Six Stories, Six Paths to Development
Online Platforms as Drivers of Inclusive Growth
EXECUTIVE SUMMARY

The role of the internet in driving economic growth, creating jobs, and delivering services to disadvantaged populations has been well documented. It has increased access to information, boosted the potential of micro and small businesses, facilitated the participation of women in the labor force, and helped households access finance, health, and education services.¹

To the hundreds of millions of people in Asia with access to the web, online platforms have emerged as valuable tools for navigating this connected world. In sectors as diverse as finance, logistics, cross-border trade, talent acquisition, household services, and the traditional buying and selling of goods, online platforms are reshaping the way people interact and businesses operate.² By 2020, over a billion people in the Asia-Pacific alone will be served by platforms.

Online platforms have now reached such a level of adoption and influence that they are serving as powerful new tools in the fight to end poverty and promote social inclusion throughout Asia. Low-income farmers in Indonesia are using platforms to access crop information from top universities, weather data from the Indonesian meteorological agency, and daily commodity prices from nearby markets. In India, despite having no formal bank account, a bookseller in Gaya can conduct customer transactions, make purchases both online and off, and protect savings from financial shocks - all by using a local online payment platform. Asia’s women micro-entrepreneurs are now using the same platform-based business tools as well-capitalized entrepreneurs in Silicon Valley. Through a local education platform, a gifted student who lives hundreds of kilometers from a high quality college can access accredited university courses taught by instructors in the United States.

In addition, platforms are bringing flexible and sustainable new solutions to challenges that have historically impeded or blocked growth-oriented reforms. Where institutions are constrained, private sector platforms can complement state efforts to provide services to populations in need. For countries where lingering conflicts, limited infrastructure, or cultural barriers are a factor, platforms are driving a range of interventions that overcome many ‘last mile’ challenges. During periods of economic uncertainty
and tightening aid budgets, platforms help address long-standing development challenges in ways that are efficient, low-cost, and scalable across countries, regions, and income levels.

This paper identifies six specific ways that platforms contribute to inclusive growth and the global sustainable development agenda:

• **Growing micro, small, and medium enterprises (MSMEs):** MSMEs have a significant impact on the livelihoods of the approximately 1.2 billion people in Asia and the Pacific who are living below the poverty line of $3.10 a day. Platforms are helping grow these small businesses by linking them to global value chains, finance, and low-cost, cloud-based business management tools while also helping women-owned businesses succeed.

• **Enabling Financial Inclusion:** In Southeast Asia alone, roughly 400 million people do not have access to formal financial institutions, and in Central and West Asia, only 26% of adults have a bank account. Platforms are connecting - often for the first time - unbanked households, farmers, women, and persons with disabilities to formal financial institutions and alternative savings, payment, and credit mechanisms.

• **Supporting Small Farms:** The latest data suggest that 1 in 7 people in Asia and the Pacific today are still undernourished. Platforms are helping maintain essential food security standards, and providing farmers with best-in-class services that help them introduce greater production efficiencies and grow their income.
• **Building Human Capital:** Budget data from several economies in the region suggest low levels of investment in education and healthcare. Platforms are delivering advanced education and health services directly to men and women in their local communities that they otherwise could not access.

• **Engaging Women:** Women have traditionally faced greater challenges in terms of access to information, capital, and the ability to earn income. By lowering barriers to access, platforms make it easier for women to develop skills, start businesses and find new ways to earn a living.

• **Promoting Green Growth:** In 15 of the region’s economies, the proportion of the population with access to electricity is below 75%. Asia must develop new energy solutions to address this problem, and do this in a more environmentally sustainable way. Platforms hold great promise for a range of large-scale green initiatives that can help policymakers develop solutions that fit community needs.

This white paper highlights areas where communities throughout Asia can benefit from online platforms, and suggests that online platforms offer effective new tools in the long struggle to address Asia’s development challenges. In addition, the paper provides advice and guidance to policymakers, development assistance experts, and regional and national leaders on a set of concrete steps to make the most of this new opportunity.
INTRODUCTION: ASIA’S DEVELOPMENT CHALLENGE

The countries of the Asia-Pacific have widely varying incomes, but many face a similar growth challenge: the need to shift their economies towards more knowledge-driven, high value work.

