

Entrepreneurial Ecosystem Mapping of Jerash

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Abbreviations

B2B	Business-to-Business
BDC	Business Development Center
BMZ	Federal Ministry for Economic Cooperation and Development of Germany
CPF	Crown Prince Foundation
DEF	Development and Employment Fund
E4DE	Entrepreneurship for Sustainable Economic Development and Employment
ESO	Entrepreneurial support organisation
EU	European Union
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
ICT	Informations and Communications Technology
ISSF	Innovative Start-ups and SMEs Fund
JEDCO	Jordan Enterprise Development Corporation
JOHUD	Jordanian Hashemite Fund for Human Development
JRF	Jordan River Foundation
MoDEE	Ministry of Digital Economy And Entrepreneur-ship
MOL	Ministry of Labour
MSME	Micro-, Small and Medium Enterprises
MVP	Minimum Viable Product
NET	National Employment & Training
NGO	Non-Governmental Organisation
REGEP	Rural Economic Growth and Employment Project
SAAS	Software as a service
UNICEF	United Nations International Children's Emergency Fund
VTC	Vocational Training Corporation
ZINC	Zain Innovation Campus

Executive Summary

Method

- Utilising qualitative data collection methods including desk research, workshops, and interviews, the study comprehensively explores the entrepreneurial ecosystem, drawing insights from diverse perspectives and data sources.
- Isenberg's model is employed to identify and categorise stakeholders.
- The study encompasses mapping of start-up actors, start-up assessments, and value chain assessments, aiming to understand the dynamics of the entrepreneurial ecosystem, identify economic opportunities, and address challenges. However, limitations such as sector definitions variability, data availability constraints, exploratory nature of the analysis, and sampling limitations should be acknowledged.

Findings

- Strong foundation for the idea stage with awareness campaigns, training, and brainstorming sessions provided by ESOs.
- Limited services beyond the idea stage, particularly in business plan development, market research (national and export), pitch events, accelerators, prototyping, co-working spaces, quality testing, legal support, and expansion programmes. Accessibility issues prevent some startups from fully utilising available services.
- Many early-stage, unregistered startups, reliant on founders' funds, with limited revenue and experience. Market competition and securing investment are top challenges. Green businesses are growing.
- Only a third of the surveyed large companies use products and services from start-ups, despite interest in collaboration (marketing, technology, etc.).
- Lack of awareness by large companies, quality assurance concerns, legal/financial complexities, and limited resources of startups hinder collaboration between start-ups and companies

Recommendations

- **Support Organisations (ESOs):** Improve accessibility to technical and financial services and advice, provide modern equipment/resources, expand service offerings across all startup stages, and cater to specific target groups and green businesses.
- **Start-ups and MSMEs:** Develop a solid business plan, address market needs, explore diverse funding options, collaborate with ESOs, embrace sustainability, and seek partnerships for growth.
- **Large Corporations:** Increase engagement with startups, address collaboration challenges, and build mutually beneficial partnerships through mentorship, pilot projects, and knowledge sharing.
- **Development Partners:** Bridge the information gap between startups and large companies, address resource constraints (prototyping), promote financial inclusion, and foster green innovation.
- **Education Providers:** Integrate entrepreneurship education, connect students with mentors, and offer training programmes in startup-relevant skills.



1. Introduction

1. Introduction


This report introduces the Entrepreneurial Ecosystem Mapping of Jerash.

Designed to delve into the region's entrepreneurial landscape and pinpoint areas where support for start-ups may be lacking. The structure of the mapping is as follows: Chapter 3 offers an outline of the methodological framework. Chapter 4 provides insights into stakeholder mapping, while chapter 5 summarises available services in Jerash. Chapter 6 offers an assessment of start-ups in the region, and chapter 7 delves into linkages with the value chains of large companies. Chapter 8 concludes the mapping by highlighting strengths and weaknesses. Chapter 9 furnishes recommendations based on the conclusions. The annex features a table of key definitions applied and a list of references and data sources. In addition, a methodological annex, details on potential joint project initiatives for the network, and an anonymised list of interviewees for the assessment are included.

The Entrepreneurial Ecosystem Mapping of Jerash scope of work is financed by the GIZ-implemented Entrepreneurship for Sustainable Economic Development and Employment (E4DE) project together with the Ministry of Digital Economy and Entrepreneurship (MoDEE). The E4DE project is implemented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) and the European Union (EU). One of the project's focuses is supporting the entrepreneurship ecosystem in Jerash through promoting cooperation among stakeholders and setting up mechanisms to support entrepreneurs through private sector development approaches. Mainlevel has implemented the scope of work under the guidance of the GIZ-implemented project E4DE.

The target audience of the study is twofold.

On the one hand, the study is directed to start-ups on governorate level as well as recently established MSMEs and on the other hand to the broader entrepreneurial ecosystem development partners including governmental stakeholders, incubators, non-governmental institutions, large corporates, academic institutions, and non-governmental organisations. For this target audience this study will ultimately develop, (i) recommendations for strengthening the entrepreneurial ecosystem, (ii) identify capacity-building and potential joint projects of key stakeholders that provide start-up support service delivery and (iii) identify potential opportunities to link small companies with large corporates.




2.
Acknowledgment
Section

2. Acknowledgment Section

We express our gratitude to the following stakeholders and contributors for their valuable support and contributions throughout the Entrepreneurial Ecosystem Mapping of Jerash:

- **Stakeholders and Entrepreneurial Support Organisations:** We commend their willingness to provide information and actively engage in discussions. Their collaboration and insights were fundamental to shaping this mapping.
- **Large Companies in the Value Chain Assessment:** We extend our appreciation for their willingness to share information, which was integral to the success of the value chain assessment.
- **Start-ups in the Start-up Assessment:** We appreciate their openness in providing information, which significantly enhanced our understanding of the entrepreneurial landscape in Jerash.

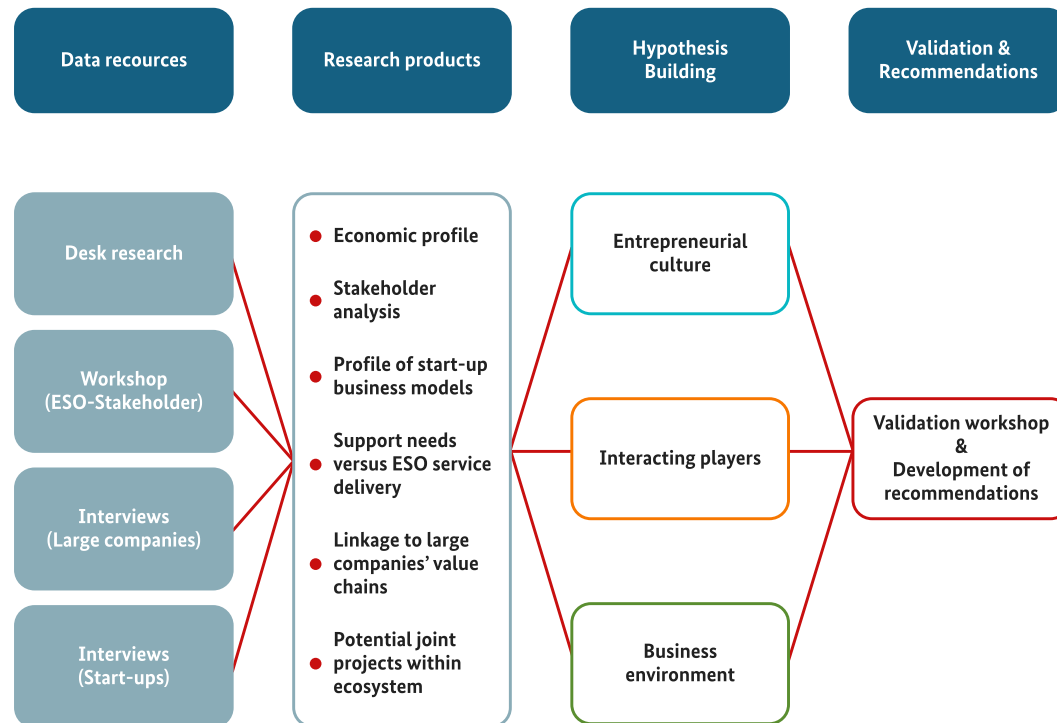
The collective efforts and dedication of these stakeholders and contributors have played a crucial role in the success of the Entrepreneurial Ecosystem Mapping of Jerash. Their support has been foundational to this endeavour, and we express our gratitude for their collaboration and contributions.



3. Methodological Framework

3. Methodological Framework

The Entrepreneurial Ecosystem Mapping of Jerash is based on four qualitative data collection methods that contribute and shed light on the entrepreneurial ecosystem in Jerash from different perspectives.



To gather comprehensive data, the research design utilises a range of data sources (see Figure 1). These include desk research to gather information from existing reports and studies on the economic profile of the region, workshops with ecosystem stakeholders to gather insights and perspectives, interviews with large companies to understand their linkages to the ecosystem, and group workshops with start-ups to capture their experiences and challenges.

To identify all relevant stakeholders in the ecosystem and ensure the representation of diverse perspectives on the ecosystem, Isenberg's model for conceptualising entrepreneurial ecosystems is used (Isenberg, 2011). To take the specific context of the project into account these categories of actors will be extended to incorporate accelerators and incubators as key actors into the analytical framework. Incubators and accelerators are of particular importance to entrepreneurial ecosystems as they provide start-ups with support, resources, and mentorship. They validate and refine business ideas, offer skill development programmes, and facilitate access to funding. By fostering a sense of community and collaboration, they contribute to the overall growth and success of start-ups, while also stimulating economic development, job creation, and innovation within the ecosystem.

Figure 1
Overview of Research Design



Figure 2
Isenberg's Model for conceptualising Entrepreneurial Ecosystems

Entrepreneurial Ecosystem Mapping

The Entrepreneurial Ecosystem Mapping primarily focuses on mapping start-up and entrepreneurial actors relevant to the ecosystem in Jerash. The actors in the entrepreneurial ecosystem were classified according to established methods and an overview table of stakeholders was developed. To this end, a workshop was conducted in December 2023, where stakeholders within the Jerash ecosystem were brought together. The workshops objectives were to

- Discuss the entrepreneurial culture in Jerash**
- Assess the ecosystem's strengths and challenges**
- Take stock of relevant actors, their support services**
- Identify ideas for projects and entrepreneurial initiatives that can be jointly implemented by the entrepreneurial network**

Start-up Assessment

For the Entrepreneurial Ecosystem Mapping in Jerash information from start-ups in three key areas were gathered: general characteristics of the start-up, business model and market performance insights, and perception of support services. The start-up assessment covered various start-up lifecycle stages, as well as female-led, green-business, and failed start-ups. The process involved interviews with 30 start-ups, ensuring representation from different stages, gender, and business types to shape the entrepreneurial ecosystem and support services effectively.

Value Chain Assessment

In the scope of the research, a value chain assessment was conducted. The aim was to identify key sectors and the potential for involving start-ups in the value chain. The widely used Porter Value Chain Framework (Porter, 1985) is applied as the overarching analytical frame to assess the Value-Chain opportunities and linkages of start-ups' business models with large companies' value chains.

