

# The Virtual Market Place

## Connecting Women-Owned SMEs to E-Commerce Platforms in MENA

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*This Brief is part of the Solutions for Youth Employment (S4YE) Knowledge Brief series focusing on the design and implementation of youth employment programs.<sup>1</sup> This Brief builds on S4YE’s 2018 annual report, [Digital Jobs for Youth: Young Women in the Digital Economy](#), which highlighted new and emerging strategies for practitioners designing digital jobs interventions for youth.*

*In this Knowledge Brief, we examine how the World Bank’s ‘E-Commerce for Women-Led SMEs’ project addresses the constraints faced by small- and medium-sized enterprises (SMEs) run or managed by women operating in: Algeria; Djibouti; the Arab Republic of Egypt; Jordan; Lebanon; Morocco; and Tunisia.<sup>2</sup> We specifically highlight how the World Bank seeks to support women-led SMEs (WSMEs) in the Middle East North Africa region (MENA) in accessing global markets through e-commerce platforms, and the strategies used to help WSMEs to access financial resources, develop capacity, and increase sales.*

*Driving the jobs agenda of the World Bank, the Jobs Group has developed a paradigm that focuses not only on creating more jobs, but also on creating better and more inclusive jobs.<sup>3</sup> We showcase the ‘E-Commerce for Women-Led SMEs’ project to illustrate how projects can achieve key jobs outcomes by helping young, female entrepreneurs to increase their income and productivity.*

*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 program aims to reach 43,000 women entrepreneurs and catalyze 40,000 loans to WSMEs.*

### 1. WOMEN DOING BUSINESS IN MENA

#### 1.1 WOMEN LAG BEHIND IN EMPLOYMENT AND ENTREPRENEURSHIP

**The rate of women’s participation in the labor market in the Middle East and North Africa (MENA) region is among the lowest in the world, while youth unemployment is among the highest.<sup>4</sup> The ILO estimated the regional youth unemployment rate was 30 percent in 2018, more than double the total unemployment rate of 11 percent in the region. In 2018, the International Labor Organization (ILO) estimates female labor force participation rate was only 18 percent; the estimated labor force participation rate for young women aged 15 – 24 drops to 13 percent.<sup>5</sup>**

<sup>1</sup> Solutions for Youth Employment (S4YE) is a multi-stakeholder coalition that aims to provide leadership and resources for catalytic action to increase the number of young people engaged in productive work. The S4YE Secretariat is housed in the Jobs Group within the Social Protection and Jobs Global Practice at the World Bank.

<sup>2</sup> P168392 – E-Commerce and Women-led SMEs in MENA.

<sup>3</sup> David Robalino and Siv Tokle (2017). “Lending for Jobs Operations.” *Jobs Working Paper* No. 10. Washington, DC: World Bank Group.

<sup>4</sup> Statistics exclude high income countries in the MENA region. Selected territories include: Algeria; Djibouti; Egypt; Iran; Iraq; Jordan; Lebanon; Morocco; Syria; Tunisia; West Bank and Gaza; and Yemen.

<sup>5</sup> International Labour Organization, ILOSTAT database. Data retrieved in September 2019.

**Regional levels of female entrepreneurship are also low.** At only 2.27 percent, the MENA region has the second-lowest global share of firms with female participation in company ownership.<sup>6</sup> The rate of female top managers of firms is only 5 percent. MENA also has the highest gender gap for entrepreneurship in the world: 12 percent of women are entrepreneurs compared with 31 percent of men.

**Female-owned businesses in the region are underperforming when compared to their male-owned counterparts.** The International Trade Center's survey on non-tariff measures in 20 developing countries and territories, including Egypt, Morocco, Tunisia, and the West Bank and Gaza, suggest that only one in five exporting firms is led by women entrepreneurs.<sup>7</sup> Similarly, the World Bank Enterprise Surveys found that female-owned enterprises had smaller sales than those owned by men, and lagged in productivity, growth, and firm size.<sup>8</sup>

## 1.2 CHALLENGES FOR FEMALE ENTREPRENEURS

**Several obstacles limit women's entrepreneurship and access to markets.** Social norms often limit the types of income-generating activities that are considered acceptable for women.<sup>9</sup> Women are disproportionately burdened by household duties, including childcare and caring for elderly family members. As a result, women in the Middle East typically leave the labor force between ages 25 and 29.

**Access to finance remains an issue for women in MENA.** The region has a gap of \$16 million between the amount of credit that female entrepreneurs need and the amount of finance that they receive.<sup>10</sup> This may be attributable to laws and other policies that discriminate against women.

