

September 2023

Compendium of the Tabadool's Monthly Briefs

Tabadool's Monthly Briefs: sharing inspiring international practices

Because the business environment affecting MSMEs around the world is undergoing rapid transformation, political decision-makers need to be constantly aware of the key changes in their ecosystem.

Tabadool's monthly briefs contributed to serve the purpose by providing stakeholders forming the South-Med SME ecosystem with regular knowledge and lights on the subject.

A retrospective look at the thirteen issues of Tabadool's monthly briefs, published between July 2022 and July 2023, shows that the subjects relating to the business environment of MSMEs have been many and varied. Three salient features however:

- Priority has been given to subjects falling in the scope of the **two major technical areas** of intervention of the Programme, i.e., internationalization and access to finance.
- **Cross-cutting themes** were also considered as they proved to be essential, such as gender, the dual transition (digital and ecological), cross-border cooperation, the promotion of MSMEs networks, or the impact assessment of the policies and programmes supporting MSMEs.
- The knowledge products developed have been resolutely “practical” and **“solution-oriented”** to inspire the formulation of innovative policies and regulations, and to contribute effectively to the transformation of “policies” into “impact”.

“Actionable” knowledge above all...

This strategic orientation of the MED MSMEs Programme was applied to the Tabadool monthly brief, the objective being to produce knowledge that is connected with national priorities and to identify and promote innovative solutions implemented in Europe, in the southern Mediterranean and beyond.

Examples abound: the European Payment Services Directive (PSD2), the International Trade Center guide on trade finance, a support programme for the digital transformation of MSMEs, a CSR rating tool, the regulatory impact assessment (RIA) of the OECD, the digitalization of guaranty companies, etc.

Sharing knowledge that can be made operational quickly, by bringing complementary lights through articles, studies, reports and relevant data, has always been the “Tabadool’s editorial line”.

Internationalization and financing of SMEs in light of digital transformation

Internationalization and financing are the two fundamental themes which have concentrated the majority of knowledge production.

Firstly, because these topics were priorities of the MED MSMEs Programme. But also, because these two dimensions evolve quickly, going through profound changes triggered by digitization of the economy, reorganization of value chains and the pressing imperatives of social justice and climate.

Monitoring these changes and their impact on the business environment of MSMEs has been the main source of enrichment for the Tabadool monthly pages (cross-border electronic commerce, online service portals for MSMEs, UNCITRAL Model Law on Electronic Transferable Records, inclusive digital finance, fintech and gender, B2B payments, open finance, Banking-as-a-Service, etc.).

Data: a precious resource

Statistical data sources have not been left behind in the dissemination of knowledge. These include (*inter alia*): Global Findex for data on financial inclusion in the world, Polaris Market Research's report on the global open banking market, Founder Institute data on startup financing around the world, resources of the Trade Finance Global platform on trade finance, UNCTAD statistics on e-commerce, the WTO data portal on global trade.

A thematic index to help you find your way

To facilitate the use of the thirteen issues of the Tabadool's monthly briefs and guide the readers throughout the many shared practices and tools, a thematic index has been developed, comprising nearly a hundred entries, classified in alphabetical order.

We hope that you will find this index useful in leveraging your contribution to the improvement of the MSME environment in the South Med region!

