



Project
funded by the
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EBSOMED
ENHANCING BUSINESS SUPPORT ORGANISATIONS

INDUSTRY OUTLOOKS

DIGITAL
TRANSFORMATION

STUDY ON DIGITALIZATION
OF BUSINESSWOMEN SUPPORT
SERVICES IN SNC:
STATE OF THE ART & WAY FORWARDS



Project funded by the
EUROPEAN UNION

The EBSOMED project is led by BUSINESSMED within a consortium of six partners.

BUSINESSMED

Union of Mediterranean Confederations of Enterprises



ANIMA
INVESTMENT NETWORK



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 للحوض المتوسط
ASCAME



Deutsch-Arabische
Industrie- und Handelskammer
German-Arab
Chamber of Industry and Commerce
الغرفة الألمانية العربية للصناعة والتجارة

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| Country | Organisation's name | Interviewed person |
|----------|--|----------------------|
| Tunisia | Chambre nationale des femmes chef d'entreprises | Leila belkhirya |
| | Expert en économie numérique, facilitation du commerce et politiques publiques | Mustapha Mezghani |
| | Taysir Microcrédit | Neila Horchani |
| | Red start Tunisia | Douja Gharbi |
| Lebanon | entrepreneurship development fondation | Afa nehma |
| | Lebanese League for Women in Business (LLWB) | Nisreen Deeb |
| | Vision professional training and corporate coaching | Lara Macaron |
| Egypt | Business Women of Egypt (BWE 21) | Dr. Yomna el sheridy |
| | Federation of Egyptian Industries (FEI) | Dr ElSayed Torky |
| | Women's Entrepreneures Network | Basmah Osman |
| Jordan | National Microfinance bank | sameh el mahariq |
| | INJAZ & JFBW | Rana El-Akhal |
| | Microfund for Women in Jordan | Tuhama Nabulsi |
| Regional | Businessmed | Jihen Boutiba |
| | GACIC | ALaa EZZ |

The information presented in this study is the sole responsibility of the authors and their publication does not imply that neither CAWTAR nor the EBSOMED project subscribes to the opinions expressed therein.



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ABREVIATIONS

| | |
|----------------|--|
| BSO | Business Support Organisation |
| BWE 21 | Business Women of Egypt 21 |
| BDS | Business Development Services |
| CAWTAR | Centre of Arab Women for Training and Research |
| CEFE | Création d'entreprises et formation entrepreneuriale |
| CNFCE | Chambre Nationale des Femmes Chefs d'Entreprises |
| DPE | Digital Platform Economy |
| EBSOMED | Enhancing Business Support Organizations and Business Networks in the Southern Neighbourhood |
| EDF | Entrepreneurship Development Foundation |
| FEI | Federation of Egyptian Industry |
| FGD | Focused Group Discussions |
| GACIC | German-Arab Chamber of Industry and Commerce |
| GCC | Gulf Cooperation Council |
| GDP | Gross Domestic Product |
| JD | Jordanian Dinar |
| ICT | Information, Communication and Technology |
| IDAL | Investment Development Authorities for Lebanon |
| IDI | ICT Development Index |
| ILO | International Labour Organization |
| IMF | International Monetary Fund |
| JFBPW | Jordan Forum for Business and Professional Women |
| KII | Key Informant Interviews |
| LLWB | Lebanese for League Women in Business |
| MENA | Middle East and North Africa |
| MFI | Micro Finance Institution |
| MSE | Medium and Small Enterprises |
| MSME | Micro, Small and Medium-Sized Enterprises |
| MFW | Microfund for Women |
| MoICT | Ministry of Information Communication Technology |
| NGO | Non-Governmental Organisations |
| NMB | National Microfinance Bank |
| NRI | Network Readiness Index |
| NCW | National Council Women |
| OECD | Organisation for Economic Co-operation and Development |
| OMSAR | Ministry of State for Administrative Reform |

| | |
|----------------|--|
| SME | Small and Medium Enterprise |
| STEM | Science, Technology, Engineering and Math |
| SDG | Sustainable Development Goals |
| SNC | South Neighbourhood Countries |
| TEA | Total Entrepreneurial Activity |
| UNDP | United Nations Development Program |
| UNCTAD | United Nations Conference on Trade and Development |
| UNESCO | United Nations Educational, Scientific and Cultural Organization |
| UNIDO | United Nations Industrial Development Organization |
| UNWOMEN | United Nations Entity for Gender Equality and the Empowerment of Women |
| UTICA | Union Tunisienne de l'industrie, du commerce et de l'artisanat |
| WB | World Bank |
| WEF | World Economic Forum |
| WOEs | Women Owned Enterprises |

STUDY ON DIGITALIZATION OF BUSINESSWOMEN SUPPORT SERVICES IN SNC: STATE OF THE ART AND WAY FORWARDS

The Enhancing Business Support Organisations and Business Networks in the Southern Neighbourhood project (EBSOMED) is a 4-year project (2018 – 2022), co-financed by the European Commission to promote inclusive economic growth and job creation in the Southern Neighbourhood countries. It aims at enhancing the private sector environment and boosting the Mediterranean business ecosystem to achieve high indirect economic leverage by helping Med Business Support Organisations (BSOs) to make a qualitative scaling up, in regards to the services they offer to their beneficiaries including women owned enterprises (WOEs).

The BSOs (Employers' Confederations, Economic Development Agencies, Chambers of Commerce and Industry, Business Associations, business networks) play a fundamental role in the Euro-Mediterranean scenario, for the most part in good collaboration with governments and national economic stakeholders. In addition, the project has specific objectives related to WOE's. In fact, promoting women entrepreneurs contributes to the achievement of a number of the Sustainable Development Goals (SDGs) particularly SDG 1: 'End poverty in all its forms everywhere', SDG 5: 'Achieve gender equality and empower all women and girls', SDG 8: 'Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all', and SDG 9: 'Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation'.

In the context of the COVID-19, Small and Medium Enterprises (SMEs), in particular small businesses managed by women and youth were the most negatively impacted. They are more than ever in need of BSO's support to help them strengthen their resilience following the recession imposed by the global pandemic and the imposed lockdown.

In the framework of EBSOMED Project, CAWTAR carried out this study to

- Identify the challenges and mitigation measures needed to overcome the negative impact of the COVID-19 on entrepreneurs, especially women entrepreneurs, and the role of the Business support organizations (BSOs) to provide such measures.
- Shed light on new potential opportunities created by the COVID-19 in terms of digital transformation and digitalization of the enterprises owned by women.

INTRODUCTION

Empirical studies show that technology can enhance operational efficiencies, innovation, access to international markets and overall productivity, thereby promoting enterprises growth. Digital business innovations can also help unlock funding for SMEs and integrate women in the labour force. However, they need first to adapt to remain competitive in the digital economy, to facilitate business continuity and become more resilience to shocks. Worldwide, literature review shows that WOE are left behind, with fewer chances of benefiting from the opportunities created by digitalisation. For instance, among the OECD members, women-owned start-ups receive 23 percent less funding and are 30 percent less likely to have a positive exit – i.e., be acquired or to issue an initial public offering – compared to men-owned businesses. Specifically, start-ups and venture capital investment are a male sphere. Studies show the importance of the technology to improve the operational efficiencies, innovation, access to international market and promote the enterprise growth. When highlighting the benefits of the digital transformation, we must be careful in not to overestimate as some reports concluded too quickly, for example, on better work-life balance as a result of the digitalisation.

In order to reach digital dividends, countries need robust digital ecosystems which includes developed infrastructures, access to affordable electricity and high-speed internet, labour force with digital skills, digital platforms linking business with consumers, data centres for cloud computing, digital financial payment system, digital identities (IDs) and the literacy of the consumers possessing the devices. In addition, a robust regulatory framework is required to mitigate risks such as: cyber risks, data protection and privacy, consumer protection, fraud, and money laundering.

Technology, digital transformation and SMEs in the MENA region

In the Middle East and North Africa (MENA), during the last decade, governments focused their efforts to leverage ICTs to play a catalytic role in driving the economy including the e-commerce acknowledged as imperative for more inclusive economic growth and competitiveness. Countries aimed at fostering and creating enabling environments to support the digitalisation through establishing digital technologies for public sector modernisation and digital government strategies. This is especially the case in Egypt, Jordan, Lebanon, Morocco, Tunisia and the United Arab Emirates. However, the level of digital transformation business is still low and varies among the MENA countries. In fact, the absorption of technical improvement in enterprises in the middle to lower income countries are lagging in their business operations. In general, the e-commerce transactions for the MENA region is still very limited as it represents less than 2 percent of total sales and less than 1 percent of the global ecommerce market. Although the development of SMEs has become the centrepiece of strategies to achieve inclusive growth in the MENA Region. Pre-required conditions are missing in order to support the e-economy and digital transformation in the MENA countries, excluding the GCC – including lack of infrastructure – though the market is developing.

Digital Transformation and BSOs in the MENA Region

Digital transformation is no longer a clichéd term used at events – it’s the reality for public and private sector organisations in the Middle East, especially in the COVID-19 era. The pandemic has propelled organisations to rapidly streamline and restructure their digital policies to ensure business continuity as remote working has become more commonplace amidst health-related restrictions. Businesses in MENA are anticipated to increase their IT budgets across all segments. Significant progress has been made in improving connectivity, establishing the basic infrastructure and using ICTs for more efficient services. BSOs need to engage more in robust digital ecosystems. This includes introducing on-line services for registering businesses to improve information-sharing across the various agencies involved, thereby reducing time for business registration. This also includes offering opportunities for entrepreneurs to develop their digital skills, and offering digital platforms to connect businesses with consumers, and digital financial services. E.g., a single service desk with a specialised attendant who is capable of delivering large number of services related to the private sector. Other important elements include digital identities (IDs), interoperable digital payment systems to facilitate transactions, digitally literate consumers, affordable devices and an entrepreneurial culture. A robust regulatory framework is also needed that promotes innovation while mitigating risks, such as cyber risks, data protection and privacy, consumer protection, fraud, and money laundering. BSOs are developing structured approach to data and enforcing information security policy. They are improving their capacity to collect data and produce reliable statistics. Achieving this goal will imply stronger collaboration with external stakeholders as well as other governments.

Digital transformation and WOE in MENA

A Number of studies have been conducted on the economic impact of the COVID-19 on WOE in the MENA region. At the end of March 2020, UN WOMEN conducted a study in Palestine which showed that among the 301 WOE targeted by the survey, in the West Bank and the Gaza Strip, about 27percent closed their activities. The United Nations Country Team (UNCT) study in Syria revealed the negative impact of COVID-19 on WOE compared to males’ entrepreneurs, resulting in a precarious situation of the WOE, fuelled by limited mitigation measures taken by the government and increase in domestic tasks. In addition, an OECD report states that WOE might be more affected by the COVID-19 due to their precarious economic situation resulting from limited access to financial services including bank accounts, loans. In Jordan, women have the rights, under the Civil Code, to apply for a credit without the permission of their husband or a male guardian. However, in practice, financial institutions rarely issue loans to women without the guarantee of their husband or male negative. The situation becomes even more complex in times of economic crisis, especially due to the fact that less than 10 percent of enterprisers are owned by women, and that female ownership in Jordan was more common among micro enterprises. However, according to OECD, the economic crisis might represent an opportunity as new small scaled enterprises in the social and solidarity economy emerged during the COVID-19 period; For Example, in Lebanon and in Tunisia (as sewing masks for the ministry of health), which might lead to long term initiatives in the future.

The number of WOES in the MENA region is rather low compared to the other regions in the world, while displaying within the region important disparities. Indeed, women in MENA have the lowest rates of Total Entrepreneurial Activity (TEA) at merely 4 percent of the population. In addition, the percentage of women being at least part of the enterprises is very low as displayed in the following countries: Egypt: 16.1 percent, Jordan: 15.7 percent, Lebanon: 43.5 percent, and Tunisia: 49.5 percent. In addition, the disparities appear in terms of position of the women within the enterprises. The percentage of the enterprises headed by women is even lower and drops to: Egypt 7.1 percent, Jordan, 2.4 percent, Lebanon 4.4 percent, Tunisia, 8.5 percent. However, it is important to notice that the women participation diverges according to the type of the enterprise. For instance, in Tunisia, among the individual enterprises registered, 23 percent (123,000) are headed by women. Therefore, the diversity of the different countries' context is an important criterion to understand the specificities of women involvement in the enterprises.

Opportunities and challenges of WOES are mostly related to the legal/policies and strategies frame, social/cultural barriers, access to information and finance, weak gender approach implemented by the state institutions, Gender Based Violence... Still, analysis focusing on the challenges and the opportunities for WOES and digital transformation is limited. As mentioned, accessing and mastering the ICT is acknowledged as a crucial tool for women to access to information new markets and networks, perform online trade and benefit from others positive impacts. Transformative digitalisation seems limited among the WOES. Among the first study discussing the use of ICT by WOES (2007) revealed that the majority of the WOES targeted in the study did not develop any e-commerce due to limited access to the internet in this domain. On the bright side, it's worth mentioning that one third of the start-ups in the Arab world is founded or led by women, which is higher than in the Silicon Valley. Furthermore, in domains such as the STEM (Science, Technology, Engineering and Math), some Arab countries displays leadership worldwide in promoting female graduates. UNESCO statistics show that between 34-57 percent of STEM grads in Arab countries are female – comparatively much higher than in the OECD where the average is 30 percent. Thus, female interest and access to technology and digital transformation in the MENA region offers a complex picture and new dynamics might appear in the coming years in terms of gender perspective.

Impact of the lockdown on SMEs and digital transformation

Since March 2020, and in order to stop the spread of the pandemic, governments in the MENA decided to implement the lockdown in a more or less strict forms according to the countries. E.g., in Jordan, and as early as 2020, Jordan's National Epidemics Committee and Health Ministry on 26 January designated certain hospitals to treat infections and established several protocols to deal with the arrival of the coronavirus to the country, five weeks before the country recorded its first case on 2 March. When cases of coronavirus increased, the government announced a lockdown on 17 March, which was later turned into a strictly-enforced curfew that was described as one of the world's strictest measures.

The lockdown had dramatic consequences at different levels. In fact, since March 2020, reports began to discuss how the COVID-19 is exacerbating gender inequality, increasing the burden of unpaid care on women and leaving women more vulnerable to the disruption caused by the pandemic. The social and economic crisis caused by the pandemic is posing a serious threat to women's integrity, opportunities in employment and livelihoods, especially in precarious informal and non-essential sectors. In April 2020, ESCWA envisioned a USD 42 billion decline in GDP in the MENA region as a result of the COVID-19, and the loss of 1.7 million jobs in 2020 with nearly 700,000 jobs lost for women. In fact, according to a report published by IMF, the COVID-19 pandemic has negatively impacted SMEs in the Middle East, North Africa, Afghanistan and Pakistan. This is mainly because the level of digitalisation of enterprises is limited, and the sectors in which the SMEs are concentrated have been badly hit by measures to contain the spread of the virus — such as trade, tourism, and transportation. Thus, the pandemic increased the level of unemployment since the SMEs are significant contributors to employment.

Very limited measures directly targeted women, and fewer still, supported WOE's despite an increasing number of researches that assures how the absence of women entrepreneurs in the tech sector will lead to a digital world being designed for 21st century without female leadership. Different kinds of support were implemented according to the country's context. For instance, technical and financial support, to achieve e-trading through platforms, was provided in Egypt. This included collaboration between the Ministry of Commerce and industry, the National Council for Women (NCW) and UN Women. In Tunisia, support to WOES was provided through the United Nations Industrial Development Organization (UNIDO) to provide medical equipment. In addition, digitalised training programs were addressed to WOES in Egypt by the Ministry of the ICT. Policy advocacy was developed by evidenced-based data on the COVID impact on WOES, as was the case in Palestine in Collaboration with UN Women. Finally, very limited study focuses on WOES access to government measures,

Reports concludes that COVID-19 reinforced remote work and enhanced the e-business, e.g., increased online payments and fintech. Digitalisation is today considered as a crucial tool to improve inclusive growth. In fact, in the MENA region during the period of COVID-19, a study show that the online payments represented “more than three-quarters of the total market share across all countries, while e-commerce is set to reach a valuation of US\$ 28.5 billion by 2022”. However, the MENA region faces a number of challenges such as, but not limited to: a) the limitations of the telecom operators, a high-tech sector that requires highly skilled employees., b) the disruptive access to imported telecom equipment/devises/services, c) the increasing number of incidents including thieve or destruction of communications equipment and cyber-attacks. Since June 2020, the World Bank (WB) emphasized the importance in creating an enabling environment to ‘increase network capacity, improve service quality, and develop innovative services following global best practices’. In fact, the WB stated that the development of the digitalisation of the economy is crucial to support the transformation of all the sectors (agriculture, education, health...). However, it is important to take into consideration the disparities that exist in the MENA countries. For example, thanks to COVID-19, GCC countries managed to surge ahead in the e-commerce sector showing positive signs of engagement from both retailers

and consumers. Sectors, such as the start-ups in the MENA, adapted and increased the digital transformation. Still, no specific study focuses on WOES and the impact of digitalisation as a result of COVID-19.