**Women's physical mobility can be restricted by sociocultural norms and perceptions of safety and security.** Being unable to physically access markets to sell goods, or participate in international trade fairs to market products, or travel to financial institutions to secure seed funding constrains the size and success of women-run businesses.

## 2. SUPPORTING WOMEN-OWNED SMES THROUGH E-COMMERCE

### 2.1 WHAT IS E-COMMERCE?

**"E-commerce" refers to the purchase of traditional good and services through digital means.**<sup>11</sup> E-commerce platforms reduce transaction and search costs, helping sellers of products or services connect with potential buyers. Many platforms provide access to free or paid services via the Internet to connect

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<sup>6</sup> World Bank (2016). *What's Holding Back the Private Sector in MENA? Lessons from the Enterprise Survey*. Washington, DC: World Bank Group.

<sup>7</sup> ITC (2015). *Unlocking Markets for Women to Trade*. Geneva, Switzerland: International Trade Centre.

<sup>8</sup> World Bank (2016). *What's Holding Back the Private Sector in MENA? Lessons from the Enterprise Survey*. Washington, DC: World Bank Group.

<sup>9</sup> S4YE (2018). *Digital Jobs for Youth: Young Women in the Digital Economy*. Washington, DC: World Bank Group and Solutions for Youth Employment.

<sup>10</sup> IFC (2017). *MSME Finance Gap: Assessment of the Shortfalls and Opportunities in Financing Micro, Small and medium Enterprises in Emerging Markets*. Washington, DC: World Bank Group.

<sup>11</sup> World Bank (2019). *E-Trade for Development: Opportunities, Challenges, and Policy Considerations for Developing Countries*. Washington, DC: World Bank Group.

users, buyers, and sellers, such as services related to logistics, payments, market research, trade compliance, market intelligence data, advertising, refunds and dispute resolution.<sup>12</sup>

**A growing number of e-commerce platforms have emerged in developing countries.** Internet platforms have helped SMEs and micro-entrepreneurs to expand their customer-base with no need of a storefront presence.<sup>13</sup> Etsy, a peer-to-peer e-commerce platform for handmade or vintage items and various services, has an estimated 1.75 million active sellers worldwide, with 30 percent of its sales outside the United States.<sup>14</sup> E-commerce platforms have also been launched in several other large countries, including [Flipkart](#) and [Snapdeal](#) in India, [Ozon](#) in the Russian Federation, [Jumia](#) in Nigeria, and [Takealot](#) in South Africa.

**E-commerce has shown promise in helping small businesses who are challenged with reaching regional and international markets.** MENA-specific data on the promise of e-commerce is limited, but data from other countries shows promise for improving business outcomes: 59 percent of eBay-enabled SMEs in the United States reach 10 or more markets, as compared to 8 percent of all U.S. exporters, not just SMEs. Analysis of the 2012 version of the World Bank Exporter Dynamics Database indicates that traditional Colombian exporters reached just 3 country markets, compared to an average of 18 for eBay-enabled SMEs from Colombia; traditional South African exporters averaged 3 country markets compared to 29 for eBay-enabled SMEs from South Africa; and traditional Spanish exporters averaged 4 country markets, compared to 21 for Spanish eBay-enabled SMEs.<sup>15</sup> The same data shows that eBay-enabled SMEs can increase their sales, with 33 percent and 93 percent third-year sales growth of newcomers in Thailand and South Africa, respectively.

## 2.2 E-COMMERCE CREATES NEW OPPORTUNITIES FOR FEMALE ENTREPRENEURS

**E-commerce opens new business opportunities for women in regional and international markets and offers potential for broad socio-economic impact.** For example, Alibaba, the online retail platform in China, has expanded markets for many female entrepreneurs and craftspersons. In 2016, the World Bank reported that Alibaba supports an estimated 10 million jobs in China, or roughly 1.3 percent of China's total workforce.<sup>16</sup> It is now estimated that Alibaba created over 36 million jobs in 2017.<sup>17</sup> Approximately 40 percent of the retailers on Alibaba are women.

**E-commerce has a particularly important impact on women-led businesses, as shown in a 2019 study by Luohan Academy.**<sup>18</sup> This study shows that inclusiveness is also enhanced by helping SMEs to grow, especially those in less developed regions. There are 10 million SMEs and startups on Taobao, China's largest e-commerce platform. More new SMEs are emerging from more remote and less developed regions. About half of online entrepreneurs are women, a larger share than their offline counterparts, and

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<sup>12</sup> UNCTAD (2019). "Making Digital Platforms Work for Development." *Policy Brief No. 73*. Geneva, Switzerland: United Nations Conference on Trade and Development (UNCTAD).