To make this transition, leaders across the region have recognized the need to build human capital and develop economies that are innovative and flexible. The United Nations Sustainable Development Goals (SDGs) set an ambitious path toward these outcomes; but with 17 goals, 169 targets, and 230 indicators, they also demand a high degree of commitment from all key stakeholders. Analysis by the Overseas Development Institute (ODI) suggested that ‘radical’ or ‘revolutionary’ changes were needed in the way both developing and developed countries pursued key growth and development outcomes if the SDGs were to be achieved by 2030.

In many ways, online platforms can help address these challenges, and drive needed innovations across multiple dimensions of the UN 2030 Sustainable Development Agenda. Platforms are increasingly engaged facilitators of inclusive credit and finance programs, agriculture extension initiatives, educational opportunities, health projects, and efforts to grow micro, small, and medium enterprises (MSMEs). By bringing cost savings, scale factors, and value creation to these and other areas, the rise of online platforms suggests new opportunities for the promotion of sustainable and inclusive growth within the region.
For the unbanked and the financially vulnerable, new payment platforms and mobile money solutions are connecting some of the region’s poorest communities to formal financial services for the first time. In rural communities, where agriculture is the only reliable source of income, platforms are providing smallholder farms with information on best practices, market data, and financing to help farmers grow their incomes. Education and health platforms are building human capital in the region’s middle-income countries, and connecting women with services that may have been previously inaccessible to them because of their gender. In this regard, online platforms are doing what they do best: matching buyers and sellers, suppliers and consumers, citizens and government, and facilitating complex, highly scaled transactions that generate value. These contributions touch the lives of the region’s poor and marginalized in transformative ways.

MSMEs make up roughly 98% of all enterprises in the Asia-Pacific and employ two thirds of the region’s labor force, making them true engines of inclusive growth. However, MSMEs typically face significant challenges gaining access to global value chains due to limited information, knowledge, and expertise. In these cases, platforms can play a significant role in helping MSMEs engage in a variety of business-to-business (B2B) and business-to-customer (B2C) transactions across borders. For example, to promote export sales from MSME producers to buyers worldwide, Global Sources and the Hinrich Foundation have partnered to provide exporters in Cambodia, India, Indonesia, Laos, the Philippines, and Vietnam with access to an online platform that helps them build online skills and find buyers, allowing them to reach, showcase, and market their products.
Lolita Cabanlet is a small business owner in the Philippines.

Ms. Lolita Cabanlet runs Cagayan De Oro Handmade Paper Crafts, a Philippine-based manufacturer of decorative products made from eco-friendly, tree-less handmade paper. Her company joined the Hinrich Foundation’s Export Trade Assistance program in May 2016 in search of new buyers. The Export Trade Assistance program facilitates access to the GlobalSources.com online marketing platform which connected Lolita to local and international customers, and generated orders for Cagayan De Oro products. “The Export Trade Assistance program and the Global Sources website have introduced our company to many buyers. We're receiving quotation requests and serious inquiries. It has given us the realization how the price factor can have a negative effect on possible orders.”
Rajesh Vujel is a Nepali migrant worker living in Dubai and working as a security guard.

Before leaving Nepal for a job as a security guard in the United Arab Emirates, neither Rajesh nor his family had a bank account. “A bank account was something not for poor people like us,” he says, “This is what I thought before leaving Nepal.” However, the information Rajesh found on Hamro Patro and Shuvayatra convinced him to reach out directly to banks and take better control of his finances. “The resources that are available on Hamro Patro and Shuvayatra helped a lot,” says Rajesh, “I was able to search for information on financial matters and learn about this issue. Things like how to manage my money. Second, I was able to use the service to connect with actual banks and learn about their services.” Now, Rajesh uses Hamro Patro and Shuvayatra to track daily exchange rates and compare remittance channels, which he uses to send money between two newly created bank accounts for himself in Dubai and his family in Nepal.
products and capabilities to hundreds of thousands of import buyers worldwide.