In conclusion, within the EBSOMED project, it is noticed that the COVID-19 has prompted BSOs to adopt and adapt to new technologies, in order to continue providing services, at least the essential ones, to their members. Some BSOs were able to quickly upgrade their services and adapt their strategy accordingly; while others, especially the most vulnerable, found it difficult to introduce structural change in their organizations and were unable to ensure an efficient digital transformation beyond the day-to-day management or the adaptation of services. It should be noted that vulnerability is not related to the size of the BSO, but rather to the extent in which the business was able to adapt to changes that the lockdown enforced, and increase their avenues. Hence, there are 'small' and 'newly' established enterprises that were able to adapt their services, as the result of lockdown, more quickly than bigger and well established BSOs, because they had the flexibility of trying something new, since they are still at the start-up stage, whereas the more established BSOs found it more difficult to start something new.

Several initiatives have been undertaken by governments, local authorities, civil society, donors, as well as the private sector, to limit the impact of the pandemic on the population on the one hand, and the effect of the lockdown, particularly on SMEs on the other hand. Overall, the MENA governments have taken steps to support women throughout the crisis, including, in some cases, by incorporating institutions responsible for women's affairs in their crisis units to ensure a gender-sensitive response. Some countries have taken measures specifically targeting, women, including addressing the surge in gender-based violence that has been reported across the region.

The following report discusses some of the initiatives taken by the BSOs, partners in the CAWTAR-EBSOMED project, and identifies the challenges and opportunities they face in supporting WOES to overcome the impact of the COVID-19 via digitalization. It focuses on different themes including the legal framework, technology and presents a number of cases studies for each one of the targeted countries. Before embarking on presenting and analysing the data that was collected, the report discusses the methodological approach to this research.

METHODOLOGY

The study was based on specific concepts and different aspects of the methodology are discussed in the following section.

Concepts called upon in the study methodology

Digitization is 'the process of changing from analogue to digital form, also known as digital enablement. It takes an analogue process and changes it to a digital form without any different-in-

kind changes to the process itself.’¹ “Digitalization is the use of digital technologies to change a business model and provide new revenue and value-producing opportunities”. “It is the process of moving to a digital business.”² Digitisation happens for instance when a paper is scanned, an excel sheet created to organise the staff of an enterprise, notes are typed on a computer program, the inventory of an enterprise goods recorded in a computer. ... Thus, digitalisation supports the overall management of an enterprise and can become an e-business. E-business (electronic business) is defined by the Gartner’s glossary as any process that a business organization conducts over a computer-mediated network. Business organizations include for-profit, governmental, or non-profit entity. Their processes include production, customer, and internal or management-focused business processes’.³ E-business is the first step to access the digital marketing. It aims to improve marketing through the use of electronic devices, applications, platforms, system management.... Gartner glossary defines ‘Digital marketing as a set of integrated techniques, technologies and information that enables marketing to create new products and services; enter new markets; improve the processes needed to engage in a dynamic conversation with people who are influencers and buyers; and ultimately target, acquire and retain customers’.⁴

In conclusion, the study focuses on digital transformation and how the process can support women entrepreneurs in digitalizing their business and responding in an innovative way to changes to generate profits.

Data collection

EBSOMED Projects targets 10 countries. However, due to time constraints, the study covered only 4 countries (Tunisia, Egypt, Lebanon and Jordan). The criteria for the selection included: 1) policies, strategies that support women entrepreneurs; ; 2) policies, strategies that support digital transformation; BSOs that are part of the CAWTAR-EBSOMED project;

To collect the needed data and information, the following steps were used: desk review research was conducted; in-depth interviews with the BSOs; a questionnaire addressed to the women entrepreneurs. The in-depth interviews were conducted by CAWTAR experts (available in French, English, and Arabic) via zoom, and the questionnaire was shared by the BSOs with their members.

Desk review research

Desk research was conducted to review previous researches related to: the status of women entrepreneurs in the MENA Region, with a focus on Lebanon, Jordan, Tunisia and Morocco; the impact of the COVID-19 on women entrepreneurs; and steps taken to adapt digital transformation for women owned businesses. It should be noted that such researches are still limited in the MENA Region. Even when they exist, the information and data provided are not always updated. Hence, the information had to be gathered from a wide range of documents from well-known organizations and research

¹ <https://www.gartner.com/en/information-technology/glossary/digitization#:~:text=Digitization%20is%20the%20process%20of,changes%20to%20the%20process%20itself.>

² <https://www.gartner.com/en/information-technology/glossary/digitalization.>

³ <https://www.gartner.com/en/information-technology/glossary/e-business>

⁴ <https://www.gartner.com/en/information-technology/glossary/digital-marketing-2>

centres including: CAWTAR, the World Bank, the World Economic Forum, the International Labour Organization, the UN Women, UNIDO, and OECD, among others. A list of the literature that were used for the desk review is found in the annex.

The in-depth Interviews

At least half of the CAWTAR-EBSOMED partners and beneficiaries were involved in the Study, in each of the targeted country. In addition to the in-depth interviews conducted with the country partners, other in-depth interviews were conducted with two EBSOMED partners (1 male and 1 female). a male expert from the e-commerce and digitalisation. The BSOs in depth interviews targeted the chair person or decision makers in the BSO. The majority of the in-depth interviews were conducted with female as the majority of the targeted BSO's are focused either on supporting women entrepreneurs, female entrepreneurs' role model or female branches in chambers or syndicates.

| | in-depth interviews | |
|---------|---------------------|------|
| | Female | Male |
| Egypt | 2 | 2 |
| Jordan | 2 | 1 |
| Lebanon | 4 | 0 |
| Tunisia | 4 | 1 |
| TOTAL | 12 | 4 |

It is important to notice that the BSOs are diverse in terms of its nature and its targets groups. For instance, the BSOs encompass investments authorities, syndicates, chambers of commerce, Microfinance Institutions, network/platforms, accelerators/start-ups and local Non-Governmental Organisations (NGOs). In other words, it englobes public and private sectors including NGOs. The diversity of the BSOs impacted on different aspects of the study including

- a. The type of support and services provided, such as the skills (including digital).
- b. Their scale of interventions, as government body, private sector and NGOs, and the different capacities to reach out to the partners/members.
- c. The access to donors, which leverage the scale of intervention and capacities towards adapting to digital transformation.
- d. The WOES targets skills, capacities and access to internet diverge according to the geographical areas (city/villages, education level, age categories).

The online questionnaires

A qualitative survey, with around 15 questions, was developed and shared with 222 women entrepreneurs in the four countries. The aim of the questionnaire was to dig deeper into how women entrepreneurs are using digital tools to enhance their work and the opportunities that digitalization provided, including access to new markets. The questionnaire also looked into the support that women entrepreneurs are receiving from BSOs, and if the Government is providing enough procedures to support WOES. Furthermore, the questionnaire looked at how the lockdown has impacted women's businesses both economically and socially.

The main characteristics of the WOES respondent are as follow:

Almost half of the women entrepreneurs that answered the questionnaire are within the 35 – 50 age group, and only a small portion, around 6 percent were below 25 years old.

The Majority, around 32 percent have no children, and another 34 percent have 1 – 2 children only.

| | Questionnaire with women entrepreneurs |
|---------|--|
| Egypt | 13 |
| Jordan | 54 |
| Lebanon | 55 |
| Tunisia | 100 |
| TOTAL | 222 |

Issues of the study

The guideline questions for the in-depth interviews study covers different aspects including:

1. Legal/policy and strategy framework about digitalisations and the measures taken during the COVID-19 addressed to the enterprises and specifically if measures were addressed to the WOES,
2. Impact of the COVID-19 on the BSO digital transformation, support offered by the BSOs to the WOES during the pandemic and the challenges and opportunities resulting from the pandemic,
3. Gender sensitive’s approach and lens of the BSOs EBSOMED partners/beneficiaries, and the impact of COVID-19 in terms of gender dynamics for the WOES including the gender division of tasks within the household.

Finally, the study objective aimed at assessing the BSOs needs resulting from the COVID-19.

The online questionnaire addressed to the WOES raised issues such as the WOES skills on e-business, interaction with the BSOs, State support addressed to the WOES, gender dynamics, work-life balance, and identification of their needs as resulting from the COVID-19 impact.

Study shortcomings and challenges

The study reflects only on the EBSOMED partners/beneficiaries and could not draw on the overall COVID-19 impact on the WOES and its digitalisation in the targeted countries. In addition, and as already mentioned, the number of studies that discuss the impact of the COVID-19 on the WOES is very limited, and especially in the MENA Region. There is lack of studies that highlights initiatives taken by WOES to digitalize their business. This is mainly because the digitalisation of the WOES is still a new issue, as for instance questions related to the impact on newly established WOES compared to the eldest enterprises, is overlooked. As a consequence, the lack of data hampers on drawing robust conclusions.

The overall context: policies/strategies framework and technology within the COVID-19

This section discusses the gender sensitive approach of the legal and policies framework tackling different issues related to the gender sensitive approach of the trade policies/strategies and the policies/strategies related to digital transformation including ICT. Moreover, in order to draw a more accurate picture about digital transformation, it is crucial to understand the technology Development and the participation of WOES per country.

Egypt

The following section discusses the different aspects of digital transformation in Egypt. It starts with a gender sensitive analysis of the legal/policy and strategy framework, the advancement of the ICT infrastructure, and the WOES digitalisation. This is followed by conclusions extracted from the in-depths interviews, and trying to understand the impact of the measures taken by the government to mitigate negative impact of the COVID-19.

Gender sensitive legal/policy/strategy frameworks in business/ICT and measures taken during COVID-19 lockdown in Egypt

In Egypt, Government procurement programmes targeting women entrepreneurs are non-existent and there is very limited support to promote exports such as supply chain programmes for WOESs. An ILO study shows that WOES face critical challenges in the trade sector (lack of information in export activities, trade fairs and government procurement, no support from the government through supply chain).

The Ministry of Communications and Information Technology in Egypt Launched the National E-Commerce Strategy in 2017. The Strategy acknowledges the importance of supporting microenterprises, especially those lead by women, as their involvement in the labor market does not only leverage poverty but also help in social benefits including inside the household the care for the elderly, improve the well-being of the children and also outside within the local community. However, apart from this statement, the analytical framework cannot be considered gender sensitive. It is worth mentioning that while the strategy dedicated a section on youths, still, it is largely gender blind. Therefore, very limited specific actions are targeting women, and some offer statements but no concrete implementation actions. The main measures related to the women support in networking and in coordination including the BSOs, improve the access to trainings on e-commerce (tailored), improve the mobile wallet outreach including for rural women and support women informal business to become official in 'creating entrepreneurship opportunities'. Finally, the legal and policies frameworks show little focus on specifically integrating ICT into WOES or improving the ICT skills of WOES.

ICT and infrastructure advancement in Egypt

Egypt ranks nearly equally the same in the Network Readiness Index (NRI), 84 out of 134 countries, and the Digital platform economy (DPE) index 2020, 85 out of 116 countries. In the ICT Development Index (IDI) (2017), Egypt ranked the last among the 4 targeted countries, as it is ranked 103 (out of 176 countries) and 12 (out of 19 Arab States).

The government policies related to ICT infrastructure focuses on three approaches: liberalizing the telecommunications sector; creating a conducive environment for the expansion of information technology; and enhancing the information society through a wide diffusion of ICTs and the internet. In 2015/2016, the ICT represented only 3 percent of the gross domestic product (GDP) but the e-market has improved during the last ten years. This is the result of a number of factors such as the support to the e-business including the setting up of the national payment system - under the supervision of the Central Bank - such as the existence of “Silicon Valley” encouraging start-ups, qualified youth a large market of youth to tap into. If the e-commerce represents on very limited part of the trade in Egypt it such as the needed improvement of the ICT infrastructure, development of postal services, improvement of the legislation including taxations, development of the e-commerce platforms, improvement of the skills, cultural barriers and geographical disparities (rural/urbans).

WOES and digital transformation in Egypt, the impact of COVID-19

According to the Mastercard Index of Women Entrepreneurs (2019), WOES represents 4 percent of the enterprises in Egypt. The percentage is very low compare to the neighbouring countries. In addition, women’s participation in the TEA is also low, only 4.1 percent compared to 9.2 percent for men. According to an ILO study, the BDS is still recent, gender is not mainstreamed in them, and gender disaggregated data is rarely collected. The ILO study displays that only 4.5 percent of the respondents were aware that they can get support for the starting up stage of the enterprise. In addition, only 3.5 percent of respondents to the survey reported that they obtained most of their business-related information from business development or enterprise centres. Finally, the ILO study shows that according to the targeted KII, the main identified challenge for women entrepreneurs to use e-commerce and ICTs is the lack of awareness regarding its potential benefits. However, to integrate technology innovations in their businesses, WOES need external experts’ advice, which are costly. Therefore, lack of financial resources to adapt the production systems, or engage in other activities related to the integration of newer technology, might be another key challenge. Finally, specialised programmes to help women entrepreneurs become aware of technological advances, capacity-building programmes on the integration of technology into their businesses, or financial programmes to assisting women with the acquisition of technology, seem absent from the market.

To reduce the impact of the COVID-19 on WOES, the Ministry of Commerce and Industry in Egypt in collaboration with the National Council for Women (NCW) and UN Women, provided financial and technical support, including the development of electronic platforms specifically to sell the products on line. In addition, the Ministry of ICT provided digitalized training courses to WOES including e-commerce. However, the support is still quite limited compared to the needs.

In-depth interviews study findings in Egypt

The BSOs representatives (See list of BSOs in the Case study section) acknowledged the efforts carried out by the Governments in developing the e-government Services Portal (e.g., online payment) which impacted positively on the WOES, despite the fact that improvements are still needed.

According to the in-depth interviews in Egypt, the e-commerce strategy does not have any provision on digital transformation. None of the BSOs, engaged in the interviews, have benefited from any government support related to digital transformation. According to one of the in-depth interviews, the e-commerce strategy is mainly interlinked with ICTs and provides only a limited vision on how to relate to trade. However, the representative of the German-Arab Chamber of Industry and Commerce (GACIC) was the only BSOs to assert that the government's strategy towards ICT and digitalisation is a country's priority. For instance, 22 emerging new cities are going to be smart cities. The internet could become free of charge; e-payment growth reached 22 percent; electronic signature has been in use for the last 2 years; and cash transfer via mobile phone is effectively used. However, according to the in-depth interviews, improvements is still needed in the use of the visa card and electronic payment. Finally, GACIC representative asserted that some blockages are still to be noticed at the decision makers level among the elder generation, who are in general reluctant to changes.

The only mitigation measures to the economic crisis during the pandemic, as mentioned by the interviewed BSOs representatives, is the Central Bank of Egypt Declaration to a six-month moratorium on all repayments under existing facilities, including free taxes for a company for a period of 6 months. However, there is no data on how this impacted WOES. The in-depth interviews asserted that access to e-government is the major process which supported WOES, as they reduce the interaction with the administration staff including harassment and different forms of discriminations.

Jordan

The following section will shed a light on the factors of advancements and challenges of the digital transformation in Jordan related to the legal/strategy and policy framework, ICT infrastructure and impact of the COVID-19 on the WOES, including the analysis from the in-depth interviews conducted.

Gender sensitive legal/policy/strategy frameworks in business/ICT and measures taken during COVID-19 lockdown in Jordan

Jordan was one of the first countries to step forward and participate in a reform initiative brought by the World Bank Group with aimed at women's empowerment. The reform process, supported by the Women Entrepreneurs Finance Initiative (We-Fi) aimed at tackling the legal barriers for women in Jordan to help them start and continue their own businesses. In a wave of recent reforms, the country provided a legal base for more access to finance for women and an equal procedure for men and women to obtain travel documents.

In terms of the legal framework related to ICT and digitisation, lately, the Jordanian government dedicated specific efforts towards the digitisation of the economy sector. First, the State enacted the Digital Economy action plan entitled: REACH 2025 (2016) which aims at 'streamlining the economy

transformation across the entire Jordan economy through digitization.’ The project ambition is to raise the digitization of the economy and not only focusing on the improvement of the ICT. Across the action plan the public and private sector are targeted. Women are recognized as a target in the vision which mentions the necessity of their empowerment. However, in the action plan only one specific measure mentions women, in the Action 10: ‘Creating models and tools for better women participation in the digital economy in workplaces and as active users.’ Second, in May 2019, the Ministry of Digital Economy and Entrepreneurship (MoDEE) set up another strategy, the Jordan Digital Transformation Strategy 2020, aiming at stimulating digital entrepreneurship. The strategy stems from Jordan’s initiative to create a more business-friendly environment via digital transformation. The strategy cannot be considered gender sensitive as there is no mention of any gender mainstreaming perspectives, nor any aim to reach ‘gender equality’. The only two times that ‘women’ are referred to in the strategy is when it is stated that there will be job creation during the digital transformation. 30,000 new jobs for the youth over the next five years, including targeting 30 percent of opportunities for women; And when it is stated that Digital Platforms will be developed, and access to these platforms will be facilitated for women and youth.

