

THE Europe-Africa Economic Observatory

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100% Women Entrepreneurs Delegation



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100% Women Entrepreneurs
Delegation Malta 2025

Hassen Bali

General Manager

EDITION 2025

Editorial -

The Economic Observatory: Not Just Reporting the Economy – Building It

In a constantly changing world where economic balances are being reshaped and partnerships redefined, businesses and institutions need more than just information. They need vision, connections, guidance, and structured access to key markets. It is within this dynamic that The Economic Observatory positions itself as a field-based actor and a catalyst for growth at the crossroads of Europe and Africa. Far from being just another media outlet, it has evolved into an operational tool — a generator of real synergies between the two continents.

The Economic Observatory Europe-Africa also positions itself as the voice of the African entrepreneur in Europe, Africa, and worldwide. Through the organization of high-level economic delegations, we build concrete bridges between decision-makers, investors, and project leaders. These delegations are not mere institutional visits; they are designed as true platforms for strategic networking, promoting market access, business establishment, and the forging of lasting partnerships. They fully contribute to proactive economic diplomacy by connecting African economic actors with key international ecosystems, while defending their interests and showcasing their expertise.

By identifying opportunities, initiating contacts, and supporting initiatives, The Economic Observatory acts as a bridge between African and European entrepreneurial ecosystems. Thanks to deep knowledge of local contexts, business cultures, and sector-specific challenges, it creates the conditions for solid, ethical, and sustainable co-development. We design and organize international economic delegations focused on key sectors such as agriculture, energy, industry, digital, health, and sustainable cities. Each mission is crafted as a true growth lever, with clear goals to build partnerships, encourage investment, support market entry, or launch strategic cooperation. At the same time, we organize tailor-made B2B meetings, connecting the right people efficiently. These structured, high-level interactions foster concrete projects and long-term alliances. The Economic Observatory is a media platform that acts — an economic player that connects worlds and generates opportunity.

We believe in a collaborative economy built on knowledge, trust, collective intelligence, and the will to move forward together. Inform. Connect. Act. That is our DNA. Because the economy is not just something we comment on — it is something we build.

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100% Women Entrepreneurs
Delegation Malta 2025

Belkis Bouali

Editor-in-Chief

Edition 2025

Editorial—

The Soul in Their Hands When Craftswomen Build Bridges

Tunisian craftsmanship is far more than just an economic activity — it is a pillar of our national identity. It embodies the memory of the civilizations that have shaped our land, the traditions that define our regions, and the know-how passed down from generation to generation. From Kairouan to Djerba, from Cap Bon to the southern desert, each handmade object tells a story, preserves ancestral techniques, and carries a soul.

At the heart of this rich heritage, women artisans play a central role. Across the country, thousands of women work in workshops, cooperatives, or from home, preserving ancient techniques while breathing new life into them. Their creativity, resilience, and mastery of materials make them the silent ambassadors of Tunisia's living culture.

Yet these women are not only the guardians of cultural heritage — they are also full-fledged economic actors. They produce, innovate, sell, and adapt to changing market trends, often with limited means. Supporting their work means protecting our heritage while building a more inclusive, local, and sustainable economy. Maltese craftswomen share many similarities with their Tunisian counterparts. They too carry on centuries-old traditions, often within family or community-based structures. They face similar challenges: limited access to international markets, low recognition, difficulty formalizing their businesses or integrating into digital distribution networks. Yet they are also driving innovation, committed to passing on their skills, and united by a deep passion for quality craftsmanship. These shared experiences form the foundation for a Mediterranean artisanal cooperation built on exchange, solidarity, and complementarity.

It is in this spirit that we see the Maltese market as a natural and strategic partner. With its geographical proximity, Mediterranean culture, and growing appetite for high-quality handmade goods, Malta offers a unique opportunity for Tunisian artisans, especially women-led initiatives. The shared values between our two cultures — authenticity, manual work, and respect for noble materials — provide fertile ground for meaningful, balanced, and mutually beneficial exchange.

Connecting Tunisian women artisans to Maltese distribution channels means honoring heritage while fostering innovation. It means strengthening South-North cooperation on solid human and economic foundations, and promoting a circular economy that respects time, tradition, and place. Because protecting craftsmanship is preserving a piece of our soul.

And because the economy is not just something we talk about — it's something we build.



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Samira Nciri

Samira Handmade

Edition 2025



Photo: OuagaFashion week event 2013
Ouagadougou, Burkina Faso

Samira Nciri is a designer from Sidi Bouzid, Tunisia, known for creating one-of-a-kind, handcrafted pieces of reinvented artisanal clothing that blend traditional craftsmanship with contemporary style. She is committed to authenticity by using handcrafted primary materials purchased from local artisans, ensuring that each piece reflects the authentic spirit of Tunisian culture.

Samira Nciri's remarkable talent has earned her three prestigious awards at the Khomsa d'Or competition, and she later had the honor of serving as a jury member for the same national contest. On the timeless beauty of Tunisian diversified clothing culture, she presented her designs at WagaFashion Week in Ouagadougou, Burkina Faso where she was a guest of honor solidifying her international presence and promoting the Tunisian clothing handcraft.

Through her work, Samira Nciri offers a fresh perspective on the timeless beauty of Tunisian diverse clothing culture



Samira Nciri is increasingly appealing to young people through the modernity and originality of her creations, which blend tradition with contemporary trends. Through her craftsmanship, she aims not only to preserve and highlight Tunisian artisanal heritage but also to improve the living conditions of women in her region. By collaborating with local artisans, especially women, she provides them with economic opportunities and contributes to their empowerment. In this way, each piece she creates is more than just a garment; it is the result of a social commitment aimed at promoting women's empowerment and ensuring the longevity of their ancestral skills.

Samira Handmade

Edition 2025

A Strategic Move Toward International Reach

Samira Nciri is increasingly embracing an international approach, driven by her desire to make fashion a true vehicle for intercultural dialogue. Her recent trip to Malta is part of this dynamic of openness, marking a key milestone in her outreach strategy. Through her initiatives, she aims to elevate Tunisian craftsmanship to the world's leading creative stages.



A Strategic Presence in Malta

As part of her international expansion, Samira Nciri plans to participate in a professional trade fair in Malta, a key event for showcasing her creations. This strategic opportunity will not only allow her to highlight Tunisian craftsmanship and its unique savoir-faire but also to establish strong partnerships with influential players in the Mediterranean sector. Through this participation, she aims to solidify the position of Tunisian ethical fashion on the European stage, while strengthening cultural and economic exchanges between Tunisia and the region.



