

# 2021 UFM WOMEN BUSINESS FORUM 6-7<sup>th</sup> July



## Digital Transformation for Women in Business in the Euro-Mediterranean region FINAL REPORT



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



The UfM Secretariat  
is co-funded by the  
EUROPEAN UNION



#WOMEN4  
MEDITERRANEAN

With the financial  
support of



In collaboration  
with



CIHEAM International Center for Advanced  
Mediterranean Agronomic Studies  
Sharing Knowledge, Feeding the Future



In the framework of



DAY OF THE  
MEDITERRANEAN  
NOVEMBER 28

# 2021 UFM WOMEN BUSINESS FORUM 6-7<sup>th</sup> July

© Union for the Mediterranean 2021

Social & Civil Affairs

www.ufmsecretariat.org  
Palau de Pedralbes | Pere Duran Farell, 11  
08034 Barcelona, Spain  
Phone: 00 34 93 521 4100  
Fax: 00 34 93 521 4102



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



The UfM Secretariat  
is co-funded by the  
EUROPEAN UNION



# Contents

|  |           |
|--|-----------|
| <b>Foreword .....</b>  | <b>4</b>  |
| <b>Day 1, July 6, 2021.....</b>  | <b>6</b>  |
| Round Table 1 - Bridging the digital gender gap<br>in the MENA region: root causes, policies and solutions.....      | 6         |
| Virtual site visits .....  | 8         |
| Round Table 2: Opportunities of<br>digitalization for women entrepreneurs .....                                      | 9         |
| <b>Day 2, July 7, 2021 .....</b>   | <b>12</b> |
| Introduction to Digital Transformation for Women-led SMEs,<br>and Digitalization Assessment for Women-led SMEs ..... | 12        |
| How to Boost Your Online Business.....   | 12        |
| Gender-sensitive innovation and<br>digital opportunities for rural women.....  | 13        |
| <b>MENA Business Club:<br/>Speed Networking Sessions .....</b>   | <b>14</b> |
| <b>The Conference in Numbers .....</b>   | <b>16</b> |

With the financial  
support of



In collaboration  
with



In the framework of



## Foreword

“The integration of women into labor markets is not only a matter of human rights, it is paramount to enhancing the competitiveness of the region for better growth. Women empowerment is a precondition for sustainable societies and strong economies.

**Ambassador Marisa Farrugia**, Deputy Secretary General, Social and Civil affairs Division, **Union for the Mediterranean**

The COVID-19 pandemic has ushered in a new era, exacerbating and highlighting alarming vulnerabilities and inequalities and widening the gender gap in the Euro-Mediterranean region. According to recent data, up to 700,000, Middle Eastern women were at risk of losing their employment in 2020, representing some 40% of the 1.7 million total expected job losses due to the pandemic. COVID-19 has taken a particularly heavy toll on jobs traditionally held by women, such as retail, tourism, home services, and hospitality. In a region that already has the lowest female contribution to GDP, only 20% of women are currently working or searching for a job compared to 50% globally, while 23% of SMEs are female-owned, compared to 32% worldwide. Rates of financial inclusion in the MENA region are also low, with only 38% of women having a bank account compared to 57% of men, and much fewer obtaining bank loans.

The pandemic has, however, accelerated digital adoption and created new opportunities for small businesses and entrepreneurs in areas like digital marketing, ecommerce, and online customer support. These represent an opportunity for women and women entrepreneurs to take advantage of current economic conditions that favor agile business models and those with digital skills. However, the digital gap remains wide. In the Arab region, it even increased from 19% to 24% between 2013 and 2019. There also remain significant barriers to female entrepreneurship, such as the lack of social net-

works and female role models, particularly in manufacturing sectors, and persistent challenges in terms of access to finance. Women and their empowerment is a precondition for sustainable societies, strong economies and tackling pressing issues such as climate change and aging populations. Addressing existing barriers to digital adoption and entrepreneurship and ensuring that women have the necessary skills and resources to seize the opportunities offered by digitalization has, therefore, become a matter of urgency.

Gender equality and women's empowerment is at the heart of the UfM's agenda, endorsed by the IV Ministerial Cairo Declaration on strengthening the role of women in society, 2017, which called for increasing women's economic participation through establishing and enforcing a legal and policy framework to ensure access to the opportunities of full economic participation and promote women's entrepreneurship. It is in this context that the UfM organizes the annual Women Business Forum to provide a platform for women-led and women-owned businesses and offer them a unique opportunity to grow by learning from successful and innovative business models and experts and building business connections.

This year's WBF featured input from experts and enriching exchanges on digitalization and women's entrepreneurship, as well as training sessions on digital transformation, women in rural areas and e-commerce. By

“The COVID-19 pandemic has brought into stark relief the importance of digitalisation to the resilience of businesses in times of crisis. And yet, due to the current digital gap, including in the MENA region, women entrepreneurs are less able to take advantage of these opportunities and economic benefits.

**Fatou HAIDARA**, Managing Director of the Directorate of Corporate Management and Operations, **UNIDO**



**Fatou HAIDARA**, Managing Director of the Directorate of Corporate Management and Operations, UNIDO

sharing best digital practices and practical guidance, the Forum aimed to identify where digital inequalities remain gender biased and explore the necessary policy measures to reduce the digital gender gap and ensure digitalization empowers women as entrepreneurs, traders, workers and professionals.

The role of ICTs and digital technologies is fundamental to boost women's social advancement and labor market participation. In addition, it is increasingly clear that there is a need to develop a resilient digital entrepreneur ecosystem in the MENA region. This calls for relevant partners and actors to contribute to the strengthening of digital finance, modernizing education systems, providing training programmes, supporting public-private partnerships, and promoting innovation. Strategic partnerships and actions are necessary to create support networks, improve access to high-quality digital and ICT tools and disrupt business-as-usual scenarios that do not favor women. In line with these aims, the WBF saw the launch of the MENA Women's Business Club in collaboration with UNIDO. This strategic partnership provides a strong social network for women entrepreneurs in the region and brings them closer to the network of actors that can increase access to markets and finance.

The Forum also offered an opportunity to showcase collaborative actions with the UfM's many partners, such as a UfM project supported by the Italian government and the

Principality of Monaco with the support of UNIDO, UN Women and FAO. This joint programme, labeled by UfM and entitled "Promoting Women's Empowerment for Inclusive and Sustainable Industrial Development in the MENA Region," aims to contribute to creating the conditions for inclusive and sustainable economic growth by empowering women through increased access to markets, finance, and improved quantity and quality of production in value chains that are a major engine for women's economic participation.

