

# ILO DYB MAPPING EXERCISE

## **Abstract**

This research provides an exploration of Jordan's digital platform landscape and the participation of women in entrepreneurship, offering insights into opportunities and challenges in the evolving digital era. It paints a vibrant picture of Jordan's thriving digital ecosystem with platforms like Makani and Souq Fann facilitating connections for businesses. Social media giants, Facebook and Instagram, play a significant role in the online marketplace. Government initiatives led by the Ministry of Digital Economy and Entrepreneurship (MoDEE) aim to empower gender-inclusive entrepreneurship and support Micro and Small Enterprises (MSEs). Challenges include concerns about data security, consumer trust, and regulatory compliance were assessed in the research. The digital literacy gap among entrepreneurs, particularly women, calls for specialized training. Geographical disparities in platform access highlight the importance of equitable opportunities. Overall, the research provides a comprehensive understanding of Jordan's digital landscape, offering insights to promote inclusivity and digital security in the future.



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## 1. Introduction

The arrival of digitalization is profoundly reshaping various sectors, offering both opportunities and challenges to well-established corporations, major entities born in the digital age, and emerging startups (Rachinger et al., 2018). Moreover, the proliferation and widespread adoption of digital technologies have led to a massive influx of available data, underscoring the importance of possessing data analytics and machine learning capabilities as crucial competitive advantages for businesses (Hanelt et al., 2020)

In the quest to enhance economic resilience and empower Syrian and Jordanian women entrepreneurs, the partnership between the Jordan River Foundation (JRF) and the International Labour Organization (ILO) holds the promise of catalyzing transformative change. JRF, with its longstanding commitment to community empowerment, and the ILO, renowned for its expertise in labor and employment issues, have joined forces to address the pressing need for economic empowerment, particularly among Syrian and Jordanian women. The "Digitalize Your Business" project is strategically positioned to empower these women to utilize the potential of digitalization and entrepreneurship, therefore enhancing their income, coping abilities, and skills.

This research seeks to investigate the involvement of Jordanian women entrepreneurs on digital platforms, serving as the guiding principle for the ILO project's implementation; this can be done by conducting a mapping exercise for business development services and digital platforms assessment.

This research also aims to define the purpose and scope of the mapping exercise, identify relevant stakeholders, and develop a robust framework for assessment. By using a mixed-method approach, including structured quantitative questionnaires and semi-structured qualitative interviews, and to learn about what stakeholders involved in small businesses are required to do and what they've learned from their experiences. as well as their involvement in providing digital services and accessing social networks and digital platforms. Additionally, the research aims to review existing literature on digital services, social networks, and digital platforms in Jordan through systematic data collection, analysis, and categorization, the study intends to identify the strengths and weaknesses of services and platforms, assess the regulatory environment, and provide valuable insights into market dynamics, target audience, training availability, service provider capacity, and promotional strategies.

**Ultimately, this research aims to provide recommendations intended to promote the growth of business development services and digital platforms in Jordan. The main objective of this research is:**

1. Assess the current digital landscape in Jordan, focusing on e-commerce and e-trade platforms available to women entrepreneurs.



2. Identify the key challenges faced by women entrepreneurs in adopting digital tools and utilizing e-commerce platforms for business growth.
3. Explore successful case studies and best practices from other countries or regions where similar initiatives have been implemented.
4. Propose recommendations for adapting the DYB program to cater specifically to the needs of women entrepreneurs in Jordan.
5. Develop a strategy for connecting women-led businesses with relevant e-marketing, e-commerce, and e-trade platforms available in the country.

This research is arranged as the following sections literature review followed by the data collection and analysis section then the conclusion and recommendations.

## 2. Literature Review:

**The empowerment of women in Jordan within the digital economy is a complex challenge with profound social and economic implications.**

### 2.1 Women Empowerment in Jordan:

The empowerment of women in Jordan within the digital economy is a complex challenge with profound social and economic implications. This literature review examines the status of Jordanian women's involvement in the digital economy, addressing the critical issue of the digital divide that restricts their access to technology. It also explores the role of technology in enabling remote employment and economic inclusion, particularly for women in traditional sectors. Highlighting the global theme of "DigitALL: Innovation and technology for gender equality" on International Women's Day, the review underlines the importance of encouraging women's engagement in science and technology fields. Recognizing Jordan's progress in international indices and the government's commitment to gender equality, the review emphasizes the need for continued efforts and collaborative initiatives to comprehensively empower women in Jordan's digital economy<sup>1</sup>.

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<sup>1</sup> [Building women's digital skills key for empowerment — JNCW | Jordan Times](#)



In Jordan, the persistently low female labor force participation rate, despite positive developments in female education, delayed marriage, and reduced fertility rates, remains a complex challenge. Less than 15 % of women are actively engaged in the formal economy, with over a quarter of them experiencing unemployment. This gender disparity can be attributed to many factors, including societal norms, legal constraints, limited job opportunities, and insufficient infrastructure for childcare and transportation.

The COVID-19 pandemic increased these issues, disproportionately affecting women who faced job losses and increased caregiving responsibilities. However, the digital economy and remote work opportunities, which gained prominence during the pandemic, offer a potential solution to some of these barriers. Initiatives supporting ICT-enabled work, particularly in the form of home-based businesses and micro-entrepreneurship, aim to empower women economically. Yet, disparities persist based on factors such as class, geography, and education. Efforts to bridge these gaps include training, formalizing businesses, and integrating products into high-value chains. The gig economy also played a role, with winners and losers, but remote work platforms emerged as a promising avenue.

The pandemic accelerated the shift toward ICT-enabled work and the digital economy, presenting opportunities for investment in women's digital literacy and skills to enhance their participation in the evolving global workforce<sup>2</sup>.

## 2.2 Digital platforms in Jordan:

An ecommerce platform is the software utilized by online stores to manage both their purchasing requirements as merchants and their sales requirements. These requirements encompass various aspects such as product listings, customer reviews, transactions, order processing, and return management.

Social media has become an integral part of life in Jordan, both for personal use and business promotion. Facebook, Twitter, and Instagram are dominant platforms. A case study by Al-Hashemi (2017) examined how Jordanian businesses, particularly startups, have harnessed these platforms for marketing and customer engagement. The study highlighted the effectiveness of social media in reaching a wider audience and building brand awareness.

For the E-commerce, it has witnessed substantial growth in Jordan, with platforms like Souq.com, Jumia, and OpenSooq leading the way. A case study conducted by Al-Khatib et al. (2019) explored consumer behavior on e-commerce platforms in Jordan. The research provided insights into

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<sup>2</sup> [Jordanian Women and the Digital Economy During COVID-19 - ACOR Jordan](#)

Factors influencing online shopping habits, including trust in the platform, product variety, and ease of use.

Ride-sharing apps, such as Uber and Careem, have transformed transportation in Jordan. A case study conducted by Al-Halaseh and Al-Dmour (2018) assessed the impact of these platforms on the traditional taxi industry in Jordan. The study highlighted how these apps improved mobility options for Jordanians while also presenting challenges for existing taxi services.

Efficient payment gateways are essential for facilitating e-commerce transactions. A case study by Al-Smadi and Al-Khreisat (2020) examined the adoption of electronic payment systems in Jordan, with a focus on providers like PayFort and Telr. The study assessed the impact of these gateways on enhancing the convenience and security of online payments.

Collectively, these case studies underscore the transformative impact of digital platforms on various sectors within Jordan's economy. They demonstrate how businesses and consumers alike have adapted to the digital age, harnessing the power of technology to access broader markets, streamline operations, and enhance convenience. As the digital landscape continues to evolve, it is imperative for businesses, policymakers, and stakeholders to remain agile and responsive to the changing dynamics of the digital ecosystem, ensuring continued growth and innovation in Jordan's digital economy.

### **2.3 Global Dominance of Digital Platforms:**

In the global landscape of digital platforms, numerous popular services serve a diverse international audience, offering a wide range of services and functionalities.

These platforms have gained immense popularity and have become integral parts of the digital ecosystem. Popular global platforms include Facebook, Instagram, Twitter, Google, Amazon, Shopify, Wix..etc.; the way in which people all over the world connect, communicate, shop, and access information on a global scale has been redefined by these platforms. Each with its unique features, reach, and impact.

The selection of the ideal ecommerce platform depends on the specific business model and growth strategy. Here is a summary of some of the top ecommerce platforms globally for the year 2023. The Table (1) below summarizes the platforms globally in 2023.

Table (1): Description of Ecommerce globally

E-Commerce Platform	Suitability & Key Features
Shopify	Ideal for comprehensive e-commerce stores. Offers multi-channel selling, themes, payment processing, and fulfillment.
Wix	Best for individual sellers. User-friendly, with customizable templates, but limited inventory management.
BigCommerce	Recommended for larger enterprises. Offers web hosting, extensive customization, international selling, and SEO tools.
Adobe Commerce (Magento)	Suited for businesses with PHP programming expertise. Highly customizable but may require advanced coding skills.
WooCommerce	Ideal for WordPress users. Integrates seamlessly but relies on plugins for extended functionality.
Squarespace	Recommended for high-quality templates. User-friendly but requires additional setup for e-commerce, limited payment options.
Big Cartel	Best for artists and creatives. Tailored for makers, but limits on product images and scalability.

Weebly	Cost-effective for small businesses. Provides basic online store functionality, requires a paid plan for custom domain.
3dcart	Recommended for e-commerce-savvy business owners. Offers mobile-ready storefronts with numerous features and templates.
Volusion	Quick setup with a straightforward interface. Suitable for physical product sales but lacks a free plan.
OpenCart	Free and highly customizable. Allows extensive customization but may lack some built-in marketing and sales features.

## 2.4 The Current State of Women Entrepreneurship in Jordan:

Regarding to the current state of women entrepreneurship in Jordan during the assessment some participants indicated that women's participation in entrepreneurship and digital commerce is still limited. However, there is an appreciation for the role of women in entrepreneurial ventures, emphasizing their importance in reducing unemployment and enhancing the economic environment.

It is noted also that the success of digital commerce is dependent on specific conditions and requires licensing for home-based businesses. There is encouragement for the development of sustainable projects and the acquisition of new skills and technologies.

They mentioned also that the digital commerce is seen as an opportunity to increase productivity and improve women's livelihoods. Social media is recognized as an easy and effective tool for promoting women-led projects. Some participants' highlighted that the improvement in women's livelihoods and their independence through utilizing the digital platforms. Women participants in the mapping exercise indicated that there is also an observed



Growing interest among women in digital commerce, with expectations of expanding opportunities.

