



Union pour la Méditerranée
Union for the Mediterranean
الإتحاد من أجل المتوسط

WOMEN BUSINESS FORUM 2019

In conjunction with the Smart City World Congress

“Women in Circular Economy and in Tech and Innovation”



Conference Report

Barcelona, 19–21 November 2019

#UfM4Women

#Women4Mediterranean



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THE WOMEN BUSINESS FORUM



The UfM Women Business Forum is an annual regional platform that offers women-owned and women-led-businesses a unique opportunity to grow their business to the next level. The Forum is based on 4 years of experience with women entrepreneurs, national women business organisations, international leading organisations and business support schemes from the Euro-Mediterranean region.

It is a platform to learn from successful and innovative business models and build business connections with diverse and high-level international business leaders, policy makers and experts from regional and world's leading companies.

It allows to share knowledge and ideas on various business opportunities, good practices and innovative and successful business models. It includes high-level panels with international business and industry experts, pre-scheduled B2B meetings, business models presentations, and site visits to leading companies in the targeted sectors.

The 2019 Edition was organised in conjunction with the [Smart City World Congress Barcelona](#) that gathered over 1.000 start-ups and world's leading companies and more than 25.000 visitors from the technology industry, business organisations, investors, policy-makers and entrepreneurs from more than 140 countries including MENA, Europe and Africa. The Women Business Forum 2019 had around 123 confirmed participants, the majority were women (78%) and 22% were men. In addition, the different workshops were held in open spaces of the Smart City World Congress, which made it easy for more people to attend the workshops even though they were not previously registered.



OPENING SESSION

Marisa Farrugia, Deputy Secretary General for Social and Civil Affairs at the UfM Secretariat opened the UfM Women Business Forum by expressing her gratitude to SMARTCITY Expo World Congress for holding this year's edition. She highlighted the need for societies to invest in more opportunities for women to start their own businesses and provide their own services to truly bring about women welfare, gender equality and women empowerment. The Circular Economy can be one of the main responses to today's pressing challenges such as climate change, the scarcity of resources and inequalities. It can reduce greenhouse gas emissions and can lead to significant job creation. She added that the role and presence of women in the circular economy remains invisible in the research work undertaken so far on the subject, even if there are increasingly more women that are developing circular economy businesses. She recalled that the celebration of WBF is key to make visible the important role being played by business women in the circular economy transition. It is important to advocate for more visibility in the data and research undertaken in the subject and to provide a platform for networking and developing business partnerships for women in business.





ROUNDTABLE 1: «WOMEN IN CIRCULAR ECONOMY»

1ST PANEL: CONCEPT, POTENTIAL AND CHALLENGES

(19th November)

The **first panel** was moderated by Fatiha Hassouni, Head of the Gender and Women's Empowerment Sector of the UfM Secretariat and had Sara Gabarron, Project Manager at the Catalan Water Partnership (CWP), Shereen Allam, Founder and Executive Director of [AWTAD](#) (Egypt), Carolina Rius, Co-founder of [HUSK ventures](#) (Spain) and Nada Diouri, Head of the Social Integration Enterprise KOUN Maroc and Head of Missions within the Valyans Foundation (Morocco) as speakers.

Sara Gabarron, Project Manager at the Catalan Water Partnership (CWP), presented the concept of circular economy and used the Ellen Mc Arthur definition on how circular economy is based on the principles of designing out waste and pollution, keeping products and materials in use and regenerating natural systems. She explained how the Catalan Water Partnership (CWP) is working with circular economy models through the Hydruesa project, funded by the European Commission, which aims to demonstrate that technologies based on circular nature work for the supply of fresh water from unconventional water sources. She recalled that there are still economic barriers and lack of incentives to move to circular models while regulations are still insufficient. There are also technological difficulties that demand the need to invest more in pilot projects and demonstrations.

Shereen Allam, Founder and Executive Director of [AWTAD](#), presented the challenges and opportunities for women in the MENA region in the circular economy. She explained that many women are involved in the recycling industry and this is helping them work and generate their own incomes. However, most of these women work in the informal sector and therefore more regulations are needed in this business. She recalled that the circular economy market is very segmented and it is necessary to unify it. The informal sector needs to be more formal and the participation of financial institutions are needed to support it. She explained the work of her NGO AWTAD to support young entrepreneurs and women in their quest for economic freedom as well as the purpose of the organisation to involve more women living in rural areas.