<sup>13</sup> World Trade Organization (2013). *E-commerce in Developing Countries. Opportunities and challenges for small and medium-sized enterprises*. Geneva, Switzerland: World Trade Organization.

<sup>14</sup> S4YE (2018). *Digital Jobs for Youth: Young Women in the Digital Economy*. Washington, DC: World Bank Group and Solutions for Youth Employment.

<sup>15</sup> T. Cebeci., A. Fernandes, C. Freund, and M. Pierola (2012). "Exporter Dynamics Database," *World Bank Policy Research Working Paper 6229*.

<sup>16</sup> World Bank (2016). *World Development Report 2016: Digital Dividends*. Washington, DC: World Bank Group.

<sup>17</sup> S4YE (2018). *Digital Jobs for Youth: Young Women in the Digital Economy*. Washington, DC: World Bank Group and Solutions for Youth Employment.

<sup>18</sup> Luohan Academy (2019). *Digital Technology and Inclusive Growth*. Hangzhou, China: Luohan Academy.

most are under the age of 35. E-commerce has enabled young, female entrepreneurs to start businesses at home and work flexible hours. Building an inclusive regional e-commerce ecosystem will help women-owned SMEs to access markets and grow their businesses.

### 3. TAKING A PILOT TO SCALE

#### 3.1 THE 'VIRTUAL MARKET PLACE' PILOT

**From 2015 to 2018, the World Bank piloted an approach to help SMEs in MENA increase their exports through e-commerce platforms.** The \$3 million *'Virtual Market Place'* project had two goals: (1) increase the volume of exports by SMEs through virtual market places (VMPs); and (2) create a business-enabling environment for e-commerce.<sup>19</sup> The project was piloted in Jordan, Morocco, and Tunisia.

**The pilot was quite successful in Tunisia, had moderate success in Morocco, and experienced implementation challenges to the implementing agency in Jordan.** The positive results in Tunisia, in particular, could be attributed to several factors. There was a strong commitment to the project by several successive ministers of trade, helping assure the longevity of institutional reforms. The pilot also benefited from an export culture in Tunisia fostered by several Export Development Projects implemented by the Bank over the past few years. It also proved invaluable for the project's team leader to have strong presence in the field.

**The Virtual Market Place pilot proved catalytic for female entrepreneurs in Tunisia.** 42 percent of participating SMEs were led by women. These female entrepreneurs exported products to over 20 new destinations through e-commerce platforms such as [Etsy](#), [eBay](#), [TradeKey](#), [Alibaba](#), and [Amazon](#). With the support of the e-commerce advisors, women-led SMEs generated over 471,500 Tunisian Dinar (approximately US \$165,350) in revenue.

**Results from the Tunisia pilot also illustrated several barriers preventing SMEs in MENA from engaging in e-commerce.** The team found that a majority of SMEs lacked the knowledge and capacity to market their products or conduct market research to identify business opportunities. Foreign buyers lacked information about SMEs' trustworthiness, while SMEs had very little information about foreign buyer expectations. Export-related value chains in the region were under-developed, including marketing, packaging, logistics, insurance, finance, and translation. Additionally, there was a lack of trust and confidence in digital platforms to conduct business transactions.

#### 3.2 E-COMMERCE FOR WOMEN-LED SMES: A WE-FI REGIONAL PROJECT

**The Women Entrepreneurs Finance Initiative (We-Fi) is a collaborative partnership among 14 donor governments, six multilateral development banks (MDBs), and other public and private sector stakeholders, hosted by the World Bank Group.** It seeks to address financial and non-financial constraints faced by women-owned small and medium enterprises in developing countries. We-Fi has allocated close to \$250 million over the past two years and programs will benefit 115,000 women-owned SMEs in over 50 countries. The donor countries include: Australia, Canada, China, Denmark, Germany, Japan, Korea, Netherlands, Norway, Russia, Saudi Arabia, United Arab Emirates, United Kingdom and United States of America.<sup>20</sup>

<sup>19</sup> P148638 – Development of SMEs Exports through Virtual Market Places.

<sup>20</sup> For more information, visit [www.we-fi.org](http://www.we-fi.org).

