**The role of culture and gender in e-commerce entrepreneurship: Three Jordan case studies**

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**Abstract:** The number of entrepreneurs using e-commerce to start their own online business up is continuously growing. In this chapter, the current literature on e-commerce entrepreneurship is reviewed and attention is paid to the situation in Jordan, a representative Middle East and Northern Africa (MENA) country. In particular, our focus is on the role of culture and gender on local potential, nascent and new e-entrepreneurs. Three Jordan case studies are presented (ZINC, Oasis500 and CashBasha), showing an increased attention and support for entrepreneurship in general, and e-entrepreneurship in particular, in Jordan. In addition, some special programs are aimed at promoting women e-entrepreneurship, since it is seen as a way to overcome some of the cultural barriers to female entrepreneurial activity.

**Key words:** e-commerce, entrepreneurship, Jordan, culture, gender.

1. **Introduction**

The rapid development in the online and e-commerce business sectors has linked different communities in global online market. This has made many organizations launch their own websites to interact with their local customers and other potential customers around the world. According to Turban et al (2000), e-business involves the buying and selling or exchanging of the goods, services and information through computer networks via internet. Because of the ultimate growth of the e-business sector, venture capitalists and investors are coming to invest their funds in this sector. E-commerce is defined by Zwass (1996) as “the sharing of business information, maintaining business relationships and conducting business transactions by means of telecommunications networks”. Other researchers support this view as e-commerce includes buying and selling activities in addition to include different processes across the organization. (Applegate, 1999. Fellenstein and Wood, 2000). E-commerce in a broader sense also includes servicing customers and collaboration among the business partners (David and Benamati 2002). Thus, e-commerce has increased rapidly and attracted more and more customers from Tier 2 and Tier 3 cities, where people have restricted access to brands with high brand equity.

Entrepreneurs are increasingly using e-commerce to start-up their own online business. A nascent entrepreneur is someone who starts carrying out a series of activities intended to culminate in a fertile business start-up (Reynolds, 1994). It may include individuals or organizations engaged in the entrepreneurship process (Naffziger et al. 1994). Entrepreneurship is the process consisting on the creation of something new and related with the handling of risk and reward measures. It encompasses acts of organizational creation, renewal, or innovation that occur within or outside an existing organization (Sharma and Chrisman 2007).

On the other hand, E-commerce and entrepreneurship generate income and sustain economic development and growth (Reynolds et al. 2003; UNCTAD 2003). Moreover creating a successful e-commerce venture could be affected by factors such as entrepreneurial characteristics and other critical factors defined by Sebora et al. (2009). A successful E-commerce entrepreneur is one who has launched an e-commerce venture, profitable in monetary terms, and has also survived to external and internal factors. Nevertheless e-business is also characterized by selling or buying a service or product (including rental and books, computers, cell phones, software) through online sources, such as email service. The e-commerce enables the single computer owner to interact with the whole world of consumers and can run their business with them. The concept has a wider scope and is not limited to small e-businesses or organisations, but also includes big corporate entrepreneurship (Burgelman, 1983).

The use of information and communication technologies (ICT) have been seen as a good opportunity for developing countries (Fryad Henari and Mahboob, 2008; Kahttab and Qutaishat, 2012). E-business activity may compensate for the lack of adequate physical infrastructure, or the small local markets. For this reason, ICT are being promoted in several of these countries. This is the case of Jordan, where government is actively pursuing the modernization and development of the ICT sector (UNCTAD, 2003). In particular, special attention has been paid to e-business as a possibility to promote women empowerment and reduce gender inequality (Meenakshi, 2015; Mellita and Cholil, 2012).

In the present chapter, we provide an overview of the previous literature on the effects of gender and culture on e-commerce entrepreneurship in Jordan, as a case representing Middle East and North Africa (MENA) countries. In addition, the chapter represent three Jordanian case studies of initiatives to support the local entrepreneurs in this country, with a special focus on e-entrepreneurship.

