are important, e.g. through the use of sandboxes and constant dialogue with entrepreneurs. The development of programmes that invest in digital financial skills amongst different types of users is also key. Sharing good practices across different ASEAN countries can help policymakers to identify and adapt successful schemes to their own countries. Continued ASEAN regional integration and cooperation is an important way to contribute to overcome these barriers.

● Section 5

Emerging innovation ecosystems will play a key role in the post-pandemic future

Innovation plays a critical role as a source of sustainable long-term economic growth. The ASEAN region exhibits a particularly varied and diverse innovation landscape, reflecting the different characteristics of countries and regions. Singapore is a leading innovation hub in ASEAN and globally, while countries such as Malaysia and Thailand are seeing growth in business research and development investments from domestic and foreign firms; and innovation ecosystems are emerging very rapidly throughout the entire region (Startup Genome, 2020).

Innovation ecosystems are context-specific—each location has unique characteristics, depending, for instance, on the existing industrial base, public sector institutions, education and training organisations, and other stakeholders. The connections and linkages amongst these actors play a fundamental role in the development of innovation ecosystems. As a consequence, learning from other countries and locations around the region and the world is important.

However, policies to support the development and emergence of innovation ecosystems and start-ups should not adopt a ‘copy and paste’ approach; rather, they should be adapted to local conditions and stakeholders.

Innovation is not confined to the business sector. Policymakers, the public sector, and citizens can develop, propose, and implement very innovative solutions (UNDP and NESTA, 2020). Many examples exist across ASEAN. For example, in Indonesia, a team of data and health experts outside the government developed a model that the West Java government used to predict the effect of the COVID-19 epidemic locally and policymakers used to apply social distancing. In Viet Nam, several innovative solutions are being developed to manage waste and reduce plastic pollution by connecting multiple actors, including citizens and the business sector. In Singapore, policymakers and government agencies heavily rely on foresight and strategic innovation to develop future initiatives.

Moreover, a growing body of research shows how diversity and collaboration enable innovation. As a consequence, fruitful collaboration across different types of actors is critical. In addition, skills and mindsets that foster adaptability and the capacity to navigate complex and ever-changing situations are very valuable in adopting innovative solutions to problems, including contributing to solving global challenges and progressing towards the Sustainable Development Goals.

The new COVID-19 reality has demonstrated the importance of being agile, adaptable, and transformative. To thrive in the post-pandemic economy, ASEAN MSMEs should build on these competences and continue to innovate and take action to find solutions to challenges and quickly seize emerging opportunities.

POLICY RECOMMENDATIONS

- **Policymakers need to pay special attention to micro firms, as they typically struggle more with respect to access to finance, skills, and markets.** Ad hoc measures of policy support for this category of firms – such as dedicated training programmes, financing and credit guarantee mechanisms, and digital tech adoption – should be considered.
- **With a fast transition towards digital economies, upskilling and reskilling workers in ASEAN MSMEs is fundamental to increase productivity and enable them to compete in domestic, international, and global markets.** Policymakers should work with education and training organisations, the private sector, and philanthropic organisations to develop training schemes, with a special focus on groups lagging behind in terms of access (e.g. girls and women, rural communities, and older people). Emphasis should be placed on combining cognitive and non-cognitive skills.
- **Policymakers, by working with business sector leaders and other stakeholders, need to encourage and strengthen the participation and access of girls and women to STEM education, jobs, and leadership positions.** This is key for an inclusive post-pandemic recovery driven by the digital economy, as increased inclusion of women will result in more economic growth, more diversity-enabled innovation, and more opportunities for all.
- **Fintech challengers and digital services represent an opportunity for many ASEAN MSMEs, especially those that are ‘unbanked’.** Policymakers need to support this transformation and understand its potential for the delivery of public policy programmes.

- **Policymakers need to support innovation ecosystems across ASEAN, by acknowledging the diversity and context in which they emerge.** Looking at other successful examples around the region and the world is important, but ‘copy and paste’ approaches should be avoided.

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Annex:

ORGANISERS & SPEAKERS BIOS

Webinar Series

ASEAN MSMEs in a COVID-19 World

Series Organisers and Host

Giulia Ajmone Marsan, Director of Strategy and Partnership, ERIA. Giulia works in close connection with ASEAN policy makers as well as regional and global organisations to support the ASEAN process of socio-economic integration. Before joining ERIA, she worked as an Innovation Economist at the OECD, where she led and contributed to the activities of the OECD Centre for Entrepreneurship, SMEs, Regions and Cities and the OECD Directorate for Science, Technology and Innovation. Her analysis focuses on innovation systems, the digital economy, science and higher education policy, entrepreneurship and start-up creation. She has led international projects on innovation eco-systems covering a wide range of countries in Europe, Latin America, North America, Africa and Asia. Giulia holds Bachelor and Master degrees in Applied Mathematics from the Polytechnic School of Turin, Italy and a PhD in Economics and Complex Systems jointly awarded from the Ecole des Hautes Etudes en Sciences Sociales, Paris, France and the IMT Institute for Advanced Studies, Lucca, Italy.

