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# Bridging Informality through Digitalization: a path towards SDG Advancement in the Euro-Mediterranean Region <sup>[1]</sup>

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# 1. Executive Summary

Digital transformation stands at the forefront of economic modernization, offering unprecedented opportunities to address informality across the diverse and interconnected Euromed region. Encompassing the European Union's 27 member states and eight Southern Mediterranean countries, this region faces distinct challenges of economic disparity, digital divides, and persistent informal sector participation. Informality remains significant, accounting for up to 35% of GDP in some North African nations. However, the advent of digital technologies such as mobile payment systems, e-commerce platforms, and digital identification offers promising pathways to formalization.

This policy brief explores the interplay between digital transformation and informal sector integration, assessing its implications for achieving key Sustainable Development Goals (SDGs) such as Decent Work and Economic Growth (SDG 8), Industry, Innovation, and Infrastructure (SDG 9), and Reduced Inequalities (SDG 10). Drawing from a combination of quantitative data and case studies, the analysis reveals that digital adoption significantly reduces informality, particularly in countries with robust institutional frameworks and moderate levels of digital development. However, challenges such as digital exclusion, inadequate infrastructure, and regulatory inconsistencies hinder progress. Policy recommendations focus on strengthening digital infrastructure, enhancing digital literacy, and adapting regulatory frameworks to foster inclusion. Emphasis is placed on leveraging mobile technologies, which show the strongest correlation with informal sector integration, and fostering regional cooperation to harmonize policies and scale digital solutions. By addressing these challenges, the Euromed region can unlock the transformative potential of digital technologies to promote inclusive economic growth, enhance regional integration, and reduce inequality.

## 2. Introduction

Digital transformation has emerged as a defining force in shaping modern economies, influencing how individuals, businesses, and governments interact and innovate. In the context of the Euromed region that includes the European Union's 27 member states as well as eight Southern Mediterranean countries, this transformation presents unique opportunities and challenges. The region is marked by significant economic disparities, varying levels of digital adoption, and a persistent reliance on informal economic activities, particularly in the Southern Mediterranean. Informality<sup>[2]</sup>, which accounts for as much as 35% of GDP in North African countries, remains a major obstacle to sustainable economic development, limiting tax revenues, social protections, and the growth potential of businesses.

The relevance of digital transformation to the Mediterranean region lies in its potential to bridge divides: economic, social, and technological. Digital tools such as mobile payment systems, e-commerce platforms, and digital identification can lower entry barriers for informal businesses, facilitate their integration into formal markets, and enhance access to financial services. These advancements hold particular significance for achieving several Sustainable Development Goals (SDGs), including promoting decent work and economic growth (SDG 8), fostering industry and innovation (SDG 9), and reducing inequalities (SDG 10). However, the effectiveness of digital transformation is contingent on a supportive policy environment, reliable infrastructure, and tailored interventions that consider the region's diversity.

Despite its promise, the intersection of digital transformation and informality is fraught with debate (Nguimkeu and Okou, 2019). Proponents argue that digital technologies reduce transaction costs, improve information flows, and create pathways for formalization, particularly for micro and small enterprises. Studies, such as those by Chen (2016) and Perry et al. (2007), highlight the role of digital platforms in lowering entry barriers and enabling informal businesses to scale. Conversely, critics caution against over-reliance on technology, pointing to risks such as digital exclusion, data privacy concerns, and the potential for new forms of inequality. The uneven distribution of digital infrastructure across the Euromed region amplifies these concerns, with Northern Mediterranean countries generally better equipped to leverage digital tools than their Southern counterparts.

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[2] Elgin (2021) defines informal economy as a sector that produces legal goods and services but operates outside of government scrutiny.

In practice, successful examples of digital transformation underscore the importance of context-specific strategies. For instance, Spain's "Digital Kit" program has supported small businesses in adopting digital tools, while Morocco's mobile payment platform "M-Wallet" has improved financial inclusion among informal traders. Yet, these examples also reveal significant challenges, such as the high costs of digital adoption, regulatory barriers, and disparities in digital literacy. These issues highlight the need for comprehensive policies that address the structural barriers to digital transformation while leveraging its potential to drive formalization.