Towards a Fashion Week in Malta in 2026

During her stay in Malta, Samira Nciri actively explored the possibility of organizing a Fashion Week there in the summer of 2026. This project aims to showcase Tunisian talent while building cultural and creative bridges between the two shores of the Mediterranean. Through this event, she seeks to promote ethical, artisan-based fashion and foster a dialogue between tradition and innovation at the heart of Europe.

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Moufida Ben Amara

Mofida Fashion

Edition 2025



Moufida Ben Amara, a fashion designer and stylist from Bizerte, undeniably stands out in the fashion world thanks to her exquisite clothing brand, Mofida Fashion. However, what truly sets her apart is her remarkable determination and unwavering altruism. In the face of the Covid-19 crisis, instead of succumbing to adversity, Moufida demonstrated exemplary courage:

Refusing to shut down her activities, she showed true entrepreneurial spirit by turning towards a broader mission. She chose to support local artisans by becoming their intermediary, thereby offering them a new opportunity to sell their creations. She particularly focused on gift boxes and accessories, expanding the range of products offered by Mofida Fashion.



The copper gift boxes, designed as true decorative jewels, are a perfect illustration of her creativity. They combine the elegant aesthetic of copper with the practicality of gift packaging, creating an exceptional gift option for all occasions.

Mofida Fashion

Edition 2025

Supporting Local Artisans Through Creative Collaboration

Moufida Ben Amara didn't limit herself to clothing design. She expanded her activities by collaborating with local artisans to create personalized notebooks, adding an original and handcrafted touch to the Mofida Fashion collection. This initiative reflects her deep commitment to preserving traditional craftsmanship while actively supporting the local economy. By incorporating handmade accessories into her brand, she builds a bridge between innovation and cultural heritage.



A Fruitful Mission in Malta

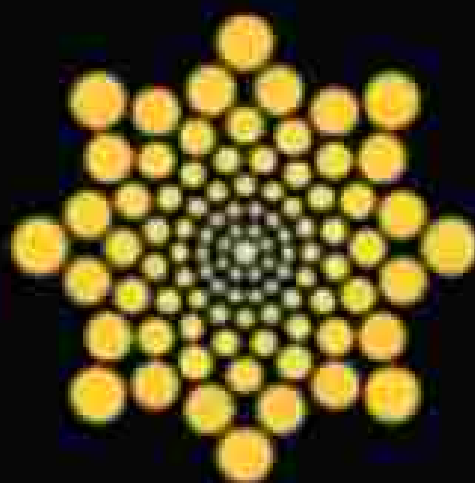
Driven by an ambitious vision, Moufida recently took part in a promising economic mission to Malta as a member of the 100 Women Entrepreneurs delegation. This strategic initiative enabled her to build international partnerships and showcase Tunisian craftsmanship beyond national borders. Warmly welcomed, her participation significantly increased the visibility of her brand on the European stage and paved the way for new opportunities for collaboration.

Toward International Recognition

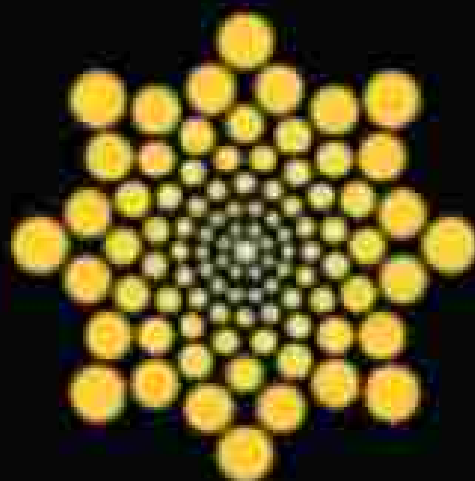
Following the success of her mission in Malta, Moufida is preparing to take part in a prestigious International fair, where she will showcase her creations. This event marks a major milestone—not only for Mofida Fashion, but also for the promotion of Tunisian craftsmanship. By connecting local talent with a global audience, Moufida affirms her role as a visionary entrepreneur.



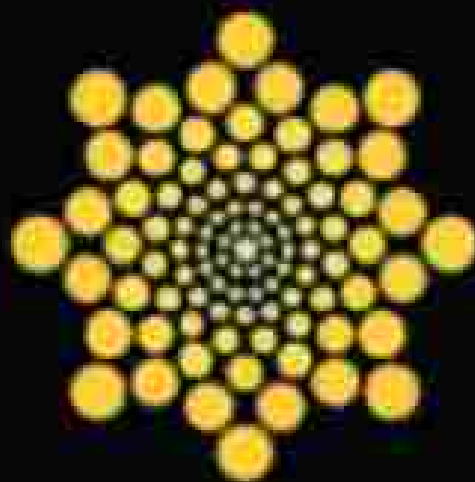
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The Social and Solidarity Economy: A New Way to Produce, Consume, and Live Together

Unlike traditional economic models centered on maximizing shareholder value, the SSE emphasizes human needs, community development, and environmental sustainability. It includes a wide range of actors—cooperatives, mutual organizations, associations, and social enterprises—that reinvest profits into their mission and operate with transparent, participatory governance.

The goal is not just to generate income, but to create meaningful work, promote inclusion, and support ecological balance. SSE initiatives often prioritize local resources, fair trade, and sustainable practices, helping to build resilient economies rooted in shared values.

A Growing Movement in Tunisia and Malta

In Tunisia, the social and solidarity economy is gaining momentum as a strategy for regional development and poverty reduction. Supported by national frameworks and international cooperation, many local initiatives aim to strengthen women's economic participation, revive traditional crafts, and create jobs in rural areas. SSE is increasingly seen as a tool for inclusive, community-based development.

100% Women Entrepreneurs Delegation Malta 2025

As the world faces growing social, economic, and environmental crises, a different kind of economy is emerging—one that prioritizes people and the planet over profit. This is the social and solidarity economy (SSE), a model built on solidarity, social justice, democratic governance, and local impact.



In Malta, the government has taken steps to promote the SSE through support for social enterprises, environmental initiatives, and youth inclusion projects. Emphasis is placed on circular economy practices, social innovation, and partnerships that tackle both environmental and social challenges. Malta demonstrates how small territories can lead the way in sustainable and socially inclusive growth.