**Ambassador Marisa Farrugia**, Deputy Secretary-General, Social and Civil Affairs (UfM)





# Day 1, July 6, 2021

## ROUND TABLE 1 - BRIDGING THE DIGITAL GENDER GAP IN THE MENA REGION: ROOT CAUSES, POLICIES AND SOLUTIONS

Moderated by Sana Afouaiz, award-winning Founder and Director of Womenpreneur Initiative and UN Women Advisor, this closed panel discussion explored the root causes of the digital gender gap and its effect on women and women-led businesses in the MENA region.

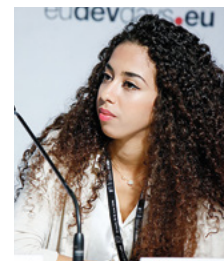
Digitalization has and will continue to transform the market economy. Since the onset of the COVID-19 pandemic, the public and private sectors and civil society have become increasingly dependent on digital tools to stay informed, access new and existing markets, and provide essential services. However, the pandemic has also magnified the digital gender divide at a time when unpaid or informal labor, areas where women are typically overrepresented, has increased. According to a 2020 GSMA report, women in low and middle-income countries are 8% less likely to own a phone and 20% less likely to use mobile internet than men, putting them at a disadvantage when it comes to seizing the opportunities offered by digital services and business tools. Culturally upheld gender norms, limited access to finance, and low rates of financial and digital literacy further hamper female entrepreneurship and limit women's ability to develop in-demand digital skills and integrate fully into the economy. Without thoughtful and inclu-

sive evidence-based policy, the 4th Industrial Revolution risks deepening existing inequalities and leaving behind valuable players who are necessary for socially and environmentally sustainable economies. Bridging the digital gender divide will require infrastructure to foster digital skills, democratize access to the internet and empower all users to safely and efficiently access digital services.

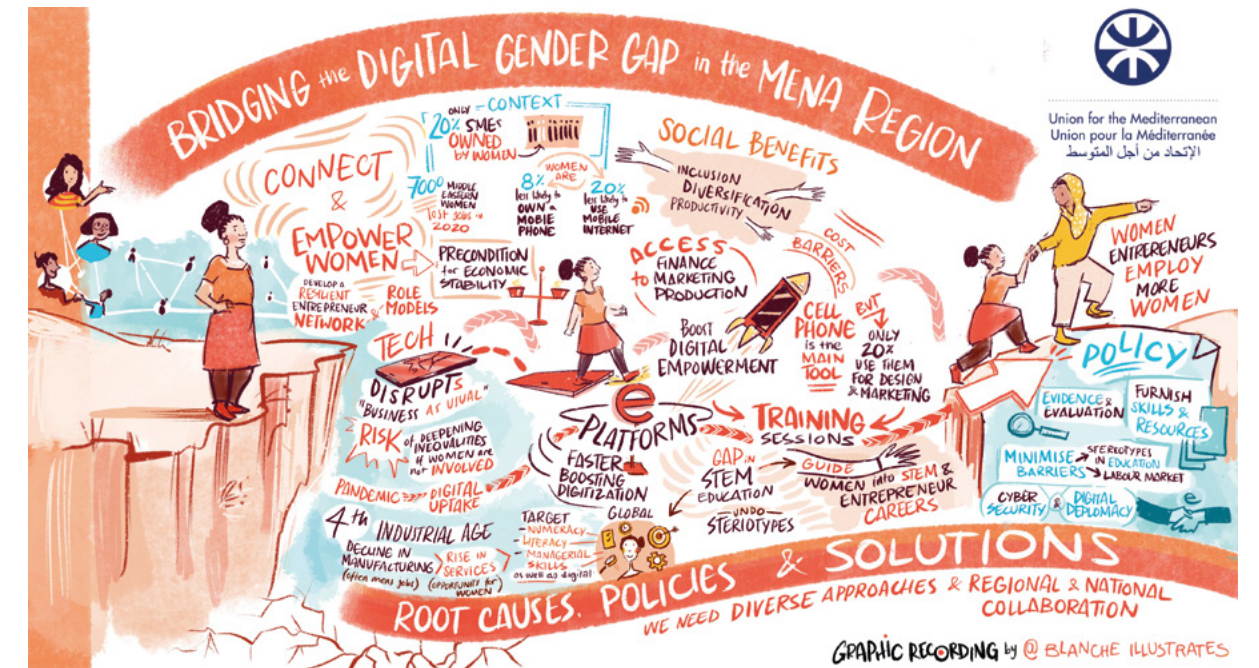
**"Digitalization has the capacity to reduce gender inequality by equipping women with the digital technologies that allow them to participate and compete in the market economy as innovative business owners."**  
SANA AFOUAIZ

To start the discussion, **Dr. Neila Amara, International Project Management Expert, UNIDO**, shared key takeaways from a UNIDO study on access to and use of ICTs by women entrepreneurs in the MENA region. The study was conducted within the context of the project "Promoting Women's Empowerment for Inclusive and Sustainable Development in the MENA region" labelled by the UfM.

When analyzing the main digital technologies used by women to improve business strategies in the MENA region, UNIDO found that some women face barriers to accessing the necessary equipment and devices. Dr Amara explained that the cell phone is the main device used by women for digital business strategies, though mostly for marketing and online sales, market access and customer



**Sana Afouaiz**, award-winning Founder and Director of Womenpreneur Initiative and a UN Women Advisor



**Dr. Neila Amara**, International Project Management Expert, UNIDO,

management rather than product design processes. While around 80% of women own a smartphone, others face barriers to access such as cost.

Dr Amara stressed that women entrepreneurs must not miss out on the opportunities of digitalization since companies that are prepared and can take advantage of digital tools and platforms like e-commerce are more agile. It is also imperative that women and businesses have access to digital skills and tools to take better data-based decisions, anticipate problems and find innovative solutions to accelerate new product creation, customer outreach and business growth.

**"The cost of digital devices is the main barrier we have to overcome to facilitate women's access to ICT."**  
DR. NEILA AMARA



**Chiara Criscuolo** Head of the Productivity and Business Dynamics Division, Science, Technology and Innovation Directorate, OECD,

**Ms. Chiara Criscuolo** Head of the Productivity and Business Dynamics Division, Science, Technology and Innovation Directorate, OECD, outlined findings from OECD's Digital Divide Report 2020 and commented on indicators used to assess the gender digital divide.