Similarly, DHgate is a B2B e-commerce platform that facilitates the sale of manufactured products from MSMEs in China to over 10 million global buyers from 230 countries. One of the largest cross-border B2B e-commerce marketplaces in China, DHgate has invested heavily in its platform to create a low friction, cross-border trading ecosystem with integrated digital payments and authentication services handling billions of dollars’ worth of transactions every year. This means MSMEs can take advantage of online opportunity without having to invest directly in IT systems themselves.

Both Global Sources and DHgate are providing small business with new ways to participate in global value chains and drive growth. In doing so, these companies are strengthening the economic resilience of small businesses in the region.

**ENABLING FINANCIAL INCLUSION**

Many people in Asia-Pacific are unable to access financial services, restricting their ability to earn and save money. For those who migrate for work, the separation from traditional, informal financial institutions they know at home leaves them exposed to enormous financial risk.

After launching Hamro Patro, a successful streaming radio and news platform for the Nepali diaspora market, Shankar Uprety realized that most of his customers were connecting to his mobile platform from Malaysia and the Gulf Countries, destinations that attract hundreds of thousands of Nepali labor migrants every year. With roughly 3 million downloads and over 700 thousand daily active users, he came to understand that many of his best customers were low-income migrant workers. So in 2016, Shankar began developing financial literacy training resources and links to financial services, which he deployed through a co-branded safe migration app called Shuvayatra. Financial service providers from accredited Nepali institutions can use the platform to connect with new customers, and Nepali migrant workers in places like Saudi Arabia and Kuwait can access information on formal financial services and local-language expertise on a range of financial literacy topics. Shuvayatra and Hamro Patro are evolving as platforms with the potential to connect millions of Nepalis with reliable banking services, and drive financial inclusion in Nepal.

**SUPPORTING SMALL FARMS**

As countries modernize and develop, they often confront widening income gaps between rural and urban communities. Research suggests that the industrialization and modernization of non-agriculture sectors proceeds more rapidly, leaving the agriculture sector lagging in terms of productivity. As a result, relative to urban and industrial sectors, farmers’ income levels tend to decline in relative terms.
Asep is a rice farmer in Karawang, Indonesia.

Asep is an active member of the 8Villages agriculture extension program. He participates in the forum and opts to receive regular information delivered from several extension professionals and a university partner. What he likes most about the 8Villages platform is that he has been able to learn more about organic farming, which is something he understands to be a growth opportunity for farmers. Asep has used 8Villages’ services to improve his organic planting techniques and reduce his dependence on expensive chemical fertilizers. In the process, this information has helped Asep increase his overall rice yield by 30% - something he did not expect.
A local startup in Indonesia, 8Villages, is investing in a mobile information-sharing platform for smallholder farms and has partnered with the Ministry of Agriculture to engage on agriculture extension and training. Using the 8Villages platform, farmers can use basic SMS to connect with experts and researchers from local universities, or use a smartphone app to join a larger conversation with farmers and extension professionals. Many of the topics discussed on the 8Villages platform center around preventing crop disease and managing pests. Around 150,000 farmers are using the platform, approximately 8,000 of whom are connecting via a smartphone.

8Villages recently partnered with USAID to launch the Aqua Farmer Information System, which expands their mobile services to help small-scale fish and shrimp farmers. An estimated 80 percent of production capacity comes from family-run operations, so 8Villages’ work is helping to connect small producers with industry information that can help them improve their product. Farmers can learn about recommended feed levels by species of fish and how to treat diseases common in the aquaculture industry. Using mobile platforms to reach farmers with extension information is not uncommon, but the 8Villages Aqua Farmer project is the first of its kind for aquaculture. 8Villages plans to expand its array of aquaculture services to other other countries in Asia, and diversify its coverage to include fishing companies, input suppliers, buyers and producers, and financing institutions.

