

## Webinar on **Women in Fintech: Bridging the Gender Gap**

**30 November 2023 /  
14h00—16h30 CET**

### **Women in Fintech: Bridging the Gender Gap**

**30 November - 14:00 -16:30 CET**

*Online Training*

#### Background

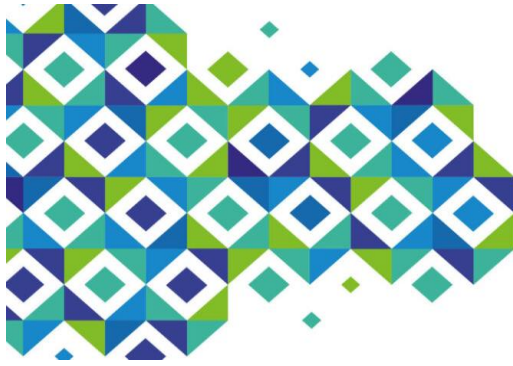
Similar to other industries, the Fintech sector needs to boost gender representations. Despite numerous efforts on the part of various countries to encourage women's economic empowerment, female entrepreneurship continues to be underutilized driver of inclusive growth, employment and innovation. According to the Global Entrepreneurship Monitor (GEM), there is a considerable gender disparity when it comes to women starting and running firms, with estimates placing it over 40% globally.

Women in the MENA region are investing in cryptocurrencies and rethinking their roles in the fintech and blockchain industries, two fields that deceptively appear to be dominated by men. Despite the fact that "Women are underrepresented in the blockchain industry", according to a 2021 World Economic Forum Research, things are changing – particularly in the MENA region. More women are assuming crucial roles as the global crypto wave spreads throughout the Arab world and new crypto firms are established. These MENA women are riding the inevitable crypto wave as founders, CEOs, and blockchain experts.

Rapid technological adoption in the MENA region contrasts with conventional financial Systems. With its digital-first approach, fintech offers a viable path to avoid some of the institutional constraints that women encounter in the financial sector. The flexibility, accessibility, and customized solutions that fintech can offer may be critical in tackling the unique issue that women entrepreneurs in the region confront. However, potential brings obstacles, particularly in terms of cybersecurity, regulatory frameworks, and ensuring fintech solutions address the specific requirements of women in MENA region.

The workshop is a follow-up initiative of the Training of Trainers focusing on FinTech-with-a-Gender-Lens. which took place from September 22nd to October 7th, 2023. Throughout this period, participants engaged in 26 hours of intensive training, experience sharing and discussions with high level panelists.

The primary objective of this training was to foster the emergence of champions who can advocate for a more inclusive fintech sector in the South Med region. The Training equipped participants to engage with policymakers and regulators, actively contribute to enhancing the capacities of businesswomen associations and propose innovative solutions to maximize economic growth stemming from a more gender equal sector.



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



MED MSMEs  
Policies for inclusive growth  
THIS PROGRAMME IS FUNDED BY THE EUROPEAN UNION

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Holding senior executive positions in Business associations, Fintech companies or Women in Business associations from 7 South Med countries they will relay the training at national level, playing the role of “champions” of the fintech sector transformation.

**This initiative is an integral part of the action plan developed under the MED MSMEs Programme Programme, designed to support the development of an inclusive ecosystem through targeted actions at the meso, macro, and micro levels.**

The plan involves the development of women's advocacy at the regional level, enhancing policymakers' capacity to formulate inclusive policies, and encouraging the active involvement of the private sector (see box below), the launching of an Award being one of the key actions under it.

### **Fintech in Gender Lens a regional action plan – Zoom on the Awards**

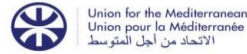
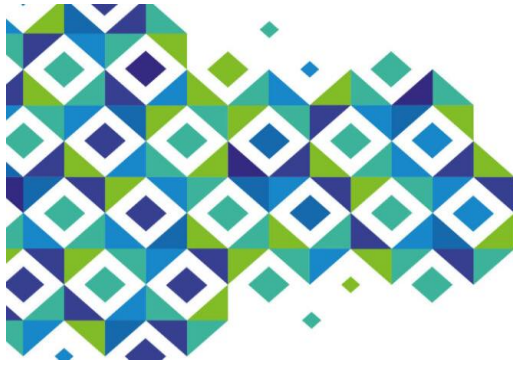
The regional action plan is based on the premise that dematerialized finance will be less constrained by geographical borders and less dependent on physical infrastructure than traditional finance. This flexibility will enable operators to target markets that are larger and deeper than those addressed by conventional financial services that are relying on networks of physical branches. Therefore, a collaborative approach at the regional level is adapted to comprehend the policy, regulatory, economic, and social implications of the emergence of the fintech sector, particularly in terms of women's empowerment.