The contribution of this policy brief lies in its nuanced examination of how digital transformation can address informality in the Euromed region. By integrating quantitative analysis with qualitative insights from case studies in Spain, Morocco, and Egypt, the research provides a comprehensive framework for understanding the mechanisms through which digital tools facilitate informal sector integration. This work not only fills a critical gap in the literature but also offers actionable policy recommendations tailored to the region's unique challenges and opportunities.

Ultimately, this brief seeks to inform policymakers, stakeholders, and international organizations on how to harness digital transformation for inclusive economic growth and sustainable development in the Euromed region. By bridging the gap between research and policy, it aims to support the creation of equitable, efficient, and innovative economic systems that benefit all, particularly those in the informal sector.



### 3. Mediterranean Context

The Mediterranean region represents one of the most economically diverse areas globally. This diversity is reflected in disparities in income, institutional development, and technological adoption. According to the World Bank (2023), the region accounts for approximately 10% of global GDP, yet GDP per capita in Northern Mediterranean countries is, on average, seven times higher than in their Southern counterparts. These inequalities are compounded by varying levels of economic informality, digital readiness, and infrastructure development, all of which influence the region's capacity to harness digital transformation.

The informal sector plays a significant role in the region, particularly in the Southern Mediterranean. The International Labour Organization (2023) estimates that informal employment accounts for 15–25% of non-agricultural employment in Southern European countries and 45–65% in North African economies. This persistent informality reflects structural barriers, including high regulatory burdens, limited access to formal financial services, and inadequate social protections. Informal enterprises often struggle to grow, innovate, or integrate into formal value chains, hindering economic development and regional integration efforts.

Digital transformation may offer a potential (though a partial) remedy to these challenges, but its impact varies significantly across the region. Northern Mediterranean countries, such as Spain and Italy, benefit from robust digital infrastructures, high internet penetration rates (over 90%), and advanced digital economies. The European Commission's Digital Economy and Society Index (European Commission, 2023) ranks these nations among the most digitally advanced in Europe, with widespread adoption of e-commerce, digital financial services, and digital public platforms. In contrast, Southern Mediterranean countries, including Morocco, Egypt, and Tunisia, face significant gaps in digital infrastructure and adoption. Internet penetration averages 65% in these countries, with rural areas often lagging far behind urban centers (GSMA, 2023).

Mobile technology has emerged as a critical enabler of digital transformation in the Southern Mediterranean, offering a cost-effective means of extending digital access. Mobile broadband connections now account for over 80% of internet access in many Southern Mediterranean countries.

Platforms such as mobile wallets have facilitated financial inclusion and created opportunities for informal sector participants to engage with formal financial systems. For instance, Morocco's "M-Wallet" has enabled over 300,000 individuals to access digital financial services, many for the first time, within two years of its implementation.

Country-specific issues further underscore the complexity of the digital transformation landscape in the Mediterranean. In Spain, a developed economy with advanced digital infrastructure, initiatives like the "Digital Kit" program have supported informal and small businesses in adopting digital tools, particularly in sectors such as personal services and retail. At the same time, in Egypt, where informal employment constitutes a substantial portion of the workforce, mobile banking adoption has driven progress, but significant regional disparities persist, particularly between urban and rural areas. Similarly, in Tunisia, digital literacy gaps and regulatory challenges continue to limit the effectiveness of digital tools in reducing informality.

The regional policy landscape reflects growing recognition of digital transformation's potential. The European Union's Digital Single Market strategy emphasizes harmonized regulations, cross-border e-commerce facilitation, and investments in digital infrastructure, creating opportunities for Northern Mediterranean countries to lead regional efforts. Southern Mediterranean initiatives, such as the Union for the Mediterranean's (UfM) Digital Transformation Strategy, aim to bridge the digital divide by promoting skills development, infrastructure investment, and digital inclusion. However, regulatory fragmentation, varying institutional capacities, and resource constraints hinder the realization of these objectives.

In summary, the Mediterranean region presents a complex but promising landscape for leveraging digital transformation to address informality. While significant progress has been made in some areas, the challenges of infrastructure gaps, digital divides, and regulatory inconsistencies must be addressed to unlock the full potential of digital technologies for inclusive and sustainable economic growth.