Ms. Chiara Criscuolo Head of the Productivity and Business Dynamics Division, Science, Technology and Innovation Directorate, OECD, outlined findings from OECD's Digital Divide Report 2020 and commented on indicators used to assess the gender digital divide. Ms. Criscuolo noted that, while the 4th Indus-

trial Revolution is causing job losses in traditionally male-dominated industries like manufacturing, new jobs and opportunities are being created in service industries, where women traditionally work. Similarly, COVID-19 has been characterized by a rise in digital adoption and OECD data suggests that the crisis is providing opportunities for women entrepreneurs and new business creation. It is vital to support these women, she stressed, since women-led businesses have a snowball effect on women's participation in the labor market. She illustrated this with OECD data from Indonesia where the national average of 40% female workforce rises to 80% in women-owned businesses. She concluded by giving public and private sector recommendations to ensure digitalization becomes an opportunity rather than a risk for women. These include furnishing them with the necessary skills to succeed in the digital economy (not only STEM and digital, but managerial and financial); empowering them with better access to financial resources; minimizing the barriers to creating digital startups; addressing government policies that do not foster women's participation; and overcoming ingrained stereotypes, social biases and other factors in education and the workplace that limit women's access to digital or STEM disciplines and careers. She also highlighted the need for gendered, evidence-based policy actions that equip women with in-demand skills and support unpaid work and care, as well as taxation reform and financial policies to provide additional support. She concluded by noting that women's attitude to

societal and other challenges, such as climate change and aging populations, means they are important players in the search for innovative solutions through entrepreneurship and participation in the labor market.

**"Women are a great force and they can be even stronger if they use and can benefit from digital technologies, but they have to be given the opportunity. So, participation in the labor markets and access to resources."**

**CHIARA CRISCUOLO** Head of Productivity and Business Dynamics Division, Science, Technology and Innovation Directorate, OECD

**Ambassador Wafaa Bassim, Member of the National Council for Women, Egypt**, outlined priority strategies and steps taken as part of the action plan "Closing the Gender Gap Accelerator" in cooperation with the WEF and the EBRD. The plan aims to close the gender gap and make Egyptian women stakeholders in diverse industries and digital sectors. Among others, actions included digital training sessions for 2000 women and reviews of national programmes in the region. The Ambassador noted that while many women are highly trained and prepared to be part of the digital world, numerous barriers prevent them from being engaged in the process. She went on to comment on the impact of digital tools on diplomacy and foreign policy. These include greater transparency and visibility in the eyes of the public; the possibility to maintain contact and continue outreach in challenging times like these; and the ability of new players like civil society and rights groups to participate in foreign policy.

**"Digitalization and STEM are the name of the game for the future. Women, don't shy away from getting your due and going along with men, because it's our society, it's our life, but nobody's going to give you something, you have to go and take it. Fight for it because it's a fight for the future, for yourselves, for your societies, for your families."**

Ambassador WAFAA BASSIM

The final speaker, **Ms. María Helena de Felipe Lehtonen, AFAMEE President**, shared best practices from entrepreneurship networks in Italy and Turkey that can be implemented in the MENA region to bridge the gender digital divide for female entrepre-

neurs. These included initiatives to promote STEM education and careers for women; facilitating entrepreneurship and business growth through digital tools for women over 40; fostering entrepreneurial ecosystems for digital transformation of SMEs; and encouraging new business creation.

Ms de Felipe Lehtonen urged everyone to take advantage of digital tools like this online Forum to network and share best practices, points of view and grow their businesses. She closed by stressing the equal importance of social wealth as well as economic wealth in terms of empowering women to develop their talents in the market. Some such social benefits include the potential for entrepreneurship and digital innovation to aid the transition from informal to formal employment and improve women's labor market participation. She emphasized that the ultimate goals of digital transformation are productivity gains through improved performance; time and cost savings; and promoting the work of women in rural areas.

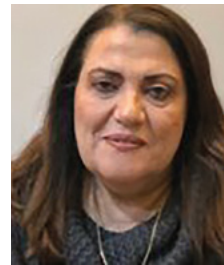
**"The common goal is for digitalization to be a great opportunity for small women-led companies to be real competitors in our Mediterranean economies."**

MARÍA HELENA DE FELIPE LEHTONEN

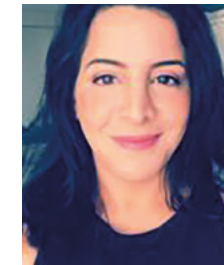
This insightful and inspiring panel discussion identified several opportunities to close the digital gender gap and boost women's participation in the labor market and digital economy. To take advantage of them, it is necessary to remove the barriers that discourage women from entering the workforce or limit them to the informal sector, and make greater efforts to collect and disseminate disaggregated data to inform inclusive, flexible, evidence-based policy that serves those most deeply affected by the pandemic.

## VIRTUAL SITE VISITS

The COVID-19 pandemic has imposed many barriers on the production, circulation, and marketing of goods and services. At the same time, however, accelerated digital adoption offers multiple opportunities for entrepreneurs to access new markets, as well as enabling better business management and more efficient production. Businesses that successfully digitalized during the pandemic have been more likely to be able to continue functioning and pivot to meet the new challenges. The widespread adoption and use of digital business solutions



**Ambassador Wafaa Bassim**, Member of the National Council for Women, Egypt.



**Hajar Deriouiche**, Co-founder of Actifs Precieux

are, therefore, vital to enhance the region's economic competitiveness.

These virtual site visits offered an opportunity to take Forum participants behind the scenes to see how digitalization has shaped pandemic response and optimized operations—from time to market, inventory optimization, supply chain management, sales, and accessing new markets—in three women-owned Tunisian businesses in the natural cosmetics sector.

**Faten Khamassi, Ms. Faten Khamassi, International Value Chain Development Expert, United Nations. Industrial Development Organization (UNIDO)**, set the scene by introducing the pilot initiative funded by the Principality of Monaco in Tunisia as part of the UNIDO, UN Women and FAO joint programme labeled by the UfM "Promoting Women's Empowerment for Inclusive and Sustainable Industrial Development in the MENA Region – Phase II" (PWE II). The objective of this initiative is to ensure women entrepreneurs' access to finance, improve market access for their products, and train them to use new digital and circular economy solutions to grow their businesses to the next level.



