



INTERNATIONAL JOURNAL
ON SPACE LAW AND POLICY

VOLUME 2 AND ISSUE 1 OF 2024

INSTITUTE OF LEGAL EDUCATION



INTERNATIONAL JOURNAL ON SPACE LAW AND POLICY

APIS – 3920 – 0014 & ISSN – 2584-1955

(Open Access Publication)

Journal's Home Page – <https://ijslp.iledu.in/>

Journal's Editorial Page – <https://ijslp.iledu.in/editorial-board/>

Volume 2 and Issue 1 (Access Full Issue on – <https://ijslp.iledu.in/category/volume-2-and-issue-1-of-2024/>)

Publisher

Prasanna S,

Chairman of Institute of Legal Education (Established by I.L.E. Educational Trust)

No. 08, Arul Nagar, Seera Thoppu,

Maudhanda Kurichi, Srirangam,

Tiruchirappalli – 620102

Phone : +91 94896 71437 – info@iledu.in / Chairman@iledu.in



© Institute of Legal Education

Copyright Disclaimer: All rights are reserve with Institute of Legal Education. No part of the material published on this website (Articles or Research Papers including those published in this journal) may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher. For more details refer <https://ijslp.iledu.in/terms-and-condition/>



WOMEN'S COMMERCIAL RIGHTS A COMPREHENSIVE STUDY

AUTHOR – DR. DEMA MATROUK ALOUN, ASSISTANT PROFESSOR OF COMMERCIAL LAW, FACULTY OF LAW/
ZARQA UNIVERSITY. CONTACT – DALOUN@ZU.EDU.JO

BEST CITATION – DR. DEMA MATROUK ALOUN, WOMEN'S COMMERCIAL RIGHTS A COMPREHENSIVE STUDY,
INTERNATIONAL JOURNAL OF SPACE LAW AND POLICY (IJSLLP), 2 (1) OF 2024, PG. 01-11, APIS – 3920 – 0014 &
ISSN – 2584-1955

1. Introduction to Women's Commercial Rights

The contemporary era poses crucial challenges to the legal system, international community, and social scientists, who have given significant attention to the multifaceted domains of law and its application. Different dynamics of economic activities have received legal and institutional importance, and the journey starts with the human right to live and thrives for economic realities and commercial interests. One aspect of the economic ambitions and existential realities that has recently been extended, explored, and understood is the commercial rights of women. The need is recognized, and different jurisdictions and academia have begun to address the same. However, a comprehensive discussion and understanding of the various aspects of women's commercial rights is imperative not only for those in academia and the adjudicatory system but also for advocates, legislatures, policymakers, and members of management and governing bodies and marketplace actors.

At present, women are engaged in the international and domestic commercial sector, and with the passage of time, the participation of women in these relevant fields has significantly increased. Earlier, women were only associated with handcraft and household items, but with the passage of time, they jumped into economic activities just to survive. In Pakistan, mostly women are busy as hawkers or rural women and are associated with daily wages just to run their families. Today, women are proactive venture capitalists, entrepreneurs, and angel investors. They can easily compete on different global platforms, so they are adequately taking charge in the male-dominant commercial and corporate world.

2. Historical Perspective of Women's Economic Participation

The historical analysis shows that women have been contributing to economic activities for centuries, albeit within societal, cultural, and norms. Contrary to the general misperception of patriarchal societies and men as the main

economic contributors, women, since ancient times, have been handling financial matters to manage their households. Their involvement has, however, been driven by the economic demands put on their families and not entirely by personal choice or desire to own in the market.

Women have always been significant participants in economic activities, but their shares have varied across societies and time. In the 19th and 20th centuries, they were majorly absorbed as labor in the primary sector, including agriculture, construction, quarrying, and the mining sector. These jobs are assuming a graver tone with the dawn of industrialization and urbanization. In various developing countries, particularly in non-Western or non-industrialized societies, the household per se has always been central and encompassed various productive and reproductive activities performed by both men and women. But post-industrialization, women's roles have changed, and their economic engagement altered. Whereas new opportunities opened as a result

of the industrialization process that removed residents from rural agricultural lands to townships and cities where new industries were being established, women, particularly in the developing world, had difficulty keeping up. They lacked the education, training, and skills needed to adjust to their newly urbanized environment.