## 4. Approach and Results

This study employs a mixed-methods approach to analyze the relationship between digital transformation and informal sector integration in the Euromed region. Combining quantitative analysis with qualitative insights, the research seeks to provide a nuanced understanding of how digital tools can facilitate formalization and contribute to sustainable development.

### Quantitative Analysis

The quantitative component utilizes a panel dataset spanning 35 countries (27 EU member states and eight Southern Mediterranean countries) over 2010–2023. Key variables include:

- **Dependent Variable:** Informal sector size as a percentage of GDP, sourced from Elgin's (2021) database.
- **Independent Variables:** Indicators of digital transformation, including the Digital Adoption Index (DAI), mobile internet penetration, and digital payment usage (World Bank, 2023; GSMA, 2023).
- **Control Variables:** GDP per capita (log), education levels (secondary school attainment ratio), and regulatory quality index (from World Governance Indicators) to account for economic development, human capital, and institutional factors.

The primary analytical model is a fixed-effects regression, chosen to control for unobserved heterogeneity across countries. To address potential endogeneity, the study employs instrumental variables, using lagged digital infrastructure deployment and geographical factors as instruments. Quantile regression is also applied to explore heterogeneous effects across different levels of informality and digital readiness.

### Qualitative Insights

The qualitative component includes case studies of three representative countries—Spain, Morocco, and Egypt—selected for their diversity in economic development, digital infrastructure, and informal sector characteristics.

In each country, 9–12 semi-structured interviews were conducted (for a total of 30 interviews) with key stakeholders, including policymakers from national ministries and regulatory bodies, digital platform operators (e.g., mobile payment providers and e-commerce facilitators), and informal sector participants such as small business owners or informal workers. Interviews lasted approximately 60–90 minutes and followed a standardized protocol covering themes such as perceived benefits and challenges of digital adoption, regulatory hurdles, and the lived experience of transitioning toward formal economic channels. Additionally, these interviews were complemented by a structured documentary analysis of policy papers, implementation reports, and regulatory frameworks to contextualize the findings within the broader institutional setting of each country.

## Research Framework

The study builds on theoretical frameworks integrating three critical dimensions. First, digital transformation models emphasize the pivotal role of mobile-first development strategies and platform economics (Kenney & Zysman, 2016; Parker, Van Alstyne, & Choudary, 2016). These approaches highlight how digital tools can facilitate economic modernization and formalization by reducing transaction costs and increasing market access. Second, informal economy theories provide structural, legalist, and institutional perspectives to analyse the persistence and dynamics of informal sectors. These theories offer insights into how systemic barriers and institutional inefficiencies contribute to informality and how digital solutions might address these challenges. Finally, the study aligns with Sustainable Development Goals (SDGs) 8, 9, and 10, which serve as benchmarks for assessing progress. By focusing on decent work and economic growth, industry and innovation, and reducing inequalities, the research framework underscores the potential for digital transformation to contribute to sustainable and inclusive development in the Euromed region.

## Results

### 1. Quantitative Findings

#### Effect of Digital Transformation on Informality:



The regression analysis reveals a strong negative relationship between digital transformation and informal sector size:

- A one-standard-deviation increase in the Digital Adoption Index is associated with a 2.3 percentage point reduction in informal sector size ( $p < 0.01$ ).
- Mobile internet penetration and digital payment usage also exhibit significant negative effects, reducing informality by 1.6 and 1.8 percentage points, respectively.

### Role of Institutional Quality and Education:

Countries with higher regulatory quality and education levels experience amplified effects of digital transformation. For instance:

- The impact of digital adoption on informal sector size doubles in countries with above-median regulatory scores.

Education strengthens the ability of informal participants to utilize digital tools effectively, reinforcing formalization.

### Heterogeneous Effects:

Quantile regression results indicate that the effectiveness of digital transformation varies across the distribution of informality:

- At intermediate levels of informality (corresponding to 20-30% of informal sector size as a percentage of GDP), digital tools have the strongest impact.
- In highly informal economies, the effects are weaker due to infrastructure gaps and institutional challenges.