Limitations

It is important to note that there are some limitations for the Entrepreneurial Ecosystem Mapping of Jerash:

- **Explorative Analysis:** The mapping process is primarily exploratory in nature, which means it may not provide an in-depth analysis of all aspects of the entrepreneurial ecosystem and of start-ups needs and opportunities in the region. Mapping of Jerash and Analysis of Start-up Economic Sectors. Their support has been foundational to this endeavour, and we express our gratitude for their collaboration and contributions.
- **Only a sample of the existing start-ups and corporates in Jerash were interviewed.** Due to resource constraints, the study involved several selected interviews with start-ups and corporate entities. This may result in a less comprehensive representation of the ecosystem.
- **Limited Depth of Analysis of Services and Ecosystem Stakeholders:** The analysis of support services and ecosystem stakeholders may not delve into a high level of detail, which could limit the depth of understanding in these areas.

The annex contains relevant definitions, additional data, and a list of sources and references. More details on the methodological framework are provided in the methodological annex.



4.
**Jerash Entrepreneurial
Ecosystem Map**

4. Jerash Entrepreneurial Ecosystem Map

The Jerash Entrepreneurial Ecosystem Map presents a comprehensive overview of pertinent entities within the entrepreneurial landscape of Jerash.

This encompasses both physically present actors and those without a regional footprint but extending services. Organisations with physical presence are denoted by a green dot, organisations with outreach to Jerash but without physical presence are denoted by a blue dot, and members of the Jerash Entrepreneurial Network are marked with a *. Notably, the inclusion of actors is driven by perceived relevance, as determined by key stakeholders in the region, potentially excluding national actors covering the region if not highlighted in stakeholder consultations.

The start-up ecosystem map illustrates various institutions categorised according to the Isenberg model elements, showcasing their roles in fostering entrepreneurship:

- **Policy** (Governance, Regulation, Advocacy): Institutions involved in **Governance** and **Regulation** impact the operational environment for start-ups, while Advocacy groups actively promote policies favourable to start-ups, creating a supportive ecosystem.
- **Finance** (Microfinance, Venture Capital, Seed Funding, Crowd Funding, Grants, Credit / Loans, Matchmaking): Financial institutions such as **Microfinance** providers, **Venture Capital** firms, providers of **Seed Funding**, and **Crowdfunding** platforms offer diverse funding sources. Banks and other financial institutions provide **Credit and Loans**. Entities providing **Grants**, contribute crucial financial support, while **Matchmaking** services connect start-ups with suitable investors.
- **Culture** (Awards, NGOs, Media): **Award**-granting bodies recognise and incentivise entrepreneurial accomplishments, fostering a positive start-up culture. **Non-governmental organisations** (NGOs) play a pivotal role via influencing public opinion and connecting individuals with common purpose. This may set the ground for new ideas and social initiatives that can turn into businesses. **Media** outlets contribute to building awareness and cultivating a culture of entrepreneurship through coverage and success stories.
- **Support** (Business Advice, Mentoring, Incubator, Accelerator, Co-Working, Networking, Associations, Legal advice, Events): Institutions providing **Business advice**, **Mentorship**, and support services, such as **Incubators** and **Accelerators**, play key roles in start-up growth. **Co-working** spaces offer collaborative environments that facilitate networking and resource-sharing. Opportunities for **Networking** are offered by many organisations. On a sectoral level, **Associations** play a key role in connecting businesses in the same industry. **Legal advisory services** ensure start-ups navigate regulatory challenges, while **Events** provide valuable platforms for learning and for mingling with similar business, suppliers, investors or clients. Institutions facilitating **Access to markets** are crucial for start-ups to broaden their customer base and scale operations.
- **Human Capital** (Education, Research / Prototyping, Training, Access to Talent, Inclusion): **Educational institutions** and **Training** providers equip individuals with the necessary skills for entrepreneurship. Institutions offering a space for **Research and prototyping** contribute to innovation. In the area of human resources, specialised organisations offer **Access to Talent** by connecting to qualified industry experts. The category of **Inclusion** includes organisations that aim at enhancing diversity and the inclusion of marginalised groups in the start-up ecosystem.



**5.
Available
start-up services
in Jerash**

5. Available start-up services in Jerash

Key findings of assessment of start-up services in Jerash

Idea stage

- » *Jerash's local business support system provides all key services for the idea stage, albeit to varying extents.*
- » *Strengths include awareness-raising campaigns, training workshops, and brainstorming sessions, offered by numerous ESOs.*
- » *Networking opportunities and concrete assistance in business plan development are limited, provided by only a few ESOs. Support in national market research or access to export market also remains comparably rare in Jerash's entrepreneurial landscape.*

Seed stage

- » *Compared to the idea stage, Jerash lacks essential services for the seed stage, such as pitch events organisation and accelerator programmes and support with prototyping.*
- » *Conversely, strengths include business model advice, networking opportunities, and access to seed-stage finance.*
- » *It's crucial to assess whether the missing services represent actual gaps for local entrepreneurs, especially those with traditional business ideas.*

Start-up stage

- » *There are fewer organisations catering to the start-up stage, which may reflect (or explain) the early-stage development cycle of many local businesses. Limited services in this stage may align with the current situation in Jerash, where not all ideas progress to full start-ups.*
- » *To foster business maturity, the provision of co-working spaces, quality testing, legal support, and expansion of other service lines are essential and current gaps in the ESO service portfolio.*

Expansion stage

- » *Many key services for the expansion phase are absent from local ESO portfolios in Jerash.*
- » *Missing services include support for international expansion, leadership development programmes, and promotion activities.*
- » *Strengths include the provision of grants and support for national expansion and market entry.*
- » *The Jerash Municipality WEE Unit seems to be a key actor in the expansion stage in Jerash for women businesses.*

5.1 Introduction

The start-up life cycle encompasses several distinct stages, each crucial in the development and growth of a new venture.

The start-up life cycle encompasses several distinct stages, each crucial in the development and growth of a new venture. There are various ways in differentiating between the stages. For this ecosystem mapping, a relatively simple differentiation into four phases is used. We will differentiate between Idea, Seed, Start-up and Expansion stage. The initial phase is the “idea” stage, where aspiring entrepreneurs conceptualise their business concepts and identify opportunities in the market. This is followed by the “seed” stage, where the founders work on validating their ideas, conducting market research, and securing the necessary resources and funding to kickstart their business. Upon the completion of refining the business idea and establishing its operations, the start-up initiates its formal journey, transitioning into the designated “start-up” stage. This phase involves the launch of the business, focusing on early customer acquisition, product development, and establishing a solid market presence. As the start-up progresses and demonstrates sustainable growth, it enters the “growth” stage, where it scales operations, expands market reach, and targets profitability.

Entrepreneurial support organisations play a vital role throughout these stages. During the idea stage, they offer mentorship, workshops, and resources to help budding entrepreneurs shape their concepts. In the seed stage, these organisations provide access to investors and funding net-works to secure initial capital. As the start-up takes off in the start-up stage, they continue to offer guidance, networking opportunities, and specialised training to navigate the challenges of early growth. Finally, in the growth stage, entrepreneurial support organisations assist in accessing new markets, facilitating partnerships, and optimising operational processes to ensure sustainable expansion. In essence, these organisations act as a critical back-bone for start-ups, providing the necessary support and resources at every key milestone in their life cycle. The following table gives an overview of typical support services from entrepreneurial support organisations for each of the four stages.

Stage	Idea Stage	Seed Stage	Start-up Stage	Expansion Stage
Example key ESO support per phase	<ul style="list-style-type: none"> Support in ideation and brainstorming (workshops) Provision of resources and mentorship Offering market research Assistance in business plan development Facilitation of networking opportunities 	<ul style="list-style-type: none"> Organisation of pitch competitions and investor events Provision of access to incubator or accelerator programmes Assistance in product development and prototyping Connecting with angel investors or venture capitalists 	<ul style="list-style-type: none"> Offering co-working spaces or office facilities Assistance in legal and regulatory compliance Offering access to networks and partnerships Offering access to investors and financing 	<ul style="list-style-type: none"> Provision of access to growth-stage funding sources Offering market expansion strategies and guidance Assistance with international expansion and market entry Facilitation of connections with strategic partners and distribution channels Offering leadership development programmes and executive coaching

Figure 3
Typical start-up services by ESOs

5.2 Idea stage

The idea stage of a start-up is a time of creativity and testing out possibilities.

The idea stage of a start-up is a time of creativity and testing out possibilities. At the same time, it can also be a period of great uncertainty and vulnerability. In this phase, it is crucial that a network of entrepreneurial support organisations stands ready to provide a range of essential services that can help budding entrepreneurs navigate this exciting yet challenging phase. The services provided in this phase are pivotal in shaping the raw concepts and ideas into well-defined, viable business prospects.

- **Access to financial incentives and grants.** From the eleven ESOs explored two provide services related to this area, namely the Ajloun Incubator and BDC. BDC offers a special programme that focuses solely on providing incentives and privileges for obtaining loans but does not provide loans itself. While large grants and funding are not yet as important at the idea stage, other types of small-scale financial support mechanisms or incentives seem to be lacking in the local ESO system in Jerash, which could help potential entrepreneurs to explore initial ideas safely, i.e. without financial risk, enabling them, for example, to carry out initial simple market research and hopefully pushing some of them further towards more confidently sketching out ideas.
- **Awareness raising campaigns and orientation.** This area of services provided at the idea stage is a strong point of the local ESO system in Jerash, as all but one (MODEE Knowledge stations) provide services in this area. An interesting area for further research could be whether each of them is targeting different audiences, what communication channels and technologies are being used, and whether the campaigns are achieving their objectives. This research could also shed light on whether there is significant overlap or potential for synergy between different actors, or whether important target groups remain unaddressed.
- **Training of school and university students.** Eight out of eleven explored organisations in Jerash offer training to school and university students, demonstrating that education of future generations of entrepreneurs is valued in Jerash. Thus, training appears to be another strength of Jerash's local economic support system that can enable young, motivated people to start their own businesses. However, it may be worth exploring whether the trainings are finding a large enough and appropriate audience, whether they are meeting the needs of the students, and whether there are important gaps to be filled when it comes to preparing them for a life in business.
- **Ideation and brainstorming workshops.** Eight ESOs offer ideation and brainstorming workshops as part of their service portfolio for future entrepreneurs. This means that local entrepreneurs can find many opportunities to further explore their ideas with like-minded people. Interesting questions, however, are who attends these workshops, what barriers to participation potential entrepreneurs may face (e.g. social norms, other commitments such as family or work) and how many participants in these workshops are able to take their idea to the next stage.
- **Networking opportunities for founders in the idea stage.** An entrepreneur's journey continues by connecting innovators with the broader entrepreneurial ecosystem. Four of the explored organisations (Ministry of Agriculture, JOHUD, JEDCO and IRADA) offer networking opportunities for their audiences which is about a third of all analysed local ESOs and can help set up the necessary business relationships.
- **Mentorship and coaching.** Mentoring provides entrepreneurs with experienced guidance and insight from people who have already faced the challenges of starting and growing a business. Mentors can help entrepreneurs refine their ideas, identify potential pitfalls and develop effective strategies for success from the start. In Jerash, two of the listed organisations (JOHUD and JEDCO) offer mentoring and coaching services explicitly for the idea stage of business creation, which means that there is potential for some other ESOs to include this service in their portfolio to ensure that every potential entrepreneur in need can find the right individual support system.