The government of Jordan engaged in the advancement of women entrepreneurs by adopting home-based business regulations; reducing the minimum capital requirement barriers; and addressing unequal treatment that has negative impact on women’s ability to establish and develop their business. In addition, the Jordanian government also supported women in the trade sector in enacting a number of policies and programs which display a ‘gender sensitive approach in support women involvement in the labor market in a comprehensive approach including education, training and employment.’ The report recalls other measures to support the MSMEs led by women but mentions that it is lacking of implementation. However, women entrepreneurs are still facing number of challenges related to legal framework, financial and social aspects.

Finally, the government promoted home delivery platforms and e-commerce, through a national portal called Mouneh, launched by the Ministry of Digital Economy and Entrepreneurship which included few start-ups and small enterprises - allowed to operate during the lockdown and curfews periods to deliver basic foods, medicines and consumer goods in partnerships with retailers.

Compared to the other targeted countries within this study, Jordan offers the strongest pro-active politics towards women entrepreneurship and digital transformation. However, the measures are still limited, as there is lack of assessment on the impact of these policies and initiatives on women entrepreneur’s advancement and revenues, especially during lockdown.

ICT and infrastructure advancement in Jordan

Jordan is ranked 69 in the Network Readiness Index (NRI) and 67 in the Digital Platform Economy (DPE 2020). It is worth noticing that Jordan is ranked 44 in the NRI for the pillar related to people (individual/business/government access, resources, and skills to use technology), which means that the country is the best positioned among the four targeted countries in this study. Thus, Jordan offers well developed infrastructure including high speed of internet connection in addition to the qualified workers. Moreover, resulting from a strong political willingness, the Jordan’s ranking in the Global

Entrepreneurship Index rose 23 places, outperforming the region in relation to product innovation, technology absorption, competition, start-up skills and cultural support indicators. In fact, the World Economic Forum included 27 Jordanian start-ups among the top 100 in the Arab world, with 14 leading entrepreneurs at the 2019 London Initiative. Unfortunately, the information is not gender sensitive. Finally, taxes remain the main barriers, before other obstacles related to customs laws, and social security.

The ICT sector in Jordan accounts for 2.5 percent of gross domestic product (GDP). It is worth noticing that women and youths have high rate of employment in the ICT sector. In fact, female represent 29 percent of the ICT labour force. Despite the strong regional disparities as job opportunities are mainly developed in the capital, according to Gedeon and Al-Qasem, the Ministry of Information Communication Technology (MoICT) and a strong private sector association, the Information and Communication Technology Association of Jordan represents strong actors. In addition, the geographical position of the country is an added value to develop opportunities to access regional and international markets and ensuring localised production for the Arab market. However, Gedeon and Al-Qasem identify improvements needs in ‘terms of skills, in enhancing the link between the operators and customers resulting from poor self-marketing and external government support accessing the international market and limited support to MSMEs and the business enabling environment.’

WOES and digital transformation in Jordan, the impact of COVID-19

Entrepreneurship is gaining popularity among Jordanian women as 22 percent of women participate in the early stage of entrepreneurship. In 2019, the TEA showed a slight progress for women, 6.8 percent of the female population, while men proportion decreased to reach 11.4 percent of the male population (compared to only 3.3 percent and 12.8 percent of the total adult male population in 2017). There is an increase in the interest of women in the entrepreneurial sector, as the proportion of women in nascent entrepreneurs (21 percent) is higher than the proportion among established business owners (12 percent).

Women are increasingly utilizing new technologies and online platforms to sell handmade goods and offer their knowledge services from home via companies such as Tarjama. However, access to and use of information and communications technology (ICTs) is not in and of itself sufficient to overcome the numerous obstacles to women’s economic participation. Women still need childcare infrastructure, societal and family support, and viable career paths to unlock the full benefits of ICT. There is lack of researches that analysis the link between ICT/digitalisation and WOES. The last study, produced in 2014 by UN Women, showed strong impediments for women involvement in the entrepreneurial sector, mainly related to cultural barriers, gender norms/roles and responsibilities, and lowering gender gap in term of incentives, privileges and promotion for males/females working in the ICT sector – more visible in the private sector than in the public.

However, some data is provided in terms of the impacts of COVID-19 on MSMEs. In fact, a recent study conducted by UNDP, focused on 150 SMEs partners, among them two third – 68 percent - were WOES (71 percent are not registered) and 89 percent of home-based business activities are WOES. The study shows that most of respondents (63 percent) did not take any measures for business

continuity versus 37 percent who confirmed taking steps for business continuity. 63 percent of owners (no gender disaggregated data) were not aware at the time of the study of any financial support packages or any government measures. It is important to notice that many of the WOES were not eligible as their enterprises are not registered. Finally, in terms of identified needs: 41 percent of respondents requested direct financial assistance, 21 percent technical assistance for business recovery and 11 percent technical assistance to enter e-commerce. Although the study provides valuable information, however it lacks a 'gender lens', as crucial gender issues are not discussed such as: equal access to loans; work-life balance; gender roles and responsibilities, gender-based violence...etc.

In-depth interviews study findings in Jordan

The REACH 2025 strategy has a clear support towards the ICTs (exempted from taxes). Yet, despite the existence of strategies, its implementation seems according to the in-depth interviews an important challenge. For instance, according to the in-depth interview with the representative of the Jordan Forum for Business and Professional Women (JFBPW), the banks are still reluctant to adopt the electronic signature (as they lack of trust in terms of security). This represented a strong economic impediment during the two first months of the COVID-19 as the banks were closed and would not accept the electronic signature. In addition, the absence of virtual money was identified by the interviewed person as another barrier. Different factors might explain the delay in the digital transformation from the State side. In fact, according to the in-depth interviews, the digitalisation transformation is not only a cultural shift but it is also a way to simplify the administrative procedures, to reduce the taxes and limit the corruption. All the mentioned elements are enough elements to explain the reluctance from the State actor to operate this critical shift. For the representative of the JFBPW, the reluctance of some women entrepreneurs to work online is also cultural, as women prefer to deal with an employee rather than use internet tools. Finally, although in Jordan, the digital infrastructure is well developed as the consequence of the strong political will, however, the internet price is an issue which is also another hindering factor to the development of the MSME.

The JFBPW tried to lobby with the Central Bank of Jordan for a 10 percent – 30 percent loan to support WOES. However, the Bank refused and considered this as discrimination against other small businesses on a percentage between the range of 10 to 30 percent for the support to be dedicated to the WOES which was refused by the Central Bank, as this was considered as a discrimination. However, as mentioned by the head of the National Microfinance Bank (NMB), the Central Bank took measures to postpone loan instalments, restructure and reschedule loans without charging any additional commissions or delay interests, in an aim to provide some relief to borrowers, during all the first three months of the COVID-19, and in specific sectors which would be submitted to the lockdown (after the period of 3 months). As data is missing in terms of women involvement in the informal sector, it is not possible to assess the impact of the COVID-19 on the WOES.

Lebanon

Lebanon is going through extremely difficult times, combining multiple crisis including financial, economic and political challenges during the COVID-19 outbreak. Thus, the explosion of the 4th of August 2020 added to an already existing critical situation. In conclusion, designing and implementing state strategies and policies are very challenging in this specific context.

Gender sensitive legal/policy/strategy frameworks in business/ICT and measures taken during COVID-19 lockdown in Lebanon

For years, Lebanon is living a political crisis which limited the enactment of laws and policies. The limited laws and regulations implemented are in general gender insensitive, such as the legal framework which includes initiatives, mechanisms, National Laws, Trade agreements, economic & trade policies. Hence, there is a lack of interventions to address the gender gaps and challenges faced by WOES.

The Ministry of Industry published the Lebanon's Economy for Sustainable Development 2025 which identifies limited measure to support digital transformation including the e-economy. In fact, the only mention related to technology relates the enacting laws to support the 'digital economy, e-government, e-transactions and electronic signature.' The plan aims to "Achieve gender equality and encourage women to participate in the economic and political process, specifically decision-making. In 2018, the Lebanon Digital transformation Strategy was designed. It aims at guiding 'the digital transformation of public service in Lebanon into an inclusive digital society where all citizens, businesses, government departments and organizations can benefit from Internet era opportunities offered by digital technologies.' Thus, the strategy main objectives are oriented to reach an e-government and no specific policies are designed to support the digital transformation of the private sector. Finally, in Cooperation with the United Nation Development Programme (UNDP), the Ministry of Economy and Trade designed the Lebanon SME strategy a roadmap to 2020. The strategy states the needs in upgrading the use of the technology for the SMEs and mentions the establishment of 'Women-Friendly Business Environment Support development of women-led businesses through dedicated and supportive policies and incentives, specialized training, women-to-women support networks and mentors, and backing of private sector initiatives and donors. The International Finance Corporation (IFC) supported the growth of small businesses for women entrepreneurs via the Women's Empowerment (WE) Initiative that offers a range of services tailored to women-owned businesses. However, there is limited literature on the implementation stages.

ICT and infrastructure advancement in Lebanon

Lebanon is ranked 90 in the DPE index 2020 and has the same position in the INRI (90) index (2020). In the DPE index, the country is ranked last, among the four targeted countries. It seems that the reason for such disparity is resulting, in the DPE index, from the high level of ranking in the technology (61). In addition, according to IDAL report, the Lebanese ICT sector is fast-growing. It is projected to reach a value of USD 543.5 million by 2019. The report identifies among the opportunities of the country a highly qualified labor force and cost competitive.

WOES and digital transformation in Lebanon, the impact of COVID-19

There are very limited data and studies discussing the WOES in Lebanon. An assessment study was conducted by ILO, on the impact of the COVID-19, on SMEs. The study targeted 363 enterprises, 2/3 were home based businesses owned by women, while all the SMEs were male headed. The IFC estimates that only 3 percent of bank loans go to female entrepreneurs in Lebanon. About half of the enterprises in the sample (51 percent) had stopped operations temporarily due to the COVID-19 pandemic and associated lockdown measures; others reduced the working hours. The report lacks gender perspectives and lacks gender disaggregated data. In fact, it is mentioned that only 18 percent of all surveyed enterprises are aware of support measures offered by the government or other actors. The most common kinds of support provided by the government includes: subsidies, tax relief, delayed loan payments or reduced interest rates. Still, only 5 percent of enterprises received support.

In-depth interviews study findings in Lebanon

According to the in-depth interviews, the e-government in Lebanon might be the less developed, compared to the other targeted countries. The BSOs mentioned the fact that digitalisation could help to reduce corruption, which is not in the interest of the government. This explains one of the reasons for the limited efforts put into the advancement of the e-government.

Tunisia

The following section discusses the advancements and the challenges of the digital transformation in Tunisia, for related issues such as the legal, policy/strategy framework, the infrastructure and the impact of the COVID-19 on the WOES.

Gender sensitive legal/policy/strategy frameworks in business/ICT and COVID measures taken during COVID-19 lockdown in Tunisia

In Tunisia, the legal framework is not an impediment to women's involvement in the labour market. Since the 2011 revolution, no clear policies or strategies in the economic field has been designed by the government. Therefore, no specific national document aims at supporting women involvement in the entrepreneurship sector. According to the CAWTAR/SIDA report, if policies and public affairs mention gender – no positive discrimination are envisioned -, yet the texts need to be implemented. However, in practices, guidance provided by State bodies to women entrepreneurs shows good practices built on the ground – detached from the political framework.

The government launched the national strategy of digital transformation (2021-2025). It is worth mentioning that this is the only government strategy – compared to the other targeted countries in this study – which designed its strategy through a participatory approach, engaging with the private/public sectors and representatives from the civil society. The strategy aims at improving the ICT technology in order to create a technology hub, increase job creation and balance market in the

ICT sector. The strategy mentions, among its objectives, the need to promote the services for export as part of the public-private partnership including the e-commerce, with no specific action mentioned. In addition, no gender analysis and specific measures are envisioned. Finally, the government put specific efforts on supporting the development of start-ups. In fact, Tunisia is ranked the first in Africa and the Middle East region according to the 'Start-ups Without Borders'.

Since April 2020, the Tunisian government took specific measures addressed to employees and enterprises to reduce the economic impact of the COVID-19. 500 million Dinar guarantee line to allow private companies that are unable to obtain bank credit to maintain their business (credits granted up to the end of December 2020, over a period of 7 years with 2 years of grace). In addition, three different kinds of investment funds were created and deferral bank credit repayment for a period of 6 months. If the World Bank states that in the current Tunisian economic context, the government took adequate measures to limit the negative impact of COVID-19 in the economy, no study focused on the WOES in Tunisia. However, the in-depth interview carried out with M. Mezghani, senior expert in e-commerce, analysed the limited impact of the measures taken by the government (see the below section).

ICT and infrastructure advancement in Tunisia

There is a strong disparity in Tunisia ranking, between the two indexes - 80 in the DPE (2020) and 91 position in the NRI (2020). However, in the NRI, the indicator related to the people offers a high ranking such as in the ICT infrastructure – Tunisia being the fifth country in Africa in terms of ICT infrastructure. However, the governance model (criteria: trust, regulation, inclusion) is very low and explains the lower ranking of Tunisia in the NRI.

Moreover, Tunisia is low ranked in the ICT IDI (2017), 99. Finally, the ICT sector seems to strongly develop. However, no recent numbers are available. In 2013 it reached +15,4 percent, and representing 7,5 percent of the GDP in 2006.

WOES and digital transformation in Tunisia, the impact of COVID-19

According to the Mastercard Index of Women Entrepreneurs (2019), the WOES in Tunisia represents 10.4 percent of the businesses. The percentage doubles to reach 23 percent of the individuals working in the informal sector. There is still lack of national programs aiming to support the development of the female entrepreneurs. The Tunisian Confederation of Industry, Trade and Handicrafts (UTICA) created the National Chamber of Women Business Leaders in 1990. It appointed for the period 2011 – 2018, a businesswoman, Ms. Wided Bouchamaoui, as its president. An ILO study shows a contrasted picture in terms of WOES access to services and support. Women's participation in the trainings provided by the public services is higher than men's participation. Yet, they benefit less from the incubation projects (only 20 percent are led by women). In addition, the study points out to the fact that the BSOs hardly take into consideration WOES specificities including building trust, personnel development, developing initiatives, the need for child care... As a consequence, only 16 percent of WOES participated to the training provided by the BSOs. The WOES interviewed for the study expressed for 18.5 percent their need in improving the follow up and diversified programs. Finally, the

study shows strong geographical disparities in terms of access to support for the WOES – the South being less developed.

In-depth interviews study findings in Tunisia

The in-depth interviews highlighted the absence of a specific strategy that addresses the challenges WOES face in Tunisia. Since women are assumed to have equal rights as men, specific measures to support women is thought of as discriminative. A senior expert in the e-commerce sector stated that there is a strong presence of female in the university, which is over 60 percent, therefore, the new generation of women will participate in all the economic sectors. The expert noticed that the only challenge for the women in business today is their weak access to decision making positions.

The in-depth interviews display divergence of analysis on the achievement of the e-government, including the impact of the COVID-19 within this frame. For the head of the CNFCE, the COVID-19 accelerated the digital transformation from the government side which had positive impact, such as the electronic platform created by the Ministry of Commerce. A senior expert in e-commerce, who was also interviewed, asserted that the COVID-19 revealed a number of limitations the country is still facing such as: weak internet infrastructure which leads to limited online activities; very limited online services provided by the government (online work was not promoted), partial use of the digital (15 to 20 percent of the employees did not know when the transfer will be finalised and obliged the client to withdraw their money). The senior expert informed that the government requested the support of the start-ups to develop digital tools for the administrative procedures, but were not retribute for their work. In fact, the administration procedure for public contracts is a long process, and the government did not take any exceptional measures to authorise the quick signature of contracts. Finally, the representant of Redstart adopted a more radical position as she considers that the digital strategy has not been implemented until today. Number of issues are hampering the digital transformation such as the corruption, lack of support from the government and stop initiatives from the private sector.

According to the EBSOMED partner, Redstart, legal framework supports the development of the start-ups in Tunisia and women are strongly involved in the technology. In addition, the in-depth interviews showed different impact of COVID-19 on the COVID-19. As for instance, the start-ups could easily adapt, develop and benefit from the needed digital transformation of the country. While other sectors such as the microcredit sector was closed during the period of the lockdown (2 moths). The Central Bank agreed on stopping the loans for this period.