1. **E-commerce entrepreneurship**

The concept of infrastructure related to e-commerce is a relevant factor impacting on the adoption of e-commerce by developing nation entrepreneurs for their business. The infrastructure for the e-business firm includes the internet compatibility, technical skills and experience of the employees with respect to the business. Internet compatibility refers to the availability of telecommunication systems, hardware and software and internet services, to the entrepreneur. It also includes knowledge about how to use and apply it to the business.

Grandon and Pearson (2004) identify different variables as useful to perceive the strategic value of e-commerce adoption, such as organizational support, decision-making abilities and managerial productivity in SMEs. This specific knowledge allows the entrepreneurs and their employees to choose e-commerce as a beneficial strategy for their businesses. Technical computing skills and experience of the employees and the entrepreneurs will support the implementation of strategies to expand or develop their business through e-commerce. The customer ability to use internet and infrastructure is also considered as the leading component for adopting e-commerce by the entrepreneur. The infrastructure is a prime component for e-commerce to work for the entrepreneurs and to support their business (Grandon and Pearson, 2004).

The main concern for entrepreneurs while seeking new strategies are the customers. Whatever decisions an entrepreneur takes to expand her/his business depends on customers’ -or potential customer’s- acceptance. It is derived that the customers are primary element for the entrepreneur to decide whether adopting e-commerce for her/his business or not. The decision to take up e-commerce as a business strategy could be affected by the customers and their trust in e-commerce (Shuhaiber et al. 2014). Change takes time to get accepted and the same applies to the e-commerce, as there is lack of awareness and popularity of e-marketing among customers. The existing culture of shopping can act as a barrier for the growth of e-commerce in developing countries.

 Related to this situation, the entrepreneurs of these countries are often afraid of trying new strategies (Alzubi et al. 2015). According to Alzubi, Aldhmour and Ali (2015), this is related to some additional factors affecting the adoption of e-commerce management, including top management support (TMS), financial resources (FR), University readiness (UR), attitudes and subjective norms (SNKS).

 The market environment is also a factor that influences e-commerce entrepreneurship. Wymer and Regan (2005) study the application of e-business and e-commerce information technology (EEIT) in small and medium enterprises (SMEs). The primary objective is to analyse the barriers and incentives found by SMEs in using EEIT and the influence of demographic characteristics on the adopter's decision. Market environment is a combination of competitors, suppliers, vendors and customers. The existence of competition in the market motivates vendors to stay one step ahead of their competitors. Competitors play a major role as they are the main element forcing entrepreneurs to present themselves with uniqueness and provide the customer with easy to access facilities to purchase their products.

Vendors may also attract customers by using alternative strategies: allowing them to access the market from the comfort of their homes, providing a variety of quality options, and allowing comparison of their products with other vendors’ products. In this sense, e-commerce provides entrepreneurs with benefits attached to it, which allows them to cover wider markets with cost efficiency and less effort. The trends running in the market place will influence the decision of the entrepreneur to choose the promotion strategy for her/his products. If the trend is in favour of e-commerce, the entrepreneur tends to select it (Wymer and Regan, 2005).

According to Kapurubandara and Lawson (2006), studies reveals the significant barriers at different levels with regard to e-commerce Information and Communication Technology (ICT) adoption in developing countries. The nature of market changes with the transformation in government policies, rules and regulations related to market transactions. When government introduces any new policies regarding taxes, subsides or rules and regulations, all these factors provide some flexibility or stiffness in the working procedure of an entrepreneur. These aforementioned elements have their direct impact on the adoption of e-commerce by an entrepreneur. If these elements are in favour of e-commerce with respect to a traditional business, then the entrepreneur will have an incentive to adopt e-commerce as her/his mode of transaction.

Contradictory to the preceding situation, entrepreneurs do not use e-commerce as their manner of dealing in the market if the government policies are not supporting their business through e-commerce. Thus, government policies, rules and regulations are considered as a crucial factor for the entrepreneur to take up e-commerce to promote their business and attract the attention of the customers (Kapurubandara and Lawson, 2006).