- **Offering market research and support for feasibility studies.** Market research helps start-ups assess the viability of their business idea by analysing market trends, customer needs, the competitive landscape and the potential demand for their products or services, which is an important step in mitigating risk and enabling informed strategic decision-making. In Jerash, Ajloun Incubator, JEDCO, DEF and IRADA support entrepreneurs in market research at the idea stage of their business.
- **Assistance in business plan development.** A well-developed business plan serves as a roadmap that outlines the vision, goals, strategies and execution plan of the start-up and is the critical foundation for all other start-up stages that follow. JOHUD and IRADA provide services in this regard. It may be valuable to explore whether both organisations are able to fill the needs of all local entrepreneurs or whether there are many who fail at the stage of developing a viable business plan.
- **Specific services for green businesses, refugees or women.** In terms of targeting specific groups that may traditionally face more barriers to starting their own business, BDC offers services specifically tailored to youth, i.e. potential entrepreneurs between the ages of 19 and 25. In addition, JOHUD provides services for youth, refugees and women through its employment center, Innovation Lab/Space, and the Women Digital Centers.
- **Other services offered.** Alongside the described services, there are a few singular services particular ESOs in Jerash's economic support system provide. Takween Business Incubator/Ajloun Governorate provides support with regards to business logistics, DEF prepares and shares success stories of local businesses with a broad audience to inspire other entrepreneurs, MOL provides services to improve the employability of students and workers in Jerash, Ministry of Interior provides Investment Environment assessment highlighting the main economic opportunities and to attract investors to the region), BDC offers special Technical trainings through its SME support and Social Entrepreneurship programmes and IRADA provides legal assistance, guidance and trainings already in the idea stage.

In summary, all the key services in the idea stage of business creation are provided, at least to some extent, by the local business support system in Jerash. Awareness-raising campaigns, training and brainstorming workshops can be seen as strengths, with many ESOs providing support in this regard, while the provision of networking opportunities and concrete assistance in the development of business plans are rather limited and provided by only very few actors. Support in market research is another service which is rather rare.

Available services for start-ups in the idea stage in Jerash.

ESO	Takween Business Incubator	BDC	DEF	ICC NGO	IRADA	JEDCO	JOHUD	Ministry of Agriculture	MODEE KS	Ministry of Interior	Ministry of Labour
Access to Start-up incentives and grants	✓	✓									
Awareness-raising campaigns and orientation	✓	✓ INHADH	✓	✓	✓	✓	✓	✓		✓	✓
Training of school/university students	✓	✓	✓		✓	✓	✓	✓	✓		
Ideation and brainstorming workshops	✓	✓		✓	✓	✓	✓		✓	✓	
Networking opportunities for founders in the idea stage					✓	✓	✓	✓			
Mentorship and coaching						✓	✓				
Offering market research and support for feasibility studies	✓		✓			✓				✓	
Assistance in business plan development	✓				✓						
Specific services for green businesses, refugees, or women		✓ Youth 19-25					✓ Refugees, women, youth				
Other 1.Logistics 2.Success Stories 3.Employability 4.Investment Environment/Investment Maps 5.Tech 6.Legal	✓ 1	✓ 5	✓ 2		✓ 6					✓ 4	✓ 3

Figure 4
Available services for start-ups in the idea stage in Jerash

5.2 Seed stage

In the seed stage of a start-up's journey, the focus shifts from ideation to turning ideas into tangible products and services while preparing for market entry.

This stage involves refining the business model, developing prototypes, and securing initial funding. Various entrepreneurial support organisations provide a range of services in Jerash during this phase to help entrepreneurs transition from ideas to market-ready products or services.

- **Access to seed-stage finance.** Seed-stage financing refers to funding provided to start-ups in the early stages of development, typically after the idea stage when the business concept has been validated to some extent but before significant revenue or traction has been achieved. This funding is crucial for start-ups to build their first product, validate their business model and prepare for scaling. Seed-stage funding can come from a variety of sources, including angel investors, venture capital firms, seed-stage funds and crowdfunding platforms. In Jerash, JOHUD, M. of Agri, DF, BDC, ICC, JEDCO and IRADA provide access to seed-stage finance. BDC and JOHUD specialise in providing specific loans such as INHAD and Microfinance loans INHAD “the National Self-Employment Program” is a national entrepreneurship and SME funding programme funded by the United Nations Children’s Fund (UNICEF). It’s one of the key projects of the Business Development Center (BDC) in Jordan, which is dedicated to fostering sustainable socio-economic development.

The programme aims to:

- » *Support economic empowerment and create job opportunities.*
- » *Provide funding and resources for small and medium-sized enterprises (SMEs).*
- » *Encourage entrepreneurship among the youth and other community members*
- **Organisation of pitch competitions and investor events.** Pitch competitions and investor events provide start-ups with the opportunity to present their business ideas, products and potential to a panel of judges, investors and industry experts. Participating in these events allows start-ups to gain visibility, receive feedback and attract investment opportunities. There is currently no organisation in Jerash that runs pitch competitions or investor events for local businesses. While full-blown pitch competitions can be relatively elaborate to run, smaller pitch exchanges can be implemented with fewer resources (both in terms of time and staffing) and could be a very valuable service to include in the portfolio of the local business support system in Jerash.
- **Networking opportunities for the founders in the seed stage.** Networking opportunities bring together founders, investors, mentors and other stakeholders in the start-up community to connect, share insights and collaborate. These opportunities can take various forms, including networking events, meetups, workshops and online communities, and are as important for the seed stage as for the idea stage. In Jerash, three of the eleven organisations explored provide networking opportunities: the ICC, MODEE Knowledge Stations and the Aljoun Incubator. Interestingly, these four organisations are not the same as those that provided networking opportunities for the idea stage (which were MoAgri, JOHUD, JEDCO and IRADA), which could mean that valuable synergies could be created in a collaboration between these different organisations to allow a smooth transition of networking opportunities from the idea to the seed stage.
- **Incubation programmes or services.** Incubation programmes are typically aimed at seed-stage start-ups and focus on helping them validate their business ideas, build minimum viable products (MVPs), acquire initial customers and prepare for further funding and growth. They may also provide start-ups with physical workspace and infrastructure. In Jerash, the ICC, MODEE Knowledge Stations and Aljoun Incubator offer incubation programmes to interested entrepreneurs.

- **Acceleration programmes or services.** Acceleration programmes are intensive, time-limited programmes designed to help start-ups rapidly scale their businesses and achieve key growth milestones. Currently, none of the eleven ESOs surveyed offer acceleration programmes for local businesses in Jerash. This may indicate an important gap in the seed-stage support network, as acceleration programmes can really help businesses get off the ground once the important first steps have been taken.
- **Offering market research and support for feasibility studies.** Market research and feasibility studies remain important during the seed stage as start-ups refine their business models, target markets and product offerings. Conducting thorough market research helps start-ups understand customer needs, assess market demand, analyse competition and identify growth opportunities. Feasibility studies assess the technical, financial and operational feasibility of scaling the start-up's business model. These studies help start-ups assess potential risks, challenges and resource requirements, and inform strategic decision-making and investment priorities. This service area can be seen as a strength of the local business support systems in Jerash, with six of the ESOs we examined providing support in this area.
- **Prototyping and product development.** Prototyping and product development are critical activities during the seed stage as start-ups build and re-fine their initial product or service offerings. Prototyping involves creating early versions of products or services to test and validate key assumptions, gather user feedback and iterate on designs. Unfortunately, the business support system in Jerash falls short in this regard, with none of the ESOs surveyed providing services in this area. It is therefore important to explore whether other organisations are stepping in to fill this gap, or whether there really is no one currently assisting businesses with prototyping and product development.
- **Business model advisory.** Business model consulting services provide start-ups with strategic guidance and support in designing, refining and optimising their business models. Consultants help start-ups identify revenue streams, pricing strategies, customer acquisition channels and key partnerships to drive sustainable growth and profitability. Similar to business plan development assistance at the idea stage, consulting in this area can turn a mere idea into a tangible business through well-defined steps and insightful advice. Six ESOs are able to support businesses with advice in this regard at the seed stage.
- **Specific services for green businesses, refugees or women.** In terms of services targeted at specific groups, it is again the BDC (as in the idea phase) that tailors its services specifically to young people, i.e. entrepreneurs aged between 18 and 25.
- **Other services offered.** Besides the broader support categories listed, ESOs in Jerash provide other valuable services related to acquiring work permits and talent (MOL), providing legal advice in the seed stage (ICC) and providing a location to work and convene at (Takween Business Incubator).

Compared to the idea stage, Jerash does not offer all of the key service areas important for the seed stage of start-up formation, as the organisation of pitch events and accelerator programmes as well as services related to prototyping and product development are completely missing from the portfolio. On the other hand, business model advice, networking opportunities and access to seed stage finance can be seen as strengths of the local business support ecosystem. Market research support is another strength in Jerash.

However, it is important to explore whether the missing service areas actually represent a gap that is acutely missed by local entrepreneurs, or whether the service portfolio already meets the needs of local businesses, as many entrepreneurs may be relying on traditional business ideas (such as small shops) that do not necessarily need acceleration programmes or support in terms of prototyping, which is more important for truly innovative business ideas.

Services provided by organisations in Jerash in the seed stage.

ESO	Takween Business Incubator	BDC	Development & Employment Fund	ICC NGO	IRADA	JEDCO	JOHUD	Ministry of Agriculture	MODEE Knowledge Stations	Ministry of Interior	Ministry of Labour
Access to seed-stage finance		✓ INHADH – loans	✓	✓	✓	✓	✓ loans	✓ Loans, grants			
Organisation of pitch competitions and investor events											
Networking opportunities for founders in the seed stage	✓			✓					✓		
Incubation programmes or services	✓			✓					✓		
Acceleration programmes or services											
Offering market research and support for feasibility studies	✓	✓		✓	✓	✓	✓				
Prototyping and product development											
Business model advisory/ Business Plan Development	✓	✓	✓	✓		✓	✓				
Specific services for green businesses, refugees, or women		✓ Youth									
Other 1.Work permits 2.Access to Talent 3.Legal 4.Location	✓ 1,4			✓ 3	✓ 4					✓	✓ 1,2

Figure 5
Available services for start-ups in the seed stage in Jerash

5.4 Start-up stage

In Jerash's entrepreneurial ecosystem, several organisations offer services for entrepreneurs in their start-up stage as presented below.

However, it should be noted that for the start-up phase, only nine of the eleven organisations listed above were analysed in terms of their service portfolio. Thus, Aljoun Incubator and Mo Interior were not included in this analysis.