A Model for the Future

The social and solidarity economy is not a niche—it is a viable and expanding alternative that responds to today's most pressing challenges. Whether through local food systems, cooperative housing, ethical finance, or green jobs, the SSE shows that it is possible to produce without exploiting, consume without wasting, and grow without excluding. As interest grows worldwide, the SSE offers a powerful vision of the future: one where economies are built around human dignity, environmental respect, and the collective good.

Ghoubeila folla

Folla

Edition 2025

Folla boldly reimagines the traditional Tunisian basket-bag, breathing new life into an ancestral craft centered around *Charaerops humilis*: a plant native to her region. In her workshop, every step of the process is carefully mastered — from cultivating the plant to creating the finished product. She revives a forgotten technique deeply rooted in Tunisia's rural heritage.

Today, more than 190 women benefit directly from this initiative. They gain not only a stable income but also social recognition and a renewed sense of dignity, in an environment where opportunities are scarce. Folla's project redefines what is possible and actively contributes to reducing gender inequalities and combating economic exclusion.



Beyond the creation of handcrafted objects, Folla carries a true social project. Drawing on a personal journey marked by hardship and obstacles, she has transformed her experience into a powerful driver of change. Her workshop is not merely a place of production—it is a space of social transformation, where women are empowered to reclaim their place within the community. By passing down ancestral craftsmanship, Folla enables these women—often from disadvantaged backgrounds and long excluded from the job market—to develop valuable skills, regain confidence, and achieve financial independence. They are no longer just workers; they become artisans, trainers, and in some cases, even workshop leaders.

Thanks to this inclusive approach, these women are no longer confined to the margins of society. They become agents of their own future, able to support their families and have their voices heard within their communities. The impact goes far beyond employment—it represents a deep transformation of social dynamics, where craftsmanship becomes a vehicle for justice, solidarity, and lasting change.

Folla

Edition 2025

A Model of Green and Inclusive Economy

Folla powerfully embodies a vision of the economy where environmental sustainability, social justice, and local rootedness go hand in hand. By choosing to work exclusively with local resources such as *Chamaerops humilis*—a Mediterranean plant that is drought-resistant and biodegradable—she promotes an environmentally friendly raw material that is perfectly suited to today's climate challenges.



But her commitment goes far beyond ecology. By preserving endangered artisanal know-how and passing it on to new generations of women, she plays a vital role in safeguarding a precious intangible heritage. This cultural transmission is part of a broader logic of resilience: it restores meaning to manual work while honoring the collective memory of rural communities.

Her initiative also stands as a model of social inclusion. By involving women who are often marginalized in the production process, Folla shows that the economy can be a tool for empowerment and social cohesion.

She proves that another model of development is possible—one where we produce without exploiting, where value is created without destruction, and where human impact matters just as much as economic impact.

Folla will soon take part in an international fair, notably in Malta, where she will showcase her creations alongside artisans from around the world. Her basket bags, reimagined with a modern touch while honoring traditional craftsmanship, have found great success abroad. Now fashionable and trendy, they attract an audience seeking authenticity, sustainability, and artisanal elegance. This international recognition highlights the true impact of her project—at the crossroads of craftsmanship, innovation, and social commitment.



Boulough Nciri

Legal and Tax Consultant

Edition 2025



Boulough Nciri is a legal and tax advisor specializing in international taxation. She holds a degree in Business Law from the Faculty of Law and Political Sciences in Sousse, Tunisia. Her professional commitments reflect a deep dedication to business development and legal expertise across borders. She is also: A member of the National Chamber of Tax Advisors; Vice-President of the Arab-African Executive Authority for Investment and Development Opportunities under the Supreme Council of Tunisian and Libyan Business Leaders; A trainer in taxation, company creation, corporate law, and commercial law; Secretary General of the National Organization of Entrepreneurs – Gafsa Regional Office.

Boulough Nciri's legal practice goes far beyond the interpretation of legal texts. Her work is interdisciplinary and adaptive — at the intersection of law, taxation, management, and entrepreneurial support. Her mission often begins long before a business is officially created. From the very inception of an idea, she intervenes to assess its legal and economic feasibility. This includes conducting market studies, drafting profitability plans, and building viable financial models — all with the aim of turning a concept into a legally sound and market-ready project.



Her firm has built solid expertise in supporting aspiring entrepreneurs through programs such as the Business Center and the “Entreprendre” space at the National Agency for Employment and Self-Employment. Through these programs, her team provides training on taxation, legal business structures, fiscal incentives, and business creation. They also support entrepreneurs in managing administrative, fiscal, and organizational aspects of their business journeys — from staff training and document management to monthly and annual tax compliance. However, the support offered by Boulough Nciri's firm extends beyond the technical; her team also focuses on developing human and interpersonal skills, which are essential for effective business leadership today.

As part of the Selfmade Women Edition delegation, Boulough Nciri accompanied women entrepreneurs in their business expansion journey to Malta, providing legal and fiscal guidance tailored to international implementation.

Yassine Guiaa

President of the National
Organization of Entrepreneurs
& Associate at the Economic Observatory

Yassine Guiaa is the President of the National Organization of Entrepreneurs and an associate at the Economic Observatory. A dedicated advocate for entrepreneurship and economic innovation, he plays a key role in building a dynamic and inclusive entrepreneurial ecosystem.

With his dual expertise in organizational leadership and economic analysis, he bridges the gap between on-the-ground realities and national economic strategies.

Through his work, he supports entrepreneurs from idea to execution, actively contributing to sustainable development and the country's economic growth.



Yoser Khelil

Yosart Ceramic

Edition 2025



Holder of a specialized Master's degree in ceramics from the Higher Institute of Fine Arts, Yoser Khelil possesses a rare blend of technical and artistic mastery in her field. Her rigorous training has allowed her to develop a unique sensitivity to materials, textures, and form. Deeply committed to authenticity, she explores ceramics as a true expressive language, blending traditional craftsmanship with a contemporary approach. Each creation is conceived as a functional work of art—both aesthetically refined and deeply human.

As the youngest member of the delegation, Yoser embodies quiet strength and admirable determination. With only 3 dinars in her pocket and no loans or financial support, she embarked on her journey into the demanding world of ceramics. This humble beginning reflects rare courage and deep faith in her art. Every piece she shapes by hand carries the imprint of that resilience; they tell a story, convey emotion, and symbolize a personal battle. Far beyond simple objects, her creations embody a vision, a sense of dignity, and a deeply inspiring perseverance.