Overall, it observed during the assessment that there is substantial potential for women in entrepreneurship and digital commerce, with ongoing efforts to support and develop these sectors.

**According to the mapping exercise the challenges faced by women entrepreneurs in adopting digital tools for business growth are multifaceted and include several factors:**

**Environmental and Geographical Constraints:** Some women faced challenges related to their living environment and location, which may limit their access to resources and opportunities.

**Lack of Knowledge and Training:** Many women entrepreneurs lack the awareness of digital platforms and tools, including how to use them effectively, access to proper training and guidance, marketing digital products and services can, finally women entrepreneurs may struggled with marketing strategies and the associated costs.

**Social and Cultural Constraints:** women entrepreneurs stated that social pressures and cultural norms can pose obstacles to women entering the digital business landscape.

**Financial Constraints:** one of the main challenges faced by women entrepreneurs as they indicated during the interviews is the limited access to capital and financial resources this can be an obstacle for the growth of women in their digital businesses.

**Competitive Market:** The digital marketplace can be highly competitive, with many businesses offering similar products or services as mentioned during the mapping exercise.

**Technical Knowledge:** Some women may lack technical expertise to utilize digital tools and platforms effectively.

**Family and Personal Commitments:** during the assessment it was noticed that the family commitments can be considered as an obstacle facing the women entrepreneurs in Jordan; balancing family and personal commitments with business endeavors can be challenging for women entrepreneurs.

**Access to Information:** Difficulty in accessing and disseminating digital information and platforms can be a barrier also as was observed during the assessment.

**Cost of Tools and Equipment:** The cost of acquiring and maintaining digital tools and equipment can be prohibitive for some women.

**Lack of Networking Opportunities:** Limited opportunities for networking and collaboration in the digital business realm can slow down the growth.



**Market Demand:** Understanding market demand and adapting products and services accordingly can be a challenge.

**Regulatory obstacles:** Navigating regulatory requirements and licensing for digital businesses can be complex.

**Education Level:** The level of education can affect the ability to effectively utilize digital tools and platforms.

It is important to note that these challenges can vary depending on individual circumstances, geographical location, and the specific digital business sector. Addressing these challenges often requires a combination of targeted support, training, access to resources, and efforts to promote gender equality and inclusion in the digital economy.

Women entrepreneurs' familiarity with e-commerce and e-trade platforms varies, with some having little to no knowledge of these platforms. Some have a moderate level of familiarity and may need time to succeed in using them. A few have good knowledge, often acquired through training. Some are aware of these platforms but have not used them, while others have concerns about learning new methods and fear being responsible for innovative technologies. Social media is a commonly used channel for advertising businesses. Access to training and resources can enhance their ability to use these platforms effectively.

Regarding perceptions, many believe that these platforms can facilitate marketing, expand their customer base, and increase sales. Some highlight the convenience and rapid sales these platforms offer, making it easier to reach customers. However, there are also concerns about the cost, especially for advertising, and the time required for online business management. In summary, women entrepreneurs have varying levels of familiarity with e-commerce platforms, and their perceptions include both opportunities and challenges associated with these platforms. Access to training and resources can play a crucial role in improving their digital business skills and success.

## 2.5 Global Case Studies:

Incorporating a 'Global Case Studies section' is an essential requirement for this assessment. This dedicated segment will serve as a valuable resource, allowing us to explore the real-world examples from various regions across the globe. By exploring these case studies, a deeper insights can be gained into the practical applications of the subject matter, making this assessment more comprehensive and informative. This section will offer a solution that can help us draw meaningful conclusions and recommendations for the assessment's purpose.

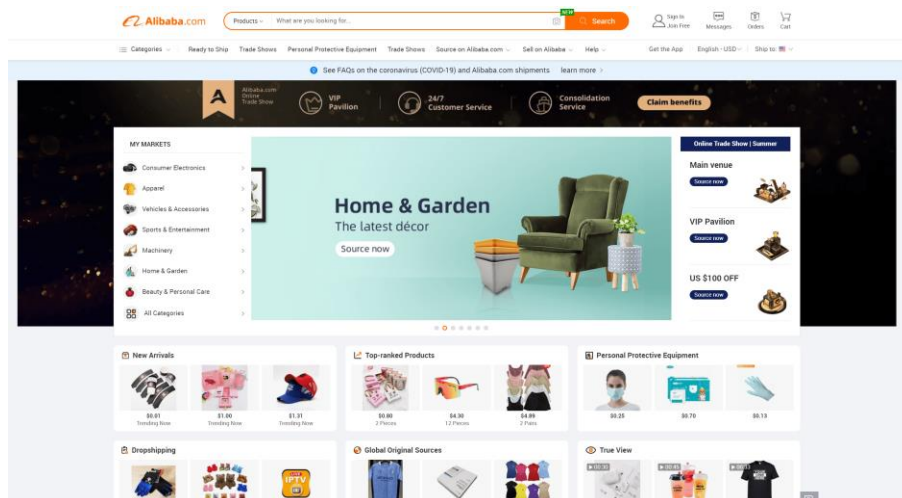
To highlight some case studies about digital platforms globally, the case study number (1) conducted by Chen and Wang (2019) offers a comprehensive analysis of Alibaba Group's remarkable journey, illustrating its pivotal role in redefining global trade dynamics. Founded by Jack Ma in 1999, Alibaba Group started as a B2B (business-to-business) e-commerce platform, Alibaba.com. Over the years, it has evolved into a vast conglomerate encompassing various e-commerce and technology-related businesses.

Alibaba's success case study number (1) story also underscores its disruptive impact on traditional supply chains. By streamlining the procurement process and optimizing global supply networks, the platform reduced intermediaries and associated costs. This resulted in more competitive pricing for products and quicker delivery times.

Furthermore, Alibaba's innovative financial arm, Ant Financial (now Ant Group), introduced financial services like Alipay and microloans for businesses, addressing a critical challenge for many small and medium-sized enterprises—access to capital.

In conclusion, Alibaba Group's success story is a testament to the transformative potential of digital platforms in redefining global commerce. Its journey, as highlighted in the case study, offers valuable insights for businesses and policymakers worldwide as they navigate the ever-changing landscape of global e-commerce.

Figure (1): Alibaba interface





Case study number (2) conducted by Miller (2020) provides in depth analysis into Amazon Web Services (AWS) and its profound influence on the digital economy. AWS, a subsidiary of Amazon.com, was launched in 2006 as a cloud computing platform. It has since grown to become a dominant player in the global cloud services industry.

Businesses could now access computing power, storage, and a range of services on-demand. The case study highlights how this scalability allowed companies to adapt to changing workloads, whether handling massive spikes in user traffic or efficiently managing day-to-day operations.

Case study number (2) uses Netflix's partnership with AWS as a prime example of the platform's transformative power. Netflix, a leading global streaming service, relied heavily on AWS to support its rapid expansion and meet the demands of millions of viewers worldwide.

Netflix's decision to migrate its infrastructure to AWS allowed it to focus on content creation and customer experience, leaving the complex and resource-intensive task of managing servers and data centers to AWS. This strategic move significantly contributed to Netflix's ability to scale seamlessly and deliver high-quality streaming content to users.

In conclusion, case study number (2) of Amazon Web Services (AWS) showcases how cloud computing has become the backbone of the digital economy. It highlights the profound impact of AWS on businesses' ability to scale, innovate, and optimize costs. The partnership between AWS and Netflix exemplifies the transformative power of cloud infrastructure in supporting the growth and success of businesses in the digital age.

### **3. Methodology and Analysis:**

#### **3.1 Methodology:**

The research methodology used a mixed-method approach to gain profound insights into women entrepreneurship and digitalization in Jordan. This approach incorporates several key components:



- Conducting surveys with women entrepreneurs.
- Conducting interviews with digital platforms operating in Jordan.
- Engaging in government interviews with JEDCO and MoDEE.
- Reviewing the available literature.

To enhance the reliability of the findings, JRF employed triangulation, a method involving the use of multiple data sources.

In this assessment, Surveys were conducted with the women entrepreneurs who had been previously interviewed over phone calls. A total of 95 women from the sample was reached. Prior to commencing the survey, their knowledge of digital platforms was inquired about to ensure a thorough understanding of their perspectives and experiences.

For the interviews with the beneficiaries, a set of predetermined questions was used to guide the conversation.

The data for the women in the study was gathered using a specific method known as stratified random sampling. Initially, a sample of 80 participants was chosen from a total population of 307 beneficiaries. Following this, additional samples of 40 and 10 participants were taken, employing the same methodology. With confidence level of 95% and margin error of 8%.

In terms of nationality, the participants were divided into two groups:

- 55% were Jordanian.
- 45% were Syrian.

Additionally, the sample was categorized based on geographical locations, resulting in the following distribution:

- 32% from Irbid.
- 14% from Zarqa.
- 35% from Mafraq.
- 19% from Amman.

This process ensured a representative selection of participants from different nationalities and geographical areas

Figure (2): Nationality on the chosen sample

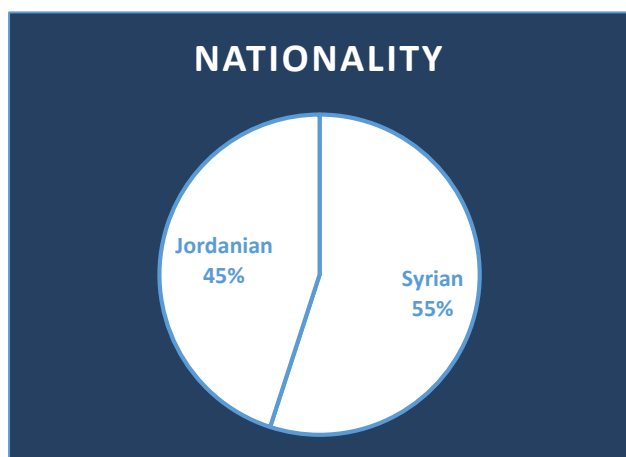


Figure (3): location on the chosen sample

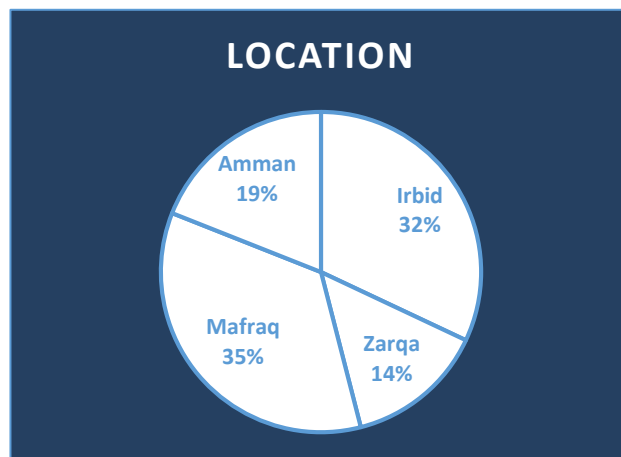


Table (2): Description of business for registered women

Description of Business	%
Manual Crafts with Training (e.g., handcrafted items, embroidery services)	30%
Food Manufacturing	10%
Digital Marketing, Design & Printing Services (e.g., electronic marketing, designing and printing promotional materials)	20%
Natural Therapeutic Soaps (e.g., soap for eczema treatment, customized allergy-resistant soap)	15%
Aromatic candles and Decorative Soap Making (e.g., scented candles, decorative soaps)	10%
Printing Services for Promotional Materials (e.g., plastic, clothing, glass)	10%
Home Gardening	5%
Handcrafted Recycling Workshop (e.g., recycling and reusing materials for crafts)	5%

Simultaneously with conducting surveys among women entrepreneurs, JRF conducted interviews with digital platforms in Jordan. Throughout these interviews, JRF focused on the thematic areas outlined in the assessment criteria such as the regulatory environment, prices and promotion, relevant stakeholders etc.