Ooi Tiat Jin (TJ), Founder and Principal Consultant, Curated Connectors. TJ's passion to connect and empower MSMEs stemmed from his earlier career in the Singapore chemical industry, both as secretariat in the Singapore Chemical Industry Council and then General Manager of a local chemical distribution company, Absotech. He managed industry programmes and chaired an industry committee focused on SMEs. His interest grew and expanded to the region during his brief tenure as Director for the Asia Pacific MSME Trade Coalition (AMTC), a pan-regional association focusing on trade empowerment of MSMEs. TJ firmly believes that every small business has the ability to impact and empower lives as they grow and flourish. Hence Curated Connectors was set up with the vision of Empowering Lives through Connecting Businesses. TJ graduated with a Bachelors' Degree (Hons) in Electrical and Electronic Engineering from the University of Manchester, United Kingdom.

Lina Maulidina Sabrina, Programme Officer, ERIA. Lina is a trained officer with extensive working history in international and civil society organisations. She develops and manages strategic programmes under the auspices of intergovernmental cooperation to support socio-economic development within the Asia-Pacific region. At ERIA, she supports the Strategy and Partnership and the Capacity Building Programmes. She coordinated all technical and communication aspects of the ERIA MSMEs Talks. She holds a Bachelors' Degree in English Language Education from the State University of Jakarta.

8 October 2020 | ERIA MSMEs Talk #6

Upskilling to Succeed – ASEAN MSMEs in the Digital Economy



Speakers

Yan Naing Oo, CEO and Co-Founder, The Door Tech. Yan Naing is the founder, chief executive officer (CEO), and chair of the board of directors of The Door Tech which comprises three businesses: (i) The Door Institute, which provides 360 business consulting services from the strategy level to the functional level and executive learning programs; (ii) The Door Tech, a software and system development business; and (iii) The Door Communication, which provides translation and interpretation services. He has been working intensively for SME development together with regional governments, universities, organisations, and companies; and promotes the concept of social enterprise – seeking socio-economic development in Myanmar since his business was initiated in July 2017. The Door Community has more than 1,650 businesses, including corporations, public companies, and SMEs in Myanmar. Since 2014, he has been working to empower and strengthen the skills of various professionals, including ministers, senior level civil servants, business owners, entrepreneurs, and nongovernment organisation professionals.

Lydia Ng, Founder, Thinktechniq. With 15 years of marketing experience in multinational corporations, SMEs, and start-ups, Lydia has an insider view of key marketing success factors for organisations both large and small. Her last position before venturing out was head of marketing at Grab, where she led the team to growth-hack their way to unicorn status. She is a born innovator and creator and she is usually at the forefront of doing something novel before the industry has caught on, creating competitive advantages. Selected achievements include the following: Professional Singapore Certified Management Consultant for branding and marketing, franchising, and business model innovation; first in Asia to pioneer more precise tracking of individual elements

of YouTube ads; pioneered the use of search engine marketing for crisis and reputation management, winning awards along the way; pioneered the use of social analytic data to improve ad engagement, thereby increasing the effectiveness and return on investment of paid advertising; Silver Award, Digital Asia Festival 2012; Winner, Best Use of Search, Singapore Media Awards 2012; Best SPOC Awards Winner, SingTel; and speaker, SES Singapore 2011.

Meloney C. Lindberg, The Asia Foundation, Country Representative in Cambodia.

Meloney oversees a diverse portfolio of projects, including improving the capacity of knowledge sector institutions to undertake quality research to inform public policy analysis and dialogue, and to engage with private waste collection firms and local stakeholders to test interventions to increase accountability and responsiveness in municipal solid waste collection and management. Her women's empowerment portfolio includes projects that advance women's economic opportunities through skill development programmes, and improve women's safety and security by building government capacity to deliver legal services to survivors of gender-based violence and by conducting public safety audits to highlight women's urban safety at the subnational level. Meloney has also served as the Foundation's country representative in Mongolia and as the deputy country representative in Afghanistan, the Philippines, and Sri Lanka. She has a bachelor's degree in international studies from Miami University, and a master's degree in international and intercultural management from the School for International Training, World Learning in Brattleboro, Vermont.

