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MAIN OUTCOMES



**Building back resilience:
the role of Employers' and Business
Associations in shaping
the new normal**

The sanitarian crisis as an
accelerator of the digitalisation
path of the Mediterranean
business ecosystem

This document is produced by

BUSINESSMED

Union of Mediterranean Confederations of Enterprises

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List of Acronyms

EBMOs - Employers and Business Member Organizations

SMEs - Small and Medium Enterprises

BCD - Business Country Desk

NGOs - Non-governmental Organisations

MSMEs - Micro, Small and Medium Enterprises

CGEM - General Confederation of Moroccan Enterprises

MEA - Malta Employers Association

BSOs - Business Support Organizations

NGOs - Non Governmental Organizations

ILO - International Labour Organization

FEI - Federation of Egyptian Industries

Background

Long gone are when Digital Transformation was an option or a delayed project that will occur one day when governments and businesses have the proper awareness, skills, and budget.

Besides the pandemic and the health crisis worldwide, both our economy and social system are being tested. There is no doubt now that the effects of COVID-19 will continue for an extended period of time. However, we can also assume now that digitalization has been the backbone of the recovery during the last year.

While promoting its digital market, the EU, for example, is working on a new model to regulate the digital economy holistically and create a global benchmark. It is also working to strengthen its international role, especially in light of increased competition from China and a more balanced relationship with the US.

Although it will be challenging to find the right synergies within the transatlantic partnership on a variety of regulations related to big tech companies, data flows, personal data safety, infrastructure security, and global trade, a balanced and future-proof strategy is needed to effectively respond to potential problems that the world is facing such as health crises, economic slowdown, and democracy issues caused by the pandemic.

COVID-19 has accelerated the digital transformation process that the world has already been slowly going through, both on the business and industry level.

The economies and the companies that had already started their digital journey have adapted faster and gradually concentrated all the investments in this area. Those who have not started yet, including the most traditional industries, are going through this transition and taking solid steps. During the pandemic, people realized that digitization is the best and the right way of doing business.

In addition to that, investment in new technology has increased, especially in the supply chain. The production and the use of next-generation technologies such as artificial intelligence augmented reality, and machine learning increased productivity and added value, regardless of sector and scale.

The role of business support organizations in the Mediterranean is more crucial than ever in helping companies manage the transition and compete in international markets for sustainable and inclusive growth.

The covid-19 pandemic exponentially accelerated the digitalization process worldwide. This acceleration came with several advantages:

- Accelerating adoption of eCommerce helped several companies thrive online
- Acquiring digital skills become a top priority worldwide
- Digitalization allowed businesses to be more local and more global at the same time
- Created new opportunities for new business models
- helped to raise awareness about the new digital economy and limitless possibilities
- But the accelerated digitalization also came with several questions and challenges:
- How are we going to tackle the digital skills shortage?
- How are companies with limitless digital knowledge going to survive?
- How can BSOs help businesses close the digital gap fast?
- Are both women and men facing the same challenges?

EBMOs leading business in times of covid 19-crisis and beyond

From May until June 2020, the International Labor Organization has conducted a global survey aiming better to analyze the situation of EBMOs during the COVID-19 crisis. One of this survey's main goals is to help the business overcome the challenges they are facing. The survey gathered information from 127 EBMOs located in 127 countries around the world.

The results shed light on different aspects of how businesses adapted to the situation. One of the essential changes noted is that EBMOs have leveraged several digital channels during the pandemic. 81% of them renovated their systems and ways of doing business through remote working, online webinars, virtual meetings, and more.

Also, the survey showed that 83% are offering legal and advisory services online, which is a significant step in the path of digitalization.

These actions clearly demonstrate that EBMOs acted fast, looking for practical solutions to serve their customers better, save their own and their employees' businesses. This was all thanks to a fast adaptation and a remarkable digital transformation.

To pave the way and continue in this transformational journey, investing in digital infrastructure is the priority. However, employers shall implement good practice guidance to manage businesses better remotely and ensure quality outcomes. Important regulatory decisions took place, and policies were introduced so that the "return to work" process benefits business owners and workers.