Variable	Coefficient (Fixed-Effects)	Coefficient (Instrumental Variables)
Digital Adoption Index	-2.3***	-3.2***
Mobile Internet Penetration	-1.6***	-2.1***
Digital Payment Usage	-1.8***	-2.3***

Notes: \*\*\* $p < 0.01$ .

## 2. Qualitative Insights

This section summarizes findings from 30 semi-structured interviews conducted across Spain, Morocco, and Egypt, along with analysis of national policy documents and digital program reports. These qualitative results provide ground-level insights into the dynamics of digital transformation and informality.

### Spain

Spain's advanced digital infrastructure has facilitated the integration of informal businesses, particularly through initiatives such as the "Digital Kit" program. According to interview data, over 60% of respondents (including informal entrepreneurs and digital advisors) reported increased ability to participate in formal value chains due to enhanced access to digital tools and formal registration platforms.

### Morocco

Mobile payment platforms—especially the government-supported "M-Wallet"—have expanded access to financial services for informal traders. However, interviews revealed that digital literacy and rural connectivity remain substantial obstacles, especially for women and small-scale agricultural vendors.

### Egypt

Mobile banking adoption has accelerated, with government data confirming a 200% increase in mobile wallet registrations among informal businesses between 2020 and 2023. Field interviews emphasized the growing interest in mobile finance, but also pointed to persistent rural-urban disparities and inadequate infrastructure that limit broader integration into the formal economy.

### 3. Synthesis of Findings

The integration of quantitative and qualitative insights reveals several key findings. Digital transformation demonstrates nonlinear impacts, proving most effective in countries with moderate levels of informality and digital readiness, where foundational infrastructure and policies support its adoption. Mobile technologies emerge as critical enablers, serving as a bridge between informal and formal economies by providing accessible and scalable solutions. Furthermore, the success of digital initiatives heavily relies on institutional and contextual factors, requiring complementary investments in infrastructure, well-designed regulatory frameworks, and targeted skills development programs to ensure sustainable and inclusive outcomes.

In conclusion, the results demonstrate the transformative potential of digital technologies in reducing informality across the Euro-Med region. However, their effectiveness hinges on addressing underlying disparities and ensuring inclusive access.

## 5. Conclusion

The findings of this study underscore the transformative potential of digital transformation in addressing the persistent issue of informality in the Euromed region. Digital tools such as mobile payment systems, e-commerce platforms, and digital identification have shown significant promise in integrating informal sector participants into formal value chains, thereby contributing to inclusive economic growth and progress toward Sustainable Development Goals (SDGs) 8, 9, and 10. However, this potential is far from evenly realized across the region due to varying levels of digital readiness, institutional capacity, and socioeconomic disparities.

The quantitative analysis reveals a clear and robust negative relationship between digital adoption and informal sector size, with the most pronounced effects observed in countries at intermediate levels of digital development. These correspond approximately to the 40th to 60th percentile of the Digital Adoption Index (DAI) distribution in our sample—typically countries with DAI scores between 0.45 and 0.65 under a normalized scale of 0 to 1. This suggests that digital transformation initiatives are most effective when foundational infrastructure and regulatory frameworks are already in place but not yet fully mature. The importance of institutional quality and education levels further highlights the need for complementary investments to maximize the impact of digital tools on formalization.

The qualitative case studies provide valuable context, illustrating how country-specific conditions shape the outcomes of digital transformation initiatives. Spain's success in leveraging advanced digital infrastructure, Morocco's progress through mobile payment platforms, and Egypt's strides in mobile banking adoption demonstrate the importance of tailored approaches that account for local challenges and opportunities.

Despite these successes, the study also highlights significant barriers to the effectiveness of digital transformation in reducing informality. These include digital exclusion, regulatory complexity, and persistent gaps in infrastructure and skills—particularly in rural and marginalized communities. However, it is equally important to recognize that digital transformation alone cannot reverse broader structural drivers of informality. Rising informality in some contexts is fueled by labor market deregulation, economic shocks, political instability, and weak enforcement of labor standards.

