

Project Name: E-Commerce and Women-Led SMEs in MENA

Organization(s): World Bank

Dates of Implementation: 2019 ongoing

Country: Egypt; Lebanon; Tunisia; Djibouti; Algeria; Morocco; Jordan

Partner(s): Women Entrepreneurs Finance Initiative (We-Fi)

Website: <https://we-fi.org/>

Project Description:

The MENA E-Commerce Project is part of the World Bank Group's *Women Entrepreneurs Finance Initiative (We-Fi)*, a joint global initiative of the World Bank and International Finance Corporation that tests innovations and scales up successful pilots under three thematic pillars—strengthening entrepreneurial ecosystems, expanding financial services, and improving market access—and includes research, investment, advice, partnerships and peer-learning efforts. The We-Fi program aims to reach 43,000 women entrepreneurs and catalyze 40,000 loans to women-led SMEs (WSMEs).

The We-Fi program is now scaling lessons from the Virtual Market Place pilot into a We-Fi MENA project that will specifically target women-led SMEs. The MENA E-Commerce Project will work on increasing market access and sales by women-led SMEs (WSMEs) via improved access to e-commerce platforms as well as activities aimed at strengthening the e-commerce ecosystem.

- **Access to export markets through e-commerce platforms:** The project will work with 750 women-led SMEs to connect them to local, regional and international e-commerce platforms. The project will also recruit e-commerce advisors to train and coach women-led SMEs in marketing and selling their goods online through e-commerce platforms.

The project will refer female entrepreneurs to financial institutions in the IFC's Banking on Women network, the IFC-supported financing initiative in Jordan, Lebanon and Tunisia. IFC's Banking on Women provides: i) financing to eligible financial institutions to extend financing to SMEs namely for their trade operations, with a carve-out for women-led SMEs; (ii) technical assistance to eligible financial institutions to build capacity and develop financial services geared towards women-led SMEs. The Banking on Women Network will soon expand to include banks in Egypt and Morocco.

- **Strengthening the ecosystem for e-commerce:** The We-Fi project will also conduct new analysis of the business environment for e-commerce across the MENA region. In each country, the project will identify the main constraints to e-commerce, including packing and delivery logistics, payment systems, and barriers to trade credit. This analysis will also focus on identifying constraints specific to female entrepreneurs and women-led SMEs.

The project will roll out these activities following a phased approach. Djibouti, Egypt, Lebanon and Tunisia will be part of phase 1, and Algeria, Morocco and Jordan (FCV) will be covered in phase 2.

Target Population:

Formal women-owned (fully or partly owned) and women-managed SMEs. Qualifying SMEs must demonstrate growth potential, have an average of five or more employees, and produce goods which can be sold through e-commerce platforms.