**The World Bank Group We-Fi Program (WBG We-Fi) is a joint global initiative of the World Bank and IFC, leveraging public and private sector interventions in support of WSMEs.** The initiative tests innovations and scales up successful pilots under three thematic pillars: strengthening entrepreneurial ecosystems, expanding financial services, and improving market access. It includes research, investment, advice, partnerships, and peer-learning efforts. Over 50 percent of the \$75 million of WBG We-Fi funding is committed to IDA-eligible and fragile countries. The program commenced in June 2018 with projects—including MENA E-Commerce—to be implemented over three to seven years. The program aims to reach 43,000 women entrepreneurs and catalyze 40,000 loans to WSMEs.

**WBG We-Fi is now scaling lessons from the Virtual Market Place pilot into a We-Fi MENA project that will specifically target women-led SMEs.** In November 2018, the World Bank launched a \$3.82 million regional project, *E-commerce for Women-led SMEs*.<sup>21</sup> The WBG We-Fi project targets women-led SMEs in MENA that produce goods marketable via e-commerce. The project has started working with women-led SMEs to connect them to local, regional and international e-commerce platforms, and has plans to engage up to 750 WSMEs. 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.

**Through this project, WBG We-Fi also aims to ease access to finance for women-led SMEs in MENA.** 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.

**Importantly, the WBG We-Fi project will 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. These diagnostics will help governments to identify and remove regulatory, logistical, and e-payment constraints, creating an ecosystem conducive to e-commerce. This ecosystem will allow more young women to become entrepreneurs and access global markets through e-commerce.

**The project’s target beneficiaries are formal women-owned (fully or partly) and women-managed SMEs.** Qualifying SMEs must demonstrate growth potential, have five or more employees, and produce goods which can be sold through e-commerce platforms. The project will focus on the traditional sectors in which women-led SMEs operate, such as handicraft, food and fashion, as well as non-traditional sectors like manufacturing and digital services.

**The We-Fi MENA project will be rolled out to seven countries in two phases.** The project will start implementation in Djibouti, Egypt, Lebanon and Tunisia. Following a review to assess progress toward e-commerce targets, the project will expand to Phase 2 countries. The countries under Phase 2 are Algeria, Jordan, and Morocco.

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<sup>21</sup> The ‘E-Commerce for Women-Led SMEs’ project is a regional initiative of the Women Entrepreneurs Finance Initiative (We-Fi). The We-Fi supports institutions that provide women entrepreneurs with access to debt, equity, venture capital, insurance products, capacity building, networks and mentors, and opportunities to link with domestic and global markets.

#### 4. PROGRAM STRATEGIES TO MAXIMIZE BENEFITS FOR WOMEN-LED SMES

**The *E-Commerce for Women-Led SMEs* project design incorporates several lessons from the World Bank’s Virtual Market Place (VMP) pilot.** The project identified four key factors which helped the VMP pilot to succeed in Tunisia. These include: (i) developing clearly defined selection process and criteria for participating SMEs; (ii) adopting a feedback system to improve the quality of training materials; (iii) forming partnerships with established e-commerce platforms, and; (iv) investing in business intelligence to track market trends and alert SMEs about key topics such as market growth, new business opportunities, competitors, trends, and risk.

**The project team is adopting these insights into their program design with modifications to maximize the benefits for WSMES.** Notably, to understand how best to connect women-led SMEs, a scoping review and market analysis for each country will identify e-commerce platform focus areas, seller requirements, market reach, and business potential. In the MENA region, many platforms operate only in one country, and there are many popular platforms beyond the globally-recognizable names. The analysis will determine what specific advisory support these businesses will need to increase sales.

**Specific program strategies the team has adopted into program design to build on the lessons of the VMP pilot and address the needs of women-led SMEs are described below.**

##### 4.1 TRAINING FEMALE E-COMMERCE ADVISORS

**The project will train approximately 20 e-commerce advisors per country, the majority of them women.** The project team has found that many women in MENA viewed female advisors as more approachable, and reported feeling more comfortable working with them. The team also believes that female advisors will be better able to understand business constraints faced by women.

**The project will recruit candidates through a competitive selection process.** Prospective e-commerce advisors should have more than 10 years working experience in one of the following areas: (i) working with women-owned enterprises either in the private or public sector or with NGOs; (ii) previous e-commerce experience in a managerial role; and (iii) strong expertise in the field of digital marketing or international commerce. These advisors will provide tailored training, coaching, and advisory services to women-led SMEs.

