



**AfDB**  
AFRICAN DEVELOPMENT BANK GROUP

# Project Brief Series

## Impacting North Africa

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Produced by the Regional Department North Africa I and the External Relations and Communication Unit

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## Souk At-tanmia: Promoting Jobs, Innovation and Hope in Tunisia

By Federica Ricaldi, Emanuele Santi



In 2011 Tunisia was at the epicenter of a series of protests that toppled longstanding dictatorships and unleashed a wave of change and hope in the Arab world. Highlighting local youth unemployment and regional disparities, the uprising was triggered by the suicide of a young, impoverished street vendor from Sidi Bouzid in central Tunisia. Two years later in the same town, a pilot project from the African Development Bank has helped 26-year-old Tunisian engineer Taieb Nemissi launch his first business venture, a spirulina company offering dietary supplements and animal feed for fish and poultry. Nemissi says his project had been “a stand-by for years.” Today, Souk At-tanmia has helped him realize his dreams.



A new entrepreneurship initiative conceived in 2012 by the African Development Bank and 19 co-sponsors, Souk At-Tanmia aims to generate jobs in a sustainable manner. Its organizers identified 71 business ventures worthy of financial aid, and have since paired entrepreneurs with grants and sponsors to achieve their respective goals. The yearlong mission has already brought new hope to projects in the poorest regions of Tunisia, and much-

needed attention to businesses with a high impact on women, youth, and other vulnerable populations.

All over Tunisia, entrepreneurs are reaping the rewards. In the Tunis neighborhood of “Lac II,” a grant from Souk At-tanmia has helped 29-year-old entrepreneur Mehdi Ben Hmida create Ecolav, his country’s first ecological washing enterprise, which aims at preserving the environment by limiting the use of chemicals. His enterprise serves the Tunisian capital in an innovative and ecological way: besides using green cleaning technology, the innovation of Ecolav consists in providing a complete cycle of dry-cleaning services, including home service delivery, a first for the country. Mehdi is enthusiastic. “Souk At-tanmia gave me hope and a concrete way to drum up my business,” he says. “I couldn’t have done this without it.”



### Souk Attanmia : Key numbers

20 partners, including Associations, Multilateral and Bilateral Development Organizations, Private Companies, and Academic. Institutions.

A competitive selection process: 71 projects selected for grant funding out of 2,000 applications.

2 million TND raised through donations from partners, allowed for 6 million TND in total **leveraged through borrowing** : 1,000 estimated jobs created

Of the chosen beneficiaries, 62% hail from Tunisia’s most disadvantaged regions; 54% represent the youth demographic and 32% are women.

Given the anticipated effects of regional spillover, the initiative will support the creation and fostering of enterprise linkages, injecting credit in the economic circle and raising the revenues and purchasing power of local populations.

### Empowering women

Women constitute over 30 percent of Souk At-tanmia’s funding recipients and play a central role in the initiative. This is the case of Rym Labidi, a 36-year-old from coastal Ras Jebel in northeastern Tunisia (governorate of Bizerte). In a country where graduate unemployment exceeds 40%, she feared joblessness despite her master’s degrees in marketing and technology. Thanks to Souk At-tanmia, she escaped this fate by mounting “Freshka,” an e-commerce business vending agricultural products cultivated and produced by women of the region, then packaged and delivered through her website. Rym is providing jobs for at least a dozen women, while offering quality products of high added value. “Other than the financial support of the AfDB,” she says, “the follow-up and sponsoring provided within this framework were critical.”

Souk At-tanmia offers Labidi and its other beneficiaries not only a small start-up capital, but also a tailor-made mentoring and coaching program.

### A coaching program that turns ideas into projects

In recent decades across the African continent, a growing number of programs ranging from financial and technical assistance to capacity-building measures have been established in support of young businesspeople. Yet these are insufficient for addressing the wide range of challenges facing entrepreneurs. Without appropriate targeting when providing finance, support programs are likely to fail, or even harm, their beneficiaries. Comprehensive mentoring and training programs are therefore required to provide young people with the skills they need to create and manage sustainable business.

Beyond the credit, entrepreneurs need added capabilities and skills to better inform their expenses. Furnishing such skills remains one of Souk Attanmia’s guiding missions: each beneficiary of the program is awarded a personalized coaching program, provided by partners and based on their respective sectorial needs. “The coaching program was helped strengthen my business choices,” says Rym Labidi. “It is also an opportunity to help me learn as I broaden my horizons toward international markets.”

## Projects with a high social Impact

Souk At-tanmia supports a wide range of social innovators, such as Leyla Gasmi, who founded a therapeutic farm for disabled children in Sidi Thabet that now hosts over 70 young people with disabilities, many of whom were abandoned by their struggling families. In 2013 Souk At-tanmia enabled the farm to build a new facility for organic chicken farming and subsidized its emergent vocational training initiative: teaching farming techniques to the disabled. Leyla's mission is to shepherd these disabled youngsters out of their poverty and exclusion. "The Souk," Gasmi argues, "gives them another chance at leading a dignified life."

Souk At-tanmia's social concerns have also yielded employment for 60 artisans from resource-poor districts like Ain Draham, where new funding has revived a local Tunisian Berber carpet industry. For entrepreneur Nejib Chaieb, who developed a loom that improves weaving productivity by 60-80%, Souk At-tanmia has helped secure a Fair Trade certificate in order to gain access to new export markets. It is expected that his collective of artisans will produce between 250 and 280 m<sup>2</sup> of carpet each month.



## Building an entrepreneurship ecosystem in post-revolutionary Tunisia

While many entrepreneurs supported by Souk At-tanmia have yet to generate their projected capital, Souk At-tanmia has already delivered on many of its foundational goals. It has managed to connect, consolidate, and nurture 20 in-

ternational and national partners from the Tunisian entrepreneurship ecosystem — representing civil society, public and private sectors, UN agencies, and bilateral donors. At present it is the largest known financial support network in Tunisia, with its unique value chain of sponsors sustaining youth, social entrepreneurship, and innovation in a highly coordinated manner. Moreover, this partnership has already leveraged additional resources through the Tunisian banking sector, enabling over 60% of projects to raise more funds and triple the total investment. Support from local banks serves as a powerful catalyst for additional resources; Souk At-tanmia's role as mediator has inspired new synergy between Tunisia's private and public sectors in support of business innovation.



## Toward new approaches to job creation and hope

Among the broader achievements of the Souk At-tanmia program has been its significant qualitative impact. In addition to pushing a new development approach focused largely on people and their creative ideas, the initiative introduces crucial local bank support to a largely underserved demographic of micro-, small- and medium-sized enterprises (MSMEs).

Finally, Souk At-tanmia empowers youth, promoting a new culture of entrepreneurship. By encouraging the bank to pilot a new development approach, by working with civil society and bridging private sector companies, Souk At-tanmia delivers a powerful message of hope and inclusion during a critical time of change. Its unique process-oriented method guides entrepreneurs to the better future they deserve.

For more information about the [African Development Bank Group](http://www.afdb.org/en/countries/north-africa/tunisia/) and its program in Tunisia, please see <http://www.afdb.org/en/countries/north-africa/tunisia/>



The authors of this publication would like to thank Mehdi Ben Hmida, Nejib Chaieb, Leyla Gasmı and Rym Labidi, the beneficiaries of this project for their thoughts and enthusiasm, as well as Joel Rozen, Sonia Barbaria and Mohamed Bahri for their precious input. The authors also thank Andrea Borgarello for the pictures.