As we have experienced, this crisis has widely affected businesses in different sectors, especially the "membership's services" sector. This category has suffered the most and will likely still face challenges during 2021 and a few years beyond.

80% experienced a drop in income, while 77% expect membership reductions in 2021. Their recovery depends on many aspects: First, their ability to innovate and develop practical solutions to connect with their clients to continue offering services. Second, and most importantly, the recovery depends on their ability to find new opportunities and services that will match their customers changing demands in a digitalized world. A lot have already started, and 80% of them are offering virtual advisory and consulting services, while 53% started offering online training and courses. This is the "new normal", and it means innovation and seizing opportunities wherever they are.

Looking ahead to the post-pandemic era and preparing for their business recovery and evolution is all that EBMOs are busy with. Plans and strategies are being carefully studied to choose the best solutions taking into consideration lots of factors. EBMOs are re-thinking their business models and internal structures to meet the new challenges and survive the crisis.

Data shows that 61% are reviewing their membership services and making changes to attract new and more diverse clients.

In this context, the International Training Center (ITC) has developed solutions and services to support EBMOs. The goals are to strengthen their ability to shape government support for enterprises, design guidance, tools, and services for business continuity and resilience, and develop internal capacity and sustainability of operations to meet future challenges.

The ITCILO programs **deliver more than just a classroom**. Professional trainers guide participants through a learning journey featuring workshops, study visits, and the latest educational technologies.

The training, courses, and webinars offer valuable insights for managers and workers in terms of crisis management and taking leadership roles in transformational phases. It aims to upgrade skills and provide helpful tools for a smooth transition.

EBMOs have demonstrated absolute member-centricity at a time of extreme crisis. The priority was clear: provide practical support and provide it fast.

Business surveys produced by EBMOs helped position the voice of business at the forefront of many COVID-19 debates worldwide. EBMOs took the lead through good practice guidance on managing a remote workforce and investing in digital infrastructure, being at the forefront of ensuring that the proper regulatory responses were implemented and managing the return to work process to benefit member business workers and policymakers.

Looking ahead, the role, services, and impact of EBMOs will continue to evolve. It needs to deal with economic and labor market recovery, Intensifying policy challenges, and help businesses understand and get ready for the future of work.

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- ILO Publications: <https://www.ilo.org/actemp/publications/lang--en/index.htm>
 - Analysis of the activities of employer and business membership organizations in the COVID-19 pandemic and what comes next: https://www.ilo.org/actemp/publications/WCMS_766658/lang--en/index.htm
 - ITC Courses: <https://www.itcilo.org/teams/employers-activities>

The Business Country Desk (BCD): Connecting Mediterranean BSOs and SMEs

BUSINESSMED (Union of Mediterranean Confederations of Enterprises) is a key actor in the region for multilateral cooperation dedicated to its confederations Member. It also promotes foreign direct investment, Mediterranean dialogue, and socio-economic integration.

Its activities are mainly focused on the private sector in the Mediterranean Basin. As one of the significant economic development clusters, BUSINESSMED seeks multiple objectives and missions such as:

- Increasing foreign direct investment flows
- Enhancing technological transfer and know-how toward South-Mediterranean countries
- Increasing exchanges between the European Union and Mediterranean countries

To achieve this mission, the setting up of a particular platform becomes obvious. This platform would assist in boosting regional economic development and creating strategic and sustainable networks.

BUSINESSMED is launching the "Business Country Desk" (BCD).

The platform:

The Business Country Desk is an online platform. It's an easy-to-use, accessible, and intuitive information service designed to foster and support synergies, partnerships, and B2B opportunities between the main actors of the Euro-Mediterranean business ecosystem. The BCD:

- provides access to reliable data shaping the business climate (Trade / Investment) of Southern Mediterranean countries
- promotes, fosters, and supports synergies, and networking & B2B opportunities
- connects economic operators in the Euro-Mediterranean region and initiates and develops North-South and/or South-South business partnerships.