An Artistic Signature That Touches the Soul

Yoser's collections stand out through their organic shapes and natural tones, inspired by the earth and the elements. Her creations breathe life into interior spaces, transforming everyday moments into an aesthetic and sensory experience. Through her objects, she invites contemplation, a return to essentials, and an appreciation for the beauty of hand-made work. Her artistic approach goes far beyond design—it's a quest for meaning, connection, and depth.



Sidi Bousaid Tunisia



Sidi Bou Saïd is a charming coastal village in Tunisia, known for its white houses with blue shutters and picturesque streets. Perched on a hill, it offers stunning views of the Mediterranean Sea. This peaceful and enchanting village has inspired many artists and travelers. Its narrow streets, typical cafes, and authentic atmosphere make it a must-visit spot for those looking to experience the beauty and serenity of Tunisia.

Yosart Ceramic

Edition 2025

Beyond Creation, a True Passion

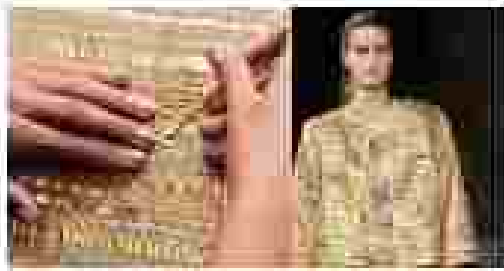
Each of Yoser's creations carries a soul. Far more than everyday objects, her ceramic pieces are true works of art—crafted with intention, sensitivity, and emotion. They go beyond mere function to become genuine elements of interior design, capable of transforming a space with their subtle and poetic presence. In her hands, ceramics become a language of expression—a bridge between aesthetics and lived experience, between the intimate and the universal.



Creative Entrepreneurship: Yoser, a Role Model for Tunisian Youth Success

Yoser embodies the entrepreneurial and innovative spirit of Tunisian youth. Despite personal and financial challenges, she has successfully transformed her passion for ceramics into a true accomplishment. Through her perseverance, creativity, and dedication, she has become an inspiring example for the young people of her country.

Her journey demonstrates that with determination, it is possible to overcome obstacles and create opportunities, even in demanding fields like craftsmanship. Her work goes beyond the simple production of objects: each piece is a manifestation of her love for her craft and her desire to make Tunisian art shine beyond borders. In addition, Yoser is set to participate in a prestigious fair in Malta, further expanding the reach of her creations and promoting Tunisian craftsmanship on an international stage.



Circular Economy: A Sustainable Future for Craftsmanship

Reduce, Reuse, Recycle: Ancestral Practices in Craft

Long before the term “circular economy” became popular, artisans were already applying its principles. Using natural materials, repurposing scraps, repairing instead of replacing — circularity has long been a practical reality in the world of craft. Today, this approach is becoming more structured and enriched through eco-design, technical innovation, and the rise of a more conscious consumer.

An Economic and Ecological Opportunity

Circular economy in craftsmanship reduces production costs, encourages innovation, and responds to growing demand for responsible consumption. It also opens the door to new business models: rental, repair, and the sale of unique pieces made from recycled materials. Above all, it is a powerful lever for preserving and elevating artisanal heritage, fully aligned with 21st-century priorities: producing better, with less, for longer.



Tunisia-Malta: Craftsmanship in the Era of the Circular Economy

Located at the heart of the Mediterranean basin, Tunisia and Malta share a geographical and cultural proximity that naturally fosters cooperation. In both countries, the principles of the circular economy are gaining momentum — particularly in the craft sector.



In Tunisia, many local initiatives focus on reusing traditional materials, reducing waste, and promoting the role of women artisans through responsible production. In Malta, the rise of ethical consumption is encouraging artisans to innovate while preserving traditional skills. Together, these two territories are shaping a shared vision of sustainable craftsmanship — one that is deeply rooted in tradition and firmly oriented toward the future.

Artisan Treasures

In the face of environmental challenges and the depletion of natural resources, craftsmanship has a key role to play in the transition to a circular economy. Rooted in material, manual skill, and durability, it naturally aligns with the values of eco-responsibility and reuse.



Textiles, wood, leather, metal, glass... Many artisans give a second life to materials. They transform the worn into the unique, the discarded into something of value. Upcycling workshops are emerging, blending traditional know-how with contemporary design. This transformation goes beyond the object itself — it also affects how things are made, favoring local production, reducing energy consumption, optimizing inventories, and extending the lifespan of products.

Wissal Fehmi

Son de Blé

Edition 2025



On April 4, 2009, I made a life-changing decision: I left my job as a software developer to become the biscuit maker I am today — and to give birth to my very own biscuit factory. Since that day, we have proudly taken on the roles of founders, visionaries, and creators of a bakery unlike any other, where every product is lovingly crafted to deliver happiness, well-being, health, and care — all beautifully wrapped in our innovative, natural, and fiber-rich biscuits.

My story began when my 2-year-old daughter started suffering from unexplained abdominal pain that disrupted our daily life and family balance. After extensive medical consultations and testing, we discovered that her condition was linked to a diet low in insoluble fiber, particularly wheat bran.



According to studies, an estimated 10 to 35% of children worldwide suffer from constipation. That was my first encounter with wheat bran — with nature, freedom, and the feeling of lightness. It was this moment that led to the creation of my very first high-fiber biscuit.

It was then that I discovered my true life mission

To bring health, well-being, and self-confidence — first to my little princess, and then to everyone seeking a simple, authentic, and fiber-rich diet. A biscuit designed to heal, to comfort, and to inspire a new culinary culture — one that listens to our bodies, soothes our hearts, and fulfills our deepest needs.

Son de Blé

Edition 2025

Our products are made for anyone who wants to care for their health without sacrificing pleasure: women, men, children, and athletes. They are also intended for people with specific health conditions — digestive disorders, diabetes, obesity, hypertension, respiratory allergies, or menopause — who are looking for 100% natural, healthy, and high-fiber snacks.

Today, our dreams are expanding. We imagine our creations traveling the world, carrying with them maternal love, generosity, high quality, and deep personal satisfaction — one bite at a time.



"A biscuit for my daughter, a biscuit for everyone"

"It's not just a recipe. It's a promise — the result of a moment of fear transformed into hope, a mother's need turned into a life mission. I first created this biscuit to ease my little girl's pain, to help her smile again, to bring her comfort and peace. But soon, I realized that this care, this attention, this love, could help others too. People searching for a different way to nourish themselves — with awareness, kindness, and sincerity."