According to Fryad and Mahboob (2008) the internet users have an experience in this field and are considering the internet technology to be a new and possibly the greatest opportunity for commercialism in this century. This, at one time known as an information revolution, is now called the internet and e-commerce revolution (Henari and Mahboob, 2008). There are many cultural and social aspects against different nations which are considered a major obstacle to the spread of e-commerce. The e-commerce is being considered as a leading indicator for economic advancement and growth in the developed and developing countries (Edvinsson & Stenfelt, 1999).

1. **Culture, gender and e-commerce entrepreneurship**

Culture may be defined as the set of basic common values which contributes to shaping people’s behaviour in a society (Inglehart, 1997). It also includes patterns of thinking, feeling and acting, which are learned and shared by people living within the same social environment (Hofstede and Hofstede, 2005). The first and most common classification of cultures distinguishes between individualist and collectivist ones (Hofstede and Hofstede, 2005; Schwartz, 1999). The more general set of cultural dimensions defined by Hofstede (1980) have been frequently applied in the study of these countries. These four underlying value dimensions are used to position countries into cultural regions. These dimensions include power distance, uncertainty avoidance, individualism vs collectivism, and masculinity vs femininity. All of these dimensions are rated on a different scale from the lowest to the highest (Hofstede, 1980).

The cultural dimension of collectivism appears to be a sort of functional, social closeness. It is measured with respect to parents, friends and others. The collectivist society consists of collective identity, emotional dependency, sharing of duties and obligations, which are needed for stable and predetermined friendship, group decision, and participation. On the other hand, individualism is a multidimensional concept. The behavioural aspects of individualism act according to the personal attitudes and preferences of people, rather than being influenced by others’ opinions and perception level (Buda and Elsayed-Elkhouly, 1998). The cultural difference of both, individualism and collectivism, affects the business and the economy in several ways because of their interrelated functions (Hofstede and Hofstede, 2005).

The findings of various research studies suggest that culture in the Arab countries could be a barrier to the internet usage because of the highly social and family oriented culture of the Arab region. There could be a threatening effect of the internet and e-commerce in the life of family and community. According to Lauzikas and Mokseckiene, (2013), in a society, culture affects the decisions of young people about focussing on innovation, employment or starting a new venture. The role of a society’s lifestyle, religion, customs, rules and other similar aspects on the business and organisations of a country are relatively under-explored. The influence of human resources, and their intercultural backgrounds are generally ignored when identifying the role of culture in entrepreneurship activities. Nevertheless, it has a deep impact on entrepreneurship. Entrepreneurs cannot get the desired results from their businesses activities without having adequate knowledge about the culture of the country where their business is located (Lauzikas and Mokseckiene, 2013).

The lack of cultural awareness may also result in the vanishing of some financial benefits of the business. In the view of Sajjad, Shafi and Dad, (2012), the entrepreneur’s intentions are substantially affected by the culture of a country. They propose the model of persuasion as consisting of Appropriateness, Consistency and Effectiveness (ACE). This model assumes entrepreneurs choose between adding a new concept to the existing trends of business or introducing an entirely new concept to generate a striking image of their venture in the market. The decision will depend on the evaluation of appropriateness, consistency and effectiveness of the alternative opitions.

The feasibility of the entrepreneur’s ideas will depend on the customers’ demand, which ultimately is influenced by their culture. Thus, the importance of culture is revealed by factors such as the customers’ acceptance of the idea, or the entrepreneur’s efficiency to stabilize her/his business. It is evident that the thinking, values and beliefs of people have impressions of the culture by which they are surrounded (Liñán, Moriano and Jaén, 2016). Similarly, the morals, actions, and behaviour of the people are developed under the same culture which is accepted by the society (Leung and morris, 2015). Generally, it is observed that the entrepreneur’s intentions are also influenced by individual thoughts, but which are nurtured by the cultural influence of the country or region (Liñán, Moriano and Jaén, 2016).