The BCD platform is available in English and French.

Services and tools:

This platform is mainly offering 3 different services:

A-The business help desk:

This section's main goal is to support Mediterranean economic actors by providing them with regularly updated information about each target country's socio-economic & regulatory context and its business climate.

The business help desk works as an investment guide providing businesses with a trade guide, investment guide, and statistical data.

1-The Investment Guide: provides clear information on the main ways of investing, procedures, tax, financial advantages, incentives for investors, regulations, etc.

It aims to help future investors better understand how the different asset classes work and how they can invest in them.

2-The Trade guide (exports/imports): presents the general trade framework (nomenclature and customs duties, trade agreements, etc.) of each target country and aims to assist promoters in mastering the procedures necessary to implement their projects.

3-Statistical data: includes quantitative information, macro-economic indicators for each target country (GDP, Infrastructure, Demographic data, etc.).

B-The partnerships:

Provides users with a database of interesting and valuable contacts in various sectors.

The Partnerships section consists of a multi-criteria search engine. In the form of complete and detailed sheets, it brings together economic operators to develop North-South and/or South-South business alliances.

The "Partnerships" directory includes these types of structures (profiles):

- Business Support Organisations (BSOs)
- Enterprises
- Self-contractors / Consultants / Project leaders
- Institutional Structures
- Non-governmental Organisations (NGOs)

It plays a major role in supporting registered Structures in identifying the right business partner. It facilitates direct interaction with a potential business contact based on the interests expressed when creating an account.

C-The EUROMED business matching tool:

It's an automated matching tool. The main goal of this tool is to foster fruitful partnerships. It offers functionalities that facilitate the organization's work and B2B meetings.

It offers a series of features to simplify the organization and management of B2B meetings, including:

- **A Euro-Med Business Agenda:** access to a list of major events (forums, conferences, roadshows, etc.) taking place in the Euro-Mediterranean region and including multi-sectoral business meetings
- **Targeted B2B:** access to the catalog of participant profiles and easy contact with potential partners based on predefined preferences
- **Accessible business meetings:** Facilitates the initiation of business meetings with focal points at predefined times while tracking the status of requests sent and received.
- **A simplified Dashboard:** easy management of profiles, access to the event calendar enriched with confirmed appointments, generation of participation badges, and alert on new registrations likely to interest the user

The EuroMed Business Matching Tool provides a comprehensive dashboard. The tool allows members to manage an event during all its phases of implementation. A member can create and manage the registration/evaluation form, manage the participation process (Approve or reject participation requests), manage all accepted participants, enable or disable the display of the event catalog for participants, export the list of participants, or a part of it, passing by the filters. Members can also send targeted and grouped e-mails/notifications and generate badges for participants and non-participants (example: invited press)—all of it in a one-stop-shop.

New components are currently being developing for the BCD platform to set up virtual and secure B2B meetings, among other features. To benefit from those services, registration in the BCD is mandatory.

The next step is to promote the BCD smartly and effectively to ensure it reaches its potential and benefits businesses in the Euro-Mediterranean region.

The main goal is to help SMEs with their internationalization process and connect investors with organizations in this changing era. Digitalization should mainly foster such collaborations, and BUSINESSMED continuously works to make it a successful transformation for SMEs. That is why the organization is launching a series of training sessions that will take place in 6 different countries per year to help SMEs make the best out of BCD and its features. These training sessions will start in 2021 and gradually expand.

The Business Country Desk (BCD): <https://www.bcdesk.eu>
Trade guide, investment guide, and statistical data: <https://www.bcdesk.eu/en/helpdesk>
Presentation Brochure of the Business Country Desk Platform:
http://businessmed-umce.org/sites/default/files/brochure%20BCD_compressed.pdf
Video presentation of the Business Country Desk Platform:
Partnerships: <https://www.bcdesk.eu/en/partenariat>
Opportunities: <https://www.bcdesk.eu/index.php/en/opportunities>

The pandemic as Digitalization accelerator.