**BUILDING HUMAN CAPITAL**

Advanced secondary and tertiary education programs build the human capital necessary to compete in the creative, knowledge-based economies of high income countries. Without them, labor markets are hobbled and students pursue opportunities abroad – a common problem in many middle-income countries. In these cases, education platforms offer a compelling solution to students when alternative options are unsatisfactory.

In Vietnam, mismatches in the supply of training opportunities and the requirements of the labor market across a range of skill categories is common. This skills gap has created an opportunity for nimble and flexible providers of advanced student resources. Topica, which partners with universities and vocational schools, offers educational courses and serves as a platform matching instructor resources to students. Topica has launched an online bachelor’s degree program, “Topica Uni,” which cooperates with 16 universities including top-tier institutions in the US, the Philippines, and Vietnam to provide online degree programs. Several accredited US universities recognize credits from Topica-powered programs, and after 8 years there are more than 30,000 students and over 6,300 alumni. Of these graduates, 97% are employed, and 34% report finding better jobs, with salaries increasing by an average of 16% immediately following graduation. Because Topica is providing access to education resources that some students might travel abroad to obtain, the platform has the potential to reduce “brain drain” in Vietnam.
Nguyen Nghia Vuong was recently promoted to Deputy Hotel Manager in Hanoi.

A graduate of Topica Uni, Nguyen Nghia Vuong enrolled in the platform-based education program after working for 11 years as a tour guide. “I saw little improvement in my career through the years, so I decided to further my study by taking an Online Bachelor’s Degree Program with Topica Uni,” says Nguyen, “it provided the flexible curriculum and study schedule that I needed because I was working a regular job.” After graduating from Uni’s Online Bachelor’s Program, Mr. Nguyen was able to secure a job at a 4-star hotel in Hanoi, and has recently been promoted to Deputy Manager. The Online Bachelor’s Program has provided him with not only academic knowledge but also practical experience, which has been contributing to the success of many thousands of graduates of Topica Uni.
HEALTHCARE

As countries transition from low-income status through the stages of middle-income and beyond, there tends to be a corresponding expansion of spending on healthcare services that is accounted for through public and private financing mechanisms. Termed the “health financing transition,” as states move out of low-income status and develop, the share of out-of-pocket spending on health services tends to decline as overall health spending per person increases. However, this process can proceed unevenly, as international aid directed towards “off budget” public health services declines without the immediate increase in public sector expenditures. As aid budgets tighten and budget priorities adjust within states, the ability of governments to scale essential services to serve low-income or marginalized populations is often threatened.

Looking to capitalize on the need to manage healthcare costs and deliver services efficiently in Asia’s middle-income countries (MICS), Practo is one of the region’s largest and most well-funded health platforms, with operations in India, the Philippines, and Indonesia. Practo targets cost reduction opportunities for doctors and patients first by linking patients and doctors via mobile, and then by providing physicians and clinics with new tools that automate practice and clinic management. Practo is also giving women new methods to engage with health care services that are private, and more easily accessed than traditional hospitals or clinics. Practo provides a set of tools that help doctors securely store healthcare records, manage accounts, maintain prescription records, and automate appointments with patients - all of which can scale from individual practitioners to clinics to large hospitals. Doctors can use the service to schedule SMS reminders for patients on a range of topics which can improve the overall quality and effectiveness of treatment. On the patient side, the platform connects patients with physicians in the Practo network - which now includes over 200,000 healthcare practitioners - and provides patients with cloud-based, portable personal record storage which can be securely shared.

ENGAGING WOMEN

New platform tools that focus on gender issues are giving women additional resources with which to make a lasting, positive impact on the communities in which they live.

Emerging from the local women’s movement against street harassment, bullying, and stalking, new social collaboration platforms like India’s SafetiPin are helping women work together to assess the relative safety of urban areas in India’s largest cities. By leveraging the crowd, SafetiPin is taking a bottom-up approach to addressing a serious challenge faced by many local governments in Asia: providing citizens with safe and secure public spaces.