Hence, the likelihood of women establishing or owning businesses has been slim historically. These challenges for women in business were thus not due to their physical inability to start ventures or trade but were largely tied to the legal provisions made by the male-dominated societies where they found themselves. The tradition, culture, and religion followed in India pre-independence made women participate extensively in business, but colonial laws curtailed the rights of women in terms of property, trade, industry, and commerce. The following chronological studies on the history of women thus briefly spotlight the evolution of laws, particularly the legal rights of women. The legal evolution explains the exclusive purview of men in business and commerce in Indian society to the extent of tracking the progression of 6/7 laws that related exclusively to males, compared to the single regulation remotely linked to women found in Indian legal literature, historical, and ancient texts.

3. Legal Frameworks and International Conventions

Land tenure security, coupled with women's access to finance (formal and informal), is one way of promoting women's economic empowerment. This section focuses on women's rights as landowners and legal provisions and actors that recognize women's status as landowners. A concerted effort to help governments put into practice measures that secure and recognize women's land tenure rights, at different levels, is crucial. Such efforts should be encouraged, even as it is necessary to also engage with customary norms and behavior that perpetuate gender-discriminatory land tenure practices.

A number of Acts of the African Union (AU) and UN Conventions are aimed at improving women's commercial rights and opportunities. Ideas shared at these forums are integrated into various national and regional laws to protect women's commercial rights. A few findings from these international legal landmarks are provided below. In 2005, the AU adopted legal frameworks known as the Solemn Declaration of Gender Equality and the Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa (Maputo Protocol), aimed at ensuring and protecting gender equality. This inevitably influences national, and by implication, commercial laws, including business laws. Nationals of AU member states who are also party to these frameworks may have a basis for ensuring that their commercial rights in cross-border trade are recognized. In 2010, the African Union adopted a legal framework known as the Convention on the Protection of Women in Africa, which influences the domestic legal frameworks of the few AU member states that are party to these legal instruments.

4. Challenges Faced by Women in the Commercial Sphere

There are several unique challenges faced by women in different markets. Systematic issues in the structure, regulation, and tradition of the commercial sphere are a serious obstacle for women, preventing them from entering into formal trade. Women, when they do manage to successfully access resources and capital, often face issues of discrimination from peers, buyers, sellers, government officials, and even family. Unfortunately, the above-mentioned issues are further complicated by social and cultural norms and traditions. Such deeply rooted issues can be the most challenging of all, for they are often so buried into the fabric of everyday life that they are difficult to explicitly identify and are most certainly hard to rectify. As a summary below are some of the unique challenges faced by women in the commercial sphere:

- They have limited or no access to resources, particularly land and credit. - They are discriminated against in their access to formal markets. - Discrimination is evident in terms of unequal pay for equal work and in hiring practices. - Social norms often devalue women's work, assigning them to lower paid or less influential roles. - Some business ownership, particularly of home-based activities, is underreported because it is informally undertaken and hidden.

5. Intersectionality: Gender, Race, and Commercial Rights

Just as race itself is a social construct, so is commercial law. The race of the disciplined could be repercussions of the racial implications of being outside the commercial realm. While critical race theory has deconstructed the implied "whiteness" in property rights, this framework has not yet been extended to commercial law and the economy.

Currently, it is true that there are issues faced by all women who seek to engage in the commercial sphere due to their gender. Gender discrimination takes different and additional forms for women of different racial and ethnic backgrounds, who also face similar discrimination in the larger patriarchal society outside of commercial life. Thus, when these forms of oppression are combined, the barriers to commercial participation become even more significant. In the long term, this insight may allow for better assessment of the different strategies women are forced into when they pursue commercial activities; for instances where it is more difficult or impossible to distinguish between the raced and gendered causes of a barrier, we may then find that women pursue different strategies and alternative routes to commercial accomplishment based on gender. Any successful program to challenge and change commercial rights must account for these complex processes.