Moreover, macroeconomic volatility, informal subcontracting practices in formal firms, and shrinking public sector employment can all contribute to the expansion of informal work, even in digitally advancing economies. These obstacles underscore the need for holistic, cross-sectoral policies that address not only the technological aspects of digital transformation, but also the underlying institutional, economic, and social dynamics that shape informal sector persistence and growth.

To summarize, while digital transformation offers a powerful tool for addressing informality in the Euromed region, its effectiveness depends on targeted, context-specific interventions supported by robust institutional frameworks and regional cooperation. By addressing these challenges, the region can unlock the full potential of digital technologies to promote inclusive and sustainable economic development.



# 6. Implications & Recommendations

## Implications

The findings of this study indicate that digital transformation has the potential to significantly reduce informality in the Euromed region, with direct implications for economic growth, social inclusion, and sustainable development. However, without targeted interventions, these opportunities may remain unrealized, particularly in the Southern Mediterranean where infrastructure and institutional gaps persist.

- **Uneven Impacts Across the Region**

While countries like Spain demonstrate advanced digital ecosystems fostering formalization, the Southern Mediterranean countries face barriers such as limited internet penetration, low digital literacy, and inadequate regulatory support. This digital divide threatens to exacerbate existing inequalities, leaving the most vulnerable populations further behind.

- **Potential for Increased Inequalities**

Without deliberate efforts to promote inclusive digital adoption, digital transformation may benefit larger, better-resourced firms while marginalizing smaller informal businesses. This could lead to greater economic polarization, undermining the goals of equitable development.

- **Risks of Digital Exclusion**

Vulnerable groups, including women, rural populations, and low-income workers, are at risk of being excluded from the benefits of digital transformation due to lack of access to affordable digital tools and skills.

- **Opportunity for Regional Cooperation**

The diverse levels of digital readiness in the Euro-Med region provide a compelling case for regional collaboration. Sharing best practices, harmonizing policies, and pooling resources could accelerate progress and ensure that no country or population is left behind.

## Recommendations

While the recommendations below focus on leveraging digital transformation as a tool for reducing informality, it is important to recognize that informality is a multi-causal phenomenon. Its persistence stems from deeper structural issues such as excessive regulatory burdens, limited enforcement of labor protections, weak tax morale, low trust in institutions, and macroeconomic volatility. Therefore, digital solutions should be seen as part of a broader policy mix—one that also addresses these underlying drivers through labor market reforms, strengthened governance, inclusive social protection, and improved public service delivery.

To address these challenges and leverage the full potential of digital transformation, the following targeted recommendations are proposed:

### 1. Develop and Expand Digital Infrastructure

#### What Should Happen:

Governments, with support from international organizations and private investors, should prioritize investments in digital infrastructure, particularly in underserved areas.

- **Focus on Last-Mile Connectivity:** Extend affordable, high-speed internet access to rural and remote areas in the Southern Mediterranean. Mobile-first approaches, such as expanding 4G and 5G networks, should be prioritized given their proven success in the region.
- **Leverage Public-Private Partnerships (PPPs):** Engage telecommunications companies and development banks in co-financing infrastructure projects to reduce costs and increase coverage.

#### Who Should Act:

National governments, supported by the European Investment Bank (EIB), Union for the Mediterranean (UfM), and local telecom providers.

## 2. Promote Digital Skills Development

### What Should Happen:

Carefully designed and tailored digital literacy programs should be implemented to equip informal sector participants with the skills needed to engage with digital tools effectively.

- **Sector-Specific Training:** Develop programs targeting key sectors like agriculture, retail, and personal services to teach the use of e-commerce platforms, digital payments, and mobile apps.
- **Mobile-Based Learning Solutions:** Use mobile platforms to deliver flexible and accessible training, particularly in rural areas.
- **Integrate Digital Skills into Educational Curricula:** Begin digital literacy education at the primary and secondary levels by embedding digital competencies—such as using digital platforms, understanding online transactions, and basic coding—into national curricula. This long-term approach fosters a digitally capable future workforce and reduces digital exclusion at its root.

### Who Should Act:

Governments, educational institutions, and international organizations such as UNESCO and the World Bank should collaborate with digital platform providers to design and deliver these programs.