Thus, it is accepted that a nation’s culture has a moderating impact on the intentions of the entrepreneur with regard to e-commerce (Sajjad, Shafi and Dad, 2012). Entrepreneurship is considered as the essential element that promotes competition, innovation and employment. The entrepreneurial intention is one key step in the process of entrepreneurship (Sajjad et al., 2012). However, entrepreneurial intentions influence the entrepreneurial behaviour depending on previous specific business knowledge. Most people, even if they exhibit high entrepreneurial intention, begin undertaking an employee position before they launch their own business, due to lack of sufficient start-up capital and specific knowledge

Pavlou and Chai (2002) develop a research instrument to measure collectivism and individualism along with the theory of planned behaviour constructs. The use of internet and the process of globalisation develop the activities of e-commerce across nations. These actions develop a new framework of online consumer behaviour that exceeds the national boundaries along with cross-cultural effects. They found a significant relationship between attitude and intention for collectivistic cultures, but insignificant for individualistic cultures. However, the findings from various studies state that customer loyalty, in lieu of business to consumers in e-commerce, is not influenced by the individualism or collectivism cultural dimension. Furthermore, individualism and collectivism explain the differences among online and offline commerce. Online shopping pulls in individualists because people do not have to interact with the cooperation of other individuals. Therefore, most users of online commerce express individualistic values (Frost, Goode and Hart, 2010). In Arab countries, such as Jordan, where collectivistic values tend to prevail, this would imply a hurdle for the development of e-entrepreneruship.

Shuhaiber, Lehmann & Hooper (2014) introduced a factorial model for consumer trust in mobile payments whether via mobile, cell phone or smartphone handsets. The study was conducted in the United Arab Emirates – Middle Eastern country. One of the five main conceptualisations in the study model was environmental influences (social and cultural). It found that the word-of-mouth had a positive effect for the majority of people on trusting any online business, in addition to other factors related to the Emirates technological culture and environment (Shuhaiber, Lehmann & Hooper 2014).

In this context , some studies have tried to identify the main factors retarding the spread of e-commerce in many countries, including social and cultural reasons as one relevant element (Gibbs, Kraemer & Dedrick, 2003). A recent study have also shown the influence of individualism and collectivism cultural values toward e-commerce intentions in Jordan, moderated by the gender factor (Kahttab and Qutaishat, 2012).

Gender is a relevant variable determining various roles in the society and lays different emphasis on the work goals and assertiveness in comparison to the personal goals and furtherance. According to the views of Sangwan, Siguaw and Guan (2009), there is a significant role of gender on explaining the different motivational levels towards e-commerce of males and females. The study has also mentioned various factors affecting males and females differently in their e-commerce purchase behaviour. These factors include: (a) reliable information is available while shopping online; (b) purchasing behaviour of others, (c) enjoying while shopping online; among others (Sangwan, Siguaw and Guan, 2009).

Various studies have identified a set of critical factors which underlie successful women entrepreneurs. In particular, government and institutional support, involvement of societal environment, training and management, increased access to the market, and best managerial practices are stressed. Thus, Minnitti, Arenius, and Langowitz (2005) argue that men continue to exhibit a more active participation in entrepreneurship, as compared to women. The data suggested that the shortfalls occurs more likely with the middle-income nations where women are 25% of entrepreneurs. In contrast, women entrepreneurs are more active comparatively in the high income countries, with over 33% of the total, and in the remaining low-income countries with a 41% participation rate (Minnitti, Arenius, and Langowitz, 2005).

In the case of Jordan, as in other Arab countries, traditional roles assigned to women do not fit well with the entrepreneurial activity (Sidani, 2005). In this sense, it has been argued that e-entrepreneurship may be a way to overcome some of these traditional cultural beliefs in Arab countries. Hence, Information and Communication Technologies (ICTs) provide women's empowerment, according to Kelkar and Nathan (2002). ICTs may contribute to redefine the traditional gender roles as the use of IT services will benefit both men and women who have limited knowledge and money for higher education (Kelkar and Nathan, 2002).

Mitchell (2004) found the ways and targets of men and women are influenced by the stereotype behaviour. The stereotype indicators such as targets, negative perspective and self-appropriate behaviour are dangerous to their self-fulfilment cycle. Thus, many women entrepreneurs are motivated by the safety level measures for their families. Entrepreneurship combines caring for their families as well as bringing the money for them for their survival and fulfilment of their aspirations. This is visible in several Asian countries including Indonesia and Singapore (Mitchell, 2004; Sebora, Lee & Sukasame, 2009).