JRF successfully interviewed seven digital platforms, namely Souq Fann, Makani, Craft Market, Zajel, Jo Shop, Diamond Hands, and Makesy, and the needed information for the assessment was collected.

During the interviews with the digital platforms, participants engaged in discussions based on predefined themes and dimensions outlined in the Terms of Reference document. These themes aligned with the primary questions posed. The guide provided a framework for brainstorming and encouraged participants to introduce innovative ideas and themes that might not have been covered initially. Additionally, a project team member took detailed notes during these interactions to supplement the recorded data. Table (3) summarize the 7 platforms that we interview, name of the interviewee and role,

Table (3): Data collection for the platforms

Name of platforms	Name of interviewee	Role of interviewee
Jo Shop	Ban Alalami	CEO - Jo shop
Crafts Market	Fadi Abu Ali	Financial Manager
Makani	Raneem Meqbel	Business development and department manager
Souq Fann	Layan Al-Saifi	Operation Manager
Diamond Hands	Majdi Taiseer Mahmoud Sleiman	Founder of the platform and its manager
Makesy	Saeed Omar	Owner and manager of the platform
Zajel	Maram Abu Aleem	Office Manager

Upon concluding the data collection process, our attention shifted towards the government dimension.

JRF conducted productive interviews with both the Ministry of Digital Economy and Entrepreneurship (**MoDEE**) and the Jordan Enterprise Development Corporation (**JEDCO**).

These interviews were centered on government policies and initiatives related to digital platforms within the Jordanian context.

Expanding on this, we delved into the government's role in shaping the landscape for digital platforms in Jordan. The discussions with MoDEE and JEDCO aimed to uncover the various policies and strategies they have implemented to support, regulate, and foster the growth of digital platforms in Jordan. This critical insight into the government aspect enhances the



understanding of the broader ecosystem and the dynamics that influence women entrepreneurship and digitalization in Jordan.

### 3.3 Analysis:

Collected data, both quantitative and qualitative, are analyzed using appropriate statistical tools and qualitative analysis methods.

This analysis involved categorizing and interpreting the data to identify trends, challenges, and opportunities.

In this section, we will delve into the thematic areas outlined in the mapping exercises as part of this research analysis.

#### 3.3.1 Regulatory Environment:

The regulatory environment surrounding digital platforms is a multifaceted domain influenced by many factors. It encompasses **legal frameworks, data protection laws, cybersecurity regulations, and consumer rights legislation.**

As digital platforms continue to grow in prominence, governments worldwide have been introducing and updating regulations to address the challenges and opportunities they present. For instance, the European Union's General Data Protection Regulation (GDPR) has set a benchmark for data privacy regulations globally, influencing how organizations handle personal data.

Similarly, countries in the Middle East, including Jordan, have been developing their regulatory frameworks to keep pace with the digital transformation (European Union,2018), (Jordanian Ministry of Digital Economy and Entrepreneurship,2021) and (Smith,2019). Therefore, it is essential to review the existing and planned interventions undertaken by the Government of Jordan (GoJ), donors, and NGOs to understand the digital landscape.

The Government of Jordan has been actively involved in promoting digital initiatives to achieve its national development goals. These initiatives encompass e-government services, digital infrastructure development, and policies to facilitate the adoption of digital technologies among businesses and citizens. Key documents such as the "National ICT Strategy" and the "Digital Transformation Framework" outline the government's commitment to creating an enabling environment for digitalization (GoJ, 2017).

The data reveals a significant awareness gap among **registered women** on the platforms regarding data privacy and protection regulations. A high percentage (78%) indicating lack of awareness suggests that a substantial portion of your user base may not fully comprehend the

importance of safeguarding their personal information. This lack of awareness poses potential risks to the platform and its users. When individuals are unaware of data privacy regulations, they may be less vigilant about protecting their personal data, which can lead to data breaches, privacy violations, and legal issues.

For the platforms that were interviewed the responses was categorizes as the following:

- **No Government Initiatives:** This response indicates that the respondent perceives no government initiatives or support for data privacy in the context of digitalization and e-commerce. This represents 14.29% of the respondents (1 out of 7).
- **Data Privacy for Website Visitors and Customers:** This response suggests that data privacy measures are in place through the collection and storage of data from website visitors and customers. This represents 28% of the respondents (2 out of 7).
- **Data Privacy Awareness:** This response implies an awareness of data privacy, though it does not specify the extent of implementation. This represents 14.29% of the respondents (1 out of 7).
- **High Data Privacy:** This response suggests a high level of data privacy due to no user data logging. This represents 14.29% of the respondents (1 out of 7).
- **Data Privacy through Insurance Policies:** This response indicates that data privacy is addressed through insurance policies facilitated by a lawyer. This represents 14.29% of the respondents (1 out of 7).
- **Legal Agreement for Data Privacy:** This response suggests the presence of a legal agreement, drafted and attached to the application with the help of a lawyer to establish data privacy standards. This represents 14.29% of the respondents (1 out of 7).

It is observed that respondents have varying perspectives on data privacy in the context of digitalization and e-commerce. A notable portion, accounting for 14.29% of the total respondents, expressed a perception of a lack of government initiatives or support for data privacy. In contrast, 28% of the respondents indicated that data privacy measures were in place for website visitors and customers, though the extent of implementation was not specified. Another 14.29% of the respondents demonstrated an awareness of data privacy, without detailing the level of implementation. Additionally, 14.29% of respondents reported a high level of data privacy due to a policy of no user data logging. Furthermore, there was a subset of 14.29% of respondents who mentioned addressing data privacy through insurance policies, facilitated by a lawyer. Lastly, an equal percentage of respondents, 14.29%, noted the presence of a legal agreement, created with the assistance of a lawyer, as a means to establish data privacy standards and attached to the application. These diverse responses reflect the multifaceted approaches and considerations related to data privacy within the surveyed context.



It is important to note that each response represents a different approach or perspective on data privacy practices, and they collectively highlight a range of measures and strategies in place among the respondents.

For a thorough triangulation in the research, JRF engaged the government in the data collection process, and one of our interviews involved a representative from the Ministry of Digital Economy and Entrepreneurship (MoDEE). During this interview, JRF specifically asked about the regulatory environment and legal framework governing platforms in Jordan.

The representatives of MoDEE stated that the Consumer Protection Law plays a pivotal role in safeguarding the rights and interests of consumers in commercial transactions. It establishes guidelines concerning product quality, pricing, warranties, and dispute resolution.

In addition, Jordan has enacted the Electronic Crimes Law, which deals with cybercrimes and includes legal provisions addressing unauthorized access, hacking, and online fraud. Although not encapsulated in a single law, Jordan has been involved in enhancing cybersecurity through various initiatives. These initiatives are designed to protect government systems and critical infrastructure while also promoting cybersecurity awareness.

They also added that it's important to note that Jordan is currently in the process of formulating comprehensive data protection and privacy legislation, which could further regulate the collection and processing of personal data. And to ensure adherence to these laws and regulations and to address specific legal concerns, individuals and businesses operating in Jordan should seek legal advice and guidance. Staying well-informed about updates and revisions to relevant laws and regulations is imperative, given the constantly evolving nature of electronic transactions, data privacy, and consumer protection.

When the MoDEE representatives were asked about the existing government initiatives and support programs for women entrepreneurs in Jordan, with a focus on digitalization and e-commerce the answer was as the following:

- Jordan Enterprise Development Corporation (JEDCO): JEDCO offers various programs and services to promote entrepreneurship and support small and medium-sized enterprises (SMEs), including those led by women. Their initiatives provide training, mentorship, and access to finance, with an emphasis on digital readiness.
- The Queen Rania Center for Entrepreneurship (QRCE): QRCE runs programs that empower female entrepreneurs and startups. Their initiatives include training, mentorship, and access to co-working spaces and technology resources to facilitate digital business growth.



- Access to Finance for Women Entrepreneurs: The Central Bank of Jordan has implemented measures to promote access to finance for women entrepreneurs, making it easier for them to secure loans and financial support for digital business initiatives

In conclusion, the examination of data combining the registered women within the digital platform, non-registered women, digital platforms, and government regulations has provided valuable insights. It is important to address the lack of awareness regarding data privacy and protection regulations among women entrepreneurs. Bridging this awareness gap through proactive education and transparency can profoundly improve adherence to legal requirements, fortify data security, and foster trust among platform users.

In addition, the involvement of the Ministry of Digital Economy and Entrepreneurship (MoDEE) in this research has provided invaluable insights into Jordan's regulatory landscape for digital platforms. Emphasizing the importance of legal compliance, with a specific focus on laws like the Consumer Protection Law and the Electronic Crimes Law, as well as ongoing cybersecurity initiatives, the gathered information highlights the evolving nature of digital transactions and the urgent need to safeguard personal data and focus more on data protection and privacy legislation.

Moreover, within Jordan's entrepreneurial landscape, a robust ecosystem exists to support women entrepreneurs in their digitalization and e-commerce projects. Entities such as the Jordan Enterprise Development Corporation (JEDCO), the Queen Rania Center for Entrepreneurship (QRCE), and the Central Bank of Jordan are engaged in empowering female entrepreneurs. Through various initiatives encompassing training, mentorship, access to finance, and digital readiness programs, these organizations play a crucial role in promoting the growth and success of women entrepreneurs in Jordan's digital domain.

