

USAID LENS MSE SURVEY

GENERAL PROFILE OF AN MSE

THIS INFOGRAPHIC VISUALIZES DATA FROM THE MSE SURVEY, A PROBABILISTIC STUDY COMMISSIONED BY THE USAID JORDAN LOCAL ENTERPRISE SUPPORT PROJECT (LENS).¹ TO ACCESS THE DATA AND LEARN MORE ABOUT MICRO- AND SMALL ENTERPRISES (MSEs) IN JORDAN, VISIT WWW.JORDANLENS.ORG



GENERAL PROFILE OF AN OWNER

A TYPICAL² JORDANIAN BUSINESS OWNER IS **42 YEARS** OLD, **MALE**, AND HAS **GRADUATED FROM SCHOOL** BUT DOES NOT HOLD A UNIVERSITY DEGREE. HE IS **MARRIED** AND LIVES IN A **FAMILY OF 6**.



FINANCING, BANKING AND LOANS



16.6%

HAVE BANK ACCOUNTS

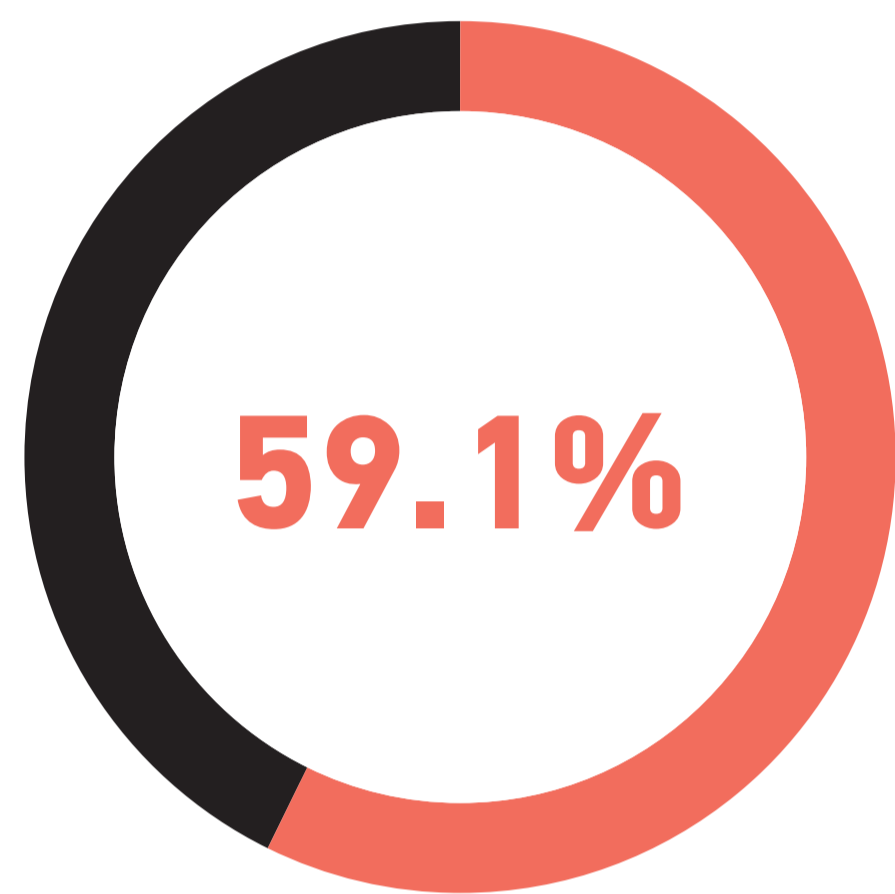


9.4%

HAVE APPLIED FOR A LOAN IN THE LAST 12 MONTHS



SECTORS AND HIRING



THE TYPICAL MSE WORKS IN **RETAIL AND TRADE**

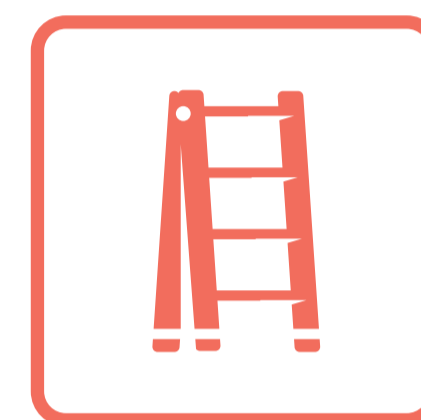
WITHIN RETAIL, NOTABLE SUBSECTORS INCLUDE:



11.1%
MOTOR VEHICLE SALE AND REPAIR



16.3%
RETAIL OF FOOD & BEVERAGES³



7.5%
HOUSEHOLD EQUIPMENT



1/2 OF ALL MSEs HIRE EMPLOYEES

ESTABLISHMENTS WITH STAFF HIRE A MEDIAN OF 1 EMPLOYEE



BUSINESS LOCATION AND PRIMARY MOTIVATIONS FOR STARTING A BUSINESS

5.2%

OPERATE FROM THEIR OWN HOME



3.0%

OPERATE IN TEMPORARY PUBLIC SPACES OR MARKETS

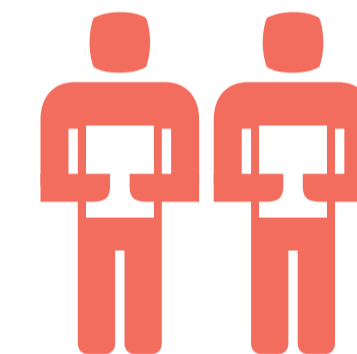
91.8%

OPERATE OUT OF A FIXED LOCATION OUTSIDE OF THE HOME



74.8%
DO NOT USE A VEHICLE FOR THEIR BUSINESS

PRIMARY REASON FOR GOING INTO BUSINESS



47.4%

STARTED THEIR BUSINESS BECAUSE THEY WANTED THEIR OWN ESTABLISHMENT



18.9%

STARTED THEIR BUSINESS AS A MEANS TO GENERATE INCOME FOR THE FAMILY



LEGALITY, LICENSING AND CONTRACTS

76.5%

ARE LICENSED



75.8%

ARE REGISTERED



86.1%

NEVER OR INFREQUENTLY SIGN CONTRACTS



BUSINESSES THAT ARE **NOT REGISTERED** PRIMARILY MENTION THAT THEY ARE NOT REGISTERED DUE TO HAVING **NO INCENTIVE** TO DO SO, OR **DUE TO COST**

WHEN BUSINESS AGREEMENTS ARE BROKEN, OWNERS IN **NORTHERN GOVERNORATES** TEND TO SET **INFORMAL MEETINGS** TO SOLVE THE ISSUE, WHILE **SOUTHERN GOVERNORATES** TEND TO GO THROUGH THE **COURT SYSTEM**



OTHER NOTABLE TRENDS

1/2 OF ALL MSE OWNERS WORK



49+ HOURS PER WEEK



76.2%

MSEs DO NOT SAVE MONEY



79.4%

OF MSEs PLAN TO STAY IN BUSINESS FOR AT LEAST 3 YEARS



MOST MSEs DO NOT RELY ON EMAILS OR SOCIAL MEDIA FOR THEIR BUSINESS



6.1%



16.2%

¹ The USAID Jordan Local Enterprise Support (LENS) Project is funded by the United States Agency for International Development (USAID) and implemented by FHI 360. This infographic is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of FHI 360 and do not necessarily reflect the views of USAID or the United States Government.

² The MSE survey's target population includes the governorates of Amman (excluding the Greater Amman Municipality), Aqaba (excluding the ASEZA free zone), Irbid, Karak, Tafilah, and Zarqa. Although not national in scope, these areas capture roughly 60% of the kingdom's population. Micro- and small businesses include all businesses and income-generating projects having fewer than 50 employees.

³ The category "retail of food and beverages" excludes the food services industry.