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# Strengthening Supply Chains for Micro-Retailers: A Market Systems Development (MSD) Partnership with Yaseer

## Case Study

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## I. The Problem this Intervention Addressed

Jordan's retail sector includes approximately 21,000 mini-marts, the majority of which are micro and small enterprises (MSEs) that serve as essential neighborhood suppliers. Despite their importance to local economies and household access to everyday goods, these retailers operate within a highly fragmented supply environment that limits operational efficiency, increases procurement costs, and constrains business growth.

Most mini-marts typically source products independently from multiple suppliers, coordinate deliveries separately, and rely heavily on cash-based transactions. This fragmented procurement structure creates several operational inefficiencies. Retailers often experience irregular deliveries, limited product availability, stockouts, weak bargaining power, and higher procurement costs. In many cases, mini-mart owners must close their shops for several hours to travel to wholesale markets or supplier locations to secure inventory, resulting in lost sales and reduced productive time. As a result, retailers spend significant effort managing supplier relationships and inefficient procurement logistics rather than focusing on diversifying products, improving profitability, expanding sales, improving end-customer service, and sustaining their operations and business growth.

These challenges are further compounded by geography. Mini-marts located in remote or underserved areas often face significantly longer delivery windows - sometimes several days or weeks - and have access to a more limited range of products. The severity of these constraints is therefore greatest for MSEs operating outside major urban centers, where supply chain inefficiencies are most pronounced.

These constraints are structural rather than firm-specific. The core constraint lies in the fragmented nature of procurement and distribution within the retail supply chain. Mini-marts individually operate at a scale too small to renegotiate improved supplier terms, digitize procurement systems, or invest in logistics infrastructure. Meanwhile, traditional distributors have limited commercial incentives to consolidate small retailers into more efficient distribution models. Serving thousands of small, dispersed retailers involves high transaction costs and thin margins, making investments in coordinated logistics or digital procurement platforms commercially unattractive.

As a result, the existing system of informal, relationship-based transactions - while functional - does not incentivize aggregation, digitization, or coordinated distribution. The challenge is therefore not simply limited access to products, but structural inefficiencies in how retailers, suppliers, logistics providers, and financial services interact across the retail ecosystem, preventing the emergence of more efficient and scalable supply chains and logistical solutions.



*Yaseer delivery truck en route to minimarts drop-offs.  
(Photo credit: Yaseer)*



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## 2. Applying a Market-Based Partnership Approach

The Informal Livelihoods Advancement Activity (Iqlaa) – funded by the United States Government and implemented by Mercy Corps – works on promoting economic growth and resilience for MSEs in Jordan. Under Iqlaa’s Market System Development (MSD) approach, the program works through market actors to address systemic constraints affecting MSEs. By partnering with commercially motivated businesses, Iqlaa seeks to unlock growth opportunities while encouraging the development of sustainable solutions that can continue expanding beyond the life of the program.

MSD interventions are designed to catalyze innovation by enabling businesses to test and scale new models that deliver both commercial value and development impact. Business partners retain full ownership of the models they develop and invest their own resources to sustain and expand them as operations grow. Consistent with this facilitative role, Iqlaa did not outright fund a digital procurement platform for retailers which would have required ongoing operational oversight and continued financial support, limiting the likelihood of long-term sustainability.

Addressing the above-mentioned supply chain inefficiencies required an MSD approach. Accordingly, Iqlaa partnered with an existing private-sector company, Yaseer, capable of delivering the solution commercially. By working through a market actor rather than funding changes directly, the intervention strengthened market incentives and reinforced commercially viable service provision. Rather than supporting individual retailers directly, the intervention aimed to strengthen a market actor capable of improving how procurement, logistics, and supplier coordination function for MSE mini-marts across the retail ecosystem.

This approach offers several advantages:

- ▶ **Scale beyond the intervention period:** The business can grow based on market demand, not donor timelines. If successful, competing businesses are likely to see the viability of the model and scale the solution to new markets that donor funds could not have reached
- ▶ **Commercial accountability:** The partner is accountable to its customers and shareholders, ensuring service quality and efficiency
- ▶ **Incentives for continued investment:** The business has a direct stake in its own success and a reason to reinvest profits
- ▶ **Long-term sustainability:** The solution can continue to operate and expand without ongoing donor subsidy

## 3. Why Yaseer Was the Right Partner

Yaseer was selected as a strategic private-sector partner because its existing business model directly addressed the structural constraints facing micro and small retailers in Jordan. Yaseer provided a strong digital procurement and delivery solution for retailers; however, it was primarily concentrated in Amman, with limited capacity to scale nationally or extend services to underserved areas without additional technological and operational investments to improve efficiency and enable broader, more inclusive



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expansion. While the company had clear visibility of market potential, its ability to expand beyond its initial footprint remained constrained by operational and technological limitations.