Case study: Morocco

The pandemic crisis has accelerated the digital transformation that we have been trying to achieve for years. The Ministry of Industry Trade and Green Economy of Morocco stated that the Moroccan Digital Development Agency completed projects in two months that would otherwise have lasted seven years!

Moreover, the digital sector has regained strength in Morocco to a wide range of digital services, including health, prevention, and information. Awareness about e-commerce has gone through the roof, especially that eCommerce has a significant economic and social impact.

The phenomenon is global. The health crisis has revealed the ability to adapt to new technologies, and Morocco has not escaped this trend. The country has taken a big step in digital transformation, particularly thanks to the covid-19 crisis. In fact, managers, public administrations, SMEs, and employees, had no choice but to adapt quickly. So, collective awareness and the paradigm shift took place. The challenge in Morocco is the ability to quickly seize the opportunity in this and transform it into an added value.

If the pandemic had damaging consequences on many sectors, it has actually been good for e-commerce. As a matter of fact, online payments increased by 23.6% during the first half of 2020, which is about 6 million online payment transactions via Moroccan foreign cards. This can be explained by the fact that businesses have started selling their products online and that people are choosing to shop online to reduce the risk of contamination.

Today, the survival of an SME depends on its ability to carry out a digital transformation project, But to do so, it needs to be supported by different federations, the state, or the CGEM.

CGEM, as the representative of the private sectors to public authorities and institutions, stood by its 19,000 direct and affiliated members since the spread of the pandemic in Morocco. Its action was implemented through a series of mobilization actions that were all promoted on Social Media and several other communication funnels and networks.

As part of its action, CGEM has launched a dedicated website to the pandemic that is fed in real-time with useful information, particularly on support measures for businesses affected by the crisis and the implementation modalities. The website presented a list of preventive measures to avoid the risk of contamination and also support measures to deal with this unique situation. It has also published a business continuity plan according to different crisis scenarios and a teleworking kit that promotes an accelerated adoption of modern and digital technologies by Moroccan companies.

This kit features a list of digital communication sharing management and video conferencing tools and gives general tips to teleworking effectively.

When some businesses were authorized to resume their activities in Morocco, CGEM published three guides and a kit to support companies regarding preventive and health measures to ensure maximum safety for the employees and customers.

Through its bilingual platform, CGEM also provided answers to frequently asked questions provided by companies and experts, who are committee members.

The webinars by CGEM are another digital service that CGEM is offering, and it consists of training sessions, awareness-raising, and listening sessions dedicated to its Members. It allows companies to interact with experts on themes, such as access to financing taxation, social issues, customs, legal, and payment terms.

To support the private sector in managing the covid-19 crisis, the "Startups and Digital Transformation" commission of the CGEM launched a covid-19 digital in business survey. It collected the practices of companies related to the use of digital tools. The survey results enabled the commission to put in place a series of concrete measures aimed at accelerating digitalization within Moroccan companies.

The study allowed the commission to deduce several aspects to consider, regardless of the size of the companies surveyed. At camp, the commission is constantly thinking about supporting these entrepreneurs in their transformation as businesses today are suffocating. The challenge is to preserve jobs as a priority before financing a transformation strategy.

For the re-organization of the internal structure of management, CGEM identified a priority at the beginning of the last year, which is digitalization. So, businesses opted, for instance for Google Workspace. The system brings together a set of tools for document sharing, chat, video conferencing, cloud storage, and other tools, allowing the organization's communication fluidity.

The importance of such development must be taken into consideration. Since the country's digitalization, its public services, and the private sector will facilitate the management and interactions with the various institutions and organizations.

The reliance on Digital Solutions during COVID-19 and in the post-recovery area:

Case study: Malta Employers' Association

Malta Employers Association has, as members, 800 companies employing more than 60.000 employees, which is the third of Malta's workforce.