**Hela Touhami**, Founder of PhytoEssentia

**Hajar Deriouiche, Co-founder of Actifs Precieux**, a startup specialized in the extraction of fractionating and formulation in the supercritical environment, explained how the company was founded to develop ecological processes that follow the rules of green chemistry to produce natural ingredients as an alternative to those derived from petrochemicals. She outlined how the adoption of digital tools such as TeamViewer and Basecamp has helped her manage her enterprise, work on projects, communicate more efficiently with all team members and keep track of their activities, evaluate business performance and optimize.

The next speaker, **Hela Touhami, Founder of PhytoEssentia**, highlighted how her vision and challenges converge with other entrepreneurs as her company seeks to produce products using clean energy with a social impact. She illustrated how the pandemic has forced her to adopt digital strategies to overcome the challenge of accessing markets, distributing products, and enhancing the visibility of her business. Among others, Hela noted the role of social media and other digital tools in making her business more visible as well as enabling more efficient stock management.



**Loubna Dems**, Founder of Nakawa Bio Brand

The third entrepreneur and participant, **Loubna Dems, Founder of Nakawa Bio Brand**, was also forced to adopt digital solutions in response to the challenges imposed by the pandemic, a shift in strategy that has improved communication with her business partners.

Moderator **Sana Afouaiz** closed the session by recapping key takeaways and stressing how digitization has become crucial to the work of businesses in the MENA region to enhance their global competitiveness. She also highlighted the need to provide adequate knowledge, training, digital skills, and communication tools to empower women to access emerging digital and green markets. Passion and drive are not enough to survive the current crisis and entrepreneurs must be more resilient, adaptable, and willing to learn than ever and able to access institutional support so they and their employees can develop the necessary management, numerical, digital, and financial skills for business growth and sustainable innovation.

## ROUND TABLE 2: OPPORTUNITIES OF DIGITALIZATION FOR WOMEN ENTREPRENEURS

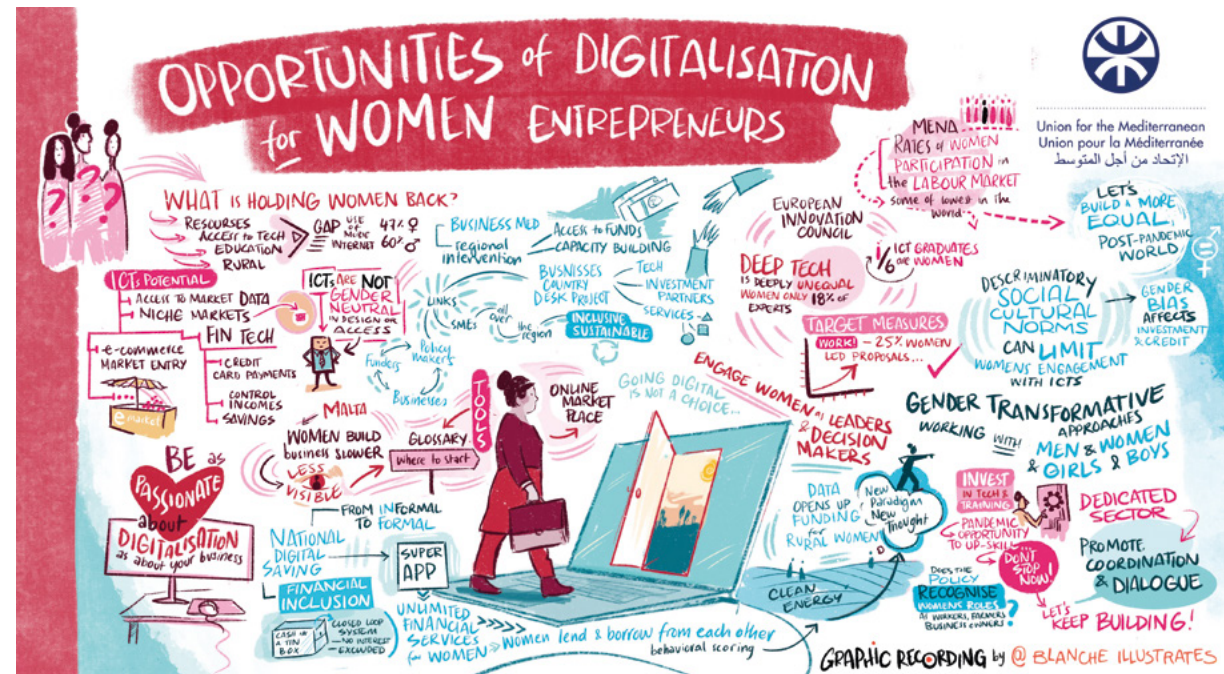
New digital technologies have a catalyzing effect on businesses as they facilitate access to finance, real-time data, and new markets, streamline processes, and stimulate innovation. Thus, they enhance the competitiveness of women-owned SMEs and boost women's bargaining power. However, in the MENA region, which has one of the lowest global rates of female participation in the labor market, gender gaps remain wide in entrepreneurship, digital literacy, STEM, and access to ICT, smart devices, financial services, and knowledge. In addition, many financial services that support the needs of women in the MENA region remain informal, limiting inclusivity and efficiency.

This roundtable offered insights from experts in diverse sectors regarding concrete measures that have been implemented to address the digital gender divide in the region. Moderator Sana Afouaiz opened the discussion by inviting speakers and the audience to unpack the statistics and identify the obstacles women face in various sectors. The rapid advancement of the digital sector has, she said, the capacity to transform the landscape of economic and social life for people all around the world. However, without the inclusion of women in the development of



**María Helena de Felipe Lehtonen**, AFAMEE President.





the digital economy and digitization, we risk deepening existing inequalities rather than addressing them.

**"Between 2003 and 2010, only 14% of all SMEs in the MENA region were owned by women. That's only about 156 women for every 100,000 businesses."**  
SANA AFOUAIZ

**Ms Susan Kaaria, Senior Officer and Team Leader, Gender, Inclusive Rural Transformation and Gender Equality Division, Food and Agriculture Organization of the United Nations (FAO)**, began by outlining some of the main factors behind the significant gender gap in agricultural productivity, such as lack of access to information, productive resources, financial services and technical knowledge. By way of explanation, she shared the statistic that mobile ownership in the MENA region is 81% for women compared to 91% for men. Nonetheless, she said, if designed properly, ICTs have the potential promote women's access to food systems since they provide channels to access information, networks, financial services, and markets. She concluded her intervention by stressing that addressing digital gender gap is not just about access but the capacity to make meaningful use of that access.