Carolina Rius, Co-founder of [HUSK ventures](#) and Nada Diouri, Founder of the Valyans Foundation and [Ressourc'In-Koun](#) explained the different business models of their enterprises, the motivations that were behind choosing a circular economy concept and the lessons learned from their experience.

Carolina Rius explained the purpose of her company, HUSK Ventures, which aims to generate an impact in rural areas of developing countries in order to improve the environment. They realized that small farmers are the most affected by climate change worldwide, while at the same time 30% of global greenhouse gas emissions are generated by agriculture. They found that 150 million tonnes of rice husks are produced each year and that most are burned without any energy control, poured into rivers or simply burned in the open air. Although rice growers have been using biochar for centuries, they no longer have access to the husk due to industrialization. Husk Ventures apply state of the art technology to this age-old practice, installing integrated biochar and biofuel systems at the mills where the husk is accumulated. They use an abundant agricultural by-product, to make the biochar affordable, and **use**



existing rural distribution networks to reach the most remote farmers. Carolina Rius explained the need of the company to attract entrepreneurs all over the world to replicate their business model in different countries. She recognized that although it was not difficult to start her business as a woman, it became more difficult when she became a mother.

She highlighted that circular economy models are complex and require the mobilization and participation of partners from different sectors such as public administration, academia, civil society and the private sector. She reminded that sometimes it is difficult for women to access networking because it is more frequent in a men's environment. Carolina underlined that when starting a business it is important for one to have a clear purpose and understand the motive behind the set up of the business.

Nada Diouri, Head of the Social Integration Enterprise KOUN Maroc and Head of Missions within the Valyans Foundation, explained their business model and how they work with young people providing them job opportunities from the transformation of collected waste (fabrics, plastics, paper and cardboard) into bags, pouches, cushions, lamps or other art objects. She recognized that being a women entrepreneur in Morocco is a challenge and sometimes it is difficult to manage men because she is a woman.

OPEN DISCUSSION AND FEED-BACK

During the final discussion panelists agreed that circular economy is important, and the world must make the transition to this model in order to face the problems that generate climate change. Circular economy models are complex and require strategic alliances, there are no single solutions and the problems have to be addressed through the participation of different stakeholders.

Communication is needed to raise awareness among different stakeholders about the importance of the circular economy. Labelling is very relevant in order to identify and give greater visibility to companies and organisations applying these circular models. Panelists raised the importance of public regulation and incentives to facilitate the development of the circular economy and the promotion of dialogue between private companies and public organisations.

They recognized that financing is essential for the survival of the business, and that technology and innovation are also important, despite the fact that in many countries in the Middle East and North Africa the field of IT remains very male-intensive, and women still need more support from financial institutions to start and grow their businesses. Women also need access to networking opportunities to develop partnerships and allow their businesses to succeed. Finally, the panellists highlighted the challenge of women entrepreneurs to strike a balance between the personal life and the professional life, recognizing that it is difficult to be an early entrepreneur and a mother at the same time. Balanced parental policies are needed.

2ND PANEL: ACCESS TO FINANCE, INVESTMENT AND SUPPORT SCHEMES

(19th November)

The second panel was moderated by Monica Carco, Division Chief, Rural entrepreneurship, job creation at UNIDO and was attended by Gielan El Messiri, UN Women's Deputy Representative for Egypt, Noha Shaker, Founder and Secretary General of the [Egyptian FinTech Association](#) and Board Member at Africa FinTech Network (Egypt), Gemma Aubarell, Responsible of the Mediterranean Strategy in the Catalan

Government and Giorgio Mosangini, Team Leader of Green Entrepreneurship & Civil Society at UN Environment MAP - Regional Activity Centre for Sustainable Consumption and Production ([SCP/RAC](#)).



Gielan El Messiri, UN Women's Deputy Representative for Egypt, acknowledged that the circular economy is relatively new in the MENA region. [UN Women Egypt](#) is supporting women entrepreneurs to start developing their businesses, but most of the barriers are in access to finance, lack of available finance and lack of loans. She stressed that political support is important to help these women. In Egypt, the Central Bank provides loans to young people and SMEs with reduced interest rates. This support has helped quite a bit, although there are still gender biases against women entrepreneurs. Many banks still ask the parents and husbands of these women to be their guarantors in order to be able to ask for financial help.