The in-depths interviews asserted that the measures adopted to mitigate the negative impacts of the COVID-19 were limited and mainly focused on postponing loans, and paying off interest rates). This is confirmed by a study conducted by the CNCFE targeting 170 of the WOES (online survey). 82 percent of the WOES respondent declared that they are not satisfied with the measures taken by the government to mitigate the negative impacts of the COVID-19; over 60 percent mentioned that they faced problem to access information due to different factors including: lack of information about the government measures, unfriendly user government platforms, unskilled WOES in digital (in the handicraft sector). In addition, the report mentions that the WOES would not compile to the

conditions to access to government support. The study confirms, according to the in-depth interviews, that among the main issues the WOES faced are the re-scheduling of loans, taxes payment and social security coverage. Only 16 percent of the WOES declared that they launched new products/activities/programs during the COVID-19. However, the WOES identified a number of opportunities, that emerged as the result of the pandemic and the impact of the lockdown, such as an increase in access to the local market, better recruitment. Finally, based on the report analysis, no specific challenges, that the WOES faced compared to the male owned enterprises, were identified.

Cases studies

The following section discusses the quantitative data collected, through the in-depth interviews that targeted both BSOs Executives and the online questionnaire that targeted WOES. The analysis is developed per country.

Egypt

In Egypt, 4 representatives of the BSOs were interviewed including

- ❖ The Federation of Egyptian Industry (FEI)⁵ is one of the country's largest employers' associations, with 19 active industrial chambers membership. It represents over 102,000 industrial enterprises out of which more than 90 percent belong to the private sector; accounting for more than 2 million workers and 18 percent of the national economy.
- ❖ The Women Entrepreneurs Network (WEN)⁶, established through the USAID support, is a network of representatives from leading women focus organisations working with a number of local WOES including the Business Women of Egypt (BWE21).
- ❖ The Business Women of Egypt (BWE 21)⁷ is a self-financed NGO aiming to 'positively impact Egyptian businesswomen and the Egyptian economy through business development services, networking and international partnerships.'
- ❖ The German-Arab Chamber of Industry and Commerce (GACIC)⁸ is the largest organisation in the framework of business cooperation between Germany and the Arab world.

The heads of the organisation were interviewed, except for FEI where the organisation senior advisor was interviewed.

⁵ [Federation of Egyptian Industries \(fei.org.eg\)](http://fei.org.eg)

⁶ [Women Entrepreneurs' Network \(WEN\) \(wenegypt.org\)](http://wenegypt.org)

⁷ [Businesswomen of Egypt – NGOs \(bwe21.com\)](http://bwe21.com)

⁸ [About us \(ahk.de\)](http://ahk.de)

BSO gender sensitive approach and gender dynamics

The BSOs in EBSOMED project developed different gender approaches. The Federation of Egyptian Industries (FEI) has worked intensively towards the inclusion of gender into its structure. Some of the relevant activities it provided are as follow⁹:

- The Women in Business (WIB) Unit and the Women Entrepreneurs Network (WEN): The WIB Unit of the FEI is one of 8 organisations that are part of the Women's Entrepreneurship Network which was put together by SEED (USAID). The aim of the network is to work collaboratively to create an ideal economic climate to support women entrepreneurs. WEN conducted training to develop a pool of 25 businesswomen to support female entrepreneurs as MENTORS. The Unit will host the WEN Network at FEI. We are currently also part of a group organised by the WEN Network to create and support a Women's Angel Investors Network. Additionally, the Unit is engaged in designing and promoting a Mentorship development program.
- Human Resources and Gender Academy: a 15-day training program in collaboration between FEI and ILO, designed by national and international experts and professors in the fields of Human Resources, Gender, and Labour Law. It has been running in Alexandria since 2019.
- Social Media and video campaign promoting safety in the workplace with UN Women: The FEI Women in Business Unit has teamed up with UN Women to create a campaign and short video to raise awareness about the importance of safety in the workplace in the Egyptian context.

FEI Established a Women Entrepreneurs Unit within the strategic unit division and women are well represented in the overall structure. However, the in-depth interviews with the senior advisor of the FEI showed limited understanding of gender approach/lens. Although GACCI has female membership, it still lacks having women in decision-making position, as it considers skills and qualifications the criteria for hiring an employee, and not gender balance. GACCI chairman asserted that women are present within the organisation, including in decision making positions.

Within the USAID's Sustainable Services Activities (SSA) project, a rapid assessment was conducted to assess the impacts of COVID-19 on female entrepreneurs' beneficiaries and partners¹⁰ in Egypt, highlighting the areas most affected by the pandemic, the needs of their businesses in light of COVID-19, and how SSA can assist them to meet these needs. The assessment indicated that most organizations that were not digitized faced hardships, and their work was affected by the pandemic, while those who were more tech-enabled were able to better address their beneficiaries' needs and adapt faster to the new measures forced upon them by the pandemic. The WEN steering committee members have highlighted the need to raise awareness and provide training on the digitization process, and on digital literacy and on online training. These measures are very important to enable women so that that they can pivot their businesses and digitize them following the successful digitization process example of the Entreprenelle Hub¹¹.

⁹ Basmah Osman, Senior Advisor, FEI

¹⁰ Female entrepreneurs' members of Business Women of Egypt (BWE21), and members from WEN.

¹¹ [PA00XCZH.pdf \(usaid.gov\)](#)

The main challenge, as highlighted during the in depth-interviews, is beyond the low representation of women in the BSOs, and is more due to the lack women's participation in enterprises. Programs are supporting advisory board of women; all members have all been trained. Most interviewees stated that the COVID-19 represents an opportunity for women to be more present in the high decision makings positions. In fact, the online meetings are time saving for women who can balance between their work and family. This may encourage more women in the future to become entrepreneurs and to effectively participate in BSOs as members and as decision-makers.

BSO advancement related to digital transformation and impact of the COVID-19

Except for the FEI, the BSOs interviewed asserted that they already went digital a few years before the COVID-19. They have achieved their digital transformation – or at least digital tools – during the pandemic. According to the representative of the FEI, no digital transformation policy was designed and the use of digital tools still needs much support. However, all the BSOs asserted that a number of their internal management and activities were performed through online meetings, webinars, online training course. Not all the activities were home-based. GACIC representatives stated that they have adapted the working hours, and noticed how this approach has helped women become more committed to work, compared to male colleagues.

Impact of the COVID-19 in the BSOs activities towards WOES

Only the Federation of Egyptian Industries (FEI) declared that they did not interact with WOES during the pandemic. Thus, FEI could not identify the needs of WOES, and no specific activities were addressed to them. For the rest of the EBSOMED partners, the support provided to their partners/members included the WOES diverge according to their capacities and advancement on digital transformation including : a) providing technical support to enhance the e-marketing (client profiles, sharing lessons learned, professionals' photographers...), b) support on supply chain in enhancing the Business to Business but also financial support (including creating a platform such as amazon and BHL to deliver the product (BWE), creating a platform to exchange (GACIC), c) mentoring the enterprises (WEN).

The economic impact of the COVID-19 on the BSOs' beneficiaries diverge, as some of the WOES working in specific market related to delivery benefited from the pandemic, and others adapted their activities to the market's needs: such as sewing masks, sterilisation products. On the other hand, a large number of WOES could not adapt and had to eventually close down. The main challenges faced by the WOES, as identified by the BSOs, is access to market as they faced interruption in the supply chain. WOES tried to look for new markets, specifically at the international level, which was quite challenging. For instance, WEN has been working for months on supporting WOES to the abroad market in providing specific technical support to deal with the customs, access to authorisations, international quality standards... This is a long-term complicated process which already started before

the COVID-19. According to one of the in-depth interviews, the new enterprises might have had faced challenges due to lack of skills to adapt.

The in-depth interviews also showed that the COVID-19 reinforced collaboration between generations (younger/elders). Before the WOES used

There was a drastic increase among female entrepreneurs in the use of social medias as a tool to sell products as the result of the COVID-19 lockdown. The younger generation, being more acquainted with the digital World, would support their mothers to sell their products. The younger generation do not have the marketing and business experience that theirs mothers have. According to the BSOs, there an intergeneration collaboration emerged which formed successful partnership.

The head of GACIC concluded that during the COVID-19, women entrepreneurs and WOES demonstrated their capacities towards resilience and adaptation more than men. Therefore, the COVID-19 should be perceived as an opportunity for the WOES to further flourish and for women entrepreneurs to have more share in the market.

The women entrepreneurs in Egypt and the use of digitalized tools in business

All the female entrepreneurs that were interviewed stated that they have started their own businesses and are manging it themselves. 50 percent of them stated that they don't have a website for their businesses; and 70 percent of women entrepreneurs don't belong to a BSO.

60 percent of WOES targeted by the e-questionnaires stated that digitalization has opened new markets for them. These markets include: New markets at national level (30 percent), new markets at international/regional level (Export) (30 percent)

38 percent stated that they use e-market to sell their products/provide services (Absolutely); 30 percent use it to a limited extent, and 23 percent do not use it.

According to the response of the WOES, the main reasons for not using e-marketing are:

- 1) No knowing the law;
- 2) Activities have stopped because of the Corona; and
- 3) Working in some areas, such as the construction area, does not require online marketing.

Those who use e-marketing stated that they: 1) Are trying to use it; 2) Because of Corona, it has become easier to use online marketing despite the limitations; and 3) Finding specific websites that suits their work.

"Through graphic designs website, I use them to graphic my Designer pieces"

"I display my products and the prices online, on facebook, Instagram and the website",

"I advertise on social media, and I also pay for advertisement",

The most popular online tools used is Facebook, and especially for advertising the products, 23 percent of WOES surveyed stated that they are using it. In general, participants used a mixture of different websites to promote their products.

The need to develop e-marketing skills:

All entrepreneurs agreed that they need to develop their e-marketing skills to certain degree. This need varies from 70 percent how completely agree to 15 percent how stated that they need to develop their e-marketing skills “to a limited extent”

The areas that the WOES needed to develop their e-marketing skills can be summarized as following:

- Facilities for using digitalization
- Developing a website,
- How to cooperate online with others and public relations,
- E-Marketing, especially in specialized fields e.g., “Marketing in fashion business”
- How to Benefit on a wider scale in the field of e-marketing
- How to better Connect the client with the project
- How to improve Advertising and marketing the product

“I want to Learn how to market my products”

Support from BSO

All entrepreneurs stated that they need more support from BSOs. 84 percent stated that they “Absolutely” need support from BSO, while 16 percent e stated “yes, to a certain extent”.

Most entrepreneurs wanted support in e-marketing including

- Learning about Marketing methods, and how to do e-marketing
- Website for marketing,
- opening new markets
- Digital marketing and traditional marketing
- Benefit on a wider scale in the field of e-marketing

“To understand how to adapt to unpredictable market’s changes to take the necessary steps in each plan and to know in which direction”

Other support needed are the following:

- Training courses,
- Financial support,
- Technical support in general
- Improve work with clients and better manage business
- How to do a huge campaign to gain more profit
- exhibition, improving production,
- How to advertise online

“BSO role is to provide different kind of support, and the business need all the support”,

15 percent of the entrepreneurs stated that they asked for ‘absolute’ support from the BSOs on issues related to digitalization since the start of the COVID-19 lockdown. 23 percent stated that they asked for certain support, and 23 percent asked for limited support. Whereas 39 did not ask for any support on specific issues related to IT/digitalisation.

The reasons why they didn’t ask for support from the BSOs are:

- they don't know which BSO can help,
- they didn't know that BSO provide such services
- the impact of the pandemic would be limited
- they have just started my business,

The type of support that they asked for and how BSO responded can be summarized as follow:

- To improve my Marketing skills. The support was provided "to a limited extent". I want to increase my costumers
- I need more information in this area (recycling) that will help me make my project successful
- Courses to develop my skills
- I need to market my products outside Egypt, but did not receive any support
- I asked for support "To exhibit my products", but did not receive the support as "there was not enough advertisement"

"I think the support received will help me in the development and development of projects"

I asked for courses and was supported "to a certain extent" since quality courses are not free

"I started to read about the BSOs and have come to trust them"

"I learnt that there are many BSOs distributed in many areas"

30 percent of WOES surveyed stated that they believe that BSOs are relevant partners to support in improving the digitalization of their enterprises; 15 percent believe that BSOs are relevant partners to a certain extent; and only 7 percent stated that she doesn't believe BSO to be a relevant partner.

Cyberattack

38 percent of WOES surveyed stated that they have been subject to online harassment; and 15 percent stated that they have to a certain extent. 30 percent considered that there has not been an increase in online harassment as the result of the lockdown, while 23 percent stated that there has been an increase.

"Because of my gender",

"Some negative comments that underlines bullying",

The priority needed to improve the digitalisation of an enterprise:

- Provide training/monitoring on e-marketing
- Increase awareness of BSOs on the importance and specificity of supporting women entrepreneurs
- Improve the infrastructure (connection speed, access...)
- Need of materials - electronic devices
- Need to improve State policy/legal frame/national strategy

Procedures from the State (including laws, legislations, policies) to support businesswomen

- 15 percent of WOES surveyed stated that there are enough procedures “Absolutely”,
- 7 percent stated “Yes to a certain extent”,
- 30 percent stated “To a limited extent”

“Not effective”, “The state is not rationalizing e-marketing”

Impact of lockdown on work from home

“I work in media production; it is about tourism and I provide audio service”

15 percent of WOES surveyed stated they were completely obliged to work from home as the result of the lockdown procedures, and 7 percent stated that she worked from home ‘to a certain extent’. 23 percent stated that they are working from home to ‘a limited extent’, and 7 percent stated that they still operating from my workplace due to the type of their businesses.

15 percent of WOES surveyed considered staying from home as Positive, as they are “capable of balancing my work with my household tasks, while another 15 percent considered working from home Negatively, as they are facing work-life challenges and 7 percent stated that “My work is originally from home”

Jordan

In Jordan, 3 BSO representatives were interviewed

- Micro fund for Women (MFW) is a non-profit micro finance institution. It is spread over the country, has more than 140 000 beneficiaries who are mainly women (96 percent) and more than 700 employees.
- National Microfinance Bank (NMB) is a private shareholding company which provide micro-financial services and has around 90,000 clients, mainly women (60 percent).
- Jordan Forum for Business and Professional for Women (JFBPW), is an NGO created in 1976. It aims at supporting Jordanian women business to develop and advocate for their products. The organisation has branches all over the country and around 450 members.

BSO gender sensitive approach and gender dynamics

BSOs in Jordan display different gender approaches. While most clients of NMB (61 percent) are women, still they lack a clear gender sensitive approach as there are no specific measures or activities provided to WOES. MFW intervention takes into consideration the complexity of their clients’ situation, addresses the situation, and adapt to their needs. JFBPW aims to be the platform that develops, empowers, and advocates for business and professional women in Jordan. It believes that by empowering women in the workplace and in business, the Jordanian economy can develop and flourish to new heights. The values of the Forum are based upon innovative ideas, vision, and compassion.

BSO advancement related to digital transformation and impact of the COVID-19

The targeted BSOs advancement in digital transformation is uneven, as the JFBPW, NMB and MFW have well developed the digital platforms.

NMB is working towards digitalizing. E.g., NMB has developed a mobile application for efawateercom bill payment for its customers as well as a, online training platform “Amwalna” and ewallet “Uwalett”. It is also studying the possibility of providing its clients with plastic cards from Zain Cash but fear it might be too costly for its clients.

MFW is a leading organisation in the country (developed the e-wallet). The use of the digital tools were already well developed within the MFW, and the COVID-19 lockdown encouraged the micro finance institution to go further, e.g., help develop digital financial capabilities and digital financial literacy of end beneficiaries especially women; support remote learning and provide access to digital education throughout the country . In addition, the representative of the JFBPW asserted that with the COVID-19, the use of digital tool became compulsory. Today, all interactions are totally performed online. JFBPW members turned digital as they received trainings that allowed them to download and use online programs. E.g., in cooperation with the Embassy of Canada to Jordan Canada Fund for Local Initiatives, a ‘Human Resource Management and its Role During Crisis’ training was conducted online. It was part of the Supporting Women Entrepreneurs in Combating COVID-19 Economic Impact through Awareness and Education on Legal, Economic and Financial Opportunities.

NMB representative asserted that the organisation is still facing issues in using digital tools as their officers as well as their clients mainly at local level need to upgrade their skills in mastering online tools. NMB also faced other issues, as they had to modify the working shifts.

The two microfinance institutions (MWB and NMB) face similar challenges with their beneficiaries as a large number of beneficiaries are reluctant to use digital tools. For instance, the e-wallet application is only used by 10 percent of the beneficiaries. This encouraged MFW to design specific actions to promote the use of the tool. MWB and NMB relied on the use of the phone to share information and follow up on their beneficiaries, to compensate the weak use of digital tools. MFW representative mentioned that digitalisation exacerbates the generation gaps as the younger generation is more acquainted and feels more comfortable to using the online tools compared to the older generation. NMB representative consider digital transformation a priority for the development of their business model, financial inclusion and marketing skills.