**"Digitalisation of financial services can lead to better inclusivity for women."**  
SUSAN KAARIA

**Mr Amr Soliman, Board Member, Economic Committee Chair, Director of Financial Inclusion Chapter, National Council for Women, Egypt**, presented the successful Village Savings and Loan Association (VSLA) project, an initiative that helps women access and manage their own financial services. VLSA serves as a safety net for women to save together and lend to each other. It also provides financial services to unbanked, low-income populations, and training and programme design services in 42 countries across Asia, Latin America and Africa. Mr Amr outlined some of the challenges they have faced over the last two decades, such as the need to deal with informal groups that lack legally binding structures and mechanisms that allow them to access institutions, a challenge that was overcome by creating digital solution that recognizes these informal groups as legally binding entities.

**"The collaborative power of digital group savings & lending is a game changer for financial inclusion and economic empowerment for women in rural Egypt"**  
AMR SOLIMAN

The next speaker, **Ms Jihen Boutiba Secretary General of BUSINESSMED, Member of the MENA-OECD Business Advisory Board**, presented the new Business Country Desk (BCD) platform. The BCD is part of the four-year-long project Enhancing Business Support Organizations and Business Networks in the Southern Neighbourhood (EBSOMED),



**Susan Kaaria**, Senior Officer and Team Leader, Gender, Inclusive Rural Transformation and Gender Equality Division, Food and Agriculture Organization of the United Nations (FAO) Nakawa Bio Brand



**Amr Soliman**, Board Member, Economic Committee Chair, Director of Financial Inclusion Chapter, National Council for Women, Egypt Nakawa Bio Brand



**Jihen Boutiba** Secretary General of BUSINESSMED, Member of the MENA-OECD Business Advisory Board Nakawa Bio Brand

which aims to enhance the Mediterranean business ecosystem by boosting investment, job creation and economic growth. As part of these objectives, the BCD promotes the Euro-Mediterranean business ecosystem, serves as a link between business support organizations, SMEs, investment partners, service providers, etc., and promotes talent and innovation. Among other actions, it offers free digital services to help build a resilient business ecosystem in the Euro-Mediterranean region.

**"If we fail to seize this opportunity, a generation of women and girls will miss out on the catalysing opportunity Covid-19 has given us."**  
JIHEN BOUTIBA



**Abigail Mamo**, CEO of the Malta Chamber of SMEs

**Ms. Abigail Mamo, CEO of the Malta Chamber of SMEs**, presented various examples of chamber initiatives to allow women-led startups and small businesses to access markets and improve their business performance. Some were implemented to assist Maltese women-owned SMEs during the pandemic and have potential for implementation in the MENA region. Among them, a self-produced and distributed national guide with steps and procedures to create a startup, an online marketplace for small businesses to market their products, and training in digital tools.

**"COVID-19 has brought to light the discrepancies between those who are at the top and those who are farther away."**  
ABIGAIL MAMO



**Luisa Prista**, Head of Department of Innovation Ecosystems, European Innovation Council and SMEs Executive Agency, EU DG Innovation

The final panelist, **Ms. Luisa Prista, Head of Department of Innovation Ecosystems, European Innovation Council and SMEs Executive Agency, EU DG Innovation**, outlined how the Executive Agency is collaborating with key stakeholders across the EU to identify and address the unique challenges of women-owned businesses in the

MENA region and expand the share of women-led companies invited to the EIC jury. She called for different measures to reduce digital gender inequality, particularly in STEM disciplines and ICT education, both at the level of policymaking and through financial and "soft" measures such as coaching and training.

**"Women only represent one in three ICT graduates and one in six STEM graduates"**  
LUIZA PRISTA

Collectively, panelists highlighted some of the root causes of gender inequalities, such as local cultural contexts that limit women's mobility and access to public spaces and, therefore, digital and other infrastructures. They also underlined the need for gender transformative approaches rather than gender-sensitive to tackle current challenges and inequalities. Such approaches include breaking down restrictive gender norms; enacting policies that support women and are in line with SGD goals; taxation reform; childcare support and parental leave policies that encourage mothers to re-enter the workforce; and increasing the numbers of women-owned enterprises and access to funding opportunities. Achieving these requires the involvement of women as well as men, and the collaboration of both public and private sectors with civil society. To ensure gender equality in market activities, social programmes, and the digital economy, greater efforts must also be made to explore digitally innovative tools for business support organizations and the female entrepreneurs they serve to increase efficiency and boost digital access for female-led enterprises.

The panelists concluded by agreeing that the COVID-19 crisis offers opportunities, which, if seized correctly, has the potential to be a milestone for digital and gender equality and women's economic empowerment.



# Day 2, July 7, 2021

In partnership with CIHEAM and UNIDO, this year's Women Business Forum offered three practical training sessions attended by women entrepreneurs and business owners, representatives from Mediterranean institutions and Innovation Support Organizations (ISOs).

## INTRODUCTION TO DIGITAL TRANSFORMATION FOR WOMEN-LED SMES, AND DIGITALIZATION ASSESSMENT FOR WOMEN-LED SMES

Delivered by the UfM, this first session explored the key role of SMEs in MENA region economies, as well as in building more inclusive and resilient societies. The session imparted practical tips and learnings to help female SME leaders understand the benefits and key aspects, business models and technologies driving digital transformation. Though many SMEs lag behind and lack the capacity for digital transformation, they are more agile than larger companies and so well-positioned to take advantage of current market conditions that favor small digital challengers. In addition, technology adoption is accelerating and the COVID-19 pandemic has only intensified the need for organizations to move quickly in an increasingly unpredictable world, constantly launch new products and seek new markets and sources of growth. With this in mind, trainers stressed the importance of leveraging the cloud, data, advanced disruptive technologies and third-party digital platforms and marketplaces to streamline processes and improve productivity and profitability.

Trainers also outlined common challenges faced by business of all sizes, such as the need to change company culture, access sufficient, reliable data, and how to prioritize resource allocation for digital transformation. They explained how to translate the results of digital maturity assessments into strategies to inform actionable long-

term digital transformation plans. Finally, they stressed the importance of developing employees' digital skills through practical training and fostering a culture of innovation and intrapreneurship. The session concluded with an overview of specific advanced and disruptive technologies and case studies by industry.