### **3.3.2 Identification of Main Social Networks and Digital Platforms:**

Current and Planned Digital Capacity Building or Digitalization Interventions refer to the initiatives, programs, projects, and activities that are either already in progress or scheduled for implementation. These interventions are aimed at enhancing digital capabilities, fostering digital transformation, or improving digital literacy within a specific context, such as the Government of Jordan (GoJ), with involvement from donors and/or non-governmental organizations (NGOs).

In the digital age, social networks and digital platforms have emerged as powerful tools for promoting and selling products and services online. In the context of Jordan, it is imperative to identify and assess the primary social networks and digital platforms utilized by organizations,



including the Jordan River Foundation (JRF), for their online marketing and sales initiatives. Additionally, understanding the available payment gateways and processors is essential for comprehending the e-commerce ecosystem in Jordan.

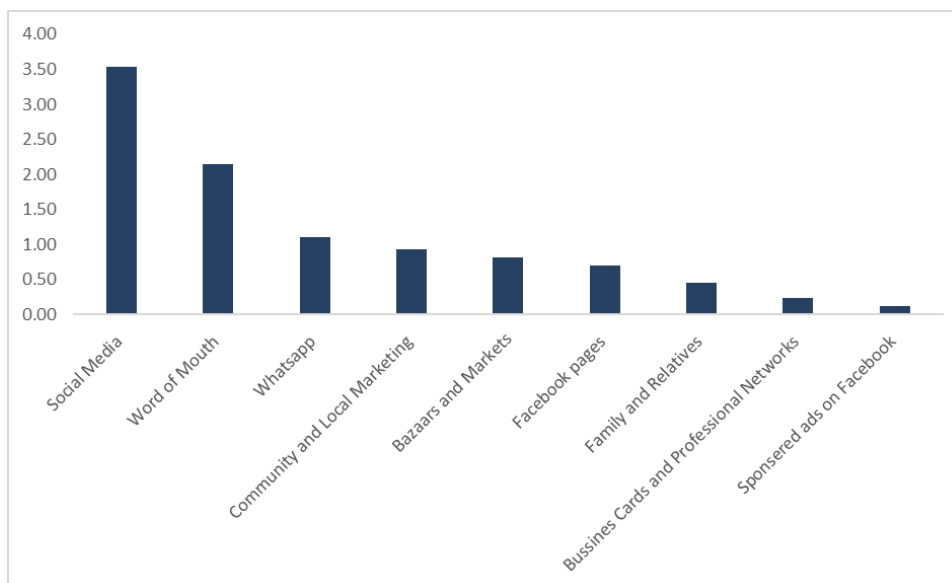
Jordan's digital landscape has witnessed significant growth in the adoption of social networks and digital platforms. Popular social networks such as Facebook, Instagram, and Twitter are widely used for marketing and engaging with audiences. Moreover, WhatsApp and Telegram serve as essential communication channels for businesses. E-commerce platforms like Souq.com (now Amazon), OpenSooq, and Dubizzle play pivotal roles in facilitating online sales and trade (Haddad & Momani, 2018).

To enable secure and efficient online transactions, a range of payment gateways and processors are available in Jordan. Local options include CashBasha, PayFort, and Telr, which cater to the specific needs of businesses and consumers in the region. Additionally, international payment gateways such as PayPal are also accessible, offering global compatibility (Central Bank of Jordan, 2020).

While the proliferation of social networks and digital platforms presents opportunities for businesses to expand their online presence, challenges also exist. These challenges encompass data security, consumer trust, and regulatory compliance. Ensuring the safety of online transactions and building trust with consumers are critical aspects of navigating the digital landscape effectively (Hassan et al., 2019).

During the mapping exercise, JRF conducted interviews with **unregistered women** on digital platforms, and the results were as follows: Social media platforms (Facebook and Instagram) are the most frequently mentioned method for selling products/services, with 35.4 % of respondents using these platforms. Word of mouth and social connections are the second most common method, accounting for 21.4%. WhatsApp and direct sales are mentioned by 11% of respondents. Community and local marketing make up 9.3% of the methods mentioned. Personal networks and recommendations contribute to 8.7%. Bazaars and markets play a significant role, with 8.1%. Family and relatives are involved in 4.6% of cases. Business cards and professional networks are utilized by 2.3%.

Figure (4): Digital platforms for unregistered women



During the mapping exercise, JRF conducted interviews with **registered women** on digital platforms, and the results were as follows:

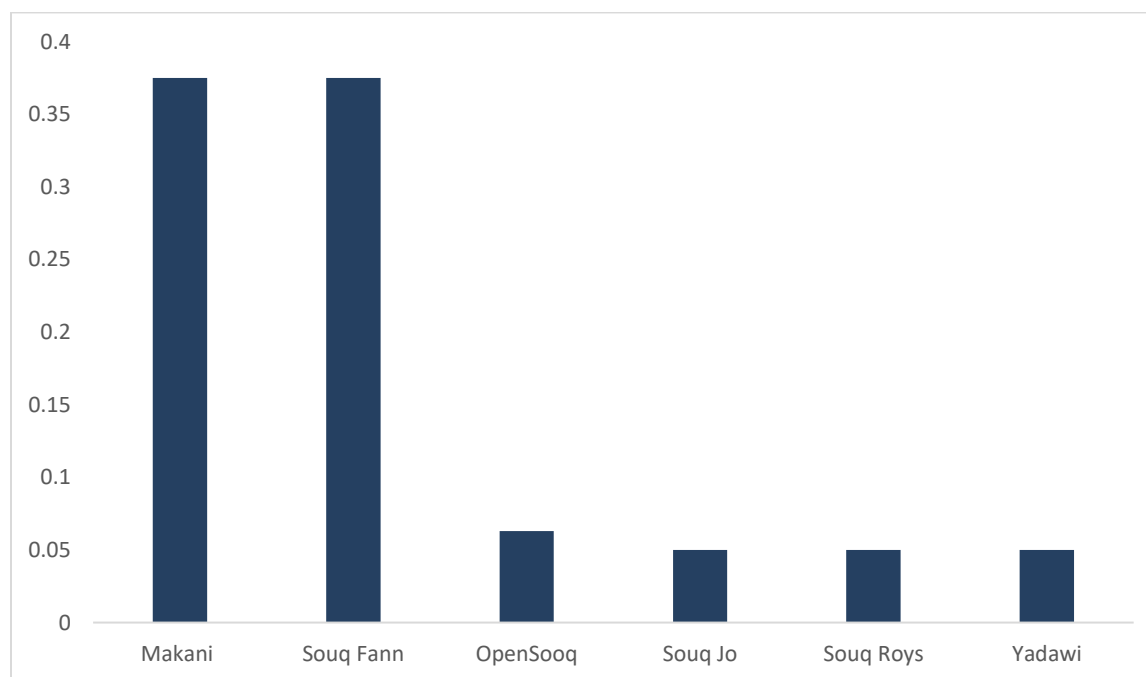
When the registered women were asked about e-commerce and e-trade platforms that is currently available in Jordan, the data analysis revealed that "**Makani**" and "**Souq Fann**" are the dominant e-commerce and e-trade platforms in Jordan, with each accounting for 37.5% of the mentions. These platforms seem to enjoy significant popularity among respondents.

Other platforms like "**Harf**," "**Souq Jo**," "Social Media platforms," "**Souq Roya**," "**Yadawi**," and "**OpenSooq**" are also mentioned but with lower frequencies, ranging from 5% to 6.3%.

This data highlighted the strong presence and preference for "**Makani**" and "**Souq Fann**" in the Jordanian e-commerce landscape, suggested that they play a prominent role in the digital marketplace within the country.

However, it's worth noting that there is a variety of platforms available, catering to the different needs and preferences of the user.

Figure (5): Digital platforms for registered women



The representatives of MODEE provided a comprehensive overview of Jordan's e-commerce and e-trade landscape. Jordan's digital marketplace is witnessing significant growth, featuring a diverse array of platforms and marketplaces. These platforms encompass a wide variety of goods and services, ranging from retail products to food delivery and various trade-related activities. They serve both individual consumers and businesses, facilitating online shopping, selling, and trade. Accessible through both websites and mobile applications, these platforms offer a range of options. To identify the most suitable platform tailored to specific requirements and preferences, further exploration of these platforms is recommended.

To summarize the results for the digital platforms, find the Table (4) below:

Table (4): digital platforms in Jordan

Name of platform	Number of Visitors	Number of users	Target users	payment/s modality	Type of service or products
<b>JO Shop</b>	The platform has a low number of visitors, and purchasing activity is also weak	100	All segments of society and tourists	Direct or online payment	Handicrafts, Food Manufacturing , and Fashion
<b>Crafts Market</b>	The store is visited directly by all segments of the community from inside and outside Jordan.	312	Craftsman and entrepreneurs in general	Cash, Visa	Handicrafts, Soap, and Oils
<b>Makani</b>	There is a large number of visitors:	4000	All project owners	Cliq,Cash	All sectors
<b>Diamond Hands</b>	60 monthly visitors	700	Customer category (university students, those preparing for occasions , and the age group from 16 to 39, generally targeting women).	Visa, Cash on delivery, electronic wallets, and Cliq	Food Manufacturing Sector (Dairy, Cheese, Baked Goods, etc.)

<b>Makesy</b>	1000	1000	Fashion designers and store owners	Transfers to an account in the United States and then transferring to accounts within Jordan.	Selling Services for Sewing Products and Supplying Goods
<b>Zajel</b>	Local community	NA	Local community	Cash, electronic wallets, and Cliq	Logistics Services
<b>Souq Fann</b>	Big number from inside and outside Jordan	500	Jordanian Syrians of all age groups	Cash/visa	selling products from handicraft industries

### 3.3.2.1 JEDCO Platform:

In a recent interview conducted by JRF team with JEDCO (Jordan Enterprise Development Corporation), the discussion Focused on digital platforms in Jordan, with a particular emphasis on their involvement with women entrepreneurs. It's notable that the JEDCO platform was found to be inactive with no user engagement during the interview, although plans for future improvements were discussed. JEDCO team involved in agricultural and food manufacturing projects, collaborated with to create a website for marketing project-related products. However, this online platform did not yield substantial interaction or business transactions, regardless of having 500 registered users, most of them from Jordan and a significant female user base of 65%. Challenges faced by beneficiaries on online platforms were highlighted, including pricing, product delivery, limited implementation, lack of visitor interaction, and inexperience with the website. To enhance the website's future outreach, JEDCO's plan includes the incorporation of informative videos to help beneficiaries navigate the platform better, in collaboration with JS1 Jordan Barcode. This interview provides valuable insights into the challenges and opportunities faced by JEDCO and its beneficiaries in utilizing digital platforms, shedding light on areas for improvement and collaboration.