She also explained that in Egypt, the public procurement sector offers preferential treatment for public contracts awarded to SMEs run by women. In the private sector, efforts are being made to increase the number of women in the supply chain. She recalled that it is important to provide training to women in the supply chain, both as suppliers (upper level of the chain) and as distributors. She stressed that this should be part of the core business of companies even though it is not yet so today.

Noha Shaker, Founder and Secretary General of the [Egyptian FinTech Association](#) and Board member at Africa FinTech Network (Egypt), explained that today there are emerging technologies, which can easily allow models called FinTech to serve at the base of the pyramid. She stated that artificial intelligence does not contribute to separating women from men. Technology can make women's access to funding faster, more efficient and more gender-neutral. Technology facilitates the banking procedures as banks do not need to talk to their clients, it is profitable and allows scalability, there is no human intervention and its results are more inclusive.

Giorgio Mosangini, Team Leader of Green Entrepreneurship & Civil Society at UN Environment MAP - Regional Activity Centre for Sustainable Consumption and Production (SCP/RAC) explained how the organisation has supported entrepreneurs in the Middle East and North Africa region to develop their businesses through the [Switch-Med Programme](#), which will enter into its second phase next year. The Switch-Med Programme has provided a web platform that facilitates new tools for entrepreneurs and business support organisations. The platform is composed of at least 20% women, although in the first



phase they had 40%. He acknowledged that it is a great challenge to find women, as only 14% of SMEs are owned by them.

Gemma Aubarell, Responsible of the Mediterranean Strategy in the Catalan Government, introduced the Interreg Med [Green Growth Programme](#), which is funded by the European Commission and other European countries, and which is now in the process of opening up to the southern Mediterranean countries. She explained how this programme is interested in partnering with regional and local companies and actors in the MENA region to facilitate social impact. She acknowledged that gender is integrated into the programme, but she underscored that, when one needs to integrate the gender perspective into the projects under implementation, one has to lobby intensively to do succeed. She underlined that it is difficult to find women in the business sector.

Monica Carco explained the phase II of the UfM labelled project promoted by UNIDO "[Promoting Women's Empowerment for Inclusive and Sustainable Industrial Development in the MENA region - Phase II](#)" that targets women in rural and urban areas in the MENA countries. The objective of the project is to establish a network of women business associations, inclusion, access to finance, linking women entrepreneurs in the region with European markets and other international markets. She stated that access to finance is a critical issue as well as providing training to these women due to their lack of qualifications. She suggested that it is important to integrate the issue of the Circular Economy, which also requires the participation of banks, public authorities, networks and urban actors.

OPEN DISCUSSION AND FEED-BACK

During the final discussion, speakers emphasized that it is important to provide training for women entrepreneurs. It is difficult to find women to run start-ups that are attractive to investors. These businesses need to grow, and that's why acceleration programmes that help in capacity building are very relevant. The panelists agreed that quotas for women are not a single solution to the problem and that they must be accompanied by adequate education, a capacity to create alliances and appropriate use of technology.

Panelists debated about the need for collaterals to ensure that these women have access to funding. Some of them depend on the structure of the funding programme and not all have a guarantee. With advances in technology (psychometric testing), a series of questions are asked to determine if clients can receive funding. The use of data analysis serves as proof of income rather than the traditional means of securing sufficient funds/test credit score (collateral may not be necessary). Biometrics as a means of identification and the use of social media can also be efficient tools for measuring whether people are eligible to receive funds. Panelists recalled that there are non-financial institutions that offer access to finance. It was noted that consumers need protection and that regulatory authorities must ensure that businesses do not take advantage of consumers. It is important to clarify who owns the consumer data. The panelists underlined that the owners of these data are the people, so they should be able to share them with whomever they want.

