

行政院所屬各機關因公出國報告書
(出國類別：國際會議)

出席德國基爾世界經濟研究院 2013 年「全球經濟論壇」(Global Economic Symposium, GES)
出國報告

服務機關：行政院經濟建設委員會

姓名職稱：主任委員管中閔、副主任委員陳小紅等 15 人

派赴國家：德國基爾、柏林

出國期間：102 年 9 月 28 日至 10 月 6 日

報告日期：102 年 11 月 22 日

摘 要

- 一、 **大會時間及地點：**基爾世界經濟研究院於 2013 年 10 月 1 至 2 日在德國基爾舉辦全球經濟論壇(Global Economic Symposium, GES)，本會管主任委員率陳副主任委員小紅、相關同仁及產學界代表出席。
- 二、 **參與目的：**本次參與 2013 GES，除有助於我國規劃具前瞻性與國際視野之政策，更可推廣「臺灣經驗」，提升我國國際能見度。
- 三、 **GES 之重要性：**德國基爾世界經濟研究院為國際知名智庫，自 2008 年開始，每年召開 GES，邀請各國產、官、學及社會菁英，討論全球共同關注之經濟及社會環境等議題，共商解決全球問題之具體方案。
- 四、 **大會主題與議題主軸：**本次會議與會者來自 30 餘國，超過 600 人。大會主題為「重新定義成功」(Redefining Success)，議題主軸包括：
 - (一) 永續與包容性成長(Achieving Sustainable and Inclusive Growth)
 - (二) 財政及金融穩定(Fiscal and Financial Sustainability)
 - (三) 富裕中的貧窮(Poverty in the Midst of Plenty)
 - (四) 全球合作的新契機(New Opportunities for Global Cooperation)
- 五、 **參與 2013 GES 活動**
 - (一) 今年是我國第一次出席 GES，本會管主任委員、陳副主任委員小紅、中央大學單教授驥、中經院劉主任大年、花旗銀行管董事長國霖及鋁新科技丁董事長廣欽等 6 位，分別擔任前述四大議題項下子題的與談人，於會議中提出獨特見解，使與會者留下深刻印象。
 - (二) 為提供與會者進一步認識台灣，並爭取 2016 年在台舉辦 GES 大會，我方舉辦台灣經驗分享會(Private Event)，介紹台灣經濟發展歷程，以及在產業升級轉型、推動環保永續發展方面的執行經驗與成果。與會者對於台灣的優異表現讚譽有加，並希望未來有機會與我國進一步交流與合作。
 - (三) 管主委與陳副主委於會中分別與參與 GES 的他國政要、國際知名機構或智庫代表一對一晤談，此有助於強化我方國際人脈與建構雙方交流管道。
- 六、 **拜會德國政府機構及智庫：**此行除參加 GES 大會外，管主委與陳副主委分別於會前與會後赴柏林拜會德國中央銀行柏林分行、德國工商總會(DIHK)、德國聯邦內政部、德國聯邦勞動及社會部等相關機構，就我方關注議題與德方官員交換意見，強化台德雙邊經貿交流。

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壹、 與會目的

世界經貿體系正加速整合，台灣為小型開放經濟體，必須充分掌握全球經貿發展態勢，加強國際之連結，方能促進經濟永續成長。因此，強化與國際及亞太區域智庫的交流及合作網絡，向全球推廣台灣經驗，並增進對國際經濟、社會、環境等議題之瞭解，為國際連結重要一環。爰亟需透過參與國際或區域智庫之前瞻性論壇，加強與各國產、官、學交流及推廣台灣經驗的機會，以提高我國國際能見度，並有助於我國規劃具前瞻性與國際視野之政策。

德國基爾世界經濟研究院(Kiel Institute for the World Economy)為國際知名智庫，該院於2013年10月1日至2日在德國基爾舉行2013年全球經濟論壇(Global Economic Symposium, GES)，大會主題為「重新定義成功」(Redefining Success)。經建會管主任委員中閔率同本會陳副主委小紅、相關同仁及產學界代表與會。同時為爭取在2014 GES 馬來西亞大會時，我方擔任子場次議題規劃者的機會，以及爭取2016年在台舉辦大會，我方亦在2013 GES 的週邊活動中，提供與會者進一步認識台灣的機會。

GES 不同於一般學術研討會，是一個以提出全球性議題解決方案為主、各國有效經驗交流的國際論壇。歷年來 GES 論壇與會專家涵括，諾貝爾獎得主、各國政策擬定與決策者、國際組織、國際智庫、跨國企業等各方具影響力之知名人士。今年度邀請約百位來自各界的代表，共同就達成永續與包容性成長(Achieving Sustainable and Inclusive Growth)、財政及金融穩定(Fiscal and Financial Sustainability)、富裕中的貧窮(Poverty in the Midst of Plenty)、全球合作的新契機(New Opportunities for Global Cooperation)等四大領域提出各人獨有的看法，大會出席人員逾600人。

貳、 會議過程與紀要

一、 分場與談 (Parallel Sessions)

(一) Parallel Sessions: What Banking for Economic Dynamism

主題	Fiscal and Financial Sustainability --What Banking for Economic Dynamism
時間	2013 年 10 月 1 日，10 時 45 分 至 12 時 00 分
與談主席 (Moderator)	Harold James , Professor of History and International Affairs, Princeton University, USA
與談成員	<ul style="list-style-type: none">• Claver Gatete, Minister of Finance, Republic of Rwanda• Harold James, Professor of History and International Affairs, Princeton University, USA• Steffen Kern, Chief Economist and Head of Financial Stability, ESMA, France• Victor Kuan(管國霖), Chairman and Citi Country Officer, Citibank Taiwan, Taiwan• Ibrahim Turhan, Chairman and CEO, Borsa Istanbul, Turkey• Thierry Philipponnat, Secretary General, Finance Watch, Belgium
會議記錄	謝敏文

會議內容：

Question :

- What incentives could encourage banks to refocus on relationship-building and the careful monitoring of small businesses and innovative enterprises?
- Is it desirable to discourage banks from engaging into securitization on both the lending and borrowing side of their balance sheets?
- Can we learn from the experiences of micro finance or venture capital in creating new forms of banking which safely expand credit to small and innovative businesses rather than to well-established incumbents?

Claver Gatete, Rwanda :

1. 非洲地區人民不易取得銀行服務，故錢都不存在銀行中，同時也沒有可參與投資和申請貸款的機會。惟科技發展使得一些「替代式」銀行服務(Agency of Banking)在非洲鄉村地區相當盛行，例如在鄉村地區盛行的以手機付款及運用網路銀行服務，Visa 國際信用卡公司就推出「M Visa for Mobil payment」，利用手機付款或匯款，這樣的運作方式使得電信公司成為銀行體系的一部份。簡言之，由於新興 IT 科技的發展促使了銀行功能和系統也做了大幅度的轉

變。

2. 由於銀行系統、功能、服務的改變促成了「包容性財政」(Inclusive financing)發展，如此不但可提高投資，創造就業，也提高人民生活水準和性別平等，例如盧安達國會議員中女性佔4成。
3. 此外，近年來非洲地區也積極發展跨境付款銀行服務(cross border banking payment system)及相關存款保險服務(promoting deposit insurance)。惟為了讓消費者更有信心去使用手機付款這樣型式的銀行服務功能，除了促成存款保險服務，更重要的是需要一強有效的法規來規範手機銀行運作(oversight the mobil banking)。

Ibrahim Turhan :

1. 銀行發展重視5C(capital, condition, collateral, connecting, capacity)，這些都和以往信用表現有關，和申請的計畫無關。
2. 伊斯蘭銀行許可任何貸款計畫最基本的三個條件是：貸款和投資活動直接相關（即不可用來炒作）、貸款權益不可移轉、由計畫之投資報酬率來評估貸款。

Victor Kuan(管國霖) :

1. 談到負責任的金融，銀行於作決策時必須平衡股東價值與社會責任，銀行需要對股東負責，但也要負起社會責任；透過促進金融的普及，為社會上相對弱勢的團體提供金融服務，不但可以擴展金融市場，亦可增加經濟動能，讓銀行在履行社會責任的同時，也能獲利。但要改變銀行投資決策行為，使其多考量社會責任，需要政府政策方向的介入。每個國家有不同的方向，有些政策重心置於農業經濟，有些則置於工業部門，然不管是已開發國家或新興國家，中小型企業之成長都是經濟動能的基礎，如美國、日本、韓國及臺灣，中小型企業均佔全體企業數90%以上，也佔總體就業人數的90%，因此如何讓銀行可以更關注、更多投資在中小企業，是非常重要的。
2. 有效作法：
 - (1) 激勵方式:銀行和政府機構形成合作夥伴關係，在日本、韓國及臺灣有不少銀行和政府機構合作提供中小企業資金的成功經驗，台灣的中小企業信保基金即是政府和銀行合作，共同促進中小企業成長及經濟發展的良好示範。中小企業為社會經濟成長的主力，具備創業精神、創新以及彈性的能力，然而在發展的初期，常遭遇融資的困難，此時政府透過保證的方式，讓具企業家精神及發展潛力的中小企業特別是新興創新業者有機會由銀行取得資金，為經濟注入新動能。

為了確保中小企業保證制度的成功，一方面政府必須制定相關政策鼓勵銀行將資金提供予中小企業，另一方面銀行則憑藉徵信的專業及產

業知識，確保有效的融資，而中小企業最終將能成長，帶來就業機會以及經濟發展。過去幾年臺灣中小企業透過政府銀行合作計畫獲得融資的比例達到 25%，日本亦有中小企業保證的制度，其中小企業透過政府銀行合作計畫獲得融資的比例達到 35%。此外，銀行可以更創新地，更積極地探索服務中小企業的方式，建立更深入的關係，幫助中小企業開發潛力以實現獲利及創造經濟價值，也讓銀行因此達到財務目標。

- (2) 獎懲方式：同樣透過政府的介入，將銀行對中小企業融資的績效及對低所得社區提供金融服務的程度等，納入銀行績效評估指標，作為銀行業務項目或分行數量多寡准駁的依據。美國的 Community Reinvest Act，即是採用此種模式以動員金融體系滿足中小企業融資需求，同時也提高銀行運作的透明度和聲譽。

Oliver de Boysson :

1. 你所提出的經驗和策略非常吸引人，但歐洲地區卻有很多政府介入的恐怖的金融危機經驗，例如在西班牙發生的金融危機，主要就是政治的介入銀行體系。我建議銀行應該遠離政府的介入，不應配合短期政府的措施，應著眼於長期的永續經營。
2. 綜觀歐洲沒有前面幾位講者所談對中小企業之作法。此所以在之前金融危機期間，銀行業對中小企業貸款的衰退最快。整體看，政府和民眾是要選擇穩定但不冒風險的銀行體系，或者是選擇較重投資而風險較高銀行體系，其對經濟發展有不同的貢獻。

Thierry Philipponnat :

1. 銀行體系是否國有化或者是政府涉入銀行業務的程度影響銀行體系的穩定性。銀行體系運作是建立在 moral hazard，當銀行出問題甚至是由誰來承擔風險？這些都是要仔細審慎評估，然而實際上，我們可發現最後是由納稅人買單。
2. 整體來看，考量社會體系的發展及所謂的公平性，確實類似前面講者所述針對中小企業的協助。
3. 然而政府在介入銀行相關借貸款業務時，則必然需要搭配相關稅務的改革，並且在仔細衡量資金需求的風險評估

Solution :

What Banking for economic Dynamism

- Joint efforts of banks and government for SME financing
- Stability-Dynamism tradeoff
- Resolving Moral Hazard situation of banks
- Tax treatment of debt & Risk weighting of capital requirements



2013年10月1日管國霖董事長擔任 What Banking for Economic Dynamism 議題與談人

(二) Parallel Sessions: Promoting Employment and Growth

主題	Achieving Sustainable and Inclusive Growth --Promoting Employment and Growth
時間	2013 年 10 月 1 日，14 時 45 分 至 16 時 00 分
與談主席 (Moderator)	Conny Czymoch , International Moderator and Journalist, Germany
與談成員	<ul style="list-style-type: none">• László Andor, EU Commissioner for Employment, Social Affairs and Inclusion, European Commission, Belgium• Abdul Al Jaber, Chairman and CEO, Middle East Payment Services, Jordan• David Arkless, Founder and CEO, ArkLight Consulting, Switzerland• Duncan Campbell, Director for Planning in Employment, International Labour Office, Switzerland• Chung-Ming Kuan(管中閔), Minister, Council for Economic Planning and Development, Taiwan• Nemat Shafik, Deputy Managing Director, International Monetary Fund, USA
會議記錄	林麗貞

會議內容：

Question :

- How can we create opportunities for employment and design institutions that increase growth but also make the economy more resilient during times of restructuring?
- How do we preserve and increase human capital and improve the match between the supply and demand of skills: is that to be done through a centralized process, do internet platforms have a role, should vocational training be stressed, should job security be graded, should policies target specific social groups?

Nemat Shafik :

1. 從歷史的觀點來看，政府對於促進經濟成長有許多可著力的政策，包括工資與稅收等各種的工具，而勞動市場相關政策在很多國家也有不少成功的實務案例。例如，北歐國家的模式就是非常成功之典型，因為它們的社會能夠有效地支持經濟能力較低之民眾的基本需求，實現包容性成長。
2. 目前年輕人因為缺乏經驗，在全球的就業市場處於相對弱勢，因此如何使年輕人即使在職場的前 1~2 年接受非常低的薪資，但因能夠累積經驗而使得未來能有獲得高薪的機會，應該要有長遠的政策來推動，否則未來將會造成跨代的衝突。個體經濟和需求面提升，仍然是短期增加就業和成長的條件；而

提高民眾的可以移動條件能夠提供部分的解答，但是不足以解決所有的問題。例如，歐洲雖然人員的移動較容易，但目前也尚未找到一個一致性來解決歐洲整體失業問題的方案。

3. 全世界目前有 2 億 5,000 萬人在其他的國家工作，而在下一個 25 年之內人數將會倍增。但是特別需要注意到移動就業人口面臨的各種看不見的障礙，而創業精神應該是增加未來長期成長及就業的最重要共同方式。
4. 美國過去 10 年來，婦女就業進入市場對經濟成長的貢獻約 25%，而針對婦女就業政策上面需要有非常多的配合，例如兒童照顧和稅率的支持，國際貨幣基金會在政策上有非常多的報告提供這方面的研究參考。

László Andor :

1. 目前全球各地區對就業與成長議題的討論非常熱烈，也反映在歐盟社會不均衡的現象上。而很難針對綠色成長、就業等種種問題，找到一個共同的解決方式。歐洲過去長期成長的模式大致良好，但在短期上發生一些問題，包括：(1)經濟回復是最關鍵的問題，但是在經濟的投資並不積極；(2)需求 (demand) 的創造亦至關重要，例如，過去 4 年內德國雖然有短期工作機會的成長，但是工資與生產力比值都沒有成長，如何增加就業需求為長期發展的重點，特別呼籲由勞工的移轉來做一些改變，德國利用內部的變通性 (internal flexibility) 是非常成功的代表；(3)年輕世代工作機會的提升非常重要，目前在奧地利和芬蘭都有針對年輕人，提供了 4 個月雇用的協助方案，可以由政府進行一定的補助，但是長期人員的工作機會必須要有供給條件的考量。
2. 歐洲的作人力減少和老化將造成長期生產力和競爭的問題，而新的行業、投資、技能以及特別的部門(例如 ICT)等，均有未來成長的需求，但是如何利用有效的人力提昇與補助，仍然有看出明確的方案。
3. 由學校到工作場所，由提供工作到提升生產力的各項轉換的階段都是非常關鍵。目前在歐盟有些計畫在推展配合的措施，各國政府也應該有具體的做法來協助民眾的就業條件提昇。

Duncan Campbell :

1. 目前供給面特別是訓練和就業的協助當然是有用的，但是短程解決就業的方式不太能夠持久，我們需要快速地創造需求；而由消費端發動經濟的成長才是比較長遠的方案。
2. 全球目前由國際勞工組織(ILO)的估計是 2 億多人失業，但是 21 億的窮人以及每天收入不足 2 美元以下的 30 億人，都是廣義定義為尚未充分發揮的人力。G20 占全世界 38% 的人口中，有非常高比重的未充分就業人力都是長期的失業，大約占了失業人口的 30%；很多人失去工作以後就找不回工作的新機會。年輕人所以稱為失落的一群，因為他們在工作初期就失去了機會，而後續影響了一生的職業生涯。除非我們能夠帶動出經濟的成長，否則就業的

問題就不容易、也不可能解決。

3. 德國的政策是將工人與職業密切的綁在一起，在一段時間的成長與變化過程中技術工人較不容易失去工作機會。因為他們充分了解到工人失業一段時間以後，技能的逐漸喪失就永遠回復不了。
4. 目前除了中國以外，全球每人每年平均工資以-0.2%的速率在下降之中，而這是2008年起在全球的失業浪潮中所造成的。
5. 表面上看起來美國比歐洲人移動的自由比較高，但是美國人往往被房子的問題卡住，特別是需要付貸款條件，而使得自由移動職業和就業地點沒有那麼容易。而要移動到其他的國家或地區工作，語言仍然是很重要的問題。
6. 全球就業機會的創造，大部分來自於創業家精神所衍生的新型企業，而全世界只有很少人會認為自己是固定的工作人員。但是，現在進入就業的簡單機會減少了，例如在街角販賣食物。因此未來最重要的是依靠新型創業才能夠帶出就業的更多機會。

Chung-Ming Kuan (管中閔主委)：

1. 要獲得永續和公平性的發展，年輕人就業是全球最重要的議題之一。台灣過去在政策工具上的應用非常成功。在2008年有6%失業率，到2012年的時候已降為4%；不過雖然年輕人的失業率雖由14%降為12%，但是仍然偏高。
2. 年輕人進入就業市場將會是一個供需的議題，需要政府大力的投入。而台灣政府有一些措施來帶動相關配合的政策，包括：(1)補貼訓練的計畫，給予合乎條件的公司提供年輕人工作機會的適當補貼；而得到這個工作機會的人，有70%可以在補貼後獲得後續的實際工作。(2)長期的方案是將學校和工業界需要的技能配合；年輕人的問題不在於教育不足，而是在對於大學畢業生的實際訓練如何配合工作上所預期的能力。目前設立了六個建教合作中心，使畢業生進入企業可以不經過轉換期而直接進入職場。(3)更長期的政策是在技職教育的增進措施，包括學校與企業合作以及實務工作的訓練，而這些事情不是政府可以獨立達成的，需要企業以合作的方式共同投入。
3. 經濟成長與就業不只是一個單純的經濟問題，而是社會穩定非常重要的條件，這是世界任何政府都應該做好的重要事情。
4. 人民的移動應該可以更開放的，雖然有語言和文化上的議題，但它應該不是很難克服的。台灣就有很多東南亞的勞工，雖然技術工作的水準目前並不高，但是在適應性上沒有太大的問題，未來可以有更多更好的融合。亞洲的工作人口的移動在增加之中，歐洲應該是更容易。
5. 亞太經濟合作組織(APEC)針對婦女就業已經有非常多和深入的討論，並且建立了一些共識方法。台灣針對婦女進入職場，特別提供資訊時代的訓練和所有其他配合的方案，是相當成功的案例。

Abdul Al Jaber :

1. 中東有 3.6 億人，其中 70% 是 34 歲以下，而 25 歲以下的亦占了一半。使用臉書的人口高達五千萬，因此它是個非常年輕的社會。但是中東各個國家的差異性非常大，包括產油與非產油國就有極為不同的經濟條件。例如科威特 90% 以上的人受雇於國家；而中東過去有非常多的大建設在進行，但是目前已經逐漸成為過去，將會影響就業成長的機會。
2. 就業其實是供需的基本問題，但是很多政府忙於穩定政治政權，根本沒有時間照顧好經濟，更不必談到提供創業條件來增加就業的機會。
3. 中東已經有平台提供創業的資源，民間組織的投入可以彌補政府政策的不足。如何建立協助就業的生態系統，由透過全世界共同的努力來降低中間的鴻溝，這一點是非常重要的。

David Arkless :

1. 增加就業能力的不足，這是全球共同的問題。供需方面最直接的議題包括兩個：(1)為何工作需求不能被充分的補足？主因是技能搭配不上；(2)如何使用適當的財務手段，將供需問題的差異縮小，以創造足夠的就業機會。
2. 丹麥對勞工政策有非常深入的分析，例如政府評估各種領域和部門創造就業機會最多的條件，而發現有 4.5% 是來自國外的直接投資，而這些國外投資對於民間企業就業的增加則高達 20%；因此政府就提出一些吸引外資投資的策略，而進一步增加民眾的就業機會。
3. 考慮就業問題的時候最應該要考慮市場上需要什麼的技能和相關的條件。上海市政府就分析在 2,600 萬人口之中，提振創業精神之後增加的中小企業的最能夠提供社會所需要的技能和訓練人力，進行 270 萬年輕人之中 7% 頂尖工作機會的分析之後，提出創業機會和協助進入中小企業是一個最有效的方式，因此由政府支持甚至提供的一年的薪水，透過對中小企業創新的提昇來帶動整體的就業市場。
4. 創業的問題還包括如何教育以提供就業，這個就是非政府組織可以協助的。不單是推動媒合(match making)，也可以協助長期就業資格條件的提高。這些措施都需要政府、企業甚至城市的投入。目前沙烏地阿拉伯以及中國天津市、英國曼徹斯特等大城市，都有一些由城市主導多方的合作方案在推展。

Solution :

Promoting Employment and Growth

- Short run: increase demand; long run: labor supply policies
- Facilitate matching process for the youth (training programs)
- Importance of entrepreneurship for growth and labor



2013年10月1日管主委擔任 Promoting Employment and Growth 議題與談人

(三) Parallel Sessions: Trade, Poverty and Inequality

主題	Poverty in the Midst of Plenty --Trade, Poverty and Inequality
時間	2013 年 10 月 2 日，11 時 45 分 至 13 時 00 分
與談主席 (Moderator)	Carlos Braga , Professor of International Political Economy, International Institute for Management Development, Lausanne, Switzerland
與談成員	<ul style="list-style-type: none"> • Anne Krueger, Senior Professor of International Economics, School of Advanced International Studies, Johns Hopkins University, USA • Jean-Pierre Lehmann, Emeritus Professor of International Political Economy, International Institute for Management Development, Lausanne, Switzerland • Da-Nien Liu(劉大年), Director of the Regional Development Study Center, Chung-Hua Institution for Economic Research, Taiwan • Mahmoud Mohieldin, President's Special Envoy on Millenium Development Goals and Financial Development, World Bank, USA • Megha Mukim, Economist, World Bank, USA
會議記錄	謝敏文

會議內容：

Question :

- These different schools of thought have been duelling over the last two centuries and their exchanges provide the intellectual “sound-track” for the contemporary debate about the benefits of globalization, as illustrated by the “battle” of Seattle around the WTO Ministerial of 1999.

Anne Kruneger :

1. 除了國與國之間有所謂貧國和富國外，無論是貧國和富國其國內也都有經濟差異問題。在這樣的經濟差異下，任何國家期望能長期持續成長發展者，貿易勢必一扮演重要角色。
2. 在國內差異問題中，城鄉差距是造成差異產生重要的原因之一；其中要消除差異現象中，教育和醫療二項是首要可投入之改善工作。
3. 總體而言，在改善國內差異問題上，政府政策一定要有效分配資源、普遍均衡投資基礎設施等，如此亦可促進經濟成長。

Jean-Pierre Lehmann :

1. 國際貿易可提供資金投入，並帶動經濟成長進而降低貧窮，如中印韓台孟等國家都是如此。
2. 孟加拉經濟成長和國際貿易有密切關連，但國內的工作環境很差，即使如此城市地區還是比鄉下好很多。台韓是唯二突破中等收入陷阱的國家，值得深入對此二國之研究，特別是南韓民主技術官僚體系。

Da-Nien Liu(劉大年) :

1. 國際貿易對減少貧窮和差異之效果其實仍待證實。至於減少差異的方法可從三方面著手包括：稅制調整、創造就業機會、投資教育和訓練。
2. 因 WTO 貿易談判的延宕，取而代之是各種區域經濟整合或貿易協定，例如 TPP 有 12 個會員國，東協有 16 個會員國，無法加入區域經濟之開發中國家無可避免會進一步受到貿易障礙的傷害，因此如何進入全球 FTA 體系是國家經濟發展政策重要之一。另外我們也要加強如何減少 FTA 所帶來的負面影響。
3. 對於實現永續的經濟增長，減少貧困，促進開放經濟體間的貿易是最成功的方式，因此 WTO Doha 回合談判應儘速完成，放棄農產品貿易的限制，並遏止任何尋求啟動敏感商品談判的機會，而優惠貿易協定 FTA 或區域貿易整合如 TPP 只是次佳替選方案。完全自由開放的貿易體制，預期可讓很多落後國家迎頭趕上，一勞永逸服貧窮問題。透過分工、規模經濟來助長競爭、提高勞工技能等，通過促進教育和知識交流製造一個創新的氛圍。
4. 以台灣經驗為例，政府改變企業的經營模式，協助企業由 OEM 到 OBM；另外，持續與許多國家談判，促進各樣式的多邊 FTA，使得台灣國際市場更開放。

Mahmoud Mohieldin :

1. 個人觀察全球發展有六個現象：貿易快速成長、貨品/服務貿易成長、中國成長、跨國/區域 FTA 愈來愈多、貧窮和差異均降低、貿易全球化。
2. 在全球發展中也出現了三大問題：
 - (1) 已開發和開發中國家差異愈來愈大，特別是在低技術勞工及弱勢產業部分。
 - (2) 控制匯率引發貿易戰及貿易障礙問題。
 - (3) 氣候變遷問題。
3. 現在政府在投入基層建設、通信資訊科技之基礎設施、人力資源訓練、特別是中小企業所需的人才等等最缺乏的就是資金來源。
4. 最後建議，鼓勵自由貿易、開發中國家能更開放，並且協助歐洲發展。

Megha Mukim :

1. 可以說貿易和成長是同步升降。但自由貿易對於永續包容成長而言，是必要條件但非充分條件，借鑒日本、韓國和台灣，包含保護新興產業，促進明星企業快速成長、促進產業聚集（大型企業/中小企業之間加強聯繫，上游/下游的產業價值鏈活動），並支持城市的增長，期盼城市作為知識創造和創新的基地。
2. 觀察開發中國家發展的幾個現象：
 - (1) 數家發展成功的公司透過貿易，協助國家改善經濟和產業競爭力
 - (2) 大公司再和國內中小企業形成產業鏈，協助其成長
 - (3) 都會及城市地區主要提供企業所需的育成環境和足夠的規模經濟，使企業接觸較大市場，進而促進就業和成長。
3. 很多人觀注如何在 SME 中找出有潛力成長為大企業者，其實只要政府提供成長環境，讓企業自由成長即可。

Solution :

- Trade helps to growth
- Study the successful Models form Taiwan & South Korea
- Open system good for average people, but unskilled workers remain losers
- Pay more attention to cities/ agglomerations
- Invest in infrasstructure, human capital, knowledge cpatital
- Complete DOHA ROUND



2013年10月2日劉大年主任擔任 Trade, Poverty and Inequality 議題與談人

(四) Parallel Sessions: Development Policies for the New Bottom Billion

主題	Poverty in the Midst of Plenty --Development Policies for the New Bottom Billion
時間	2013 年 10 月 2 日，14 時 15 分至 15 時 30 分
與談主席 (Moderator)	Kim Cloete , Journalist and Columnist, South Africa
與談成員	<ul style="list-style-type: none">• Sahol Hamid Abu Bakar, President and Vice Chancellor, Universiti Teknologi MARA, Malaysia• Hsiao-Hung Nancy Chen(陳小紅), Deputy Minister, Council for Economic Planning and Development, Taiwan• Arun Maira, Member of the Planning Commission, Government of India• Mahmoud Mohieldin, President's Special Envoy on Millenium Development Goals and Financial Development, World Bank, USA• Joachim von Braun, Director, Center for Development Research, University of Bonn, Germany
會議記錄	謝佳宜

會議內容：

Question :

- 過去援助的考量多以一國的國民所得而定，但現在卻必須考量是否只是純粹協助貧窮弱勢者，而無須顧及該國的所得狀況。
- 是否應該撤出對中所得國家的協助，因這些國家已經越來越有能力藉由國內資源的重分配來處理貧窮問題。
- 現行的國際組織是否應強化與中所得國家之非營利組織合作，作為促進包容性地方發展的方法。
- 國際組織應考量如何提供中所得國家更為有效的政策，如貿易、移民等，而非全依賴傳統預算支持或方案之財源。

Arun Maira, Member of the Planning Commission, Government of India :

1. 過去 30 年脫離貧窮的人口增加很多，但是應該注意其原因有各種不同的情況。有些人完全未受到全球化效益的機會，特別是健康和醫療以及工業政策所產生的就業機會。因此我們需要提出更好以及更正確的產業政策，來增加民眾的就業機會，這是握有權力的人必須要再思考的方向。人類經濟的成長應該具有包容性，而非只看到國民生產總額；因此國家與人民共同找出具有共識的目標是非常重要的。
2. 是否需要由世界銀行支持印度民眾脫離貧窮的經費投入，答案非常明確：不需要。因為一個國家應由自己之強項和經費做對的事情，世界銀行只需要協

助他們找到對的方法，所有貧窮人民的國家都必須要能夠學會自己站起來。

3. 全世界的宗教領袖可以參與千禧年的方向，因為所有宗教發展中普世的人權價值是共同的思考方式。因此從精神層面上，我們應該有一些更共同的推動方向。另外也應該有同情心(passion)和教育的推廣。而每個國家對解決處於貧窮最底線人民的議題的重點方向，可能都非常不同；未來我們需要做很多經驗的交換。

Joachim von Braun, Director, Center for Development Research, University of Bonn, Germany :

1. 十億底層生活人民的問題已經由國家層次轉移為地區性的困境。在底層邊緣人生活的問題有三項：收入、歧視、被社會排拒。目前有一本書介紹邊緣化(Marginalization)，且做了非常深入的討論。而解決問題的方式，很多都曾被討論過，例如提高可以創造工作的產業；但是尚有如人權、資源利用、水管理等相關的問題需要解決。
2. 目前社會保障的條件已經改變了，特別在出國工作(孟加拉與墨西哥已有政策)，以及健康照護。我們需要了解邊緣人問題解決的效果，但是底層 10 億人的問題非常複雜，教育並不能夠解決所有的問題，而應該是讓營養、健康等基本問題的因應對策都能夠與教育並駕齊驅。解決底層 10 億人的貧窮問題不一定得由國家的角度切入，而應該考量不同層面與區域性的問題。例如中國西部的問題，甚至美國 North Dakota 也有窮人的問題。

Hsiao-Hung Nancy Chen(陳小紅副主委), Deputy Minister, Council for Economic Planning and Development, Taiwan :

1. 首先，在概念層次上，全球過去數十年，經歷了至少 3 次「發展典範」的轉移；也即全球在過去數十年，有 3 個基本具有對照策略之發展論述需加檢視：
 - (1) 1970 年代時，議論最多的是兩種不同的發展模式；一是採取「均衡式的發展」，另外如金磚四國採用的「非均衡的發展模式」，也就是先讓一群人富起來以後，再帶動經濟擴散的發展，就是希望經濟成長能產生涓滴效應(trickling down effects)。但是過去的經驗顯示，我們不太能夠期待此等效應的發生，因為很多採取這類政策的國家，最後都發現改善貧窮問題效果不彰，貧富差距反而擴大了。
 - (2) 2000 年起人們討論的是「社會包容」或「社會排斥」(social inclusion or social exclusion)等議題，許多人在分享經濟發展成果的過程中是被排除在外的，即有關受益機會均等的價值特別需要加以考量。
 - (3) 2010 年後討論的是「中等收入國家陷阱」(middle-countries trap)的概念，特別是如中國等經濟成長快速的發展中國家所面臨的發展困境，已成為亟待面對的議題。
2. 台灣過去的發展有兩個可以提供分享的經驗：