The challenges faced by beneficiaries on online platforms as JEDCO stated during the interview are as the following:

**1. Pricing:** Pricing issues can be a major concern for beneficiaries. Determining the right pricing strategy for their products on online platforms is crucial to remain competitive while ensuring profitability. Keeping this balance can be a challenge, especially for newcomers to the digital marketplace.

**2. On-Time Product Delivery:** Timely product delivery is a critical aspect of customer satisfaction in e-commerce. Delays or issues in delivery can result in customer dissatisfaction and have a negative impact on the business's reputation. Especially for JEDCO beneficiaries, this issue may arise because they deal with food products.

**3. Limited Implementation:** The limited implementation of JEDCO online platforms in only 10 governorates, excluding Amman and Aqaba, indicates a geographical disparity in access to digital opportunities. This imbalance can lead to unequal economic development across regions.

**4. Lack of Visitor Interaction:** The absence of visitor interaction on the JEDCO platform is a concern, as it may indicate low user engagement. Interactions, such as comments, reviews, or inquiries, play a vital role in building trust and credibility for businesses on online platforms.

**5. Inadequate Project Owners' Experience:** Project owners' lack of experience with the website is a common challenge. Many entrepreneurs, particularly those new to e-commerce, may struggle with effectively managing and promoting their products online.

**6. Payment and Account Handling:** Handling payments and managing accounts through the website can be complex for both business owners and customers. Ensuring secure and efficient payment processing is vital to build trust and facilitate transactions.

**To address these challenges, JEDCO is taking a proactive approach by offering training courses on marketing and e-commerce. Additionally, they help with various aspects such as licenses, product packaging, health approvals, and sample collection for testing. These efforts aim to empower beneficiaries with the knowledge and resources needed to overcome these obstacles and maximize their success in the digital marketplace.**



In conclusion, the digital age has conducted dynamic landscape for marketing and sales in Jordan. Social networks and digital platforms, such as Facebook, Instagram, and local e-commerce platforms like “Makani” and “Souq Fann”, have emerged as key players in the online marketplace. However, this digital transformation also comes with its set of challenges, including issues related to pricing the products, building consumer trust, and complying with regulatory requirements. Overcoming these challenges is essential for organizations to fully harness the potential of the digital landscape. Furthermore, the mapping exercise shed light on the diverse methods employed by businesses, especially on social media platforms, to sell products and services, highlighting the importance of an Omni channel approach to reach customers effectively.

Overall, Jordan's digital ecosystem presents both opportunities and challenges, and organizations must adapt and innovate to thrive in this evolving landscape.

### 3.3.3 Identification of Relevant Stakeholders in Micro and Small Enterprise Development:

In the dynamic landscape of micro and small enterprise (MSE) development, the engagement of various stakeholders is important. For this assessment JRF focused in understanding the role of digital platforms in supporting MSEs in Jordan, it is essential to identify and assess the relevant stakeholders. These stakeholders encompass actors, organizations, service providers, programs, and platforms that offer digital services and business development support. This section explores the key dimensions to consider when evaluating these stakeholders. By assessing their experience, credibility, and sustainability, researchers can gain insights into the effectiveness of these stakeholders in empowering MSEs through digitalization through the following main points that was found in the literature:

- **Experience in MSE Development:** The experience and record of accomplishment of stakeholders in MSE development are indicative of their expertise in supporting small enterprises. Stakeholders may have a history of offering training programs, mentorship, financial support, or digital tools to empower MSEs. Research should evaluate the effectiveness of their interventions and their impact on the growth and sustainability of MSEs (World Bank, 2019).
- **Credibility and Reputation:** The credibility and reputation of stakeholders are crucial factors that influence their effectiveness in supporting MSEs. Stakeholders with a positive reputation are more likely to attract MSEs seeking support. Additionally, stakeholders



with established trust among MSEs may be more successful in implementing digitalization programs (UNDP, 2017).

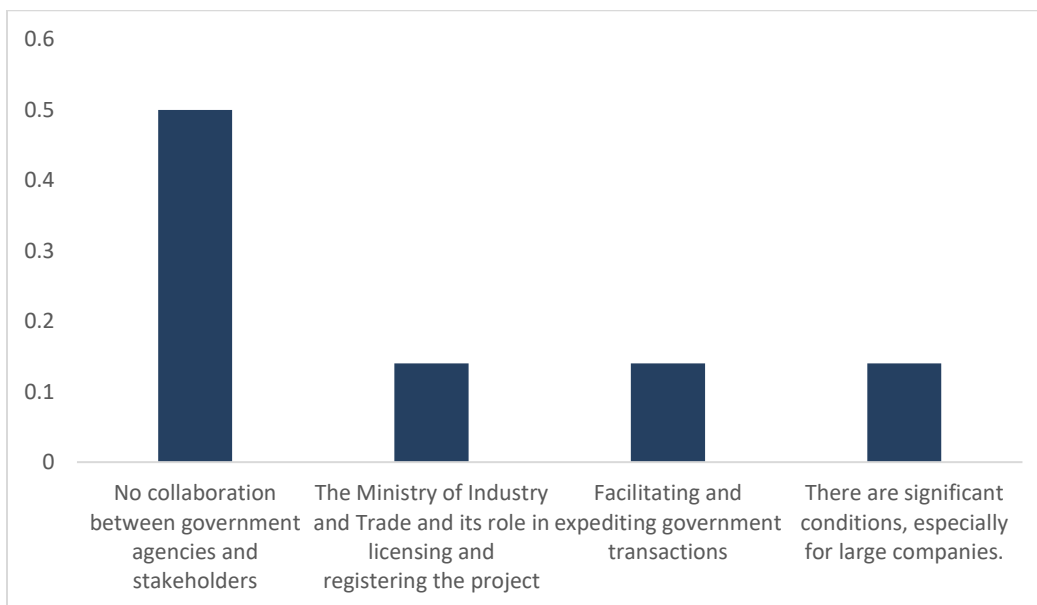
- **Sustainability of Programs:** Sustainability is a key consideration when evaluating stakeholders. Sustainable programs are those that can continue to support MSEs in the long term. This includes assessing the financial viability of programs, the availability of resources, and the commitment of stakeholders to maintain their support for MSE development (World Bank, 2020).

**After reviewing the literature regarding the stakeholders JRF analyzed the data for the digital platforms that were interviewed the responses were categorizes as the following:**

Most responses (57%) that JRF got from the digital platforms stated that there is no collaboration between government agencies and stakeholders to create an enabling environment for entrepreneurs in utilizing digital tools and e-commerce platforms. This indicates a potential gap in support and coordination in this area. Some responses acknowledge the role of the Ministry of Industry and Trade and the facilitation of government transactions, with low percentage of 14%).

Overall, it appears that there is room for improvement in fostering a more conducive environment for digital entrepreneurship in Jordan. Figure (6) below indicates the collaboration between government agencies and stakeholders as the digital platforms that we interviewed stated.

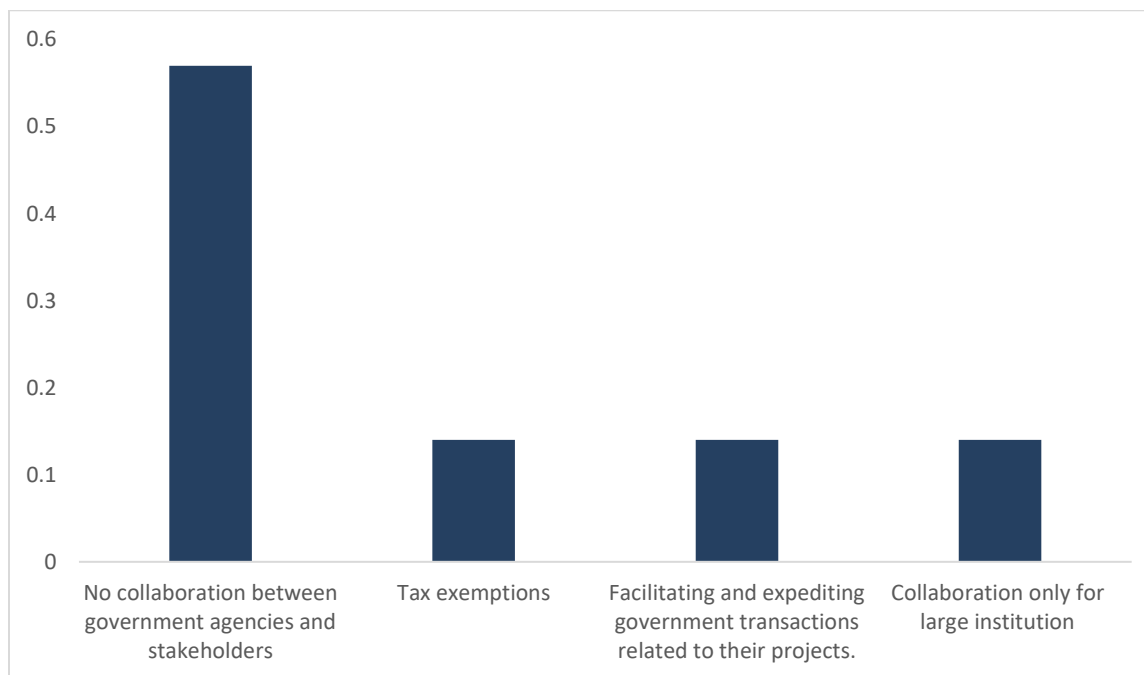
Figure (6): Government agencies and stakeholders collaborate



Regarding the future collaboration between government agencies and stakeholders in creating an enabling environment for women entrepreneurs to leverage digital tools and e-commerce platforms, the interview with the digital platforms revealed That a significant percentage (57%) of the responses suggest a lack of expectations for future collaboration in this context, which raises concerns about potential opportunities being missed. However, there are also suggestions of potential measures such as tax exemptions and the facilitation of government transactions, with low percentage (14%). One response anticipated opportunity for large enterprises in this context (14%).

While the data indicates a degree of skepticism or uncertainty about future collaboration, it's essential for government agencies and stakeholders to work together proactively to create an environment conducive to digital entrepreneurship in Jordan, ensuring that both small and large enterprises can thrive in the digital era. For more information see figure (7).

Figure (7): Collaborative Strategies for an Enabling Digital Ecosystem: Government Agencies and Stakeholders



The representative from MoDEE shared insights regarding the stakeholders involved.