6. Gender Pay Gap and Equal Pay Legislation

Given the consistent and pervasive gender pay gap, governments globally have sought to 'equalise' the pay of men and women workers for over fifty years - predominantly via the instrument of 'equal pay' legislation. The gender pay gap is the result of multiple, complex economic and social factors but one key aspect is the undervaluation of the 'worth' of women's work, and in particular to traditional women's roles. The drivers and perpetuators of the gender pay gap can include outright direct discrimination, indirect discrimination, and also the gap in unpaid caring responsibilities, as well as the impact of part-time work. The overwhelming majority (an estimated 85%) of part-time workers in the UK are women. Gross income received by women from part-time work is considerably lower than the gross earnings of full-time employees. This means that women working part-time do not have the same opportunities for training, progression and promotion, access to the same quality pension provision, and do not progress to roles which are more highly rewarded. Aside from the significant impact on the lives of individuals, the gender pay gap also has significant implications for economic and commercial rights.

At present, the legal requirement for equal pay is set out in both domestic and international law. Article 119 of the Treaty of Rome was the primary means through which the EC sought to address pay discrimination through its competence in ensuring equal pay for men and women performing equal work. This provision was implemented domestically by every Member State which signed and ratified the Treaty. The Equal Pay Act was enacted in 1970 in the UK. Article 119 has now become Article 141 of the Treaty on the Functioning of the European Union (TFEU), which states that "each Member State shall ensure that the principle of equal pay for men and women is applied". The Equal Pay Act was subsequently largely recast in domestic law by the Equality Act 2010 which brought together the various strands of

equalities legislation in the UK (relating to sex, race, disability, sexual orientation, age, gender reassignment, marriage and civil partnership, and pregnancy and maternity). The majority of equal pay provisions are now located in sections 64 to 76 of the Equality Act 2010.

7. Women Entrepreneurship and Business Ownership

Introduction This section consists of the first of the two crossover chapters from Section 5 (Market Competition) and Section 6 (Local Businesses and Co-Operatives). This chapter is concerned with women's entrepreneurship, starting by comparing cross-border co-founder entrepreneurs with their US-based peers. The following articles also focus on the entrepreneurial activity of women, particularly exploring women's own businesses—often small enterprises in the services sector but also in manufacturing and beyond, some employing staff and increasingly utilizing digital technologies to reach new markets. There is debate surrounding what motivates women to enter entrepreneurship—a 'pull' factor, an opportunity/discretionary path into business for themselves or a pathway around employment discrimination, or a 'push' as a response to inactive labor markets or to combat economic insecurity. The next three articles draw on survey and qualitative data to explore female entrepreneurial practice in contexts including the 'tech' sector in Sheffield, wine tourism in Spain, and convention t-shirt printing in the USA.

Women are generally under-represented in entrepreneurial activity compared to men. They are similarly under-represented as having involvement in entrepreneurial teams whose members reside in different national locations—cross-border co-founder entrepreneurs. However, the low incidence is more driven by the pool of potential female co-founder entrepreneurs: As shares of male and female adult populations are both 90% (1 in 107 individuals), men, 1 in 468 women is a cross-border co-founder entrepreneur, compared to 1 in 511 domestic co-founder entrepreneurs. From

across the ERG written research papers, this sense arose of women using entrepreneurship as a means of gaining an economic foothold—often after leaving employment, or as a way to overcome a glass ceiling in a presently non-inclusive marketplace for waged work. At the same time, for many of these entrepreneurs, the earnings from self-employment are much lower paid than they predict.

8. Corporate Gender Diversity and Inclusion Policies

In this paper, I investigate women's commercial rights, defined as the entitlement to work, and how they are implemented and experienced within the neoliberal global economy. The paper is the first part of a more comprehensive project. It uses a critical feminist discourse analysis of the policy and practice of businesses to demonstrate some of the first lines of thinking from the project, in relation to corporate governance and law.

In particular, this paper examines the various normative justifications for corporate gender diversity and inclusion policies produced by international, comparative, and national corporate governance debates. It identifies six diversity rationales and maps their influential nested categories, each aligning with a particular understanding of gender, workplace rights, corporation, law, equality, inclusion, and policy.

It connects these policy motives to specific corporate actions: commercial action that identifies diversity as an opportunity for profit and/or as a risk to long-term value, and assurance action that positions diversity and inclusion as a means of avoiding the external costs associated with reputational damage and the potential liability for workplace inequality.

The paper concludes that these motives sit oddly with the notion of rights and may be contributing to the lack of alignment between a growing and varied number of gender-and-enterprise policies and the evidence of women's

ever-greater marginalization within business leadership and governance.