Malta Employers Association (MEA) offers mainly three services:

- Legal Services like one to one legal advice, representation in court, and negotiations of settlements.
- Research Services, including both qualitative and quantitative research on employment issues. e.g., wage inflation, sick leave, business performance, etc. And information sharing through articles, business magazines, and reports.
- SME Helpdesk, which consists of advice, information sharing, and annual conferences for SMEs.

MEA offers much more than just these three principal services. They do offer training courses, a TV program, and even participation in national and foreign projects. MEA also has a digital presence through its website, its Youtube channel, its Facebook page, and MealIndex.

Despite already having a digital presence, MEA needed more than that to beat the pandemic's effects on the association and its members. The following are the steps they took to adapt:

1. The first step was to set up internal policies.

These policies include, for example, the fact that all meetings should be done virtually, everyone should keep to his/her office, and they increased teleworking. The video-conference room was upgraded as well.

2. The second step was to strengthen the services that they were already providing.

To do that, the MEA team frequently adapted to the changes in work and shared legal notices through their newsletters. Moreover, they used all of their digital channels to transfer valuable knowledge to their members. To test the business's performance, the evaluation of sectors, and the need for assistance, MEA conducted a couple of surveys that were followed by Press conferences and focus groups from different sectors (all done throughout Zoom).

3. Their third step was to introduce new digital concepts.

New digital concepts include MEA's own "Employer's Manual Dealing with COVID-19". MEA team also collaborated with many experts to conduct various Webinars. They even trained themselves to be more digital-savvy by attending several training sessions and building a roadmap. Attending other virtual meetings and watching

YouTube tutorials were also part of their game to stay informed with what is being done at the international level – SGI, IOE, BUSINESSMED, WHO ...

With the expertise quickly gained from all of the activities mentioned above, they were able to help their members more successfully. They tried to transfer all their knowledge through online courses.

4. Their final step, which is a result of all the previous steps, is to become more digital in every aspect of their work.

MEA team created digital company profiles for the members of the association with a Login Area. They also introduced an online forum where they can share with the members about specific topics and start meaningful conversations. Examples of Debates are:

- *List down CSR Initiative being done by your company
- *What are your views on the Right to Disconnect?
- *How will the increase in the minimum wage affect your company?
- *What is the average sick leave in your company?

Together with surveys and focus groups, this option is likely to continue assisting MEA in better representation of its members and when submitting proposals to the government.

Collaborating with Experts in the field – WEBINARS on Changes in Conditions of Work, GPDR, Health & Safety, Quarantine Rules is another valuable asset along with getting more exposure and visibility on Social Media are a must to reach as many people as possible.

Introducing more digital payment options is also another way to adapt to the “new normal”. This is about exploring the possibility of introducing more Digital Payment options for membership subscriptions and payments of events (e.g., training courses, conferences, etc.)

To conclude, MEA showcased itself as a great example of how an organization should adapt to accelerated digitalization to boost its digital presence and better meet its customers’ needs.

Public sector digital response to the Covid-19 pandemic

Case study: Egypt

A study by the Federation of Egyptian Industries on consumer spending during the crisis revealed how E-commerce is flooded during the crisis: nearly three out of four Egyptian consumers are shopping more online since the start of the pandemic.

During the pandemic, several sectors saw their online income grow exponentially. Sectors include electronics, healthcare, and groceries. Those sectors have seen the highest search of online activity. In addition to that, more than 62% of Egyptian consumers had jumped online for clothing, 56% for computer equipment and over 55% had purchased medicine online.

The statements above quickly summarize Egyptian consumers and the private sector's reaction to digitalization due to the COVID-19 pandemic.

The banking sector

Since the banking sector is part of the eCommerce backbone and an essential part of the digital ecosystem, it's critical to examine the banking sector's reaction to the fast digitalization due to the pandemic.

In Egypt, the National Bank of Egypt provided most of its services via Internet banking, mobile banking, call centers, and new additional branches to minimize the traffic within the existing ones. The National Bank of Egypt also provided ATMs to remote areas across Egypt to reduce customers' transportations. The Bank has also enhanced the digitalization of several services to eliminate physical visits to branches and minimize footprint for public safety.