The action plan includes "Awards" for financial institutions and women's associations actively enhancing the gender inclusiveness of the fintech sector. These awards will facilitate the exchange of experiences, highlight good practices, and inspire other stakeholders beyond borders.

The objectives of the Awards are:

- Raising awareness on the necessity to apply a gender lens when developing financial inclusion policies and strategies that are leveraging fintech solutions (inter alia)
- Identifying and showcasing inspiring practices and programmes supporting the emergence of a more inclusive fintech industry in the region
- Supporting women entrepreneurs in the fintech industry in the region, (e.g. Supporting the creation of diverse board in the fintech startups).

The workshop will offer the opportunity to introduce the upcoming regional conference, on the occasion of Women International Day, “Closing Gender Gaps in MENA Financial Sector Towards women led-Business Development “ co-organised by UfM and Union of Arab Banks which will take place on 06 and 07 March 2024 in Cairo, Egypt.



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### Objectives of the Workshop

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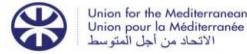
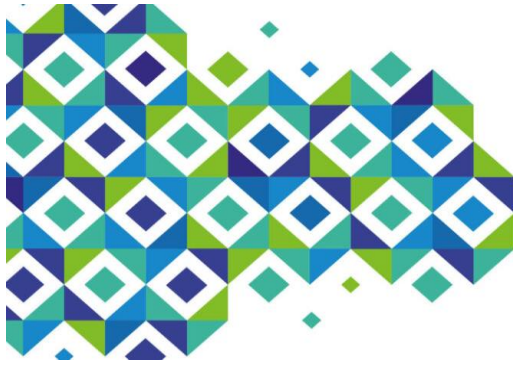
The event will offer the opportunity to have an exchange on:

- FinTech evolutions, services and products
  - Managing Fintech start-ups
  - Risks, regulations, ethics, governance
  - Innovative management and FinTech risks.
  - Action Plan on Gender-Lens in Fintech in Mediterranean Region
- **Simultaneous translation in Arabic, English and French will be provided throughout the meeting.**

### The trainer

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*The Trainer Dr. Amira KADDOUR is a University Professor and Principal Researcher for Inclusive and Sustainable Ecosystem. Dr KADDOUR is editor of books and papers, president and member of networks and associations in FinTech in Africa. Her scientific research and advocacy in the field are making a remarkable impact in Africa and the Middle East. Her latest study developed for the MED MSMEs Programme "Mainstreaming the gender lens in the FinTech industry" was presented during the Women's International Day event organised by the Union for the Mediterranean as a comprehensive study with impactful recommendations. Dr KADDOUR is the FinTech in gender lens expert of the MED MSMEs Programme*



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*Agenda*

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Time	
14:00 – 14:15	<p><b>Opening remarks</b></p> <ul style="list-style-type: none"> <li>- <b>Anna Dorangricchia</b>, Project Manager Social and Civil Affairs Division, UfM</li> <li>- <b>Christophe Malherbe</b>, Malherbe, Former TL of MED MSMEs Programme</li> <li>- <b>Dina Kaddouh</b> External Affairs Coordinator, Union of Arab Banks</li> </ul>
14:15 – 15: 45	<p><b>Technical session:</b> Dr.<b>Amira Khaddour</b>, Professor at ENSTAB - Ecole Nationale des Sciences et Technologies Avancées à Borj Cédria, Tunisia and Member of the executive board of the African women in FinTech</p> <ul style="list-style-type: none"> <li>- FinTech evolutions, services and products</li> <li>- Managing Fintech start-ups</li> <li>- Risks, regulations, ethics, governance</li> <li>- Innovative management and FinTech risks.</li> </ul> <p><b>Q&amp;A session</b></p>
15:45 – 16:15	<p><b>Training of trainers Module : main outcomes and lessons learnt</b></p> <ul style="list-style-type: none"> <li>• <b>Amira Khaddour</b>, Member of the executive board of the African women in FinTech</li> <li>• <b>Dina YACOUT</b> WindowsLive CEO and Founder, Egypt</li> <li>• <b>Hager Ali Abdulsalam Alshibli</b>, Financial researcher, Lybia</li> </ul>
16:15 – 16:30	<p><b>Wrap-Up and Next Steps</b></p>