Impact of the COVID-19 in the BSOs activities towards WOES

According to the representative of the MWF, food processing (which requests strict hygiene) and handicraft (for tourist markets), made up an important part of the WOES activities. Both were

negatively impacted by the economic crisis and the lockdown. Until today, the WOES could not resume these specific economic activities. In addition, the BSOs noticed that some of the WOES adapted to the new constraints (producing mask, delivering food...). Still, the initiatives are limited. MFW and NMB carried out an impact assessment study to identify the needs and MFW tailored their activities based on the results.

Support provided to members and beneficiaries according to the BSOs.

1. Information centers: the three BSOs shared information on measures taken by different State actors (government, central bank) to mitigate the negative impacts of the COVID-19, and which can be tailored to their environment.

2. Comprehensive approach to address beneficiaries' needs: MFW implemented a comprehensive approach, in line with the organisation's approach to their beneficiaries. It aims at providing micro-insurance, encouraging small savings to support businesses, conduct awareness campaign on health-related issues (free online access to doctors and information about the virus), performing charitable activities (food distribution).

3. Improve access to the market: access to market was one of the priorities for NMB, MFW and JFBPW, as they addressed the different needs of the WOES. JFBPW encouraged its members to register to an e-portal to sell products (and not services). This required additional expertise and skills provided by the platform ISCAMI (e-business). MFW representative noticed that the WOES mostly used the social media (Facebook/Instagram) to sell their products (which was not the case before as the bazaar would be the market for the WOES). In order to better support the initiatives, MFW launched Suq baladna (our country's market) project aiming at providing a market to WOES products. In fact, MFW buys the products from the women and creates the market for them by exhibiting the products in a shop or online selling. NMB publishes the work of their clients on their social media platforms.

The interviewed BSOs insisted on the complexities in developing e-markets. First, the clients lack of trust (usage and confidence regarding of e-payments) in buying online products. Reaching out to the international market as the local market is saturated (food, handicraft) and due to lack of creativity (as women copies the product from one another). This implied the products to adapt to the new market (Gulf countries). The representative of JFBW insisted on the variety of skills requested to develop in the e-market (study the market and clients' profile, marketing strategy, use of a photograph, language skills...) which needs to be tailored according to each business model. In fact, in Jordan 39 percent of WOES provide services (expertise, trainings...).

4. Advocacy: JFBPW advocated for implementing a gender lens to the Jordanian government, addressing the Ministries, Central bank and the gender machinery. In addition, they produced a policy paper and are still working on writing gender sensitive position/policy papers.

5. Legal advices: JFBPW provided legal advices including: social protection, taxes, domestic workers rights.

6. Micro funding institutions: NMB and MFW postponed, rescheduled or stopped the loans and the interests altogether. MFW tailored support according to the need of each beneficiary.

7. On line activities: MFW turned all their trainings into on line trainings. NMB developed 10 online Modules addressed to their clients via the eLearning platform "Amwalna.org" as well as e-payments.

8. Psychological support: JFBPW and MWF representatives highlighted the psychological impact of COVID-19 on WOES as they felt increased stress and insecure as a result of the economic crisis; and the lack of access to information related to the government measures. As the consequence, both organisations provided the most needed psychological support.

Finally, two important remarks were formulated by the BSOs representative

1. Delayed support from donors: JFBPW representative mentioned that donors were slow in addressing the new constrains imposed by COVID-19. They were frustrated by the lack of follow-up and support despite the online meetings that were held with donors.

2. WOES and entrepreneurship: MFW representative stated that there are two types of WOES: the first are merely supporting their husbands. They are therefore less inclined to be innovative and creative and adapt to digitalization; the second rely on enterprises as their core activity and financial resources. They are therefore more likely to develop an entrepreneurial spirit, and try to find solutions to ensure the sustainability of her initiative.

Women entrepreneurs in Jordan and the use of digitalized tools in business

54 female entrepreneurs from Jordan filled the survey. They were from the following sectors: 17 entrepreneurs from the Services, 11 from the Agri-food sector; 10 from the industries; 6 from the cultural sector; 5 from the trades; 3 from the agriculture; 1 from the tourism and one from the new technologies.



Most enterprises were at the micro and small levels and only 4 entrepreneurs have over 10 employees (2 industries, one in tourism and one in agri-food)

85 percent entrepreneurs have started their own business, while 7 percent entrepreneurs have “Inherited” their business, and another 7 percent have “purchased” it.

90 percent entrepreneurs operate in markets at national level; and only 9 percent entrepreneurs operate and export to international / regional markets.

41 percent entrepreneurs stated that they “Absolutely”, use e-marketing to sell their products/provide services. 13 percent entrepreneurs stated that they use e-marketing ‘to a certain extent’, and 18 percent to a ‘limited extent’, and 27 percent stated that they do not use e-marketing. The main reasons for not using e-marketing were mostly due to the fact that entrepreneurs (18 percent stated) prefer to use the traditional method for marketing, especially those who already have shops and ‘rely on personal connections’, and therefore believe that they do not need online marketing. Other reasons for not using e-marketing were related to lack of knowledge; and the fact that there is no online marketing for certain sectors, such as the pharmacy sector. One entrepreneur stated that she is currently enhancing her website “to allow ecommerce features”.

For those who use online marketing, they mostly use: Facebook (18 percent entrepreneurs), WhatsApp (9 percent entrepreneurs), other websites (9 percent entrepreneurs), Instagram (7 percent entrepreneurs), social media in general (7 percent entrepreneurs).

“We use social media marketing & digital marketing to attract customers and keep them updated with our offers & events

These tools were used for advertising and selling products both inside Jordan and in the Region, and hence to expand their outreach

“I was able to open a website on social media account and advertised for it within my community and to other communities”

28 percent of respondents stated that they “Absolutely” need to develop their e-marketing skills, and 18 percent stated that they need “to a certain extent”. 33 percent entrepreneurs stated that they need e-marketing skills “To a limited extent”, whereas 20 percent stated that they do not need skills, and mostly because “The products cannot be displayed online” and there is reluctance to let go of the traditional way of marketing.

“I prefer the traditional way of displaying my products and which depends on good reputation, among others”

The areas that the entrepreneurs identified as most needed to develop their online skills to digitalize their products were mostly related to e-commerce, e-marketing, networking, communication and advanced training (including self-teaching videos) to use the technology including designing the website and photography. This included market statistics, market strategies and branding. Other entrepreneurs stated the need “to register in online commercial platforms”, and the need “to attract the biggest number of clients and conduct marketing at the lowest price possible”.

BSO Support

55 percent of respondents stated that the BSOs ‘absolutely’ supported them during the COVID-19 lockdown. 18 percent stated that BSOs supported them “to a certain extent”, and 22 percent stated that they were supported “to a limited extent”. 3 percent stated that there was no support.

11 percent stated that they need ‘financial support’ to revise the loses that they experienced as the result of the lockdown and to find new techniques to cut down on expenditure such as to “install solar system”.

“The need to decrease my loses and to understand how to better invest in these new circumstances”,

However, financial support alone is not enough and in fact a package of support is needed including “support in networking” and to learn ‘how to advertise my projects”,

“The most needed support is Cash liquidity in order to sustain business operations, uplift digital appearance including website with ecommerce features, and to employ required staff with the needed competencies in digital solutions, proposals and tendering, digital marketing and selling”

“Training and coaching is useless. I need to employ personnel who have the skills required in IT and digitization. I am a business owner and I need to focus on managing the business and employ the capacities my business needs”

Among the WOES respondents, 5 percent stated that they asked BSOs for financial support, and 2 percent asked for strategic support, and another 2 percent asked for ‘online marketing and display’.

Out of 13 entrepreneurs, only one stated that she is ‘absolutely’ satisfied with the services provided by the BSO to which she belongs, and 3 entrepreneurs stated that they are satisfied to ‘a limited extent’, while six were satisfied ‘to a certain extent’, and 3 were not at all satisfied because they did not receive the support they asked for (three entrepreneur states).

“the support provided was not enough, and there was no follow up to the project”

25 percent of respondents ‘absolutely’ believe that the BSO is a relevant partner to support in improving the digitalization of their enterprise. This is especially in relation to: capacity building, technical support and training (38 percent); helping businesses to develop and expand businesses (31 percent) and “avoid closing down” (one entrepreneur). BSOs have also offered financial support (23 percent); and helps ‘in attracting clients’ (8 percent).

20 percent of respondents believe that BSOs are relevant partners ‘to a certain extent’, 30 percent entrepreneurs believe that they are relevant partners ‘to a limited extent’, while 22 percent entrepreneurs don’t believe that BSOs are relevant partners because “as they said”: ‘it is not available’, and ‘they don’t work in a transparent way’.

Cyberattack

5 percent entrepreneurs stated that they have you been ‘absolutely’ subject to online harassment, and these were from competitors in the same area (3 percent entrepreneurs) and by sending ‘inappropriate photos’ (2 percent). While 4 percent stated that they have been subject ‘to a certain extent’.

“I avoid using social media as much as possible, and in fact fear using them, therefore I have not been subject to harassment”

Government Support

24 percent of respondents stated that the Government is providing ‘absolute’ support in businesswomen in the form of procedures (including laws, legislations, policies); 31 percent stated that the Government is providing procedures ‘to a certain extent’, and 17 percent entrepreneurs stated that the Government is providing procedures ‘to a limited extent’.

“Policies and procedures are gender blind which makes them biased to women specific needs, challenges and constraints”

Working from Home

26 percent of respondents stated that they ‘absolutely’ operated their businesses from home as the result of the COVID-19 pandemic lockdown: “Since everything is closed, it is better to work from home”. They were ‘able to sell products from home’ (7 percent); It is worth taking into consideration that women small entrepreneurs in general usually starts from home: “My project is homebased and managed from home”

11 percent stated that they are working from home ‘to a certain extent’ as they are able to carry out some of the business activities from home: “I was able to follow up my emails from home and do the packaging from home”. 18 percent entrepreneurs stated that they were working from home ‘to a limited extent’; while 41 percent continue to work from their workplace.

30 percent of respondents’ stated that working from home has ‘positively’ impacted their life-work balance as they found ways to make it work.

"I rented some devices to help me continue working from home"

"I rent houses, and can still do that from home"

While 20 percent stated that working from home has 'negatively' impacted their work, and even threatened to close their businesses

"My work has completely stopped "I need to know which online services can help my business" (Agri food Sector),

"I sell devices, and therefore had to stop my shop because I couldn't sell from home"

"I have a fitness center and it is impossible to work from home"

Lebanon

For Lebanon four BSOs representatives were interviewed for the study

- The Investment Development Authority in Lebanon (IDAL), is the national investment promotion agency, that aims to promote Lebanon as a key investment destination by providing a framework for regulating investment activities, and providing investors with a range of incentives and business support services.
- Lebanese for League Women in Business (LLWB), is a socio-economic association that brings together professional women by providing them with a platform to Share experiences and develop competencies & skills. LLWB has 450 members
- Vision professional training and corporate coaching, consultancy company limited scales
- Entrepreneurship Development Foundation (EDF) is a not-for-profit organization that promotes entrepreneurship among the less privileged. Its objective is to assist in the improvement of the county's overall socio-economic well-being by providing its beneficiaries with sustain small scale businesses.

Among the targeted countries, Lebanon offers a very specific political, economic and financial context. The interviewed BSO reflected on the negative economic impacts of the financial crisis and the pandemic in discussing the challenges in a context without banking system. Some of the BSO answered to the members needs in accessing to exchange money (local/other currencies) (IDAL), connecting the WOES with NGO able to provide loans or funds (Vision professional training and cooperative coaching). Finally, the perception on the COVID-19 impacts on the WOES diverge. In fact, if for 3 of the BSOs interviewed concluded that the pandemic nourished positive reactions, offering new opportunities for women, the representative of the LLWB asserted that, in the contrary, for her, the pandemic did not improve the WOES situation and initiatives.

BSO gender sensitive approach and gender dynamics

The different persons interviewed share similar analysis of the challenges faced by the women in the business sector. For instance, for the representative of IDAL, female and male face same challenges in

business field. In other words, women do not face specific institutional challenges – access to finance, legal. However, the challenges faced by women are connected to the mother roles they have to perform as mother, lack of self-confidence and allocation of time to entrepreneurial tasks. Finally, only the question related to the access to the decision-making positions is considered by all the interviewed persons as an important challenge. Thus, the LLWB objective is to reach 30 percent of women in the decision-making position within the organisation by 2025.

For the head of the Vision professional training and corporate coaching, the pandemic allowed her to spend more time with her family and better organise the balance with the work. However, she mentioned that the female beneficiaries complained a lot from their stay at home and the additional charges. The representative of the Entrepreneurship Development Foundation explained that the training time had to adopt to the timetable of the women – avoiding lunch time as she has to prepare the food to the children. In addition, for some beneficiaries' phone calls to the family members were requested to ensure that their support (caring children) during the training time. In addition, to technical issues such as access to electricity which was covered by the project.

BSO advancement related to digital transformation and impact of the COVID-19

The BSOs showed different levels of advancement of digitalisation of their activities. IDAL and LLWB integrated the use of the digital tools before the COVID-19 – adapting to the blocked road during the political event in 2019 - which was less the case for the 2 others BSOs. In general, the pandemic pushed the BSOs to digitalise number of their tools (training tools, webinars...) and adapt the support to the digital tools (including adapting the training material to the online trainings), even if the need of upgrading the BSO skills is strongly needed (platform creation, e-marketing...). Finally, the representatives of the BSO have improved the use of digital tools rather than aiming at achieving digital transformation.

Impact of the COVID-19 in the BSOs activities towards WOES

According to the IDAL representative, with the lockdown the e-trade strongly developed and women also involved in developing their business (through Facebook page, Instagram). The informal sector widely developed mainly in selling products (accessories, cloths, food processing, while the business in the formal sector adapted and move to platforms – agritech, organic food... As a consequence, the delivery business increased drastically.

The BSO targeted in the study show, compare to the other countries, very targeted support provided to mitigate the negative impact of the pandemic. IDAL is the only organisation to offer various kinds of services, but are not specifically addressed to women. In fact, with the support of the UNDP, based on an impact study of the COVID-19 – not including a specific gender approach -, IDAL developed a platform to meet the financial needs of entrepreneurs, shared information about the government measures about the COVID-19, guided including the innovations during the COVID-19, numbers of

webinar on specific issues (exportation of productions in specific countries), advocacy to reduce tax payment. No specific measures addressed WOES specific challenges.

The main supports provided were

1. E-marketing: The only IDAL initiative specifically targeting WOES is focusing on e-commerce and e-marketing – targeting the international market (WB funds). The project was launched in October 2020 to first train trainers on support WOES to access to the international market and each of the trainees will be in charge to coach 5 enterprises (e-commerce/e-marketing...) which are already exporting companies willing to develop the international market. The 3 others BSO mainly provided support related to e-marketing. For instance, during the pandemic, the LLWB launched a project targeting WOES in the Beqqa aiming at providing technical assistance and trainings (e-marketing/business coaching, business development) to develop their access to the market (local/abroad). EDF organised 14 sessions and targeted 400 SME among them 63 percent were WOES (products - handicraft, food process – and services such as hair dresser, aesthetician) to develop the e-market through social media. If all beneficiaries were literate different groups were formed according to the level of education. Finally, the online trainings could not fulfil all the Vision professional training and corporate coaching targeted refugees, including illiterate people. The different initiatives did not tackle issues such as chain supply, support Business to Business exchanges nor supported the networking between the different enterprises.

2. Psychological support: The BSO insisted on the need for the WOES to be provided with psychological support, spread positive messages whereby the entrepreneurial skills is encouraged and mentorship to rethink about the business model.

Finally, none of the BSO provided any legal support, or support to deal with the social protection insurance, advocacy to raise the WOES challenges or any complementary support (food distribution, health...). Therefore, the interviews designed offer very limited gender perspective, in the sense that they hardly took into consideration the complexities of specific challenges WOES face. However, 2 of the BSO mentioned that compare to men WOES appears to be more willing to learn and to be trained and are more enthusiastic but they need to be provided with positive message.

Women entrepreneurs in Lebanon and the use of digitalized tools in business

Fifty-five female entrepreneurs from Lebanon participated in the survey. Most of the entrepreneurs were from the agri-food industry (54 percent). 10 percent were in the trade sector and another 9 percent in the industry sector. 5 percent are from the agriculture sector, and another 5 percent in the cultural sector. 2 percent is in the handicraft sector, another 2 percent in the new technologies, and 3 percent in other business.

All the entrepreneurs, except two, have started their own business. 45 percent stated that they 'absolutely' use e-marketing to sell their products/provide services. 18 percent stated that they use e-marketing to 'a certain extent', and 24 percent to a 'limited extent'. 13 percent of respondents do

not use it at all. The reasons why they don't use online marketing was: "I only do publishing"; "I want to, but in the future"; "I don't have my own smartphone"; "I don't have an email", and "I work directly with the client".