- **Access to start-up-stage finance.** Access to start-up finance is about providing start-ups with the necessary funding to support their growth and to prepare for expansion initiatives. Start-ups use this finance to cover expenses related to product development, marketing, hiring, operational costs and scaling their business. In Jerash, a third of the organisations explored provide funding in this stage, including BDC, DEF and JEDCO.
- **Offering co-working spaces or office facilities.** Co-working spaces or office facilities provide start-ups with shared workspaces equipped with amenities such as desks, internet access, meeting rooms and kitchen facilities. These spaces are designed to accommodate start-ups, freelancers and small businesses in a collaborative and flexible environment. It should be noted that none of the organisations surveyed currently offer co-working spaces for the later development of start-ups.
- **Networking opportunities for founders in the start-up stage.** Networking opportunities for founders in the start-up stage facilitate connections with other entrepreneurs, investors, mentors, and industry professionals. Building strong relationships within the start-up ecosystem can provide start-ups with strategic partnerships, mentorship, and potential investment opportunities. Of the organisations explored in Jerash, only one provides networking opportunities for the start-up stage, namely JOHUD. This means that decent networking opportunities provided for earlier start-up stages (idea and seed stage) are not continued for more developed businesses.
- **Access to talent.** Access to talent involves helping start-ups recruit and retain skilled professionals to support their growth and expansion efforts. Start-ups can access talent through various channels such as job boards, recruitment agencies, networking events and partnerships with educational institutions. Of the organisations explored, only JOHD and MOL provide support for talent acquisition in Jerash, which is surprising given the large number of ESOs providing training to school and university students at the idea stage. Relationships developed at this stage, if properly managed, can be channelled into talent acquisition processes and could bring together existing services in a beneficial way for local businesses.
- **Business model advisory.** Business model advisory services provide start-ups with strategic guidance and support in designing, refining and optimising their business models. JEDCO and IRADA are addressing this need for support for developing businesses in the region.
- **Advisory on professional business administration.** Advice on professional business management involves providing guidance and support to start-ups in managing various administrative functions of their business once the business has been established at the seed stage. In Jerash, a third of the ESOs explored provide support in this area (JEDCO, ICC, IRADA).
- **Quality Testing and Certification.** Quality testing and certification services help start-ups ensure that their products or services meet industry standards, regulatory requirements and customer expectations. Currently, none of the ESOs analysed in Jerash offer support in this area.

- **Marketing and branding support.** Marketing and branding support involves helping start-ups develop and implement effective marketing strategies to promote their products or services, attract customers and build brand awareness. In a more traditional sense, it can also mean helping new businesses to get the word out that they have been set up in the first place. ICC and MODEE Knowledge Stations currently offer marketing and branding services to emerging businesses in Jerash.
- **Assistance in legal and regulatory compliance (incl. intellectual property rights).** Legal and regulatory compliance support involves helping start-ups navigate the legal and regulatory requirements relevant to their business. This can include intellectual property protection, contract drafting, regulatory filings, data privacy compliance and risk management. IRADA is currently the only organisation explored that is offering legal and regulatory compliance assistance in Jerash. This must be seen as an important gap, as all businesses, including traditional ones, need to be informed about legal matters in order to make the leap from informal to formal employment, and to enable them to scale up to support local economic growth.
- **Specific services for green businesses, refugees, or women.** There are currently no services in Jerash that we know of that are tailored to specific target groups.
- **Other services offered.** Interestingly, it can be noted that three additional services are being offered for businesses in the start-up stage in Jerash, namely radio by ICC (broadcasting different advocacy programmes on youth and women empowerment and equality), the Start Gate platform by MODEE Knowledge Stations and Licensing by Ministry of Agriculture (facilitating access to licensing of agriculture projects).

In summary, there are generally fewer organisations serving the needs of the start-up stage of business development. This may reflect the fact that many of the businesses surveyed and interviewed for this report are still in the early stages of the start-up development cycle, and the fact that not all ideas will eventually make it to a full start-up. Therefore, the more limited services available may make sense in the current economic context in Jerash.

However, in order to help more businesses mature, the provision of co-working spaces, quality testing and certification, and legal support will be particularly important. All other service lines could also be expanded, as there is rarely more than one organisation providing services in a given area.

Services provided by organisations in Jerash in the start-up stage.

ESO	BDC	DEF	ICC	IRADA	JEDCO	JOHUD	MODEE Knowledge Stations	MoAgri	MOL
Access to start-up-stage finance	✓ INHADH - loans, grants	✓ Loans			✓				
Offering co-working spaces or office facilities									
Networking opportunities for founders in the start-up stage						✓			
Access to talent						✓			
Business model advisory				✓	✓				
Advisory on professional business administration			✓	✓	✓				
Quality Testing and Certification									
Marketing and branding support			✓				✓		
Assistance in legal and regulatory compliance (incl. intellectual property rights)				✓					
Specific services for green businesses, refugees, or women									
Other 1. Radio 2. Platform 3. Licensing			✓ 1				✓ 2	✓ 3	

Figure 6
Available services for start-ups in the start-up stage in Jerash

5.5 Expansion stage

The expansion stage of a start-up is characterised by rapid growth and scaling of operations to capture a larger market share.

At this stage, start-ups have validated their business model, gained traction in the market and are focused on expanding their customer base, geographic reach and product offerings. This is why services ESOs might offer in this stage do focus especially on scaling and expansion strategies as presented below. Please note that two new ESOs have been added to the table: Jerash Handicraft and Jerash Municipality WEE Unit (both have been described in the introduction to this chapter).

- **Access to growth-stage finance (incl. loans).** ESOs may facilitate access to growth-stage financing, to support the expansion and scaling efforts of start-ups. In Jerash, four organisations (BDC, DEF, Jerash Municipality WEE Unit and JECO) provide financing for the expansion-stage of start-ups.
- **Facilitation of connections with strategic partners and distribution channels.** It is crucial for start-ups to forge strong partnerships with strategic collaborators to establish viable distribution channels. Currently, three of the explored ESOs are providing businesses with support in that regard in Jerash: BDC, Jerash Handicraft and Jerash Municipality WEE Unit).
- **Assistance with national market expansion.** Start-ups often need help expanding their presence in national markets to capitalise on domestic growth opportunities. Guidance on market analysis, localisation strategies, regulatory compliance and tailored marketing campaigns is essential for start-ups looking to enter new regions and attract local customers. This is a service currently provided by six of the nine ESOs surveyed in Jerash, making it a strength of the local business support system.
- **Assistance with international expansion and market entry.** In addition to the national market, start-ups may also seek to expand internationally. In Jerash, however, there is currently no support from local ESOs for this objective, as no organisation has reported providing support for building businesses beyond the national sphere.
- **Advisory for scaling strategies.** Advising on growth opportunities, operational optimisation, revenue diversification, and risk management by experienced businesses and entrepreneurs enables start-ups to scale their operations efficiently and sustainably. BDC and Jerash Municipality WEE Unit are providing this crucial service for expansion stage start-ups in Jerash now.
- **Assistance and integration in promotion activities.** Effective advertising is essential for start-ups to build brand awareness, attract customers and drive growth during the expansion phase. Currently, there is one ESO providing support in that regard that we know of: Jerash Municipality WEE Unit.
- **Offering leadership development programmes and executive coaching.** Leadership skills become more important as the start-ups mature from one phase to the next. Thus, start-ups benefit from leadership development programmes and executive coaching aimed at enhancing leadership skills, fostering a growth mindset, improving decision-making capabilities, and managing team dynamics. When it comes to the economic support system of Jerash, however, none of the surveyed ESOs provides this type of support at the moment.

- **Specific services for green businesses, refugees, or women.** The Jerash Municipality WEE Unit provides specific services for green businesses, namely awareness on business licensing and facilitating access to market for businesses such as food processing, handicrafts that are using recycled materials, beehive businesses as well as soap making businesses using natural products and oils.
- **Other services.** In Jerash, ESOs provide other services not listed within the categories from beforehand. These include the provision of a platform for online training on project management (negotiations, stock management, consumer behaviour, marketing and branding) (IRADA), employment advisory services (MOL), trainings (JOHUD), access to certification on Intellectual Property Rights, export readiness, and access to global accreditation (JEDCO), as well as the collection and distribution of success stories by Jerash Municipality WEE Unit.

In summary, many key services for the expansion phase of start-ups in Jerash are still missing from the portfolios of local ESOs. There is currently no support for international expansion and market entry, and no leadership development programmes are offered. In addition, only one ESO, the Jerash Municipality WEE Unit, currently provides services such as assistance in promoting activities. However, in comparison to other stages, the provision of grants can be seen as a strength of the local ESO support system in Jerash, alongside support for national expansion and market entry.

Services provided by organisations in Jerash in the expansion stage.

ESO	BDC	DEF	IRADA	Jarash Handicraft Association	Jarash Municipality WEE Unit	JEDCO	JOHUD	Ministry of Agriculture	MOL
Access to growth-stage finance (incl. loans)	✓	✓			✓	✓		✓	
Facilitation of connections with strategic partners and distribution channels	✓			✓	✓				
Assistance with national market expansion	✓	✓	✓	✓	✓			✓	
Assistance with international expansion and market entry									
Advisory for scaling strategies	✓				✓				
Assistance and integration in promotion activities					✓				
Offering leadership development programmes and executive coaching									
Specific services for green businesses, refugees, or women					✓				
Other 1.Platform 2.Employment Advisory 3.Training 4.Certification 5.Success Stories			✓ 1		✓ 5	✓ 4	✓ 3	✓ 3	✓ 2

Figure 7

Available services for start-ups in the expansion stage in Jerash



6.
Start-up
Assessment

6. Start-up Assessment

Key findings of start-up assessment

Socio-economic profiles of founders

- » *Jerash's founders are mostly formally educated or trained, in line with the national trend.*
- » *Most entrepreneurs were aged 35 or below.*
- » *Founders typically have early-career backgrounds, with diverse work experiences, although often in smaller enterprises.*
- » *The overwhelming majority of founders work full-time on their businesses, with a sizeable portion being first-time entrepreneurs.*
- » *The primary motivator for starting businesses is often personal necessity, followed by a desire to community empowerment and market opportunities.*

Socio-economic profiles of start-ups

- » *Start-ups are mainly in the early stages of development, with nearly half in the idea stage and a third in the seed stage.*
- » *Many start-ups, particularly those in the early stages, are unregistered, citing reasons such as project size, citizenship, licensing difficulties, costs, and obstacles to accessing assistance.*
- » *The bulk of start-ups were established within the last five years, with nearly half emerging during the first two years of the pandemic (2020-2021).*
- » *Start-ups primarily rely on founders' funds and grants, with negligible angel investment and venture capital, indicating a departure from the national financing landscape.*

Business Model

- » *Predominance of B2B start-ups, with two-thirds engaging in business-to-business sales, while consumer-focused and non-profit-oriented ventures are less common.*
- » *Start-ups concentrated on traditional offerings, such as goods and services. Most start-ups prioritised the sale of goods over the provision of services, and there was a noticeable absence of tech or tech-enabled offerings, such as SAAS.*
- » *The manufacturing sector has a significant presence among start-ups, most of which operate in the food industry. Other relevant sectors include FMCGs and the logistics and transport sector.*
- » *The majority of start-ups report minimal revenue, with 27 out of 30 earning less than 5,000 Jordanian Dinars annually, while few fall within the mid-range.*
- » *The 30 start-ups in the sample created 61 additional jobs (not including the founder of the start-up).*

Assessment of business Models

- » *Start-ups in Jerash are mostly in early stages, implying a lack of well-defined business strategies*
- » *While founders are focused on developing their business further, they often lack the entrepreneurial experience needed.*
- » *Unique value propositions need to be more clearly articulated in order for start-ups to effectively communicate their offerings and attract customers.*
- » *The most commonly cited challenges are market-related, such as competition and revenue generation, followed by the need to secure investment.*
- » *Interestingly, founders did not identify business strategy and planning as a notable challenge.*

Support Needs

- » *While start-ups express moderate satisfaction with local ESOs (average satisfaction rating of 5.9 out of 10) there is substantial room for improvement. Notably, accessibility issues persist, preventing many start-ups from fully utilising available services.*
- » *The most pressing needs identified by start-ups in Jerash include access to modern production equipment and supplies, as well as improved access to finance and comprehensive financial training.*

Female entrepreneurs

- » *Marketing and distribution: as expanding in other markets/governorates is hindered by the lack of access to proper transportation*
- » *Access to Finance particularly loans: many women face difficulties providing collateral for obtaining a loan. And, in general, financial support that is aligned to the business cash flow.*
- » *Access to technology: many women respondents reported 'traditional' products/services versus production which relies on technology.*
- » *Social and cultural norms still restrict women start a business in certain economic activities.*

Green Businesses

- » *Only a third of businesses self-identified as green, indicating a growing awareness and interest in sustainability practices.*
- » *Green businesses span diverse sectors, from manufacturing to consumer goods, suggesting a broad response to the market's demands for environmentally conscious products and services.*
- » *Green businesses integrate seamlessly into the start-up landscape, with no discernible differences in business models or support requirements compared to ordinary start-ups.*

The start-up assessment

The start-up assessment aimed to gather information from start-ups in three key dimensions. The assessment structure was divided into three main parts, each designed to elicit specific information. The first part focused on gathering general information about the start-up and its founder. The second delved into the start-up's business model and the challenges they encountered in their daily operations. The third and final part investigated the particular support requirements of each start-up, fostering a comprehensive analysis of their unique needs. The assessment was conducted with a diverse group of 30 male and female start-ups and entrepreneurs, each interview lasting approximately one hour.