These stakeholders encompass non-governmental organizations (NGOs), private sector entities, and Gig Economy Workers (GIG). A pivotal element of this initiative is the central role played by the "Grow.jo" platform, which is poised to showcase its collaborative partnerships. The initiative places a strong emphasis on sustainability and product visibility, notably, the earnings generated over the past year amounted to 93,000 Jordanian Dinars. Beneficiaries are required to undergo financial verification. This all-encompassing initiative aims to establish a thriving ecosystem for women entrepreneurs by combining diverse services and strategic partners, with the overarching goals of fostering economic empowerment and delivering significant social impact.

In conclusion, after JRF analyzed the data and reviewed the literature it is noted that there is currently limited collaboration between government agencies and stakeholders in Jordan to create a supportive environment for entrepreneurs utilizing digital tools and e-commerce platforms. This lack of coordination highlights a potential gap in support for digital entrepreneurship in Jordan.

### 3.3.4 Market Size Assessment of Digital Business Services:

The market size of digital business services, including training, coaching, and other related services, is a critical aspect of understanding the landscape of support available to micro and small enterprises (MSEs). For this mapping exercise assessing the market size of these services provided by both public and private institutions is essential. This assessment reviewed the literature to find the scope, quality, pricing structures, and funding mechanisms associated with digital business services. This section explores in depth the key considerations when evaluating the market size, referencing relevant literature that was reviewed to provide insights and more understanding.

**1. Market Outreach:** The extent of market outreach is a key dimension in assessing the market size of digital business services. It involves understanding the geographical coverage of these services, whether they are limited to urban areas or accessible in rural regions. Additionally, assessing the reach to underserved populations, such as women entrepreneurs and marginalized communities, is essential (OECD, 2019).

**2. Service Quality:** Service quality is a critical factor influencing the market size of digital business services. MSEs seek high-quality training, coaching, and support to enhance their capabilities. The effectiveness of these services in addressing the specific needs of MSEs and their impact on business growth should be evaluated carefully (UNCTAD, 2020).

**3. Pricing Structures:** Pricing structures play a significant role in determining the accessibility of digital business services to MSEs. Understanding the pricing models adopted by public and private institutions is crucial. This includes assessing whether services are offered for free, at subsidized rates, or through fee-based models. (IFC, 2018).

**4. Funding Mechanisms:** The funding mechanisms supporting digital business services are an important aspect of the market size assessment. Identifying the sources of funding for these services, including government subsidies, donor support, private sector investments, and self-sustaining models is important. Understanding the sustainability of funding mechanisms is vital to gauge the long-term availability of services (World Bank, 2018).

Assessing the market size of digital business services is integral to understanding the ecosystem of support available to MSEs through digital platforms. By evaluating market outreach, service quality, pricing structures, and funding mechanisms, researchers can provide insights into the accessibility and effectiveness of these services for MSEs.

**After reviewing the literature regarding the market size JRF analyzed the data** for the platforms that were interviewed the responses was categorizes as the following:

Interestingly, it's evident that being registered or licensed is not a prerequisite for participation on the most platforms that were interviewed JO Shop platform demonstrated the platform's focus on this segment, targeting both registered businesses and individual entrepreneurs. Among the registered businesses, there is a diverse range of participants, including small home-based projects, medium-sized companies, and larger corporations.

Upon digging more in the data, JRF analyzed that the market for platforms catering to entrepreneurs, artisans, and business owners is booming. The data from several notable platforms provides insights into the size and gender distribution of their user bases.

For instance, "**Makani**" boasts a substantial user count of **4,000**, with a noteworthy **1,520 female** users, showcasing a balanced gender representation. "**Diamond Hands**", "**Makesy**" and "**Souq Fann**" also exhibit a substantial market presence, with **700** and **1,000, 500 users**, respectively, and with a substantial number of female users, particularly in the case of "**Dimond Hands.**" **90%** of the users are female.

The presence of these platforms, along with their substantial user numbers, indicates a thriving and diverse entrepreneurial and artisanal community in Jordan, fostering economic growth and innovation.

Platforms like "**Souq Fann**" "**Makani**," "**Diamond Hands**," and "**Makesy**" actively serving the needs of entrepreneurs, artisans, and business owners. Notably, there's a balanced gender representation in several of these platforms, emphasizing inclusivity.

Also, JRF asked the MoDEE representatives about the coverage of the digital platforms in Jordan and the answers were that the geographical coverage of available platforms in Jordan can vary widely depending on the specific platform's business model and target audience. Here's a general overview:

- **Local Coverage:** Many e-commerce and service platforms in Jordan primarily focus on serving the local market. They serve businesses and customers within Jordan.
- **International Coverage:** Some platforms, especially larger e-commerce platforms, may offer international coverage. This means they facilitate cross-border transactions, allowing businesses and customers in Jordan to engage in trade and transactions with international partners and customers. Such as Makani and Souq Fann.

In conclusion, for this aspect of the mapping exercise, JRF can conclude that Jordan's digital business services ecosystem is thriving and adaptable, accommodating various business models and market segments. The inclusion of MSEs and the diverse entrepreneurial landscape indicate a positive outlook for digital platforms in Jordan, with the potential for further expansion and increased inclusivity in the future; the digital landscape in Jordan showed a promising market for platforms serving entrepreneurs, artisans, and business owners.

Platforms like "**Makani**," "**Souq Fann**", "**Makesy**," and "**Diamond Hands**," have substantial user numbers, and some achieve gender balance, emphasizing inclusivity and contributing to economic growth and innovation; Regarding geographical coverage, it varies among platforms based on their business model and target audience. Some focus on the local market, while larger e-commerce platforms expand to international markets. This diversity underscores the adaptability and versatility of digital platforms in Jordan to meet both local and global trade needs.

### **3.3.5 Assessment of Target Groups for Digital Business Services:**

One of the aspects that JRF is focused on during the assessment is the target groups, Identifying the target groups of digital business service providers is a crucial component of understanding the dynamics of support for micro, small, and medium enterprises (MSEs) through digital platforms. As part of this evaluation assessing the specific consumers and sectors targeted by providers is essential. This assessment encompasses the types of businesses (micro, small, and medium, large), entrepreneurs, and sectors (e.g., manufacturing, trade, services).

When the literature was reviewed some fundamentals, aspects were noticed in this context such as the youth target groups, type of business, sectors for the business and incentive for the refugees. The points below emphasize the information that was found in the literature:

**1. Types of Businesses:** Understanding the types of businesses targeted by digital business service providers is fundamental. Providers may focus on micro-enterprises, small businesses, medium-sized enterprises, or even large corporations. The analysis to which each category of business is served, and the specific support mechanisms tailored to their needs are important tasks to focus on (UNIDO, 2020).

**2. Entrepreneurs and Sectors:** Assessing the sectors and entrepreneurs provided the offers insights into industry-specific support. Providers may specialize in sectors such as manufacturing,

trade, or services, offering customized digital solutions. Exploring the strategies used to address the unique challenges and opportunities within each sector (UNCTAD, 2020).

**3. Incentives to Work with Refugees:** For providers not currently working with refugees, exploring their potential interest or incentives to do so in the future is crucial. Understanding whether providers see opportunities in supporting refugee entrepreneurs through digital platforms can shed light on inclusive practices and social impact considerations (UNHCR, 2019).

**4. Focus on Young People:** Recognizing young people as a viable client group is a forward-looking approach. Investigating whether digital business service providers prioritize youth entrepreneurship and the initiatives in place to empower young entrepreneurs through digital tools and training programs is crucial in this domain (ILO, 2021).

**For the platforms that were interviewed the responses were categorized as the following Broad Spectrum of Society, Artisans and Craftsmen target audience, entrepreneurs, local community , Fashion Designers and Store Owners, the Table (5) summarize the data.**

Table (5): Summary of the name of platforms and target audience

Name of platform	Target Audience
JO SHOP	Serve a wide range of individuals and businesses, regardless of their background or size.
Souq Fann and Crafts Market	Artisans and craftsmen. This user group likely consists of individuals or small businesses that create unique and artisanal items.
Makani	Target users also include all business owners
Zajel	focus on the local community (especially Mafraq city in Jordan)
Diamond Hands	Specific demographic groups, including university students, individuals preparing for special occasions, and those aged 16 to 39
Makesy	Fashion designers and store owners



In conclusion for this part of the mapping exercise, from the data and the literature it was noted that the diverse range of target groups among digital business service providers in Jordan highlights the dynamic of the digital ecosystem in supporting Micro, Small, and Medium Enterprises (MSEs) in Jordan.

These platforms demonstrate a varied approach in feeding the different segments of society, businesses, and entrepreneurs. **"JO SHOP"** takes an all-encompassing approach, aiming to serve various segments without discrimination, emphasizing inclusivity. In contrast, **"Souq Fann"** and **"Crafts Market"** have a specific focus on artisans and craftsmen, promoting handcrafted products and providing a platform for these small-scale businesses.

Overall, the variety of target groups speaks to the adaptability and inclusivity of these digital platforms, reflecting a commitment to supporting MSEs and entrepreneurs in their unique ventures. This diversity in target groups fosters a more comprehensive and accessible digital landscape for businesses in Jordan.

### **3.3.6 Assessment of Training Curricula for Digital Platforms:**

The evaluation of training curricula is a critical aspect of understanding the effectiveness of digital platforms in supporting micro and small enterprises (MSEs). As part of this assessment, it is essential to examine the types of training currently provided and the specific topics covered. This assessment encompasses an analysis of the content, format, and delivery methods of training programs. This section explores key considerations when evaluating training curricula, referencing relevant literature to provide insights.

Identifying the diverse formats of training programs, such as online courses, webinars, workshops, and virtual mentoring sessions, is crucial. Understanding how these formats provide a different learning styles, preferences and valuable insights among MSEs (Cheng et al., 2021).

In addition, analyzing the range of topics covered in the training curricula is essential. Topics could encompass digital marketing, e-commerce strategies, economic management in the digital age, cybersecurity, and leveraging social media for business growth.

Evaluating the comprehensiveness of these topics ensures MSEs receive a holistic understanding of digital business operations (Molla and Licker, 2005): for the depth of knowledge that the



trainers are gaining assessing the depth of knowledge provided in the training programs is critical;by Evaluating whether the training content is introductory, intermediate, or advanced level ensures that MSEs receive training appropriate for their current proficiency ;Regarding the training content tailoring content depth to the audience's skill level enhances the learning experience and effectiveness (Hou et al., 2019).

Moreover, the adaptability and relevance of training curricula to the evolving digital landscape are key considerations. Digital platforms should offer training that adapts to emerging technologies and market trends; evaluating how frequently the content is updated and whether it addresses contemporary challenges ensures that MSEs have up-to-date knowledge (Huang et al., 2020).