- (1) 台灣在致力經濟成長的同時，所得分配仍然維持相當平均的狀況，主要原因是將薪資差距控制在一定的範圍內，高薪資者與平均薪資之差距約為 4 倍。如此可以讓大家共同分享經濟成長的果實，當然這也可能會影響高階工作人員的工作意願。
 - (2) 近年亦致力發展縮減弱勢族群，特別是女性的數位落差，透過強化婦女數位能力，協助其發展微型企業，以提高經濟收入，避免資訊落後造成的能力鴻溝(digital divide)。
3. 對弱勢族群的教育有兩個議題需注意：
- (1) 窮人的相關生活條件和心態上需要不同的考慮，特別是對於自我期望和自我覺醒方面。因此，教育應有不同的層次考量，教育是讓其了解能夠得到的機會和必須投入的努力。即如拉丁美洲的學者很早即提出”Education for Self-awareness”；而非洲坦桑尼亞故總統 Nyerere 提倡的”Education for Self-Reliance”。
 - (2) 教育很重要的是開發腦力資源的重要任務(mining the minds)。由於現在很多國家已經有高等教育畢業生找不到工作的問題，因此我們未來除了著重於一般的義務教育外，應該有更多的職業教育，以及教育和工作之間的配合。

Mahmoud Mohieldin, President’s Special Envoy on Millenium Development Goals and Financial Development, World Bank, USA :

1. 消除貧窮是聯合國所大力推動的，目前全球每天可支配所得在 1.25 美元以下的人有 10 億多人，但是 2 美元以下者則有 25 億人。聯合國千禧年目標有關消除特定貧窮階層人口的訴求，在 2010 年終於達到了。主要是由於中國、印度、印尼等人口眾多的國家經濟發展快速所致，但是其他地區的成效相對不佳。為消除貧窮，需要致力於人力素質提升、基礎建設、推動就業等不同的層面，聯合國設定的目標是希望在 2030 年可以消除貧窮，且沒有人被留在後頭(leave no one behind)。但根據推估，到了 2030 年全球仍然會有 3% 的人在貧窮線以下。經濟發展的涓滴效應通常不會發生，需要有更多的結構性手段來推動才有可能，包括跨國的合作。目前聯合國訂立了 12 項目標以及 15 個手段，提出了跨越 2050 年方案(post 2050 proposal)，在過程中需要所有的國家與國際社會共同合作與支持。
2. 為解決底層 10 億人的問題，不光需要社會的保障和支持，而是需要有更深入和複雜的作業，包括相關責任的分攤、關鍵項目的要求、以及責任歸屬(accountability)。補貼政策通常不會完全發揮效益，使窮人受益，因此經費的運用需要多元配合的管道。而指標也不一定能夠有效，不過它至少可以提醒政府需要重視的責任問題。但是，國際貨幣基金和世界銀行推動的各種讓人民脫離窮困的指標通常是不太可信的。
3. Michael Spencer 寫的一本書叫做「包容性的成長(Inclusive Growth)」。世界

銀行也相信包容性的成長，遠比經濟發展的涓滴效應為佳，因此支持結構性的改變優於單純的援助經費。此外，協助地方的發展，及投資銀行提供財務方面的創新發展（如微型創業貸款或融資），也是相當重要的手段。

Sahol Hamid Abu Bakar, President and Vice Chancellor, Universiti Teknologi MARA, Malaysia :

1. 全世界最底層 10 億人的教育推動可以分成兩個重要的族群，18 歲以下是一般性的教育，而 24 到 27 歲的年齡層最重要的是工作技能的培養，因此政治穩定地推動相關的教育是非常重要的。過去 50 年來，馬來西亞政府，均以教育做為最重要協助民眾脫離貧窮的手段。但是經驗顯示，必須特別注意弱勢小孩由於缺乏受教育的機會，而長大以後會成為社會的負擔，政府有責任解決這方面的問題。
2. 本校 Universiti Teknologi MARA 大學推動「改變人民的命運計畫」(MDAB, Mengubah Destini Anak Bangsa Programme)，已經帶入兩萬個窮人的教育機會；其採用的方式是由學校校友資助經費，提供符合資格的弱勢族群接受大學教育。

· **與會人員發言：**

本人是奈及利亞石油工會的主席，是從窮人中走出來的，因此了解底層 10 億人生活的目的很簡單，就是試圖存活下來。本人當初從非常貧窮的環境之中，獲得第一個英國石油公司的工作，每天只有 1 美元的收入。透過個人的努力使每天的收入可以達到 10 美元，進入美國的公司以後每天獲得 75 美元，並同時接受大學教育和有機會培養 4 個小孩。由個人的經驗發現，對窮人脫離貧困的重點是先給他們一個基本的工作機會，並不是創造更多的投資。提供他們學位也不是關鍵，基本上他們要的只是桌上的食物和能使家人溫飽的工作。

· **Solution :**

1. 改變遊戲規則是有其必要性的。
2. 雖然全球的所得狀況有所改進，但在北非與南亞仍有許多國家仍未成為中等所得國家。
3. 提供取得教育的管道，仍是維持政治與經濟穩定的關鍵：
 - (1) 促進基本與職業教育來符合就業趨勢。
 - (2) 提高對營養與健康的投資，可使教育的投入更為有效。
4. 發展確保每個人都能獲得足夠的食物維持生活之方法。
5. 涓滴政策並未能有預期成效，應發展包容性成長政策。

由於受限於時間，與會發言人均未能暢所欲言，謹附各發言者書面資料於後（最新版）。



2013年10月2日陳副主委擔任 Development Policies for the New Bottom Billion 議題與談人

(五) Parallel Sessions: Inequality and Human Capital

主題	Poverty in the Midst of Plenty --Inequality and Human Capital
時間	2013 年 10 月 2 日，14 時 15 分 至 15 時 00 分
與談主席 (Moderator)	Rachel Kranton , James B. Duke Professor of Economics, Duke University, USA
與談成員	<ul style="list-style-type: none">• Flavio Cunha, Assistant Professor, University of Pennsylvania, USA• Ted Fishman, Journalist, USA• Rachel Kranton, James B. Duke Professor of Economics, Duke University, USA• Gee San(單驥), Professor of Economics, National Central University, Taiwan• Nora Szech, Professor for Industrial Economics, University of Bamberg, Germany
會議記錄	謝敏文

會議內容：

Question :

- These insights are unified by conceptualizing inequality in socio-economic outcomes as derivative from inequalities that emerge in cognitive and noncognitive skills, which include personality traits as well as human capital and intelligence.

Flavio Cunha :

1. 投資孩童絕對是正確的政策。OECD 做過比較，OECD 國家因人力投資不同，是造成不均衡的重要原因。高收入家庭比低收入家庭對小孩投資相差可達十倍。
2. 也可觀察愈早投資孩童發展，使小孩較早學會未來所需更高技能的基本技巧。所以早期投資小孩很重要，投資越早，小孩成就越好，早期投資是預防不均衡的最好的策略。然而低收入父母低估投資小孩的回報，如何使父母了解投資的效果很重要。

Ted Fishman :

1. 現在中國人口數如此之高，其他國家要如何和中國競爭，尤其是人口結構不斷地改變相對帶來對社會、經濟發展的影響。
2. 在美國密西根州 Kalamazoo 區有 44% 非裔美國人。城中有 5 位是美國前百名富翁；白人小孩都上私立學校，黑人小孩都上公立學校，但有無名氏捐款，資助從公立學校畢業生免費上州內大專院校。另一方面，公立教育系統的學

校主動進行教育學習改革，使學生孩童了解要靠自己努力學習，且社區提供服裝和午餐，減少小孩可能面臨的學習障礙，換言之，全市主動改善教育系統，此舉不但帶動小孩早期學習和降低文盲，也使得父母本身積極進修以便能在家教導孩童，最後造成重視兒童教育的正向循環外，也促使該市私立學校關門，白人學生回到公立學校就讀不再流失。臨近城市的教育體系也被強迫改善，造成區域性教育體系之改善的外溢效果。

Rachael Kranton :

1. 如何有效教育孩子，應該要從以下幾個方面手：
 - (1) 必須要能讓孩子認知自身的角色
 - (2) 父母和學校和老師彼此能主動進行互動。
 - (3) 至於整個社會環境對孩子發展之影響，特別是小孩希望可被社群接納，因此，學校也是社群的一環，學校要扮演好角色，讓孩童願意學習，學校教小孩社交常規，但將學校應該也是一個獨立社群，小孩可學習決定如何融入，將有助於其學習。

Gee San(單驥) :

1. 不均衡是一個模糊概念，本人研究探討收入不均衡(Gini coefficient for 22 countries)對人才培育之影響。
2. 根據研究結果：
 - (1) 收入不均衡和識字率相關。
 - (2) 收入不均衡和不同教育程度相關，特別是中等教育以上，相關性更明顯。
 - (3) 開發中國家提高教育和人才投資，可改善收入不均衡。
 - (4) 高等教育的不均衡在開發中國家對減少不均衡不利，已開發國家正好相反。

Nora Szech :

1. 從道德、市場和學校來看問題：
 - (1) 曾經做試驗：
付 10 歐元給小孩，是否願意殺老鼠，只有 46%願意殺。付 10 歐元談交易，是否願意殺老鼠，只有 76%願意只收 5 歐元就殺老鼠。
 - (2) 實際上性別、宗教、教育程度對個人決策選擇絕對有影響。
2. 學校應是最佳的早期教育場所。

Solution :

Inequality and Human Capital

- Investment in childhood education is key to reduce inequality
 - For developing countries furthermore secondary and higher education is necessary to reduce inequality
 - Investment in education should address the social structure
- Children are the decision makers, hence investment in education should enable them to act socially in a globalized world
- Set incentives for schools to perform well and teach children WHO they should be and HOW they should act and work at school



2013 年 10 月 2 日單驥教授擔任 Inequality and Human Capital 議題與談人

二、 台灣經驗分享會 (Taiwan Private Event)

時間	2013 年 10 月 2 日，13 時 15 分 至 14 時 00 分
與會人員 (敬稱略)	經建會：管中閔、陳小紅、黃晏青、謝敏文、林麗貞、謝佳宜 國內學者專家：單驥、劉大年、丁廣欽、管國霖 工研院：杜紫宸、楊致行、張超群
會議記錄	謝敏文

會議內容：

· **管主委致詞：**

1. 首先感謝 GES 的安排，提供場地、設備及相關的行政協助。
2. 說明本次會議主要係介紹過去多年來台灣矚目經濟發展成績，並在國際間占有一重要角色。尤其台灣從勞力密集產業轉型至技術密集產業，再轉型到知識密集產業，這些經濟發展政策都是以永續發展為核心。所以本次活動主要是向大家說明並分享與交流台灣在追求經濟產業發展的同時，如何達到永續成長的經驗，特別是在促進產業轉型時如何排除投資、法規障礙，並達到全球的外溢效益，與國際如何連結，如參加 GES 論壇就是一例。
3. 簡要說明台灣當前正推動之自由經濟示範區，在促進人員、資金、資訊、物資、技術的流動後，相信未來將可促成產業的大幅的加值效益。以及台灣在永續環境工作上的推動成果，特別是台灣在維持經濟成長目標下，也獲得顯著的減碳成果。
4. 最後感謝與會來賓參加。

· **杜紫宸主任：Taiwan's pursuit of industry transformation and upgrading**

簡報重點：(詳附件)

1. 介紹台灣經濟現況、產業結構
2. 說明台灣產業發展歷程
3. 提出未來發展規劃和願景，以及政府相關政策

· **楊致行：Taiwan's pursuit of environmental sustainability**

簡報重點：(詳附件)

1. 用廢水排放標準逐年提升、徵收空氣汙染費、垃圾袋收費和分類回收等三個案例說明台灣在追求經濟成長的過程中，卻能有效降低環境負荷。
2. 台灣成功的最大關鍵因素是在經濟快成長期間，引進相關環保法規，因為經濟快速成長，而使產業界得以吸收環保規範所產生的成本，使得經濟成長和環境負荷脫鉤，符合願志耐曲線所描繪的狀況。

· Q&A

1. 台灣在國際產業群聚調查中排名第一，請問台灣 ICT 群聚如何發展？
杜主任回覆：台灣不是只有通信資訊產業有群聚，在中部地區還有機械產業群聚。過去 30 年，台灣廠商透過垂直分工，使得各環節均可取得經濟規模，透過產業鏈間的上下游合作而提升整體產業的國際競爭力，是造成群聚發展的主因。但自 10 年前，情況已經有所改變，台灣產業群聚的情況搬到了大陸(廣東或蘇州)，且規模也是過去的 10 倍，特別是 IC 產業，成功地降低了生產成本和提高生產效率，因此也提高國際市佔率。
但這種發展模式必須改變，原因是來自低邊際成本和來自韓國的競爭。未來台灣通信資訊產業鼓勵透過垂直整合，提供系統問題解決服務，廠商的關鍵營運思維，也要以製造為中心的模式轉為以服務為中心，這和過去垂直分工的方式完全不同，對台灣廠商而言是一個大挑戰。
2. 台灣人才循環(Brain Circulation)的狀況？
杜主任回覆：台灣成功理由有二：1.在 1985-95，許多具有產業經驗的資深人才由美國回台，協助建立起台灣通信資訊產業，近年來台灣赴美國的留學生不夠充足，不利於未來人才儲備與流動，這是我們需要注意的地方。2. 過去 20 年資本市場發展也對台灣的成功有舉足輕重的角色，特別是中小創新型企業，台灣人依然有豐富的創業精神，這對於面對未來發展是非常有利的特質。
3. 台灣在產業結構調整過程中，是否也是將污染外移？
管主委回覆：我國產業外移可能基於成本或環保法令問題，部分海外投資可能有此現象，但這和投資國投資和環境法規有關，例如台灣石化產業到新加坡設廠，在環保方面就完全符合國際法規。
丁董事長補充說明：他所負責公司到中國及越南投資的經驗顯示，廠商將工廠外移時，會趁機改善製程，也對投資國經濟和就業有正面效果。例如我的公司第一次海外設廠是在越南，當時當地的投資環境不穩定，我們把台灣的設廠經驗成功的帶到越南，同時協助改善當地的投資環境。
4. 日圓大幅貶值對台灣的影響？
管主委回覆：台灣是混合產業型態，很多產業進口日本的原件，日圓貶值反對廠商有利，但對出口最終產品到日本的業者(如機械工具)則因日圓貶值，在出口量上受到衝擊。
5. 兩岸間是否透過環保技術移轉，來協助大陸改善環境？
楊致行博士回覆：中國大陸的大型環保設備均由大型國際市場提供，但大陸很多地區沒有下水道系統，台灣廠商透過技術移轉協助大陸中小企業處理廢

水系統，但因為中國大陸市場太大，台灣廠商的能量僅能涵蓋一小部分市場。



2013年10月2日管主委擔任台灣經驗分享會(Taiwan Private Event)主持人，由工研院杜紫宸主任及楊致行博士分別進行簡報。

三、 一對一晤談

(一) 陳小紅副主委與 Eric Labaye 一對一晤談

時間	2013 年 10 月 1 日，15 時 45 分 至 16 時 15 分
地點	GES 2013 in Kiel, Suite 215
拜會對象	Mr. Eric Labaye (Chairman, McKinsey Global institute, France)
與會人員 (敬稱略)	陳小紅、謝佳宜
會議記錄	謝佳宜

會議內容：

· 麥肯錫研究機構(McKinsey Global institute)簡介

1. 麥肯錫是重要的研究機構，之前曾協助台灣進行規劃，但近來已少有合作，希望未來有機會可以再次合作。
2. 麥肯錫研究機構服務對象遍及全球，有獨特的員工訓練方式，值得學習。
3. 麥肯錫在台灣主要服務高科技產業和銀行，其個人專業在 ICT 和相關服務。
4. 麥肯錫全球 100 多個城市設點，9,000 多位員工，採產業別(15 個)分工，協助客戶成長，故有功能別分工。每年投入 5% 作研發。
5. 客戶有私人公司和政府兩大類。
6. 公司主要業務方向
 - (1) 強調提升生產力，服務全球化(包括亞洲和拉丁美洲公司)
 - (2) SCM 等公司流程改善
 - (3) 利用數位化提高公司能力
7. 對台灣研究，全球化+在地化
 - (1) IC 產業
 - (2) 協助大公司全球化
8. 員工所學背景：40% 為商業、40% 為理工、20% 其他領域，進公司前二年依功能或產業分工，再參與和其專業相關計畫。員工可全球輪調，強調訓練，但許多員工到企業任職，平均年齡約為 30 歲左右。
9. 公司業務比例大約和各國 GDP 占全球比例相當，產業依各國強項而定。
10. 在中國方面的研究：中國逐漸轉型，透過創新研發切入高科技產業、協助中國公司全球化、協助國企轉型。
11. 在日本方面的研究：日本企業技術能力強，公司價值被低估，追求全球化和價值成長，但因應高齡化必須調整相關策略。
12. 對亞洲新興國家的看法：目前各國企業成長快，追求區域化或全球化，如何持續成長是重要的課題。MGI 曾出版緬甸和印尼專輯，由鉅視面到微視面加以探討其發展的議題。

· **陳副主委談台灣的經驗**

1. 台灣過去採取計畫經濟，但現在一切政治掛帥，理性政策討論空間甚為有限。台灣容易受到全球化的影響，如 2008 年的金融危機。過去日本是台灣最大的輸入國，最大出口國為美國，但現在均以大陸為主，經濟愈來愈依賴大陸。但近年大陸土地、勞動成本節節上升，目前大陸已不歡迎勞力密集產業，目前台灣廠商已將投資重心移往南亞。
2. 台灣需要產業轉型，現在已強調高附加價值產業，重視文創、ICT、綠能等產業。近來遭遇人口老化、少子化，許多社會安全制度有待改革，但又碰上兩黨政治惡鬥，反對黨處處杯葛政策的推動，這些都是台灣目前面臨的很大的危機。
3. 在危機之外，台灣也有機會，如與大陸有相同的語言文化，為爭取大陸市場有利的優勢，應可以朝產業多元化等方式，積極發展。
4. 目前政府積極推動自由經濟示範區，劃定 6 個主要港口 + 1 區－屏東生技園區，做為推動自由經濟的示範點，其著眼的產業包括醫療產業，主要客源為大陸，另則是金融服務，希望可以做為亞洲人民幣 Off-shore 中心之一，另並協助華人作財務管理，尚有生化產業等。希望透過自由經濟示範區去除管制，以此為基礎，未來可以順利加入 RCEP、TPP 等。但現在上海也有類似的計畫在推動，是台灣最大的競爭對象。
5. 由於台灣年輕人不願從事所謂 3K 工作，故必須引進藍領外勞，但又無能力可進入知識密集產業，有相當的學用落差。歐盟人才流動較為自由，且多可說 3~4 種語言，但台灣則無此優勢。

· **Labaye 主席的建議**

1. 台灣必須釐清各產業的競爭優勢，引入創新，逐漸鬆綁勞動市場，提高競爭力。台灣太依賴中國市場，產業結構要轉型，由 ICT 到生技，如何勝出？
2. 歐洲的經驗：歐盟 17 個國家共同發展，除了高科技產業外，也重視勞力密集產業，因其對創造就業機會相當重要。



**2013 年 10 月 1 日陳副主委與麥肯錫全球研究所法國區
Mr. Eric Labaye 董事長合照**

(二) 陳小紅副主委與 Ms. Carol Graham 一對一晤談

時間	2013 年 10 月 1 日，17 時 45 分 至 18 時 15 分
地點	GES 2013 in Kiel, Suite 215
拜會對象	Ms. Carol Graham (Senior Fellow, Brookings Institution, USA)
與會人員 (敬稱略)	陳小紅、謝佳宜
會議記錄	謝佳宜

會議內容：

• Ms. Carol Graham 背景介紹

Ms. Carol Graham 出生在秘魯，3 歲之後就在美國居住，是研究幸福經濟專家。目前除了在 Brookings Institution 工作外，也是蓋洛普調查公司的顧問，同時亦在馬里蘭大學教書，教授的是自由勞工的相關議題。

• 布魯克林機構(Brookings Institution)簡介

1. 布魯克林機構在 2002 年有 250 人，其中 70 位為高級工作人員，目前增加到約 500 人，是美國非常早獨立的智庫，並無預設的立場。在考量政策研究方面，其執行長訂立了一些準則，例如同事間應共同做複雜組合性研究，以及國際性的議題。目前有些人做深入的研究，有些人只是空談，而有些人研究現在、有些人看未來，是一個個人自主性非常高的研究機構。布魯克林機構原則上是不接受外界的計畫。
2. 該機構非常堅持雇用最好的人，給的自由度也非常大，特別也會進用一些超級巨星。而對每個人評估的重點在於產出、期刊、報紙引用等等相關的條件。有些人可以獲得研究基金，有些人則不用；因此整個運作起來非常複雜，評估系統也非常的不一樣。目前也做一些城市相關的研究，包括經濟和國際的學者研究卡崔娜颱風之後的恢復情形。

• Ms. Carol Graham 的幸福研究

1. Ms. Carol Graham 曾經在秘魯研究窮人如何看待幸福，也配合世界銀行對於 1,000 個人的幸福程度進行長期的調查，分別在 1990、1994、2000 年針對這些人進行幸福程度的調查，發現收入增加，幸福有時候反而會減少。而亦於 2009 年出版幸福經濟學的書。
2. 全世界幸福的 U 型曲線具非常一致的趨勢，特別是從年紀來看，最不幸的低點大致都在 40 到 50 歲之間。這個低點可能會因為不同的國家而變化，但是標準的模式是非常類似。而影響幸福的因素非常多，包括環境、收入、性別等等。
3. 人們對於生活條件適應的問題，是發展和政策上面非常重要的考慮因素。每個人心理主觀的影響是很關鍵的，例如如果用每個人每天的經濟經驗和整個生活情況的兩個軸向來看待幸福的條件是不一樣的，這個非常值得政府作為

政策推動的參考。貧窮的幸福農人，如果想的是每天的生活的時候，他對幸福的評分會比較高；但是讓他去想像未來的生活，所獲得幸福的評分就會比較低。

4. 國際經濟發展組織(OECD)針對幸福的指標做了非常多的報告，美國的國家科學院也有很多的研究。而其指標方法，通常是先進行小規模的矩陣計算之後，再進入大規模的指標計算。一般社會大眾都會希望有一個幸福的單一指標，但是這在國家之間做比較是沒有意義的，因為有太多變數和原因，可能使得個別的指標和整體的數據之間並不見得能夠顯現出特別的意義。而經濟合作發展組織(OECD)的指標則是強調用一些科學的數據來做支持。
5. 在社會福祉(Social well-being)指標之研究經驗，國家的自覺評估之中有 9 項發展的原則提供策略的參考。但是幸福的調查並不在之內，而環境保育、傳統保存等都可能比幸福被重視的程度還高。
6. 大家都說不丹人收入很少而民眾非常幸福，其實在數據上來看則可能有很多誤導的因素，例如調查的結果並沒有實際人民收入的數據。用一個實例比較，南美國家的人民幸福就比國民所得的比較位置相對較高；而東歐國家幸福的程度則比國民所得程度要偏低，因此這方面還有很多原因值得探討。不丹的情境可能與南美國家比較類似，但是不應該有很大的差異。
7. 幸福的考量還有很多社會心理因素，例如在蒙古調查針對個人的收入與鄰居的住宅和收入條件相比，是會造成幸福和不幸福很重要的原因。因此，平均幸福的水準是在幸福的人群之中會比較幸福。幸福與成長間的困惑是，經濟快速成長而我們的不確定性會提高，而人們期望經濟條件提升後，對自己、家人都會產生幸福感，但是其中的相關則有很大的不確定性。這一點在中國等快速發展國家特別明顯。
8. 態度在經濟轉型國家中也是是否幸福的一個非常重要因素。努力工作者會比較幸福，而不幸福的人通常會認為國家的制度和系統運作並不良好。這點在全球金融危機的研究發現特別明顯，中等收入的族群通常是到了中年的年紀、高中畢業的水準，他們的收入條件最容易在金融危機變化的過程中承受很多的壓力。他們的損失比窮人更多，因為他們已經有些投資在國際的市場上，也擔負比較多的房貸，是受到全球經濟影響的最大族群。因此 2008 年興起的中等階層抗議潮雖然在不同的國家的訴求不同，但是背景卻很相似；因為每個國家的中等族群都認為國家的系統不支持他們，而比較有反政府的傾向。
9. 討論人才因素時，特別提到對退休人員的幸福研究，發現人們對退休生活的滿意程度往往與之前對工作的投入有高度相關。與退休前的工作時候相比，部分投入自願性工作的人幸福程度是最高的，他們比完全退休或是到達退休年齡以後仍然需要工作的人都還要幸福，這一點是非常有趣的研究發現。

· **陳副主委的回應**

1. 台灣從 2008 年政黨輪替後，即提出所謂的國民幸福指數 GNH(Gross National Happiness)。
2. 近年受到不丹的影響，也參考 OECD 的“Your Better Life Index(BLI)，於今年提出台灣版的「國民幸福指數」，指標包括健康、社會聯繫、工作與收入、居住、教育等 11 項指標。
3. 將於會後提供台灣版的「國民幸福指數」給 Carol Graham 參考。



2013 年 10 月 1 日陳副主委與美國布魯斯金研究院
Ms. Carol Graham 資深專家合照

(三) 與 Snower 院長晤談

時間	2013 年 10 月 1 日，19 時 05 分 至 19 時 35 分
地點	GES 2013 in Kiel, Suite 610
拜會對象	Prof. Snower 院長(President, Kiel Institute, Germany)
與會人員 (敬稱略)	管中閔、陳小紅、黃晏青 駐德國代表處 陳華玉 大使
會議記錄	黃晏青

會議內容：

- **舉辦 GES 研討會(workshop)的經驗**
 1. 就英國於 2013 年 7 月在倫敦舉辦 workshop 的經驗，其屬性為 2013 GES 大會的預備會議(preview)，會議前段僅邀請 40 人參加，進行演講、圓桌會議及 Q&A，後段的 open forum 參加者則超過 100 人，台灣可自行考量與決定 workshop 的規模大小(20~120 人均可)。
 2. 於倫敦舉辦 workshop，除了討論全球性相關議題之外，促進雙邊關係也是目標之一，以倫敦 workshop 為例，倫敦市長亦親自出席，共同探討歐洲未來的發展趨勢。近期會在布魯塞爾辦理同樣活動。而在與中國大陸的關係發展上，預訂將於天津辦理同樣活動。
 3. 2014 GES 台北 workshop 的討論議題及邀請對象可由台灣自行決定；討論議題可探討台灣目前大眾關心的焦點議題，如經濟成長、就業問題、薪資成長停滯與年金改革等。
- **GES team 舉辦會議的作業程序，以及台灣方面的配合事項**

Snowe 院長表示，台灣方面可指派幕僚人員至德國基爾 2 個月，與 GES team 共同工作，俾利瞭解 GES team 在辦理各項活動時，所有的作業流程與細節。
- **台灣於爭取擔任 2014 GES 子場次的規劃者(Session organizer)的前置作業**

Snowe 院長表示，有關爭取擔任 2014 GES 子場次規劃者(Session organizer)的細節部分，可直接與 GES team 討論與溝通。
- **基爾世界經濟研究院的亞洲研究與交流**
 1. 基爾世界經濟研究院剛開始進行亞洲研究，中國大陸是第一個研究重點，馬來西亞與台灣則是下一個研究重點。
 2. Snowe 院長表示，在亞洲舉辦的會議，歐洲人參與的比例估計不會超過一半，希望多一點亞洲代表參與。
 3. 對於亞洲研究，Snowe 院長表示需要亞洲夥伴共同研究，其中，台灣是不錯的研究夥伴，可幫助他們瞭解亞洲人怎麼看世界。
 4. 台灣與基爾世界經濟研究院可進行交換訪問研究，藉此與該院建立長久合作管道，並可瞭解歐洲人對亞洲議題的想法。



2013年10月1日管主委與基爾世界經濟研究院 Prof. Snower 院長晤談

(四) 管主委與 Karen Wilson 一對一晤談

時間	2013 年 10 月 2 日，09 時 30 分 至 10 時 00 分
地點	GES 2013 in Kiel, Conference Room
拜會對象	· Ms. Karen Wilson (Directorate for Science, Technology and Industry, OECD, France) · Mr. Guntran Wolff 院長
與會人員 (敬稱略)	管中閔、林麗貞
會議記錄	林麗貞

會議內容：

· 創新政策研究

1. 管中閔主委表示，台灣由於產業發展模式係追求低成本，過去一段時間製造業外移至海外生產特別是中國大陸。因而重視創新及結構調整為當前重要課題。在創新方面，應建立何種機制，加速將創意、創新商業化，如何將新創事業與市場連結，仍有許多努力的空間。我們知道 Ms. Karen 在 OECD 的工作，在這方面有相當深入研究，您個人的看法如何？
2. Ms. Karen 表示，OECD 對於創新政策投入相當多的心力，除一般常關注各國研究發展支出規模，研究發展支出占 GDP 比率等，但投入更多的資金，並未產生更多的創新。政策上更應關注如何將政策與創新連結，重視對科學、技術的投入，包括教育體系，教育與訓練政策，必須要符合現代需求，使人們能夠具有創造力，投入創新並從創新結果中獲益。此外，有關新公司創立與成長的政策，除了重視創新本身之外，亦應注重工作機會的創造。建立重視創新、創意的文化，希望藉由創新提高生產力。

· OECD 促進創新的相關計畫

Ms. Karen 表示，OECD 許多國家都有推動創新策略，例如，芬蘭的國家創新系統，由政府、學研以及產業等主要次系統參與者，以創新為主軸建構一套完整、綜合性及產官學三位一體高度互動的國家創新系統，並採取一系列積極措施支持科技創新，而憤怒鳥即是非常成功的創新活動。至於融資方面，雖有各種不同方式，但多數國家都有採取租稅誘因，鼓勵公部門及私部門資金投入相關創新活動。政府除由供給面、資金面提供協助，更應由需求面，形塑創意、創新需求環境，鼓勵民眾使用更具創意的產品或活動。

· 政府於新創事業的可行政策措施

1. 管中閔主委表示，由於年輕或新創事業不易由金融市場直接募得資金。在台灣為推動創新、創意市場化，政府提供擔保，以使新創事業得以發展。政府在推動創新策略上，有哪些是需要做的？
2. Ms. Karen 表示，政府在資金供給面投入太多心力，其實相當危險。應致力

於創造有利於年輕或新創事業融資的環境或機制。

3. Guntran Wolff 亦表示，一般而言，一家公司或一項創新在初期階段(early stage)投資風險較高，最不易募得所需資金，因而在策略的設計上，應加強提供誘因，使創投資金願意投入。
4. Ms. Karen 表示，確實在初期階段較不容易取得資金，但若是一項好的創新或創意，其實資金的取得並不會太困難，而政府若未有良好選擇、判斷，投入太多資金也是危險，還是應該建立機制或平台，引導私部門資金投入。
Ms. Karen 表示，目前尚無具體證據說明何種政策較有效，OECD 不同國家的創投或創新政策的發展模式並不相同，例如有的國家其金融機構即設立創投，有的則運用創業天使，最重要的是制度的設計與管理。美國應該是創投發展較成熟的，而歐洲的創投產業則相對年輕，主要為銀行體系。
5. 管中閔主委表示，台灣政府成立國發基金，針對部分新創事業或新興產業提供資金，扮演類似創投的角色。

· **Mr. Guntran Wolff 詢問台灣經濟研究機構相關問題**

我方表示，中華經濟研究院係台灣政府出資成立的財團法人研究機構，研究範圍廣泛，包括經濟預測、中國大陸經濟、國際經濟等，其中，區域研究中心負責扮演政府與各國洽談多邊或雙邊貿易協定的諮詢機構，包括 FTA, RECP, TPP 等。