Free to download, SafetiPin is an Android and iOS app that employs location services and a platform strategy that gives users the ability to rate a neighborhood or a specific street’s relative safety, while also showing how others have rated the
Dr. Shyama Nivas is a gynecologist in Bihar, India

Women’s health and hygiene is often a taboo subject in India. Many women have difficulty accessing high quality care or even discussing certain topics. As a practicing gynecologist and a regular contributor to Practo’s Q&A community, Dr. Shyama Nivas has answered dozens of questions on topics related to maternal and reproductive health. Though not a replacement for clinical examinations or treatment, Dr. Nivas is able to use the app to provide free answers to common medical problems and direct people to resources that can help them further. The remote, anonymous, and non-judgmental nature of Practo allows Dr. Nivas to extend potentially life-saving information to women in her community, who often live in remote areas far from a women’s health clinic.
Sushma Mahabala leads B.SAFE, an initiative that promotes the safety of women and children in Bangalore, India.

“One of the key issues plaguing Bengaluru city is safety of women in public places,” says Sushma Mahabala. “As an advocacy group, we are constantly engaging with elected representatives and concerned Government departments on policy interventions, infrastructure, and policing issues to make the city safer for women.” Because women use SafetiPin to report on the relative safety of their neighborhood streets, Sushma calls the app “an ideal tool for getting at simple but detailed information that could be shared with city officials quickly and effectively.” Sushma is an enthusiastic supporter and user of SafetiPin, saying, “it helped me and the B.SAFE team break down the process of analyzing city spaces and engage with women in ways that we needed for our advocacy work.”
area. At the core of the platform is the Safety Audit. Users rate the safety of a given area based on key parameters such as the availability of working street lights, the presence of police and other security personnel, the number of men or women on the street, and the overall mood on the street. SafetiPin derives its effectiveness from the network effects it generates, meaning that the more users there are on the platform, the more accurate SafetiPin maps become. In addition to providing data to its users on safety issues, SafetiPin also collects and uses the large data sets it collects to engage with city stakeholders to improve street safety. SafetiPin is now collecting data and safety audits in twelve Indian cities, and has expanded globally to Nairobi, Bogota, Manila, and Jakarta.

**GREEN GROWTH**

Looking ahead, trends suggest that a growing number of platforms in the not-too-distant future will center around green growth, ecological management, and energy efficiency. These new platforms will leverage the vast ecosystems now forming around the Internet of Things and new developments in the field of distributed energy systems such as solar panels and high efficiency battery packs. Because the concept of green growth has a long history in Asia and predates the SDGs by many years, these technologies will likely be adopted in many major cities as Asia transitions to a cleaner, greener region.14

Platform businesses are already exploring the sector and developing radical new approaches to energy grid management, including new energy “buying” and “selling” arrangements. Vandebron, a Dutch company, delivers decentralized energy trading services linking rural and urban customers within an energy trading scheme. Using the platform, Vandebron customers can purchase surplus energy directly from rural farmers who operate solar or biogas generators, and farmers who accumulate excess power during the day can sell the surplus via the platform and receive a higher per-unit compensation than they would from selling electricity back to the utility. The Vandebron website allows energy buyers to learn more about each seller in a fashion not unlike AirBnB, where a profiles of each rural producer are available for inspection, along with high quality photos of the farm and other personal details.15
Platforms can help local entrepreneurs launch their ideas on the global stage

A critical benefit of platforms is helping entrepreneurs bring their ideas to market. Platforms do this by making world-class technology available for anyone to use, and connecting MSMEs to potential customers both near and far. Previously, an MSME that wanted to sell beyond local markets would need to participate in expensive trade missions or invest heavily in advertising. In contrast, online platforms give MSMEs a global reach, and facilitate access to customers at a fraction of the cost, effort, and complication of traditional sales and marketing. As a result, platforms help small businesses compete for customers on the global stage in a way that was simply not possible twenty years ago.

For sellers in areas that are far from major urban and trade centers, online platform sales for MSMEs have been found to significantly reduce the costs associated with this distance, and increase commercial trade. Platforms are also helping SMEs diversify sales and reach a broader customer base. For example, SMEs in China and Korea that use online platforms to engage in e-commerce typically see high levels of exports to other countries. Chinese SMEs can sell to an average of 63 countries, while in Korea the average is 57 countries.