Selection of Start-ups

In total, 30 start-ups from the Jerash region were assessed. The list of start-ups was sourced from local entrepreneurial support organisations. The start-ups were chosen based on key sectors identified through the ecosystem assessment, including manufacturing, logistics, tourism, wholesale and retail trade, and food and beverages. Representation of women entrepreneurs in the sample was an additional key factor. The sample is not representative of start-ups in Jerash in a statistical sense and was not randomly drawn.

Hence, while the 30 interviews conducted within the framework of this assessment offer valuable insights into the entrepreneurial ecosystem and the diverse landscape of start-ups, it's essential to approach the findings with caution and not overgeneralise. **The assessment provides a meaningful indication of the challenges, opportunities, and support needs encountered by start-ups at various stages** of their lifecycle. However, it's crucial to recognise that the sample size is limited. The entrepreneurial landscape in Jerash is dynamic and multifaceted, and the experiences of these 30 start-ups may not fully represent the entire spectrum of entrepreneurial ventures in the area. Therefore, while the insights are informative and can inform tailored support strategies, the findings should be considered indicative rather than exhaustive, and further research and data collection may be necessary for a more comprehensive understanding of the ecosystem.

6.1 Socio-Economic Profiles

6.1.1 Founders

The Jerash sample is characterised by a significant female majority. The demographic composition of the start-up founders we interviewed was strikingly different from the norm, with a substantial 25 women compared to just 5 men. This female dominance, at around 83%, is a stark contrast to the Jordanian average of 21%, challenging the traditional narrative of male-dominated entrepreneurship.

The majority of founders had received some form of formal education or training. Specifically, 15 out of 30 founders had completed either high school or a vocational educational degree. Meanwhile, 11 founders had attained a bachelor's degree or higher. Surprisingly, only four founders lacked any formal degree. It's worth noting that these findings align with the 2019 Jordan Start-up Ecosystem Survey conducted by GIZ, which reported that 94% of respondents had completed an academic education.

A large proportion of founders are motivated by a personal necessity. Nearly half of the founders, precisely 13 out of 30, were driven to start a business out of personal necessity. This was often due to a lack of job opportunities, unstable income, or the absence of a fixed salary, compelling them to seek alternative means to make ends meet. Interestingly, the second most cited reason, mentioned by 8 out of 30 founders, was a desire to contribute to community empowerment. The goal of these founders was to enhance the standard of living and improve financial prospects within their communities. Additionally, founders also viewed start-ups as a strategic response to fulfilling market demands or as an opportunity to leverage their expertise and previous experience for business ventures.

Figure 8
Gender of Founders

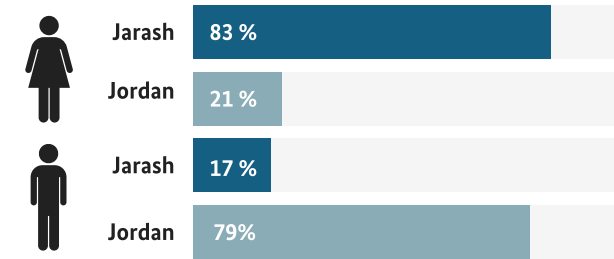


Figure 9
Education of Founders

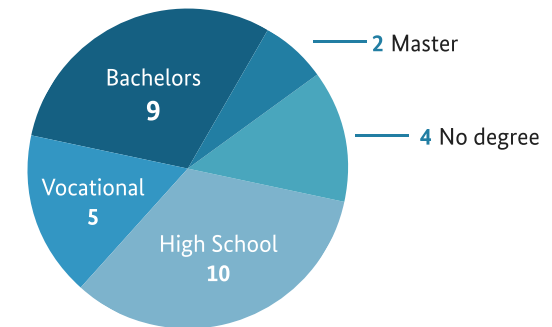
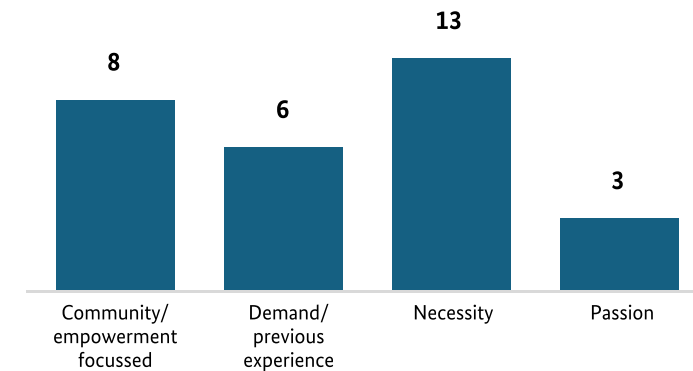


Figure 10
Motives



Age appears to be negatively related with founding a business. Slightly over half of the founders, 17 out of 30, were aged 35 or below, indicating a significant representation of younger entrepreneurs. Among them, nine founders were below the age of 30, while 12 were between the ages of 30 and 40. This contrasts with the national average, where 40% of founders were aged between 35 and 44, suggesting a potentially different entrepreneurial landscape in Jerash.

Founders appear to be at the start of their careers. Nearly all founders possessed at least one year of experience, with about half, precisely 14 out of 30 having between 1 and 5 years of experience. Additionally, a third, or nine had more than ten years of experience. Most of these founders were employed in intermediate-level positions (11 out of 30) or entry-level positions (11 out of 30). Further, when considering the organisations founders worked at, we see that slightly less than a third or eight out of 30, representing the single largest share, worked in small or medium enterprises with less than 100 staff.

Founders are overwhelmingly working full-time on their business. Of the founders surveyed, 25 out of 30 have committed to working on their businesses full-time. Among these 25 founders, 21 are establishing a business for the first time. Among the five founders who reported being part-time entrepreneurs only one had established a business previously.

Figure 11
Serial Entrepreneur

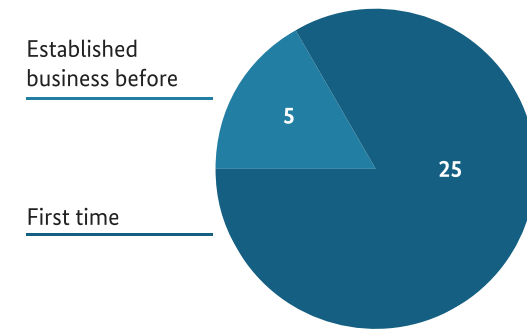


Figure 12
Years of Professional Experience

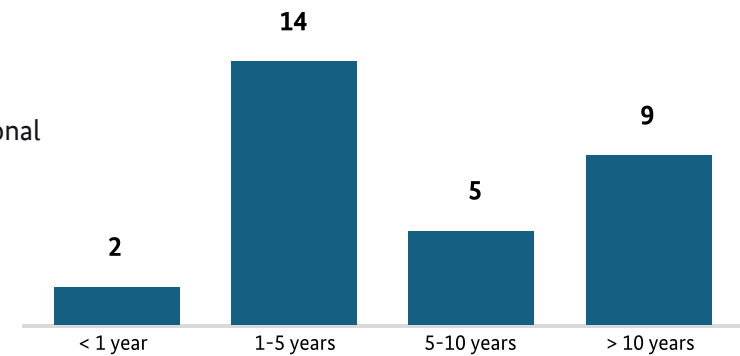
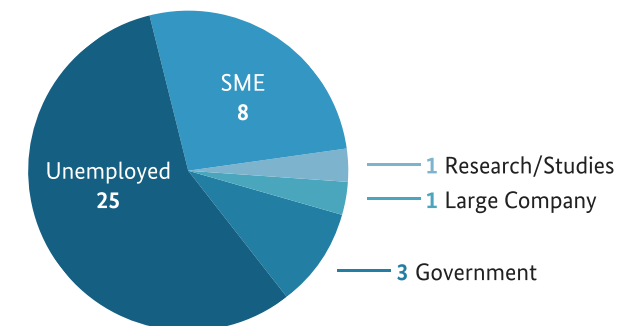


Figure 13
Previous Employment



6.1.2 Start-ups

Overall, the data shows that the majority of start-ups interviewed were in the early stages of their development. Nearly half of them, precisely 14 out of 30, were in the idea stage. This initial phase marks the inception of the start-up journey, where entrepreneurs formulate and refine their business concepts while identifying potential market needs. Examples at this stage include entrepreneurs aiming, for instance at offering affordable, all-natural cleaning supplies, or empowering women entrepreneurs through funding and mentorship. Additionally, a third of the start-ups, or nine were in the seed stage. Here, the focus shifted to the development and validation of the business idea, often involving activities such as building prototypes, conducting market research, and seeking early funding. Examples at this stage include products and services like personalised natural skincare, AI-powered tools for farmers, or handcrafted souvenirs. The remaining third of start-ups were in the later stages of their journey. Specifically, six were in the start-up stage, while one was in the expansion stage. Example at the start-up stage include businesses looking at like farm-to-table delivery or empowering families through finance and healthcare. The expansion stage signifies a phase of scaling and growth, where the start-up aims to increase its market presence, expand its customer base, and achieve sustainable profitability.

Start-ups were largely unregistered. Interestingly, several start-ups in Jerash, precisely 19 out of 30, were not registered, with the bulk of these unregistered start-ups being in the early stages of their journey, such as the idea and seed stages. Thus, of the 14 start-ups in the idea stage, 12 were unregistered, while slightly less than half of the nine start-ups in the seed stage were also unregistered. Surprisingly, of the six start-ups that reported being in the start-up phase-where businesses begin to focus on product development, customer acquisition, and establishing a viable business model-exactly half were not registered. Completing the picture of the start-up ecosystem in Jerash, while there may be some correlation between the stage at which start-ups are and the number of years since their establishment, it raises questions as to why late-stage or more advanced start-ups continue to remain unregistered. While the current data prevents us from explicitly answering this question, the more general reasons founders provided for not registering included: the project size, lack of Jordanian citizenship, difficulty in the licensing process, high associated costs, and the perception that registration may hinder access to aid.