According to the United Nations (2015), about half of the world’s human capital and business owners are women. However, only around one-third of the work done by women in developing countries is measured in the national economic reports. In contrast, in some developed countries such as Germany, women using government incentives for their ventures are performing comparatively as satisfactorily as men are. Because of the thought that women bring fresh motivation and ideas in their professional work, women adjust better into the new service society as compared to the old industrial society. In this regard, Mellita and Cholil (2012) identified several factors as helpful success motivator for females in e-commerce entrepreneurship in developing countries:

* new challenges and Opportunities for self-fulfilment,
* Education and qualification,
* Support from the family members,
* Role models to others,
* Bright future of their children,
* Need for additional income,
* Family Occupation,
* Authority in Independent decision making,
* Employment Generation, and
* Innovative Thinking

Meenakshi (2015) argues that government is playing a vital role in influencing women to become entrepreneurs. The government’s support is encouraging women to become an entrepreneur by developing entrepreneurial intention among them. In support of these views, Mat and Razak (2011) suggest that governmental policies are vital for encouraging women to become entrepreneurs. In their view, several factors affect the entrepreneurial activities of women, including education, attitude and experience level of the individual.

Education is found to be the most significant factor that affects the entrepreneurial development of women (Mat and Razak, 2011). In the Arab world, female education has a strong effect on their employment status as educated females are more likely to be employed rather than not educated females. However, 30 percent of educated females in Jordan were unemployed during the period 2011 and 2012, with an unemployment rate of 60 percent. Overall employment increased by 18 percent during the period 1991-2011 which made an average gain for Arab women in the region without a substantial change in Jordan (Momani, 2016).

Education provides the knowledge about entrepreneurship and the confidence to become an entrepreneur. In addition to this, there are some environmental factors that affect the entrepreneurial intention and entrepreneurial development of women. These environmental factors include political and business market situations. Along with this, social and cultural factors like discrimination or preference of men over women are also considered as a significant factor that contributes towards the entrepreneurial intentions and entrepreneurial development of women (Mat and Razak, 2011),

1. **Case studies in Jordan**

In this section, we describe three recent entrepreneurial projects. Two of them are aimed at promoting entrepreneurship in Jordan: Oasis5000 and ZINC. Although they are not exactly e-business ventures themselves, they both have a strong on-line presence. As entrepreneurial support centres, they aim at creating scalable businesses for which e-commerce and e-entrepreneurship components are given high priority. Additionally, they both have a commitment to promote entrepreneurship among less well-off members of the Jordanian society. In the case of Oasis500, they have an explicit focus on the promotion of women entrepreneurship. The third case study (CashBasha) is an e-entrepreneurship project itself, which has come out with the support from ZINC.

*Oasis500*

Our first case study in Jordan is Oasis500. This is one of the leading seed investment companies and business accelerators in the tech and creative industries within the country. Its aim is to enable nascent entrepreneurs to transform their viable ideas or creative talents into scalable businesses. This includes finding those entrepreneurs, investing in their start-ups, bridging their know-how gap, and eventually helping them get follow-on funding. In the process, it became one of the most influential players in advancing the entrepreneurship and innovation ecosystem in Jordan specifically, and the Middle East and North Africa (MENA) region in general. Oasis500 compels people to embrace the entrepreneurial drive and submit their start-up ideas.

It has made an impetus to redefine entrepreneurship by being a partner in Women Entrepreneurship Day (WED), the largest movement to support and empower women across 144 countries including Jordan. WED launched a returnship program which helped women return back to work through training and internship after being away from the workforce for a while.