(五) 陳副主委與 Mr. Papademetriou 一對一晤談

時間	2013 年 10 月 2 日，9 時 45 分 至 10 時 15 分
地點	GES 2013 in Kiel, Suite 215
拜會對象	Mr. Papademetriou (President and Co-Founder, Migration Policy Institute)
與會人員 (敬稱略)	陳小紅、謝佳宜
會議記錄	謝佳宜

會議內容：

• Mr. Papademetriou 總裁介紹

原來是工程背景的 Mr. Papademetriou 總裁在博士論文撰寫過程中意外地投入了比較性政府政策相關的研究，進到該組織之後，就開始研究人們遷移的問題。個人生涯延伸許多有趣的議題，最大的心得是政策的研究特別需要考慮系統性，而不是只有注意到政策的結果。Mr. Papademetriou 總裁 40 年來均致力於移民領域的工作，主要是研究國際人員遷移(migration)的各個層面問題，而非只有傳統的討論移民而已；當然，在美國必須要著重投入很多移民的研究。

• 移民政策研究機構(Migration Policy Institute)簡介

1. MPI 在多個地區設有分支機構，總部設在華盛頓，其他包括紐約大學、布魯塞爾、菲律賓、倫敦等地。
2. 目前在華盛頓有 35 人，紐約有 4 人、布魯塞爾 4 人、倫敦有 2 人、奧地利 1 人、菲律賓有 2 人；而大約有 15 到 30 個高級研究員在不同的地區。MPI 運作的原則是提供良好的薪水條件，但是對於要求和承諾的事項都非常的嚴格，這一點與政府的工作非常的不同。基金會工作人員大部分為女性，每年大約有 400 到 600 個人申請該機構的工作，經過濾後到實際執行約 20 到 30 個人，但是最後接受的大概有 90% 是女性。具高學歷女性似乎比男性對於解決問題的議題更有興趣和具敏感度與同理心。MPI 曾經有一位女性員工來自台灣，但是回到台灣結婚之後就留在台灣的移民署工作。
3. MPI 發表很多提供不同政府的建議，但是它不接受美國政府的金錢資助，對於其他政府提供的經費資助，每個國家也不得高於總經費的 1.5% (各國家政府提供的經費大約在 10% 左右)。目前有 80% 以上的經費來自美國和歐洲其他的基金會。MPI 目前不做委託的計畫，特別是不接受特定要求的研究工作。有 10% 左右的經費來自於競標計畫，不過通常是來自歐盟而非美國。運作的主要方向是提供各國政府部門對於經濟、教育等相關議題在人員跨國遷移所需要的一些建議。MPI 對計畫運作的方式是在 6 個月前就先訂立研究的主題。而成果是以論文和結論的方式在不同的地方發表；而期望產生的理念與結果可以作為各地區和國家的重要參考。目前 MPI 同時也與其他的基金會合作，

而不是只有與國家配合；而有些基金會會帶來參與其他國家的研究，例如由希臘移民到美國大學相關的研究。

· **移民政策研究機構 (Migration Policy Institute) 研究重點**

1. MPI 主要研究的重點是不同地區人員遷移的一些問題，例如跨越大西洋、語言、凝聚力的種種議題的研究。而在國際性的計畫中主要是探討一些相關困擾之問題，包括移民、認同、人才(talent)等。MPI 試圖找出全世界一些良好的案例，例如利用適當的方法進行語言教學、協助移民適應、什麼樣的法律應該因地制宜，移民政策需要有什麼樣內涵等等。
2. MPI 亦有從事東南亞人員遷移的影響研究，主要是與亞洲開發銀行共同了解亞洲特有的遷移相關現象。目前也很密集的與 20 到 25 個國家合作，特別是如德國與荷蘭的合作，也設立了跨大西洋的委員會(Trans-Atlantic Council)，進行一些議題的探討。MPI 針對後續研究的問題，目前有提議兩個到三個的重點議題，但是明年才會決定，因為人員遷移和移民的問題變化非常快，因此機構內通常不會針對下年度的研究議題決定的太早。
3. MPI 目前不太考慮非洲的研究，只有零星的研究議題。目前 MPI 出版遷移資訊來源-Migration Information Source，大約每個月都會在線上出版。每個月同時也更新美國移民的相關資訊，並且分析法令。此外，MPI 也提供聯合國有關遷移議題高階對話的重要資訊。
4. MPI 目前尚進行跨產業的研究，例如人員移動有關生產農業、物流的相關研究，在其網路上面可以找到一些資料，但這些不是研究的重點。它著重在產業、技能、地區性勞動力移動的問題。未來也考慮建立標準的程序來評估適當移民的人才評估，目前在這方面只有初級的研究。MPI 對巴西的研究不多，不過初步了解是巴西在成為金磚四國之前，其實內部有非常多的問題需要解決。
5. 有關全世界不同地區的人員遷移之後造成人力資源的議題，相當受到重視。特別是跨大西洋委員會針對這個議題的研究很多，因此它後續可能改為遷移研究委員會。而且該機構下次在倫敦的會議將會討論城市與人員移動的重要議題，時間大約會是在明(2014)年的 5 月或 6 月；今(2013)年的 9 月或 10 月則會討論移民的問題。

· **對各國移民政策的看法**

1. 跨國遷徙和移民會帶來的很多議題，包括其帶來的家人。也更需要考慮社會、文化等非常複雜因素，沒有單一的準則可以依循。因此各國的政策考量，不是想要開放多少移民就可以做得到的。雖然移民的語言是主要的問題以外，技能(skills)通常更需要國際化，這是一個普遍的議題。歐洲過去 20 年來人員有非常大的遷移，而移動的問題必須了解背後發生的重大原因，以及人們如何保持與新舊環境連結的問題。

2. 德國波昂一位教授就曾經研究，外國人來德國工作大部分的家人都會留在其本國，因此他們通常最後都會在工作一段時間以後回家，而不會選擇長期留在德國。德國吸收移民的現象很特別，大約 50%是由南歐人到德國來工作，但是他們 1 年之內大多數會離開。主要的原因是因為他們不會覺得有歸屬感，因為德國的社會階層不流動，而且在德國有許多固定的價值觀，使得它雖然有工作的機會，但是不會對長期移民有吸引力。另外，在德國需要說德語，而不是用比較普遍的英語就可以溝通，而新移入的工作人員大多只能說英文。也因此使得德國移民的進出非常頻繁，結果是在德國比較沒有移民的社群。
3. 目前年輕人到荷蘭或英國工作的比率大於德國。歐洲各國接受的移民亦有特色，例如目前瑞典和挪威是吸引高科技人才的地方，丹麥因為對於回教徒和印度人比較友善，而較具有吸引力(但是，歐洲有些國家對穆斯林在歷史上是比較不歡迎的)。盧森堡和瑞士則因為產業特性，而吸引比較多的銀行家和餐廳服務人員。盧森堡只有 56 萬人，而大約有 10 萬人是每天從其他地區(特別是德國)通勤上班，瑞士可能有一些類似的問題。過去較大的國家從移民中獲利，但近年中小國家的移民政策，也有一些相關的優勢產生。
4. 目前全世界有很多國家，例如土耳其、摩洛哥、墨西哥等，已經因為情勢改變，而成為越來越多移民的國家。美國人普遍的觀念認為墨西哥移民大多是非法和低階的勞工，而實際情況已經改變非常多。現在墨西哥有 46%的大學畢業生會到美國工作，當然其中非常多是非法的移民。墨西哥也成為南美人士企圖移民到美國的管道，但是很多因為不能達到目的而停留在墨西哥。因此，墨西哥逐漸成為被移民的國家，例如大約有 40 到 60%的中產階級家庭，開始僱用南美來的幫傭。
5. 美國兩個政黨針對移民政策的觀點不太一樣。共和黨比較偏向於提供較多暫時性工作而減少移民；相反地，民主黨則希望能夠有較多移民，而有比較少的暫時性工作。因此，如何讓更多的工作機會和移民進入美國，未來的政策方向仍然不太可預期。從意識形態來講，美國國會已經有共識，並討論美國中長期應該調整的移民政策。目前最需解決的是公司內，尤其跨國企業之間人員的轉移，和個別移民政策之間政策與法令不協調的地方。未來如果能夠在法令上合理化的改變，只會持續造成移民律師獲取高利的機會。3 個月前美國參議院提出了新的法令，只要有適當的雇主就可以直接進入獲得綠卡的階段，但是目前尚未經眾議院通過；預估今年底通過的機會大約只有一半。
6. 美國的企業很努力投入推動工作，希望能夠簡化美國政府接受具有技能人士獲得綠卡的機會，但是很難達成良好的協調結果。如果後續的政策推動成功，美國可能成為下一波移民的新世界；例如針對每年 1.5 萬在美國獲得博士的外國人，就可能成為高級人力的新動能。不過，美國針對與技術勞工和低薪勞工目前仍然有非常大的工會反對阻力。即使沒有工會強大的阻力，但在政策上也會有數量上的管制問題。

7. 美國是一個很好的人才避風港，可以吸引很優秀人才。但是 MPI 也建議美國政府 5 到 10 年之內需要有能讓新移民進入系統的更好調適的政策，因此它將針對勞工和移民關係持續進行研究。美國在 1960 到 70 年代的留學生非常容易留在美國，但是長期以來美國並沒有做基本心態的改變，亦未將政策依照實際需求調整。例如法令上工作訓練(practical training)需要 12 個月，但是要透過很長的時間才能夠獲得綠卡。
8. 美國是對於有良好技能的移民最接受的國家，因為美國有最好的大學系統和公司，而且個人在過去的自我訓練和成就比較高者，在美國工作可以用最快方式得到最好的回報。加拿大的移民雖然可以吸引各類的專業人員，但是回饋的條件沒有美國好，因此在 NAFTA 簽署之後，透過加拿大轉到美國移民的人非常多。
9. 經濟發展與移民政策之間雖然有些關連，但是關係沒有那麼大；但是其衍生的每件事情都會有政治的考量，而使問題趨於複雜。很多一定年紀的移民會有特定的比例回到他們原來的國家。例如美國 1945 到 1950 年移民，大約有 50% 會在年紀大了之後回到原國家；而現在大概只有 25% 到 30%。回到原國家都有非常多的事情需要重新的適應，以及配合的政策與實務問題，例如社會安全系統如何將其納入等等。
10. 未來針對移動工作的問題將比遷移更複雜也更重要，特別年輕世代跨國移動工作的議題。因此 MPI 等組織應提供這方面更多的研究與建議。由於一般人傾向於和相同社會階層的人結婚，因此針對與具有高學歷的專業人士，期待他的家人共同移民是非常重要的。針對這些人才(talents)，如何提供相關調適和變通方式來調整移民政策，是許多國家需要不斷考量的，也要不停地進行政策的再評估，才能因應社會的變遷。不過要評估不同的教育水準的人才層次非常困難，要執行不同能力人員篩選也非常的複雜。最簡單可獲得的成果(low hanging fruit)是學校的畢業生，因此所有年輕人在畢業之後進入職場的前 24 個月的問題，包括薪資、融入工作、態度等議題，對移民接受政策的考量就非常的重要。
11. 針對移民的歧視問題，雖然從美國來看每個國家移民都可接受，但是本質上仍然是比較接受大西洋的文化，因此中南美的移民融入美國社會比較快。而亞洲國家的移民，是比較典型的移民，傾向於保留原來的文化和社區較久。目前美國平均接受大西洋(Atlantic)移民比率是 42%，在本世紀仍將是一個以大西洋文化為主的國家。未來美國移民會成為越來越多不同的族群。

· **對台灣的建議 (Mr. Papademetriou 總裁問有什麼可以協助台灣)**

台灣移民方向正在改變之中，例如比較美國 1960 年代的政策等，也許可以後續討論。【副主委提出台灣的少數現況研究，但沒有後續可配合的承諾】台灣的人員移動是比較區域性的，與國際上人員移動通常是往鄰近的國家發展為主的趨勢相類似。



2013年10月2日陳副主委與美國移民政策
研究機構 Mr. Papademetriou 總裁合照

(六) 陳副主委與 Mr. Yu Yongding 一對一晤談

時間	2013 年 10 月 2 日，11 時 45 分 至 12 時 15 分
地點	GES 2013 in Kiel, Suite 215
拜會對象	Mr. Yu Yongding (Senior Fellow ,Institute of World Economics and Politics)
與會人員 (敬稱略)	陳小紅、謝佳宜
會議記錄	謝佳宜

會議內容：

• 余教授研究核心

個人的研究主要是著重在國際和宏觀經濟。雖然是社科院的學部委員，但是不是政府政策的核心智囊，只能算是比較具有獨立性的學者。

• 對於中國大陸經濟發展遠景的看法

1. 個人認為人民幣應該持續的升值，並減少出口的順差，但是 10 年前提出的緩慢而更好的政策(slower but better)並沒有被接受。中國大約有兩兆的國外資產，每年的收益是負 8 百億美元，這造成非常嚴重的投資收益逆差。
2. 大陸成長模式有很多個面向，過去經濟是進行所謂的「梯度發展」，由出口導向跨越到投資帶動。但是最基本的動力是儲蓄力非常的高——目前投資率大約為 50%，如果加上經常項目的順差，也就是出口順差(在 2008 年大約為 10%)，兩項相加，也就是說中國的儲蓄率大約可推估為 60%，是全世界最高的水準。
3. 目前政治體制的穩定成為此階段發展的優勢，因為治理效率比較高，而官員必須要拿出政績，成為過去 30 年成功的關鍵；但是對於未來是否能夠用同樣的模式推動就不太確定。不過政策上轉變的共識很清楚，就是不可再高度依賴出口來創造順差，而應該以推動內部的投資和發展帶動經濟成長的動力。

• 中國高鐵政策路線調整與房地產過熱問題

1. 雖然經濟成長要依賴投資，但是過度投資會排擠社會基礎建設和軟體，造成效率的降低。目前雖然中國的總投資量不高，但是投資增長率太高了。2008 年全球金融危機的時候中國提出 4 兆人民幣，希望重拳出擊帶動就業，而且以建設為主導。在推動建設為主導的政策之下，地方政府比中央政府更不容易控制。地方政府常常向銀行融資，造成過度的資金熱潮。特別是透過買地融資帶動的建設會造成非常多的問題。反而對於國家因為高鐵大量建設產生的負債問題可能不大，因為相關的債務可以由政府來支持，當然衍生的管理問題不少。
2. 中國的固定資產投資與資本投資比重在統計上和其他國家有非常大的不同，

在引用與比較時需要特別地注意。因為中國的固定資產投資很多是用來買地的錢，因此包含很大比重的房屋和土地價格在內。其年增長率雖為 16.9%，但是計算的基準應該需要調整。

3. 中國的投資有三大來源，包括基礎建設、房地產和製造業。在基礎建設投資上，中國社會基本投資目前仍然不足而應該增加。但是房地產投資占國民生產總值的 13-15%則太高了，統計上雖然也是投資，但是它並非如同製造業投資一樣是能夠創造新的投資。因此，中國在與其他國家比較投資的時候應該要打折。
4. 中國人的住房擁有率高達 106%，平均占有面積是 90 平方米，已經足夠了。很多的建設都是極為奇怪的，例如中國現在有 669 座五星級的飯店，建設中的比這個數目更多，而例如千島湖旅遊的淳安縣就有 12 座五星級飯店。中國目前有 600 座摩天大樓，其中 600 米以上有 10 座，興建中的可能比這個數目還高。中國的鋼鐵業每年產量有 10 億噸，占了全世界的 48%，這是一個極為不可思議的數目。中國有超過一千座煉鋼廠，但是沒有生產的優勢。因為它是被房地產和基礎建設帶動之下而造成的過度投資，目前設備利用率只有 76%，未來可能更低。
5. 中國目前投資的困境是房地產如果壓制之後，會影響包括水泥和鋼鐵等產業的生產，因此只能夠朝向提高消費以及改善人力的方向進行。地方政府長期的投資不合於短期效益的要求，因此很多應該有的長期建設不易推行。未來必須要讓人民有發言權，要求並推動地方政府做更好的公共建設投資。
6. 中國瘋狂的房地產熱潮需要有一些政策上比較大的作為，由於目前民眾心浮氣躁、政府不作為、富人貪婪，因此後續的推動上來將會有很大的困難。但是如果這個問題不能有效地解決，中國可能不容易跨越中等收入陷阱。而且這會成為政治問題，特別是社會階層分化的嚴重性，將影響未來整個社會的和諧。

· **對於李克強提出「城市化」經濟策略的看法**

1. 李克強的經濟政策基本上是遵循溫家寶的路線，不過城市化的方向更為明確。但是將民眾集中在大型城市，或者如同歐洲的分散化微型城鎮，在中國仍然有非常多的討論。因為城鎮化應該是一個結果，而非一切發展起始的重點。基本上，李克強是支持世界銀行 2030 的觀點進行政策的推動。對於中國政府支持什麼和應該做什麼，應該採取比較中庸之道。
2. 上海自由經濟貿易區的推動目的是能夠使它成為國際金融中心，甚至與香港進行競爭。但是未來對於各個地方都想要成立自由經濟貿易區，會衍生很多後續推動和管理上的問題。中國後續經濟發展持續性長遠的做法，需要很多的創新思考與方法，甚至包括過去成功的例子，例如引入外資刺激國內生產競爭力，都可以持續的推動。



2013年10月2日陳副主委與中國大陸社科院
余永定教授合照

(七) 管主委與 Mehmet Şimşek 一對一晤談

時間	2013 年 10 月 2 日，12 時 00 分 至 12 時 30 分
地點	GES 2013 in Kiel, Suite 320
拜會對象	Mr. Mehmet Şimşek (Minister of Finance, Turkey)
與會人員 (敬稱略)	管中閔、林麗貞 駐德國代表處 陳華玉 大使
會議記錄	林麗貞

會議內容：

· 土耳其於歐債危機後的經濟恢復與成長動能

1. 管中閔主委表示，土耳其雖亦受此次歐債危機影響，經濟成長受到衝擊，但過去 2 年表現優異，已快速恢復。
2. Mehmet SIMSEK 表示，土耳其受歐洲經濟不景氣，尤其是歐盟債務危機和周邊鄰國複雜局勢的影響，今年上半年土耳其經濟增長速度不盡如人意。但總體來看，土耳其經濟基本面仍然良好，抗風險能力較強，整體或將呈現出逐步回升。此外，土耳其亦加速結構改革，提高教育支出占預算比率。土耳其產業發展非常多元，主要產業包括營建、能源、鋼鐵；服務業則以觀光、金融及零售為主。此外，土耳其的儲蓄率相當高，導因於 1970、1980 年代高達兩位數通膨率；而土耳其稅率相對其他歐洲國家相當低，目前亦正進行稅制改革。

· 台灣與土耳其的雙邊經貿

1. 管中閔主委表示，台灣正積極推動促進出口至穆斯林市場。
2. Mehmet SIMSEK 表示，雙方如今天這種形式的對話相當重要，除可促進彼此瞭解，亦有助於經貿往來。土耳其積極招攬國際投資，目前來自亞洲的部分仍不多，主要為日本的投資，而與中國大陸的貿易基本上是單向的，即來自中國大陸的貨品多，土耳其出口至中國大陸的金額仍相當少。此外，韓國如 LG 等品牌在土耳其有一定知名度。另一方面，台灣與土耳其亦可建立長期合作關係，共同發展非洲市場，即台灣可藉由土耳其對於非洲的了解，進入非洲市場。
3. 我方表示，台灣外貿協會協助政府推廣台灣對外貿易相關事務，目前在土耳其亦設有辦事處，我們很高興、也很願意與土耳其合作，除拓展雙方貿易往來，亦可共同開發歐洲市場。此外，台灣在機械、ICT 相關產品的品質亦相當優良，是雙方可以共同合作的。請教 Mehmet SIMSEK 對雙方洽簽貿易協定的看法？
4. Mehmet SIMSEK 表示，土耳其與南韓雙方經過多次談判、諮商，於 2012 年 8 月簽署自貿協定 (FTA) 基本協定和商品貿易協定，已於今年 5 月 1 日起生效。而與台灣 FTA 這部分的進展我並未掌握太多訊息。



2013 年 10 月 2 日管主委與土耳其財政部
Mr. Mehmet Şimşek 部長晤談

(八) 管主委與 Jean-Pierre Lehmann 一對一晤談

時間	2013 年 10 月 2 日，15 時 30 分 至 16 時 00 分
地點	GES 2013 in Kiel, Suite 215
拜會對象	Prof. Jean-Pierre Lehmann (Professor of International Political Economy, Founder Director, The Evian Group @IMD, Switzerland)
與會人員 (敬稱略)	管中閔、林麗貞
會議記錄	林麗貞

會議內容：

- **日本近期政經發展，以及與其鄰近國家關係發展**

Lehmann 教授表示，日本與中國大陸發生釣魚台事件，雙邊關係緊張，但在政治上應有智慧處理，不致於發生軍事上衝突，然而短期間，經貿或人員的往來難免受到衝擊，但隨時間經過影響也將逐漸消退。

- **中國大陸與法國、瑞士關係發展**

Lehmann 教授表示，中國大陸與法國關係應該還可以，大概就如同中國大陸與美國關係。歐洲國家，包括德國，都是中國大陸重要出口市場，因而中國大陸與這些國家仍維持不錯的關係。

- **日本與中國大陸於亞太地區的地位消長**

1. Lehmann 教授表示，這是世代的議題，日本的影響力在我父親時代與目前，即有明顯不同，這不是容易的，就如同德國在歐洲的地位亦因世代不同而有差異。
2. 我方表示，就中國大陸與東南亞關係來看，菲律賓與中國大陸的關係屬較緊張，主因美國及日本都支持菲律賓，而其支持菲律賓的主要考量亦賴與中國大陸抗衡。台灣人，尤其是戰後第 2 代，應是亞洲國家中最喜歡日本的，而南韓及中國大陸對日本則有不喜歡日本。
3. Lehmann 教授表示，台灣與日本關係相當有趣，就我個人經驗，南韓人民的確不喜歡日本，但台灣即使曾被日本統治，但人民對日本確實較有好感。

- **Lehmann 教授詢問台灣軟實力**

我方表示，台灣軟實力主要基於年輕世代擁有良好教育基礎，較亞太其他國家具創造力、彈性，也相對自由、具包容性、有創意，例如在音樂的表現，即明顯優於其他國家。由於台灣在效率與市場規模上較不具競爭力，但因擁有創新、創新等軟實力，加上市場較友善，仍具有一定競爭力，當然未來仍須繼續強化這些具競爭力的軟實力。從歷史來看，由於台灣融合不同文化，包含美國、日本、中國大陸，亦帶給台灣特別地位，多元價值，亦有助於軟實力的提升。

· **Lehmann 教授詢問兩岸關係**

1. 劉大年主任表示，2008 年馬英九總統上任後，兩岸緊張關係已明顯改善。2010 年台灣與中國大陸簽屬 ECFA，且每周有 60 航班從台灣直飛中國大陸各城市，經貿往來更加頻繁、直接。當然兩岸仍有一些不確定因素，仍待積極改善，例如，兩岸雖簽屬服務貿易協定，但台灣內仍有很多討論，而民進黨亦加以阻擾，尚未立法通過。而台灣目前大約有 60 萬人常住中國大陸。
2. 我方表示，隨著兩岸交流頻繁，除可增進彼此了解，也有助於兩岸和平、穩定發展。雖然兩岸許多議題在台灣仍有相當多討論，但兩岸關係仍朝好的方向改進。



2013 年 10 月 2 日管主委與瑞士洛桑國際管理學院 (IMD) Prof. Jean-Pierre Lehmann 教授晤談

四、 拜會德國政府機關及智庫

(一) 德國中央銀行柏林分行

主題	管主委會晤德國中央銀行柏林分行行長 Mr. Claus Tigges
時間	2013 年 9 月 30 日，10 時 00 分 至 11 時 00 分止
地點	Leibnizstraße 10, 10625, Berlin, Deutschland
拜會對象	德國中央銀行柏林分行 Mr.Claus Tigges 行長
與會人員 (敬稱略)	管中閔、林麗貞
會議記錄	林麗貞

會議內容：

• 歐洲經濟展望

Mr. Claus Tigges 表示，雖然歐元區今年第 2 季相較於第 1 季的經濟已轉向正成長，但個別國家（例如，希臘…等）仍處衰退，因此整體而言，歐元區尚未完全從歐債危機中復原，仍需一段時間才能從嚴重衰退中復甦，希臘需要的時間比較長，其他歐洲國家則大約是在未來 2~3 年可慢慢恢復。展望明年，經濟情勢應可較今年改善，但仍屬緩慢成長，歐洲中央銀行仍將採取低利率等寬鬆貨幣政策。

• 德國政府於失業/就業的相關措施

Mr. Claus Tigges 表示，德國 GDP 成長率雖不高，但德國失業率在歐洲國家當中相對來說算很低，原因有二，第一個原因為德國政府採取多種政策，以提高企業雇用勞工意願，包括推動短期工作補貼措施、補助受雇者薪資損失（工人上班 3~4 天，公司支付 3~4 天的薪水，政府支付 1~2 天的基本工資。原因：低階勞工離職後，回到原本崗位的機率很低，降低低階勞工離開工作崗位的機會）、補助雇主繳納社會安全保險費、減少雇主勞動成本、減少裁員…等。於金融海嘯發生時期，補貼期間由 1 年提高到 2 年；最高的時候，受補貼人口約占就業需求的 9%；對於是否發生雇主為減少雇用成本，先行解雇員工後，再利用補助雇用勞工的情勢，則很少見。第二個原因為德國有良好的雙軌技職教育制度，年輕人畢業後，很快便可找到工作，相對來說，比較沒有畢業即失業的問題。

• 德國青年失業及歐元區勞動人口的議題

Mr. Claus Tigges 表示，德國青年失業率並未如其他歐元區國家有特別飆高的現象，主因為德國有良好的技職教育，青年畢業後很容易找到工作。此外，由於歐元區勞動人口可以自由移動，因而德國亦有許多來自其他國家的年輕勞動力。但因為歐元區各國使用不同語言，勞動人口間存在語言障礙的問題。

- **德國雙軌職訓教育制度於他國的適用性**

Mr. Claus Tigges 表示，德國雙軌職訓教育制度是一種結合學校、企業，並以師徒為基礎的教導制度。德國曾想將此制度輸出至其他國家，但發現此制度因強調企業與學校的特殊關係，因而在其他地方不易複製。

- **德國央行的主要任務**

Mr. Claus Tigges 表示，歐洲中央銀行體系(ESCB)包括歐洲中央銀行(ECB)及 15 個歐盟會員國央行。ESCB 主要目標是維持物價穩定，至於包括公開市場操作、法定準備金提存之管理及常備窗口的運作等貨幣政策之執行，仍採分散式架構，由歐元區各會員國中央銀行代行。因此，德國中央銀行主要工作是維持物價穩定，及執行歐洲中央銀行的相關決策。

- **最低工資/基本工資的訂定原則與意義**

Mr. Claus Tigges 表示基本工資或最低工資的訂定，存在一定難度，訂太高，減少廠商雇用意願，不利就業機會的擴大；但若訂得太低，則失去保護勞工的用意。

- **歐元區的金融預警機制或相關應變措施**

Mr. Claus Tigges 表示，歐元區應加強機構改革(Institution reform)，例如，歐洲中央銀行(ECB)執行理事會(Executive Board)係由 6 名成員所組成，理事會理事之任命，須歐元區全體會員國政府同意，任期 8 年，不得連任；而 ECB 管理委員會則係由執行理事會理事及 12 個歐元區國家央行總裁組成，決定歐元區貨幣政策，未來理事會成員人數或任期等都有可能進一步改革。至於設立不同機構如財政同盟或貨幣政策執行方式改變，目前仍缺乏共識。

- **歐元的未來發展**

Mr. Claus Tigges 表示，歐元將來當然有機會成為準備貨幣(reserve currency)，但前提是它必是需幣值穩定的貨幣，並增加在全球貿易中扮演交易貨幣的角色。此外，歐洲中央銀行仍有許多事情需要做，例如購買其他國家債券，維持物價穩定等。

- **歐元區是否應該建立規則(rule)**

管中閔主委表示，由於歐元區成員國緊密連結，使得任一國家有風吹草動即很容易蔓延至其他國家。因此對於歐元區的未來，一般而言有兩種不同看法，一是因容易互相影響，彼此間應保持一定距離，另一看法則相反，認為應更緊密聯繫，以因應任何風吹草動。請教 Mr. Claus Tigges 認為歐元區是否應該建立一些規則(rule)，例如，財政紀律，以約束一些國家？Mr. Claus Tigges

表示，財政紀律對貨幣穩定是重要的，因而規則是需要的，但更重要的是需要政治上願意執行，歐元區各國有不同政治哲學或文化，規則的制定到落實，仍需相當多的溝通、協商。管中閔主委進一步表示，各國協調而得的政策或會議結論，可能面臨各國國內不同團體或政黨不同意見，因而在執行上並不容易，而德國在這方面一直是歐元區各國中較容易取得國內認同的國家。

- **歐洲中央銀行與各國央行的運作機制**

Mr. Claus Tigges 表示，因為匯率、利率等貨幣政策皆由歐洲央行制定，德國中央銀行僅執行歐洲中央銀行所決定之貨幣政策，並不制定德國貨幣政策。另，金融檢查一般德國銀行及對銀行放款一為德國央行重要工作。

- **德國央行穩定物價之法**

Mr. Claus Tigges 表示，由於德國物價並不高，且常低於歐元區平均，因而在執行央行目標上並未有太大困難。而歐洲央行通常會制訂物價目標，據以調整貨幣政策。歐洲確實有許多增強各國連結、合作相關計畫，尤其面臨來自美國及亞洲的競爭壓力，強化歐洲各國合作，確實有助於提高競爭力。而自歐債危機以來，歐洲部份國家較不具競爭力，德國常思考是否放棄部分權益 (competence)，以加速尋求歐元區共識，解決相關問題。

- **歐洲整合所遇難題**

Mr. Claus Tigges 表示，這確實是個挑戰，例如，德國有時候物價漲幅較高，但因係歐元區成員國，缺乏運用貨幣政策因應物價上漲情況。面對這些情勢，確實需要花更多力氣說服民眾，歐洲整合對德國整體是利大於弊。

- **德國中小企業成功關鍵因素**

德國中小企業因擁有重要關鍵技術，因此即使規模不大，但在國際上仍具有堅強競爭力。主要係因擁有高技術勞工、良好職業教育、良善勞關係等。

- **人民幣國際化的議題**

Mr. Claus Tigges 表示，一種貨幣要成為國際貨幣必須具備幾個條件，一是實體經濟實力，二是幣值的穩定，三是國際市場的需求，並得到國際的認同。目前人民幣在國際金融市場流通量仍不高，要成為計價工具或儲備貨幣，仍需要 10 年甚至更長的時間才有可能成為國際貨幣。

- **德國聯邦政府或地方政府與基本工資的議題**

Mr. Clause Tigges 表示由於德國工會運作良好，具有與資方談判的足夠能力，因而德國無論是聯邦政府或地方政府都未訂定最低工資。



2013年9月30日管主委與德國中央銀行柏林分行
Mr. Claus Tiggens 行長合照

(二) 德國工商總會(DIHK)

主題	管主委會晤 DIHK 首席經濟學顧問 Dr. Alexander Schumann 及經濟分析師 Dr.Schlotboeller
時間	2013 年 09 月 30 日，11 時 30 分 至 12 時 30 分止
地點	Breite Strasse 29, 10178, Berlin, Deutschland
拜會對象	Dr. Alexander Schumann 首席經濟學顧問及 Dr.Schlotboeller 經濟分析師
與會人員 (敬稱略)	管中閔、林麗貞
會議記錄	林麗貞