Prior to the partnership, Yaseer was already operating a digital B2B marketplace in Amman. The company connects mini-marts directly with suppliers through a mobile-based ordering system, enabling streamlined procurement, next-day delivery, and improved inventory management. This demonstrated operational viability and proven demand; Yaseer was not an early-stage startup or pilot concept, but an established company positioned for expansion.

At the time of the partnership, no other distributor in Jordan had developed a comparable technology-enabled model capable of aggregating thousands of small retailers while operating a commercially viable logistics system.

The alignment between the systemic constraint and Yaseer's commercial model was clear:

- ▶ Yaseer aggregates suppliers and product inventories onto a single marketplace, reducing fragmentation
- ▶ It digitizes ordering and logistics, reducing transaction costs
- ▶ It enables more reliable and faster deliveries through their own fleet and third-party individual drivers
- ▶ It introduces financial features to address liquidity constraints

Equally important, Yaseer had both the incentive and the capacity to scale. Its growth depends on expanding its retailer base and geographic footprint. This commercial motivation ensured that impact objectives - reaching more MSEs with efficient supply solutions - were aligned with the company's business interests. Yaseer was not a grantee seeking funding, but a market actor investing its own resources and seeking a partner to accelerate a commercially viable market expansion.

For these reasons, Yaseer was an appropriate partner: operationally established, commercially motivated, and uniquely positioned to address the core market constraint.

#### **4. The Co-Investment Model**

The partnership between Iqlaa and Yaseer was structured as a co-investment over a 12-month period, where both parties contributed meaningful resources and skills toward a shared objective. This was not a traditional grant arrangement where donor funds simply subsidize a partner's activities. Instead, it was a cost-share model designed to ensure mutual commitment, shared risk, and joint ownership of outcomes. Iqlaa's support specifically targeted market expansion and innovation activities that Yaseer would have been unlikely to undertake at the same scale or speed without risk-sharing support. Both Iqlaa and Yaseer contributed to the total cost of the expansion and innovation activities. The co-investment covered the full scope of work, including:



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- ▶ Geographic expansion into Zarqa and underserved areas of Amman
- ▶ Hiring of additional staff to support the expansion
- ▶ Technology enhancements (Buy Now Pay Later feature integration, e-wallet functionality, AI-based product recommendations, and logistics automation)
- ▶ Early customer acquisition mechanisms and targeted marketing

Yaseer's contribution was significant and went well beyond its existing platform and infrastructure. The company made financial investments totaling over USD 175,000 alongside Iqlaa's support, demonstrating its commitment to the partnership and confidence in the business case for expansion. Yaseer also contributed its digital platform, supplier relationships, warehouse infrastructure, logistics systems, management oversight, and staff resources, while assuming long-term commercial risk and responsibility for ongoing operations.

Iqlaa's support was designed to be catalytic and time-bound, reducing early-stage risk to enable faster market expansion and innovation. This cost-share structure reinforced the commercial nature of the partnership:

- ▶ **Shared risk:** Both parties bore financial risk, ensuring investment decisions were disciplined and focused on commercially viable activities in Yaseer's case, and ensuring genuinely inclusive reach and transformative impact for mini-marts from Iqlaa's side
- ▶ **Ownership:** Yaseer retained full ownership of the platform and operations, with both partners invested in achieving results
- ▶ **Sustainability by design:** With Yaseer contributing its own resources alongside Iqlaa's support, the company had a direct financial interest in ensuring investments generated long-term value, increasing the likelihood that a solution to mini-marts challenges would be sustained beyond funding contributions from Iqlaa
- ▶ **Demonstrated commitment:** Yaseer's willingness to commit its own capital signaled strong confidence in the growth opportunity

## 5. How the Partnership Unfolded

Implementation began in October 2024 with the expansion of Yaseer's services into Zarqa and selected underserved areas of Amman. Yaseer anticipated that Zarqa's retailer profile - characterized by lower average digital familiarity than Amman - would require a more hands-on onboarding approach. The company therefore relied on targeted in-person demonstrations, onboarding incentives, and direct engagement with retailers. While this slowed early onboarding, it helped build a stronger and more durable adoption.

Beyond digital literacy barriers, some retailers were initially reluctant to change long-standing procurement habits. Many mini-mart owners relied on established personal relationships with suppliers and viewed this system as the normal way of doing business. Through repeated demonstrations and peer



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examples from early adopters, Yaseer gradually demonstrated that digital procurement does not replace existing supplier–retailer relationships. Rather, by onboarding both suppliers and mini-marts onto its platform, Yaseer enhanced these relationships by simplifying ordering processes and logistics, improving product visibility, and reducing coordination costs.

