# **USAID LENS** MSE SURVEY GENERAL PROFILE OF AN MSE

INFOGRAPHIC VISUALIZES DATA 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** 

### FINANCING, BANKING AND LOANS

A TYPICAL<sup>2</sup> 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.



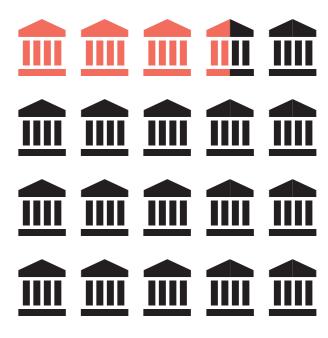




IN REVENUE PER MONTH. AND STRUGGLE TO MAKE A LIVING

16.6%

HAVE BANK **ACCOUNTS** 



9.4%

HAVE APPLIED FOR A LOAN IN THE LAST 12 MONTHS

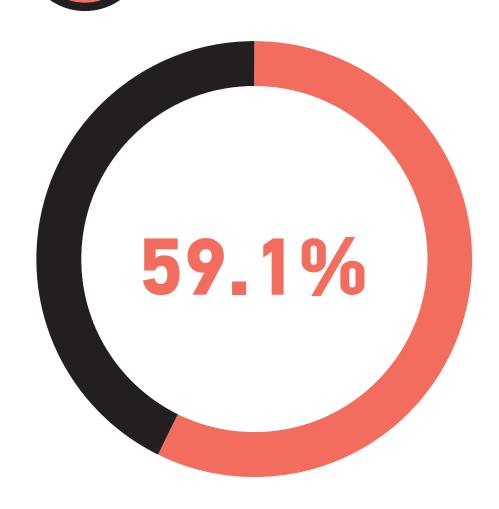
\$ \$ \$ \$

\$ \$ \$ \$ \$

\$ \$ \$ \$

\$ \$ \$ \$

#### **SECTORS AND HIRING**



THE TYPICAL MSE WORKS IN RETAIL **AND TRADE**  WITHIN RETAIL, NOTABLE SUBSECTORS INCLUDE:

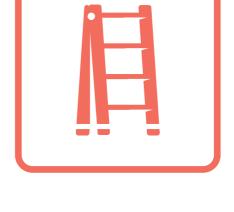


11.1%

MOTOR VEHICLE SALE AND REPAIR

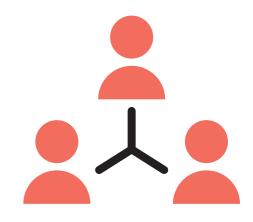


16.3% RETAIL OF FOOD & BEVERAGES<sup>3</sup>



7.5% HOUSEHOLD

**EQUIPMENT** 



## 1/2 OF ALL MSEs HIRE EMPLOYEES

**ESTABLISHMENTS WITH STAFF** HIRE A MEDIAN OF 2 EMPLOYEES



### **BUSINESS LOCATION AND PRIMARY MOTIVATIONS FOR STARTING A BUSINESS**

**5.2%** 

OPERATE FROM THEIR OWN HOME

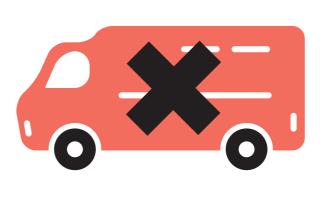
3.0%

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**

### **OTHER NOTABLE TRENDS**

76.5%

ARE LICENSED

**75.8%** 

ARE REGISTERED













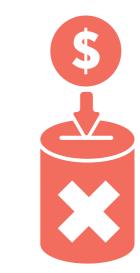






1/2 OF ALL

MSE OWNERS WORK



MSEs DO NOT SAVE MONEY

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



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

these areas capture roughly 60% of the kingdom's population.