- 會議內容：
首先管主委表示，過去幾年歐洲面臨債務危機，亞洲地區亦面臨一些困境，而台灣唯一小型開放經濟體，面臨國際競爭壓力，廠商為降低成本，製造業外移中國大陸。此外，台灣企業亦多屬中小企業，此情形與德國相似，而德國中小企業的競爭力舉世聞名，台灣政府刻正積極學習德國經驗，發展中堅企業。希望藉由這個機會可以多吸取德國經驗，今天想請教的問題包含，大學後德國經濟展望、產業政策及德國雙軌職訓教育等。
- **德國雙軌職訓教育**
Dr. Alexander Schumann 表示，德國中小企業占比很高，因擁有關鍵技術，國際競爭力強，因而有隱形冠軍的稱號。而雙軌職訓教育係不但提供優質技術勞工，且因是結合企業與學校的教導機制，學用合一，勞工與企業亦為夥伴關係。此外，對於年輕受雇者，企業亦提供進修機會，可以進修一段時間後再回到原來工作。另有關政府對於企業給受雇員工再進修機會是否提供協助的問題，主要係由企業提供。
- **德國員工獲得在職訓練後的流動率**
Dr. Alexander Schumann 表示，在德國的職業訓練多由企業提供，很少發生員工受訓後離開原來工作的現象，這除與雙軌職訓教育有關，一應該與文化密切相關。我方表示，台灣由於與中國大陸沒有語言隔閡，不但廠商外移至中國大陸，且有大量人力資本移往中國大陸，產生所謂空洞化現象。台灣亦有職業教育，但發展並不成功。台灣的製造業亦非常需要技術發展，雖然部分大學嘗試提供技術教育，學生並不是那麼喜歡，惟台灣目前在餐飲方面的技職訓練倒是相當多元。Dr. Alexander Schumann 表示，德國亦有餐飲相關職訓教育，當然機電職訓教育發展的相好當，主要係因的機電產業由良好傳統文化。

- **美國與德國競合議題**

美國的兩個因素會影響到德國經濟：再工業化、頁岩油的供應，德國為此兩個因素做出應對措施，以維持德國競爭力。美國因產業外移，製造業佔比下降，就業機會減少。美國由於能源價格低廉，推動再工業化強調製造業回流，政府提供租稅等獎勵措施。而德國因正進行能源價格討論，而有不同發展策略。

- **駐外商會(Chambers)於自由貿易協定的角色**

Dr. Alexander Schumann 表示，由於目前自由貿易協定係歐盟與其他國家協商、簽訂，我們主要扮演協助蒐集廠商意見，提供甚麼條件、甚麼市場才是有利德國廠商，而駐外商會議協助蒐集訊息。此外，亦每年撰擬報告，包括政經情勢的具體資料，提供協商單位參考。

- **歐洲人對於台灣的瞭解狀況與程度**

Dr. Alexander Schumann 表示，我們了解台灣與中國大陸關係，是兩個獨立的國家。台灣是市場經濟，而目前中國大陸經濟表現亦相當優異，對全球是一個重要的出口市場，且中國大陸亦是台灣電子產品重要生產基地。據我所知 HTC 即是台灣重要 ICT 品牌。

- **德國廠商於能源成本的措施**

Dr. Alexander Schumann 表示，德國因進行能源結構調整，導致能源價格上漲，平均能源價格較美國約貴 15%。政府目前正試圖增加風能及太陽能等潔淨能源，降低對核能依賴，但因綠色能源發展仍面臨相當多困難，面對國際市場的激烈競爭，太陽能產業風光不再，海上風力發電亦面臨政府遠離海岸要求，且綠能發電集中德國北部，輸送至南部工業重鎮亦需足夠基礎設施。

- **德國政府是否會改變核能政策**

Dr. Alexander Schumann 表示，這個問題取決於政黨，目前執政政黨決定 2022 年全面廢核，但因目前亦碰到能源價格飆漲的問題，後續發展仍有待觀察。至於能源價格相較其他國家高，向能源價格較低國家購買也是解決方法之一，此外提高能源使用效率亦為節省成本的方法。



管主委與德國工商總會(DIHK) Dr. Alexander Schumann 首席經濟學顧問(右)及 Dr.Schlotboeller 經濟分析師(左)合照

(三) 德國聯邦經濟科技部

主題	與德國聯邦經濟科技部官員會晤
時間	2013年9月30日，13時15分至14時15分止
地點	Berlin Capital Club (Mohrenstrass 30)
拜會對象	· Knut Brunjes, Deputy Director General for Trade policy, WTO, OECD, North America, Latin America, Africa · Birgit Ogami, Division V B 6 Economic relations to East Asia · Gerlind Heckmann, 東亞經貿處處長
與會人員 (敬稱略)	林麗貞
會議記錄	林麗貞

會議內容：

· 德國大選後的政治局勢是否會影響德國經濟

1. 增稅議題：此次選舉後，總理梅克爾(Angela Merkel)領導的基督教民主黨/基督教社會黨聯盟(CDU/CSU)，可能須與社會民主黨組大聯合政府。而社會民主黨的關鍵政見為向富人增稅及制定最低工資，這可能影響投資人信心及德國經濟，但應不至於像法國增稅後結果，影響程度應屬有限。
2. 新政府是否改變未來貿易政策：因德國出口占實質國內生產毛額 GDP 有相當高的比重(約 40%)，是支撐德國經濟成長相當重要的因素，政府不會輕易改變貿易政策。此外，德國政治體制相對美國穩定，因此政策較易持續。

· 德國中小企業創新

德國中小企業具有高度創新能力，主要歸因於德國企業向來十分關注出口、服務及國際環境。另，在歷史因素上，由於煤、石油、天然氣等自然資源較為稀少，因此德國必須倚賴與歐洲其他國家貿易，加以位處於歐中地理中心，在天然資源限制及地理優勢下，使得德國保有高度自由貿易與開放市場，進而促使德國企業必須保有競爭力及持續創新。另一方面，德國具有非常完善的職業訓練系統，透過實務訓練使得學生提前熟悉產業運作方式，可培養出產業所需人力。

· 德國職業訓練系統

1. 問：德國雙軌制的職業訓練系統經驗值得臺灣借鏡，目前臺灣在此部分已有部分成果，但仍存在 3 個問題：(1)臺灣係以中小企業為主，部分企業缺乏建置自身職訓系統的資金或融資管道。(2)臺灣企業缺乏由產業培訓人才的觀念。(3)臺灣的父母在傳統觀念上，重視子女是否具有高學歷，而非擁有卓越技能。

答：職業訓練成本的確相當高，但透過雙軌制讓人力運用具有彈性，可同時讓青年接受知識理論教育及職業技能養成，並培養青年具成熟人格。結訓後

的青年具備良好工作技能，並可適應不同產業。此外，雙軌制是一個逐步式、整合式的系統，學生在完成3年技職訓練，取得技術證照及高中文憑後，可自行選擇就業或繼續至大學深造，所以此訓練方式相當具有彈性。

2. 問：過去臺灣過於強調學位文憑，卻忽略技職教育。目前臺灣學生受完9年義務教育後，有98%繼續升學，其中，有七成選擇進入普通高中，僅3成選擇職業學校。在普通高中的畢業生中，有95%選擇進入大學；而高職畢業生中，有80%選擇進入技術學院。整體而言，臺灣的文化雖仍相當重視文憑，但隨著大學畢業生失業比率升高，臺灣亦開始注重技職教育，因此德國的職業教育成功經驗相當值得臺灣借鏡。您認為德國未來其他勞動政策目標為何？大選後的新政府在推行改革上是否面臨更多阻力？

答：德國的職訓系統雖然成功，但以目前較低的經濟成長速度，仍不足以讓勞動力人口達到充分就業目標，仍需進行部分制度改革，尤其在社會福利措施部分。雖然德國已在2002年制定了「2010議程」改革計畫，削減多項社會福利，但隨著高齡化社會來臨，新的社會福利制度改革勢在必行。

基督教民主黨/基督教社會黨聯盟(CDU/CSU)與社會民主黨在社會福利觀點上雖存在歧見，但我們相信兩黨派最後會理性協商，共同處理德國所存在的急迫問題。例如，在能源議題上，有鑒於日本311地震引發福島核電廠嚴重事故，德國於2011年決定在2022年關閉所有核能電廠，但廢核後將面臨許多挑戰，例如能源成本增加，以及替代能源為何…等，這些問題仍需兩黨派共同協商處理。

· 經濟整合議題

歐盟與韓國於2010年簽定自由貿易協議(FTA)之後，讓韓國汽車產業受益良多，初期未對德國本地汽車市場造成威脅，但韓國汽車產業以低價汽車進入東歐市場，則排擠到德國製造的汽車產業。而同樣位處於東亞的日本擔心其汽車及電子產品會被韓國取代，因此也積極和歐盟洽簽FTA。目前日、歐已持續展開FTA談判，雖然日本已於7月正式加入跨太平洋經濟夥伴關係協議(TPP)，但日、歐並無因此而有談判進度壓力。

(四) 德國聯邦內政部

主題	陳副主委會晤德國聯邦內政部負責人口政策 Dr.Bentmann 總署長
時間	2013 年 10 月 4 日，10 時 00 分 至 11 時 00 分止
地點	德國內政部 Alt-Moabit 101 D,10559 Berlin
拜會對象	德國聯邦內政部負責人口政策之 Dr.Bentmann 總署長
與會人員 (敬稱略)	陳小紅、謝佳宜、林麗貞、黃晏青
會議記錄	謝佳宜

會議內容：

· 有關人口政策研擬背景

1. 德國政府致力於人口政策已有多數歷史，現任政府將其列為重要議題處理，主要考量為現有的政策已不足以因應人口老化的挑戰，必須重新研擬新的人口政策，聯邦政府責成內政部提出「人口報告」(Demography Report)，就人口變遷趨勢與影響提出分析。該署有一個名為 CWB 的研究機構，負責人口結構相關研究。
2. 由於人口改變會影響到每一個人，德國政府意識到如要能成功地處理人口議題，需要各個階層的共同參與，此乃因德國採聯邦體系，中央政府影響有效，各邦和地方政府有較多執行權限，因此，中央和地方整合並有一致看法很重要，中央政府要注意如何考慮地方特性，一起提出適當的執行方案和行動計畫。德國政府開始定期舉辦由總理 Angela Merkel 主持的聯邦政府高峰會議，作為一個社會對話的平台，透過彼此互相學習及共同努力，讓未來幾年可以發展並推動一個具穩固共識的人口政策。
3. 1990 年東西德合併後，東德地區面臨很大社會挑戰，雙方共同討論，多年來，發展出許多創新做法。這些計畫執行經驗，也納入人口政策新方案中，也顯示個人參與有其價值和貢獻。
4. 經過充分溝通後，德國於 2012 年提出了「讓每一個年齡都有價值」(Every Age Counts)的人口策略，這些策略包括德國如何在人口結構改變的機遇中，仍能保有長期的經濟增長及繁榮的建議。
5. 以年金制度為例，為因應高齡人口增加下的年金財務問題，已決定逐步提高退休年齡，由 65 歲延至 67 歲，並提高延後退休的誘因。同時亦推動彈性退休，避免勞動力老化，但在延後退休的同時，仍須注意對青年失業的影響。此為敏感議題，必須審慎考量，故藉由邀請勞資相關社群共同參與，在社會上形成共識，也利於聯邦政策及法規推動。此個案顯示出議題之衝突性，以往企業喜歡進用年輕員工，但人口結構變化，迫使企業調整想法，而思考如何提高資深員工生產力。50 歲以上員工，也要由規劃退休，改為思考如何繼續貢獻。
6. 目前相關策略仍持續在研擬當中，仍須積極透過各界討論來形成共識。策略必須經過長期的推動方能見成效，如提振生育率，可能要經過 20~30 年才

看得出效果。應積極採取行動，但必須先塑造社會氛圍，讓年輕世代也能接受。

· **關於延後退休**

1. 為能順利推動延後退休年齡，必須改變社會對老年勞動者的形象，同時也必須提高企業僱用誘因。提高誘因的方式，也由提高延後退休的給付，改為降低提前退休的給付，有助於提高延後退休。
2. 目前企業不易找到合適的人才，優秀的年輕人和資深人力易找到工作，但能力不佳的年青人，越來越難找到工作。故如何協助年輕人在就學期間，培養足夠能力，為政策努力重點。
3. 年輕人口與老年人口之間確實存在世代間的衝突，但仍須透過積極對話，以化解對立。老年人雖具有較大的政策決定權（選票多），可以主導議題，可輕易使年金議題超越其他如家庭、人口的討論，但不能只一味滿足老年世代的需求，也必須兼顧年輕世代的需求，應儘可能取得共識。

· **歐洲勞動力移入對就業機會的影響**

1. 在歐盟架構下，各國人才可自由移動，跨國或一國內跨區流動很正常，但必須尋求社會的共識與包容。
2. 非 EU 移民方面，應不會影響德國現有技術純熟勞工之就業，惟對於不具備專業技術之勞工，則可能會有影響，所以德國目前正積極提供各項技職培訓計畫，以減少衝擊。
3. 如何訂出可行的策略，廣泛吸引優秀人才來德國工作，是相當大的挑戰。德國已修改移民法，使優秀人才得以引入。OECD 研究顯示，德國法律最為開放。如何建立歡迎移民的文化和社會政策，使移民覺得被接納，不被排斥，是得以引進人才的關鍵。

· **如何跨部會合作**

無需成立專責部會或獨立委員會來處理人口議題，應強化跨部會合作，建立政策溝通協調機制，與其他部門共同合作。

· **對於人口結構長期政策延續性問題**

新舊政府會有政策歧異，但主要的政黨都了解和接受此一議題之重要性，政策會有持續性，但做法會微調。

· **推動相關政策的預算規模**

1. 目前沒有正式整合計畫，而由相關部會各自規劃和執行，只要不衝突即可。現在及未來，都不會有處理人口結構議題的獨立預算。
2. 唯一例外是如何處理聯邦公務人員大量退休問題，故有獨立計畫，編列預算

事先進用足夠支持聯邦政府運行的公務人員。(Dr. Bentmann 總署長提供另 2 份新政策計畫相關文件，供我方參考，詳附錄七。)

- 聯邦和地方的相關統計資料
- 1. BIB 網站
- 2. Demographic Portal for statistics



2013 年 10 月 4 日陳副主委會晤德國聯邦內政部負責人口政策 Dr. Bentmann 總署長

(五) 德國聯邦勞動及社會部

主題	陳副主委會晤德國聯邦勞動及社會部 Dr. Fred Schneider 資深專家
時間	2013 年 10 月 4 日，11 時 30 分 至 12 時 30 分止
地點	德國聯邦勞動及社會部 Wilhelmstr., 49, 10117 Berlin
拜會對象	德國聯邦勞動及社會部資深專家 Dr. Fred Schneider
與會人員 (敬稱略)	陳小紅、謝佳宜、林麗貞、黃晏青
會議記錄	謝佳宜

會議內容：

• 德國聯邦勞動及社會部簡介

Dr. Fred Schneider 首先介紹該部所在建築物，該建築物 80 年前為 Ministry of Propaganda 的辦公室。大樓前為政府街，希特勒所有政府機構均設在附近，在二戰期間，柏林 95% 被摧毀。二戰後 DDR 第一任總理辦公室也在此大樓內，1989 年東西德合併後，由聯邦勞動部改造後遷入。

• 簡報

Dr. Fred Schneider 準備投影片：介紹德國聯邦勞動及社會部在年金、勞工、人口、教育等方面之政策措施，該簡報將透國駐德代表處轉給代表團參考(詳附錄八)。

• 德國一般年金保險制度(Statutory Pension Insurance)簡介

1. 一般年金保險制度於 1889 年成立，2011 年被保險人為 5,200 萬人，領取給付者有 2,050 萬人(其中 1,720 萬人為 65 歲以上)，屬於強制性的國家社會保險制度，獲得社會普遍的信賴與支持。
2. 每月保險費為薪水的 18.9%，勞資雙方各負擔 50%。
3. 投保薪資上限為 5,800 歐元(西德)/ 4,900 歐元(東德)，目前月薪資低於 400 歐元以下者不用繳費，目的在於鼓勵公司創造低收入工作和就業機會；但在 2013 年起提高到 450 歐元，相關勞工必須購買醫療保險，並可自願參與年金保險，目前只有 15% 選擇加入，以提供老年保險。這一比例相當低，德國政府正在思考要如何因應處理，以免未來政府負擔太大。

• 年金財務處理方式

1. 現行一般年金保險財務處理採隨收隨付方式，並未有計畫改變。主要考量為預先累積的基金，如遭遇金融危機將有很大的衝擊。確實在人口老化、繳費人口逐漸減少時，持續採隨收隨付方式會有很大壓力，但仍無調整的必要性，可透過強化另外兩層保障來加以因應。
2. 至於其他國家改採確定提撥制方式，德國政治人物均不贊成，認為上一代所制訂的政策仍必須延續下去。

· 年金制度改革的必要性

1. 人口變遷

由於平均壽命的延長，預計德國 65 歲以上老年人口會由現在的 1,670 萬人增加至 2030 年的 2,230 萬人；但同時因為生育率下降，20 歲以下的幼年人口會由現在的 1,560 萬人減至 2030 年的 1,290 萬人，20 歲至 64 歲的勞動人口會由現在的 4,950 萬人減至 2030 年的 4,200 萬人，將形成 2 個勞工即需支應 1 個退休者局面。

2. 年金財務負擔增加

自 1960 年代至今，年金給付平均領取期間已大幅提高 80%，由 10 年提高至 18.2 年；此外，55~64 歲年齡層之勞參率只有 62%，遠低於瑞士的 68%、瑞典的 70%。

3. 全球化的影響，許多產業與就業機會外移，社會安全制度導致勞動成本逐漸提高，影響競爭力。

· 老年貧窮問題

1. 德國推動年金已有 130 年歷史，目的在於維持國民退休後的生活水準，目前老年貧窮人口約占 65 歲以上人口的 2.5%，約為 40 萬人，主要因其年金給付額度過低，需要由社會救助加以補助。其餘 1,600 萬老人都可靠自己的年金生活。

2. 預期老年貧窮問題會逐漸惡化，主要由於兩德統一，德東地區許多人被資遣或失業而無收入，以致欠缺年金制度的保障，待此一群人年老後，老年貧窮率將會提高，以計畫持續提供必要的援助。估計目前德國有 430 萬低收入者民眾，尚未參與退休保險，這些人未來年老後需要靠政府支助。

· 提高退休年齡

1. 預計自 2012 年的 65 歲提高至 2029 年的 67 歲，每年提高 1 個月，投保年資滿 45 年者可例外。

2. 提高退休年齡主要是為了回應人口變遷，平衡世代的負擔，另也可增加勞動力，以彌補工作世代人口的逐年減少。

· 做為「統合模式」代表的德國如何看待代表「社會民主模式」的瑞典(北歐)及強調市場機制的「美國模式」

1. 德國現行的制度與歷史有關，在戰前曾有實施過私人年金制度，但因戰爭因素而無法持續，故由政府支應的公共年金制度仍有其必要的。

2. 德國強調「社會團結」(solidarity)，即建立世代契約，強調世代互助，由年輕世代繳付保費，支付老年退休給付。然而因為人口老化，已無力再支撐一般年金制度原定的所得替代率 70%，所以必須適度調降，降低的部分由私人年金制度來彌補。北歐模式多以稅收支應，但德國不認為應再提高稅負負

擔，以維持競爭力，這與北歐國家的思維是有所不同的。

3. 德國考慮人口老化對年金財務之負擔，已將老年年金之所得替代率由 70% 降低到 50%。雖調降所得替代率，但由於有多層化的保障，年金受益人不會只有公共年金一項給付。比較值得擔心的是年輕世代，其可能將來退休時可領公共年金比較少，所以仍要鼓勵其多購買私人年金。

· 私人年金(Riester pension contract)主要內容

1. 自 2002 年開始實施，由受僱者自行選擇金融機構開設個人退休帳戶，每月提撥總薪資的 4%，政府每年會提供 154 歐元的補助。自 2008 年起，每生 1 個小孩政府補助 300 歐元至帳戶。
2. 目前參加此一私人年金計畫的約有 1,560 萬人。
3. 受僱者得自行選擇不同方案(主要有私人年金保險、投資型的經濟商品、基金投資、銀行提供的儲蓄方案等)，不同方案彼此競爭，受僱者可轉換方案。為確保年金基金的安全性，規定金融機構對於年金基金的投資運用必須保守經營，且必須確保參加的勞工到最後拿到的月退年金額至少等於繳交的保費加上政府補助。由政府機構監控私人年金基金運行和定期查帳，雖然私人基金可自由選擇投資標的，但政府會提出警告。
4. 為避免私人年金機構倒閉影響參加者的權益，政府已建立安全機制(由各銀行和基金公司出資的存款保險基金，類似銀行存款保險機制)，如機構發生財務問題，可由此一機制提供給付保障，最高以 10 萬歐元為上限。
5. 年滿 60 歲就可提領帳戶內的金額，最多可一次提領 30%，其餘 70%：
 - (1) 可分 10 或 20 年提領，但總提領金額僅為 40%，期滿後若仍存活，基金公司要持續支付。若身故，則由親人領剩餘年限。
 - (2) 或由保險人和基金公司支付期限，期限越長，月領越少。
6. 聯邦政府一年補助約 30 億歐元，其財源來自營業稅。

· 年金制度改革策略之比較

1. 年金改革的方式不外提高費率、降低給付、延長退休年齡及提高基金效率等，何者對於年金財務最有幫助？目前歐洲國家的年金改革均綜合採用各種方式，但以延長退休年齡對年金財務改善效益最大，德國未來可能延後到 70 歲退休。
2. 德國 2005 年推動年金管理機構縮減政策。
3. 提前退休之減額年金：工作滿 35 年，年齡滿 63 歲，每提早 1 年退休減少 7.2%；婦女工作滿 18 年，60 歲退休，每提早 1 年退休降 3.6%，5 年總共少 18%。
4. 軍警可 60 歲退休，消防隊 55 歲退休，均有特別法令規範，其他均 65 歲退休。
5. 對於未有年金給付者，另立體系照顧。



2013年10月4日陳副主委會晤德國聯邦勞動及社會部 Dr. Fred Schneider 資深專家

參、心得與建議

一、心得

(一) GES 大會議題

1. 今年 GES 大會主題為「重新定義成功」(Redefining Success)，主軸為永續與包容性成長、財政及金融穩定、富裕中的貧窮、全球合作新契機等。在歷經全球金融風暴與歐債危機後，歐美先進國家重新省思以往只注重經濟成長之發展模式，對於如何謀求人類最大福祉，引發許多探討，其中近年國際組織即大力倡議「包容性成長」。今年 GES 大會即在此思維下提出以「重新定義成功」為主題，在二天的議程中，進行 4 大主軸、多場次深入的討論，各國與會者均獲益良多。
2. 大會首日上午由基爾世界經濟研究院 Snower 院長針對會議主題進行引言，渠指出：收入持續增加，並不代表幸福增加；增進人類福祉 (wellbeing) 的來源有 5 項：積極(being active)、認知(becoming aware)、接受與尊敬(accepting and respecting)、聯繫(connecting)，以及給予(giving)，渠並邀請 6 位與談人對幸福、金錢、物質表達各自看法。「何謂成功」實屬於自由心證範疇，每個人都可以有自己的想像，然而大會安排這樣的主題作為開幕及閉幕議題，係從生命、生活基本價值觀作為論述起點，凸顯主題設定與安排之獨特性，為論壇開幕帶來多元參與與異中求同的氣氛，閉幕則留下對成功價值的想像空間，讓所有參與者散會後還可以不斷自我思考反省，留給大家意猶未盡之感。
3. 本次研討會經過縝密的規劃與安排，4 大主軸之討論議題多元且兼具廣度、深度，參與各議題討論的與談人亦為一時之選，除預先針對會方提供之討論背景與提綱撰擬精闢短文外，亦能在會議當天進行深入討論。惟因每一分項議題僅有 75 分鐘，無法讓所有與談人暢所欲言，並與與會者進行更深入交流，殊為可惜。
4. GES 有別於一般研討會，係以「研究為基礎，解決問題為導向」(research-based and solution-oriented)，由產、官、學界與公民社會的領導者建構策略性對話平台，著眼於長期性的永續發展、致力於打造良

好的下世代居住環境。大會討論議題均為全球關注焦點，涵蓋經濟、社會、政治、環境等面向，並針對全球或區域特定議題，提供解決方法。透過參與此次國際研討會，除可增進專業知識，並有助於瞭解不同地區因發展背景不同，如何以不同角度看待問題及解決問題的方式。

(二)基爾世界經濟研究院辦理 GES 之行政安排

1. GES 大會行政庶務工作處理細膩、有效率，諸如：現場設置即時回饋的電子信箱 GESthoughts@gmail.com，會中可隨時傳送個人觀點或意見，主持人會立即回應；邀請媒體人擔任會議主持人，有效掌控會議流程與發言重點；學生志工擔任分場次速記，隨時記錄與談人談話重點，及時提供各項解決方案。此外，各分場次會議結束後，場外餐點充分供應，不用排隊等候，節省與會者用餐時間，可準時參加下一場次研討會等，均值得仿效。
2. 本次會議兩天論壇活動共進行 30 餘場次的討論，議程安排緊湊。每場議題的主持人，均能嚴格掌控時間，除了讓與談人論述其意見，也適時讓台上、台下與會者相互交流。觀察各分場會議，大多準時結束，除主持人善於掌控時間外，所有與談人亦確實遵守發言時間，此與國內研討會常常無法按議程準時進行有明顯差異。此外，主辦單位多邀請媒體人士，如知名新聞節目主持人、專欄作家等擔任各場會議主持人，使議題討論除充滿專業性，氣氛也非常生動活潑。
3. 本次大會特別提供各與談人進行一對一晤談的機會，讓來自各國的重要人士有機會進行深度交流。在會方尊重雙方意願且用心的安排下，管主委與陳副主委分別與他國政要、國際知名機構或智庫代表會晤，進一步強化我方國際人脈與建構雙方交流管道。

首長	對談者職稱及姓名
管主委	德國基爾世界經濟研究院 Prof. Snower 院長
	經濟合作暨發展組織(OECD)科技及產業部 Ms. Karen Wilson 部長
	土耳其財政部 Mr. Mehmet Simsek 部長
	瑞士洛桑國際管理學院(IMD) Prof. Jean-Pierre Lehmann 教授

陳副主委	麥肯錫全球研究所(McKinsey Global Institute) 法國區 Mr. Eric Labaye 董事長
	美國布魯斯金研究院(Brookings Institution) Ms. Carol Graham 資深專家
	美國移民政策研究機構(Migration Policy Institute) Mr.Papademetriou 總裁
	中國大陸社科院余永定教授

(三) 拜會德國政府相關單位

本次藉參加 GES 之際，管主委及陳副主委分別於會前、會後拜會德國政府相關單位，就國際關注重大議題交換意見，獲益匪淺。

首長	拜會機構/職稱及姓名	拜會主題
管主委	德國中央銀行柏林分行 Mr.Claus Tigger 行長	歐債危機影響及因應、經濟成長、就業
	德國工商總會 (DIHK) Dr. Alexander Schumann 首席經濟顧問及 Dr. Schlotboeller 經濟分析師	技職教育、核能政策
陳副主委	德國聯邦內政部人口政策 Dr. Bentmann 總署長	人口政策、勞動政策、就業市場
	德國聯邦勞動及社會部 Dr. Fred Schneider 資深專家	年金制度、青年就業、鼓勵生育措施
	自民黨團國會黨團 Dr. Winterstein 書記長及基民黨 Ms. Rita pawelski 婦女小組主席	德國國會運作制度

(四) 德國年金保險制度

德國為世界第一個建立社會保險制度的國家，年金保險制度已有百年歷史，一方面因社會普遍支持，另一方面亦由於其間因應經濟、社會與人口結構轉變，適時進行重大制度改革，使整體制度得以與時俱進、永續經營，並為各國仿效之對象。近年重要的改革措施包括，調降所得替代率、提供稅

賦優惠鼓勵加入私人年金保險、提供基本年金保障、延後給付年齡、給付動態調整機制增加「永續發展」等，合理控制整體年金支出，並進而調降保險費率。以老年人口比率已超過 20% 的高齡社會而言，調降保費以減少企業與個人負擔，實屬難能可貴。惟為降低整體年金負擔而逐年調降給付之所得替代率，雖有效控制費率提高，卻可能進一步使老年貧窮問題惡化，目前德國採取鼓勵私人年金制度與提供基本年金保障並行，但仍需注意老年經濟安全課題。

二、建議

- (一) 在 2013 GES 大會中，我代表團認識許多來自各國政府機構、企業界與智庫的專家學者，不僅討論交流彼此研究領域與看法，同時也互相介紹自己國家的近況，進一步瞭解各國發展的問題與對策，有助於拓展國際人脈與提升我國國際能見度。建議本會每年持續編列預算，派員參加類似 GES 的國際型會議。
- (二) 德國雙軌職訓教育制度是一種結合學校、企業，並以師徒為基礎的教導制度。不但提供優質技術勞工，且結合企業與學校的教導機制，學用合一，勞工與企業亦為夥伴關係。透過雙軌制讓人力運用具有彈性，可同時讓青年接受知識理論教育及職業技能養成，並培養青年具成熟人格。結訓後的青年具備良好工作技能，並可適應不同產業。台灣近年面臨技術勞工短缺，學訓用的配合亦有改進空間，建議台灣可借鏡德國的職業教育成功經驗。
- (三) 以往世界各國對於全球環境議題的處理方式，係訂定全球公約做為規範準則，例如，1985 年以保護臭氧層為目標的《維也納公約》、1997 年以減少溫室氣體排放為目標的《京都議定書》，以及 2001 年限制有機污染物使用的《斯德哥爾摩公約》…等。但進入 21 世紀後，以全球公約的方式約束各國的環保規範愈形困難，因此，歐洲先進國家轉向發展綠色市場經濟，宣導民眾消費與使用綠色產品，以達成減少環境衝擊之目的。台灣若能善用資通訊等高科技產業技術，在歐美先進國家的綠色經濟市場尋找商機，應可開創未來產業發展的亮點。

- (四) 德國基爾世界經濟研究院藉由與其他國家輪流舉辦論壇的機會，將「德國品牌」帶向全世界。來自世界各國的與會者，藉參與論壇的機會，同時可認識德國基爾市與基爾世界經濟研究院，達成提升國際知名度的加乘效果。德國基爾世界經濟研究院雖設立於名氣不大的基爾市，惟經由與國際重要城市的合作，逐漸走出德國、邁向國際，此種採用城市與城市之間的對話與合作模式，值得我國仿效。
- (五) 為強化與基爾世界經濟研究院合作關係，以利我爭取擔任 2014 GES 子場次議題規劃者，以及未來在台舉辦 GES 大會，建議明年在台舉辦 2014 GES 台北 workshop，初步規劃將以「亞洲的未來」(The Future of Asia)為主題。
- (六) 基爾世界經濟研究院希望能拓展亞洲研究領域，目前已與中國大陸進行交流研究活動，未來進一步希望能拓展與台灣及馬來西亞的合作機會。我國應掌握該院有意與台灣進行交流的機會、進行學者與專家互訪及交換，雙方並可共同研擬研究計畫，奠定長久交流管道。

肆、 附錄

一、 團員名單

此次管中閔主委、陳小紅副主委率領經建會同仁前往德國參與 GES 2013 全球經濟論壇，經建會團員名單如表 1。此行亦邀請台灣具代表性的學者專家共同與會，參與議題討論，期展現台灣解決全球性議題的成就與能力、擴散台灣影響力、提高台灣國際能見度，受邀學者專家如表 2。此外，隨行工研院幕僚人員如表 3，媒體記者如表 4。

表 1 經建會團員名單

姓名	任職單位	職稱
管中閔	行政院經濟建設委員會	主任委員
陳小紅	同上	副主任委員
黃晏青	同上	專門委員
林麗貞	同上	專門委員兼組長
謝佳宜	同上	專門委員兼組長
謝敏文	同上	簡任技正兼組長

表 2 受邀學者專家名單

姓名	任職單位	職稱
單 驥	中央大學產業經濟研究所	教授
劉大年	中華經濟研究院 區域發展研究中心	主任
丁廣欽	鋁新科技股份有限公司	董事長
管國霖	花旗銀行	董事長