"The forum was closely related to the creation of ecological companies and I have contacted a large number of companies that offer ecological solutions, in addition my network has expanded throughout the MENA region"

(WBF participant)



ROUNDTABLE 2- «WOMEN IN TECH AND INNOVATION»

(20th November 2019)

The moderator Emmanuelle Gardan Head of sector for Higher Education and Research at the UfM Secretariat asked the three speakers, Laura Fernández Giménez, CEO and Co-Founder of [AllWomen.tech](#) Cara Antoine, Chief Marketing and Operations Officer at Microsoft and member of [Women in Tech](#)® Executive Advisory Board, and Yostina Boules, Founder and CEO at Taqa Solutions, to explain the main challenges faced by women in the IT sector.



Laura Fernández Giménez, CEO and Co-Founder of [AllWomen.tech](#), explained that her organisation is working to change the status-quo considering that 26 million women's jobs are going to disappear. She reminded that knowledge is a powerful tool to empower women and to enable them get new jobs.

During the discussion, she highlighted that role models for women are necessary and were essential during her studies. That's why her organisation tries to have the same effect that she had when she was a student, to provide role models and to have a community that supports women. She noted the importance of talking about women in tech and innovation. According to her, the more the topic is discussed, the better they can find a solution that makes sense for more women. She reminded that it is important to take action.

Dr. Cara Antoine, Chief Marketing and Operations Officer at Microsoft and member of Women in Tech® Executive Advisory Board, underlined that it is important to ensure that organisations open doors for women. Nowadays, many of the IT job descriptions are not very attractive to women and there are not as many women on the selection panels. She reminded that very often only 1 out of 10 candidates are women and their representation in the hiring panels continues to be low. Women need to be in the inner circles where decisions are made, not only getting on the bus, but also placing them in the right seat. She highlighted that women are getting the same academic score as boys, but boys are more encouraged to enter the world of technology.



Cara also expressed her hope that one day there will be talk of great talents in technology (not just women in technology), but she recognized that there is still a long way to go. She explained that all companies are using technology and they have established community leaders to attract people to the organisation. She agreed with Laura that young girls need to have role models in society who encourage them to participate in technology. [Women in Tech](#) has the role modelling programme as an opportunity to see examples from other women and learn about leadership and personal branding that will make them gain visibility in the world. She reminded that women bring collaborative skills, serve others and bring balance to human relationships. “Men need to be at the table, they can help open doors and bring more women to the table”.

Yostina Boules, Founder and CEO at Taqa Solutions (Egypt) highlighted that women also need support from policy makers, not just market regulations. She agreed that nowadays women don't lack appropriate skills, but they need to be more involved in technology.

She explained that there are three things that have brought her to where she is. The first one is knowledge and experience. She pointed out that, although education programmes in the MENA countries sometimes have limitations, she studied pharmacy and learned by doing when she started working, which allowed her to become an energy expert. The second is mobility and facilities to move from south to north, and the third is the access to networks. She underlined that it is very important for women to have scholarships available. She also suggested that women need role models and access to these models to build their experience.

The three panelists also spoke about the **role of politicians and cities in removing these barriers for women.**

Very interesting speakers and moderators, it was well organised and with enthusiasm
(WBF participant)

Laura Fernandez highlighted that policymakers have good intentions to improve things related to women, but sometimes they want to do things just to take credit. She thinks that the government should partner with companies and organisations in the field of technology and use their communication skills to facilitate platforms that promote partnerships between each other.

Dr. Cara Antoine stressed that women are part of the solution. It is always important to identify women leaders who need funding, but it is also necessary to involve women in those organisations which provide the funding. She explained that Companies like Microsoft support initiatives like The [Archer School for Girls'](#) because they recognize the gender gap in women's education and participation. They found that women are more involved in jobs that are more administrative and logistical and that most of them are technologically disruptive. This academy supports women between the ages of 18 and 25, and offers them new skills and information science with a Microsoft certification.

Cara reminded the importance of having ambassadors, and she explained her own experience offering digital help to people who needed technology to improve their lives. She also stressed that gender quotas are needed, although she particularly doesn't like the conflict that they can generate with men. She recognized that quotas help to reach the goal of gender equality.

When discussing why gender is important in technology and innovation, panelists underlined that technology is not based on diversity and that gender bias is not something that people can easily see. It



requires a sensitive eye to identify it. They stressed that if there is no room to talk about it in the culture of the organisation, there will be an ill-informed business culture and ill-informed business policies.