9. Barriers to Women's Access to Credit and Financing

Introduction Access to financial services is one of the main challenges for women's economic development. Credit and finance enable women to not only support themselves and their families but also gain financial independence. This facility answers the questions of women entrepreneurs: where to go for credit, how banks are helping women entrepreneurs, establishing a business of their own, etc.

Just as it is difficult for women to achieve significant positions in politics, women still face difficulties in the economic field. One of the major problems confronting women in the economic field is access to financing. The majority of commercial banks refuse to lend to women because they are unable to offer sufficient immovable property as surety/loan collateral. Thus, busy women workers are excluded from one of the vital productive activities that they are eager to get involved in. These women are not the problem group. Like men, some women in Bangladesh have brilliant business ideas and the ability to operate various businesses.

Topic Outline of the Chapter 1. Introduction 2. Defining Legal and Regulatory Framework 3. Property Rights of Women and Injustice in Law and Practice 4. Women Land Ownership Right 5. Legal and Regulatory Barriers of Women at the National Level 6. Review of Financial Barriers to Women in International Forums 7. Barriers to Women's Commercial Rights 8. Injustice of Law and Practice in Relation to Immovable Property 9. Barriers to Women's Access to Credit and Financing

10. Women in Leadership Positions: Breaking the Glass Ceiling

Leadership and management opportunities have numerous important implications. These leadership roles can be found in fields such as

politics, media, sport, culture, academia, NGOs, and international organizations, as well as in commerce, business, and finance. There remain gender imbalances and inequalities in many of these fields. In the commercial sector, very few women have risen to and performed work effectively at the very top of large companies and financial institutions, either as directors or as members of boards of management. A vernacular expression for this situation is the 'glass ceiling'. Women find it difficult to break through this invisible and formidable barrier, although a very few women have, in countries including the UK, done so. It can be difficult to find objective information on this subject, as organizations do not necessarily publish figures, and questions of gender balance are emotive and often include biases or prejudices. Information on women with leadership and management roles in finance is particularly hard to come by.

For many years, there have been increased calls, initially by a few pioneering feminists, and more recently by mainstream women, to have more women working at the top. Governments in many countries support increased representation, using quotas in some cases. Professional and industry bodies also tend to support these trends. Some researchers and commentators have suggested reasons why more women work at senior levels in certain 'lighter' industries and why they find these roles easier to enter and stay in. Scientific management, when broken down into roles that can be done with one or two hands and a certain degree of brainpower, can easily be done by different types of people.

11. Gender Bias in Advertising and Marketing

The portrayal of women in advertising and marketing continues to assume and target deep-seated social roles. Eighty-eight percent of women feel that media does not reflect them and do not reflect the women they know. The concept of the "mainstream" in media rarely includes women who are older, heavier, less attractive, more ethnic, disabled, a non-

traditional family member, blue-collar, or rural. Instead, marketers depend on exploiting the idealized thin, young, Caucasian and able-bodied woman and girl in order to make us feel bad about ourselves and our looks, and then sell us unrealistic beauty claims and images that are supposed to bring us happiness and success. A study by the Canadian Women's Health Network found that the top-selling magazines in North America delivered to girls ages 12 and 13 mentioned being fat in stories that were fashion and beauty-related 2.5 times more often than stories about healthy behavior.

Or, another way to look at how "diversity" in sports coverage is a paltry 4% on television. This lack of diverse women either in front of the cameras or in sports news is due to the slowly fading perception that the more girl-power there is in any given sports, the less of an audience there will be. This prejudice toward female involvement exclusive to the advertising world mirrors the earlier blanket statements made concerning education and sports, suggesting a lower ceiling that women's involvement might be capable of reaching. In spite of a number of female businessmen and businesswomen, the ever-gender-biased advertising and commercial sectors continue to hock retailers to appeal to the discrete male and female populations. The crux of this seemingly harmless act of specialized advertising is the reinforcement of stereotypes. Further, the stereotype from which male or female is forced into is a direct reflection of our pervasive western ideals. Advertising campaigns and materials effectively slander the "lesser" members of society as well as effeminate the male populace against the wildest advertising expectations. The 'downside' of the commercial and sexual liberation of women is their apparent willingness to take part in advertising and their ownership of a thing coveted by men.