表 3 工研院幕僚人員

姓名	任職單位	職稱
杜紫宸	工業技術研究院 知識經濟與競爭力研究中心	主任
楊致行	同上	資深督導
張超群	同上	特別助理

表 4 媒體記者

姓名	任職單位	職稱
呂雪慧	工商時報	財經要聞中心副主任
林安妮	經濟日報	撰述委員

二、 行程總表

日期	管中閔主委 行程	陳小紅副主委 行程
9/28(六)	管主委一行出發	
9/29(日)	抵達柏林	陳副主委一行出發
9/30(一)	<ul style="list-style-type: none"> • 拜訪德國聯邦經濟科技務次長、DIHK、德國中央銀行柏林分行 • 搭車前往基爾 	<ul style="list-style-type: none"> • 抵達漢堡 • 搭車前往基爾
10/1(二)	全日參加 GES 論壇、與國際重要人士晤談	
10/2(三)	全日參加 GES 論壇、台灣 private event、與國際重要人士晤談	
10/3(四) 德國國慶日	陳副主委一行自基爾搭車前往柏林	
10/4(五)	陳副主委一行拜會德國聯邦內政部、勞動及社會部	
10/5(六)	離開柏林	
10/6(日)	抵達桃園機場	

三、 每日行程與資訊介紹

(一) 管主委行程

日期	行程	備註
9/28 (六)	<ul style="list-style-type: none"> ➢ (19:45)出發前往桃園機場 ➢ 搭乘 22:45 <u>長榮 BR 61</u> 桃園→維也納 	<ul style="list-style-type: none"> • 搭乘同航班有單驥副董事長 • 相近時段出發有劉大年(23:10 CI63)、林麗貞(23:20 KL808)
9/29 (日)	<ul style="list-style-type: none"> • 08:45 抵達維也納機場，轉機 • 12:50 搭乘奧航 OS 291 飛抵柏林 Tegel 機場(14:10) 	<ul style="list-style-type: none"> • 搭乘同航班抵達柏林有單驥、劉大年 • 陳大使率經濟組同仁接機(外館車輛)
	<ul style="list-style-type: none"> • 14:30 前往 Crowne Plaza 飯店 • 15:00 check in 	<ul style="list-style-type: none"> • Crowne Plaza 地址：Nürnberger Straße 65, 10787 Berlin 電話:+49 30 210070 • 林麗貞於飯店會合
	<ul style="list-style-type: none"> • 15:30~ 參觀市區建設 	(外館車輛)
	<ul style="list-style-type: none"> • 18:30 工作晚餐 	<ul style="list-style-type: none"> • Aigner 餐廳，地址 Französische Straße 25, 電話+49 30 203751850
9/30 (一)	<ul style="list-style-type: none"> • 9:30 飯店出發 	<ul style="list-style-type: none"> • 隨行：單驥、劉大年、林麗貞及經濟組同仁(外館車輛)
	<ul style="list-style-type: none"> • 10:00-11:00 會晤德國中央銀行柏林分行行長 Mr.Claus Tigges 	<ul style="list-style-type: none"> • 地址：Leibnizstraße 10, 10625, Berlin, Deutschland，電話:030-3475-1920(與飯店距離約 3 公里) • 紀錄：林麗貞
	<ul style="list-style-type: none"> • 11:30-12:30 會晤 DIHK 首席經濟學顧問 Dr. Alexander Schumann 及經濟分析師 Dr.Schlotboeller 	<ul style="list-style-type: none"> • 地址：Breite Strasse 29, 10178, Berlin, Deutschland，電話:030-20308-1500(與德國央行柏林分行距離約 8 公里) • 紀錄：林麗貞
	<ul style="list-style-type: none"> • 13:15 與德國聯邦經濟科技部(主管國際經貿事務)次長 Mrs. Anne Ruth Herkes 會晤 	<ul style="list-style-type: none"> • 聯絡人：Fr. Michaela Jahn，電話 030-18-615-6871； • 地址：Berlin Capital Club,(Mohrenstrass 30，電話:030-206-2976(與 DIHK 距離

日期	行程	備註
		約 1.5 公里) • 紀錄：林麗貞
	• 14:30 自 Hilton Hotel 搭乘 Berlinmobil Bus 前往基爾	• 陳大使隨車同行(換乘 Berlinmobil 租車) • Berlin Capital Club 與 Atlanic Hotel 相距 380 公里，車程近 4 小時
	• 18:30 抵達 Atlanic Hotel 飯店 • (GES opening reception 18:00 開始)	• 駐漢堡辦事處張維達處長飯店迎接, • 地址:Raiffeisenstraße 2, 24103 Kiel；電話+49 431 374990
10/1 (二)	• 全日參加 GES 議程 • 08:00-08:45 出席 Issue Cluster Briefing over Breakfast-Achieving Sustainable and Inclusive Growth	
	• 09:00 出席 Opening Plenary	
	• 14:45-16:00 參加 Promoting Employment and Growth 議題討論	• 紀錄：林麗貞
	• 18:55 在 GES reception 處與劉宛鑫 博士碰面 • 19:05-19:35 與 Snower 院長晤談	• 晤談地點：Suite 610 • 陪同：陳副主委、單驥 • 紀錄：黃晏青
	• 20:30 working dinner	
10/2 (三)	• 9:20 於飯店櫃台等候 • 9:30-10:00 與 Ms. Karen Wilson (Directorate for Science, Technology and Industry, OECD, France)晤談	• 請於 10 分鐘前至飯店櫃檯等候，GES 工作人員會引導到會議室 • 晤談地點：Conference Room • 陪同：劉大年 • 紀錄：林麗貞
	• 11:50 於飯店櫃台等候 • 12:00-12:30 與 Mehmet Şimşek (Minister of Finance, Turkey)晤談	• 請於 10 分鐘前至飯店櫃檯等候，GES 工作人員會引導到會議室 • 晤談地點：Suite 320 • 陪同：劉大年 • 紀錄：林麗貞、劉大年
	• 13:00-13:15 抵達 Taiwan Private Event 會場	• Suite 215 會議室

日期	行程	備註
	<ul style="list-style-type: none"> 13:15-14:00 主持 Achieving Sustainable and Inclusive Growth: The Case of Taiwan 	<ul style="list-style-type: none"> 紀錄：謝敏文
	<ul style="list-style-type: none"> 15:20 於飯店櫃台等候 15:30 -16:00 與 Jean-Pierre Lehmann(Professor of International Political Economy, Founder Director, The Evian Group @IMD, Switzerland)晤談 	<ul style="list-style-type: none"> 請於 10 分鐘前至飯店櫃檯等候，GES 工作人員會引導到會議室 晤談地點：Suite 215 陪同：劉大年 紀錄：林麗貞
	<ul style="list-style-type: none"> 17:30-19:00 參加 Closing Plenary : Redefining Success 	
	<ul style="list-style-type: none"> 19:15 參加 GES Farewell party 	
	<ul style="list-style-type: none"> 20:15 前往漢堡 21:00 入住 Courtyard by Marriott Hamburg Airport 飯店 	<ul style="list-style-type: none"> 同行有丁廣欽、管國霖、劉大年 漢堡辦事處張維達處長與曹組長接送，基爾到漢堡交通暫估 1.5-2 小時 飯店地址：Flughafenstraße 47,22415 Hamburg；Tel:040 53102 378
10/3 (四)	<ul style="list-style-type: none"> 05:00 飯店出發去機場 搭乘 07:00 德航 LH3142 自漢堡飛往蘇黎世機場(08:25 抵達)，轉機 搭乘 11:45 新航 SQ345 自蘇黎世前往新加坡(10/4 05:55 抵達)，轉機 	<ul style="list-style-type: none"> 漢堡辦事處張維達處長與曹組長送機(主委、丁董事長、管董事長) 劉大年 10/3 09:00，請自行前往機場(飯店 5 點起有接駁車)
10/4 (五)	<ul style="list-style-type: none"> 搭乘 07:00 新航 SQ940 自新加坡前往巴里島(09:35 抵達) 	

(二) 陳副主委行程

日期	行程	備註
9/29 (日)	<ul style="list-style-type: none"> 搭乘 23:20 荷航 KL808 自桃園機場→阿姆斯特丹 06:25，轉機 	<ul style="list-style-type: none"> 搭乘同航班有黃晏青、謝佳宜、謝敏文
9/30 (一)	<ul style="list-style-type: none"> ▶ 搭乘 07:20 荷航 <u>KL 1777</u> 自阿姆斯特丹→漢堡 08:25 	<ul style="list-style-type: none"> 搭乘同航班有黃晏青、謝佳宜、謝敏文 駐漢堡辦事處張維達處長、葉秘書接機（無禮遇通關） 交通：Hansa Welcome, (17 人座巴士) Tel: 040 79 141 783 漢堡機場至基爾 95 公里，交通約 70 分鐘
	<ul style="list-style-type: none"> ▶ 10:30 參觀漢堡市區建設 	<ul style="list-style-type: none"> 漢堡辦事處葉慧芳陪同 中午用餐餐廳：Hofbräuhaus Esplanade 6, 20154, Hamburg ； Tel: 040 3499 3838
	<ul style="list-style-type: none"> ▶ 15:00 抵達 Atlantic Hotel Kiel 餵 	<ul style="list-style-type: none"> Atlantic 飯店地址：Raiffeisenstraße 2, 24103 Kiel ；電話：+49 431 374990
	<ul style="list-style-type: none"> ▶ 18:00 參加 GES opening reception 	
10/1 (二)	<ul style="list-style-type: none"> 全日參加 GES 議程 ▶ 08:00-08:45 出席 Issue Cluster Briefing over Breakfast- Poverty in the Midst of Plenty 	
	<ul style="list-style-type: none"> 09:00 出席 Opening Plenary 	
	<ul style="list-style-type: none"> 15:35 於飯店櫃台等候 15:45-16:15 與 Eric Labaye(Chairman, McKinsey Global institute, France) 晤談 	<ul style="list-style-type: none"> 請於 10 分鐘前至飯店櫃檯等候，GES 工作人員會引導到會議室 會議地點：suite 215 紀錄：謝佳宜
	<ul style="list-style-type: none"> 17:35 於飯店櫃台等候 17:45-18:15 與 Carol Graham (Senior Fellow, Brookings Institution, USA) 晤談 	<ul style="list-style-type: none"> 請於 10 分鐘前至飯店櫃檯等候，GES 工作人員會引導到會議室 會議地點：suite 215 陪同：單 驥

日期	行程	備註
	<ul style="list-style-type: none"> • 18:55 在 GES reception 處與劉宛鑫博士碰面 • 19:05-19:35 陪同主委與 Snower 院長晤談 	<ul style="list-style-type: none"> • 紀錄：謝佳宜 • 晤談地點：Suite 320 • 與會人員：主委、陳副主委、單驥 • 紀錄：黃晏青
10/2 (三)	<ul style="list-style-type: none"> • 09:35 飯店櫃檯等候 • 09:45-10:15 與 Mr. Papademetriou (President and Co-Founder ,Migration Policy Institute) 晤談 	<ul style="list-style-type: none"> • 會議地點：suite 215 • 請於 10 分鐘前至飯店櫃檯等候，GES 工作人員會引導到會議室 • 紀錄：謝佳宜
	<ul style="list-style-type: none"> • 11:35 飯店櫃檯等候 • 11:45-12:15 與 Mr. Yu Yongding(Senior Fellow ,Institute of World Economics and Politics, China) 晤談 	<ul style="list-style-type: none"> • 會議地點：suite 215 • 請於 10 分鐘前至飯店櫃檯等候，GES 工作人員會引導到會議室 • 陪同：單驥 • 紀錄：謝佳宜
	<ul style="list-style-type: none"> • 13:00-13:45 參加 Achieving Sustainable and Inclusive Growth: The Case of Taiwan 	<ul style="list-style-type: none"> • 紀錄：謝敏文
	<ul style="list-style-type: none"> • 14:15-15:30 參加 Development Policies for the Bottom Billion 議題討論 	<ul style="list-style-type: none"> • 紀錄：謝佳宜
	<ul style="list-style-type: none"> • 17:30-19:00 參加 Closing Plenary : Redefining Success 	
	<ul style="list-style-type: none"> • 19:15 參加 GES Farewell party 	
10/3 (四)	<ul style="list-style-type: none"> • 德國國慶日 • 08:30 Atlantic Hotel Kiel 出發到柏林 	<ul style="list-style-type: none"> • 駐漢堡辦事處協助 • 08:10 自 B&B Hotel 出發到 Atlantic Hotel Kiel 與陳副主委會合(外租車輛) • 同行人員：單驥、黃晏青、林麗貞、謝佳宜 • Hansa Welcome, (17 人座巴士) Tel: 040 79 141 783(柏林結束)

日期	行程	備註
		時間 18:30)
	• 12:30 抵達 Crowne Plaza 飯店	• Crowne Plaza 地址：Nürnberger Straße 65, 10787 Berlin 電話：+49 30 21007 ext. 0 • 駐德代表處經濟處同仁飯店會合
	• 13:00-14:30 工作午餐	• Augustina 餐廳
	• 14:30-18:30 參觀市區建設	• (外租車輛使用到 18:30)
	• 18:30-20:30 工作晚餐	• 地點：Berlin Capital Club,(Mohrenstrass 30，電話:030-206-2976
	• 20:00 步行回 Crowne Plaza	
10/4 (五)	• 09:20 Crowne Plaza 飯店大廳集合 • 09:30 自 Crowne Plaza 飯店出發	• 09:10 駐德代表處經濟處同仁抵達飯店 • 隨行團員：單驥、黃晏青、林麗貞、謝佳宜 • 搭乘租用車輛
	• 10:00-11:00 會晤德國聯邦內政部負責人口政策之 Dr.Bentmann 總署長	• 聯絡人：Alexandra Gedenk 電話:030-18681-2816 地點：德國內政部 Alt-Moabit 101 D,10559 Berlin 與飯店距離 3-5 公里
	• 11:30-12:30 會晤德國聯邦勞動及社會部資深專家 Dr. Fred Schneider	• 聯絡人：Fr. Sabine Ramm 電話:030-18527-6700 地點：德國聯邦勞動及社會部 Wilhelmstr., 49, 10117 Berlin 與內政部距離 5 公里
	• 13:00-14:30 工作午餐	
	• 14:30-18:30 參觀市區建設	
	• 18:30-20:30 工作晚餐	• Crowne Plaza 飯店旁的明園餐廳
	• 20:30 搭乘租車返回 Crowne Plaza	
10/5 (六)	• 09:30 退房	• 09:50 駐德代表處經濟處同仁抵達飯店 • 搭乘租用車輛、行李隨車
	• 10:00 自飯店出發	• 同行人員：單驥、黃晏青、林麗貞、謝佳宜
	• 13:00-14:30 工作午餐	• Crowne Plaza 飯店旁的明園餐廳

日期	行程	備註
	<ul style="list-style-type: none"> • 14:30 前往 Tegel 機場辦理登機事宜 	
	<ul style="list-style-type: none"> • 17:25 搭乘荷航 KL1830 前往阿姆斯特丹 • 20:40 搭乘荷航 KL807 前往桃園機場 	
10/6 (日)	<ul style="list-style-type: none"> • 14:40 抵達桃園國際機場 	

(三) 2013 年 9 月 30 日柏林參訪名單

No.	姓名	任職單位	職稱
1	管中閔	行政院經濟建設委員會	主任委員
2	林麗貞	同上	專門委員兼組長

(四) 2013 年 10 月 3~4 日柏林參訪名單

No.	姓名	任職單位	職稱
1	陳小紅	行政院經濟建設委員會	副主任委員
2	黃晏青	同上	專門委員
3	林麗貞	同上	專門委員兼組長
4	謝佳宜	同上	專門委員兼組長

四、 GES 2013 會議議程

Tuesday, 1st October, 2013

Time					
08:00-08:45	Issue Cluster Briefing over Breakfast-Achieving Sustainable and Inclusive Growth	Issue Cluster Briefing over Breakfast-Fiscal and Financial Sustainability	Issue Cluster Briefing over Breakfast-Poverty in the Midst of Plenty	Issue Cluster Briefing over Breakfast-New Opportunities for Global Cooperation	
08:45-09:00	Break				
09:00-10:30	Opening Plenary				
10:30-10:45	Break				
10:45-12:00	Towards Sustainable Consumption	Holistic Approaches to Solve the Euro Crisis	Innovation, Dynamism and Entrepreneurship	Generating Winning Strategies for Sustainable Societies	Realizing Global Maritime Surveillance
12:00-13:00	Networking Buffet			Book Session Winning Strategies for Sustainable Societies	
13:00-14:15	Workshop on New Approaches to Economic Challenges	Cooperation Game-Preventing a Climate Catastrophe		Book Session : Doing Capitalism in the Innovation Economy	
14:15-14:45	Networking Break				
14:45-16:00	Towards a Sustainable Energy Mix	<u>Promoting Employment and Growth</u> (管主委)	Spreading the Success of the “Mittelstand”	Assessing and implementing Sustainable Governance	Ensuring Cybersecurity
16:00-16:15	Break				
16:15-17:30	The Crisis of the Future	Beyond Individualism toward Social Responsibility	<u>What Banking for Economic Dynamism</u> (管國霖)	Making Microentrepreneurship Inclusive	The Future of Economics Teaching
17:30-17:45	Break				
17:45-19:00	Plenary: The Future of Europe			Plenary : The Future of the Arab World	
19:00-20:30	Break				
20:30	Working Dinner-Can Religion Help Solving Global Problems?			Working Dinner :Dealing with Complexity	
22:00	Night Cap				

Wednesday, 2nd October, 2013

Time					
08:15-09:30	Piercing The Veil of the Future	Designing Waste and Recycling Policies	Strengthening European Competitiveness	Fostering a Fair Deal on Talent	Norms for Global Governance Workshop : Effectively and improving equity
09:30-09:45	Break				
09:45-11:15	Plenary: The Future of Monetary Policy and Financial Market Reform			Plenary: The Global Economic Outlook	
11:15-11:45	Networking Break				
11:45-13:00	<u>Trade, Poverty and Inequality</u> (劉大年)	Designing a Stable Euroland : The German Corporate Perspective	Empower Workforce:4-Generations Demography	Generating Finance for Social Impact	Norms for Global Governance Workshop : Effectively and improving equity
13:00-14:15	Ideas and Implementation Fair Buffet (13:15-14:00 台灣 private event)				
14:15-15:30	<u>Inequality and Human Capital</u> (單驥)	Geopolitics and the Provision of Global Public Goods	Governing the World's Oceans	<u>Development Policies for the Bottom Billion</u> (陳小紅副主委)	Norms for Global Governance Workshop : Effectively and improving equity
15:30-16:00	Networking Break				
16:00-17:15	Social Norms and Moral Principles to reduce Poverty and Improve Equity	The Role of Expectations in Social Unrest: Emerging Economies	The New Economy of Nature	Workshop "Governance for Sustainable Development	The key Role of 'Intangibles' in Economic Performance
17:15-17:30	Break				
17:30-19:00	Closing Plenary : Redefining Success				

五、 台灣經驗分享會(Taiwan Private Event)議程與簡介

Taiwan Private Event Achieving Sustainable and Inclusive Growth: The Case of Taiwan

Emerging economies have been the world's growth engines since the 2008 financial crisis. While making impressive gains in poverty reduction, they have also encountered challenges of environmental sustainability. This is an area in which Taiwan has experience to share.

Taiwan has maintained rapid growth while passing through labor-intensive, capital-intensive, technology-intensive, and knowledge-intensive stages of development since World War II. Last year, it was ranked by the IMF as the world's 20th-largest economy, with GDP (PPP) per capita of US\$38,479. In the 2013 IMD World Competitiveness Yearbook, Taiwan was ranked 11th worldwide and 3rd among Asia-Pacific countries.

I. Taiwan's pursuit of environmental sustainability

Small in land area and possessing scant natural resources, Taiwan has always placed utmost importance on balancing economic growth with environmental sustainability. While taking strict measures to prevent industrial pollution and improve air quality, it has also instituted practical measures to reduce household waste. The introduction of a charge-per-bag scheme for garbage collection and establishment of a recycling fund have proved especially effective, helping reduce per capita daily waste by 57% while GDP grew 47% during 1998~2010.

II. Taiwan's pursuit of industry transformation and upgrading

The impact of globalization on manufacturing industry has accentuated Taiwan's need to transform and upgrade its industries. To meet this need, the government is focusing on improving infrastructure, promoting industrial innovation, optimizing the industrial structure, and enhancing global linkage. One of the major steps for this is the signing of the Economic Cooperation Framework Agreement (ECFA) with mainland China, which has laid the groundwork for expanding and adding value to Taiwan's cross-strait connections in manufacturing and service trade.

We hope that Taiwan's experience in pursuing inclusive growth hand in hand with industry transformation and upgrading can furnish some valuable insights for emerging economies. Welcome to our briefing.

Event Date : 13:15-14:00, Wednesday, 2 October 2013

Event Schedule:

Time	Sessions
13:15-13:19	Welcome Address: Mr. Chung-Ming Kuan, Minister, Council for Economic Planning and Development
13:19-13:37	Taiwan's pursuit of industry transformation and upgrading (Mr. Tze-Chen Tu, General Director, Center of Knowledge-based Economy and Competitiveness)
13:37-13:45	Taiwan's pursuit of environmental sustainability (Mr. Jyh-Shing Yang, Senior Director, Center of Knowledge-based Economy and Competitiveness)
13:45-14:00	Q&A and Conclusion

附件 1：Taiwan's pursuit of industry transformation and upgrading (Mr. Tze-Chen Tu, General Director, Center of Knowledge-based Economy and Competitiveness)

Taiwan – Small but Beauty

Tze-Chen Tu

2013.10.02

1

Taiwan's Economic Performance

Population : 23 millions

World 17th largest exporter and 18th largest importer

GDP per capita (PPP) reached US 39,400 (CIA World Factbook)

IMD placed Taiwan as No.11 in World Competitiveness Yearbook

Ranked as 12th out of 142 world economies by WEF

2

Taiwan's Economic Development Course

At the end of 2012, the stock of outward FDI from Taiwan:

up **6.1%** **21st** in the world **5th** in Asia

Taiwan's Main Economic Indicators : Comparison of 1952 and 2012

	1952	2012	Average Annual Growth Rate (%)
Population (mid-year, million persons)	8.05	23.31	1.8
GDP (US\$ million, at current prices)	1,711	474,288	8.1
GDP (NT\$ billion, at constant prices)	226	14,000	7.3 (Economic growth rate)
Per capita GDP (US\$)	215	20,396	7.8
Agriculture's share of GDP (%)	22.2	1.8	-
Industry's share of GDP (%)	19.7	38.85	-
Services' share of GDP (%)	48.1	59.35	-
Merchandise Exports (US\$ million)	116	301,190	17.8
Merchandise Imports (US\$ million)	167	238,472	12.3
Foreign exchange reserves (US\$ billion)	100	403.17	8.2

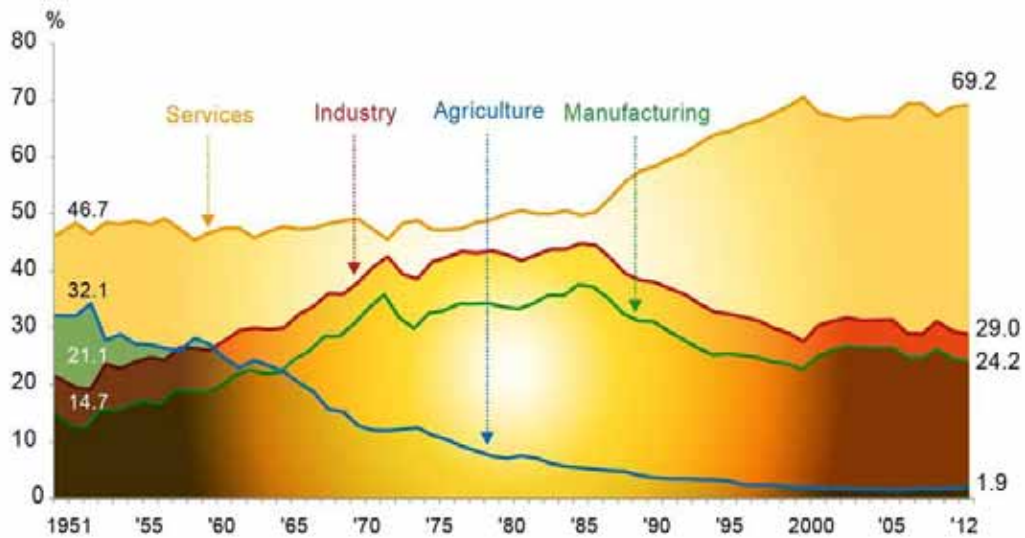
Sources: Directorate-General of Budget, Accounting and Statistics (DGBAS), Executive Yuan, R.O.C.; Ministry of Economic Affairs (MOEA); Industrial Technology Information Service (ITIS) Program.

Products of which Taiwan was the World's Largest Supplier in 2012 (20 products)

Products (including Offshore Production)	Taiwan's Global Market Share (%)
Notebook PCs (including netbooks)	99.0
Tablet PCs	87.8
Cable CPE	86.0
Motherboards	84.3
Golf heads	80.1
Optical discs	77.0
DSL CPE	68.0
LCD monitors	67.0
Foundry	67.8
WLAN	66.9
PND	64.0
Glass fiber	60.7
IC packaging and testing	55.3
Servers	54.0
Desktop PCs	45.7
Secondary battery pack assembly	43.0
Digital cameras	41.2
PCBs	37.6
ABS	37.3
Instant noodles	23.3

3

Gross Domestic Product by Sector



Source: Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C. (Taiwan).

4

Things Behind Successful Story

A very important factor behind Taiwan's economic success has been pragmatic and flexible government policies- especially the promotion of social stability and the adaption of outward looking development strategy.

Entrepreneurship and innovation are also known as key driving forces of the economic success of Taiwan in the past 30 years.

5

Economic Development Stages of Taiwan

Taiwan's economic development can be divided into six stages:

The 1950's: In pursuit of stability and self-sufficiency

The 1960's: Expanding exports of light industries

The 1970's: Developing basic and heavy industries

The 1980's: Economic liberalization and technology-intensive development

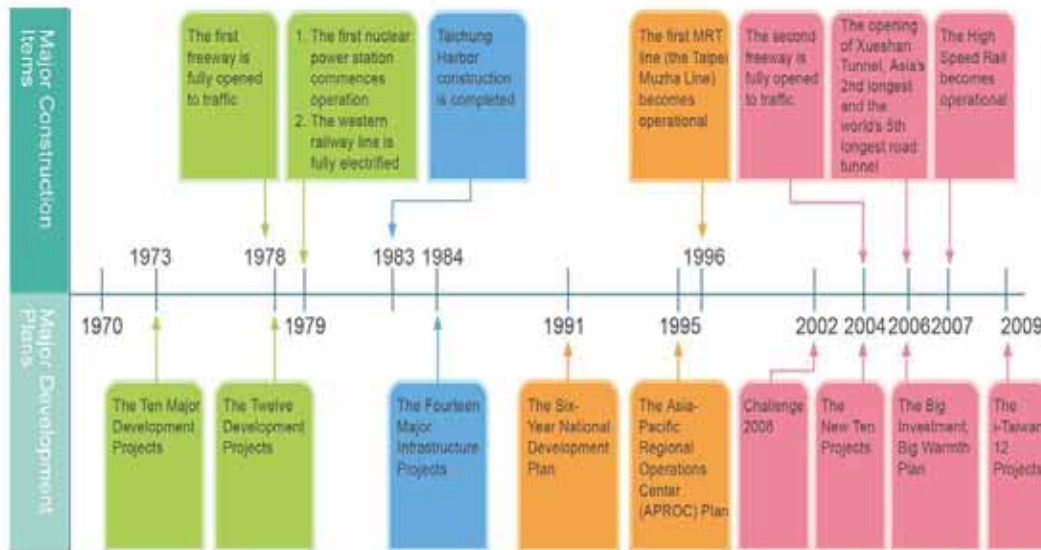
The 1990's: Booming development of the ICT industry

2000-2013: Focus industry remodeling and global linkage

6

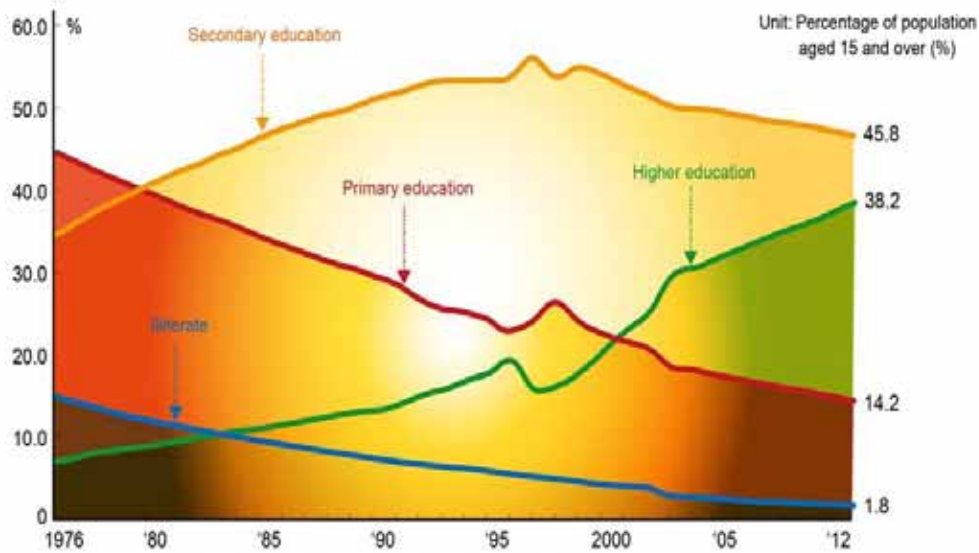
Taiwan's Major Infrastructure Development

Taiwan's Major Infrastructure Development



7

Population Aged 15 and Over by Level of Education



Note: Primary education includes primary school and "self-taught" education outside the formal school system; secondary education includes high school, vocational school, and the first three years of five-year junior college; and higher education includes university and the senior five years of junior college.

Source: Ministry of Education, R.O.C. (Taiwan).

8

Grasping Opportunities

Acceleration of globalization

Global economic center of gravity shifting from West to East

Rise of emerging business in South-east Asian market

Peaceful cross-strait relationship and development

Taiwan's possession of both soft and hard power

9

Key Driving Forces

- . Innovation
- . Openness
- . Structure adjustment

10

Policy Initiatives and Strategies

Eliminating industry marginalization by innovation
Adjusting the industry structure through openness
Modulating manpower supply and talent development
Responding to the tide of emphasis on sustainability

11

Opportunities of Peaceful Cross-Strait Development

The restructure of institutional cross-strait talks since 2008 has made today as the best of six decades. Economic, social, cultural and other exchanges have grown in frequency.

The Cross-Straits Economic Cooperation Framework Agreement (ECFA) has been signed in 2010.

The advantages of historic, linguistic, cultural, and affinities put Taiwan in a favorable position to grasp opportunities in mainland China's fast-growing market.

12

National Emphasis on Sustainability

Taiwan committed to 30% emissions reduction from baseline by 2020. Targets are to reduce emissions to their 2005 level by 2020, and to their 2000 level by 2025.

Strategic actions include adjusting the industrial structure and energy structure, as well as innovative alternatives to rise the efficiency of energy consumption.

13

From Good to Great

Taiwan's position as one of world's top ICT suppliers is being jeopardized by exodus of hi-tech manufacturing to markets with greater attractiveness. Understanding this, Taiwan government decided to invest in disruptive technologies to sustain its leading edge, while it will also develop services sector in the hope of rejuvenating the economy. Services sector, especially the technology-enabled services where Taiwan has strong basis, will help rekindle Taiwan as a major global supplier of higher-value added services and products.

14

From Good to Great (continued)

Over the past 20 years, Taiwan, in its technological development projects, has placed emphasis on the following sectors and the possible combination of them:

1. Information and communication technologies
2. Micro-electronic manufacturing and nano technologies
3. Smart material and components
4. Bio-sensors/bio-information/bio-chip technologies
5. Service know-how, business model and management

The experience and successful stories of Taiwan in pursuit of Environmental Sustainability

Jyh-Shing Yang, Ph.D.