Today, this biscuit is an open hand. A natural treat that soothes the body and warms the heart. Because what I wanted for my daughter, I now wish for each and every one of you.

WHEN DIPLOMACY SUPPORTS WOMEN'S ENTREPRENEURSHIP

The success of our economic outreach mission would not have been possible without the determined commitment of His Excellency Dr. Joseph M. Sammut, Ambassador of Malta to Tunisia.

Through his active support, he played a key role in opening new collaboration opportunities in strategic sectors and encouraging entrepreneurship between our two countries.

His involvement was essential in fostering fruitful exchanges and strengthening the economic ties between Malta and Tunisia.



WHEN DIPLOMACY SUPPORTS WOMEN'S ENTREPRENEURSHIP

Tunisian Women Entrepreneurs: Exploring Opportunities in Malta



An Official Reception Honoring Female Entrepreneurship and Tunisian Craftsmanship As part of the economic mission organized by the Observatoire Economique Europe-Afrique, a high-level reception was held at the Residence of His Excellency Mr. Zouheir Bouras, Ambassador of Tunisia to Malta. With warmth and generosity, the Ambassador welcomed the Tunisian delegation and reaffirmed his commitment to strengthening economic and cultural ties between the two nations. We would also like to express our appreciation to Mrs. Salma Namous, Minister Plenipotentiary of Tunisia in Malta, for her valued contribution to the success of this mission.

The event paid tribute to the creative power of Tunisian craftswomen and highlighted the growing role of women entrepreneurs in fostering inclusive, sustainable economies. Special recognition to His Excellency Mr. Joseph M. Sammut, Ambassador of Malta to Tunisia, whose continued support has been instrumental in building a bridge of cooperation between Tunis and Valletta. His engagement was key in creating conditions for meaningful partnerships and long-term economic dialogue. We would also like to express our appreciation to Mr. Edward Buttigieg, Deputy Head of Mission and Consul General of Malta in Tunisia, for his valued support and diplomatic engagement in fostering meaningful cooperation between Tunisia and Malta.

This reception not only celebrated Tunisian craftsmanship and women entrepreneurship, but also paved the way for a new era of economic cooperation between Tunisia and Malta, rooted in shared values of creativity, commitment, and sustainability.

Craftsmanship, which blends heritage and innovation, has become a key driver for economic resilience and growth for both nations. Through initiatives like this, diplomacy transforms into a catalyst for new economic opportunities, building strong bridges and opening tangible prospects for artisans on both shores of the Mediterranean.

Malta : Europe's New Business Capital ? The Numbers Will Surprise You !



Malta, long known for its picturesque beaches and ancient landmarks, is undergoing a remarkable economic transformation, quickly establishing itself as one of Europe's most dynamic business hubs. With an average annual growth rate of 5-6% for over a decade, Malta has shifted from being reliant on tourism to focusing on high-value industries.

In 2023, the island recorded one of the strongest growth figures in the European Union. The financial services sector has exploded, with over 600 firms setting up operations, drawn by Malta's competitive corporate tax rate, often below 10%, and its more than 70 double taxation treaties.



Malta was also the first EU country to regulate blockchain and crypto assets, propelling it to become a leader in the fintech space. The island's strategic location with Malta Freeport, one of Europe's largest transshipment ports, positions it as a vital logistics hub between Europe, North Africa, and the Middle East. In fact, Malta boasts 250+ weekly flight connections to major European cities, further cementing its connectivity.



Beyond corporate giants, entrepreneurs and expats are flocking to Malta for its vibrant ecosystem, 93% of the workforce speaks English, and its investment-based residence and citizenship programs make it an attractive option for foreign investors.

With a 57% increase in registered tech companies between 2017 and 2023, and ranking as 3rd in Europe for GDP contribution from financial services, Malta is clearly on the rise.

While it may not yet be Europe's official business capital, its economic momentum and global appeal indicate that Malta is well on its way to securing that title.



Visit Tunisia – Where the Sun Meets History!

From the golden dunes of the Sahara to the turquoise waters of the Mediterranean, Tunisia offers a unique blend of adventure, relaxation, and cultural richness. Explore ancient ruins, wander through vibrant souks, and unwind on stunning beaches — all in one unforgettable destination.

Book your escape today – Tunisia is calling!

SUPPORTING WOMEN IN BUSINESS: GWU PROMOTES ENTREPRENEURSHIP AND LEADERSHIP



Editorial Note

On behalf of the entire delegation composed exclusively of women entrepreneurs, the editorial team of the Europe-Africa Economic Observatory wishes to express its sincere appreciation to the General Workers' Union (GWU) for its invaluable support during this special day dedicated to business creation and empowerment. Our deepest thanks go to Mr. Victor Carsichi, President of the GWU, whose leadership and consistent support for entrepreneurship initiatives have made a lasting impact. His commitment to fostering inclusive economic growth is both meaningful and commendable. We would also like to extend our heartfelt gratitude to Mr. Josef Bugeja, Secretary General, for his availability and strong engagement, and to Mr. Kevin Camilleri, Deputy Secretary General, for his dedication and attentive involvement throughout the organization of this important event. A special mention must be made of Mr. Robert Borg, Financial Controller, whose contributions were particularly valuable. His clear and accessible explanations, as well as his practical advice, allowed participants to better understand the financial dimensions of launching and managing a business—knowledge essential to the success of their ventures. Finally, we express our profound appreciation to Mr. Ridha Dardouri, Business Development General Manager, for his unwavering support for entrepreneurship, and for his steadfast commitment to development both in Africa and on the international stage. His vision and encouragement served as a true source of inspiration to all members of our delegation. This day stands as a symbol of fruitful collaboration, shared purpose, and the transformative power of solidarity in promoting women's leadership and entrepreneurship.

Jawheer Hamouda

Aida Hamouda

Edition 2025



Originally trained as an architect, Jawheer chose to embark on a new path, deeply inspired by her mother, a passionate artisan. This turning point in her career was not a renunciation but a reinvention. Leaving behind blueprints and models, she embraced a more tactile and emotional form of art, where manual craftsmanship replaces the drawn line. Her career shift is both a tribute to her roots and an expression of her own artistic sensitivity.

An Alchemy of Materials: Leather and Silver

At the heart of her creations, Jawheer brings together two noble materials: leather and silver. A unique combination that evokes both strength and softness, earth and light. Each bag, belt, or piece of jewelry is born from a dialogue between these two elements, shaped with precision and passion. Tunisian leather, crafted with respect for tradition, meets the delicate brilliance of silver, resulting in pieces that tell a story — one of local craftsmanship elevated by a contemporary vision.

