

Your monthly Tabadool

Fintech and gender in the southern Mediterranean region: how to unleash women's inclusion potential?

It is around this theme that the MED MSMEs Programme organized its [third Tabadool dialogue](#) online on 22 November. The discussions focused in particular on the under-representation of women in southern Mediterranean fintech which runs the risk of perpetuating current biases. International practices were presented, and recommendations made to inspire policies and regulations for **better inclusion of women in fintech in the region, particularly in terms of advocacy.**

CDP Business Matching: a platform for bringing together Italian and foreign companies

Developed by the Italian financial institution Cassa Depositi e Prestiti, the [digital platform](#) CDP Business Matching is a tool to promote business relations between Italian and foreign companies, especially SMEs. The platform - which is multilingual - allows them to meet for B2B, share projects and establish partnerships. Depending on the commercial objectives mentioned by the company when registering, the platform offers the contacts best suited to the needs expressed.

Open banking: growth forecasts for 2030

According to a [recent report](#) by Polaris Market Research, the global open banking market - estimated at USD 16.14 billion in 2021 - is expected to reach **USD 128.12 billion by 2030**. Among the reasons given: the development of online platforms for payment and application programming interfaces (APIs), greater internet connectivity, rising use of big data analytics and artificial intelligence. On the user side - including SMEs - better access to financial operations, faster transactions, centralization of services and improved customer experience are key factors for the growth of open banking. Countries that adopt regulations to support this transition (e.g. EU [Payment Services Directive n.2](#)) will be best positioned to translate this evolution into inclusive growth.

Sustainable entrepreneurship: some indicators to measure it

The green transition requires a climate-neutral and resource-efficient economy. Entrepreneurship is sustainable when it contributes to it. Measuring the sustainability of SMEs requires **the production and monitoring of key indicators**, like the approach in Belgium of the Federal Public Service Economy. Two headings proposed for this purpose by this ministry on its [website](#) are noteworthy : [Climate neutrality and green products or services](#) and [Efficient use of raw materials](#). The related indicators cover a wide variety of aspects relating to Belgian

SMEs: existence of a climate strategy; achieving climate neutrality by reducing emissions or introducing new technologies; importance of green products and/or services in the offer of SMEs; efforts made to save raw materials by reducing waste, using renewable energies, new investments, etc. This echoes the EU directive in preparation concerning "[Corporate sustainability due diligence](#)".

Spanish SMEs without export experience have their support programme

Stimulating exports requires policies to densify the fabric of exporting companies and support for first-time exporters. "APIEm" - a new support program offered by the Spanish Foreign Trade Institute ([ICEX](#)) - responds to this logic by targeting **Spanish SMEs with no export experience**. This program of "[Personalized advice for the internationalization of companies](#)" allows them to assess their potential for international development based on diagnoses of their capacities leading to specific recommendations. Also offered is a selection of suitable markets and channels as well as help in identifying public support available for internationalization. In addition, during networking sessions, companies participating in the programme can inquire about the experiences of exporting companies and benefit from expert guidance. In the South Med region, the [EuroMed Trade Helpdesk](#) (EU/ITC) is a powerful tool for targeting and quantifying the potential of product / market pairs in the region.

Supporting the digital transformation of the banking sector: two inspiring practices

At a recent [international conference](#), the Governor of the Central Bank of Morocco stressed the importance of the regulator's role in the ongoing digital transformation of the banking sector, particularly given the advent of new players such as fintechs and crucial issues in terms of risk management, consumer protection and financial stability.

Among the [initiatives](#) taken by the Central Bank in this context, two schemes are worth mentioning :

-a "**One Stop Fintech Shop**", a single point of contact providing support on aspects related to banking regulations for fintechs wishing to enter the market ;

-an "**Innovation Lab**" aimed at bringing the Bank's businesses closer to new practices and technologies, encouraging the emergence of innovative ideas and experimenting with solutions offered by fintechs.