Early implementation activities focused on onboarding retailers, introducing digital payment and financing features, strengthening logistics automation, and conducting targeted outreach to increase platform awareness among small retailers.

During this phase, Iqlaa worked closely with Yaseer to support the expansion strategy, identify priority retail clusters, and test service features designed to improve adoption among MSEs. This facilitation helped reduce the risks associated with entering new markets and introducing new service offerings while ensuring that Yaseer retained full commercial ownership of the platform and its operations.

As adoption grew, the platform expanded to reach more than 1,200 mini-marts through the partnership. Retailers reported more reliable deliveries, faster ordering process, broader product availability, increasing cost savings, better price stability, and reduced coordination with multiple suppliers - all contributing to more stable business operations. Yaseer's platform annual sales have grown to USD 6,989,000, reflecting increased retailer transaction volume and platform utilization.

As the intervention progressed, Yaseer began making independent commercial investments beyond the initial scope of the partnership. The company expanded into additional governorates including Madaba, Irbid, Jerash, and Ajloun, leased new warehouse space to accommodate growing operations, and scaled up automation in its inventory systems, building on the activities piloted during the partnership with Iqlaa.

The scale of Yaseer's autonomous investment is reflected in several significant expansions.

- ▶ Warehouse capacity grew from 600 to 3,000 square meters
- ▶ The supplier base expanded from 150 to more than 300 suppliers
- ▶ Staffing increased from 30 to over 70 employees

These commercially driven investments demonstrate that the model is capable of scaling through market demand rather than continued external support. Beyond direct benefits to retailers, early signs of broader



*Yaseer warehouse staff preparing minimart orders for delivery. (Photo credit: Mercy Corps)*



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market improvement began to emerge as Yaseer's operations expanded, showing that the business model is viable and can continue to grow beyond the intervention period. The company continues to invest in technology, customer retention strategies, and operational capacity, reinforcing a commercially viable model that delivers lasting impact across Jordan's MSE retail sector.

## **6. Sustainability**

The ultimate measure of success for a market system intervention is whether the model continues to function and grow once donor support concludes. In this case, sustainability is grounded in Yaseer's continued commercial investment and market-driven expansion.

Beyond the co-investment partnership, Yaseer has committed approximately USD 265,000 of its own resources as independent investment to scale the model. These investments were driven by market demand and revenue opportunities rather than donor requirements, demonstrating that the business model is commercially viable and capable of sustaining its own growth. This is further reinforced by the model's resilience and ability to remain responsive to emerging market shocks, including regional geopolitical developments, while continuing to operate and grow. This commercial traction has also enhanced Yaseer's market visibility, generating interest from a range of ecosystem stakeholders and strategic partners, further reinforcing confidence in the model's viability.

The partnership with Yaseer was designed not only to improve procurement for individual retailers but also to strengthen the functioning of the broader retail supply system. By aggregating demand from hundreds of mini-marts onto a single digital platform, Yaseer creates stronger incentives for suppliers and logistics providers to engage with smaller retailers more efficiently.

As the platform grows, several systemic shifts become possible. Suppliers can distribute products to a larger network of retailers through a single channel, reducing distribution costs, and improving market access. Retailers benefit from more reliable deliveries, greater product visibility, and simplified procurement processes. At the same time, digital ordering systems create new opportunities for embedded financial services such as working capital, trade finance, and digital payments.

Therefore, the intervention impact extends beyond the 1,200 onboarded mini-marts. It strengthened a market actor capable of addressing long-standing supply chain inefficiencies at scale. Through its continued growth, the platform is improving linkages between retailers and suppliers, supporting job creation, and increasing efficiency across the retail distribution system. This is also reflected at the customer level through improved availability and selection of products in neighborhood mini-marts, allowing households to access essential goods more conveniently.

Looking ahead, the foundations for broader systemic change are in place. Yaseer's growth and visibility have the potential to crowd-in other market actors. Suppliers may become more willing to partner with digital platforms, logistics providers may adapt their services to support tech-enabled distribution, and



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other technology firms may see the commercial viability of serving Jordan's MSE retail segment. If these shifts materialize, they would signal that the market is beginning to function more efficiently, with ripple effects extending beyond the original intervention.

By helping the company test expansion and innovation during a critical growth phase, the program enabled the private sector to scale a solution that continues to operate and expand independently. Yaseer's ongoing autonomous growth demonstrates how light-touch, market-based support can generate durable market improvements and multidimensional impact and lay the foundation for broader systemic change without ongoing donor subsidy.



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