Rashesh Shrestha, Economist, ERIA. Dr Shrestha has a doctorate from the Department of Agricultural and Applied Economics at the University of Wisconsin–Madison. His research interests are labour markets, economic development, and human capital investment. At ERIA, his projects cover human capital development, education, global value chains, trade facilitation, the regulatory management system, and financial inclusion. Prior to joining ERIA, he conducted research and taught applied microeconomics and aid and development policy at Australian National University's Arndt-Corden Department of Economics. He is originally from Nepal.

22 October 2020 | ERIA MSMEs Talk #7

Agility and Resilience of Micro-Businesses Now and Post-Pandemic



Speakers

Arief Imran, Group CEO, SERV. Arief is the group chief executive officer of SERV Technology Sdn Bhd. SERV is a vehicle super app – an internet-based technology platform that focuses on providing a one-stop vehicle ownership management experience. Arief has more than 10 years of experience as an entrepreneur. He has founded several companies, such as Dagga Group and Star Gym. He was also chair of Kelab Usahawan Makmur Negeri Pahang. He has led SERV into innovative partnerships with Grab, Boost and MyAssist (a subsidiary of MyEG) to expand the value proposition to other verticals such as road assistance services, road tax, and insurance. Arief is also widening the range of services, such as autonomous vehicle and car-related technology, as well as expanding SERV throughout the region.

Simon Soo, Founder, Track&ROLL. Simon is a serial entrepreneur and four times Brunei ICT Award winner since 2000. Simon's latest start-up, Track&ROLL, aims at delivering a modern, simple to use, and cost-effective cloud-based human resource management software as a service (SaaS) solution to all SMEs in the Asian market. He is a seasoned entrepreneur, with extensive experience and deeply passionate about start-up developments. What is more important is his strong desire to give back to the community through supporting young entrepreneurship development.

J Marco Marchese, Technical Specialist on SME policies, Enterprises Department, ILO. Marco works on the analysis of national business environment reforms and productivity-enhancing policies for the SME sector. Prior to joining the International Labour Organization (ILO) in June 2020 he spent 13 years at the OECD where he managed a number of country reviews of SME and entrepreneurship policies (Brazil, Indonesia, and

Viet Nam amongst others) as well as thematic projects on SME productivity, high-growth firms, and local entrepreneurship policies. He was a Fulbright Scholar at the Massachusetts Institute of Technology and has a master's degree in development economics from the University of Rome Tor Vergata.

Doan Thi Thanh Ha, Economist, ERIA. Dr Doan's research interests include industrial organisation, international trade, labour markets, and income distribution. She has been intensively involved in various research-based policy development projects at ERIA, focusing on trade facilitation and economic integration, globalisation and firms' behaviour; participation in global value chains and labour market outcomes; technology exposure and employment; and productivity improvement of the private sector in selected East Asian countries, amongst others. She is coordinating a capacity building programme in collaboration with United Nations Conference on Trade and Development (UNCTAD) experts, for ASEAN government officials on non-tariff measures. Before joining ERIA, Dr Doan was a research associate at the Asian Development Bank Institute in Tokyo. She was also a short-term consultant for the OECD.

8 November 2020 | ERIA MSMEs Talk #8

Women in STEM and the Digital Economy – The ASEAN Perspective

link

Speakers

Chan Yin Yin, Chief Operations Officer and Co-Founder, BotDistrikt. BotDistrikt is a no-code UX-driven chatbot building platform. Yin Yin began her career as a customer service officer at Rocket Internet start-up, tending to real conversations with consumers about their daily needs, while spending her evenings at university earning her bachelor's degree. She eventually co-founded BotDistrikt and now manages several customers and hundreds of thousands of users.

Mazlita Mat Hassan, CEO and Co-Founder, RECQA. RECQA is an Edutech start-up based in Kuala Lumpur, Malaysia. RECQA (RECORDED Question and Answer) is a platform that preserves collective knowledge to align people, processes, and best practices within a community and an organisation. RECQA acts as a centralised, crowdsourced searchable knowledge-based repository for team members to structure, manage, and share their learnings and other relevant information, as well as connecting with subject expert matters for mentorship within the community. RECQA is being deployed by various communities and organisations, e.g. the Malaysian Ministry of Education's DELIMA digital learning platform as the knowledge sharing platform for teachers to share their teaching resources with other teachers. To date, more than 13,000 teachers have contributed to and consumed these resources. Mazlita has bachelor and master's degrees in computer science from University College London and Birkbeck College of the University of London respectively, specialising in web data mining. She has written several research papers in this area that have appeared in renowned international journals and conferences. Previously, Mazlita spent 11 years in London, studying and working at various companies, mainly providing consultancy work in information technology (IT) and web data mining.