Those who use the internet to promote their marketing, they mostly revert to popular social media (91 percent) to display their products.

"Social media is a must nowadays, and with social media we can get more followers and they can know about our products"

The most commonly used is Facebook (33 percent), Instagram (18 percent), WhatsApp (13 percent) with the aim of 'reaching out to more people'. Other less popular techniques used include: Photography (7 percent) and video "video to make pro photography", Hashtags, publicities, broadcasts...

Eventually, there was satisfaction with using online display of products as it "helped to increase demands for my products and therefore increased my revenues".

"We launched our project strongly, with confident, and learning to produce the best services and to meet the challenges. We are doing well in reaching our goal and meeting needs."

54 percent of surveyed WOES stated that they 'absolutely' need to develop their e-marketing skills, and 13 percent stated that they need to 'to a certain extent', and 29 percent to 'a limited extent', whereas 4 percent stated that they don't need to. This is due to the fact that there is 'no information', and 'I communicate with my clients via WhatsApp'.

One entrepreneur summarized the importance of using digitalization in business in eight straightforward steps:

"There are 8 advantages of digitalization of business: 1) Digital presence, 2) New contact channels with customers, 3) The customer at the heart of the Universe, 4) Better decision-making, 5) It improves efficiency and productivity, 6) It encourages innovation, 7) It makes communication and teamwork easier, and 8) It improves working conditions"

The respondents want to improve their e-marketing skills to: "Make my business more professional"; "I want to get introduced to better ways to reach to new customers"; I want to know "How to expand my exports; "to operate an online platform"; to "develop my abilities to develop online photos, videos and how to filter the tools that I need, to sell and buy"; "How to reach an international platform of clients"; "to reach more markets", "To improve my products and knowledge", to do my branding"; to "display my products and attract clients.

BSO Support

73 percent stated that since the beginning of the COVID-19, and compared to pre-COVID-19, they have received "absolute' support from BSO. 9 percent stated that they have reached support to 'a certain extent', and 11 percent declared that they received a 'limited support". Only 2 percent stated that she did not receive any support because there was 'no need'. The type of support needed and received differed:

51 percent stated that they need financial support, especially due to the economic crisis and the pandemic.

“Financial support to help us meet expenditures. We are unable to market our products, this has caused financial burden, and I’m incapable of reaching my marketing target via social media”

11 percent stated they need technical support for better results at work; while 5 percent entrepreneurs wanted support in ‘marketing’ and 4 percent wanted to better reach out to clients as the result of the lockdown.

“I don’t know how to manage my work on my laptop and want to develop network marketing skills”

11 percent stated that they need different type of support at the same time, support that ranged from better access to social media and advertisement, to better “handling my online account”; “more training to manage work from home”; “mentoring to be able to adapt with the new upcoming situation”; and even psychological support.

“The whole sector needs support since we are not even allowed to work or open our doors”

9 percent stated that they need new market “despite the lockdown”, and ‘beyond the areas’ where they are currently working. Since the lockdown, there have been drastic decrease in sales and accordingly income: “COVID-19 decrease our income and sales for 85 percent”. There is also need to access to and buy new products. Different types of training were also needed and especially for the purpose of better ‘managing a company and increase the number of employees’, and ‘develop a website to attract more clients”

“Systematic training to build the capacity of employees for more effective productivity (cost, product, packaging and distribution)”

Other support needed included ‘equipment and machines, and how ‘to avoid closure of business as the result of the economic crises.

Only 15 percent of respondents asked for ‘absolute’ support from BSO, and 17 percent entrepreneurs asked for ‘certain’ support, and another 17 percent for ‘limited’ support on specific issues related to IT/digitalisation.

51 percent stated that they did not seek support for various reasons including: not knowing any BSO (11 percent); lack of access (11 percent) due to the lockdown; didn’t feel the need (6 percent); there was no such opportunities (6 percent); and not being able to meet the financial needs (2 percent).

Satisfaction with Services provided by BSO

Out of 24 entrepreneurs, 50 percent stated that they were “Absolutely” satisfied with the services provided by BSOs. As the BSO have been “very helpful”, provided “experience” and helped to “Introduce to the business sector on social medias”, and “It helped me to improve my production”.

BSOs also provided steps forward for projects that are stuck as the result of financial and other concerns. 33 percent stated that they were satisfied “to a certain extent”.

“They supported me with information that I did not know before, and which I used at my work and it helped me improve. They also provided me with morale support”,

“I couldn’t have improved my work without the support of the organization, it helped me to find my way”

“Yes, by improving our business with more support as training and supporting us with the raw material that we need it in our business”,

“They provided me with mentoring, follow-up, abridging my gaps to reach my goals”,

Out of 48 entrepreneurs, 62 percent stated that they ‘absolutely’ think that the BSO is a relevant partner to support in improving the digitalisation of your enterprise. This is mainly due to the trainings, information and even financial assistance and equipment they provide to their members.

17 percent stated that they support, especially for start-ups; 4 percent stated that they are trustworthy, they have the right experience; 4 percent stated that BSO provided them with new knowledge and trainings; and 4 percent stated that BSOs provided them with equipment; while another 4 percent stated that the BSO helped them with ‘networking’ and guidance on how to better operate; and 4 percent entrepreneurs stated that BSO helped them to enhance investments; 4 percent entrepreneurs stated that they improve products in quality and quantity. 12 percent entrepreneurs stated that BSO provided support in business management, know-how, trainings, marketing, export and even morale support.

“They (BSO) are Qualified and Experienced; they support practically and visually”

“They help provide equipment and information”

“They deal in a more professional way..its their job and they know what is best when people ask them for help”,

“It shed the burden with me, at different levels, and helped in investment”

Cyberattack

Out of 48 entrepreneurs, 4 percent stated that they have been ‘absolutely’ subject to any online harassment, and 2 percent ‘to a certain extent’, and 8 percent ‘to a limited extent’, mostly by hacking, “Somebody sent me inappropriate photos”.

“There were 2 pages, that took my photos, shaded my logo and instead put their logo and started advertising their business through my pictures.”

“At the beginning of my project, I had a photo on my facebook. Someone accused me of downloading the photo from another site”

The majority, 48 entrepreneurs, have not been subject to any online harassment, mostly because they took the needed measures to prevent it: “I use a protected mobile that prevents hacking”; and “I know

my clients well”. However, 54 percent of them believe that online harassment has increased during lockdown, while 46 percent stated that it has not increased.

Priorities to improve digitalization

According to the surveyed WOES responses, the priority in order to improve the digitalisation of your enterprise were as follows:

- 63 percent Provide materials - electronic devices
- 15 percent Provide devices, with specific prices, lower to the market
- 7 percent Provide technical/mentoring support in digital data
- 7 percent Provide training/monitoring on e-marketing
- 3 percent Provide training/mentoring on IT – maintenance
- 2 percent improve technical support provided by BSO to women entrepreneurs

Government Support

The majority, 71 percent, stated that there are no procedures taken by the Government to support businesswomen. One reason is because “State’s capacity is weak and cannot support business”, “the state is not responsible”, “there are not enough rights”, and the “Lebanese politicians and the Lebanese system and law are all corrupted”; and “The state should develop forums to identify and follow-up on businesses”. Other feedback was related to the need to “network with international organizations and associations”, and the need to “address norms and traditions.

“More attention should be given to women working in technology, invention and enterprises. Women should have equal access to labour market and promotion. Old traditions are still deeply rooted”

Work-life Balance

77 percent of surveyed WOES stated that they are ‘Absolutely’ obliged to operate their businesses from home as the result of the COVID-19 pandemic lockdown; especially if entrepreneurs can use social media to operate their business from home; and can ‘display on the internet and take delivery orders’. Hence, 44 percent entrepreneurs stated that they are capable of working from home and marketing via online delivery. It should also be taken into consideration that small and micro enterprises, especially for women, start from home, and are home made products, as one entrepreneur from the handicraft sector, and another from the food sector, stated.

“I need technology and financial support to improve my business and be able to work from home”,

75 percent stated that the work from home had “Positive” impact on their life-work balance and they were capable of balancing work with my household tasks

20 percent stated that working from home had “Negative” impact on their work and they were facing challenges due to working from home “There is pressure from working at home”,

“Our work cannot be done from home, we have a restaurant, we were preparing food for deliveries from home but that is not the concept of our business so the sales are not satisfying”,

5 percent entrepreneurs stated that it was a mixed of positive and negative impacts

Tunisia

In Tunisia, the 3 different BSOs were interviewed including:

- Chambre Nationale des Femmes Chefs d’Entreprises (CNFCE), created in 1990, is an ONG part of the Union Tunisienne de l’Industrie, du Commerce et de l’Artisanat. Its mission is to promote WOE’s at national (with 24 branches) and international levels. 2200 WOES are registered.
- Taysir microfinance, created in 2013, is a micro finance institution, providing micro-finance and micro-assurance.
- Redstart Tunisia is an ‘accelerating device established to best meet the expectations of SMEs and start-up’s’. It provides expertise and support from the creation of the business and in the management of the structure.

In addition to the BSOs representatives, a senior expert in e-commerce and public policies in Tunisia was interviewed.

BSO gender sensitive approach and gender dynamics

The representative of the CNCFE (national chamber of women business leaders inside of the UTICA) mentioned that tackling gender issues is still challenging. As it is considered that women have access to full rights, therefore in the common perception, no positive discrimination is needed to support transformative gender to be achieved. Thus, women participation in decision making positions is very limited and a crucial challenge. The CNCFE designed a strategy to support WOE’s which is implemented all over the country. However, there is no specific budget and the government did not endorse such approach. Therefore, the impact of such an initiative is limited. Taysir microfinance, might afford a rare example of gendered mixed structure with high number of women in the decision-making positions (head of agencies in different regions of the country). In addition, according to the head of Taysir microfinance, their female clients, in its majority, do not face specific issues in business and share the same challenges than men. However, she noticed that some disparities exist between the North regions of the country where socially the female freedom of entrepreneurship is more accepted than in the Southern part of the country.

The female representatives of the BSOs reads the digitalisation as an opportunity for women with responsibilities to access new opportunities. In fact, the online meetings/exchanges allow women with responsibilities to attend meetings scheduled late during the day – which would not be possible in other context, as the women would need to be at home and not being able to attend the face-to-face meetings. In addition, as women are traveling less, they are able to find a balance between the

domestic's tasks and their work. The representative of the Redstart concluded that the pandemic was an opportunity for this category of women – which might not be similar to all the WOEs.

BSO advancement related to digital transformation and impact of the COVID-19

The BSO's among EBSOMED partners in Tunisia displayed the most advanced use of digital tools in the internal communication, implementation of activities/services, before the COVID-19. In fact, the 3 BSO interviewed already digitalised all their operations before the COVID-19. However, some of the BSOs face clients/members reluctance to use the digital tools, which impedes the advancement of the digital transformation. This is specifically the case for Taysir microfinance. Therefore, during the COVID-19, Taysir microfinance reached out to their clients through phone calls and improved the digitalisation of the money transfer (via mobile phone).

Impact of the COVID-19 on the BSOs and the WOES

According to the representatives of the BSOs, the impact of the pandemic is perceived as positive enhancing transformative digitalisation and offering new opportunities.

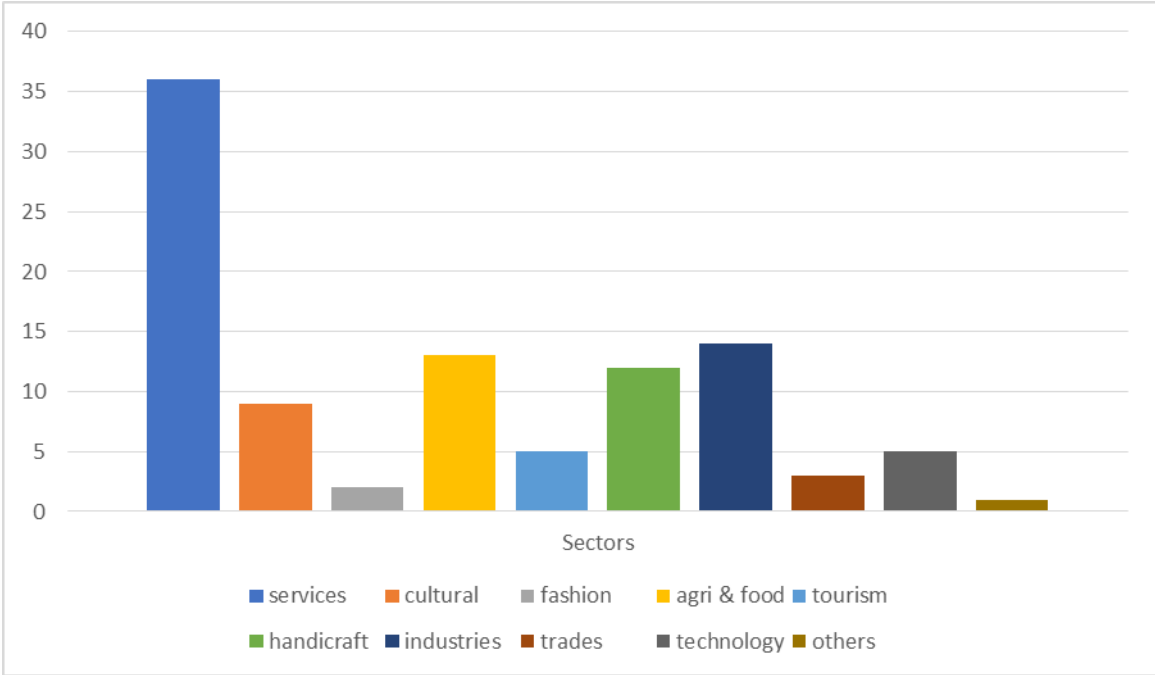
The CNCFE designed its intervention during the COVID-19 based on a assessment impact study targeting 127 WOEs (members of the CNCFE). Taysir microfinance and the CNCFE attested that during the COVID-19, the beneficiaries were in need of a comprehensive support. The representative of the CNCFE reminded that since the revolution of 2011, the WOEs is weakened and the pandemic added to their burden. Based on this, prior to the COVID-19, the CNCFE intensified their support in providing services such as coaching aiming at encouraging and accompanying the WOEs the difficulties during the economic crisis. During the COVID-19, additional needs were identified such as in providing legal advices, share information about the measures taken by the government (access to the online platform) in addition to psychological support. For instance, the CNCFE and ILO (Lebanon) reached out to 30 WOEs to provide financial support, information related to social security insurance, improve their accountancy skills and afford an expert to develop their e-trade. The technical supported in designing an action plan for each enterprise. Redstart, without the financial support of donors, provided similar activities – selection of 20 WOES to study their business model and propose digital transformation including e-trade and communication. In addition, the CNCFE carried out an advocacy campaign, based on the production of a manifesto (financed by ILO). The unique document – from this scale and - within the targeted countries – identifies important measures in terms of needs related to the support of WOES. If the digitalisation issue (including training sessions, develop platform – to enhance the network at national and regional levels - and the CNCFE web site) is mentioned in the introduction, measures aiming at supporting the WOES digital transformation are very limited (promoting an on-line response to the COVID-19). The document was shared internally to get the support of the UCTI. Taysir microfinance also advised their clients to a different approach of their clients and ensuring savings to enhance a more secure environment. Finally, the representative of Restart insisted on number of challenges related to the e-commerce, such as the need of a minimum financial capacities to go digital, in addition to skills (such as mastering languages), expertise

(knowledge of the market and e-marketing) and digital environment (secure money transfer, trust of the client about money transfer).

Data is missing to assert if the COVID-19 impacted differently WOE and men owned enterprises. However, as asserted the representative of Redstart, the WOE in general are better organised, ensure rolling funds and are more resilient.

Women entrepreneurs in Tunisia and the use of digitalized tools in business

100 women entrepreneurs from Tunisia answered the survey. Of which: 36 Services; 9 cultural; 2 fashion & textile; 13 Agriculture & Agri-food; 5 tourisms; 12 Arts & crafts; 14 industries; 3 trades; 5 New technologies; 1 others.



88 percent of the businesswomen stated that they started the business by themselves; and 99 percent are managing the business on their own. Only 1 percent stated that she is “managing with several other members who participated in creating the project”. 47 percent entrepreneurs stated that they do not have a website; while 51 percent stated that they do not belong to BSO.

25 percent stated that digitalization did not open new markets for them, while the 75 percent entrepreneurs state that digitalization did open new markets for them as follow:

- 24 percent entrepreneurs stated that digitalization helped them to export more, and that they had more access to new markets at both the National & International level;
- 52 percent entrepreneurs stated that digitalization helped them to export more, and that they had access to new markets at both at the international & regional level,

-
- 24 percent entrepreneurs stated that digitalization helped them to export more, and that they had more access to new markets at the National level only

The use e-marketing to sell products/services

32 percent entrepreneurs stated that they “Absolutely” use e-marketing to sell their products/services. 17 percent entrepreneurs stated that they are using e-markets to sell their products/services to “a certain extent”. 30 percent entrepreneurs stated that they use it “to a limited extent”, and 21 percent do not use e-market to sell their products.