### 3. Simplify Regulatory Frameworks

#### What Should Happen:

Streamline business registration and compliance procedures through digital platforms to lower entry barriers for informal businesses.

- **Digital One-Stop Shops:** Create mobile-accessible platforms for business registration, tax filing, and compliance reporting, reducing bureaucratic complexity.
- **Regulatory Sandboxes:** Establish safe spaces for testing new digital financial services and e-commerce models, enabling innovation without risking consumer protection.

#### Who Should Act:

National ministries of finance and trade, in collaboration with international regulatory bodies like the OECD, should lead these reforms.

### 4. Strengthen Digital Financial Inclusion

#### What Should Happen:

Enhance access to digital financial services to bridge the gap between informal and formal economies.

- **Promote Mobile Payment Systems:** Expand platforms like Morocco's "M-Wallet" to increase access to digital transactions and financial services for informal workers.
- **Alternative Credit Scoring Models:** Use digital transaction data to create innovative credit scoring systems, enabling informal businesses to access loans and other financial products.

#### Who Should Act:

Central banks and financial regulators, in partnership with mobile network operators and financial technology (FinTech) firms, should implement these initiatives.

## 5. Foster Regional Cooperation

### What Should Happen:

Promote harmonized digital policies and cross-border collaborations to create a unified digital market in the Euromed region.

- **Policy Harmonization:** Align regulations for digital identity verification, e-commerce, and data protection to facilitate seamless regional trade and collaboration.
- **Regional Knowledge-Sharing Platforms:** Establish forums for sharing best practices and lessons learned in digital transformation initiatives.

### Who Should Act:

The European Commission and the Union for the Mediterranean could lead these efforts, working closely with national governments and regional development organizations.

## 6. Encourage Inclusive Digital Platforms

### What Should Happen:

Design digital platforms that specifically are designed for the needs of informal sector participants, ensuring accessibility and inclusivity.

- **Focus on User-Friendly Interfaces:** Simplify platform designs to accommodate low-literacy users.
- **Provide Targeted Support:** Offer onboarding assistance and technical support for new users, particularly in marginalized communities.

### Who Should Act:

Digital platform operators and international NGOs, in collaboration with local governments and community organizations.

## Conclusion

By addressing these areas, the Euro-Med region can unlock the full potential of digital transformation to reduce informality and promote inclusive, sustainable development. Success will depend on targeted interventions, effective partnerships, and a commitment to addressing the unique challenges of the region's diverse economies.



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## About FEMISE

FEMISE, the Forum Euroméditerranéen des Instituts de Sciences Économiques, is a Euro-Mediterranean network of over 100 economic and social research institutes from both shores of the Mediterranean. Established in Marseille, France, in 2005 as an NGO, FEMISE promotes dialogue on economic and social policies to foster cooperation and mutual benefit between Europe and its Mediterranean partners. Coordinated by the Economic Research Forum (ERF) in Egypt, FEMISE focuses on strengthening research capacity, fostering public-private dialogue, disseminating research findings, and building partnerships to support regional collaboration and sustainable development.

## About IEMed

The European Institute of the Mediterranean (IEMed), founded in 1989, is a think-and-do tank focused on Euro-Mediterranean relations. Guided by the Euro-Mediterranean Partnership (EMP), European Neighbourhood Policy (ENP), and Union for the Mediterranean (UfM), it promotes cooperation, mutual understanding, and intercultural dialogue to build a shared space of peace, stability, and prosperity. IEMed is a consortium of the Catalan Government, the Spanish Ministry of Foreign Affairs, the EU, and the Barcelona City Council, with contributions from civil society through its Board of Trustees and Advisory Council.

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The Economic Research Forum (ERF), established in 1993, is a regional network promoting high-quality economic research for sustainable development in Arab countries, Iran, and Turkey. Based in Cairo, Egypt, with a branch in Dubai, UAE, ERF builds research capacity, supports independent studies, and disseminates findings through publications, seminars, and the ERF Policy Portal. As a non-profit organization, ERF is supported by regional and international donors and guided by a distinguished Board of Trustees and a network of researchers.

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