Kingkeo Doungsavanh, CEO, Datacom. Datacom is an information and communication technology (ICT) company based in the Lao People's Democratic Republic (Lao PDR). Ms Kingkeo speaks German and English as well as her native Lao. She studied computer science/informatics in Germany, where she received a master's degree from the Technical University of Ilmenau. She obtained additional training in cloud computing technology in Silicon Valley. Ms Kingkeo held several positions at Datacom, including programmer and sales director, before becoming CEO in 2018. She has worked on a broad range of projects with the Government of the Lao PDR and international partners, and some of the key projects were conducted with the banking industry and the Lao PDR Ministry of Finance. Ms Kingkeo is one of the newly appointed vice presidents of the Lao ICT Commerce Association.

Liza Noonan, ASEAN Director, CSIRO. Liza is responsible for supporting a portfolio of science and innovation activities spanning data science, advanced manufacturing, agriculture and food, health, low emissions technology, and environmental sustainability. Prior to this role, Liza was the executive manager of innovation at the Commonwealth Scientific and Industrial Research Organisation (CSIRO) and founder of the ON Accelerator – Australia's first national science and technology accelerator, supporting public-funded research to achieve real world impacts faster. Liza has extensive experience in innovation and technology as CEO of Springboard Enterprises Australia, a venture backer of female-founded business; and has held a variety of leadership roles globally, spanning strategy, marketing, and innovation in the Technology, Media, and Telecom sector. Liza is currently a non-executive director and joint vice president at the Australian Chamber of Commerce and Industry in Singapore. She is an Australian Innovation Awards judge and previously sat on the Executive Council for the IoT Alliance Australia and served as a non-executive director for the Canberra Innovation Network. Liza has a bachelor's degree in economics from the University of New South Wales and is a graduate of the Australian Institute of Company Directors. She lives in Singapore with her husband and three children.

19 November 2020 | ERIA MSMEs Talk #9

The Rise of Fintech and Digital Payments – The Pandemic and Beyond



Speakers

Ye Myat Min, CEO and Founder, Nexlabs. Ye Myat is a creative thinker, a visionary, and an entrepreneur. Since 17, he has been building digital products for organisations across the Southeast Asia region. In 2013, Ye Myat started Nexlabs with a mission to build digital solutions for Myanmar organisations and to create economic opportunities for the people of Myanmar using technology. His clients include banks, microfinance institutions, and insurance providers. Ye Myat also speaks at various events and is an active mentor in the start-up community. Aside from Nexlabs, Ye Myat sits on the board of CCI France Myanmar as well as a few start-ups. Ye Myat was also recognised as one of Forbes' '30 Under 30 Asia' in 2016.

Denny Muslim, Founder and Director, Beep Digital Solutions. Denny started his entrepreneurial career shortly after 6 years at the Brunei Economic Development Board, overseeing industrial development through foreign direct investment in Brunei. Denny is one of the founders of Beep (Brunei Easy Electronic Payments) and, through the beep plus+ platform, seeks to address merchant pain points by providing them with digital payment and commerce solutions. Today, beep is the sole Alipay acquirer in Brunei, having served more than 100 merchants which are now able to accept cross-border payments from Alipay users. Beep is expanding its merchant services portfolio to include digital commerce capabilities such as virtual storefronts for brick and mortar vendors, loyalty programmes, and merchant customer relationship management.

Norhizam Bin Abdul Kadir, Vice President, MDEC. Norhizam has 20 years' experience in multi-market technology and energy industries in various markets across the Asia-Pacific region. He was with Intel, Microsoft, and Ballard Power Systems before joining

Malaysia Digital Economy Corporation (MDEC) as vice president in 2015. He has broad experience in corporate strategy and marketing, end-customer sales, business development, communications and channel marketing, and enablement. At MDEC, he oversees new growth areas, with key emphases on fintech and the Islamic digital economy. His main responsibilities are building and growing the ecosystem to establish Malaysia as the hub for inclusive and Islamic fintech. Prior to this, Norhizam managed the tech start-up ecosystem, where he formulated policies to attract global start-ups and their ecosystem, facilitated tech funding accessibility, prepared talent in emerging technologies, and partnered with corporates for co-innovation. Hizam sits on the board of directors of MIMOS Berhad. He is also a member of the investment panel for Penjana Kapital and a member of the advisory council for Yayasan Peneraju Pendidikan Bumiputera. He has a bachelor's degree in communications from Purdue University and a master's degree in corporate marketing and communication from Universiti Putra Malaysia.