The medical sector

As one of the most affected and vital sectors during the pandemic, the medical industry is also worth a close look.

To decrease the traffic, the Ministry of Health and the population created hotlines dedicated to COVID-19 in inquiries. A new website was also provided called Vezeeta. It allows citizens to call specialized doctors and medical advisers. In addition to that, and in cooperation with the Ministry of Health, AstraZeneca organized virtual lectures for doctors to educate them on the latest treatment protocols and observe other countries' expertise on combating the virus.

Digital Infrastructure

Communication and Information Technology is another area where suitable measures must be taken to support the sector's organization and consumers' growing needs. The telecom operators in Egypt are a great example not only because they granted 3000 minutes and 10 gigabytes for all mobile networks for free to all the doctors, nurses, staff executives, and workers at the hospitals. But also because Vodafone -for example- provided an education platform to support Egyptian students in completing the courses that become provided only online.

Thanks to the pandemic, Egypt, and many other Arab countries, finally embraced digitalization. Even though the initiative was mainly from the private sector, it has been a good start for the public sector as well.

Federation of Egyptian Industries: <http://www.fei.org.eg/index.php/en/>

FEI Guides For Covid-19 Virus: <http://www.fei.org.eg/index.php/en/guides-covid-en>

Vezeeta website: <https://www.vezeeta.com/en>

Covid-19 impact and the gender gap

CAWTAR

The Center of Arab Women for Training and Research (CAWTAR) was established in 1993 in Tunisia as an Independent Regional Institution promoting Gender Equality in the Arab World through Research, Training, Networking, and Advocacy. It was a direct response to a long-felt need in the Arab region for a specialized center to promote the participation of Arab women in the development process.

CAWTAR's primary mission is to generate knowledge and enhance the capacity of Arab institutions to use this knowledge in ways that enable Arab women to become fully empowered and to exercise their rights to share in the development of their communities.

CAWTAR believes that an integrated approach on either thematic or functional bases where research feeds into both training and advocacy is more effective than a single focus approach. Themes in development work are to be conceived of as interdependent.

It has been crystal clear; women are more vulnerable to COVID-19-related economic effects. Existing gender inequalities have just made it worse and helped amplify the pandemic economic, social and psychological effect. While most people's lives, businesses, and work have been negatively affected by the pandemic, overall, women's jobs and lives have been more heavily impacted and are more vulnerable to the COVID-19 pandemic.

According to CAWTAR Executive Dr. Soukeina Bouaroui, the main slogan of the pandemic should be "no one behind". Unfortunately, this was not the case, at least not for women.

And this is not the first time this happens. Arab females suffered heavily during a couple of significant events in the last decades: The Arab spring and the COVID-19 pandemic. It was already hard for mothers to take care of their children and family responsibilities in general while working. Now with COVID-19, "working remotely" became the new normal. However, women around the Arab world were not ready for this sudden, fast, and radical change. They were not familiar with the concept of working at home while also taking care of their usual home chores. Neither were their kids or their husbands. This created a massive gap between some families, resulting in the many domestic violence cases we have heard about over the pandemic.

One of the major topics CAWTAR has been working on is financial inclusion. Women who have financial education and freedom are women who can decide for themselves and their families.

Financial Inclusion and The regional financial literacy excellence center (RFLEC)

The center's vision is clear: A financially educated Arab and African world where the population can achieve their financial well-being. Its mission is to advance research and solutions that promote Arab and African world financial inclusion via financial literacy.

The Regional Financial Literacy Excellence Center (RFLEC) envisions an African and Arab world where individuals, including women, have the financial knowledge they need to participate in the economy and build secure futures fully. RFLEC has positioned itself as the region's leading incubator for financial literacy research, policy, and solutions in working toward that vision.

RFLEC launched in 2017 as a unit of the Center of Arab Women for Training and Research (CAWTAR). Since then, it has pioneered breakthrough tools to measure financial literacy, developed and advised on financial education programs, and crafted policy guidelines to advance financial knowledge in the African and Arab world.