The use of E-marketing tools

Entrepreneurs use a variety of online social network and social media to advertise for, display and market their products. The most popular methods was Facebook, as 13 percent participants stated that they use Facebook as a mean to display and eventually market their products.

“I promote the company’s product on a Facebook page” (industry sector)

Although only 5 percent entrepreneurs stated that they are using LinkedIn to display and market their products, however those who use it are interested in marketing their products internationally.

10 percent of respondents stated that they are using Instagram to display and market their products. These are mostly in the: Cultural, industry, agri-food, handicraft, and service sectors.

I use Instagram (story) to showcase my crafts to my clients, mostly “hotels, restaurants and tea rooms’ of the architects, and then send emails responding to the specifications. I am in the process of seeing with a specialized agency for the creation of a website

10 percent are using emails as the main mean for online marketing, including ‘mail chimp’, and online booking especially in the tourism sector.

It was stated that one of the main reasons for using “Facebook” and other popular social media tools is because they are affordable compared to the more specialized sites, as one entrepreneur explains:

currently online sales are made via the fb page only. the reasons: the site is inactive www.ekhodesign.net. I was not able to finalize the site for lack of financial means (product shooting and atmospheric photos pending). In addition, the photos of the inserted products must be updated because the products / decorations are renewed. (handicrafts sector)

Indeed, a number of respondents stated that they are developing their online services:

We have developed a strategy and a marketing plan focused on optimizing digital visibility and then we have a community manager to create the publications (Agriculture sector).

Other platforms, such as “Uke”, a team of specialists in growth marketing for e-commerce, were also mentioned.

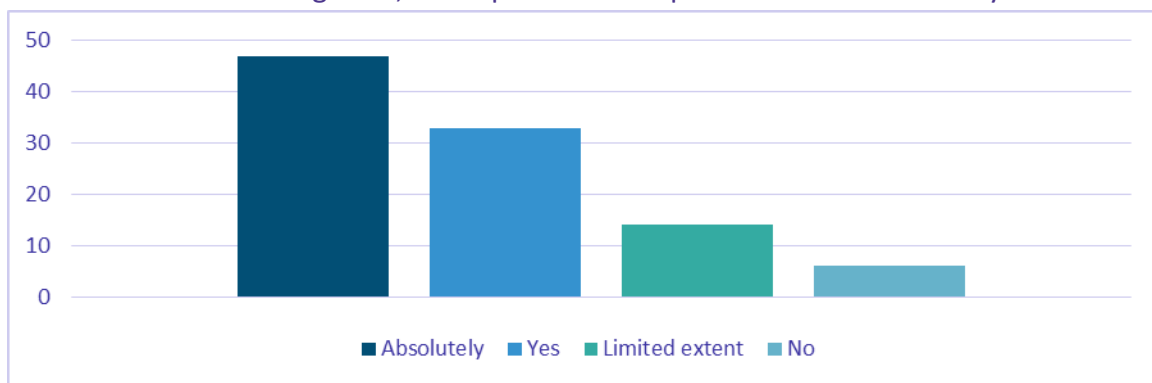
It is stated that “marketing is important for products that have competition if not, the time granted to customers the speed of delivery and the prices which are the masters of the market (services).

Online display has enabled the surveyed WOES to conduct: seminars, presentations for the clients, demonstrations, especially for the new technologies. Furthermore, online display is also as efficient tool to reach out to as large a number of potential clients, even if no e-marketing strategy is used:

We are present on social networks, a Facebook page with more than 15,000 subscribers, our sales department uses Emailing to approach new customers. We do not sell online since we are a Business-to-Business service company and totally off shore

The need to develop e-marketing skills

47 percent entrepreneurs stated that they “Absolutely” need e-marketing skills; whereas 33 percent entrepreneurs stated that they need it to a certain extent. 14 percent stated that they only need limited amount of e-marketing skills, and 6 percent entrepreneurs stated that they don’t use it.



The reason why e-marketing is not needed are:

- Marketing is prohibited in our activity
- I think I have the necessary skills
- I conduct directly with my clients
- This is exactly my area of expertise and my job

Areas where development is needed to better access to digital commerce

22 percent entrepreneurs stated that they need to develop their skills in digital Marketing; and 6 percent entrepreneurs stated the need to develop skills in e-commerce. Other entrepreneurs stated that they and the creation of a website (1 percent), marketing communication (1 percent), inventory management (1 percent), Creating a website (3 percent). Some of the answers provided are as follow:

- 20 percent entrepreneurs want Professional training in: marketing, accounting & finance, and commercial negotiation skills, e-commerce techniques,
- 10 percent wanted to develop and “Manage a website”, and site management

“I think I have to develop myself commercially in order to facilitate prospecting and commercial negotiation”

- 6 percent want to better use social networks,
- 5 percent want to develop their “Communication skills”
- 4 percent want to improve access to “Social media and network”
- 4 percent wanted to develop their “Community management”,
- 3 percent want to develop their Personal e-branding
- 2 percent want to develop their: E learning and training
- 2 percent wanted to improve their “Digital advertising”,
- 2 percent wanted to learn more about SEO (Search engine optimization) targeting (Search engine optimization is the process of improving the quality and quantity of website traffic to a website or a web page from search engines. As the process of maximizing the number of visitors to a particular website by ensuring that the site appears high on the list of results returned by a search engine).

Support from BSO

58 percent of respondents stated that since the beginning of the COVID-19, and compared to pre-COVID-19, they have received ‘absolute’ from the BSOs. 24 percent stated that they have received support to ‘a certain extent’, and 8 percent received ‘limited’ support, while 3 percent didn’t receive any support.

The Support needed: The number one support needed is financial as 30 percent entrepreneurs stated that they need: Grants and credits, financial support, reduced interest rates, financial including “leasing deadline delay”, bank support, paying off “recovery delay”, financing access to international market.

“The COVID has had a direct impact on our activities, today we need financial support, on the one hand, but also more openness to new markets, a connection with new partners”

The second support is business management support in general as 25 percent stated they need to develop their: Business plan, Cash flow and format, more quality networking.

“Coaching and change in the organization of the company, digitalization of processes”

And the third is capacity building. 20 percent entrepreneurs stated that they need: Training, mentoring, coaching, financial training.

5 percent stated that they need better networking with other enterprises and how to better reach out to clients. 3 e percent stated that they need ‘visibility” including: Visibility, communication for markets; and Visibility exchange of experiences; and another 3 percent wanted to do online monitoring and audit of their businesses; and 2 percent wanted support to develop remote services including more information on restrictions, exemptions.

10 percent stated that they asked for “Absolute” support from the BSO on specific issues related to IT/digitalisation since the start of COVID-19, compared to before the COVID-19 period. Whereas 60 percent stated that they did not ask for support from BSOs on specific issues related to IT/digitalisation.

The main reasons were because ‘they did not know where to go (as stated by 20 percent of them); they did not know that such organizations existed (as stated by 12 percent) and even if they did know of their existence, they do not belong to an organization (as stated by 10 percent) or they do not know the type of services available and they could ask for (as stated by 10 percent), lack of confidence to ask for help (as stated by 3 percent), and the believe that such organizations are bureaucrats (as stated by 2 percent).

For those entrepreneurs who did ask for support from the BSOs, the support they asked for was general support (as stated by 8 percent of them), financial loans (as stated by 10 percent), training and coaching (as stated by 5 percent), access to digital marketing (as stated by 4 percent), and the following specific support: digital marketing training to the chamber of women entrepreneurs; and better digitalization of services offered by banks, the tax service and customs.

Satisfaction with the services provided by the BSO

When asked about satisfaction with the services provided by the BSO, only 29 percent of respondents answered this question. 8 percent of them stated that they are ‘absolutely’ satisfied with the services provided by the BSO, whereas 10 percent stated that they ae satisfied to a ‘limited’ extent, and another six percent stated that they were not very satisfied “limited’. Five percent stated that they are not satisfied at all.

“The support provided allowed us to partially cover the cost of the project but some components necessary for the success of the project are not covered.”

“the members of the association are rather old there are not really any young entrepreneurs”

The main reasons for the ‘dissatisfaction’ were mostly related to lack of support (3 percent); and the fact that these services are not free and no financial support is provided (2 percent). Other dissatisfaction was related to the fact that: The content of the action events or meetings is not interesting; there is not a lot of exchanges between the members; and the lack of communication to network inside and outside the country; and the fact that not enough time or effort is provided to offer the services.

Out of the 71 percent entrepreneurs who answered the question, 24 percent stated that BSO is a relevant partner to support in improving the digitalisation of your enterprise. Whereas 23 percent stated that BSO is a relevant partner “to a certain extent”, and 16 percent stated that they are relevant partners “to a limited extent”, whereas nine percent stated that they are not at all relevant.

“Personally, I am not very informed about the programs of the BSO and what they can present as support, and it is for this reason, that I used the services of a communication agency for digitalization and digitization of my business, instead of BSO ... I ask that BSOs communicate more, I will, possibly, be very interested”

The main reasons why they are not considered as relevant partners is due to lack of information on the services provided by the BSO, as there need for 'more visibility' to understand the opportunities available.

20 percent of surveyed WOES stated that they need training, and would like BSOs to support them in providing training to help them to become more capable of managing their enterprises. However, entrepreneurs stated (5 percent) that BSO lack knowledge and expertise. Accordingly, they lack the capacity to understand female entrepreneurs and their needs which is mainly due to the fact that they lack the capacities to help their clients, especially young clients who need support.

"Because they (BSO) themselves are not digitized enough and do not really make an effort to become so"

"I don't think they put a lot of effort into helping young entrepreneurs or connecting them at least"

Cyberattack

Online harassment does not seem to be an issue among women entrepreneurs in Tunisia as 80 percent of WOES respondents stated that they have not faced any cyberattack. Only 3 percent stated that there was 'absolute' increase in online harassment as the result of the lockdown, and another 3 percent stated that there was online harassment to 'a certain extent'. 14 percent stated that there was 'limited' online harassment.

Two entrepreneurs stated that inappropriate photos were sent to them and one entrepreneur had her brand stolen and used by another company. Another two entrepreneurs stated that their emails were hacked.

"All my accounts have been hacked"

"My bank card has been hacked and used, follows an online purchase at Tunisair"

"I am also a blogger and I often tackle subjects relating to the public scene ... I have often been attacked by Islamists and conservatives"

Most entrepreneurs took action to stop the attack themselves by being "careful when using the internet", and being "well informed to escape cyber-attacks"; "Trying to protect my accounts and my site", "protecting profiles", and even by "deleting the site" altogether. No one stated of reporting any incident.

WOES respondent classified the priorities to improve the digitalisation as follow:

- Improve the infrastructure (connection speed, access...)
- Provide electronic devices.... with specific prices, lower to the market
- Provide training/mentoring on digitalisation and management
- Provide technical/mentoring support in digital data
- Provide training/monitoring on e-marketing

- Provide training/mentoring on digitalisation and management – addressed to BSOs
 - Provide information to improve digital transformation and digitalization
 - Improve technical support provided by the BSO to the women entrepreneurs
 - Increase awareness of BSOs on the importance of digitalization
 - Improve State policy/legal frame/national strategy
 - Provide technical/mentoring support in digital data
 - Provide training/mentoring on IT – maintenance
- Increase awareness of BSOs on the importance of supporting women entrepreneurs

Government's Support

72 percent of surveyed WOES responded to this question, only 4 percent of them stated that they believe there is “absolute” procedures from the State (including laws, legislations, policies) to support businesswomen. 15 percent stated that there is support ‘to a certain extent’. This is mostly due to the fact that they are aware of a limited number of initiatives and institutions that offers support:

“I do not know of any specific law, regulation or policy on female entrepreneurship except what the Ministry of Women does in terms of funding with a funding line dedicated to women with the BTS Bank.”

There is also the problem of starting an initiative and yet not completing it:

“With the CNFCE / UTICA, the state created a unit, but it's been a long time. Nowadays, especially in agriculture, women are still paid less than men. The unit in Tunisia which watches over equality is too timid and too weak to impose changes and to institute laws. There are very few women in decisive positions, normally a change is needed”

The lack of support in the rural area was stated five times by the entrepreneurs.

Digital inclusion among rural women is almost non-existent, thus creating a real injustice for access to the currently highly developed digital market in large cities.

46 percent stated that there is ‘limited’ support as “There are laws, but they are not implemented”, or at a “very limited level”. 35 percent stated that there isn’t any support.

“total absence of the state towards supporting women in their business development”

This reveals that there the lack of information on governmental initiatives.

The main reason for lack of support was due to difficulties in accessing information and having knowledge of the support that the Government provided, and even when entrepreneurs are aware of such support, it is difficult to access and request support because “there is no encouragement”, and this is mainly due to bureaucracy,

Even if it exists, the procedures are neither well enough known nor implemented. By creating the company, no support or advice was offered to this day.

It was stated that there are more and more organizations and associations that help women entrepreneurs but in very limited areas it is often cultural or craft projects so they diversify more sectors of activity and raise awareness of the benefits of organizations to encourage female entrepreneurship and projects launched by women

“Several organizations are looking into the issue such as the National Chamber of Women Business leaders (CNFCE)”

The entrepreneurs stated their opinion according to the sector they are involved in. It revealed how not all entrepreneurs have the same access to knowledge and available support. E.g., one entrepreneur from the handicraft sector stated that “There is still a lack of statutes and laws for the various sectors, especially the craft industry”. On the other hand, another entrepreneur from the handicraft sector noted that: “In the craft sector there is a lot of encouragement. They maybe not specific to women, but they can benefit from them”.

There were also Important information and institutions that the entrepreneurs discovered on their own, and which are worth sharing with other entrepreneurs.

I just discovered when the Tunisian post offers exporters a forwarding agent for a price much lower than private agencies. There are a lot of favors, but there is a great lack of communication.

3 percent of the respondents stated that there are “no positive discrimination”, and “no privileges for women entrepreneurs”,

“In my opinion, under these conditions the state can exempt women from tax or reduce the value of the payment”

It was noted that “some measures are favourable and support women entrepreneurs but are limited to agricultural or artisanal tertiary sectors while women can also excel in ICT sectors as well”

“There are some programs that support women entrepreneurs like the EU Funded ‘Regional Sustainable Economic Development Initiative’ (IRADA)” ([Irada – Initiative Régionale d’Appui au Développement Economique Durable](#))

Working from home

30 percent of the respondents stated that they were ‘absolutely’ obliged to work from home as the result of the lockdown, while 24 percent stated that they were obliged to work from home ‘to a limited extent’. 25 percent stated that they started working from home to a ‘certain extent’, and 21 percent entrepreneurs are still operating from the workplace for several reasons including the fact that social distancing is in place, and also because of the type of business, which is not always about commerce that you can get done online but involves “heavy industries business activity”, and therefore “you must be in the workplace to follow the products”. Still, entrepreneurs are trying to balance between lockdown and work.

“I work alone so I had no problem. The only constraint was the custody of my little girl. And for the moment I manage to take her to the workshop for a few months.”

“Since the corona we have been forced to travel on site to support our potters and help them buy their creations but in case of total confinement we respect it and we try to work in our office or at home”

25 percent of surveyed WOES stated that the lockdown had “positively” impacted their life-work balance, as they were capable of balancing their businesses with household tasks; whereas 43 percent stated that it had “negatively” impacted them and challenged their work for a number of reasons including “we can’t do teleworking”, and the need to “contract with my team”, and “to control the production line and do the invoicing” remotely since “Managing a business from home is not easy, especially for the administrative aspect”; and also due to the fact that working from home has led to “Less discussion, less inspiration, less motivation.