**"Today, every company is a tech company"**  
AMEL SAIDANE, entrepreneur, ecosystem builder and digital transformation expert



**Amel Saidane,**  
entrepreneur, ecosystem  
builder and digital  
transformation expert

## HOW TO BOOST YOUR ONLINE BUSINESS

This session provided valuable insights and practical tips for exploiting the potential of ecommerce. UNIDO ecommerce expert Sarah Carroll shared her experience of successful online sales and marketing, beginning with an overview of global potential markets and how to address them. After polling the audience on the current status of their own ecommerce activities and readiness, she went on to explain the difference between digital sales and digital marketing, and listed the main digital channels for these activities, from social media to partner sales to chat to marketplace platforms and more. She then instructed participants on how to find their target customers online, develop an appropriate, on-brand presence, get visibility and prioritize financial resources for digital sales and marketing. Before taking questions from the audience, she highlighted some of the different practical factors SMEs



**Majdi Chargui,** Digital  
Advisor Consultant



**Sarah Carroll,** Founder,  
Grow Global



**Damiano Petruzzella** is  
graduated in Agricultural  
Sciences and PHD in  
Engineering, Architecture  
and Economics for Urban  
and Rural Environment  
Sustainability.



**Jawhar Jocelyne** is an  
Agricultural engineer,  
Master of Science and PhD.  
in plant protection.



**Giordano Dichter,** H&D  
Partners SRL



**Anna Thomlinson** is  
Managing Director Start it  
@KBC, Belgium's largest  
and one of its oldest  
accelerators.

need to be aware of (GDPR, logistics, etc.) and the systems that need to be in place for successful ecommerce operations.

**"Everyone deserves a digital livelihood to allow their businesses and families to flourish."**  
SARAH CARROLL, Founder, Grow Global

## GENDER-SENSITIVE INNOVATION AND DIGITAL OPPORTUNITIES FOR RURAL WOMEN

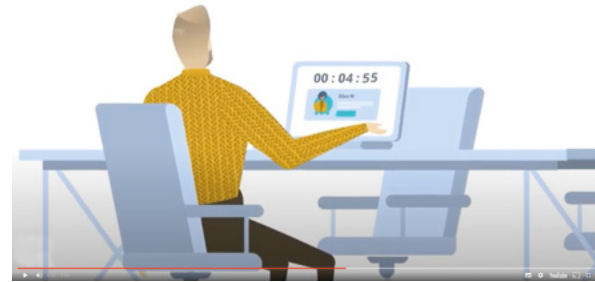
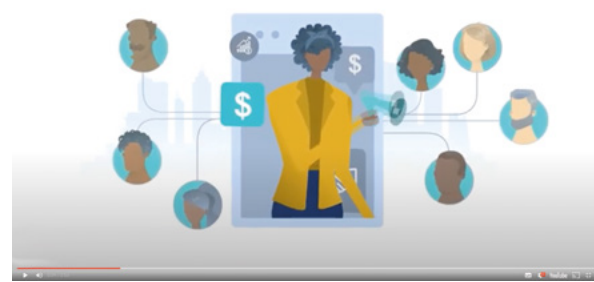
Run by CIHEAM Bari, this session focused on the role of intermediary actors such as ISOs in creating more inclusive entrepreneurial ecosystems that respond to the specific challenges and needs of women in the agri-food sector. The session began with an overview of the work of the Mediterranean Innovation Partnership (MIP) network for youth entrepreneurship and technology transfer in the agri-food sector. This multi-national regional initiative develops activities related to training, knowledge sharing and cooperation in collaboration with public and private actors in the region. The aim is to promote job creation and the development of a culture of entrepreneurship and innovation, particularly among young people.

The session continued with a more in-depth look at the specific challenges and needs of women entrepreneurs and how ISOs can better support them by making program-mess and outreach efforts more gender-sensitive and appealing to women. Trainers informed the audience that, in Europe, only

26% of startups are women-led, with the largest gender gaps in agriculture, mining and ICT sectors. Women also face more barriers to securing investment and tend to receive less when they do obtain it. They stressed the need to disrupt existing support systems and networks that do not serve women, explaining that since many typically "feminine" personality characteristics (risk aversion, patience, etc.) are actually essential for successful entrepreneurship, there is an urgent need for ISOs, governments and investors to address ingrained gender bias that skew the criteria for business success in favor of "male" qualities and negatively color assessments of women founders and women-led businesses.

**"Only 26% of startups in Europe are female-led businesses"**  
GIORDANO DICHTER, H&D Partners SRL

# MENA Business Club: Speed Networking Sessions



In collaboration with UNIDO, the UfM hosted a series of speed networking meetings for women entrepreneurs and women-led businesses in the MENA region. These private, online one-on-one meetings gave participants a chance to make strategic connections, promote their business, products, and services, find customers and collaborators and boost their access to markets and finance. Those invited to attend were women owners or leaders of SMEs based in the Euro-Mediterranean region and operating in the ICT, creative industries, and cosmetics sectors. Their business had to be at least two years old, with a minimum of five employees and annual sales of 500,000\$-1M\$. Based on their surveyed needs and interests, the organizers had also invited sales, procurement, and buyer teams, as well as retailers and distributors in the selected industries to meet them.

Meetings lasted five minutes and were held within three one-hour events, one for each industry. Events were held in English and French simultaneously. Of the total of 149 participants, the majority were from Europe (56%), followed by the Middle East (24%), North Africa (16%), and Sub-Saharan Africa (4%). Overall, 327 valuable connections were made, an average of 2.2 per attendee.

Based on the experience of this event, a larger MENA region Business Club will be held in the near future.

Speed Networking Meetings @UfM Women Business Forum 2021 (YouTube)

**#WOMEN4MEDITERRANEAN**

2021 UfM WOMEN BUSINESS FORUM 7th July

Wednesday, July 7, 2021  
2021 UfM Women Business Forum Speed Networking Meetings

2021 UfM WOMEN BUSINESS FORUM Speed Networking Meetings

About / À propos Agenda Sponsors

**Date and Time**  
Wed, Jul 7, 2021 from 1:00 PM - 4:30 PM CEST  
[Add to Calendar](#)

**Sponsors**

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

The UfM Secretariat is co-funded by the EUROPEAN UNION

UNIDO  
UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION

Italian Development Cooperation  
Cooperazione Italiana  
Ministry of Foreign Affairs and International Cooperation

**Les Speed Networking meetings sont des réunions privées en face à face pour se connecter et échanger avec les autres participants. Si vous êtes invité dans le secteur des TIC, des industries créatives et des cosmétiques, alors vous avez une excellente opportunité de promouvoir votre entreprise, vos produits et vos services, de trouver de nouveaux clients et partenaires d'affaires, et de signer des lettres de collaboration. Optimisez votre temps et développez votre réseau, avec les bonnes personnes !**