ROUNDTABLE 3 - «WOMEN IN TECH AND INNOVATION»

(21st November 2019)

The moderator of Roundtable 3 was Ayumi Aoki, Founder & CEO of [Women in Tech](#) with the participation of three speakers, Joana Barbany, Director General of Digital Society of the Generalitat de Catalunya, Enass Abo-Hamed, CEO at [H2GO Power](#) and Maddie Callis, Founder and Executive Director of Urban Innovation | [City Possible](#) at MasterCard.



Joana Barbany, Director General of Digital Society of the Generalitat de Catalunya, explained different initiatives taken by the Catalan administration to promote women in ICT. They organise the [TIC awards](#) and also promote initiatives with young women to make technology more attractive to them. The Generalitat promotes role models in schools and tries to make female talent more visible, trains women in STEM and also supports companies led by women. Joana reminded that it is important to work with girls from the age of 7 or 8 because after that age they tend to choose other careers. It's important to help them to understand why they choose STEM and help them see that working in STEM can be a way to help society.

Enass Abo-Hamed, CEO at [H2GO Power](#) spoke about the challenges that face women in STEM. She stressed that recruiting women is a challenge, it is not easy to find feminine technical talent. She explained that in the UK, only 12% of engineers are women, which is a very low percentage. In this regard, small companies have more difficulties to hire women since they cannot afford to hire people who are not suitable for the job. She explained her own experience as a young women entrepreneur: it was not easy at the beginning for investors to take her seriously, although in the end, her biggest supporters were men. She reminded that it is important to identify the limitations of society to involve women in STEM in order to be able to change people's and policy makers' mind-set.



Joana Barbany said that in order to include women in the STEM sector, gender quotas are the ultimate solution because there are not many women in STEM. However, she stressed the fact that she prefers that people get the job because of their ability and not because of their gender.

Maddie Callis, Founder and Executive Director of Urban Innovation | [City Possible](#) at MasterCard, explained how women can become the worst enemies in their own careers. For her, role models have been important. She explained her own experience having a woman as an example that inspired her and helped her a lot throughout her professional career. She underlined that curiosity and willingness to learn are important to success. Encouraging creativity allows people to prepare for what doesn't exist.

It was a very value added event, I would love to attend it next year as well

(WBF participant)

During the debate, **Enass Abo-Hamed** also raised the issue of work-life balance, which is difficult and requires greater involvement of men. It is well established that women can study STEM, but most of the time they are forced to drop out of school in order to fulfil their family responsibilities. There is an urgent need to find solutions to retain these women, so that they can continue to work and be good mothers. To this end, it is necessary to raise men's awareness and involve them more in family responsibilities.

Enass also spoke about the investment challenges faced by businesswomen, as less than 30% of the funds go to them. Women try to pitch on funding, but investors are usually very reluctant to take risks. Investors are predisposed and accustomed to the aggressive male pitching style and most of the time this style can go against women's nature. According to her, women do not tend to pitch this way. She urged the need to increase the number of female investors and reminded investors to ask the same questions to men and women when they want to access financing.

As a final observation, speakers noted the main changes needed to incorporate more women into STEM: **Maddie Callis** recalled that the soft skills that women often have are not weaknesses but strengths. **Enass Abo-Hamed** highlighted that women are not only princesses and can also play with cars. To change the mind-set, it is necessary to start very early to empower girls. **Joana Barbany** stressed the need to work with men and make them see that women are also capable as men are.





I'm very grateful for this opportunity, without the UfM I wouldn't have been able to attend Smart City World Congress where I gave my first keynote to 24K attendees. I look forward to participating and contributing to the next UfM Women Business Forum.

Thank you :) (WBF Speaker)

SITE VISITS

Participants had the opportunity to participate in two site visits to local start-ups in Barcelona. The companies chosen for this edition were Eco Baula, a socially responsible company which makes eco-friendly cleaning products, and Back-to-Eco, a women-led fashion business with a circular economy model.