Senior Director

Center of knowledge-based Economy and Competitiveness

Industrial Technology Research Institute

2013-10-02

Barriers and chances of Taiwan for Sustainability

Population: 23 million

Area: 36,000km²

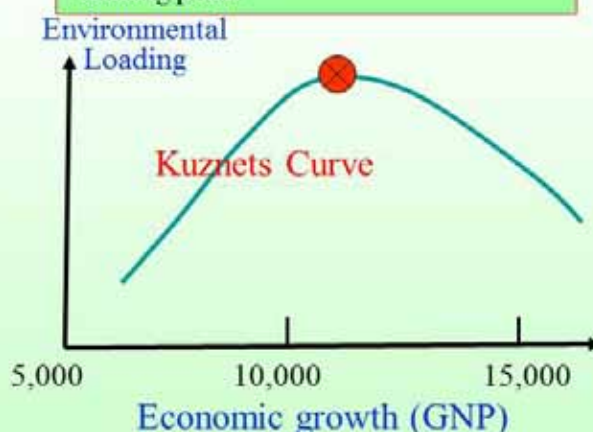
Population density:
624 person/km²



Import

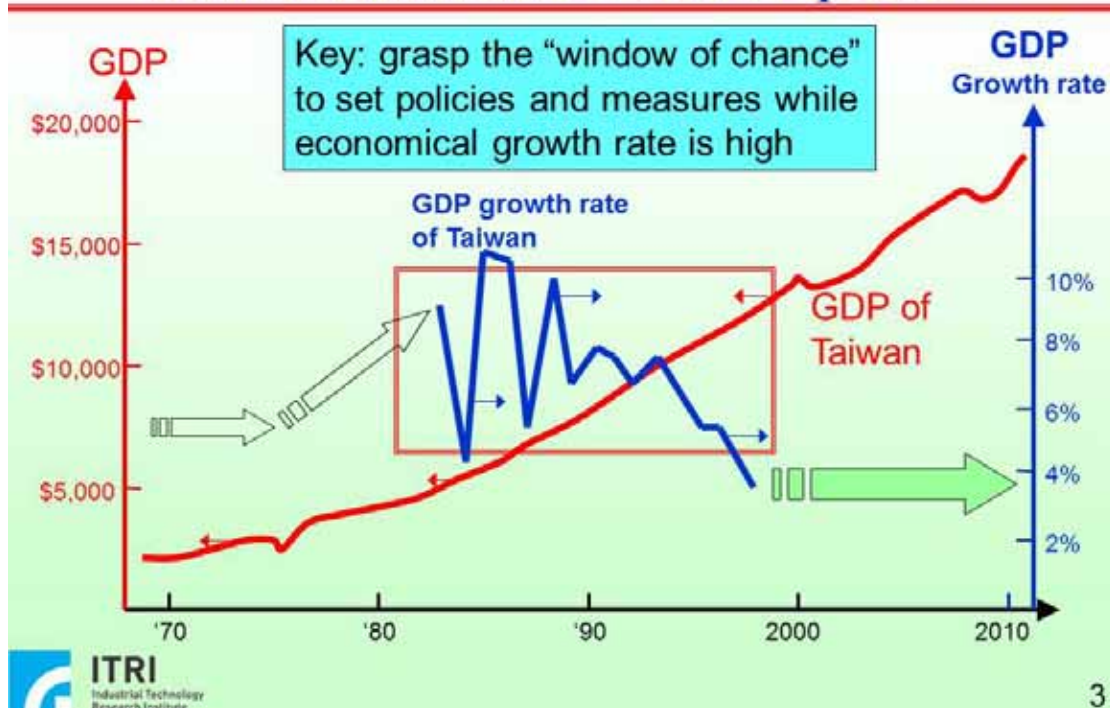
- Energy >98%
- Minerals>80%
- Food>70%

Decoupling between the environmental loading and economic growth after a "turning point"

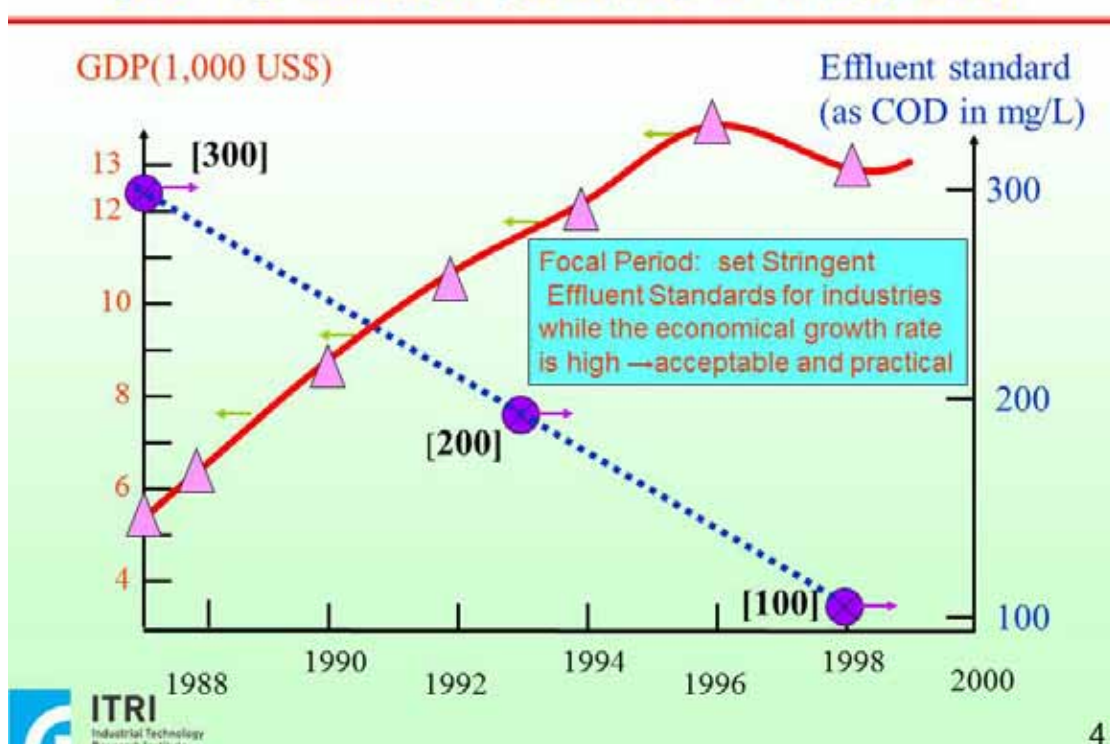


- Stringent Effluent Standards –1987-1998
- Collection of Air Pollution Fee – 1996
- New municipal waste management policy – 1999

Window of chance for Taiwan toward Sustainable Development



GDP vs. Effluent Standard in Wastewater



Foster the industrial wastewater treatment market



Anaerobic Fluidized Bed
the lowest footprint for treating organic wastewater



Fluidized-bed Fenton

-cheapest way to reduce COD below 100
-transferred and used in China and others



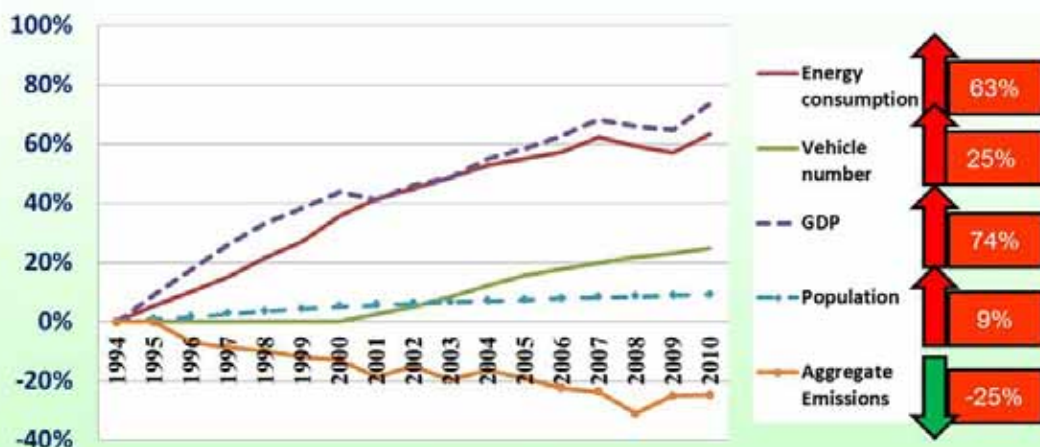
Fluidized Bed Crystallization
Treatment and recover resource and at the same time



Source: ITRI, Taiwan

5

Air pollutant emission, environmental load and economic growth (1994-2010)



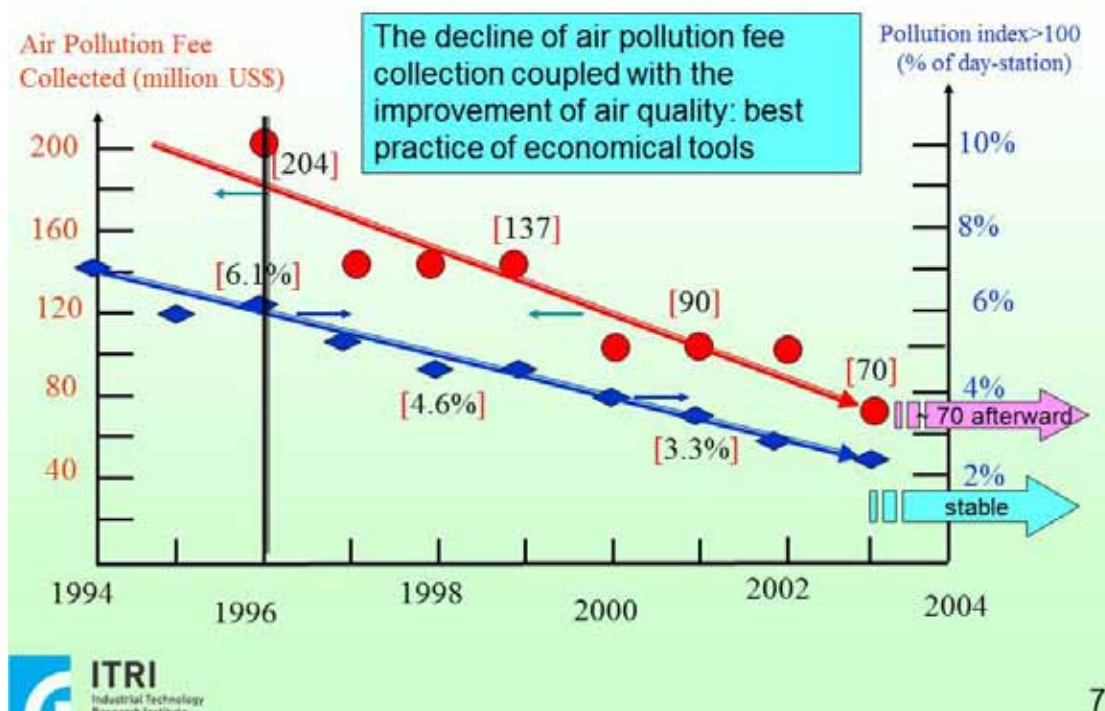
Emission includes : PM₁₀, SO_x, NO_x, NMHC, CO, Pb



Source: Taiwan EPA

6

Air Pollution Control Fee and Air Quality



Waste management policy –based on 4-in-1 Recycling



Innovative tools for garbage reduction

• Per-Bag Trash Collection Fee

- Pay as you throw
- Per-Bag trash collection fee (NT\$ 0.36 /L)
- Waste volume 67% down, recycling volume 48% up



Started 2000 from Taipei City

• Kitchen Waste Recycle

- 70% for pig feeding after thermal disinfection
- 30% composting at private or public facilities



Started 2003 in metropolitan areas



Source: Taiwan EPA and EPB of Taipei City

9

Garbage collection time

Collection



Recycling

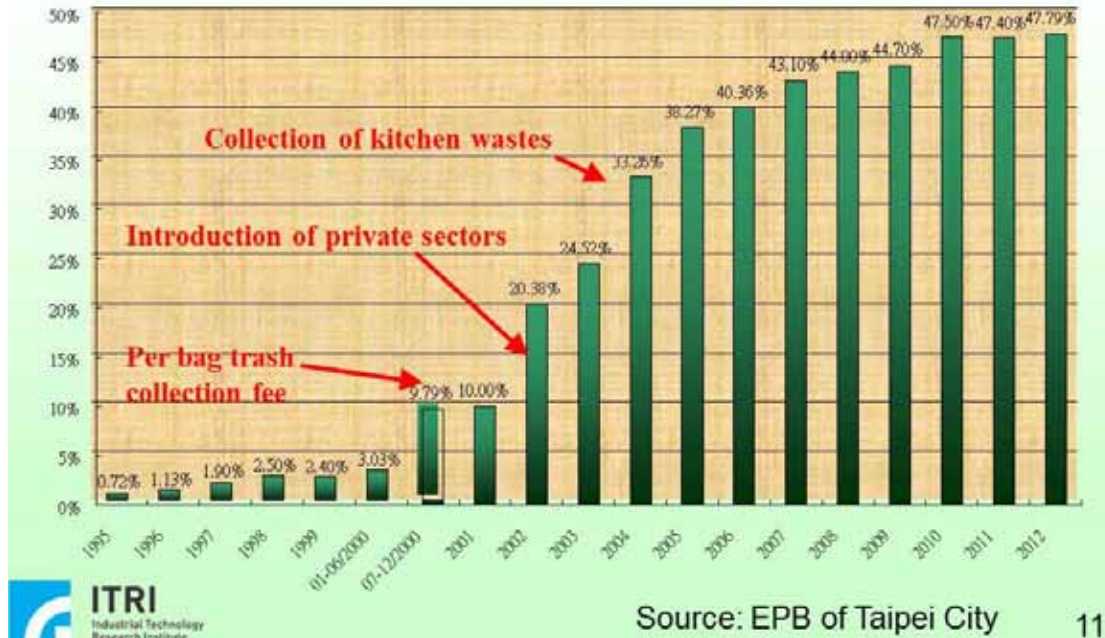


Source: EPB of Taipei City

10

Resource recovery rate in Taipei City after Per Bag Trash Collection Fee system

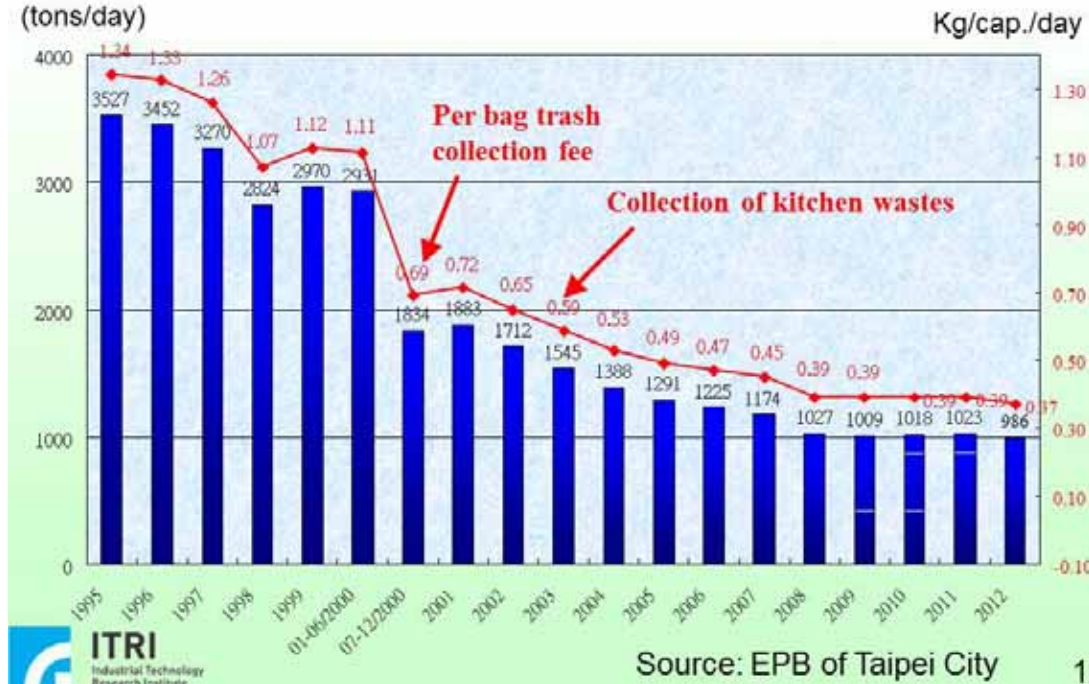
Resource recovery ratio (vs. total garbage)



11

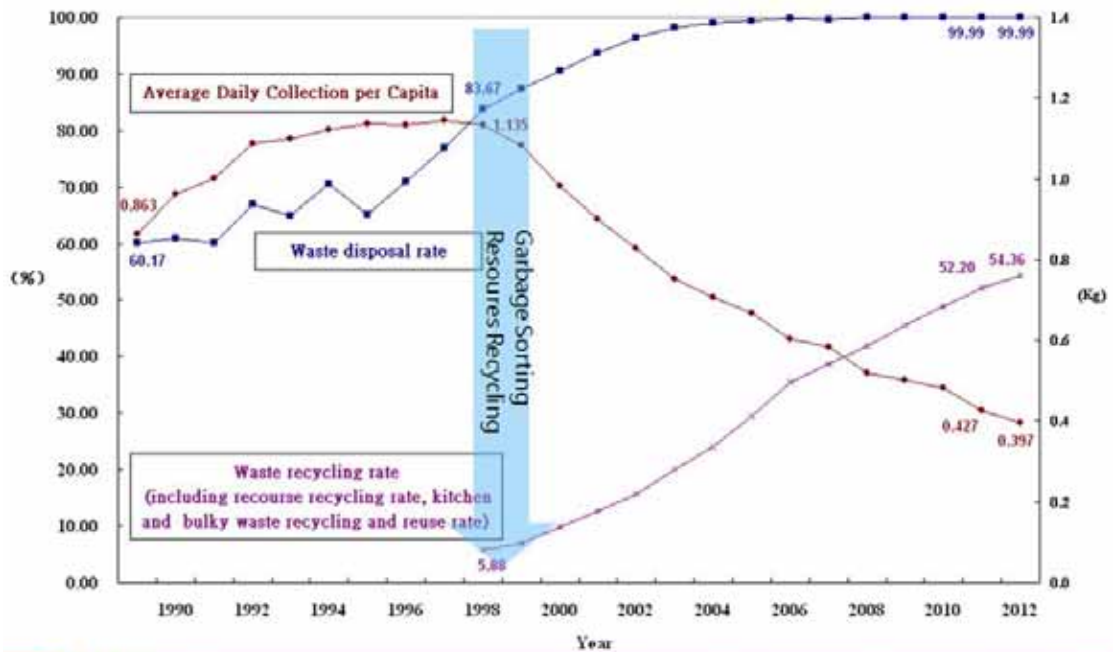
Garbage reduction in Taipei City

Generation rate (tons/day)



12

Garbage quantity and disposal rate in Taiwan



ITRI Industrial Technology Research Institute Source : Taiwan EPA 13

The Management of E-waste



Before



After



After remediation and restoration of Erren River (2011)

ITRI Industrial Technology Research Institute 14

Conclusions

- **DECOUPLING** (of economic growth and environmental deteriorations) had been proven and practiced successfully in Taiwan
- **Window of Chances** (while economic growth rate is high) is very critical – we formulated the right policies coupled with economical tools (funds and fees)
- **Innovative measures** had been practiced in Taiwan and can be shared with other countries

Thank you for your attention



六、 各會議場次陪同人員與紀錄分工

日期	時間	會議	陪同人員	紀錄
9/30	10:00-11:00	管主委會晤德國中央銀行柏林分行行長 Mr.Claus Tigges	林麗貞	林麗貞
	11:30-12:30	管主委會晤 DIHK 首席經濟學顧問 Dr. Alexander Schumann 及經濟分析師 Dr.Schlotboeller		
	13:15	管主委與德國聯邦經濟科技部(主管國際經貿事務)次長 Mrs. Anne Ruth Herkes 會晤		
10/01	14:45-16:00	管主委與談場次	林麗貞	林麗貞
	15:45-16:15	陳副主委與 Eric Labaye(Chairman, McKinsey Global institute, France) 晤談	謝佳宜	謝佳宜
	16:15-17:30	管國霖與談場次	謝敏文	謝敏文
	17:45-18:15	陳副主委與 Carol Graham (Senior Fellow, Brookings Institution, USA) 晤談	謝佳宜	謝佳宜
	19:05-19:35	與 Snower 院長晤談	陳副主委、黃晏青	黃晏青
10/02	09:30-10:00	管主委與 Ms. Karen Wilson(Directorate for Science, Technology and Industry, OECD, France)晤談	林麗貞	林麗貞
	09:45-10:15	陳副主委與 Mr. Papademetriou(President and Co-Founder,Migration Policy Institute) 晤談	謝佳宜	謝佳宜
	11:45-12:15	陳副主委與 Mr. Yu Yongding(Senior Fellow ,Institute of World Economics and Politics) 晤談	謝佳宜	謝佳宜
	11:45-13:00	劉大年與談場次	謝敏文	謝敏文

日期	時間	會議	陪同人員	紀錄
	12:00-12:30	管主委與 Mehmet Şimşek (Minister of Finance, Turkey)晤談	林麗貞	林麗貞
	13:00-13:15	台灣 Private event 會場準備與迎賓	所有人員	
	13:15-14:00	台灣 Private event	陳副主委、黃晏青、謝敏文、林麗貞	謝敏文
	14:15-15:00	陳副主委與談場次	謝佳宜	謝佳宜
	14:15-15:00	單驥與談場次	謝敏文	謝敏文
	15:30-16:00	管主委與 Jean-Pierre Lehmann(Professor of International Political Economy, Founder Director, The Evian Group @IMD, Switzerland)晤談	林麗貞	林麗貞
10/04	10:00-11:00	陳副主委會晤德國聯邦內政部負責人口政策之 Dr.Bentmann 總署長	謝佳宜、林麗貞、黃晏青	謝佳宜
	11:30-12:30	陳副主委會晤德國聯邦勞動及社會部資深專家 Dr. Fred Schneider	謝佳宜、林麗貞、黃晏青	謝佳宜

七、 GES 2013 台灣與談人講稿與參考資料

1. Promoting Employment and Growth

Promoting Employment and Growth

The Challenge

Creating jobs and stimulating the economy is a key topic, widely discussed not only within the profession of economics, the business world, or politics but also a topic charged with practical significance for every individual and household. While the goal is clear and perhaps no one would argue its virtues, there is no lack of disagreement on how it should be achieved.

When the economy restructures as a result of global economic changes or technological innovations, sectors rise and fall. Those shifts are accompanied by difficult times for both firms and workers and create pressure for social security systems and institutions when economic growth is low. During periods of strong growth however, unemployment and restructuring seem to be less of a burden.

One very vulnerable group and important in terms of the long term consequences of human capital erosion is that of the youth. Youth unemployment is soaring in many countries and the fact that large groups of youngsters become less employable the longer they stay without work can cause social problems and have an impact on future growth opportunities.

How can we create opportunities for employment and design institutions that increase growth but also make the economy more resilient during times of restructuring? How do we preserve and increase human capital and improve the match between the supply and demand of skills: is that to be done through a centralized process, do internet platforms have a role, should vocational training be stressed, should job security be graded, should policies target specific social groups?

Promoting Employment and Growth – Taiwan’s Experience

Chung-Ming Kuan

Key sentence: Solving the youth unemployment problem must depend on adjusting the structure of manpower supply and demand. This is essential for bridging the schooling-work gap. It includes the need for input of private sector resources and capabilities, to tap synergies to the greatest possible extent.

Comprehensive and equitable economic growth is the foundation of social and national sustainable development. In the wake of the 2008 global financial crisis, sufficient and fair employment has become the most important pillars for sustainable growth. Between 2008 and 2012, the number of unemployed young people in advanced economies rose by more than two million, with the youth unemployment rate in OECD countries soaring by 3.6 percentage points from 12.7% (2008) to 16.3% (2012). Solving the increasingly serious problem of youth unemployment has become one of today’s most vital tasks for governments around the world.

In the wave of youth unemployment after 2008, Asia has generally fared better than Europe or North America. Whereas the unemployment rate for people aged 15 to 24 has shot above 17% in Europe, it has, for example, been pulled down to under 13% in Taiwan. Taiwan’s overall unemployment rate has already fallen from a peak of 5.85% in 2009, during the immediate aftermath of the global financial crisis, to 4.24% in 2012. Meanwhile, its youth unemployment rate has fallen correspondingly from 14.49% to 12.66%. The main reason for this is that, at the same time as the government instituted short-term employment promotion measures, it also placed equal emphasis on implementing mid- and long-term initiatives to reduce the gap between schooling and industry.

I. Short-term employment promotion

At the worst stage of the post-2008 economic slump, Taiwan’s government responded to the rising youth unemployment rate by offering subsidies to suitable enterprises for taking in more interns. Since the main disadvantage of fresh graduates in Taiwan is the lack of working experience rather than lack of formal education, as a short-term solution the government endeavored to open up intern opportunities for them in the private sector. In 2009 and 2010, this program helped provide internships to more than 56,000 college graduates without previous job experience. It is also worthy of note that roughly 70% of the interns obtained jobs with the same or different companies after their internships ended.

II. Mid- to long-term reduction of the schooling-industry gap

When seeking solutions to the youth unemployment problem, we need to bear in mind the difference between those affected in different parts of the world. Whereas in Europe it is those with lower educational attainment who are most heavily affected, in Asia it is quite the reverse, with joblessness worst among the more highly educated. Hence, in Europe, main emphasis is placed on training to enhance the job skills of less educated youth, while in Taiwan greater emphasis is placed on helping degree-course graduates gain entry to business enterprises. Measures taken by Taiwan to reduce the gap between schooling and industry include:

- Conducting the establishment of six industry-academia cooperation centers, prompting six science and technology universities in the north, center and south of Taiwan to collaborate with industries in setting up customized courses for fostering the technical and specialist manpower needed by the industries, so that students would be equipped to go straight into jobs after graduation.
- Strengthening technical and vocational education, adding job-oriented courses to vocational high school curricula, offering vocational high school students opportunities for internships in business enterprises, enhancing the workplace teaching methods of the apprenticeship system, all of these measures are essential to boost vocational high school students' ability and willingness to enter employment upon graduation.

III. Channeling input of private resources and capabilities

While the government is doing as much as it can to ameliorate youth unemployment, private enterprises also need to shoulder responsibility for providing training to equip employees with the particular skills needed in their respective fields of work. Taiwan's initiatives to integrate resources of government, schools, private enterprises and human resources organizations in helping equip young people with abilities to match real job needs have proven quite effective, and have achieved significant results in reducing youth unemployment.

At present, we are studying and formulating strategies for assisting the private sector to invest more resources in providing training for mid-level personnel, so that they can develop the skills they need for promotion to upper-level positions. This will enable business enterprises to develop their human resources at the key mid and high levels, and alleviate the problem of the gap between schooling and industry needs in Taiwan. We are very glad to share Taiwan's experience of devising and implementing measures for this purpose, which we hope may be helpful for other countries seeking to reduce youth unemployment and promote economic growth.

How to Promote Employment and Growth

Ignat Stepanok, Sebastian Braun

Hardly anyone would argue the importance of job creation and economic growth. As any popular topic of such significance controversies and disagreement are not lacking. What is it that governments, businesses and organizations can do in order to ensure prosperity?

A first priority is to identify disadvantaged groups, i.e., groups who are not employed because their skills are not in high demand, because they are outsiders on the labor market, or because they don't have an incentive to take up employment. Then find the right mix of policies that give people with skills in high demand the incentives and the opportunity to use these skills, and that give people without those skills the chance to acquire them.

Take the young, whose soaring unemployment rates are a pressing problem in many countries.

Companies are often hesitant to hire younger worker because of highly protective labor market policies. Instead, they offer short-term contracts that result in high employee turnover. Therefore, employment protection laws should be re-designed. Graded job security strikes a good balance between company flexibility and the needs of workers who accumulate company-specific know-how. With graded job security, workers do not jump abruptly from a low to a high level of job security, but rather have their benefits and security within the firm increase gradually with time.

Take the old, whose low employment rates imply a waste of resources on a massive scale.

Let the elderly decide when they want to retire – and don't incentivize early retirement. Encourage life-long learning, e.g., by providing training vouchers that could be financed from unused pension rights. Overcome firm's often ill-founded inhibition to hire older worker by temporary wage subsidies. Once hired, the elderly can convince firms that their experience can be an invaluable asset to them.

There are other groups in society who are disadvantaged on the labor market: People with disabilities, for instance, or single parents. No singly policy will fit the needs of all of them. So it is important to identify the obstacles specific to each single

group – and then design policies to overcome them.

Developing a long-term strategy towards a labor market that utilizes resources more efficiently and sets the right incentives will foster growth and improve economic outcomes.

From Unemployment to Entrepreneurship

Dale T. Mortensen

It is well known that, in recent years, manufacturing employment has declined significantly in the United States, owing to the rise of manufacturing in developing countries like Mexico and China. But few recognize similar drops in other sectors, despite such trends' far-reaching economic, social, and political implications.

Since 1972, the number of telephone operators has fallen by 82%, typists by 80%, secretaries by 60%, and bookkeepers by 50%. Moreover, during the Great Recession, office and administration jobs declined by 8%, production and craft jobs fell by 17%, and the number of positions for machine operators, fabricators, and laborers dropped by 15%. Employment in all other occupations either remained unchanged or grew.

Manufacturing occupations and administrative support used to employ millions. But technological advances have enabled many of these middle-class jobs to be automated or moved offshore – a process that is expected to accelerate with growing automation of knowledge-based activities and advances in robotics.

In theory, workers can adapt to these changes by seeking employment in occupations that include non-routine tasks, which cannot be computerized or robotized (at least not in the foreseeable future). These include highly paid positions like managers and technicians, as well as relatively low-paid jobs in protective and personal services, food preparation, and cleaning, but few “middle-skill” occupations.

As a result, the labor market is becoming increasingly polarized – a trend that many believe can be addressed with more and better education. But a substantial proportion of cognitively capable people do not respond well to formal education and, even for those who do, it is inadequate to provide the insider knowledge and wide-ranging experience needed to adapt, much less innovate, in a dynamic labor market. This shortcoming partly explains the prevalence of highly educated, unemployed young people worldwide.

Providing workers more options to enhance their knowledge and skills would enable them to capitalize on developing technologies, such as mobile Internet and social media, not only by filling positions at existing companies, but also by launching their own enterprises. Indeed, self-employment is an increasingly attractive option for workers seeking some semblance of job security in an unpredictable and challenging labor market.

Given entrepreneurship's potential to drive innovation and GDP growth, supporting such efforts is in everyone's interest. But commercial banks would be reluctant to finance a new venture by an unemployed worker with no collateral, making entrepreneurship a difficult path of labor-market adjustment in developed and developing countries alike.

In order to improve aspiring business owners' prospects, some countries have begun to offer start-up subsidies to unemployed workers, sometimes in lieu of unemployment benefits. But, while such policies help to reduce unemployment, their impact is subject to financial and human-capital constraints, with many unemployed workers lacking the knowledge, experience, or confidence needed to launch a new venture.

Given this, start-up subsidies should be combined with subsidized entrepreneurial apprenticeships, like those that have provided training for masons, carpenters, plumbers, and electricians for decades (and, in some cases, for centuries). Such apprenticeships would help workers to acquire the experience and know-how that they need to take advantage of the opportunities afforded by technological progress.

For example, specialty-shop owners often find that doing business online is far more profitable than operating a brick-and-mortar store, because online retail expands the market for the knowledge contained in the products that they sell. Similarly, the Internet is essential to the developing "sharing economy," which includes car-sharing providers like ZipCar and I-Go, and accommodation-rental services like AirBnB and Zotel. Such sharing-oriented businesses increase the productivity of existing capital, while creating new jobs for workers.