To ensure a full coverage of all the assessment areas, JRF conducted a **Training need assessment (TNA)** with the Training Consultancy Department (TCD) at JRF to achieve the following objectives:

- Identifying the training needs of the target groups concerning the "Business Digitization" training program.
- Determining the training topics for designing a business digitization training program that aligns with the training needs.

JRF employed a triangulation approach by utilizing focus groups, surveys, and interviews to evaluate the data accurately.

The results of a **survey** regarding individuals' knowledge and usage of digital technology and applications for business purposes. It reveals that the knowledge levels of the sample group vary, with the highest knowledge percentage (51%) related to using social media for promoting products/services. In contrast, the lowest knowledge percentage (25%) pertains to using search engine optimization (SEO) techniques for improving website visibility. The table (6) below shows the detailed information about the Survey.

Table (6): Utilizing various software and applications for digitizing small-scale projects

Questions	% of knowledge
Having knowledge of basic contact information (such as email, phone number, and address) online.	%50
Using free messaging apps to communicate with customers and promote products/services in the project.	%49
Using paid messaging apps to communicate with customers and promote products/services in the project	%41
Utilizing free social media platforms for promoting products/services in the project.	%51
Using paid advertising and/or digital marketing tools to promote products/services in the project.	%37
Using social media platforms or messaging apps for selling products/services in the project	%45
Using an online marketplace/e-commerce store to list and sell products/services in the project.	%26
Providing a website for listing and/or selling products/services in the project.	%26
Having the ability to use Search Engine Optimization (SEO) techniques to improve the visibility of your project's website.	%25
Providing digital payment solutions when selling products/services online in the project.	%39
Offering a service that electronically indicates delivery time, shipping, and associated costs.	%39
The project has a service for transporting and delivering products/services, such as contracting with delivery companies or the post office."	%41
Having the ability to use accounting/cost estimation system applications in the project.	%44
Having the ability to use accounting/cost estimation system applications in the project.	%38

The results of a the **focus group indicating** that the knowledge level of the sample group regarding business digitization ranged from 0% to 30%, which indicated a very low level of

knowledge. The percentage is below the acceptable threshold of 50% for these questions, this was clear evidence that the sample of the focus group lack skills in utilizing digital tools and applications in business. The results also show a lack of knowledge among the sample group in areas such as electronic marketing and its benefits, basic skills for using social media platforms and websites, and the use of electronic applications for project digitization. For more information see table (7)

Table (7): Percentage of Knowledge about Business Digitization in the focus groups

Question	%of Knowledge
What is digital marketing?	%20
What is the purpose of a website or social media page?	%30
What are the advantages of digital marketing?	%30
What are the basic skills for using technology and the internet?	%30
What is the difference between social media platforms and a website?	%10
What are the benefits of having a website for your project?	%13
What are the steps to build a website for your project?	%3
In your opinion, what is the estimated cost of building a website for your project?	%0
What are the steps to build a digital brand for your project?	%23
List a set of useful applications and software for digitizing your project.	%27

In summary, the results for the **focus groups** highlighted the low of knowledge in digital business concepts, which indicated the need for a training in various digital aspects of business.

For the interviews with the women, the data was collected by the TCD department at JRF, the demographics for the respondents for the interviews was as the following,50 female were asked some questions related to the training content.58% Syrian and 42 Jordanian who lived in Amman, Mafraq, Irbid, Zaraq, Karak.

The responses for the TNA regarding the **interviews** revealed a general lack of awareness or knowledge about various digital services and skills among the participants. Most respondents

expressed their uncertainty or lack of information in response to questions about available digital services, websites for listing products/services, messenger applications for promotion, customer relationship management (CRM), and desired digital skills for business improvement. For more information find Table (8) below.

Table (8): Percentage of Knowledge about Business Digitization in the interviews

Question	%of Knowledge
How can you improve your business field using digital technology?	%0
Mention a number of social media platforms used to digitization your business?	%14
In your opinion, what digital services are available to entrepreneurs?	%0
Mention websites to list and sell products/ services?	%0
Mention a number of free and paid messenger applications used to promote products/ services?	%0
Mention a number of a marketplace to list and sell products/ services?	%12
What do you know about Search Engine Optimization (SEO) techniques?	%0
List solutions and methods for electronic payment.	%13
What do you know about Customer relationship management (CRM)?	%0

These findings highlighted a potential gap in digital literacy and awareness among entrepreneurs in the surveyed group. It suggested that there is a need for comprehensive digital training and education programs to equip entrepreneurs with the necessary skills and knowledge to leverage digital tools effectively in their businesses. Bridging this knowledge gap can empower entrepreneurs to tap into the full potential of digital services, online marketplaces, and marketing strategies, ultimately enhancing their business success in the digital age.

The TNA analysis can be summarized based on the findings of the analyzed data, there is a clear need to provide training to the sample individuals on the following topics:



- Understanding electronic marketing and its advantages.
- Objectives of using digital tools and applications for business.
- The difference between social media platforms and websites.
- Steps to build a website for your project.
- Estimated costs of building a project-specific website.
- Advantages and benefits of having a website for your project.
- Understanding branding and the digital steps to build a brand for your project.

To ensure a comprehensive point of view for the assessment, questions regarding the training content were asked to the **digital platforms** to provide a great discussion and conclusion. For the platforms that were interviewed, the responses were categorized as the following:

The data regarding the training requirements and subject preferences provided a valuable insight. It's evident from the analyzed data that there is a strong interest in enhancing different aspects of the platform and the services it offers. It's worth noting that most of the respondents are interested on receiving training related to product development. This underscores how essential it is to consistently improve and broaden the range of offerings on the platform. This demonstrates a dedication to innovation and remaining competitive in the ever-evolving digital market.

Additionally, the respondents from the platforms that were interviewed stated that there is a significant interest in training related to website management, inventory management, order processing, sales growth, promotion, product delivery services and marketing. These topics are crucial for optimizing the platform's performance and user experience. The interest in these areas implies a proactive approach to addressing key operational aspects. Furthermore, the respondents express a need for training in pricing strategies and cost calculations, indicating a focus on profitability and financial sustainability.

The MoDEE representative suggested the implementation of tailor-made digital literacy programs aimed at empowering women entrepreneurs. These programs should encompass fundamental digital skills, such as website development, social media marketing, and proficiency in e-commerce platforms.

To ensure accessibility and flexibility, these training sessions should be adaptable to accommodate women's varying schedules.

Additionally, the representative emphasized the importance of focusing on marketing, candidate management, and training programs designed to instill a new mindset in women entrepreneurs.



It is crucial to incorporate criteria for international product shipment and exporting, acknowledging these as integral aspects of the training.

The representative stressed the significance of highlighting digital income opportunities and actively engaging with diverse platforms as pivotal components of these initiatives.

In summary after the data was analyzed regarding the training, the research findings highlighted a significant gap in digital literacy among surveyed entrepreneurs, necessitating comprehensive training programs to equip them with essential skills for utilizing digital tools effectively.

Bridging this knowledge gap is essential for empowering entrepreneurs to leverage digital services and enhance their business success in the evolving digital landscape. The responses from interviewed platforms further highlight the importance of training, showcasing their commitment to innovation, operational efficiency, and user satisfaction.

Additionally, incorporating insights from the MoDEE representative indicated the need for specialized digital literacy programs, with a focus on women entrepreneurs, offering flexibility and emphasizing international trade criteria and digital income opportunities, which are pivotal for success in the digital era.

### **3.3.7 Assessment of Trainer Qualifications and Commitment in Digital Business Services:**

Evaluating the qualifications and commitment of trainers within the context of digital platforms is essential for understanding the effectiveness of training programs for micro and small enterprises (MSEs). As part of this research project focusing on digital platforms, it is crucial to review the educational background, experience with business start-ups, and the motivation of trainers. Additionally, assessing the number of trainers employed by service providers and their level of commitment in navigating the digital economy is paramount for ensuring high-quality training and support for MSEs.

To review the qualifications of trainers involves assessing their educational background and expertise in business start-ups. It is essential to determine whether trainers possess relevant degrees or certifications in areas such as entrepreneurship, digital marketing, and e-commerce. Qualifications contribute to the trainers' ability to effectively impart knowledge (Lamprianou and Berki, 2019).

Understanding trainers' experience in working with start-up businesses is vital. Trainers who have hands-on experience in launching and scaling businesses are better equipped to address the unique challenges faced by MSEs. Evaluating their record of accomplishment in supporting business growth is essential (Pereira et al., 2018).



Additionally, Trainers' commitment, motivation, and active involvement in the digital economy are key factors in delivering impactful training. Trainers who are enthusiastic about staying updated on digital trends and technologies can better guide MSEs. Assessing trainers' commitment to ongoing professional development is crucial for ensuring the relevance of their guidance (García-Peñalvo et al., 2019).

When MoDEE representatives were asked about the trainers for the digital platforms, they said “We must prioritize and invest in trainer qualifications to guarantee the success of the digital training and support programs for MSEs. By focusing on their educational background, experience, the trainer-to-MSE ratio, and their commitment to professional development, the MSEs will be provided with the highest quality guidance and assistance in their digital entrepreneurship journey”.

In conclusion, After JRF reviewed the literature and summarized the data, it was noticed that there is a need on prioritizing and investing in trainer qualifications emphasized the crucial foundation needed for successful digital training and support programs for MSEs.

Representatives from MoDEE made it clear that they believe in thoroughly evaluating trainers. They placed importance on factors like the trainers' educational background, practical experience, maintaining a proper trainer-to-MSE ratio, and their commitment to continuous professional development. This comprehensive approach aimed to empower Micro and Small Enterprises (MSEs) on their digital entrepreneurship journey.

MoDEE representatives also, focused on ensuring trainers have the right expertise and dedication. This, in turn, creates an environment where MSEs can not only survive, but also thrive in the ever-changing digital landscape. MoDEE's suggested that the dedication to quality training goes beyond just improving MSEs' digital literacy; it equipped them with the necessary skills to navigate the complexities of the digital market. This, in the end, significantly contributes to the growth and sustainability of MSEs in Jordan.

### **3.3.8 Assessment of Prices and Promotion in Digital Business Services:**

Analyzing the pricing structure and promotional strategies used by digital business service providers is crucial for evaluating the accessibility and effectiveness of these services for MSEs. Within the context of this assessment, it is essential to examine the cost of fees charged for services and training, as well as whether these services are supported. Additionally, assessing the means of promotion used by service providers to reach potential clients sheds light on the reach and impact of digital business services.

First aspect about pricing and promotion is understanding the pricing structure of digital business services which focused on evaluating the fees charged for various services, such as training programs, mentoring, or consulting. It is essential to examine whether pricing is tiered based on the level of service or the scale of the business. Assessing whether services are offered for free, at a reduced cost, or at market rates provides insights into affordability and inclusivity (Sivathanu and Venkatesh, 2019).