An Artistic Eye in Service of Femininity

True to her architectural background, Jawheer infuses each creation with structured elegance and meticulous attention to detail. Her pieces celebrate femininity in its most authentic and empowered form: clean lines, sensual textures, and a subtle yet striking presence. Through her work, she conveys an aesthetic where beauty is paired with strength, allowing every woman to find a piece of her own identity.



Driven by a contemporary aesthetic and authentic craftsmanship, Jawheer's creations are enjoying strong success online, particularly among a younger audience drawn to originality and artisanal quality. Thanks to a carefully curated digital presence and a loyal community, her pieces are already crossing Tunisian borders. The next step: the European market, with a planned launch in Malta — a place where exceptional craftsmanship and values of authenticity resonate with growing appeal.

Aida Hamouda

Edition 2025

A Story of Transmission

This project is, above all, a story of transmission — the passing down of a precious craft and a deep love between a mother and her daughter. Jawehar grew up watching the meticulous gestures of her mother, a passionate artisan who transformed raw materials into objects filled with beauty and meaning.

A Bond Woven in Complicity

Over time, more than just a technical apprenticeship, a true bond of the heart was forged between Jawehar and her mother. Together, they shared much more than gestures: silent hours of work, intimate exchanges around materials, memories tied to the scent of leather, the feel of tools, and the quiet joy of creating. This connection, nurtured by trust and tenderness, gave rise to a unique, profound, and intuitive transmission. It's not merely about craftsmanship — it's an emotional language in itself, a singular way of feeling the material, of almost listening to it, respecting it, and elevating it with both hand and soul.



The TOTE Bag
M&P



Today, every creation signed by Jawehar is much more than just an accessory — it is a work of art infused with history, memories, and emotion. Through the shaping of each piece, she carries forward a precious legacy: that of her mother, but also that of a lineage of women, of gestures, of patience, and of love for well-crafted work.

Each bag, each belt, each piece of jewelry, is imbued with an invisible thread that links past to present, tradition to modernity. This living memory is reflected in the carefully selected materials, the refined details, and the delicate finishes. It gives every object a soul, a sense of authenticity, and a quiet strength. In this way, creating becomes an act of transmission and gratitude — a way of keeping alive, through beauty and craftsmanship, all that was received with tenderness and reimagined with passion.

Farah Zghibi

Berberia

Edition 2025



Berberia was born from a family story, shaped by the hands of passionate women. It was alongside her mother, herself a skilled artisan, that Farah discovered early on the love for precise craftsmanship, noble materials, and the hidden meaning behind every pattern. Through her, she inherited more than just a set of skills: a vision, a deep sensitivity, and a strong connection to her Tunisian roots.

Founded in 2016, Berberia embodies this living memory — a brand that weaves together tradition and modernity, blending what was passed down to her with what she now seeks to pass on.



Creations Between Tradition and Modernity

Each Berberia piece tells a story. Our jewelry and clothing are inspired by the symbols and techniques of Tunisian craftsmanship — ancient embroidery, Berber engravings, handwoven textiles. These traditional elements are reimagined with a modern touch to create authentic, elegant, and contemporary designs.

Crafted for today's women, our creations blend simplicity, character, and refinement. They are unique pieces, standing at the crossroads of generations, celebrating identity, the beauty of handmade work, and the richness of Tunisian culture.

Berberia

Edition 2025

A Brand, A Mission

Through Berberia, we aim to keep a precious form of craftsmanship alive, while adapting it to contemporary styles and desires. Each creation is carefully crafted, honoring traditional techniques while embracing bold modernity.

We also place great importance on the emotional and sustainable value of materials. That's why we breathe new life into vintage jewelry — pieces already worn, sometimes forgotten, but full of history.



These heirlooms are transformed, reimagined, and woven into unique new creations. This artisanal recycling process preserves the soul of each object, while giving it a second life filled with meaning and authenticity.

Our mission is simple: to make Tunisian craftsmanship shine with sincerity, pride, and passion. Wearing a Berberia piece means choosing an object rich in culture, memory, and heart — a fragment of history, passed down through time and reimagined for today.

Rooted in a strong artisanal identity and deep cultural heritage, Berberia now looks beyond borders. We aim to share the richness of Tunisian craftsmanship with the world, starting with culturally close and authenticity-driven markets such as Malta.

With its shared Mediterranean lifestyle, values, and appreciation for handmade work, Malta represents a natural step in our growth. This expansion reflects our desire to share heritage, build cultural bridges, and offer the world unique creations that tell a story.



enda
tamweel

Edition 2025

Essma Ben Hamida

Pioneer of Solidarity Development
In Tunisia



100% Women Entrepreneurs
Delegation Malta 2025

Seloua Nabli Zeki

Empowering Women Through
the Art of Craft

Essma Ben Hamida, co-founder of Enda Inter-arabe, is a leading figure in solidarity-based development in Tunisia and across the region. Visionary and deeply committed, she pioneered an innovative approach focused on financial inclusion, women's empowerment, and sustainable local development—long before these issues became central to public policy.

Through Enda, she built a strong and lasting institution that combines microfinance, entrepreneurial support, and social transformation. Her work has enabled thousands of women, particularly in rural areas, to escape poverty and regain their dignity through work and the creation of local value. Essma Ben Hamida embodies a powerful belief: lasting change begins at the grassroots level, and women are its foremost architects.

Seloua Nabli Zeki, delegate of Enda Inter-arabe, stands out for her deep and transformative commitment to the economic empowerment of rural women. Working in continuity with the pioneering vision of Essma Ben Hamida, founder of Enda, she represents a new generation of inclusive development leaders—firmly grounded in local realities, yet driven by the ambition of lasting social transformation.

A Committed Vision for Change

Seloua Nabli Zeki's work is not based on assistance, but on structured, empowering support. Her approach is about equipping rural women—especially the most vulnerable—to become active agents of their own development. Her vision rests on the valorization of traditional artisanal knowledge, the strengthening of local capacities, and access to sustainable, fair economic opportunities. Through this commitment, she helps embed women's craftsmanship into a model that upholds dignity, economic viability, and social recognition.