12. The Role of Technology in Advancing Women's Commercial Rights

As mentioned earlier in this book, with the available technological advancements, various online platforms and e-commerce have emerged, which has flourished splendidly by providing a place for entrepreneurs to market their products and goods to consumers in the digital realm. This has prompted a large number of individuals, particularly women, to start or are actually running new business online on these digital markets. Online markets give women entrepreneurs access to a worldwide global market in real-time. Women and other citizens now have access to a new global marketplace thanks to technological advancements. Online businesses also have low entry costs and are simple to create and operate. Products and services may be presented with various specifications and variants at an extremely low price. It will not only appeal to local consumers, but it will also be in high demand around the world. In general, technology has enabled and empowered human beings to pursue entrepreneurial opportunities.

Technology, which includes digital and non-digital applications, will also assist more women in gaining power and potentially developing various enterprises that contribute to the empowerment of commercial rights. Technology has the potential to empower women. This could result in a fundamental change in how women and adolescent girls join online platforms. Women who use digital technologies for a broad range of activities are virtually connected and part of a world of their own economy in a web of supply chains, logistics, trade, and finance. Women's commercial potential can be realized by directing women to use these same digital technologies through a strategy of "digital hyperconnectivity." The use of technologies, which include digital and non-digital applications, is important to empower women in the region. The use of technology is essential to empower women in the region.

13. Case Studies of Successful Women-led Businesses

Case studies of successful women-led businesses real-world examples showcase women's commercial achievements. This section presents a selection of case studies of successful leaders in their businesses. Our case studies span successful women-owned businesses across diverse commercial ventures such as dairy, floriculture, ready-made garment production, textile and fabric design company, and journalism.

The diverse mix of activities, commercial ventures, and market positioning reflect the wide array of opportunities available in markets both locally and globally. Successful women entrepreneurs featured in the following case studies present a variety of successful commercial strategies; some entrepreneurs are family-tied whereas others are mobilizing capital and knowledge beyond the household to create women-run businesses. Some ventures represent individual businesses, while others have grown to include clusters of women entrepreneurs. Some of our case studies capture formal company formation matching international certifications, whereas others show dynamic enterprise growth that adds more women value chain partners over time. The varied approaches of women entrepreneurs reflect the wide range of innovative trading and commercial activities that help to break the traditional women-in-homemaking mold, including dairies, nurseries, ready-made garment processing, machinery for pollution control, and sheds and farmjias (poultry houses) for free-range poultry activities.

14. Mentorship and Networking Opportunities for Women in Business

According to recent studies, mentorship and networking opportunities are important for women's commercial success. When women actively seek out and nurture this kind of support network, they are freed up to make real plans and turn their aspirations into reality.

Speaking on behalf of Natwest's Everywoman initiative, which aims to support women in business, Karen Gill states that the majority of early stage female entrepreneurs on our roundtables point to networking and accessing peer support as key factors in their decision to start a business.

What mentorship schemes exist in your country? Are there any dedicated to women in business? Professional networks such as Women's World Banking, Business and Professional Women, SEEP Network, Women in Management, Business Development Centre and Women in Technology work to support and develop women as business people and proprietors. Some women's networks proactively include gender on their agenda, such as the Lobby for African Women in Technology, which has explored strategies for increasing funding and support for African women's startups. Others, such as the WISE ITC initiative, are aimed at women working in specific sectors. There are a few initiatives that bring trade and businesswomen from across the globe together to initiate collaborative business possibilities.

Setting up collaborative opportunities is one of the purposes of the International Integrated Supply Chain Conference for Women Trade Executives organized by the Centre for International Trade and Industry (CITD) in Hyderabad, India. The annual conference has been held since 2005 and has so far attracted a number of key stakeholders in the sector, including senior policy makers, representing 53 countries and 125 companies, to work together to create synergy in their worldwide business.

An ever-increasing number of research and policy-making bodies, development organizations and multilateral institutions are exploring and documenting the complex barriers that women, as a subaltern or marginalized group, face in accessing work and business opportunities, including, but not exclusively, commercial credit.

15. The Future of Women's Commercial Rights: Trends and Projections

The growing policy measures to raise women's participation and equal opportunities, especially in developing countries, together with changes in market dynamics and the benefits to be derived thereof, are expected to open up heretofore uncommercial markets in favor of women. These will also have the effect of increasing domestic investment in women, since their increased incomes will be reflected in more savings and capital formation, and subsequent increase in the capital base of the country.