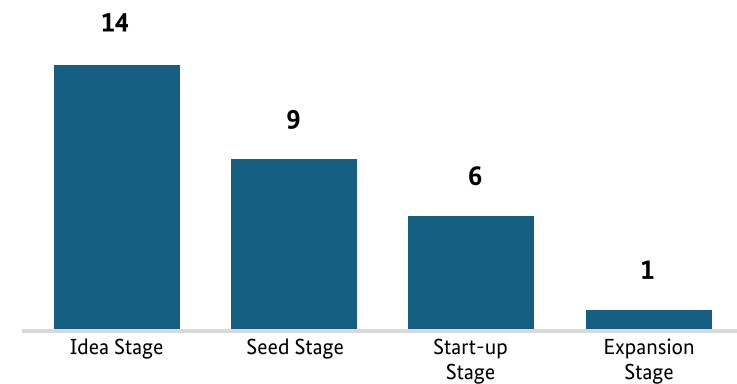


Figure 14
Start-up Lifecycle

Most start-ups were established within the last five years. This data supports our observation regarding the stage at which start-ups currently find themselves, indicating that the years since establishment are strongly linked to the current stage of development. Thus, most start-ups, approximately 83%, were established in the last five years. Coincidentally, around 45% of start-ups were established during the first two years of the pandemic, specifically in 2020 and 2021.

Start-ups mainly rely on founders' funds and grants, with angel investment and venture capital missing. The vast majority of start-ups, approximately 81% (24 out of 30), depended on founders' funds as their primary source of financing. This reliance was either exclusive, with 19 out of 30 relying solely on founders' funds, or in combination with grants, as observed in five out of 30 cases. These figures lead us to two key observations: Firstly, bootstrapping among founders is a relatively common practice, and secondly, the prevalence of grants as a form of financing indicates the importance of the support provided by governmental and non-governmental entities in nurturing the start-up ecosystem. Additionally, the data also revealed that a smaller fraction, i.e., 20% or six start-ups, turned to family and friends for financial backing. However, what is striking is the notable absence of angel investors and venture capital, which differs starkly from the national financing landscape. The Jordan Start-up Ecosystem Survey highlights that at the national level, 61% of respondents secure funding through equity, including angel investors, venture capital, or accelerators, with only 14% relying on personal savings.

Figure 15
Year of Establishment

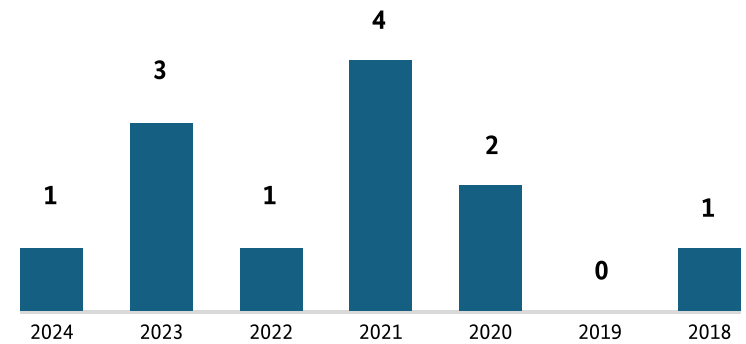
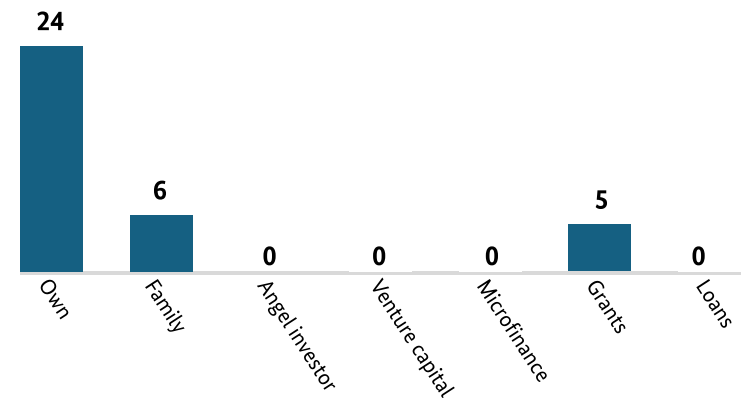


Figure 16
Financing



6.2 Business Models

6.2.1 Overview of Business Models

Start-ups are predominantly B2B businesses. Two-thirds of start-ups, specifically 20 out of 30, engage in directly selling their products and/or services to other businesses, aligning with the national trend of start-ups leaning towards B2B (business-to-business) opportunities. Examples for such B2B businesses are high-quality custom tools, or AI-powered tools that help farmers diagnose plant diseases. A further eight start-ups cater directly to consumers, while the remaining start-ups focuses on selling to non-profit organisations for their particular needs or projects. Interestingly, none of the start-ups surveyed were involved in the business-to-government space.

The start-up landscape predominantly centres around traditional offerings.

There is a clear emphasis on the sale of goods or the provision of products among start-ups. Thus, of the 30 start-ups interviewed, the vast majority, 24 in total, concentrated on products or goods, while the remaining six prioritised the provision of services. Interestingly, within our data, there is a conspicuous absence of tech or tech-enabled offerings, with none of the start-ups adopting software-as-service models or having platform-based offerings.

A large proportion of start-ups are involved in manufacturing. Slightly less than two-thirds of start-ups, or 19 out of 30, are engaged in the manufacturing sector, with slightly over 63% of these 19, specifically 12, being B2B firms. This trend extends to other sectors of operation as well: consumer goods and services (seven) and logistics and transport (four). Among the consumer goods firms, six out of seven also operate as B2B businesses, while two out of the four logistics and transport firms follow the same pattern. Within the manufacturing sector, 11 out of 19 firms are involved in the food industry, with the remaining eight being divided between the ceramics, textiles, and crafts industries (six) and agriculture/animal husbandry (one).

Figure 17
Business Models

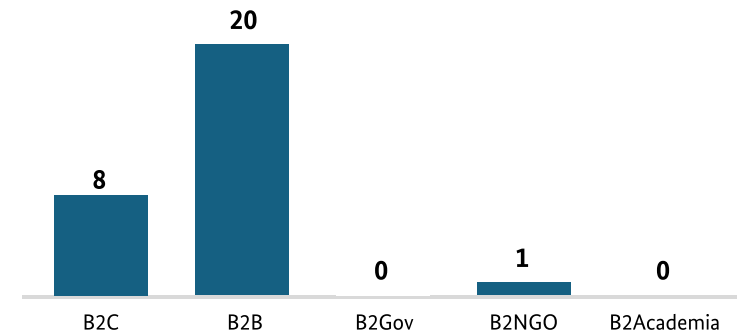
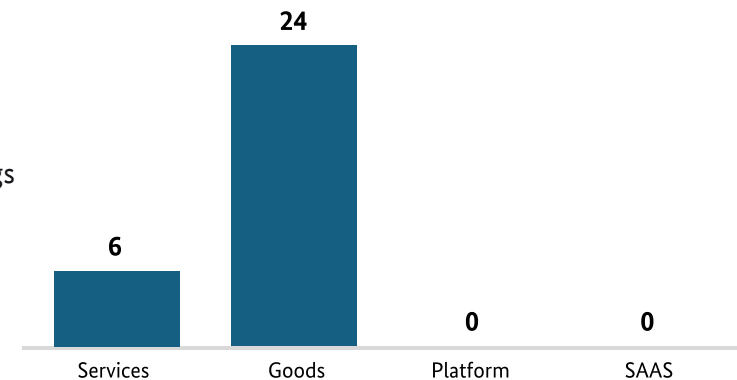


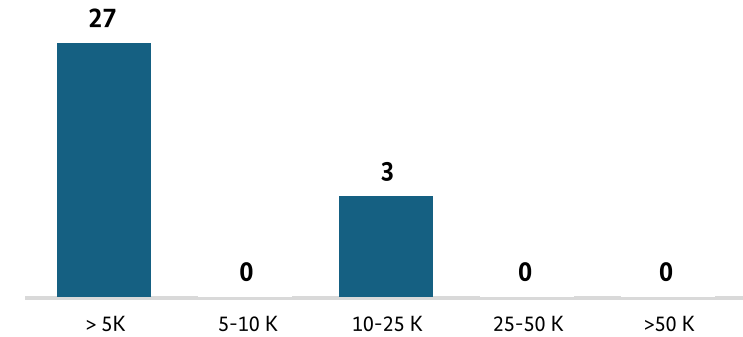
Figure 18
Business Offerings



Minimal earnings among start-ups. The revenue data highlights the point that the majority of start-ups either earned minimal revenue or fell within the mid-range of our revenue scale. Precisely 27 out of 30 start-ups reported annual revenues of less than 5,000 Jordanian Dinars (JOD). Among the remaining firms, three reported revenues between 10,000 and 25,000 JOD, with two of them operating in the consumer goods and services sector.

Start-ups are linked to additional job opportunities. Of the 30 surveyed start-ups, 70% or 22 start-ups confirmed having one or more employees. In total, these start-ups hired 61 additional workers. While most of the start-ups with additional employees, i.e., 14 out of 22, had between 1 and 2 employees, one start-up even recorded nine employees – the highest amongst the surveyed start-ups.

Figure 19
Annual Revenue
(in JOD)



6.2.2 Assessment of Business Models

As with previous reports, it's essential to acknowledge the limitations placed on the interpretation of findings related to start-up business models in Jerash. Accordingly, as our data relies on self-assessments by founders, potential biases may be introduced with founders aiming to portray their businesses positively. Furthermore, we must also clarify that our assessment's scope relates primarily to evaluating start-ups' ability to analyse their business models and understand and react to market demands. Our findings are also specific to the sampled start-ups, offering insights into their current state rather than predicting future performance.

Start-ups lacked a clearly defined strategy and were led by founders who had limited experience.

In Jerash, much like in Mafraq, the majority of start-ups were recently established and in the early stages of their development. As a result, founders were likely to be still focused on conceptualising their business model and defining their target market. This lack of a well-defined structure on which to build their business is further compounded by the gap in the knowledge and practical experience of many founders. Founders were seen to be at the start of their professional journey, often having only worked in either entry or intermediate-level positions. The overwhelming majority of founders were also first-time entrepreneurs and thus lacked the insight and know-how that prior entrepreneurial ventures typically bring. Exploring the motivations of founders reveals another dimension. For many founders, building a start-up wasn't driven by a desire to use specialised knowledge to address market demand or empower communities but rather as a response to pressing personal needs brought on by a lack of job opportunities, unstable income, or the absence of a fixed salary.

Founders need to refine and clarify their unique value propositions to resonate effectively with potential customers.

Through our interviews with founders, we identified eight distinct sets of unique value propositions: community support and development, cultural and artistic products, environmental sustainability, health-conscious offerings, innovative and customised solutions, logistics and services, personal care, and quality products at fair prices. While these propositions cover the range of benefits offered by start-ups, founders still need to articulate them more precisely to better resonate with potential customers. Clear articulation is crucial for customers to grasp what is being offered and how it stands apart from other options. Additionally, it was also evident that there is significant overlap and repetition among them. For instance, several start-ups stress the high quality of their products or the hygienic manner in which they are prepared. This redundancy could dilute the messaging of start-ups and confuse customers. Lastly, we observed that issues previously identified, such as the lack of an identified target market or audience, permeate into the specified unique value propositions. For example, some start-ups mention providing innovative and customised solutions through customised manufacturing and the use of specialised materials without clarifying who would benefit from these features or processes and why they may be valuable or unique. Clarifying these points is essential for start-ups to effectively communicate their value propositions and attract the right customers.