A Mission Inspired by Essma Ben Hamida's Legacy

Seloua's work is part of the legacy of Essma Ben Hamida, a trailblazing figure in solidarity-based development and the founder of Enda Inter-arabe. As a visionary, Essma laid the foundations for an approach rooted in financial inclusion and economic empowerment. Seloua carries this mission forward with renewed energy, grounded in the lived experiences of women in rural communities. Her action is marked by attentive listening, responsiveness to local needs, and a constant focus on social impact.



Tunisia: A Gateway to Opportunity Why You Should Invest in Tunisia ?



Tunisia, strategically positioned at the intersection of Europe, Africa, and the Middle East, is rapidly transforming into a leading destination for international investment. With its proximity to major global markets and access to over one billion consumers through trade agreements such as the EU Association Agreement, GAFTA, and COMESA, Tunisia offers unmatched connectivity and market reach. The country is home to more than 3,600 foreign companies, including major players from Europe, Asia, and North America, reflecting a growing confidence in its stable and open economy. Tunisia also boasts a young, educated, and multilingual workforce, with over 60,000 graduates entering the job market each year, particularly in science, technology, engineering, and business. Its competitive labor costs, modern infrastructure, and investor-friendly reforms—such as the 2016 Investment Law—create an environment that supports both traditional industries and high-value innovation. Strategic sectors like automotive components, aerospace, pharmaceuticals, ICT, renewable energy, and agribusiness are experiencing strong growth, bolstered by industrial zones, tech hubs, and government incentives such as tax breaks, customs advantages, and support for R&D. In 2023, foreign direct investment exceeded \$1.1 billion, a sign of solid momentum and long-term opportunity. With a clear vision focused on digital transformation, sustainability, and regional leadership, Tunisia stands out as a smart, future-ready hub for investors seeking growth, efficiency, and strategic impact.

Noura Kahoueji

Com.in

Edition 2025



A Committed Woman Balancing Creativity, Family, and Legacy

Mother of four, Noura Kahoueji embodies the spirit of a modern, bold woman with a deeply rooted sense of purpose. She seamlessly balances her personal life with a thriving creative career, infusing each of her projects with rare artistic intelligence. As a graphic designer and dedicated art director, Noura doesn't simply follow trends — she questions them, reinvents them, and adapts them to the rich and dynamic cultural context of Tunisia.

Through her creative studio COM.IN, Noura is on a mission to restore the rightful place of Tunisian design — both graphic and artisanal. Her work is aesthetic, cultural, and deeply intentional. By merging traditional techniques with a contemporary design approach, she crafts objects and visual identities that tell storied stories of heritage, reimagined with sensitivity and modern flair. She breathes new life into forms, patterns, and materials, seamlessly blending past and present.

A Vision with Global Reach

Aware of the unique value of her creations and the richness of Tunisian art, Noura is now expanding her vision on an international scale. She is actively exploring collaboration opportunities with Maltese brands and institutions — a strategic bridge between Africa and Europe. Her goal is to increase visibility for her work, build lasting creative partnerships, and contribute to a broader intercultural dialogue.



For Noura, design is more than a profession — it's a universal language that connects territories, ideas, and generations.

Graphic design plays a vital role in the commercial success of a product on the international stage. In a globalized and highly competitive market, visual aesthetics become a universal language — one that captures attention, conveys brand values, and creates an immediate emotional connection with consumers. Thoughtful, consistent design that respects the cultural codes of target markets enhances a product's credibility, strengthens brand recognition, and improves the user experience.

Beyond packaging or logos, graphic design embodies the product's identity, telling a clear and memorable story that resonates with a wide range of audiences across the world.



Asma Hemrit

Dawini Start'up

Edition 2025



An Innovative Vision for Healthcare

At the intersection of technology and healthcare, Asma has a clear ambition: to become the founder of an innovative telemedicine startup. Her project aims to transform the way healthcare is delivered, especially in remote areas often deprived of access to quality medical services. By leveraging technological advancements, she seeks to make medicine more accessible, bringing healthcare professionals closer to patients, regardless of their location.

For Asma, telemedicine is not just a technological innovation; it is a vehicle for social inclusion. In regions where medical infrastructure is limited, her project seeks to bridge the gap between patients and the care they need. Through remote consultations, she aims to provide quality healthcare services to populations that have previously been excluded. She places particular emphasis on training local professionals, ensuring continuous and local care.

A Deeply Human and Visionary Project

This project, both visionary and deeply human, is driven by a strong belief: every individual deserves equitable access to healthcare. The democratization of healthcare requires an innovative and pragmatic approach that uses technology to address geographical and social inequalities. By focusing on accessible solutions tailored to local realities, Asma is embarking on an entrepreneurial journey that reconciles progress with solidarity, placing individual health at the heart of her ambition.



ONLINE MEDICAL
CONSULTATION

Telemedicine offers numerous advantages for both patients and healthcare professionals. By enabling remote consultations, it overcomes the barriers related to distance and access to care, particularly in rural or isolated areas. This reduces travel, which is especially beneficial for the elderly, patients with chronic illnesses, or populations living in areas with limited medical services.

Additionally, telemedicine allows for more regular and personalized follow-ups, facilitating continuous and proactive care. It also optimizes healthcare professionals' time, reducing the constraints associated with managing in-person consultations, while improving the overall efficiency of the healthcare system. Finally, telemedicine helps make healthcare more accessible, affordable, and flexible, contributing to a better democratization of medical care.

Rachida Muscat Client Relations Manager

Rachida Muscat is the Client Relations Manager at SMM Group. She plays a key role within the firm, being responsible for social media management, business development, and coordinating communications with our partners. Thanks to her strong communication skills and deep understanding of our clients' needs, Rachida is the ideal contact person if you are considering a partnership with SMM Group. We sincerely thank Rachida for her dedication, professionalism, and her essential contribution to the growth and visibility of SMM Group.



SMM Group – Law Firm in Malta

SMM Group, led by Dr. Joseph M. Sammut, is the result of over twenty years of experience. What began as a small legal office has grown into an established group with five offices across Malta, with its headquarters located in the capital city, Valletta. The SMM Group in Malta is composed of SMM Consultancy Services Ltd and SMM Advocates – two distinct but complementary entities working closely together to provide specialized expertise in areas requiring focused attention. SMM is committed to delivering high-quality legal advisory services, creating real value for its clients and consistently exceeding their expectations.



SMM Group's services in Malta cover dispute resolution and litigation in the corporate and commercial sectors. The firm has extensive experience working with private, local, and international clients. It operates across various industries while offering niche expertise in areas such as immigration, shipping and superyacht registration, employment and industrial relations, transport and international trade, taxation, mergers and acquisitions, as well as real estate within the construction sector, projects and logistics.