The coronavirus pandemic accelerated the rise of digitalization globally, and specifically for the Arab world, it was the push it needed.

But is it truly the case? Is the Arab world moving towards digitalization?

For sure, it is, but not as fast as it looks like. Even though it was heavily needed during the last year, digitalization is still an issue for the Arab world. Several examples of server and network issues are noticed in important Arab cities are facing.

In the countryside, disparities are even more profound. In many countries, elderly women in the countryside were "left behind" during the pandemic. One of the most significant effects of that discrimination, besides the limited information about the virus, is the lack of healthcare and essential resources.

Just like working mothers and women from rural regions, female business owners bore with the pandemic. On the one hand, COVID-19 offered new opportunities for them. 64% of Arab female business owners said digitalization opened new markets for them, especially local ones. On the other hand, only 50% of these businesses have a website. In addition to that, from the 76% that work at home, half of them raised awareness about the harmful effects of that situation on the household and their mental health. Many women are actually performing their work while working at the same time as moms.

Spreading awareness about women's situation in the Arab world and especially after the pandemic hit, is a must. Working moms, female entrepreneurs, older women are facing different challenges that need adapted solutions.

The CAWTAR website: <http://www.cawtar.org/en/>

The CAWTAR magazine: http://www.cawtar.org/storage/385/cawtaryat_76.pdf

The regional financial literacy excellence center (RFLEC): <http://www.cawtar.org/en/financial-inclusion-center>

Conclusion and recommendations

The pandemic recovery will be digital.

The pandemic has proven that digital technologies are part of a fast and effective economic and social recovery solution. There is no doubt about it. Digital technologies have helped several industries survive during the pandemic and gave others a significant boost to thrive. It has also pushed governments, businesses, and people to be more creative and therefore imposed innovation as part of the survival equation.

Digital Transformation winners and losers

In this era and the post-covid-19 era, digital readiness and savviness will determine who the winners are. Winners will be countries, businesses, and people who knew how to adapt and adopt digital technologies fast. Countries that will seize the opportunity to use digital technologies to serve their people better, educate their people, and increase their employability to create a digital ecosystem where businesses can thrive will be the winners.

Digital Transformation tools

The most successful shared experiences have several things in common:

- BSOs invested time and energy in acquiring digital skills, observing and learning from other's experiences
- Successful organizations moved forward with their digital transformation and did not try to go back to the "old normal", wasting precious time.
- Digital Transformation can start small. It can begin with digitizing smaller tasks using pre-existing tools such as affordable video-conferencing tools, Social Media, and other free platforms.
- Digital transformation is not only about tools. It's about mindset and changing habits.
- The private sector can lead the path to Digital Transformation. Governments have an opportunity to partner with the private sector to accelerate their transformation efficiently.
- Communication is vital when it comes to raising awareness about the necessity to digitize and take advantage of what the digital world has to offer.

Gender gap

It's urgent that policies that aim to accelerate economic recovery take into consideration the specific needs of women. Most policies are "unisex" policies. They address the issues as if they have the same consequences for both genders and therefore need the same solutions.

Women's financial well-being is one of society's well-being pillars. Financially educated and emancipated women raise better families and provide better opportunities for their families.

Entrepreneurship in the Mediterranean

The Mediterranean business environment requires more global-minded entrepreneurs, software developers, data scientists, systems engineers, and product managers who can work with agile methods. Digital Transformation should be part of every policy in every country of the Mediterranean.

In sum, Digital Transformation is about creating a new economic and social era where entities that master Digital technologies will be the winners. This era has started, and everything is still possible for every entity.

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EUROCHAMBRES



ASSOCIATION DES CHAMBRES DE COMMERCE ET D'INDUSTRIE DE LA MEDITERRANEE
ASSOCIATION OF THE MEDITERRANEAN CHAMBERS OF COMMERCE AND INDUSTRY
جمعية غرف التجارة والصناعة للبحر الأبيض المتوسط



Deutsch-Arabische
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الغرفة الألمانية العربية للصناعة والتجارة