“Some of the work is done on the net but it is necessary to provide training because not all companies are digitized”

Conclusions

Overall impact of the COVID-19 in the targeted countries

1. Negative economic impacts on the WOES: different lockdowns procedures, certain business closures, and the general economic crisis seemed to have negatively impacted on the WOES due to the nature of the economic activities (food processing, tourism, services...) which requires direct contact with the clients. A number of start-ups were able to adapt to the new circumstances due to the fact that they were still not strongly established in the market, and because they are limited in number. However, more gender disaggregated data collection and gender analysis need to be carried out to dig deeper into the findings.
2. Acceleration of the digital transformation: All the in-depth interviews agreed on the impact of the COVID-19 in accelerating the digital transformation, including the e-government which can be considered as a breakthrough. However, the pace of adoption of digital transformation technologies differed in accordance to Governments and BSOs effort to remove traditional barriers to digital transformation. The transformation embraced included simple and individual initiatives such as adapting e-signature, and e-payment, to more strategic approaches as governments developed full scale strategies and policies.
3. Cultural Challenges: studies conducted since the beginning of the pandemic focused on the enterprises and its economic impact as a result of the local and worldwide lockdown. There is lack of studies that focus on entrepreneurs' acceptance and adaptation to digital transformation, including their trust in e-trading and e-banking. There is even less 'gender related studies' on the impact of the lockdown on female entrepreneurs' in the MENA Region, and how they were able to adapt to changes taking into consideration the cultural challenges they face as the result of prevailing traditions and norms.
4. Limited impact of the mitigations' measures taken by the governments: comprehensive data collection and analysis on the impact of the measures taken by the government to mitigate the negative impacts of the COVID-19 on enterprises in general, and the WOES in specific, needs to be conducted. Government support includes policies that aim to reactivate business activity once the pandemic is over, and recover economic growth that requires: 1) upgraded infrastructure, 2) upgraded online services for enterprises, and 3) just transition that promotes enterprise sustainability and resilience,
5. Limited interventions from BSOs: information provided by women entrepreneurs, especially in regard to the support that they believe that BSOs can provide, indicates that no measures were put for WOEs to encourage them to digital transformation. This is coupled with: lack of access to information, lack of support provided by BSOs and the Government and the spread of digital illiteracy. Hence, there is need for more collaboration between the Government and the BSOs to put in place measures that can mitigate the impact if the lockdown, and pave the way for the post-recovery phase.

Limited Gender Inclusivity initiatives: Although most businesses worldwide are becoming more aware of the importance of ‘mainstreaming gender’ in business (i.e., to integrate a gender perspective to equally support business related activities that are carried out by WOE); still, not all BSOs have leveraged on the untapped potentials of WOE, and how supporting them will lead to overall improvement in human development including economic development. Therefore, Governments and BSOs need to demonstrate more efforts in diminishing gender gaps across various business and entrepreneurship sectors.

Impact of the COVID-19 on the targeted BSOs

1. **Existing digital tools:** the use of online technology is a priority for most BSOs, as reflected in their official websites, their daily work, and the services they provide. With some exceptions, and an uneven level of advancements amongst the BSO, digital tools were used before the COVID-19 when BSOs started to understand the importance of digital transformation for future economic flourishing. The most important digital related issues that women entrepreneurs are facing is e-commerce. There are a number of initiatives that aim at raising awareness among women about the importance of going digital and planning strategically, which is key to earning stable incomes. However, there is still much room for integrated package of online tools and solutions to help WOE create, grow and manage their business online.

2. **Upgrading of skills in the use of digital tools and limited digital transformation:** Today, the majority of the BSOs attested that they have increased their use of digital tools and are constantly mastering new digital skills. BSOs are offering trainings on digital tools. However, digital transformation requests a cultural shift in the related organisations and the targeted communities. This is still limited, and especially among WOE who need to address this knowledge gap by building their capacity and provide online tools. During COVID-19 lockdown, digital tools were used to communicate, provide new services, and digitalize WOE. However, limited efforts have been put in place for digital human resources and management, and much less on progressing towards gender equality within the human and management sectors.

3. **Capacities of BSOs to adapt to the members/clients’ needs:** the study shows that while there is a general limit to access online technology among entrepreneurs, women have even more limited access. With two exceptions, the BSOs are trying to address the new online constraints despite the fact that the capacities of the BSOs are limited due to the lack of flexibility of the donors to introduce new initiatives and funding, except for UNDP, ILO and WB which quickly responded to the BSOs new needs requests. A number of BSOs provided ITC advisors to train WOE through either group trainings, to advise them individually, and through one-on-one coaching sessions. They are also helping WOE to create captivating websites that suit their company’s profile.

4. **Implemented activities and services during the pandemic:** the targeted BSOs and WOE actions diverged during the pandemic can be summarized as follow:

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- The BSOs: various kinds of services were provided by the BSOs. The most common activities of the BSOs were related to: sharing information on the measures that the government has put in place to mitigate the impact of the COVID-19 lockdown; suspend, or re-schedule the loans of clients; provide online sessions, trainings, discussions, and experience sharing platforms; support in developing e-marketing and establishing needed platforms (Business to Business, supply chain); provide technical and legal business advises. In addition, a number of BSOs provided psychological support to their members and clients (except in Egypt), to help them adapt to the new situation. Finally, only three BSOs stated that they helped to raise and address the concerns of WOEes on the efficiency of the mitigation measures taken by the government, and how these measures help to support enterprises during the COVID-19 lockdown. This shows that the BSOs are still not tackling gender approaches as needed. In fact, only one microfinance institution – the Micro fund for Women (MWF) in Jordan – offers a comprehensive gender approach to the lockdown, and takes into considerations all the challenges that WOEes are facing during the lockdown.
 - The WOEes: according to the in-depth interviews, some of the WOEes changed their economic activities to adapt the new economic constrains. The start-ups might have been even more flexible than other kinds of enterprises to adapt to the changes. However, the WOEes capacities to adapt seem limited compared to their capacities of resilience. This is demonstrated by the way women are shifting their businesses to adapt to the new changing conditions. However, the hypothesis should be delved in future studies to understand more about the impacts of the adaptation.

5. **Specific challenges to strengthen e-commerce and e-marketing:** the development of e-commerce (access to both local and international market) was perceived by the WOEes as the main mitigation measure to address the negative impacts of the economic crisis. In Jordan and in Lebanon, the presence of a strong community of expats abroad is perceived as a market opportunity. It is important to notice that the e-commerce and e-marketing opportunities that WOEes mentioned were mainly focused on selling products and not services, despite the fact that WOEes service providers made up for instance in Jordan the majority of the WOEes.

- Most WOEes intensified their use of Facebook and Instagram pages to exhibit and sell their products in a rather small scale, often with no e-marketing skills. Lack of resources and lack of strategic marketing plan; no organized engagement plans with targeted audience; no plans to expand outreach and promote production; are just some of the challenges that WOEes faced in their attempts to strengthen their e-commerce and e-marketing efforts. This calls for work on the personal characteristic of how to become a successful entrepreneur, and which includes among others: actively positioning oneself for opportunity, forming strategic networks and alliances, investing in strategic plans, targeting, goal setting, investing personal resources in a business idea and accepting change.
- A number of BSOs considered the COVID-19 pandemic an opportunity to support developing the e-business of the WOEes. However, BSOs in general faced challenges due to their weak technical skills (creation of a platforms), e-business related skills required (client market study, marketing...), limited capacities to provide technical support (professional website design, languages skills) and to improve access to the supply chain, which was strongly disrupted during the pandemic, and financial opportunities. In addition, to enter into the e-commerce,

it is crucial to control production, both quality and quantity wise, and to ensure the supply chain. Export proved to be very challenging, and only one of the BSO in Tunisia focused on services to facilitate the requested compliance (authorisation, labelling of the products...).

6. **Challenges of digital:** a number of initiatives were successful in improving the use of digital tools by the WOES. Still, interviewees shared their concerns related to the use of different digital approaches for different reasons

- The Stress of working online due to long hours of answering to clients calls, following up on products, webinars and trainings, sessions, networking... The interviewees insisted on the fact that after this long period of lockdowns and the fact that they are obliged to use the internet most of the time, they do not wish to continue work online. They described digital tools as being tiring and unfriendly. Working online has increased stress and pressure, leading to reduced well-being. There are even cases of burnout that is leading to both physical and mental exhaustion.
- The Limitations of working online due to lack of credibility and cultural obstacles among others. A number of BSOs insisted that while online business has helped in a number of ways to address the lockdown imposed by the pandemic, still, there is still a number of limitations, including the lack of accountability to develop a well-founded business plan, that cannot be easily overcome. Hence, face-to-face interaction with clients and stakeholders is a necessity and online interaction should only be used when there is no alternative.

7. **Diversity of the WOEs:** the BSOs stated that there are strong intersectional gaps that should be noticed among the WOEs in terms of: generations (related to digital tools literacy among younger WOEs vs. older WOEs), geographical contexts (rural vs. cities, north vs. south), educational level (including business and digital literacy), nature of the business (micro, SMEs, products/services). The micro funding institutions have among their clients' a number of digital illiterate persons to whom the digital tools are still complex and untrustworthy.

Gender sensitive approaches of the BSOs

1. Sex disaggregated data: the majority of the BSOs are either exclusively targeting WOEs or have established women units within their structures. Most BSOs have access to sex disaggregated data (collecting separate data for female vs. male entrepreneurs), the first step to a gender sensitive approach. However, access to gender disaggregated data (e.g., data related to and gives more understanding of issues related businesswomen empowerment and leadership participation in business) is still limited.

2. Gender analysis to WOEs inclusion: Most female and male BSOs representatives stated that there is no discrimination against women entrepreneurs, and that women in business do not face any institutional barriers. However, most stated, especially female BSOs representatives, that while women do not face any obstacles in accessing to education, however, female access to decision making positions is still a challenge that female entrepreneurs face in the business sector due to a

number of factors including: the local cultural environment and prevailing patriarchal system; women's reproductive roles (domestic tasks and caregiving responsibilities) and the need to balance between her productive role (business and work outside the house); the cultural believes that male are the main breadwinners and that any breadwinning activities that women do are merely additional and are only valued as secondary importance; female lack of self-confidence as the result of the upbringing that raises girls to become mere housewives and mothers. Male entrepreneurs, as revealed by the interviewees, did not take into consideration the specific challenges that WOE's face in the market as the result of the multiple burden they face including institutional, legal, financial, and cultural challenges.

3. Gender dynamics and work-life balance: the majority of the female representatives of the BSOs asserted that the impact of the lockdown was positive in terms of work-life balance. In fact, staying at home has allowed WOE's (75 percent in Lebanon, 25 percent in Tunisia, and 30 percent in Jordan) to attend to their domestic tasks while carrying on with their business. They also stated how traveling less for business has given them the chance to attend more to their family's needs. On the other hand, female representatives of the BSOs reported that the WOE's faced increasing challenges during the lockdown. 43 percent of respondents in Tunisia, 20 percent in Lebanon, and another 20 percent in Jordan, stated that the lockdown had negative impact on them, psychologically, and businesswise. This is mostly related to household responsibilities. Even businesswomen in decision-making positions stated that they faced challenges in balancing between work and life due to the responsibilities. Despite the findings, we notice that there is still lack of analysis on the gender dynamics aspects faced by women in decision-making position at the BSOs, and other members, or non-member WOE's. Also, more analysis is needed to understand if there is any link between the lockdown on the increase in domestic violence among WOE's.

General findings from the survey for the four countries

Digitalizing Business: Most entrepreneurs stated that they wanted to digitalize their businesses, and around 50 percent of entrepreneurs stated that they are already using online tools to display and eventually market their products and services. This is personal initiative from the women themselves, as they are using common social media tools such as Facebook, Instagram, and emails. Less than 10 percent of women stated that they have special website for their business. This is mainly due to the high cost of developing an online site. Another major issue for women entrepreneurs that prevents them from digitalizing their business is related to the lack of information on available online tools and lack of capacities to use such tools.

Needs to develop e-business skills: skills building was most needed to access e-business. This included mentoring and coaching. More specific needs include: expanding markets and outreach to clients; improving advertisement and online display; online delivery and expanding network and connections. To improve access to digitalized business: 20 percent of entrepreneurs stated the need to provide training on digitalization and management; 20 percent on the need of electronic devices especially at low costs; and 15 percent stated that they need better infrastructure and connection.

BSOs Support: Most entrepreneurs, except for entrepreneurs in Lebanon, were not much satisfied with BSOs support to women entrepreneurs, especially during the COVID-19 lockdown. Apart from the fact that a large number of entrepreneurs, around 35 percent, are not aware of BSOs that are capable of providing support, those who were aware, around 40 percent were not convinced that BSOs are capable of providing support due to a number of reasons including: corruption, lack of experience, lack of trust, and the high cost of such services.

BSO as relevant partners: Asking support from BSOs was one thing, and believing that BSOs should be relevant partners for Women entrepreneurs to develop their business, is another issue. Most entrepreneurs, over 80 percent, believe that BSOs should be relevant partners and that they should provide both technical and financial support to clients. BSOs are broadly distributed in most countries. However, most BSO fail to do that due to: corruption; not fully aware of their responsibilities and roles; not having enough technical capacities and expertise themselves; and they do not understand their clients' needs.

Government Measures: Very limited measures were introduced by the Government to support women entrepreneurs, as stated by 70 percent of the entrepreneurs. There are not enough laws, legislations or policies. Even when the laws and legislations are available, they are not effective because they are not implemented.

Cyberattack: Online harassment against businesswomen is limited, as most entrepreneurs using the internet take needed procedures to avoid harassment such as working with trusted clients and keeping low profile. The most common type of harassment is: hacking emails and sites, sending inappropriate photos and bullying via negative comments.

Work-life balance: over 40 percent of entrepreneurs were obliged to work from home as the result of the lockdown. While in Jordan (55 percent) and in Lebanon (70 percent) most entrepreneurs stated that staying at home had a positive impact on their work-life balance, in Tunisia, less than 35 percent stated that. This is mainly because those who already have a workplace, such as a shop, a pharmacy, a factory, and direct contact with clients, found it difficult to work online.

Recommendations

The following recommendations should be embedded in the overall frame aiming at supporting WOE to promote their businesses, and prepare them to enter the digital world to develop professionally and succeed as entrepreneurs:

- 1. Policy advocacy campaign:** During the pandemic, Governments designed interventions to mitigate the negative economic impacts on entrepreneurs. However, within the overall process, women voices were missing. The overall political environment should be conducive to women entrepreneurs. There should be written policies and measures that specifically supports WOE and

provides needed support for them to access transformative technology. Policies and procedures should take into consideration the following:

- Commit to closing the digital divide. This can be achieved via providing reliable internet, where WOE's are able to access information online that will help them grow their business, access networks and digital platforms.
- Governments, and BSOs, should provide systematic digital skills to WOE's including digital marketing, how to develop their business plan, Cash flow and format, and online advertisement, among others.
- Provide support to female micro and small enterprise owners to be able to compete with large enterprises. This could be done via supporting them to purchase digital tools and technologies for their enterprises, and support them to access new markets.

2. Data collection and analysis: As mentioned in the report, data and information on WOE's access to and use of digital tools is limited, especially among the four targeted countries. Therefore, data needs to be collected and analysed from a gender perspective on the following issues:

- Gender-based socio-cultural constraints to women's entrepreneurship. It is important to understand that WOE's main constraints are socio-cultural related
- Gender-based challenges and opportunities resulting from the pandemic in terms of business digital transformation.
- Impacts of e-marketing, and the potential opportunities for e-commerce on WOE's,
- the various gender dynamic issues, including the work-life balance (women's roles), domestic violence (in the context of increasing phenomenon during the pandemic) and digital impact on transformative gender
- the biases, burdens, and barriers that women entrepreneurs endure, and how supporting WOE's activities contribute to socioeconomic growth

3. Gender sensitisation through discussions: The study reveals that there is a need to ensure that WOE's are equally included in the BSOs. It is important for BSOs to discuss the specific challenges women face in the business sector. BSOs can carry out the following:

- Regular meetings to discuss gender-based issues that WOE's face. BSOs should understand that there is a strong link between WOE's business and social concerns, and therefore need to give WOE's a conducive environment to voice their concerns.
- Studies and researches should be conducted to dig deeper into the challenges that WOE's challenge, and which may not be known by BSOs.
- Invite both male and female decision makers, economic advisors, and influential experts and advisors in charge of the design of the government policy on economy and ICT to ensure that they include

4. Comprehensive gender approach: The pandemic is an opportunity to discuss the approaches of the BSOs in terms of their support they offer to WOE's. To ensure that they are inclusive of both men and women, it is important for BSOs to mainstream gender in their organizations. They can take the following initiatives:

- It would be an added value if the design of BSOs interventions to address a more comprehensive gender approach and to take the concerns and needs of women and men entrepreneurs equally into consideration
- Provide the opportunities for WOE's to network with other actors supporting women rights and gender equality.
- Help WOE's to shatter the glass ceiling (unofficial acknowledge barrier to advance women) and to enter male domains in business.
- Support WOE's towards personal and professional development which includes: empowerment, leadership, independence,

5. Tailored, inclusive and in person approach: The interviewees highlighted the different challenges that WOE's face according to their educational background, nature of the enterprises, geographical areas of the activities, and the nature of the business (products or services). Therefore, it is important to ensure that any study reflects this diversity. A number of initiatives can be taken into consideration to address the intersectional challenges that WOE face. These include:

- enhance the generation communication and exchanges between WOE's from different backgrounds and entrepreneurial skills,
- Provide support for all WOE's to develop their skills, characteristics, attributes, motives and leadership styles,
- Help WOE's to support each other in the barriers that they face when confronted with multitasking activities, and the need to juggle professional, social and family obligations

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