In addition to that, Oasis500 encouraged Jordanian entrepreneurs to participate the Queen Rania National Entrepreneurship Competition (QRNEC) to achieve a well-developed entrepreneurial eco-system in Jordan. It provides them with a platform to increase the Jordanian entrepreneurs and innovators interest, in addition to the national institutions in designing a path. The program pursues to advocate entrepreneurial skills as mature entrepreneurs and university students to merge their knowledge with the company resources to create a business plan that is both practical and innovative. Oasis500 statistics (March 2012), shows that Out of the 500 trained entrepreneurs 123 are women (25%), 18 companies out of 52 were founded/co-founded by women (35%), women mentors are 30 out of 150 total mentors (20%). Oasis 500 start-ups employed 48 women in between Sep, 2010 – Mar, 2012. Women who led start-ups at Oasis 500 have managed to attract 1million USD on funding in less than 1 year. Not to mention that 8 out of 11 of their team are females. That shows their concentrate toward the female entrepreneurs specifically.

*ZINC*

The second case study in Jordan is Zain Innovation Campus (ZINC). In 2013, Zain Jordan established the Corporate Entrepreneurship Responsibility Division (CER), an independent business unit aiming to build and empower entrepreneurial ecosystem in Jordan. CER’s role was to establish partnerships that would strengthen the ecosystem and create a series of events, activities and workshops that are meant to enable entrepreneurs, build capacity, expose them to success stories and engage them with networks, mentors, potential partners and experiences. Two main roles of CER are: Zain Innovation Campus (ZINC), and Zain Al Mubadara. ZINC is a platform, launched in 2014 for entrepreneurs and interested youth to connect, meet, work, interact and engage with one another to activate and ignite the start-up and entrepreneurship ecosystem in Jordan. ZINC, as well, links Jordanian entrepreneurs inside the country with start-ups, mentors and investors around the world.

According to the Zain 2016 thought leadership report; ZINC offers entrepreneurs free membership for the campus, meeting leading mentors and experts in workshops and lectures, also access to the latest ICT technology, and the opportunity to connect with investors worldwide. ZINC has evolved into a nationally recognized entrepreneurial hub. It has attracted representatives from Google, Yahoo, Microsoft, regional e-commerce powerhouse Souq, along with Ambassadors and international investors such as 500 Start-ups and Eureeca. It established a host of strategic partnership with the Jordanian Government to develop smart government solutions and mobile apps (e-government), and partnership with the venture capital firm 500 Start-ups to collaboratively invest $2 million USD in local start-ups.

A significant aspect of ZINC is the inclusive nature in which it offers Jordanian youth the opportunities to learn and develop. Moreover it’s accessible to all Jordanians; including those at the bottom of the pyramid that typically have difficulty attending educational forums and events. The events organized through ZINC in 2015 attracted more than 25,000 attendees. ZINC's leading successful start-ups are: A Minute Marvel, Amberley, AqarCirle, Cashbasha, Ekeif, Feesheh, Jobedu, LinaGas, Tamatem and Toffimelt.

The next project is to activate ZINC within universities in 2017, which will be the enterprise hosting workshops with public and private sector partners in an effort to promote students to pursue entrepreneurship and innovation in their future careers. ZINC Academy division is also planning new courses that will teach start-ups the fundament scaling and legitimizing business models. Recently Oasis500 started partnership with ZINC to explore the possible opportunities for entrepreneurship development in Jordan. Both parties have agreed to allow their members’ have mutual access to the latest technology, knowledge sharing, mentoring and coaching sessions, training, speakers’ series and access to networks. Oasis500 and ZINC are committed in benefiting entrepreneurs in Jordan by leveraging a holistic package of support services derived from the expertise and resources available in both organizations.

*CashBasha*

This is a cash collection network, where customers can shop online and pay for their purchases in cash at trusted locations near them, or at their doorsteps through the cash on delivery (COD) method. The decision to start CashBasha was a result of large scale research by the team, which showed them that 80% of e-commerce retail in the MENA region was flowing from capital global e-commerce players. One of the success points was the ability to map how emerging market customers want to be served on international shopping sites in a way that completely hides all the complexities of purchasing from the customer.

The CashBasha team guaranteed that their solution supported any and all shopping sites. But at present, they are partnered with just one site, which is a great first partner to have, given that its global e-commerce major Amazon. The decision to begin with Amazon was a result of co-founders research which showed that about 40% of any online purchases being made in (MENA) region all came from that one site. Without elaborating on the terms of the partnership with the e-commerce giant (owing to nondisclosure agreements), strategically, CashBasha is aligned with Amazon, designed with a personal distinctive technology to be agnostic and work on any e-commerce website by design. It resulted in requests from customers to integrate more sites, and they are considering it.