This broad range of expertise enables SMM to handle complex, multi-dimensional cases and deliver comprehensive solutions to a diverse clientele – from high-net-worth individuals and families, to family owned businesses, and large corporations. SMM Group is a multicultural team proud of its open and progress of their cases, communicative culture, which fosters trust and ensures that clients are always well informed about the progress of their cases.

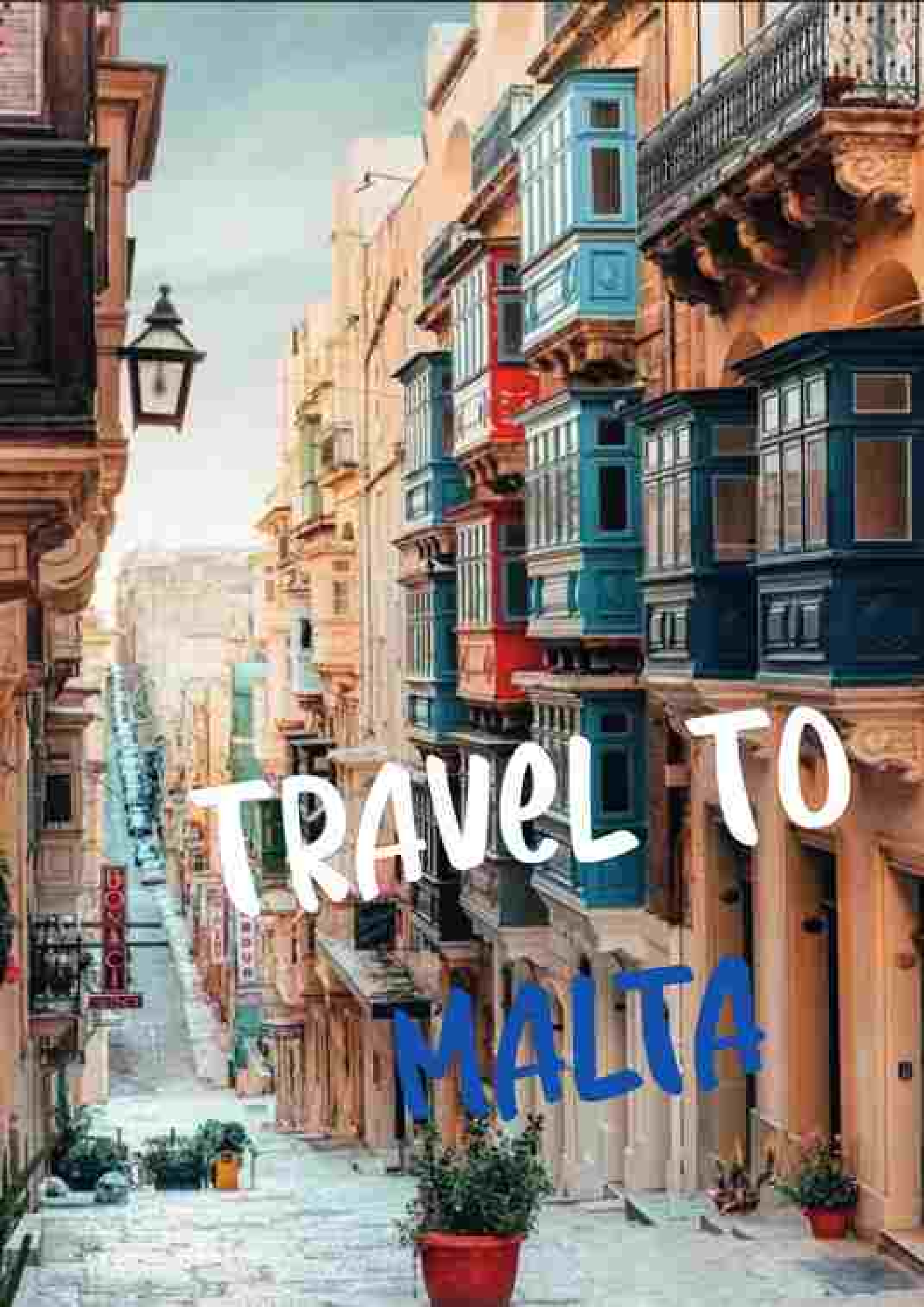
Appreciation to His Excellency Dr. Joseph M. Sammut & Mrs. Rachida Muscat



Editorial Note

Europe-Africa Economic Observatory Through these lines, the editorial team of the Europe-Africa Economic Observatory wishes to express its deepest gratitude to His Excellency Dr. Joseph M. Sammut and his collaborator, Mrs. Rachida Muscat, for the exceptional hospitality they extended to our delegation. Their remarkable welcome—marked by courtesy, kindness, and genuine generosity—left a lasting impression. These moments of exchange allowed us to build sincere connections, explore promising avenues of cooperation, and reaffirm the vital importance of Euro-African dialogue based on mutual respect and constructive engagement. The commitment of His Excellency Dr. Sammut and Mrs. Muscat, as well as their strong sense of duty and diplomacy, embody the very values our Observatory seeks to promote: openness, solidarity, and the strengthening of ties between peoples through economy and shared ideas. With this message, we extend to them, on behalf of our entire team, our heartfelt and renewed appreciation.

The Editorial Team Europe-Africa Economic Observatory



TRAVEL TO
MALTA

Selfmade Women Edition: Malta, The Perfect Ecosystem for Women Entrepreneurs

Aziz Bali – Marketing and Digital Director An Ally to Women Entrepreneurs

As the Marketing and Digital Director of the magazine, Aziz Bali plays a key role in defining the brand's identity and enhancing its online presence. Beyond his strategic expertise in marketing and digital innovation, Aziz stands out for his commitment to inclusion and empowerment.



In a noteworthy initiative, Aziz accompanied a delegation made up entirely of women entrepreneurs — a powerful symbol of support and allyship. Although he was the only man in the delegation, his presence was not only welcomed but essential. His role was not to lead, but to support — offering guidance, visibility, and strategic expertise, while ensuring that the voices of women remained at the forefront.

Aziz Bali's involvement reflects a deep belief: gender equality in entrepreneurship is not just a women's issue — it's a collective responsibility. His active participation highlights the importance of allies in building a more inclusive entrepreneurial ecosystem, where women are valued, supported, and empowered to lead.



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