**5 raisons de participer aux réunions de Speed Networking :**

- 1- Rencontrer un nouveau directeur toutes les 5 minutes par appel vidéo
- 2- Trouver des opportunités d'affaires
- 3- Échanger des cartes de visite électroniques
- 4- Développer votre réseau avec les bonnes personnes
- 5- Être mieux relié en fonction de vos intérêts

**Comment ça marche ?**

C'est très simple. Vous rejoignez le Speed Networking Meeting en cliquant sur le lien qui vous a été envoyé par e-mail. Comme lors d'un appel vidéo sur FaceTime ou WhatsApp, vous serez mis en relation avec un(e) autre participant(e) par appel vidéo direct. Les informations figurant dans le profil de la personne s'afficheront à l'écran et vous pourrez alors entamer le dialogue. Le dialogue dure 5 minutes afin que vous ayez tout le temps de vous présenter, de présenter votre entreprise et de discuter avec votre partenaire potentiel. Une fois les 5 minutes écoulées (et vous n'avez pas, vous verrez un compte à rebours sur votre écran), vous serez automatiquement mis(e) en relation avec un nouveau participant - un nouveau partenaire d'affaires potentiel ! L'ensemble du Speed Networking Meeting dure 150 minutes.

Après le Speed Networking Meeting, vous pourrez être en contact avec toutes vos connexions. Une liste de vos contacts sera disponible sur votre page de profil afin que vous puissiez les recontacter par e-mail après l'événement.

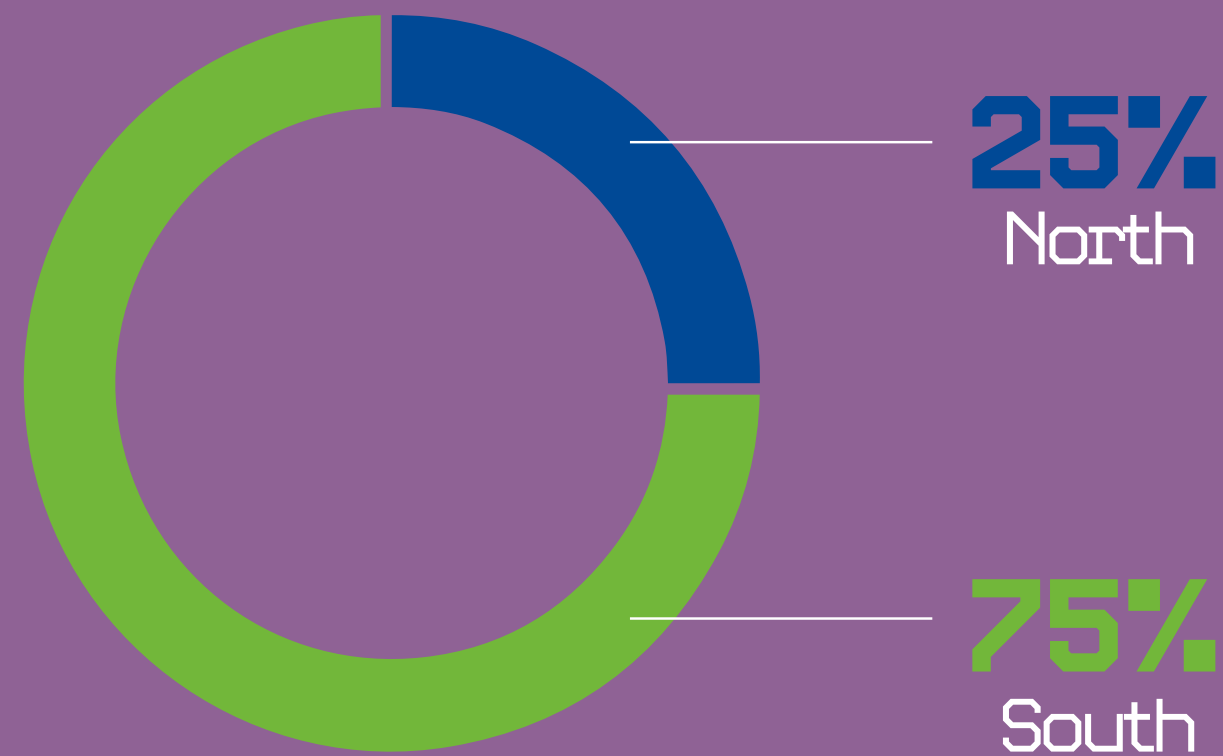
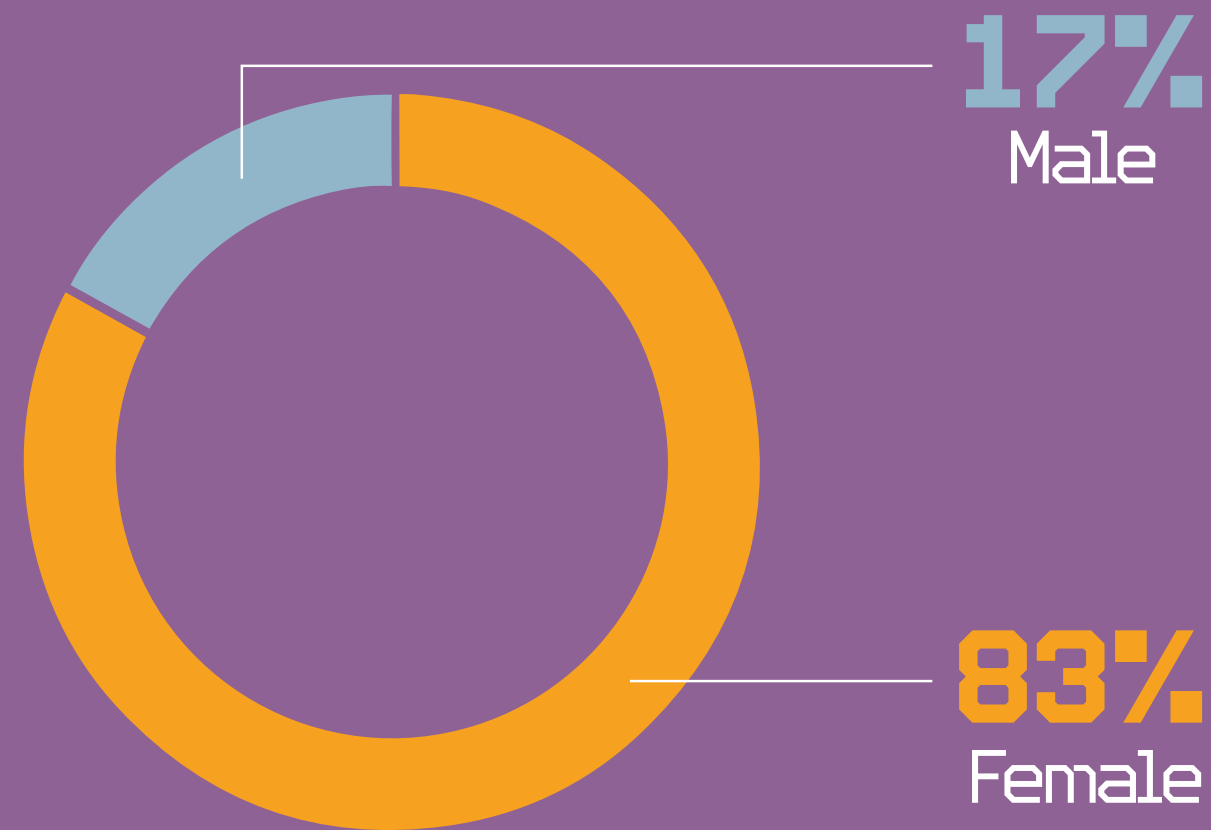
**Business Club Africa**  
Organizer of 2021 UfM Women Business Forum Speed Networking Meetings