To dig deeper into the pricing and promotions, it is important to assess the means of promotion used by service providers understanding their outreach efforts. Promotional strategies may include online advertising, social media marketing, partnerships with local business organizations, or participation in industry events. Evaluating the effectiveness of these strategies in reaching potential clients helps gauge the impact of digital business services (Chaffey and Ellis-Chadwick, 2019).

another aspect to focus on is to Understand whether promotion strategies effectively reach the target audience, which includes MSEs and potential entrepreneurs, platforms should analyze the geographic reach of promotion efforts and whether they are tailored to the specific needs and demographics of the audience (Smith and Taylor, 2019).

The assessment of prices and promotion strategies in the context of digital business services is instrumental in evaluating their accessibility and impact on MSEs. By examining multiple aspects from the literature and from the analyzed data.

During the mapping exercise the **registered women** were asked about the prices and promotion for their products and services the findings was as the below Table (9) following.

Table (9): Pricing strategy for registered women

Pricing strategy	%
Based on the cost per unit with a double margin	14.3%
Maintaining the same price without platform intervention and based on market analysis with no added interest	43%
Setting the price with a 10% platform fee	14.3%
Price determination by the project manager with no additional charges	14.3%
A 50% or 30% increase per unit	28.6%

This data revealed a relatively different distribution of pricing strategies among the respondents. Notably, some entrepreneurs rely on cost-based pricing models with varying degrees of margin, while others consider market conditions and choose to avoid platform intervention in pricing decisions. It's important to recognize the flexibility and adaptability in



pricing strategies, highlighting the entrepreneurial diversity within this group. These approaches reflect a combination of cost-consciousness, market awareness, and sensitivity to platform fees, all of which are crucial factors in setting competitive prices for goods and services in the digital marketplace.

For the **platforms** that were interviewed the responses was categorizes as the following:

The data on pricing models reflected a diverse approach among service providers in Jordan within the platform. Several key insights can be derived from this information:

1. **Market-Driven Pricing:** Many service providers adopted a market-driven pricing strategy, which is based on prevailing market rates. This approach ensures that pricing remains competitive and aligned with industry standards. However, it also necessitates monitoring and adjusting prices to stay in sync with market fluctuations. Such as “**Jo Shop**”
2. **Product and Service Differentiation:** The pricing model often depends on the nature of the products or services offered and the target market. This indicated a strategic approach to pricing, where providers tailor their rates to specific customer segments or unique offerings. Such as “**Crafts Market**” platform.
3. **Commission-Based:** The platform charges a commission fee on each product sold through its marketplace. The commission rate is set at 30% of the final selling price of each product. Such as” **Souq Fann**”.
4. **Fixed or Annual Pricing:** Some providers opt for fixed or annual pricing structures, offering consistency and predictability for their customers. This approach can be beneficial for clients who prefer stable pricing over time. Such as” **Makani**” and “**Makesy**” platform.
5. **Market Research and Assistance:** some providers engage in market research to determine appropriate pricing. Additionally, they offered training to beneficiaries on pricing their products, calculating costs, and setting profit margins. This demonstrates a commitment to supporting entrepreneurs in optimizing their pricing strategies. Such as “**Diamond Hands**” platform.
6. **Variable Pricing Metrics:** The platform also accommodated providers who adopt variable pricing metrics, such as kilometer-based or order-based pricing. This approach

allows for flexibility in determining charges based on specific criteria, such as “**Zajel**” platform.

In summary, the pricing models on the platform vary widely, reflecting the diversity of services and products offered. The data highlighted the importance of adapting pricing strategies to market dynamics, customer preferences, and the nature of the offerings. This flexibility in pricing models enables service providers to better serve their target audiences and adapt to changing market conditions. Table (10) below summarize the pricing models for the digital platforms in Jordan.

Table (10): Pricing strategy for the digital platforms in Jordan

Pricing Strategy	Platform
Market-Driven Pricing	Jo Shop
Product & Service Differentiation	Crafts Market
Commission-Based Pricing	Souq Fann
Fixed or Annual Pricing	Makani and Makesy
Market Research & Assistance	Dimond Hands
Variable Pricing Metrics	Zajel

The data of the interviewed platforms on the means of offline promotion highlighted several key insights into the strategies employed by the platform to reach potential clients:

1. **Exhibition Presence:** “**Jo shop**” platform indicated during the interview that one of the prominent offline promotion methods utilized is participation in exhibitions in Amman and Aqaba. This physical presence at exhibitions serves as an effective way to showcase the platform and its offerings to a live audience. While the exact impact in terms of numbers isn't specified, this method indicated a commitment to engaging with potential clients in person.
2. **Utilizing Social Media:** “**Craft Market**” and “**Souq Fann**” leveraged the power of social media for offline promotion. While social media is traditionally considered an online channel, it can also serve as a bridge between the digital and physical worlds. It's mentioned that social media is used as a means to reach potential clients offline, suggesting that platforms like Facebook, Twitter, and Instagram may be used for both online and offline marketing efforts.
3. **Self-Promotion by entrepreneurs:** The data highlights that the “**Diamond hands**” users, particularly the women entrepreneurs, actively engage in self-promotion. This user-driven promotion is an asset for reaching potential clients offline, as it often involves word-of-mouth marketing and personal recommendations.

4. **Creating and Sharing Videos:** The creation and distribution of videos through various channels are another method used for offline promotion as stated by “**Makesy**” platform. While specific numbers related to video engagement are not provided, videos can be a compelling medium for showcasing the platform's features and benefits to potential clients.
5. **Partner Collaborations:** “**Zajel**” platform emphasized that the collaborations with partners to promote the platform is the way to promote the platform offline. These partnerships can involve joint promotional activities, events, or campaigns. The impact in terms of numbers isn't specified, but such collaborations can significantly extend the platform's reach to potential client's offline.

The MoDEE representatives highlighted a range of promotion techniques available to online platforms for effectively reaching potential clients. These strategies encompass digital marketing, where platforms leverage channels like Google Ads and social media to engage with specific audiences.

Furthermore, MoDEE stated that they actively utilize social media platforms to interact with users, running ad campaigns and sharing content to strengthen their brand presence. The creation and sharing of valuable content through methods like blog posts and videos; MoDEE also emphasized that the online platforms must engage in affiliate marketing, partnering with influencers to broaden their reach and lend credibility to their services. They must implement referral programs and establish partnerships with other businesses, enabling word-of-mouth marketing and accessing new client bases. MoDEE also indicated that to expand their reach, these platforms must list their products or services on established online marketplaces, allowing exposure to a vast customer base.

Moreover, MoDEE representatives highlighted that they must participate in trade shows and conferences, providing opportunities for networking, product demonstrations, and relationship building. MoDEE focused on the strategies that was chosen based on the platform's target audience and marketing strategy. Platforms must continually assess the effectiveness of these methods, to enable them to make necessary adjustments to optimize their client outreach and engagement.

In a summary, after JRF analyzed the data, it was obvious that the platform employs a variety of methods for promoting its offline presence. These include physical exhibitions, social media engagement, user-generated content, video marketing, and forming strategic partnerships. When it comes to the prices of the products and services listed on the platforms, it was discovered that there are several different methods used to set a price for the services and products.

## 4. Conclusion and Recommendation:

### 4.1 Conclusion:

This assessment explored the multifaceted landscape of digital platforms and the involvement of women in entrepreneurial activities in Jordan, providing valuable insights into both opportunities and challenges faced by businesses in the evolving digital age.

Through comprehensive interviews, analysis, quantitative data and qualitative data, key themes have emerged, painting a vivid picture of Jordan's digital ecosystem.

Jordan's digital space is thriving with potential, evident through platforms like "**Makani**", "**Souq Fann**", and others, which are pivotal in connecting entrepreneurs, artisans, and businesses with consumers.

Social media platform's like Facebook and Instagram are shaping the online marketplace, offering diverse avenues for promotion and sales.

Government initiatives, particularly spearheaded by the Ministry of Digital Economy and Entrepreneurship (MoDEE), underscore a commitment to fostering gender-inclusive entrepreneurship and empowering MSEs through training, mentorship, and financial support.

Moreover, Successful case studies from other countries with similar economic and sociocultural contexts are identified and analyzed. These case studies served as benchmarks and sources of best practices to inform recommendations for the Jordanian context.

Primary case studies from Jordan are analyzed such as "**Souq fann**" and "**Makani**", and secondary case studies globally identified such as "**Amazon**" and "**Ali Baba**".

While there's certainly promise in the digital landscape in Jordan, there are still some significant challenges to contend with.

Businesses are struggling with issues surrounding data security, building consumer trust, and adhering to regulatory requirements, all of which can be quite demanding.

Moreover, digital literacy, particularly among women entrepreneurs, is an ongoing concern. This highlights the necessity for customized training programs to bridge the knowledge gap. Additionally, the uneven distribution of the platform across different regions, with limited coverage in certain governorates, underscores the importance of ensuring that everyone has equal access to digital opportunities.



## 4.2 Recommendation:

Some recommendation can be address in this context of the assessment conducted by JRF:

**Digital Literacy Programs:** Implement targeted digital literacy training, focusing on women entrepreneurs, covering essential skills such as website development, social media marketing, and e-commerce proficiency. These programs should be flexible and accessible, accommodating varying schedules.

**Enhanced Data Security:** Emphasize data security measures and educate businesses and consumers on best practices. Collaborate with cybersecurity experts to fortify digital platforms against potential threats, building trust among users.

**Regulatory Compliance:** Stay abreast of evolving regulations, particularly in data protection and privacy. Businesses should seek legal counsel to ensure compliance, fostering a secure environment for transactions.

**Geographic Expansion:** Work towards expanding digital platform coverage to all governorates, ensuring that businesses across Jordan have equal opportunities to participate in the digital marketplace.

**Omni channel Approach:** Encourage businesses to adopt an omnichannel approach, integrating online and offline strategies. Physical exhibitions, partnerships, and community engagement complement online efforts, enhancing visibility and customer engagement.

**Government-Private Sector Collaboration:** Foster stronger collaboration between government agencies, private sector stakeholders, and NGOs. Joint efforts can address challenges collectively, creating a supportive ecosystem for digital entrepreneurship.

In essence, Jordan's digital landscape is a vibrant tapestry of opportunities and challenges.

By addressing these challenges with strategic initiatives, collaboration, and continuous innovation, Jordanian businesses can not only navigate the digital terrain effectively but also thrive, contributing significantly to the country's economic growth and digital evolution.

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