CashBasha was officially launched on May 2015, showing success the early results. They were able to achieve those within the first two days of operation, showing a solution and considerable growth. Currently, in Jordan alone, CashBasha claims to be shipping nearly six tons of goods per month. In the cash-dominated markets served by CashBasha, only 20% of the transactions are digital in nature. Moreover, CashBasha’s tools also sustain in international sourcing, shipping, customs clearance and other allied needs, and are not just a means of payment. Their method on supporting COD, is “cash before delivery", and not COD, without necessarily advocating or overly encouraging cash payments, letting customers to transact in whatever way they are comfortable with.

1. **Discussion and Conclusion**

In this chapter, we have tried to present an overview of the literature about the roles of culture and gender in e-commerce and e-entrepreneurship. In particular, we have focused on Jordan, as a representative of the Middle East and Northern Africa (MENA) countries. A collectivistic culture typically prevails in Arab countries. This kind of cultural values may act as a barrier to the development of innovative entrepreneurial projects, as is the case with e-entrepreneurship. A positive relation has been found between e-commerce and individualism.

In this regard, some of the environmental factors that are relevant in affecting entrepreneurial activity include the market situation and the role of the government. Regarding the former, infrastructure and customers’ practices does not seem to be too favourable for the development of e-commerce entrepreneurship. Customers need to accept and get used to e-commerce by changing their traditional ways of shopping and do shopping online in place of face-to-face interaction. They need to get used to utilising internet as their mode of shopping. The bargaining, interacting with the shopkeeper and getting the delivery of products directly from the hands of the shopkeeper will change to online transactions from their homes without direct personal contact.

In contrast, despite a not so positive initial situation, government policies and measures are being implemented to support entrepreneurship in general, and the use of ICT in entrepreneurship, in particular. Similarly, the Jordanian government is also encouraging women to become an entrepreneur by promoting the development of entrepreneurial intentions among them. Our review has found indications that there is a considerable gender bias in the developing countries and specifically in Jordan with respect to entrepreneurship. For this reason, many countries are starting to provide support to their female population, as e-commerce enables them to conduct their business from the comfort and safety of their homes.

In particular, some of the initiatives implemented through Oasis500 are potentially very relevant and may be highly impactful in this respect. In this sense, the initiative of entrepreneurship education may be especially useful to motivate women entrepreneurs to understand the importance of entrepreneurship. In order to promote women e-commerce entrepreneurs, the inclusion of ICT-specific contents is an important factor to be considered.

Table 1: Doing Business Report on Starting a Business 2017

| Indicator | Jordan | Middle East & North Africa | OECD high income |
| --- | --- | --- | --- |
| Procedure – Men (number)  | 7.0 | 7.8 | 4.8 |
| Time – Men (days) | 12.0 | 20.1 | 8.3 |
| Cost – Men (% of income per capita)  | 22.4 | 26.3 | 3.1 |
| Procedure – Women (number) | 8.0 | 8.6 | 4.8 |
| Time – Women (days) | 13.0 | 20.9 | 8.3 |
| Cost – Women (% of income per capita)  | 22.4 | 26.3 | 3.1 |
| Paid-in min. capital (% of income per capita) | 0.1 | 11.2 | 9.2 |

Source: World Bank Doing Business Project (http://www.doingbusiness.org/data/exploreeconomies/jordan)

Regarding the case studies, the initiatives analysed represent important steps to develop Jordan as a vital environment for entrepreneurs. As shown in Table 1, Jordan compares fairly well with other MENA countries and there is no strong regulative discrimination against women in starting a business. Although one additional procedure is required (husband’s permission), there is no extra cost for women when they are to launch a new venture. Additionally, recent initiatives as Oasis500 and ZINC are helping develop a more supportive environment for venture start-ups. As indicated above, there are still a relatively low percentage of newly funded companies launched by females.

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