**The e-commerce project team anticipates challenges during the recruitment process.** E-commerce advisory support is a nascent area in MENA, and e-commerce platforms have disparate requirements for selling goods. Therefore, high-potential candidates will require specialized knowledge to help women-led SMEs to grow their businesses. Furthermore, providing business development support services is not a fully developed sector in some of the target countries, narrowing the pool of eligible candidates. However, based on the experience of the VMP pilot, the project team maintains selective standards to ensure that women-led SMEs are supported by knowledgeable and committed advisors.

##### 4.2 DEVELOPING RESOURCE MATERIALS FOR E-COMMERCE ADVISORS

**The project will develop guidance materials which identify the requirements, opportunities and procedures for women-owned SMEs to list their goods or services on e-commerce platforms in each**

**country.** The training materials will cover topics such as: e-commerce value chains; challenges and solutions for logistics relevant to e-commerce; e-payments; risk mitigation; client management; and after-sales service. E-commerce advisors will also review the necessary rules and regulations for women-led SMEs to obtain trust labels and other certifications from e-commerce platforms.

**The resource materials are intended to be practical, replicable, and easily accessible.** They will include tools for use by the advisors, as well as handouts, pamphlets, and other materials that can be distributed to WSMEs over the course of the program. This will help the sustainability of the impact of the program, as training materials can be used by female entrepreneurs and e-commerce advisors in the second phase, as well as in future projects implemented by the World Bank in other countries and regions. Where relevant, the materials will be available in multiple languages, including English, Arabic and French.

### 4.3 LEVERAGING PARTNERSHIPS WITH E-COMMERCE PLATFORMS

**The project will benefit from partnerships already established with major e-commerce platforms developed through the VMP project, including ebay, Etsy, and TradeKey.** These partnerships are critical, because the platforms have broad market reach extending well beyond the MENA region. Several platforms have their own training videos or training academies, and others have options to fulfill orders placed through the platform. Additionally, many e-commerce platforms have established effective systems to capture sales data. These tools will help the project track business outcomes for WSMEs.

**The project will also likely expand to new platforms, such as Amazon Hand-made.** Some of the key criteria in selecting platforms would be their market penetration, their product range and whether it aligns with the WSMEs' businesses, their requirements for product listing, and their willingness to partner with this project.

**While developing these partnerships can be time-intensive, they can also be mutually beneficial.** Through its ongoing partner engagement, the We-Fi project team has found that most e-commerce platforms want more sellers online, using their platforms. Some have identified specific countries as target markets for expansion, so there is a clear business incentive for partnering with a global initiative such as WBG We-Fi. For companies seeking to fulfil a corporate social responsibility mandate, supporting women's entrepreneurship in the MENA region can be very appealing.

## 5. RISK MITIGATION

**The We-Fi MENA project team anticipates several risks which may affect the success of the project.** Very few WSMEs have five employees or more. In Egypt, for example, less than 2 percent of women-led SMEs employ five or more. Therefore, recruiting 750 good candidate businesses with growth ambitions to participate in the project will be challenging. This risk will be mitigated by following a phased approach which focuses on "high traction" countries first, i.e. countries where there is a willing counterpart and strong country office support. The team will also mitigate this risk by tapping into the pipeline of SMEs created by other World Bank and IFC projects in the region, making it easier to identify women-led SMEs with export activities or potential.

**There is also some slight risk in relying on private sector partners to follow through with providing support services to the women entrepreneurs.** The team will mitigate any possible risks by clearly articulating roles and responsibilities. The WBG We-Fi MENA project team is positioned to leverage the good relationships forged with several e-commerce platforms through the VMP pilot. These dynamics

have established relationships of trust that carry forward into the e-commerce project and increase its chances of success. Collaboration with e-commerce platforms thus becomes a strength of the program rather than a risk and sets the stage to empower young, female entrepreneurs to grow their businesses and increase their incomes.

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S4YE is a multi-stakeholder coalition that aims to provide leadership and resources for catalytic action to increase the number of young people engaged in productive work. S4YE's partners include the World Bank Group, Accenture, The Rockefeller Foundation, Mastercard Foundation, Microsoft, Plan International, International Youth Foundation (IYF), Youth Business International (YBI), RAND Corporation, the International Labour Organization (ILO), the Governments of Norway and Germany, and the UN Envoy for Youth. The S4YE Secretariat is housed in the Jobs Group within the Social Protection and Jobs Global Practice at the World Bank Group.

This knowledge brief does not necessarily reflect the views of the World Bank or each individual S4YE partner. For additional resources on digital jobs for youth, please visit <https://www.s4ye.org/digital-jobs>.