The global shift toward increased cross-border trade is striking - roughly 20-40% of all e-commerce transactions in Asia are likely to involve cross-border trade in 2017. In China, e-commerce trade accounted for nearly 14 percent of the country’s total imports and exports. And as a whole, global e-commerce rose to nearly US$22.1 trillion in 2016 - an enormous pool of value that anyone with an internet connection can potentially tap into.

Platforms can help where the state may face a range of obstacles

To promote inclusive growth, states must be effective across a range of reform-oriented initiatives. However, it is frequently only developed states that have the institutions and organizations with the capability, variety, and capacity to do so. This leaves MICs contending with an equilibrium state of low growth rather than a transitional one that leads to higher income levels. Online platforms have the potential to disrupt this stagnation because they can quickly facilitate a variety of services and solutions that may
have had no historical precedent prior to their arrival.

In Myanmar, some of the first face-to-face contact rural populations are likely to have ever had with a professional physician has come about as a result of Facebook. Among India’s unbanked populations, the ability to open a payments account and store value securely with a formal financial institution was often not possible prior to the arrival of Paytm and the first federally-approved mobile payments bank. For students who might have previously hoped to study computer programming in many parts of Asia, only to find that no such courses were taught at local institutions, the curriculum, coursework, lectures, and examples of code are now delivered directly to their mobile device from universities such as Stanford University via online platforms.

In these and many other instances, platforms have been able to offer alternative solutions to service provision when state mechanisms were unavailable to certain communities.

Platforms can help overcome the “last mile” challenge
So-called “last mile” challenges - problems which typically manifest at the point of service delivery - also conspire to limit the impact of development efforts. Regardless of state institutional capacity, underserved communities in the developing world are often trapped in fragile or violent local contexts, isolated geographically, beset by corrupt local officials, unbanked, or suffering from very limited access to information. These “last mile” challenges limit the impact of even the smartest, most well-funded development initiatives.

Because online platforms can automate extremely complex tasks, track and individualize user experiences, and sustain user engagement over time, they offer new mechanisms for delivering products and services to vulnerable communities at a low cost and at scale.

Platforms can help development assistance go further
Further complicating the picture is the trend among donors to shift aid away from countries that have attained middle-income status. So, as the SDGs have gained currency among policymakers and national leaders, donor agencies have actually scaled back budgets meant to support the achievement of these objectives in MICs around the world.

In an era of tightening aid budgets, online platforms are helping development professionals and policymakers do more with less. Extraordinarily flexible and organizationally nimble platforms are augmenting traditional development initiatives with new capabilities that offset shrinking aid allocations. For instance, advances in cloud computing have made it much easier and cheaper for platform business - ranging from small startups to established players - to quickly expand capacity and meet demand for services. These factors help keep the operating costs of platforms low relative to their capacity to reach customers.
This paper identifies four recommendations for policymakers:

1. **Support efforts to increase internet access and affordability**
   Some of the most connected communities in the world can be found in Asia, including Hong Kong (China), Japan, Singapore, Republic of Korea, Australia, and New Zealand. However, a number of countries in the region are underserved by mobile or fixed-line broadband, and the low-income populations who do have access face affordability issues. Over time, this coverage gap threatens to generate further problematic income disparities, and will likely leave less developed parts of the region further behind.

   In many instances, infrastructure supply constraints distort the potential market for internet services and affect prices. A recent report by the Internet Society suggests that if policymakers can successfully promote the necessary infrastructure investment, they will contribute to a virtuous cycle of growing demand, expanding coverage, and declining prices. Research also suggests that these policies will tap into “latent demand” for services that is currently hidden to service providers due to the lack of accessibility among a large number of people in the region.

   Finally, language remains a barrier for many. Companies need to be encouraged to provide services in relevant local languages. Recent research by the GSMA Intelligence Unit determined that 72% of respondents across a six-country survey in the region cited a lack of awareness and locally relevant content as a primary reason why they were not using the internet.