Initially, existing firms are likely to resist such apprenticeships, because investing time and resources in temporary workers – if not potential competitors – seems to conflict with their interests. Of course, once an apprenticeship program is operational, the larger benefits implied by a more productive economy and lower unemployment will become apparent. But getting there will require some convincing.

That is where governments come in. With effective subsidy programs, governments can induce young, successful businesses that are exploiting recent developments in information technology and related fields to take on entrepreneurial

apprentices. Selecting innovative new firms, rather than established companies in traditional industries, is essential, not least because these are the firms that will provide most of the future employment growth.

Furthermore, these businesses are best suited to provide the relevant knowledge and experience for a start-up. And, in the case of a family-owned business seeking a new proprietor, training an apprentice can be an effective way to pass on the relevant knowledge, as well as the firm's assets.

Apprenticeships would facilitate the integration of younger workers into the labor force, while helping to correct skills mismatches among more experienced workers. But an apprenticeship should not be confused with an unpaid internship. Indeed, apprentices should be compensated at least at the minimum wage rate in a given occupation.

In addition to providing the funds for apprentice salaries, governments must monitor progress to ensure that apprentices are gaining valuable knowledge and experience. At the end of a successful apprenticeship, a start-up subsidy should be available for aspiring entrepreneurs with good ideas and proven potential as business owners.

In a dynamic and unpredictable labor market, workers must be ready for anything. Apprenticeships could not only help to boost human capital, lower unemployment, and increase labor productivity; they could also help to fuel the innovation and entrepreneurial spirit that ultimately drive economic growth and development.

2. Development Policies for the New Bottom Billion

Development Policies for the New Bottom Billion

The Challenge

Around 960 million poor people – more than 70 per cent of the world's poor – now live in middleincome countries (MICs). This is a dramatic shift from just two decades ago, when more than 90 per cent of poor people lived in low-income countries. It has been brought about by rapid economic growth in a number of populous countries, such as Brazil, China, India, Indonesia and Nigeria. While they have graduated from low-income status, these countries still have substantial poor populations left behind by the growth process.

The emergence of what has been labeled the “New Bottom Billion” raises important questions about the current model of international development cooperation, where levels and composition of aid flows are determined by national per capita income and the official country classifications to which these measures give rise. Should donors provide assistance to the poor irrespective of where they live or should they cease their support of MICs since they are increasingly able to cope themselves with poverty by redistributing domestic resources?

Should the international community strengthen its cooperation with civil society organizations in MICs as a way of fostering inclusive local development? To what extent will MICs progressively demand a more favorable and coherent set of policies by the international community on issues such as trade and migration instead of relying on traditional budget support and project financing?

Effective Strategies for the Inclusion of the New Bottom Billion Resulted from Imbalanced Growth Strategy Hsiao-Hung Chen

Statistics shows that, in the past, the world's poor lives mostly in the 60 poorest economies; nowadays, however, around 960 million poor people—nearly 3/4 of 1.3 billion poor lives in the middle income countries (MICs) which have accomplished relative high economic growth. Due to the earnest pursuit of economic progress, these countries have put too much emphasis on economic efficiency; neglecting social equity among different ethnic groups as well as the discrepancies existed between urban and rural areas. Thus, GDP though increased dramatically; there are still a huge number of people live under poverty trap and excluded from the benefits of the economic advancement. China's "let some people get rich first and let few areas get rich first" policy adopted since 1978 reform is a good example in point.

The other BRICs (Brazil, Russia, and India) follow more or less the same pattern. For instance, the 2011 economic growth rate and per capita income (in US dollar) of China was that of 9.3% and \$4,940; 2.7% and \$10,720 for Brazil; 4.9% and \$1,420 for India; as well as 3.9% and \$10,650 for Russia. Nevertheless, in terms of distribution, the income gap between the highest 20% and the lowest 20% households and Gini coefficient in China were 9.4 times and 0.42; 20.21 times and 0.55 in Brazil; 4.8 times and 0.34 in India¹ ; as well as 7.8 times and 0.4 in Russia.

Taiwan has been known as the "economic miracle" among the Asian Four Little Dragons during 1960s--1970s. Particularly worth mentioning is that while enjoying double-digit economic growth rate, Taiwan in those days also achieved quite equal income distribution. In other words, the average economic growth rate was as high as 9.6%; and yet the average Gini coefficient seldom exceeded that of 0.3 from 1960 to 1980. Besides, having been an aid-receiving nation between 1950 and 1965; Taiwan has now transformed into a donor country. Through many bilateral and multilateral cooperation in the areas of the medical and public health, transportation, education, agriculture, fisheries, technology, environmental protection and infrastructure projects, Taiwan has helped many countries to improve their economy and alleviate their poverty conditions.

Specifically, Taiwan has granted many countries with agriculture and other types of assistance. To name just a few, Tzu Chi Foundation—an internationally known NGO founded in 1966 with volunteers from 47 countries has provided earthquake

relief through her 372 worldwide offices for Mainland China, Haiti, Indonesia and even Japan; another NGO—World Vision Taiwan established in 1964 which began reaching out into remote mountainous areas and outlying islands after 1974 by setting up 10 Sponsorship Service Centers in disadvantaged areas has furnished its Taiwanese sponsors and donors in 1990 with the opportunity to help children throughout the world, especially those hit by hunger, poverty and war. In addition, CARES (Chinese Association for Relief and Ensuing Services) has assisted refugees from Burma, China, Hong Kong and Northern Thailand as early as 1950s by providing them with informal education & vocational training; Taiwanese enterprises all along have also helped to build many “Hope Primary Schools” in Mainland China; Mr. Hsieh, Ying-chun, a Taiwanese architect has constructed “relief shelter” in and out of the country’s disaster areas. Moreover, other than granted many countries with humanitarian aid, investment and financial supports, technical cooperation and educational trainings, etc., ICDF (International Cooperation and Development Fund), a government funded organization has served as a vital foreign aid platform for many countries in disaster.

In summary, Taiwan has been the incubator for many grass root Community Integrated Development Programs over the past 20 years and has been providing technical know-hows to those countries. People in the relatively poor communities were motivated by the self-recognition and close-tied cooperation. They developed local unique and attractive industries and markets which brought local people with new business opportunities and economic improvement. Based on past experiences, the followings are several strategies Taiwan would like to share with other developing countries in avoiding falling into the so-called “middle-income trap”:

1. Investing in human resources to lift up the countries’ overall capacity building which can be further conducive to their economic development.

In other words, while boosting up the entire country’s income, middle-income nations have to enhance their manpower quality through compulsory primary education; high-caliber talents cultivation, solid vocational training and creating close ties between education and employment.

2. Upgrading technological capabilities and streamline the industrial transformation by collaborating with the private sector in advancement of telecommunication infrastructure.

In light of the e-era, the middle-income countries have to transform their industrial structure by embracing telecommunication technology in the process of pursuing economic growth such that digital divide can be narrowed down, especially

among minorities and women.

3.Emphasizing trade in order to enhance the middle-income countries' trade capacity and international competence

Through trade, donor countries can enhance middle-income countries' trade and national economic planning capabilities by providing technical supports; cultivating talents, reforming institutions as well as building infrastructure, etc.

4.Cultivating and empowering civic organizations

Through assisting the developments of civic organizations in the middle-income countries, effective system in helping the underprivileged groups can be explored; besides, poverty can be eradicated by participating in and affiliating with the international NGOs/NPOs aid related programs.

5.Government accountability as well as transparency needs to be seriously addressed by the aid recipient countries.

In order to avoid widespread corruption, recipient countries' government accountability as well as transparency needs to be seriously addressed and scrutinized to ensure that all aids are indeed delivered to the hands of the very needy ones.

Beyond development aid: novel international cooperation approaches with emerging economies

Tanja Gönner

Summary of proposal: “Engage with emerging economies through novel international cooperation approaches based on global knowledge sharing and mutual interest, linked with support to national reform initiatives.”

When people talk about middle income countries, or emerging economies, they often do so with awe: fortunes being made, hundreds of millions lifted out of poverty, the West’s economic and political dominance being challenged. Negative headlines on emerging economies are equally mind-boggling: severe environmental and social challenges, increasing inequality, and the bottom billion who have not been lifted out of poverty yet. In any case, the overall picture is one of economically and - increasingly - politically powerful nations which can and should take care of themselves. Unsurprisingly, an increasing number of people and politicians among so-called traditional donors demand that “aid money” to emerging economies should be stopped altogether and that development cooperation with those countries should be ceased.

However, the real picture is a very different and much more complex one; and rather than ceasing cooperation altogether, novel approaches to international cooperation with those countries are needed.

I would like to raise three key points in this respect.

First, the challenges middle income countries face to join the ranks of developed economies are still humongous.

Second, while middle income countries are not alike, their challenges are often similar.

Third, we need to change our understanding of what it means to work among and with middle income countries. New modes of international cooperation are needed. In this novel approach, the focus is on jointly tackling common challenges, both global and country-specific ones. What matters is mutual interest on a level playing field – it is no longer a donor-recipient relationship.

Let me elaborate on each of these points in turn.

The “new bottom billion” aren’t just about poverty reduction. They are a synonym for the challenges emerging economies still face in moving to advanced economy status, including economic, social and environmental aspects. As the example of China shows, it is difficult enough to attain economic growth and lift millions out of income poverty, but the real challenge starts when growth is to be designed socially inclusive and environmentally sustainable. Furthermore, the problems these countries face matter not just to them but they have repercussions for the global community as a whole. For that reason alone, cooperation with emerging economies is here to stay.

Despite the many undoubted underlying differences between, say India, Brazil and Nigeria, there are many challenges these countries share, not only among themselves, but also with many developed economies. Think youth unemployment and jobless growth, think ageing society and growing inequality – to name but a few. There are many reform experiences, recent and historical, big and small, successful and unsuccessful, which are worth sharing. Brazil’s well-known conditional cash-transfer system, the bolsa familia, is just one of them. But there are other, less well-known examples that are worth learning from, too – such as the introduction of a social security card for those previously without access to such services in India – an initiative that has been supported by the organization I work for, the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH (commonly known as German international cooperation agency). In addition, reform experiences and initiatives from developed economies, e.g. on Germany’s model of a social market economy or its energy policy reform (“Energiewende”), certainly also add value to mutual learning processes.

Sharing ideas, exchanging knowledge, learning from one another and working together on a level playing field are all central to this novel form of international cooperation. Meanwhile, actors are no longer just limited to governments or governmental bodies, but include civil society, NGOs, think tanks, the private sector etc. The nature of any such cooperation is one of mutual interest. At the core of the value system underlying these novel approaches to international cooperation stands the global public good of sustainable development – i.e., promoting socially inclusive growth that is environmentally sound.

On the implementation side, GIZ has long started to respond to this

transformation in the international cooperation sphere, offering a wide range of innovative approaches, including inter alia on global networks, global knowledge sharing, global fund management, triangular cooperation and south-south cooperation in general.

To illustrate, let me provide two examples from the work of GIZ: the Alliance for Financial Inclusion (AFI) and the Economic Policy Forum (EPF). The goal of AFI is to improve access to and usage of financial services for the poor through the implementation of effective policies and regulations. The alliance brings together decision-makers and practitioners from central banks, ministries of finance and other financial regulators from altogether 89 countries. AFI's members share their knowledge on policy reforms that have been developed and successfully implemented in their respective countries. In doing so, AFI contributes to lifting around 50m people out of poverty. GIZ facilitates the network on behalf of its members and, in this regard, organizes the annual meetings of AFI as well as regional and global conferences, manages an online platform, facilitates knowledge exchange visits and the implementation of policy changes through a grant programme, and cross-connects with external partners and stakeholders. AFI is funded by the Bill & Melinda Gates Foundation. In addition, selected AFI activities have been supported by the Australian Agency for International Development (AusAID). Since the end of 2012 BMZ has been funding the SME finance work stream and the policy grant programme.

EPF is an alliance of think tanks from emerging and from selected developed economies. EPF's goal is to provide a platform for knowledge sharing and collaborative, policy-oriented research on key economic policy challenges of emerging economies, focusing on global economic stability and the quality of growth. Working as a flexible network facilitated by GIZ, think tanks jointly develop policy proposals with relevance to their respective countries and national and international reform agendas. In a recent survey, 100% of all participating think tanks indicated that they gained helpful insights through EPF for the policy recommendation processes they are involved in. EPF is funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), with participating think tanks bringing in their own resources. Additional funders for EPF are currently being actively sought.

To ensure knowledge sharing creates impact, linking specific in-country initiatives with the global sharing networks is highly valuable. For example, in the case of EPF, while knowledge is shared with other emerging economies on inter alia resource policy, GIZ also supports India on various related national reform initiatives.

In this way, global lessons can feed directly into national reform efforts, while national reform initiatives bring in reform implementation experiences into the global sharing network.

In conclusion, what middle income countries need to tackle their most pressing economic, social and environmental challenges is global top-notch know-how that is adequate to their respective circumstances and reform needs. That know-how needs to be tapped globally through global networks and knowledge sharing platforms which promote mutual learning and feed their findings into domestic reform processes. Linking these global mechanisms with national reform initiatives is a crucial success factor to ensure relevance and impact for the “new bottom billion”.

Equality of Opportunity and the Next Round of Poverty Reduction

Mahmoud Mohieldin

Equalizing opportunities in early childhood should be an integral part of the strategy to reduce poverty and promote shared prosperity.

We live in a world that is considerably less poor than what it was three decades ago. Yet 2.5 billion people are still living in poverty today. Half of these are considered extremely poor (living on less than \$1.25 a day). The UN led Post 2015 development framework is likely to emphasize the need for a global effort to reach this “bottom billion”. The World Bank’s own recently announced goals for 2030 focus not just on ending extreme poverty but – perhaps for the first time – also on promoting overall shared prosperity.

What is common between these goals that are likely to define the paradigm of development assistance in the coming decade is an implicit recognition that the high growth remains necessary but is no longer sufficient to reach the bottom billion. Several countries, particularly large emerging Asian economies such as China, India and Indonesia have succeeded in reducing poverty dramatically in part due to high economic growth. But an inevitable by-product of this process has been the widening of income disparities.

Some argue that inequality of outcomes is not necessarily a bad thing. In fact, rewarding effort and superior life choices is a hallmark of meritocratic societies. The incentives for innovation and entrepreneurship these rewards create are also essential drivers of growth. But there is another form of inequality that originates not from individual choice and agency, but from the endowments a person ends up with in the lottery of birth. This inequality – the inequality of opportunity – restricts economic mobility in society, traps large swathes of the population in perpetual poverty, and can also stifle growth itself by engendering widespread perceptions of unfairness and neglect.

One of the critical priorities for the coming decade will be to safeguard the progress that has been made to date by keeping inequality in check and ensuring the participation of specific segments of society – be it particular lagging regions or ethnic groups – that may have hitherto been excluded from the development process. This will entail leveling the playing field to ensure that every individual has a decent shot at aspiring for something better than the one she is born into irrespective of her

gender, race, ethnicity and parental background.

So what will it take to equalize opportunities amongst millions of children born to a diversity of circumstances across the world? Research shows that enhancing access among the disadvantaged to a basic set of goods and services that boost human capital in early childhood can have the highest impact. The ability of the disadvantaged children – when they become working age adults – to access labor markets through jobs that befit their acquired human capital is instrumental for economic mobility and reduction in inequality in the long-run.

There is evidence from the United States that early childhood education in particular can yield a 7-10% return per annum. In the context of developing countries, acquisition of human capital is constrained not just by the lack of access to quality education, but also by malnutrition and other morbidities associated with diseases such as diarrhea, malaria and typhoid. So substantially higher returns could potentially be realized through a multi-pronged strategy to close the gaps in access to good quality basic education, health, and nutrition services as well as amenities such as clean water and improved sanitation facilities.

Not all countries will have the financial and technical capacities to launch large scale social programs involving cash transfers such as, the Bolsa Familia, which, along with other similar programs, has been a cornerstone of Brazil's remarkable decline in inequality even amidst rapid growth. But there are significant opportunities to sharpen the equity lens in the traditional social sector interventions. Programs such as Bangladesh's Female Secondary School Stipend Program achieved remarkable success in closing enrollment gaps and delaying marriage age for girls.

Similarly, multi-sectoral interventions to reduce childhood stunting – which is known to be at the root of observed gaps in human capital attainments of young adults – can yield substantial development dividends. Programs that deliver a package of solutions through community health workers that not only provide timely information on pre and post-natal care, infant and child feeding practices, hygiene and sanitation issues but also vaccinations and oral rehydration therapy to children in their first thousand days of life are beginning to get implemented in many low income countries. The programs should be scaled up as they are critical from the point of equity.

The difference between some of these policies and others that attempt to universalize access to services such as, say, immunization or primary education, is the

explicit emphasis on equity: children whose circumstances make them otherwise less likely to be able to access them are precisely the ones who will be have to be prioritized in order to equalize opportunities. This might concern some economists who see equity as incompatible with the goal of efficiency. But if one is to take a longer view and recognize that inequality of opportunity implies restricts intergenerational mobility and perpetuates poverty over generations then the trade-off essentially vanishes because the returns on these investments will inevitably expand and strengthen growth.

The ambitious goals set by the international community represent the next phase in the fight against poverty and reach the bottom 40%. Genuine success will depend critically on the extent to which we can help our client countries target and reach pockets of entrenched poverty and harness the productive potential of every individual -- irrespective of his/her gender, ethnicity, region of residence or familial background. One of the best ways to achieve this is to expand opportunities to the most disadvantaged segments of the society starting right from early childhood, to redefine our perception of success into one that entails allowing people to define their own future, and providing them with the opportunity to do so.

Engineering the society through changing peoples' destiny: a second chance

Dato' Sahol Hamid Abu Bakar

In today's world, disparity in the standards of living is an ever present phenomenon across all societies. Despite the conventional need to emphasis on providing equality of opportunity, the fate of the less off in the society requires deserving attention and due commitment. They are the less fortunate, the poor and the less privileged in society, who have the potential to excel in life given the right level of education, are somewhat neglected or oblivious to openings that lie ahead. Somehow, they missed the opportunities that can promise them a better future and better standard of living.

The predicament of the indigenous people is recognized by the Malaysian government and duly addressed to ensure equality of opportunity to the deserving citizens. Their interests are incorporated in Thrust 3 of the Sustainable Development in the 9th Malaysian Plan which gears towards Poverty Eradication and Income Distribution to attain a balanced regional development where the following is identified.

- Development by Region
- Narrowing Rural –Urban Divide
- Central Growth Development
- Hierarchy Growth Conurbation
- Safe City

Universiti Teknologi MARA (UiTM), which is the biggest public university in Malaysia drawing close to 200,000 in enrolment, has taken steps towards addressing this issue. Like other established universities, entry level is very competitive, and applicants have higher than the minimum academic requirements. Our records show that about 20 percent of potential candidates come from a disadvantaged background, in terms of standard of living and academic qualifications. Hence, this is where UiTM's role as a social engineering entity comes in, through the MDAB programme, literally translated as 'Changing the People's Destiny'. MDAB was introduced to engineer the society through special efforts by the university to give a second chance to the less privileged young among the indigenous community who would not make it through the mainstream track, in order to change their life for the better.

Providing opportunities to the indigenous people remains as the state's

responsibility as acknowledged in the United Nation Declaration on the Rights of Indigenous Peoples (61/295). One of such efforts is through the formal education process as undertaken by UiTM. On this score, the university provides educational opportunity for qualified poor Malays and other bumiputeras (that is, the indigenous) from rural as well as urban areas. In order to qualify for this programme, the candidates' household monthly income has to be less than RM2, 000.

Students are offered programmes in UiTM at Pre-Diploma level, with the objective to improve their qualifications at the equivalent of 'O' levels so as to allow them entry into institutions offering diploma-level programmes, one of which is UiTM. Considering their constraints in terms of finance and reasonable entry-level education, UiTM obtained funding through governmental allocations, donations and alumni contributions to facilitate learning for MDAB students, besides easing entry requirements for them. Funding is available for tuition fees, living and travelling allowances, throughout the duration of their studies. Other sources of funding for the MDAB Fund include a one-off University Trust Fund, State Donation Fund, contribution by UiTM fraternity, through smart partnership with Bank Islam through credit card system, donations from external organisations and individuals.

Under the MDAB programme, 5,000 places are offered every semester to poor and needy candidates throughout the country. The MDAB programme is a manifestation of the philosophy that underpins the establishment of the university in 1956, that is, to empower the indigenous communities and provide them a level playing field through higher education. Indeed, UiTM subscribes to the belief that a person is capable of achieving success through the transfer of knowledge and by inculcating values, thus transforming him into a professional once he leaves the institution. UiTM believes that given the opportunities in knowledge acquisition, each graduate have the competence in personal development and to eventually contribute toward nation building.

Our modus operandi in finding deserving candidates under the MDAB programme involves the participation of our branch campuses which are found in all the states in the country. Our officials travel in buses into rural areas, taking along with us prominent figures including celebrities who are supportive of our quest. Offer letters are issued on site once we are satisfied that the candidates fulfill the requirements of MDAB. Two programmes are offered under MDAB, namely, Pre-Commerce and Pre-Science. A few other programs are also offered for self-confidence and teaching and learning process for the students. Some of these

programs include motivation, financial and time management, learning techniques and mindset enrichment. A compulsory module is religion to emphasise on spiritual balance and physical development.

In terms of performance, from 2010 to end of last year, our total MDAB students touched 16,000, with almost 90 percent who registered for pre-commerce, and the balance for pre-science. In each semester, since 2010, a range of 75-82 percent of the candidates passed the pre-commerce pre-diploma, which is an achievement and therefore evidence that these candidates can perform and do well academically.

In efforts to ensure MDAB achieve its deserving stature being a distinct agenda in addition to managing a large university, several strategies were put in place. Communication by way of social media is practice across all level to engage students and staff. Dedicated efforts to enhance welfare of students and employees and to boost the university's image include succession planning, aggressive training and development programs, industry placements as well as industry and alumni networking.

Since its inception, UiTM continues to play its role by specific role in the society to provide opportunities to the less fortunate in this country. With realistic strategies and undivided attitude to see the ethnic Malays are placed at the nation's forefront, the University galvanized the necessary resources to champion the entrusted responsibilities in ensuring the nation's aspiration continues.

The University records its appreciation to the Prime Minister of Malaysia who has given the aspiration and inspiration to see more children who are poor and under-privileged from the ethnic Malays, Bumiputras and the indigenous group, to be given opportunities to change their destiny in the future. We in UiTM will always do the best and give our best for the race, religion and the country. Therefore disparity in the standard of living could be reduced to a certain extent but pose an ever challenging task to be eradicated. As such, equality of opportunity as a fair playing field in a society is context specific and relative in view of historical factors and disparity in living standards among members of the society.

The Solution to End Extreme Poverty is Overcoming Marginality

Joachim von Braun

Changed situation with poverty

Ending extreme poverty is in our reach. There has been significant progress in the reduction of poverty in the developing world over the past few decades. Around 1.3 billion people in the developing world subsist on less than \$US 1.25/day and 234 million live on less than \$US 0.63/day. Prevalence based on income poverty defined at \$US 1.25/day per capita declined from 43% to 22% from 1990 to 2008. This progress is the result of various factors, including economic growth reaching the poor and in many countries there has also been increased attention to social protection policies. However, a simplistic extrapolation of the declining trend in overall poverty prevalence by about 1 percentage point per annum over the past 20 years could misguide us to expect the end of absolute poverty within two decades. It would be more realistic to assume that any further reduction of the remaining poverty will be more protracted. Whereas in Africa most of the poor live in low-income countries, in Asia they are often found in middle-income countries. The bottom billion no longer lives in the poorest countries: statistically speaking, the majority of the poor have shifted within the last 20 years from low to middle-income countries such as India, Indonesia, Pakistan, and China, and often live in marginal regions of these countries. More than half of the world's poor now live in large emerging economies that happen to be members of the economically leading G20 nations. This has far-reaching implications for development cooperation policies, as a singular focus on poor countries will miss out on the majority of the world's poor people.

Marginality – the Nexus of Poverty, Exclusion, and Ecology

Overcoming extreme poverty is not just a matter of growth and targeted transfer policies, but a matter of addressing structural forces such as exclusion, discrimination, and the deprivation of rights; constrained access to services and technology; governance deficiencies and corruption; and the forces of ecological change that are increasing the vulnerability and eroding the resilience of the poor, many of whom depend on natural resources at the margins in rural areas or live in high risk margins of urban areas. A broader perspective regarding poverty reduction and development policies and programs is called for. This is where the marginality concept comes into play. “Marginality” is the position of people on the edges, preventing their access to resources and opportunities, freedom of choices, and the development of personal capabilities. The very poorest are typically also marginalized: they belong to socially excluded groups, live in remote rural areas, and/or have less education, fewer assets,

and less access to markets.

Actions against Marginality

‘De-marginalizing’ the marginalized requires the creation of the physical infrastructure and institutional arrangements that can help to overcome the barriers to access, exchange, and communication, and facilitate a shift away from the margins of development through building accessible assets beyond natural capital, i.e., access to services that foster human capital and technology. Resource endowments and land degradation are critical determinants of marginality, and identify agricultural development strategies. Reducing the significant agricultural yield gaps with technological and policy measures are opportunities, even in many marginal areas. Investing in targeted R & D - especially focused on the crops and traits that are important to the poor and the environmental limitations they face - has the potential to dramatically lessen marginality.

Addressing marginality is not only a matter for central and local governments, but also a task for civil society organizations, business, and local communities themselves. The instruments involved include assistance from higher levels of government, cash support, the provision of public services (particularly health care and education), forms of employment support, and assistance for small-scale enterprises.

Good governance efforts to track and account for funds and their outcomes are among the essential ingredients for policies to be successful in providing for the marginalized. In the absence of genuine local interest in providing for the marginalized and extremely poor, direct funding to beneficiaries by central governments and aid agencies appears to be the only feasible option.

There are promising new initiatives for overcoming marginality through inclusive business models, such as the “Creating Shared Value” approach, which means that when making business decisions on future products and allocations of investments, companies simultaneously consider what long-term values can be created both, for society incl. the poor, and for shareholders. The corporate sector should examine the opportunities as low risk/high return ventures. These business initiatives can achieve greater results when accompanied by donor supported public investments, such as infrastructure investments in marginal areas, access to improved seeds or livestock, health services, and nutritionally enhanced foods.

Communities supported by civil society may best serve these initiatives by providing local insight.

The research community may best serve these efforts by considering innovative ideas that foster institutional arrangements that bring together unusual alliances, by accompanying efforts with solid impact studies, and through insights from comparative assessments of cases of successful efforts that were scaled up.

Aiming for the end of extreme poverty requires an end of simple solutions. Recognizing marginality as a complex phenomenon helps to identify optimal sets of context specific, multi-faceted solutions. Results orientation means asking “did marginality get reduced?”, because sustainable poverty reduction depends on that.

Development Policies for the New Bottom Billion

Robert Collymore

The Issue

The Bottom Billion has been defined by an economic measure - the poorest in terms of income per capita. However, poverty is not gender neutral and poverty is not always about income. We can put a value to what living on less than \$1 or \$2 entails, but we cannot put a value to living without or with limited opportunities and possibilities for the future. Women and the girl child are always disproportionately affected by the lack of opportunities for an education, for good health, for equal participation and this ultimately impacts their income and overall quality of life.

The Dilemma

Most development policies and growth policies are gender neutral and focus on attainment in terms of figures, and not in terms of opportunities and possibilities. An analysis of the progress in the attainment of the MDGs illustrates that the MDGs that specifically focused on women have been the hardest to attain, and in addition, in many African countries, they have also been the MDGs that have received the least amount of funding and popular support. In what ways can we reshape policy to acknowledge the transformative role that women and the girl child play in the development of families, communities and economies?

From a solutions for growth and a policy perspective

We need to:

1. Undertake a clear cost-benefit analysis on the impact of inadequate or no investment in health, education and economic empowerment for women and the girl child
2. Provide the girl child and women the opportunity to participate in the identification, design, implementation and tracking of solutions that pertain to their well being.
3. Ensure that with the transition to the social development goals, targets and funding models are developed that clearly provide and unlock opportunities for women and the girl-child
4. Assess the impact of financial inclusion opportunities for women. In Kenya, through M-PESA (and more recently with M-Shwari), in just over 5 years, close to 50% of Kenyan women are financially included and are now able to control their money, save and invest at a micro –level

3. Inequality and Human Capital

Inequality and Human Capital

The Challenge

Both advanced industrial economies such as the United States and rapidly growing economies such as China are exhibiting increasing levels of inequality and disadvantage. Recent research on the sources ...

Both advanced industrial economies such as the United States and rapidly growing economies such as China are exhibiting increasing levels of inequality and disadvantage. Recent research on the sources of inequality has begun the process of creating a new social science paradigm which integrates economics, psychological sociological and biological factors in order to provide a comprehensive understanding of the determinants of socioeconomic status across the life course as well as intergenerational mobility. This new work embodies a rich conception of the forces that underlie individual decision making that draws upon the insights of many disciplines. These insights are unified by conceptualizing inequality in socio-economic outcomes as derivative from inequalities that emerge in cognitive and noncognitive skills, which include personality traits as well as human capital and intelligence.

Inequality and Human Capital

By

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Inequality and human capital are two interesting yet seemingly independent concepts. However, if interrelatedness between the two concepts can be found, then policy implications can be drawn accordingly.

The relationship between inequality and human capital can be examined through the correlation between the Gini coefficient¹ (Gini) and various educational indicators that reflect the accumulation of human capital (HK), such as illiteracy rates and other relevant education statistics on the corresponding country.

There are 22 countries, including Hong Kong, who published Gini in different years, and 21 of them had compiled Gini on personal, rather than household, income basis. This formed the largest possible data base for our advance analysis. We calculated the correlation coefficients (CC) between Gini and various indicators of HK. The results were summarized in the Table.

By pooling together data from the developed and developing countries, the Table suggested that the higher the illiteracy rates, the higher the inequality. Meanwhile, the CC was as high as 0.8240². The Table also suggested that if we confined the illiteracy rate statistics to population aged 15 to 24, the CC was still as high as 0.7019. Upon examination of the CC between Gini and gross enrollment rates (GER) for different levels of education, our findings showed that the CC was 0.5723 for primary education, -0.3023 for secondary education, and -0.6362 for higher education across countries.

The above findings suggested that: first, the higher the illiteracy rates for all ages in a country, the worse the situation of inequality. This was shown in the very high

¹ A measurement for income inequality and the larger the Gini coefficient, the wider the income distribution gap for a country.

² where 1 (-1) is the possible maximum value for a positive (negative) correlation, and 0 stands for no correlation at all for the relevant two factors or variables.

correlation between illiteracy rates and income inequality. However, the results for OECD countries were quite different, i.e., the CC was actually [-0.1358] for OECD countries, compared to (0.8992) for developing countries. We also saw a similar pattern in the illiteracy rate statistics for population aged 15 to 24.

Secondly, the above results suggested that it would be very beneficial for developing countries to lower illiteracy rates in order to achieve a more equalized income distribution. This may then raise the question regarding the extent of education required to effectively reverse the inequality situation. In the Table, we calculated the CC for different levels of education. Our empirical findings suggested that there existed a strong positive correlation between inequality and the GER for primary education across countries. More specifically, the corresponding CC was as high as 0.5723. Moreover, the CC was as high as (0.9658) for developing countries alone.

Contrary to many arguments that emphasize the importance of primary education, our empirical findings suggested that focusing on primary education alone was not sufficient for improving inequality. In other words, it may require education beyond the primary level to reverse the situation. This was shown in our findings that, for developing countries in particular, the CC between Gini and GER first turned negative at the secondary education level and that the CC was as high as (-0.9972).

Furthermore, the CC was -0.6362 for high education across countries. This was primarily due to the fact that CC was also shown to be strongly negative (-0.9748) for developing countries. However, the situation for the OECD country group was just the opposite as the CC was on the positive side and was as strong as [0.4312].