There are a number of positive trends in India, as in the rest of the developing world, to support those who can see increasing measures being taken to promote the cause of women. On the executional side, the major shift that we are more likely to witness will be an enhanced and powerful opportunity for women to start and manage their own enterprises, particularly in the trade and professional service sectors. This will lead to greater diversity in industrial and service sectors, which are generally infested by men. In terms of markets, the very fact that increasing numbers of women are getting their own income is expected to give a boost to the service sector in particular and the tertiary sector in general. In international markets, we predict that global pressures would be worked off resulting, in the long-term, in more devalued domestic currencies vis-à-vis the dollar and other hard currencies. The result will be to open up the home markets of the evolved economies (led by the EEC, and to an extent under the GSP of the U.S.) to the offering of Indian and other exports.

16. Conclusion and Recommendations for Policy and Practice

The study has established that women's commercial rights are systematically violated by states and fellow commercial actors. However, violations of these rights, and the reasoning behind them, are influenced by an individual's broader context including

geographical location, social positions, race or ethnicity, and other personal identities. This inevitably means that suitable policy can rarely be categorically determined, but should be sensitive, reforming all aspects of legal and institutional frameworks that enable commercial rights to be violated, be these political, social or economic.

A gendered, intersectional lens can reveal exploitation in most, if not all, areas of the law. Commercial rights need to be holistically accounted for, including the coercive and systemic inequalities that may prevent individuals from exercising their commercial rights or even making these rights 'rights' vis-à-vis other citizens and communities. Individualized advocacy can only do so much, attention must be paid to root causes and broader processes of change. Policy and advocacy work should be guided by inclusiveness at its very core, ensuring that so to leave no one behind in the quest to enable the maximum possible commercial freedoms to women around the world. Too much of the work in this field may be classified as 'exceptional' or framed as to seek to 'empower' the most disempowered – this is flawed and risks invisibilizing those on the so-called cusp of inclusion and exclusion as well as cementing victimhood. Accountability structures should be designed, in full consultation with rights holders, to strengthen the implementation of decisions and invest in long-term and transparent partnerships across society. Yet conversely, we must also be cautious of an uncritical focus being placed on a world of elite women with a horizon of belonging. In the rush to advocate and policy-make, we have tended to overlook the less powerful women. These women, who are near-pathlessly denied the right to found and operate businesses (Formal Right Six), as Sandra Fredman put it, in effect have no corporate personality. The incomplete rights agenda should be forgotten only at our peril.

References:

- Bergstrand, J. H. (1985). "The gravity equation in international trade: some microeconomic foundations and empirical evidence", *Review of Economics and Statistics* 67 (3), 474–481.
- Dr. Dema Matrouk Aloun. (2024). *Legal Accountability for Commercial Contracts in Jordan Legislation*. <https://doi.org/10.5281/ZENODO.12680957>
- Carrere, C. (2006). "Revisiting the effects of regional trade agreements on trade flows with proper specification of the gravity model", *European Economic Review*, 50, 223–247.
- Dr. Dema Matrouk Aloun. (2024). *The Impact of Artificial Intelligence on Patents*. <https://doi.org/10.5281/ZENODO.11001027>
- Dr. Dema Matrouk Aloun. (2024). *Women in Trade*. <https://doi.org/10.5281/ZENODO.11001210>
- Suhaib Manaseer, & Dema Matruk Aloun. (2023). *Cybersecurity for administrative facilities*. Unpublished. <https://doi.org/10.13140/RG.2.2.16439.74408>
- Ciuriak, D., and J. Xiao (2014). "Impact of Taiwan's TPP Accession on the United States", available at SSRN: <http://ssrn.com/abstract=2547170>.
- Dema Matruk Aloun. (2024). *Social Trading Tools*. Unpublished. <https://doi.org/10.13140/RG.2.2.28760.1024>
- Dema Matruk, & Hunian Aloun. (2022). *بينت نظور القانون الجنسين من مكين المرأة تجاريًا وتعزيز المساواة د. ديمًا متروك العون ني رد آل Empowering Women Commercially and Promoting Gender Equality From the Perspective of Jordanian Law*. Unpublished. <https://doi.org/10.13140/RG.2.2.17671.82086>
- Fajgelbaum, P. D. and A.K. Khandelwal (2016). "Measuring the Unequal Gains from Trade", *The Quarterly Journal of Economics* (forthcoming)
- Matruk Dema, & Dema Matruk Aloun. (2022). *World Bulletin of Management and Law (WBML) THE INTERACTIONS OF REFUGEES, HUMAN RIGHTS, AND INTERNATIONAL LAW IN JORDAN*. Unpublished. <https://doi.org/10.13140/RG.2.2.15994.0992>
- Dema Matruk Aloun. (2022). *The Jordanian Constitutional Court: The Legal Function*. Unpublished. <https://doi.org/10.13140/RG.2.2.19349.5424>
- Glick, R., and A. Rose (2002). "Does a currency union affect trade? The time-series evidence", *European Economic Review*, 46 (6), 1125–1151
- Zayed, S., & Dema Matruk Aloun. (2016). *Self Sufficiency in Refugees Self-Sufficiency in Refugees Zayed 1 Self Sufficiency in Refugees*. Unpublished. <https://doi.org/10.13140/RG.2.2.22704.98563>
- Sutton, D., & Dema Matruk Aloun. (2024). *Tribal Law at the Crossroads of Modernity: A Study on Jordanian Attitudes towards Jalwa Tribal Law at the Crossroads of Modernity: A Study on Jordanian Attitudes towards Jalwa*. Unpublished. <https://doi.org/10.13140/RG.2.2.25640.99849>
- Lee, W. S. (2011), "Comparative Case Studies of the Effects of Inflation Targeting in Emerging Economies", *Oxford Economic Papers*, 63 (2), 375–397
- Nannicini T., and A. Billmeier (2011). "Economies in transition: How important is trade openness for growth?" *Oxford Bulletin of Economics and Statistics*, 73(3), 287–314
- Matruk Dema, & Dema Matruk Aloun. (2022). *World Bulletin of Management and Law (WBML) THE INTERACTIONS OF REFUGEES, HUMAN RIGHTS, AND INTERNATIONAL LAW IN JORDAN*. Unpublished. <https://doi.org/10.13140/RG.2.2.15994.09928>

- Brucker, Eric, "A Microeconomic Approach to Banking Competition," *Journal of Finance*, XXV. (December, 1970), pp. 1133–114
- Dema Matruk Aloun. (2023). *Non-Syrian Refugee Women*. Unpublished. <https://doi.org/10.13140/RG.2.2.11432.79360>
- Klein, Michael A., "Theory of the Banking Firm," *Journal of Money, Credit, and Banking*, III. (May, 1971), pp. 210–213.
- Dema Matruk Aloun. (2022). *تمكين المرأة تجاريًا وتعزيز المساواة بين الجنسين من منظور القانون الأردني*. Unpublished. <https://doi.org/10.13140/RG.2.2.24802.13763>
- Dema Matruk Aloun. (2020). *Examining Refugee Communities in Jordan (1)*. Unpublished. <https://doi.org/10.13140/RG.2.2.15627.09763>
- L. Blume, D. Easley, and M. O'Hara. "Characterization of Optimal Plans for Stochastic Dynamic Programs." *Journal of Economic Theory*: forthcoming
- Dema Matruk Aloun, & Suhaib Manaseer. (2023). *legal fraim for Citizenship*. Unpublished. <https://doi.org/10.13140/RG.2.2.24854.56642>
- Dema Matruk Aloun, & Suhaib Manaseer. (2024). *Globalization's Impact on Jordan economic*. Unpublished. <https://doi.org/10.13140/RG.2.2.33452.88968>
- S. Shavell. "Risk Sharing and Incentives in the Principal and Agent Relationship." *Bell Journal of Economics* **10** (Spring 1979), 55–73
- Dema Matruk Aloun. (2024). *Women's Economic Empowerment*. Unpublished. <https://doi.org/10.13140/RG.2.2.30097.44649>
- Dema Matruk Aloun, & Suhaib Manaseer. (2024). *Challenges Women Face While Entering the Labor Market in Jordan WOMEN's CHALLENGES in THE LABOR*. Unpublished. <https://doi.org/10.13140/RG.2.2.22311.76969>
- Suhaib Manaseer, & Dema Matruk Aloun. (2024). *Human Trafficking* 2. Unpublished. <https://doi.org/10.13140/RG.2.2.13084.30089>
- Dema Matruk Aloun, & Suhaib Manaseer. (2023). *Jordanian Women's Movement*. Unpublished. <https://doi.org/10.13140/RG.2.2.18117.46567>
- Suhaib Manaseer, & Dema Matruk Aloun. (2024). *Administrative Legal Linguistics*. Unpublished. <https://doi.org/10.13140/RG.2.2.19795.18727>
- Suhaib Manaseer, & Dema Matruk Aloun. (2024). *Administrative Arbitration*. Unpublished. <https://doi.org/10.13140/RG.2.2.26506.07361>
- Suhaib Manaseer, & Dema Matruk Aloun. (2024). *Implementing the electronic administrative decision*. Unpublished. <https://doi.org/10.13140/RG.2.2.33216.96006>
- Suhaib Manaseer, & Dema Matruk Aloun. (2023). *Cybersecurity for administrative facilities*. Unpublished. <https://doi.org/10.13140/RG.2.2.16439.74408>
- Suhaib Manaseer, & Dema Matruk Aloun. (2024). *Authorities with Jurisdiction over Administrative Disputes in Jordanian Legislation*. Unpublished. <https://doi.org/10.13140/RG.2.2.25300.21120>
- Dema Matruk Aloun, & Suhaib Manaseer. (2024). *The impact of the electronic government system on administrative contracts*. Unpublished. <https://doi.org/10.13140/RG.2.2.18589.32488>
- Bakhit Moh'd Al Dajeh, Suhaib Manaseer, & Dema Matruk Aloun. (2024). *THE THEORETICAL FRAMEWORK OF THE THEORY OF CIVIL RESPONSIBILITY*. Unpublished. <https://doi.org/10.13140/RG.2.2.19308.58246>
- Aloun, Dema Matouk, *Women in Trade, International Journal of Recent Research in Social Sciences and Humanities (IJRSSH)* Vol. 11, Issue 2, pp: (97-106), Month: April – June 2024, Available at:

- www.paperpublications.org Page | 97 Paper Publications
- Dr. Dema Matrouk Aloun. (2024). Legal Accountability for Commercial Contracts in Jordan Legislation. <https://doi.org/10.5281/zenodo.12680957>
 - Dr. Dema Matrouk Aloun. (2024). The Impact of Artificial Intelligence on Patents. International Journal of Recent Research in Social Sciences and Humanities (IJRRSSH), 11(2), 63–72. <https://doi.org/10.5281/zenodo.11001028>
 - Dr. Dema Matrouk Aloun. (2024). Women in Trade. International Journal of Recent Research in Social Sciences and Humanities (IJRRSSH), 11(2), 97–106. <https://doi.org/10.5281/zenodo.1100121>
 - Zarqa University. (2024). Commercial Cybersecurity. <https://doi.org/10.5281/zenodo.12663385>
 - Dr. Dema Matrouk Aloun. (2024). Foreign Brands and its Effect on Economic Growth in Jordan. <https://doi.org/10.5281/zenodo.12178724>
 - Commercial Applications of Electronic Currencies. (2024). *International Journal of Religion*, 5(10), 2126–2137. <https://doi.org/10.61707/gqt3ng89>
 - Aloun, D. M. (2022). The Jordanian Constitutional Court: The Legal Function. *American Journal of Social and Humanitarian Research*, 3(7), 141–154
 - Aloun, Dema Matrouk Aloun, Material copyright in Jordanian legislation, DOI: DOI: [10.13140/RG.2.2.22305.21605](https://doi.org/10.13140/RG.2.2.22305.21605) April 2024
 - Empowering Women Commercially and Promoting Gender Equality, Profile image of Dema M A T R O U K Aloun, 2022, IJJA International Jordanian Journal ARYAM
 - Aloun, Dema Matrouk Aloun, Women's Economic Independence and Class on Gender Based Violence in Jordan, DOI: [10.13140/RG.2.2.28183.79521](https://doi.org/10.13140/RG.2.2.28183.79521), February 2024
 - Aloun, Dema Matrouk Aloun, February 2024, DOI: [10.13140/RG.2.2.33872.32008](https://doi.org/10.13140/RG.2.2.33872.32008)
 - Aloun, Dema Matrouk Aloun, **Women's Economic Empowerment**, DOI: [10.13140/RG.2.2.30097.44649](https://doi.org/10.13140/RG.2.2.30097.44649)