2. **Promote digital literacy**
   It is critical that people have access to the basic skills that are necessary to make the most of the internet - whether it’s using apps that provide local agricultural
prices or weather conditions, or the more advanced skills needed to set up an advertising campaign to sell goods online.

Basic online skills should be built into school curriculums, and additional support should be provided where possible. Where possible, local communities should be engaged in this effort. For example, Google’s Internet Saathi project supports women ambassadors to train and educate women across 300,000 Indian villages on the benefits of the internet in their day-to-day life.

Many potential platform users in the Asia-Pacific have little or no experience online and may be vulnerable to exploitation, fraud, discrimination, and, in certain contexts, even hate speech and threats of violence. Similarly, small businesses may confront a range of uncertainties and, in some cases, exploitation and fraud online. Establishing mechanisms for user education and systems to alert both the business community and the public to fraud, hate speech, or misrepresentation online should be a regional priority.

3. Create an enabling environment for platforms and users
This white paper recommends the review of a range of policy issues that impact the health, dynamism, and innovative potential of platforms in Asia:

**Support Inclusive, Open Broadband**
Promoting ubiquitous, low-cost, easy-to-acquire 4G connectivity throughout the region will drive platform adoption and generate a range of positive network effects and externalities.
Increase Access to Finance - Policymakers should consider the challenges faced by startups when seeking financing, and examine ways to promote measures that reduce barriers to credit and investment.

Streamline Digital Payment Authentication Policies - Policies on digital payments should include a “financial inclusion” imperative to ensure the benefits of the new technology are taken into account in any new regulatory environment.

Promote the free flow of data - Companies in the digital age - from the smallest household business to the largest digital multinational - depend on the cloud to provide low-cost services and scale their business sustainably. Laws that inhibit the free flow of data raise costs and put a brake on local people benefiting from platforms. Policymakers should ensure that regulations do not limit the ability of data to flow freely, or require costly and redundant data centers to be established in every market.

4. Support research and stakeholder engagement to identify the most promising areas for donor support

There is limited data and even less research and dialogue on the impact of platforms on development in the Asia-Pacific. Given the size of the potential opportunity, policymakers, platform entrepreneurs, civil society actors, and researchers could better contribute to a dialogue on the opportunities presented by platforms if there were more baseline research available documenting existing platform activities in the region that demonstrated strong, empirical links to development outcomes.

A first step should center around gathering together existing researchers and experts to review current analytical work, consider how to support existing projects and initiatives, and devise a 2020 research agenda with the support and engagement of research centers within regional economic organizations and development banks.

A multi-stakeholder dialogue on the possibilities for platforms to contribute to inclusive growth would also be an important step.
Online platforms enable a shift from centralized, heavily leveraged centers of productivity to a much more decentralized, inclusive, and dynamic process of social and economic value creation. When these platforms allow a low-income migrant worker from Nepal to access formal financial institutions for the first time, or for a teenage girl in rural Vietnam to take advanced computer engineering courses taught at Stanford University, this has a real and transformational impact on people’s livelihoods and opportunities.

There remain many challenges - from access and literacy to the disruption of traditional business models. But platform-led innovations also offer new and uniquely effective options for promoting cost-effective, inclusive, and sustainable growth.

This paper urges policymakers and development actors to consider this emerging opportunity, and to engage in concerted research, reform efforts, and multi-stakeholder dialogue on the topic of platforms and regional development. These platforms, and the opportunities they afford for the region’s citizens, will only grow in prominence and scale.

From farmers to educators, physicians to public sector workers, small and micro entrepreneurs to Asia’s creative class, the rise of Asia’s platform economies touches billions of lives.
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class Meta:
    model = EnterpriseCustomer
    fields = "__all__"
    manage_actions = ("manage_learners",)

@staticmethod
def logo(instance):
    # 6130 @@ def logo(instance):
    return instance.branding_configuration
    return None

def manage_learners(self, request, obj): # path
    Object tool handler method - redirects to
    # url names coming from get_urls are prefixed
    manage_learners_url = reverse("admin:" +
    return HttpResponseRedirect(manage_learners_url)