The above results revealed two contrasting situations, namely, first, in order for developing countries to improve upon the problem of escalating inequality, efforts may be required to improve both secondary school education *and* high education for effective and consistent results, i.e., primary education alone cannot solve the problem. Secondly, for OECD developed countries, our findings suggested that higher education can actually hinder income distribution.

Based on the above findings, the following two policy suggestions warrant our attention. Namely, first, human capital is relevant in determining the inequality of a society. In particular, only human capital with secondary or higher level education showed real capabilities to reverse the inequality situation in developing countries. As such, strong commitment may be required for developing countries to improve the

inequality situation, i.e., to devote precious resources to education and be persistent in the long run. This undoubtedly presents a big challenge for many developing economies.

Secondly, while higher education could worsen the income distribution problem in developed countries, the case for developing countries was entirely the opposite. Based on our findings, it is advisable for developing countries to take active measures to reduce illiteracy rates through improving both primary and secondary education.

Surely, it's never too late for a country to strengthen its own human capital.

Table: Correlation Coefficients (CC) between Gini Coefficient and Relevant Education Indicators for Human Capital

Relevant Education Indicators	Illiteracy Rates for Relevant Countries in 2000-2005 (%)		
	Population 15 years old and above	Population between age 15 to 24	
Correlation Coefficient with Gini Coefficient	0.8240 (0.8992) [-0.1358]	0.7019 (0.7742) [-0.2577]	
Relevant Education Indicators	Gross Enrollment Rates for Relevant countries in 2005		
	Primary Education	Secondary Education	High Education
Correlation Coefficient with Gini Coefficient	0.5723 (0.9685) [0.1885]	-0.3023 (-0.9972) [0.0967]	-0.6362 (-0.9748) [0.4312]

Note: numbers without brackets, with (), with [], are CC for all samples, for developing countries, and for OECD countries, respectively.

Make sustainable behavior – in and outside of markets – a school subject
Nora Szech

Train children to become good sharers, such as they are often taught to become good savers, inside and outside of market environments.

To fight inequality, efforts in skill formation of underprivileged children and their families have to be made. Likewise, those who contribute to the persistence of inequality should be trained in taking responsibility and acting more socially. This solution proposal targets the latter fundamental aspect of human capital accumulation: Make people good sharers.

Over the last decades, teaching children to care for others has become even more important – but also more intricate – for two reasons:

1) In a globalized world, effects of close-knit neighborhoods promoting social behavior are not sufficient to reduce problems of inequalities both within and across societies. Yet our daily behavior (e.g. when shopping or travelling) affects suffering and inequality on larger distances.

2) Institutions such as market environments tend to promote selfish and immoral behavior.

Many parents teach their children at young ages to save money for the future. The capability to wait for a bigger reward and to forgo a much smaller yet sooner reward is even considered as a predictor of future success in life. Likewise, parents teach their kids to share with others. Both skills, saving and sharing, are seen as important virtues in our societies.

Yet while sharing is something children typically learn when interacting with siblings or friends, i.e., in their direct environments, children learn less about sharing on more abstract or complex levels. Children may gain some experiences by engaging in charity events. Such practical pro-social training, in some countries fostered at schools, should be extended and taught on a rounded-out basis. Furthermore, children should learn to behave responsibly even if institutions try to promote selfish and greedy behavior.

A multi-faceted approach to teaching sharing, such as it is the case to a larger

extent for saving already, is in order: Children learn to save in very direct situations, for example when their grand-mother gives them some money to put into the piggy bank. Yet saving is also trained in much more complex situations and when institutions try to promote spending money - for example when kids enter a supermarket and are taught not to waste all their pocket money on sweets. Just like the skill of being a good saver, the skill of being a good sharer should be fostered in these more difficult situations as well.

Sharing with others becomes especially complex to learn when those in need are outside of our direct proximity:

1) We do not see the suffering -- at least, it is easy to look away. Feeling empathy for those who suffer is hence more difficult than in direct relationships.

2) We need information that the suffering exists. We can deliberately try to avoid such information if we feel we prefer to act selfishly anyway.

3) Even knowing that others need help and feeling that one should do something about it is not enough. Different means to fight the suffering have to be outweighed. Furthermore, one has to decide how to set priorities in a world where inequality is huge. This requires energy and time, and may be frustrating as it is basically impossible to be “good” in every respect.

4) The thankfulness of those who are helped is much more difficult to receive than in a direct interaction.

Besides these severe obstacles to social responsibility, institutions promote selfish behavior. An omnipresent institution often facilitating greed is the market environment. In addition to the arguments for why caring for the needy outside our neighborhoods is difficult, markets create even more challenging environments:

1) Prices (and competition) tend to be focal in markets. The virtue of being a good saver stands in conflict with the virtue of shopping sustainably and acting pro-socially.

2) People can share their guilt of shopping selfishly with others. This reduces moral concerns.

3) Advertising makes people focus on way different aspects of a product than a bad production process and the suffering of workers. Even if a product is pricy, it may still contribute to inequalities, as is the case for many fashion or electronics items that are produced under unsafe and unhealthy working conditions or involve child labor.

4) Diffused pivotality allows for a replacement logic: ‘Even if I do not support

bad working conditions by buying this product, somebody else will...’

5) “Greenwashing” makes it difficult to shop sustainably even for those who want to make a difference.

Therefore, people need to receive training, both in taking responsibility for others in general and in resisting influences of institutions like markets in particular. The basis for such capabilities should be built in young children – in school, but also with the support of their parents, if possible. Actual shopping behavior in adults often lacks sustainability – instead, many adults shop to get into a better mood, and pass such shopaholic behaviors on to their kids. Or they even teach their children to just care about prices.

The overall population needs support: Means such as information provision, role-models, practical advice and training on how to substitute products contributing to inequality and suffering should be combined to achieve best results. The bottom-to-top approach supporting sustainable shopping behavior should ideally be accompanied by regulation of markets and certification efforts (e.g. on the level of the EU) to increase transparency for customers. Yet note that the bottom-to-top approach in training skills in customers should also work across generations: Possibly, if children are trained to care better when acting in market situations, parents will learn from them, too. This is why sustainable shopping behavior and taking social responsibility in complex environments should become a (larger) part of school education.

4. Trade, Poverty and Inequality

Trade, Poverty and Inequality

The Challenge

The debate about the impact of international trade on poverty is an old one. The narrative that characterizes trade as an “engine of growth,” underscoring the importance of growth for poverty alleviation can be traced back to Adam Smith. For those that believe that markets operate efficiently and that economic agents have limited market power, trade liberalization (and the ensuing trade expansion) improves productivity, fostering growth and poverty reduction. A different narrative, however, emerges from those that put emphasis on learning-by-doing and recognize the role of market imperfections. From this perspective, government intervention has an important role to play in promoting development. At another extreme, one finds those that equate globalization and international trade with the expansion of the capitalist system and see this as a receipt for concentration of economic power and exploitation. These different schools of thought have been duelling over the last two centuries and their exchanges provide the intellectual “sound-track” for the contemporary debate about the benefits of globalization, as illustrated by the “battle” of Seattle around the WTO Ministerial of 1999.

Improving income inequality to facilitate growth

Da-Nien Liu

The impact of globalization on income distribution has, for many years now, been a subject of intense debate. Some experts argue that international trade is one of the main factors contributing to income inequality, while others hold that trade helps to reduce income inequality. Other empirical studies suggest that there is no significant correlation between trade and income distribution. Leaving aside the empirical results that have been obtained in research on this issue, the fact remains that there has, so far, been no significant improvement in the global problem of income inequality, or in the related problems of poverty.

According to a report issued by the OECD, over the period 1985 – 2008, average real household income in the OECD member states increased at an average annual growth rate of 1.7%. For the 10% of households with the highest household income, the growth rate in income over this period was 1.9%, while for the bottom 10% it was 1.3%. Over this same period, the Gini coefficient for the OECD member states as a whole rose from 0.29 to 0.316. As of 2008, the average income of the richest 10% of citizens of the OECD member states was approximately 9.2 times that of the poorest 10%, the highest multiple recorded in the last 50 years. In emerging economies, the Gini coefficient is generally higher than the OECD average, indicating that income inequality is usually more severe in emerging economies than it is in the OECD member nations.

There is a clear need to consider, from multiple perspectives, how the policies of individual governments and the mechanisms established by international trade organizations can contribute to the achievement of the twin goals of economic growth and reduction of income inequality. The key points relating to this challenge are outlined below:

1. Tax reform policies: Tax reform is the most direct, and the most effective, means of reducing income inequality. As the income of high-earners far exceeds that of low-earners, and tends to increase at a much faster rate, transfer payments from the government (including both in-cash and in-kind payments) are needed to assist low-income households, so that income inequality does not become further exacerbated.

The tax system as a whole may also need overhauling. The experience of many countries around the world has been that, due to the introduction of a flatter tax schedule and various other factors, the share of the overall national tax burden borne by high-income households has tended to fall, indicating a clear necessity for

comprehensive tax system reform. However, given that most countries have recently been forced to cut back on government expenditure, before implementing tax measures aimed to reducing income inequality, careful analysis is needed to ensure that the measures adopted are sustainable.

2. Boosting employment: Efforts need to be made to increase the number of high-productivity and higher-paying jobs that are being created. When it comes to creating new job opportunities, quantity is not everything; attention must also be paid to job quality, to avoid the problem of in-work poverty. There is particular need for governments to take special measures to improve the nature of the jobs available to members of disadvantaged groups, including young people, the elderly, women, immigrants, etc.

With the global economic downturn of the past few years, business enterprises have been tending to recruit more temporary and part-time workers, as opposed to regular, full-time workers. There are significant disparities between temporary and part-time workers on the one hand and regular, full-time workers on the other, in terms of wages and benefits. In the future, attention will also need to be paid to reducing the disparities between these two groups with regard to employment security, etc.

3. Investing in human capital: Education, vocational training and in-service training can significantly enhance the employability of low-skilled workers. Strengthening worker employability in this way is another important means of reducing income inequality.

A further point worth noting is that, because of the lack of progress in the multilateral trade talks within the WTO framework over the past few years, countries throughout the world have been devoting more effort to pursuing regional economic integration, leading to a dramatic increase in the number of free trade agreements (FTAs). The number of FTAs, and the number of countries participating in FTAs, is expected to increase still further in the future. For example, the Trans-Pacific Partnership (TPP) already has 12 member economies, and the Regional Comprehensive Economic Partnership (RCEP) has 16. The trend for FTAs to develop into trading blocks can help to stimulate more trade within the FTA region, but it also inevitably has an exclusionary effect on non-member economies, which can exacerbate the problems of income inequality and poverty.

As the number of countries participating in FTAs increases, there is a growing emphasis on global supply chain integration. This, combined with the imposition of stricter rules of origin, can have a serious negative impact on non-member economies.

The question of whether rules of origin act as obstacles to trade has been intensively discussed for many years now; however, it appears that with the focus on global supply chain architecture that is being seen in today's large-scale FTAs, the negative effects of rules of origin on non-member economies are becoming more pronounced. This is especially true in regard to the impact on industries such as textiles and garment manufacturing that are vitally important to developing countries. In the future, if a country finds itself excluded from the burgeoning network of FTAs, then not only will this affect that country's economic growth, it will also tend to exacerbate the problems of income inequality and poverty.

There is thus a clear need to strive for faster progress in the multilateral trade talks within the WTO framework, so as to minimize the negative impact of FTAs. Efforts should also be made to harmonize the rules of origin provisions of FTAs.

Trading up: Helping the poor gain from global commerce

Mahmoud Mohieldin

With smart, international agreement and well-designed domestic policies, trade can be a powerful force for poverty reduction.

A long-held tenet of international trade theory is this: In the long run, increased trade is associated with higher rates of economic growth. Countries that open their borders and lower their trade costs see bigger increases in national income than those that restrict cross-border commerce. What has been more elusive is a guarantee that trade-related growth reaches the poor. At the World Bank – as we track shifts in the global economy – we are trying to make sure the poor prosper in the context of increased trade.

Worldwide, the incidence of poverty has never been so low. Average poverty rates have declined steadily over the past two decades, and the number of people in the world in extreme poverty halved between 1990 and 2010. Just over 1 billion people now live on less than 2 dollars a day. But progress has been uneven. Most of East Asia and Latin America have largely grown out of poverty, while poverty remains high in sub-Saharan Africa and South Asia.

The international development community has been adapting its values and objectives to this changing global context. The World Bank recently expanded its long-standing focus on poverty reduction to include a broader objective: promoting sustainable, shared prosperity for the bottom 40 percent of each country's population. Such a shift is changing how we define success in development, and, more specifically, how we provide trade-related support to developing countries.

The interactions between trade and poverty are complex. On the one hand, increased trade can lower the prices of goods and services, which is beneficial for consumers. It can expand the variety of commodities available to the poor and the inputs available to firms. But, on the other hand, increased trade can also eliminate low-skilled factory jobs or reduce the prices farmers receive for their produce – changes that can disproportionately hurt the poor. For example, poverty has declined more slowly in rural districts in India that faced increased foreign competition in agricultural products. This effect was particularly strong among the poorest workers, who had little ability to move to new sectors and, in some states, were hindered in job-changes by rigid labor regulation.

In the short term, increased trade will likely require the poor to adjust to new circumstances. Individuals may need to change their consumption, and labor may get reallocated across sectors or see wages change. Some firms will expand while others contract. Experience confirms that, despite these adjustment costs, governments can boost the benefits and mitigate the negative effects that trade has on the poor. With appropriate foresight, governments can develop policies that encourage re-training programs for displaced workers, for example, or reform laws to make it easier for workers to move to export-expanding sectors. They can ensure that farmers do not face export restrictions and have access to timely and accurate market information. These and other pro-poor policies can complement trade liberalization to ensure that a rising tide does, indeed, lift all boats.

The World Bank helps developing countries lower the costs of trading with other countries. We help them connect firms, farmers and households to markets and supply chains – connections that generate the investments and economic activity that reduce poverty. We help developing countries build infrastructure, such as the roads, bridges, and ports that help traders reach markets. In Kazakhstan, for example, a \$1.8 billion project is improving trade-related transport along a corridor that bisects the country, bringing economic stimulus to some of the nation’s poorest provinces. In Nepal, the Bank is working to rehabilitate a steep, dangerous, and busy road that carries the majority of the country’s exports to India.

We also help make sure trade-related regulations work efficiently. Sometimes it is weaknesses in a country’s “software,” not its “hardware,” that hit the poor hardest. We help countries establish clear customs rules – an essential part of a healthy business climate and a standard that helps protect vulnerable traders from bribe solicitations or inconsistent treatment. We support improvements to border conditions that cause costly delays for formal and informal traders alike. In Cameroon, for example, we are helping to simplify and modernize the trade procedures through the port of Douala. We have helped the government of Lao PDR to establish a Trade Information Portal – an online resource providing information to traders on all trade-related laws.

Since 2010, the International Finance Corporation (IFC), the Bank’s private-sector arm, has been providing capital that helps SMEs participate in global supply chains. The \$500 million Global Trade Supplier Finance program currently provides short-term finance to thousands of SMEs in emerging markets to develop

efficient logistics and ensure access to trade finance.

Going forward, it is paramount that world leaders work to maintain an open trading system and encourage trade-related policies that reduce poverty and create an environment conducive to shared prosperity. The Ninth Ministerial Conference of the WTO, scheduled to take place in Bali in December, provides an important opportunity for the international trading system to make strides in improving trade facilitation, an arena that affects poor and informal traders.

Bank research suggests that all countries would gain – and developing countries would gain the most – from a new WTO trade facilitation agreement. An agreement would expedite the movement, release and clearance of goods at border stations; clarify and improve trade-related rules; enhance technical assistance; and encourage cooperation between border-control agencies. A successful compromise is in sight, but will require WTO members to agree on at least one highly-contested matter: assistance from wealthy countries and donors to provide developing countries support in enacting the provisions of an agreement.

All of these solutions – from transport improvements in Kazakhstan to customs reform in Cameroon to agreement in the WTO – will help the poor to benefit from trade. While nations as a whole gain from increased trade, without pro-active policies, the poor may not. For this reason, we must continue helping developing countries fill in the missing pieces.

Trade, Poverty and Inequality - In the light of Export to NEI

Ahsan K. Chowdhury

Bangladesh is one of the most densely populated countries of the world. It is in South Asia, located on the fertile Bengal delta. It is bordered by the Republic of India to its north, west and east, by the Union of Myanmar (Burma) to its south-east and by the Bay of Bengal to its south. It is separated from the Democratic Republic of Nepal and the Kingdom of Bhutan by the narrow Indian Siliguri Corridor.

On the other hand, North East India is less densely populated as compared to Bangladesh. It is friendly neighboring country which can offer us 130 Crore of consumers. Geographical proximity between India and Bangladesh has led to the development of a good trade relationship between these two neighboring countries. Good trade relationship between these two countries is reflected not only in volume of bilateral trade but also in their engagement in bilateral, regional and multilateral trade agreements.

The economic relations between the two countries have many aspects, including: embracing trade transactions, credit arrangements, joint ventures, transit facilities and transport development. These relations have continued and expanded and has helped to improve political relationship too. This is mainly because of the operation of objective factors like geographical proximity, common language, similarity of consumption pattern, common development needs and experience, and commonality of the inherited infrastructure.

One of the most important markets for PRAN, both in terms of export and import is India. It is contributing almost 45% of our Export Basket; volume is also growing fast. Business environment is good as compared to other countries. 60% of PRAN's total import comes from India and we are importing most of our raw materials from India. Doing trade with North east India also has some strong benefits like

1. Per capita Agricultural land is higher in North East India than Bangladesh
2. There is a low demand of Agricultural products; because of the lesser number population
3. Bangladesh has got highest population with lesser land thus demands of Agricultural products are high
4. So there is huge potentiality of utilizing the NEI's land for Agriculture and process and consume the same in Bangladesh

5.NEI has a huge cultivation capacity, but due to less consumers and farmers don't get the deserved selling price of their agricultural products. This discourages them

6.NEI is not so developed in industrialization, so they don't get sufficient buyers for selling their crops

7.PRAN can be the largest buyer of those agricultural products of NEI

8.It is easier for NEI to sell their agricultural products to Bangladesh, due to short distance than that of main part of India.

9.PRAN is the largest Agro-Processor; they can utilize these raw materials of NEI & provide them the Processed Foods with long shelf life

10.It also becomes profitable for both exporters & Importers as the distance between Bangladesh & NEI is less as compared to main land of India. Thus it becomes cost effective to supply processed food from Bangladesh to NEI than to supply from main land of India to NEI

In the past, doing trade was difficult due to many non tariff barriers prevailing between the two countries, but with time, these problems are getting solved. Some of them are as follows:

Non-Tariff Barriers: Those are already removed

1. Health Related Problems: Now exported food products are getting Health Report (Lab Test Report) in a reasonably short time that that of earlier (earlier it took 40-45 days, now it can be achieved within 12-15 days).
2. Both the governments introduced 'Car Pass' facilities in the major Land Ports which permits the vehicles of one country to enter into other country & unload the imported goods to the importers' warehouse. (earlier this unloading used to take place in 'No Man's Land' from truck to truck)
3. Bangladesh & Indian Customs, have increased their working hours, even for some special cases they keep the customs office open on Holidays.
4. New Sheds and Warehouses are being constructed in Indian side, which will give a huge facility to store the goods near the port area.

Some problems that are still faced are as follows:

- Infrastructure in Port Area: Out of 18 major Land Ports in most of the ports the Road Condition is very bad. This need to be improved in both

sides and minimum 6-8 lane roads should be constructed.

- Adequate Loading-Unloading sheds to be prepared in all Land Ports (mostly in Bangladesh part).
- Vehicle Parking Area should be made in both side Land Ports to avoid heavy traffic & long queue of vehicles in Port Area.
- In Bangladesh side the better Customs Office & accommodation facilities for Customs Officers should be constructed.
- Automation System should be introduced in both side customs, in terms of:
 1. Documentation of Clearing & Forwarding of shipments
 2. Scanning & checking of goods
 3. Loading & Unloading
 4. Land Ports should be functioning for 24 hours for better & timely import-export

Outcome of Indo-Bangla Bilateral Trade

- Farmers of NEI will be encouraged to grow more agricultural products when they will have a confirm buyer/market like Bangladesh with better value of their products.
- The huge agricultural lands of NEI will be utilized.
- Bangladesh will get the sufficient supply of agricultural raw materials in a reasonable price.
- The agro-processed industries will be benefitted.
- For both the countries, employment will be generated in big volumes. This will offer them a better lifestyle and living hood.
- Infrastructure and communication of both the regions will develop.
- Last but not the least; both the government will earn a lot of revenues from this bilateral business.
- Finally this region, Bangladesh & NEI, will become a strong economic hub.

Summary

In general terms we can say that there is a strong relationship between Trade, poverty and inequality.

Trade: is a business relation between two countries

Poverty: is an opportunity of improvement through trade

Inequality: can be removed through trade eg. Bangladesh and India are two poor

and developing countries where liberalization of trade has helped the lives of thousands of people.

Pran's fruit processing and soft drink factory near Agartala is coming up soon. The plant will supply products to the Indian markets. Pran-RFL Company has a very strong trade network with some of its neighboring countries like India, Nepal, Sri Lanka, Bhutan, etc. Among these countries, export with India is on the top of the list. To realize the prospect, both countries will have to further liberalize trade, cut tariffs, reduce non-tariff barriers and take steps to facilitate more trade to open up New Opportunities, and to handle New Challenges.

A Note on Trade, Poverty & Development Lessons from Korea – Questions for Bangladesh

Jean-Pierre Lehmann

That trade contributes significantly to poverty reduction would appear indisputable. Petro-states aside, all countries that have achieved high growth rates and high levels of poverty reduction have been actively engaged in trade. This results from the fact that being active in trade requires investments in infrastructure, education and gender empowerment.

China has achieved incomparably more poverty reduction than India, partly thanks to its massive engagement in trade, which in turn was facilitated by solid infrastructure, widespread education and the removal of obstacles to female mobility, all of which in India leave scandalously to be desired: in China female illiteracy has been virtually eradicated, in India it stands at a scandalously high 35%.

Because being active in trade requires robust development-oriented policies, trade in turn contributes to development. Had, for example, a Bangladesh-style trade policy been implemented in a country such as Egypt, it would undoubtedly be in a much stronger condition than it is to affront its economic, social and political challenges.

Recent tragedies notwithstanding, Bangladesh has received considerable plaudits, not least from *The Economist*, which in an article entitled “Bangladesh: Out of the Basket” it added the subtitle, “Lessons from the achievements – yes, really, achievements – of Bangladesh”. Bangladesh’s major achievement was inclusive growth, scoring not just in GDP growth rates, but also in significantly improved human development indicators, notably in female empowerment. One of the many causes of the weak insertion of the Arab world, leaving oil aside, is the absence of trade, which in turn can be partly ascribed to its discriminatory gender policies: as commented in the 2002 Arab Human Development Report, not engaging half your work force is equivalent to not exploiting half your oil wells!

While the correlation between trade and poverty reduction would seem irrefutable, it has also been the case throughout modern history that labour exploitation and maltreatment have been an inexorable part of the process. This is not to diminish by any means the terrible tragedy that occurred at the Rana Plaza factories in Dhaka, with more than 1200 deaths, nor to exonerate those responsible. But “Dickensian conditions” have prevailed in all industrialising countries since the

beginnings of the Industrial Revolution. With still many countries in Africa, Asia and Latin America aspiring to industrialisation, efforts of academe, the World Bank, NGOs, etc, should be forcefully directed at how Charles Dickens can be taken out of the picture, indeed debarred from writing the script.

Another question that arises, however, is once trade policy has been successfully implemented and poverty has been reduced, then what?

Reality is that, apart from petro-states and city-states (Singapore, Hong Kong, Malta), in the last seven decades only two economies, South Korea and Taiwan, have succeeded in definitely “graduating” from third world to first. All others, including the three South-east Asian economies, Indonesia, Malaysia and Thailand, featured in the World Bank’s 1993 East Asian Miracle report, have failed (at least so far) to overcome the middle-income trap. In all of these trade oriented countries, while poverty has been reduced, there are still masses of people in what is coming to be termed the “struggling classes”, people who are out of the poverty trap, but who find it still very difficult to make ends meet and for whom, for example, a slight rise in the cost of public transport can have quite dramatic effects.

The South Korean “model” demonstrates that trade policy must be complemented by effective industrial policy, notably infant-industry protection. Joe Studwell, in his excellent study, *How Asia Works: Success and Failure in the World's Most Dynamic Region*, draws a clear contrast between the economies of North-east and South-east Asia, especially in government policies regarding manufacturing and finance. These factors go a long way in explaining why Korea has a Samsung, an LG, a POSCO, a Hyundai, etc, and Thailand has none.

At a time of great confusion and danger, when it is incumbent to question past assumptions and theories, the advice that should be given to Bangladesh and other trade oriented industrialisation aspiring countries is to look very closely at the Korean model. Of course it cannot be copied, nor is it by any means perfect, but there is a lot to learn and to inspire. Korea is the 20th century’s great success story, not only economically, but also politically, socially and increasingly environmentally. As the legitimacy of the Washington consensus has eroded, the Seoul consensus might serve as a reference point for the 21st century.

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5. What Banking for Economic Dynamism?

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The Challenge

The role of banks for economic dynamism is paramount. Diverse people such as Edmund Phelps, Muhammad Yunus, and David Cameron have discussed how banks may foster an economy's ability and preference to innovate. In the past, banks actively lent to households and small businesses, which they carefully monitored. In recent times, banks have shifted their focus toward lending and borrowing in financial markets, particularly channeling lending toward standardized securities, which have promised higher yields at lower risk. These transactions involve lower monitoring costs than lending to small businesses, and they have relied upon financial innovations such as securitization. The result of these developments has been a decrease in economic dynamism against a backdrop of an increase in financial dynamism.

One apparently simple policy solution is to issue governmental guarantees that incentivize banks to lend to small businesses and innovative firms once again. But this policy sounds too familiar from recent US experience. There, governmentsponsored enterprises increasingly guaranteed mortgage lending and loans to small and medium enterprises. That experiment did not end well. Some argue that the incentives induced by the government led to poor monitoring and the indiscriminate issuance of credit. The rapid expansion of the quantity of mortgage credit and a rapid deterioration in its quality were major factors accompanying the housing boom and the financial crisis.

This episode shows how well-intentioned government guarantees may easily lead to massive and indiscriminate lending and adverse selection, and eventually unsustainable distortions. It also shows how poorly-designed policies jeopardize macroeconomic stability and have adverse consequences for economic welfare. It is therefore important to understand how to derive sustainable policies that encourage banking for economic dynamism. What incentives could encourage banks to refocus on relationship-building and the careful monitoring of small businesses and innovative enterprises? Is it desirable to discourage banks from engaging into securitization on both the lending and borrowing side of their balance sheets? And can we learn from the experiences of micro finance or venture capital in creating new forms of banking which safely expand credit to small and innovative businesses rather than to well-established incumbents?

Banking for Economic Dynamism

Victor Kuan

Responsible Finance that underpins “Financial Inclusion” and naturally reduces income inequities not only broadens financial market development, but also spreads economic dynamism.

From both a responsible finance and reputational perspective, Banks always need to balance their pursuit of sustainable profit to maximize shareholder value vs. of broader social responsibility goals. Partnering with customers and local regulators to facilitate the development of market-appropriate products helps underpin “Financial Inclusion” that naturally reduces income inequities and thus not only broadens financial market development, but also spreads economic dynamism. In simplest terms, banks not only achieve specific financial objectives by expanding their customer base, but can also burnish their brand especially when they “do well by doing good”.

Encouraging Banks to concentrate resources on the financial basics guides them to partner with their customers to achieve critical household dreams. As primary financial service providers, Banks help create the fundamental opportunity to increase economic value and along with it provide meaningful job opportunities. Two recent Asian examples where governments have successfully incentivized banks to focus on these “basics” include: (1) the Small and Medium-size Enterprise Guarantee (SMEG) Program in Taiwan and (2) the Village and Township Banking (VTB) Program in Rural China.

I. SMEG – A meaningful partnership program that promotes SME growth and economic development

Government and Banks both have a positive role in helping SMEs build credit and financial access: SMEs represent critical building blocks that underpin both manufacturing and service industry supply chains. They come equipped with entrepreneurial spirit, innovation and flexibility, but early in their development they lack the necessary track record to attract the seed credit they sorely need as they invest upfront to build success. There is a valid role for government here, because in most emerging (and even developed) economies, SMEs form a critical economic “backbone”.

Taiwan’s SMEG program provides critical guarantees that enable a broad array

of SMEs to secure bank financing:

In Taiwan – an island of 24 million people – there are ~1.3 million SMEs (= 97.7% of all enterprises) that employ ~8.5 million (=~78% of all employees). SMEs remain critical to Taiwan economic dynamism and its future success.

Established in 1974, the Taiwan SMEG program is funded jointly by government (80%) and participating banks (20%) to provide upfront credit guarantees. Program-to-date, the Taiwan SMEG fund has provided guarantees to >330,000 enterprises, covering ~25% of all SMEs at one time or another for a large part of their cash flow and/or development financing. While Taiwan's SMEG program is fulfilling its basic mission to underpin SME growth and broaden economic dynamism, it still has room for expansion, especially when compared vs. Japan's SME Guarantee programs that have benefited ~36% of all domestic SMEs.

Many other countries have established government-sponsored mechanisms that either lend directly to SMEs or provide guarantee support that facilitates SME bank loans. For instance, Japan relies upon a coordinated system that combines supported guarantees and/or credit insurance to support SME funding. Yet another notable organization is the US Small Business Administration that provides credit guarantees, special purpose loans and a wide array of consulting services directly to SME clients. Countries can learn from the US model where Federal Law (e.g., The Community Reinvestment Act) directly links a bank's performance assessment to their support of SMEs.

Judging relative SMEG program success ultimately requires the ability to measure how accessible it remains to SME clientele, how much value it adds to the domestic economy and even its own financial viability. However, one fact remains clear, when done well, the SMEG adds significant economic value.

Government and banks should partner together to make SMEG program a success. Government sets up policy direction to incentivize banks to channel more resources to SMEs that can potentially make a substantial contribution to the economic growth, job opportunities and economic restructuring. Banks offer prudent financing to SMEs based on expertise in credit risk management and industry knowledge. Each bank can identify segments where it is most proficient.

Furthermore, banks, not only provide funding, but also help SMEs by offering

the products and services that meet their needs. Compared with large corporates, SMEs nowadays are still underserved. Banks can be more creative and proactive in serving SMEs and establishing a deeper relationship to better realize the potentials that SMEs can make both in profits and economic value and in return, banks achieve its financial goal.

II. Village and Township Banking (VTB) support for agricultural and rural economic development

China has utilized economic policy to establish and support village and township banks (VTBs) that fund credit for both agricultural and rural development:

Despite official plans that promote rapid urbanization and large-scale metropolitan economic development, Rural China still houses more than a half (~55%) of its total population. More than two-thirds of Chinese farmers and rural SMEs still primarily rely upon loans from informal channels. Beginning in 2006, the China Central Banking Regulatory Commission (CBRC) established an array of VTBs to improve both credit as well as financial services accessible to the less-developed rural and agricultural communities. The Chinese government has also supported selective business tax reductions and created other financial incentives to steer banks toward either unbanked or underserved rural areas.

Chinese VTBs, a financial institution specifically designed with a clear focus and driven by central government mandate to perform a unique function in broadening financial inclusion and rural development, have gradually become an important mechanism to reduce unbanked rural areas. In 2009, China set up a three-year plan to solve the financial services coverage problem before year 2012. The number of established VTBs has steadily increased from 349/2010 到 635/2011 and now totals ~ 900/2013. Most of the established VTBs are located in Central and Western unbanked / underbanked rural areas. In October 2009, the number of towns without financial institutions was 2,945; at end-2012, the number was reduced to 1,680 (accounting for 4.8% of total number of Chinese towns). Political differences notwithstanding, other countries could reference these VTBs as a potential means to revamp its rural banking system.