Start-ups primarily identify market-related and finance-related challenges as being the most pressing.

To complement our analysis of the business models of start-ups in our sample, we now turn to the specific challenges identified by founders. For this purpose, we consider the top three challenges identified by each founder. Accordingly, we find that the challenge cited most often relates to the market. Thus, out of the 66 challenges identified by founders, approximately 40%, or 27, could be connected to market issues, specifically tackling intense competition (eight mentions), generating revenue (seven mentions), and navigating the current business environment (six mentions). The next most frequently mentioned category was financial management, constituting slightly more than 24%, or 16 responses. This was mainly due to the challenges associated with securing investment and financing (eight mentions), along with the efforts towards achieving profits or reducing costs (eight mentions). While these findings reinforce our previous observations regarding the lack of clearly defined business models and the uniqueness of start-ups' value propositions, it's notable that only 12 responses specifically highlighted business strategy and planning as a significant hurdle.

6.3 Start-up Support Needs

6.3.1 General satisfaction with local ESOs

The average satisfaction rating with local ESOs among interviewed entrepreneurs was 5.9 on a scale from 1 to 10, with a standard deviation of 0.68. This indicates a moderately positive opinion of the support services offered in the region. Results were closely clustered around the value of 6, with very few outliers or alternative responses.

All interviewed entrepreneurs noted that they were at least somewhat able to access ESO services, with most making use of basic offerings such as more general trainings. However, there was limited utilisation of more specialised or sector-specific services, as well as direct mentoring services. This suggests that while the local ecosystem provides very general support services, it falls short in offering **tailored knowledge relevant to specific sectors**.

Despite being able to access basic services, interviews mentioned certain challenges in accessing them. This indicates that there may be barriers or obstacles hindering seamless access to support resources within the local entrepreneurial ecosystem. Main obstacles mentioned by startups:

- » Lack of business development centres/spaces and those that target female entrepreneurs.
- » Inability to access sufficient funding and/or lack of loan guarantees/collaterals (assets).
- » Risk management skills and mitigating business risk and face failure.
- » Access to advanced market research services (considered costly) and/or access a bigger market.
- » Regulatory and Legal Hurdles: Navigating the regulatory and legal landscape can be complex and time-consuming for entrepreneurs. Compliance with laws and regulations is essential but can pose challenges.

6.3.2 Missing services in the local ecosystem

It's important to note that the majority of start-ups interviewed indicated that the stages in which support was missing was largely at the idea stage, with 14 mentions related to this stage, and a further 14 mentions related to the idea and seed stage. A further three mentions were related to both the seed and start-up stage. This distribution needs to be considered when evaluating perceived missing services, as it primarily reflects the earlier stages of start-up development.

In our investigation of the support needs of entrepreneurs in Jerash, several key themes emerged from our discussions. Here are the main findings:

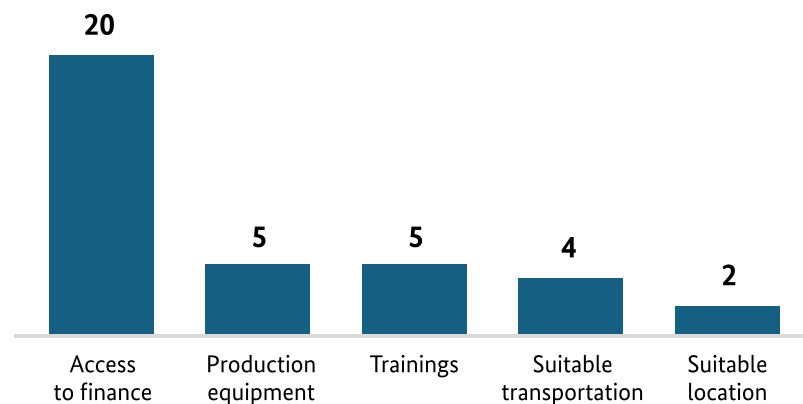
- **Access to modern production equipment and supplies.** The most frequently cited unmet support need was access to modern production equipment. Entrepreneurs expressed a desire for resources such as larger milk tanks. Additionally, respondents highlighted the importance of access to supplies and raw materials tailored to their market needs. Many entrepreneurs felt constrained by the limited production technologies available in their region, which hindered their business efforts.
- **Access to finance and financial training.** The second most prominent category of unmet needs revolved around access to finance and related training offers. Regarding finance, entrepreneurs expressed a need for local financial support mechanisms, access to grants, and also uttered call for justice and equality in the distribution of grants.
- **Training.** Beyond trainings on financial topics, capacity building on finance topics emerged as a priority, alongside requests for field visits to similar businesses for mutual learning and the provision of mentoring or psychological support by more experienced entrepreneurs.
- **Political support and campaigning.** Another significant category of unmet needs centred around political support and campaigning. Entrepreneurs highlighted the potential value of political backing to bolster their business ideas. This included activities such as advocating for the value of organic produce compared to conventionally produced goods and raising awareness about the exploitation and degradation of agricultural land.
- **Additional enablers and communication needs.** Some entrepreneurs mentioned other important enablers and communication needs. These included owning a car for transport, generating publicity for their businesses, and having platforms for quality online visual communication of their services. While mentioned by fewer respondents, these needs are nonetheless significant in facilitating business growth and visibility.

In summary, entrepreneurs in Jerash expressed a variety of unmet needs spanning highlighting especially the lack of modern production equipment, and access to finance. Addressing these needs comprehensively could enhance the support ecosystem for entrepreneurs and contribute to the growth and sustainability of businesses in the region.

6.3.3 Helpful improvements for ESOs in Jerash

In our analysis of the improvement needs expressed by respondents in the local Entrepreneurial Support Organisation (ESO) environment, several key findings emerged. Here's a breakdown of the main insights.

- **Access to finance.** While the identified improvements generally align with the previously described missing services, there is a notable difference in emphasis. Access to finance takes centre stage in respondents' replies, comprising the majority of needs expressed. Out of 30 respondents, 20 individuals (66.6%) cited access to finance as their most crucial improvement requirement. This underscores the pressing need for grants to entrepreneurs and financial support for early-stage investments, which could significantly boost the local economy and benefit most of the interviewed start-ups.
- **Access to modern production equipment.** The second most important improvement identified was the need for modern production equipment, as highlighted by 5 out of 30 respondents (16.6%). This encompassed requests such as the development of software solutions tailored to specific business needs.
- **Training.** Respondents also expressed a desire for additional training opportunities within their local economic environment. Five respondents mentioned this topic, indicating a need for guidance, training on financial and legal obligations, as well as courses on marketing and management.
- **Additional enablers.** Lastly, suitable transportation methods and a suitable location for work and production were mentioned by a further 3 respondents (1%). These services were seen as helpful additions to the local ESO portfolios, potentially facilitating smoother business operations for entrepreneurs.



In summary, interviews in the local business landscape in Jerash highlighted the critical importance of access to finance as the most important improvement needed to move the local economy forward. This was followed by a number of other, but far less pressing, needs for modern production equipment, training opportunities and support services such as transport and suitable workspace. Addressing these areas of improvement comprehensively could significantly improve the support ecosystem for local entrepreneurs and stimulate economic growth in the region.

Figure 20

Improvements needed from local ESOs in Jerash

6.3.4 Green Businesses

In the context of this study, green businesses encompass a twofold perspective: they either offer environmentally friendly products or services, or they engage in economic activities with an eco-friendly approach, employing clean technologies to minimise adverse environmental impacts.

Green businesses in Jerash spanned multiple sectors, indicating the importance of sustainability in business operations and opportunities for growth and collaboration.

The majority of businesses did not identify themselves as “green businesses”; however, 11 out of 30 firms did self-identify as being green, perhaps pointing towards a growing awareness and interest in sustainability practices. These green businesses were spread across a number of sectors, from manufacturing (six) to consumer goods and services (two) to logistics and transportation (three). They encompassed a range of activities related to agriculture and animal husbandry, eco-tourism and education, handmade and artisanal products, and health and beauty products. This diverse representation suggests that sustainability practices are not confined to specific industries and that businesses are responding to market demands for environmentally conscious products and services. Furthermore, the presence of green businesses presents opportunities for collaboration and partnerships within the green economy, indicating potential for cross-sectoral cooperation and innovation.

Green businesses integrate into the start-up landscape without the need for special accommodation.

Green businesses demonstrated no discernible differences in business models, challenges and support requirements viz-a-viz ordinary start-ups. This lack of distinction indicates a seamless integration of green businesses into the start-up landscape without necessitating specialised assistance or accommodations.



7.
**Linkage to
Large Companies'
Value Chain**

7. Linkage to Large Companies' Value Chain

Key findings of assessment of large companies

Integration of start-ups in value chains of large companies

- » Only one-third of large companies currently source products or services from start-ups.
- » These large companies engage start-ups in various sectors, including manufacturing, hospitality, agriculture, IT services, and digital marketing.

Opportunities for start-ups

- » Interest from large companies in partnering with start-ups indicates potential for growth and expansion in the local ecosystem.
- » Collaboration opportunities exist in developing marketing platforms, streamlining hotel operations, e-commerce solutions, product design, and technology adoption.
- » Start-ups can also attempt to offer innovative approaches, for e.g., relating to hydroponics, or advanced planting.

Challenges for start-ups

- » Many companies appeared unaware about local start-up initiatives, thus posing a fundamental challenge to any collaboration.
- » Frequently encountered issues for start-ups include quality assurance, financial complexities, and concerns about legal status and registration.
- » Limited resources may hinder start-ups' ability to meet required standards and fulfill orders, impacting collaboration opportunities and financial stability.

Selection of Large Corporations:

Nine large companies in Jerash underwent assessment and were selected from key sectors identified through the ecosystem assessment. These companies spanned sectors such as manufacturing, hospitality and tourism, agriculture, craft and trade, wholesale and retail trade, IT services, digital Marketing, Publishing, and Information Services. Most of them focused on the local market. Specifically, five out of 9 exclusively targeted local markets, three targeted both the local and export markets, and one solely focused on exports.

Value-Chain Considerations:

The value chains of these corporations were assessed, both in their primary business activities (e.g., manufacturing, provision of accommodation and related services, food and beverage services, product development, cultivation, and consulting, shipping, sales, etc.) and their support activities (e.g., design, inventory management, food and beverage procurement, human resource management, quality control and testing, research and development, content creation, and technical support, etc.).

Corporate Business Operations of Large Companies

Large companies in our sample operate across a diverse range of sectors, showcasing a wide spectrum of business operations. These include the production of casual garments such as jeans and twill for the apparel and textile sector, the provision of comprehensive hospitality services including accommodation, food, and beverage through a 170-bed 3-star hotel within the hospitality industry, and the operation of both a standard restaurant and a 5-star touristic restaurant within the food services industry. Additionally, these companies engage in cultivating fresh produce for the horticulture industry and crafting handicrafts tailored for tourists and locals in the handicrafts sector. They also provide ICT products and consulting services for the IT services industry and handle the import, export, and distribution of various food products, legumes, and pulses within the import/export sector. Furthermore, their operations also extend to electronic archiving, e-marketing, and social media campaigns, as well as website and e-store design within the digital marketing industry. Businesses rely on the support provided by external suppliers and service providers to facilitate their primary and secondary operations. However, among the nine Organisations studied, only one-third, or three, currently source products or utilise services provided by either start-ups or micro, small, and medium-sized enterprises (MSMEs), or even women-run home-based businesses. While a further five expressed interest in integrating start-ups into their value chains, one business was only willing to engage with start-ups if they were accredited or supported by reputable Organisations such as GIZ. Looking ahead, these companies identified specific support that start-ups could offer related to different aspects of their business operations. The possibilities for collaboration related to the development of platforms for marketing, streamlining of hotel operations, e-commerce solutions, the design of new products and accessories, and facilitating the exchange of new ideas and the adoption of new technologies, for e.g., related to hydroponics, advanced planting techniques.