SITE VISIT 1- ECOBAULA

Several WBF participants took part in the site visit to Eco Baula, a start-up located in Barcelona's Scientific Park. Eco Baula manufactures and distributes ecological cleaning products in an individual capsule format which is easy to dissolve. The aim of the company is to achieve a cleaner, healthier and more sustainable world by creating a positive effect of social and environmental change. Their cleaning products are eco-friendly which means that they sell a water-soluble product that reduces plastic and packaging by over 90% and has 0% organic waste in its deterioration process. It is proven that their products reduce 8 times the Tons of CO2.

During the visit, the attendees met the founder Jordi Caparrós and two of his employees and had a guided tour of their premises. Jordi and his colleagues presented the business model of the company, explaining how the company's product originated and its growth process during the last years. The participants had the opportunity to ask questions as well as provide suggestions on how to improve marketing strategies and market positioning of the brand. The visit also allowed participants to see the manufacture of the products in Eco Baula's laboratory and to test the effectiveness of their products' life.





“Very good model in which a startup is created in the university”

(WBF participant)

*To know more about Ecobaula please visit their website www.ecobaula.com, Twitter: @EcoBaula or contact Jordi Caparrós at j.caparros@ecobaula.com

SITE VISIT 2- BACK TO ECO

“The site visit to Back to Eco gave me motivation and encouragement to work”

(WBF participant)

Some of the participants of the Women Business Forum ended their participation in the Forum by visiting the start-up [Back To Eco](#), whose shop and workshop is located in the centre of Barcelona. Back to Eco is a sustainable fashion brand created in Barcelona that designs, manufactures and sells fashion and accessories by introducing maximum recycled materials in combination with other eco-friendly materials to minimize their environmental impact and maximize their circularity. The company also works with social and vocational integration programmes and with people at risk of social exclusion.

One of the two founders, Núria Nubiola, had the opportunity to explain to the participants the business model of the product by showing the shop in which they sell their products and the workshop in which they work with all the reused materials. Núria explained the purpose why she and her partner decided to create this business. She also presented the main challenges they faced as the business grew, - financial, management and commercial - and the strategies they developed to overcome those difficulties. The participants were very interested in the business, which generated many questions and also the opportunity to share similar experiences in other countries.



"I had a great time listening and exploring the work of Back to Eco, as I saw that we were at the same stage of development and I felt the challenges they had to go through! Their comments and answers to my questions, as well as the feeling that the concerns are the same, give me strength to move forward!"

(WBF participant)



*To know more about Back to Eco please visit their website <https://backtoeco.com/>, twitter: @backtoeco or contact Núria Nubiola at nuria@backtoeco.com

SURVEY REPORT

Over 120 registered participants took part in the WBF, the majority were women (78%) and 22% were men, this in addition to the Smart City World Congress participants, as the different roundtables were open to the Congress participants, which made it easy for more people to attend even though they were not previously registered.

The UfM sent the registered participants a satisfaction survey to have their feedback on the relevance of the proposed programme for women entrepreneurs as well as to gather their proposals to improve the process and the offer for the upcoming editions. According to the survey, 89% of the respondents agree that the themes chosen, women in circular economy and women in tech and innovation were very relevant. The majority of them were also very satisfied with the speakers and moderators of the Round Table in Circular Economy (95,4%) and the Round Table on Women in Tech and Innovation (72,7%). The two visits to the start-ups Eco Baula and Back to Eco received very good ratings from those surveyed who had the opportunity to visit them. Through these visits, participants were able to learn more about the challenges and opportunities to develop and start a business and learn about real examples of companies that apply circular economy models and also use technology and innovation at the core of their business. Some of them said that these visits gave them motivation and encouragement to continue working. Regarding the impact of the Forum, most respondents confirmed that the WBF, to a large extent, gave them the possibility to create partnerships and business opportunities. The workshops helped them gain experience from others and share valuable ideas. The Smart City Congress venue also gave them the opportunity to learn about other initiatives and projects that were also valuable to their business and meet new inspirational people, as well as identify potential partners and

clients. More than half of respondents used the Smart City World Congress Brokerage Activity for networking or held B2B meetings during events. Some of them confirmed having between one and ten B2B meetings during the three days. Some respondents highlighted that these meetings led them to start a new partnership or new business. The survey shows also that 100% of respondents would recommend their colleagues to participate in the next edition of the Women Business Forum which indicates a very good acceptance of the event and a willingness for more people to participate in the following editions.