[More Events](#) [Contact](#)

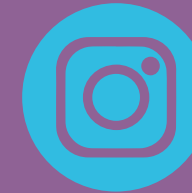
Copyright © Allocations, 2021 | [Privacy Policy](#) | [Terms of Service](#)



# The Conference in Numbers

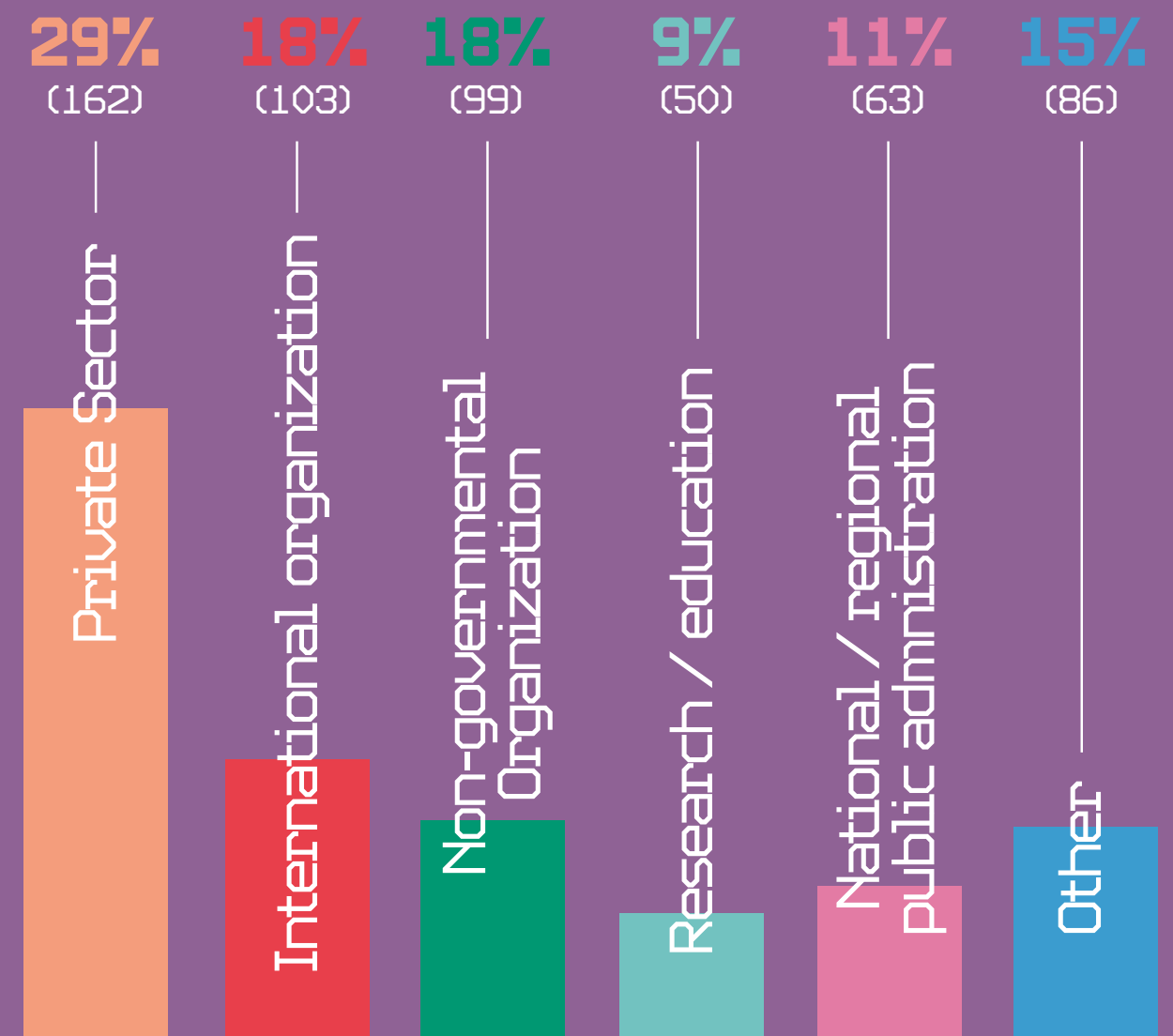


**30** articles covering the event



Impression **278,348** & **163,739** on Instagram

**2,000** people viewed the live streamed on Facebook





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



The UfM Secretariat  
is co-funded by the  
EUROPEAN UNION



#WOMEN4  
#MEDITERRANEAN

[ufmsecretariat.org/event/women-business-forum-2021](https://ufmsecretariat.org/event/women-business-forum-2021)

With the financial  
support of



In collaboration  
with



CIHEAM International Center for Advanced  
Mediterranean Agronomic Studies  
*Sharing Knowledge, Feeding the Future*



Union of Mediterranean Confederations of Enterprises



Association of Organisations of  
Mediterranean Businesswomen



In the framework of



DAY OF THE  
MEDITERRANEAN  
NOVEMBER 28