Large companies expressed an interest in partnering with start-ups, but crucial challenges remain

While some large companies in our sample already collaborate with start-ups, and while all businesses are interested in doing so, specific challenges need to be addressed to enhance the extent of cooperation between these entities. The first challenge lies in the lack of awareness businesses had regarding start-ups active in Jerash, with six out of nine surveyed companies having no knowledge of local start-up initiatives. Among the remaining three companies, only two had partial awareness, leaving just one organisation claiming to be well-informed. Additionally, when considering exchanges with Organisations that could serve as sources of knowledge regarding the local ecosystem, e.g., entrepreneurial support Organisations (ESOs) like incubators and accelerators, only four out of five Organisations reported any form of regular exchange with ESOs. These exchanges included interactions with entities like the Jerash WEE Unit, the Jordan Hotel Association, the Jerash Chamber of Trade, and the Zain Innovation Campus (ZINC).

Businesses also specifically highlighted a few frequently encountered issues when collaborating with start-ups, ranging from ensuring quality and standards compliance to navigating financial complexities. Quality assurance is cited as a significant concern, as businesses must ensure start-ups meet required standards while adapting to shifting consumer preferences and sustainability expectations. Additionally, start-ups operating with limited resources may require cash advances to purchase necessary raw materials and fulfil orders, complicating payment terms and posing additional financial risks, particularly in cases of non or delayed delivery and execution. Concerns about the legal status and registration of start-ups can also impact collaboration decisions. Overcoming these challenges is necessary to foster successful partnerships between businesses and start-ups.

However, despite these challenges, there are promising signs. All surveyed companies expressed an interest in integrating services and products provided by start-ups into their value chains and were also more than willing to mentor local start-ups.



8. Conclusion

8. Conclusion: Strength and Weaknesses of the Entrepreneurial Ecosystem in Jerash

Entrepreneurship is a dynamic force in regional economic development, and Jerash has the potential to emerge as a significant entrepreneurial hub within Jordan. This assessment aimed to address three fundamental questions:

- What are the key motivating factors for young entrepreneurs in Jerash? How does this differ from other governorates in Jordan?
- What are key hinderers that prevent entrepreneurs to start their business in Jerash? How is this different from other governorates in Jordan?
- What are strong and weak aspects of the integral elements of the entrepreneurial ecosystems (support organisations, human capital, finance, policy, markets, culture)?

The analysis is based on Isenberg's model of entrepreneurship ecosystems.



Figure 21
Simplified version of Isenberg's model

The following table concludes the analyses by summarising the key strengths to capitalise on and the key weaknesses subject to improvement using the different domains of the Isenberg model.

	Strengths to capitalise on	Weaknesses to improve
Support organisations	<ul style="list-style-type: none"> Jarash offers a strong foundation for the idea stage with awareness campaigns, training, and brainstorming sessions provided by various ESOs. 	<ul style="list-style-type: none"> Limited services exist beyond the idea stage, particularly in areas like business plan development, market research, pitch events, accelerators, and support for later-stage growth and expansion. Additionally, accessibility issues prevent many startups from fully utilizing available services.
Human Capital		<ul style="list-style-type: none"> Founders are mostly young and lack extensive entrepreneurial experience. Business strategy development and clearly articulated value propositions require improvement.
Finance	<ul style="list-style-type: none"> Seed-stage startups have access to business model advice, networking opportunities, and some seed funding. 	<ul style="list-style-type: none"> Startups rely heavily on founders' funds and grants. Angel investment and venture capital are scarce, limiting funding options for growth. Additionally, many early-stage startups remain unregistered, potentially hindering access to some financial resources and support.
Markets	<ul style="list-style-type: none"> Interest from large companies in partnering with startups indicates potential for growth and collaboration opportunities exist in various sectors. 	<ul style="list-style-type: none"> Many large companies are unaware of local startup initiatives. Market-related challenges like competition and revenue generation are the most commonly cited struggles for startups.
Culture	<ul style="list-style-type: none"> A growing number of startups, particularly those focused on sustainability practices, reflects a rising interest in entrepreneurship and environmental consciousness. The primary motivators for starting businesses are personal necessity, followed by a desire for community empowerment, showcasing a positive entrepreneurial spirit. 	<ul style="list-style-type: none"> Many startups remain in the early stages of development, and a significant portion operate unregistered. This suggests a need for fostering a culture that encourages formalization and supports business growth beyond the initial idea stage.



9. Recommendations

9. Recommendations

Support organisations (ESOs)

- 1. Enhance accessibility and service delivery of ESOs.**
 - » Conduct Accessibility Audits. Evaluate current ESO offerings and identify specific barriers preventing start-ups from accessing services.
 - » Increase Outreach and Awareness. Develop targeted marketing campaigns to ensure start-ups are aware of the available resources and understand how to access them.
- 2. Facilitate access to modern production equipment and supplies.**
 - » Collaborative Partnerships. Partner with local and international suppliers to create programmes that provide start-ups with affordable access to modern production equipment and supplies.
 - » Shared Resource Centers. Develop shared resource centers equipped with modern production tools that start-ups can access on a rental or membership basis.
- 3. Provide and improve access to finance and financial training.**
 - » Financial Training Programmes. Design and implement comprehensive financial literacy and training programmes tailored to the needs of start-ups. This should cover financial planning, budgeting, investment strategies, and funding opportunities.
 - » Expand Funding Options: Work with financial institutions and investors to create a wider array of funding options tailored for start-ups, including micro-loans, grants, and venture capital opportunities.
- 4. Include missing services into Jerash's local economic support system.**
 - » Idea Stage: Networking opportunities, business plan development support, market research
 - » Seed Stage: Pitch events, accelerator programmes, prototyping support
 - » Start-up stage: Provision of co-working space, quality testing, legal support
 - » Expansion stage: Support for international expansion, leadership development programmes and support for promotional activities.
- 5. Add more services tailored for specific target groups, such as refugees or women.**
- 6. Add more services directed at green businesses to promote sustainable start-ups.**

Start-ups and MSMEs

- 1. Business strategy and planning must start early:**
 - » To navigate the early stages of start-up development effectively, it is necessary to invest early in developing a well-defined and scalable business strategy.
 - » To refine business models and identify growth opportunities founders should seek mentorship and guidance from experienced entrepreneurs or industry experts.
- 2. Address Market-related Challenges through well-crafted UVPs:**
 - » Conduct market research to understand customer needs and use this knowledge to ensure the start-ups product or service is able to address specific challenges or gaps in the market.
 - » Leverage networking opportunities and industry connections to gain insights into market dynamics and identify potential partnerships.
- 3. Carefully consider the limits of bootstrapping a business:**
 - » Explore diverse equity and debt-based funding options to go beyond personal savings and grants to support business growth and expansion.
 - » Invest in financial management and planning to ensure sustainable growth and resilience against financial challenges.
- 4. Regularly interact with entrepreneurial support Organisations (ESOs):**
 - » Engage with local ESOs to access resources, expertise, and networking opportunities that can support business development and growth.
- 5. Sustainability is imperative:**
 - » Embrace sustainability practices within start-up operations, aligning with the growing demand for environmentally conscious products and services.
 - » Explore opportunities to integrate green practices into business models, such as resource-efficient production processes and eco-friendly product offerings.
- 6. Consider collaborations as a pathway to growth:**
 - » Establish collaborations with other start-ups, MSMEs, and industry players to leverage collective strengths and drive mutual growth.
 - » Seek out mentorship and partnership opportunities with established businesses to gain insights and access to resources that can accelerate business development.

Larger Corporations

- 1. Increase Awareness and Engagement:**
 - » Actively participate in startup events and workshops.
 - » Partner with ESOs to gain insights into opportunities with local startups.
 - » Develop a dedicated department or individual responsible for fostering startup collaboration.
- 2. Address Collaboration Challenges:**
 - » Clearly define quality assurance standards and support startups in meeting them (training, certification).
 - » Explore innovative financing models such as progress-based payments or milestone-based incentives.
 - » Offer legal and registration guidance to streamline collaboration processes.
- 3. Foster Mutually Beneficial Partnerships:**
 - » Create mentorship programmes where experienced professionals guide startups.
 - » Develop pilot projects with clear goals and timelines to test the feasibility of collaboration.
 - » Facilitate knowledge exchange through workshops and joint innovation initiatives.

Development Partners

- 1. Bridge the Information Gap:**
 - » Facilitate workshops connecting startups with large companies. This could involve presentations from startups showcasing their solutions, followed by discussions and potential collaboration opportunities (based on findings that large companies are interested but lack awareness).
- 2. Address Startup Resource Constraints:**
 - » Initiate grant programmes specifically focused on supporting the prototyping stage for startups. This directly addresses the identified service gap and fosters innovation within the ecosystem.
- 3. Foster Financial Inclusion:**
 - » Organise workshops and events connecting startups with micro-lending institutions and potential investors. This can address the limited access to funding options identified amongst startups (especially for early-stage ventures).
- 4. Financial literacy training for startups:**
 - » Partner with ESOs to develop and deliver financial literacy training programmes specifically tailored to the needs of Jerash's startups. This builds upon the identified need for improved financial training amongst founders.
- 5. Promote Green Innovation:**
 - » Establish a specialised incubator programme focused on supporting green businesses. This programme could offer mentorship, access to sustainable materials suppliers, and training on eco-friendly practices. This directly addresses the growing interest in green businesses within the ecosystem, as identified in the findings.

Education providers

- 1. Entrepreneurship Curriculum:**
 - » Integrate entrepreneurship education into existing curriculums to equip students with the skills and knowledge needed to launch their own businesses.
- 2. Mentorship Programmes:**
 - » Connect students with experienced entrepreneurs for mentorship opportunities to gain practical experience and guidance.
- 3. Skills Development:**
 - » Offer workshops and training programmes focused on developing skills relevant to startups, such as business model development, pitching, and digital marketing.



10.
Annex

10. Annex

10.1 Definitions

Term	Definition
Large companies	Large companies are defined as companies with 100 or more employees.
Green Businesses	In Jordan, MSMEs are categorised by their number of employees as micro (1–4), small (5–19) or medium (20–99). This is in line with the definitions of the DoS of Jordan, the World Bank’s SMEs database, the Central Bank of Jordan and the Jordan Enterprise Development Corporation (JEDCO).
Micro, Small and Medium Enterprises (MSME)	Green business can be defined from two perspectives: one relates to the output in the form of green products or services, while the other relates to the process of an economic activity. This means entrepreneurs can enter into the “green” business sector by either providing environmentally friendly products or services or through an environmentally friendly process or with the help of clean technologies which reduce any negative effects of the business (ILO). (businesses with green mission/ vision)
Start-up	Start-ups are companies in the formation and growth phase up to 4 years after formation. Currently, there is no official definition of start-ups in Jordan. For the scope of this study, the proposed definition is applied.
Youth	Youth is defined by the National Youth Strategy 2019-25 as the age group between 12-30.

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