Kimberley Botwright, Community Lead, Global Trade and Investment, World Economic Forum. Previously, Kimberly worked at the International Centre for Trade and Sustainable Development and the OECD. Kimberley has a master's degree in European economics and policy from the Institut d'études politiques de Paris (Sciences Po) and a bachelor's degree from the University of Oxford. She is fluent in English and French.

Pritam Basu, Founder, Boseman. Boseman is a company based in London and Silicon Valley, it is a multi award-winning fintech firm, with awards from the likes of Singularity University, the United Nations Children's Fund (UNICEF), Innovate Finance, and others for the innovative use of emerging technologies to challenge and improve long-established financial service models. Boseman is building a web of fintech products globally in the credit, investment, and consumer banking space. It has an exceptional team, which, besides building one of Silicon Valley's first robo-advisors, FutureAdvisor (acquired by Blackrock in 2015), has built and scaled products at Skype, Facebook, and unicorn start-ups such as Palantir and Intercom. The team was selected by the Tokyo Metropolitan Government in 2018 to bring its investment product to Japan. Boseman identifies regions where fintech has the potential for exceptional impact and then partners with local players to custom-build the technology and value proposition. Latin America, the United States (US), Europe, Japan, and the Republic of Korea are currently in high focus for Boseman.

3 December 2020 | ERIA MSMEs Talk #10

Innovation Ecosystems and the Role of Start-Ups and MSMEs



Speakers

Okka Phyo Maung, Co-Founder and Chief Marketing Officer, Recyglo. Okka is co-founder and Chief Marketing Officer of Recyglo, Myanmar's first and only recycle-tech company. Recyglo helps businesses implement waste management practices through waste collection, logistics, recycling, and reporting for traceability. In the last 3 months of 2020, Recyglo was responsible for recycling more than 500 tonnes of waste. It also provides a platform for people to buy and sell recycled waste, which is a key way to support sustainable practices in Myanmar. Okka has a background in management and energy consultancy, having worked for EY and Bridgewater. He lived and worked in the United States, the Republic of Korea, Hong Kong, Belgium, Norway, and Japan before returning to Yangon.

Souphaphone Souannavong, Founder and Managing Director, TOHLAO Group.

Souphaphone Souannavong (Nana) is the developer of the Lao PDR's first incubator. She has a bachelor's degree in business, specialising in banking and finance, from Monash University (ADS scholarship); and completed a master's degree in finance as a Fulbright scholar in the US. Nana has worked in the finance and banking industry since 2005 in various markets.

Michele Yen Cheng Chew, Assistant Director, Science and Technology Division,

ASEAN Secretariat. Michele leads the Science and Technology Division of the ASEAN Secretariat. She and her team are passionate about bringing innovation to the community. Besides looking at the trends in research and development (R&D) and putting in place initiatives to promote R&D, the science and technology team supports the entrepreneurship scene and start-ups. The team explores collaborations, and

experiments with models that can nurture the growth of start-ups.

Giulio Quaggiotto, Head of Strategic Innovation Unit, UNDP. Giulio works with governments across the world to develop new capabilities and accelerate the impact of their work on complex development challenges. Prior to joining the United Nations Development Programme (UNDP), he was the director of community at Climate KIC and an innovation adviser for the Prime Minister's Office in the United Arab Emirates. Giulio's career includes stints at NESTA, WWF, and the World Bank. He was also the manager of the Jakarta Lab of the United Nations Global Pulse, a flagship innovation initiative of the United Nations Secretary-General on big data for public policy. Giulio's most recent work has focused on system transformation. He is a research associate at the Massachusetts Institute of Technology, with a focus on lead user innovation. He tweets @gquaggiotto.

Sitara Syed, Deputy Resident Representative, Viet Nam, UNDP. Before joining the team in Viet Nam, Sitara served as coordination and liaison specialist at UNDP's Regional Bureau for Asia and the Pacific in New York from October 2014. Previously, she advised country offices in the Asia-Pacific region on programme planning, management, and quality assurance for 3 years. During 2002–2011, Sitara led teams in UNDP Uzbekistan as the deputy resident representative and assistant resident representative; UNDP Yemen as team leader for programme oversight and strategic planning; and UNDP Afghanistan as assistant country director and head of the Policy Advice and Support Unit. Sitara has master's degrees in political science from the University of York and in political science and international relations from the University of Peshawar. She is married and is the mother of three children.