



USAID
FROM THE AMERICAN PEOPLE

Local Enterprise Support Project

Micro and Small Enterprise (MSE) Survey

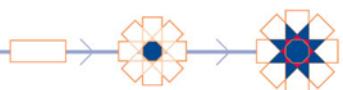
Results for East Amman & Naour

Sunday, August 24, 2015

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Data was compiled using data file “**final_lens_spss.sav**” (SHA-1 digest c245f0c809)



Introduction

Jordan's economy is dominated by micro and small enterprises (MSEs).¹ The majority of businesses in the country employ fewer than four workers,² and approximately 90% of all registered enterprises are categorized as microenterprises. Yet, despite their prominence, little is known about MSEs in Jordan.

The USAID Local Enterprise Support Project (LENS) works to improve the business environment for local economic development and to strengthen the ability of MSEs to operate and grow. In late 2014 USAID LENS conducted a survey of MSEs to better understand this target population and to assess the major barriers and opportunities for growth. The study covered general demographics, workforce trends, firm performance, access to finance, processes and networks, and the impact of the Syrian refugee crisis.

This report focuses exclusively on results for East Amman.³ Findings are taken from USAID LENS' MSE survey, and can reliably be generalized to all MSEs falling within this geographic boundary.⁴

About the Survey

The survey consists of 87 questions in a double sampling design with stratification. The data gathers representative information for all MSEs operating in the areas of East Amman, Zarqa and Irbid. Although the study is not intended to be national in scope, the three governorates capture roughly three quarters of all businesses in Jordan. USAID LENS plans to expand the research to the governorates of Karak, Tafileh, and Aqaba in 2015.

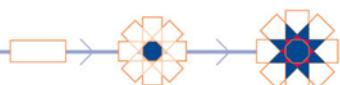
As a complex survey, the research design was undertaken using probability sampling in two phases. In the first phase, 570 geographic clusters were randomly selected from municipalities of more than 5,000 inhabitants across the three governorates of East Amman, Zarqa, and Irbid. From a sample of 570 clusters, 67,000 households were contacted through door-to-door interviews, of which 6,574 reported owning a business. A sub-sample of 3,112 MSEs was then drawn, optimally stratified by ISIC-4 information and governorate. 2,443 of these MSEs were then successfully surveyed (1,297 in East Amman).

¹ In this paper, a microenterprise is a businesses (formal or otherwise) having fewer than 10 full-time employees (excluding the owner). A small enterprise is a business with 10 to 49 full-time employees, as determined by the LENS project.

² DoS Business Census, 2012

³ Throughout this paper, the group "East Amman" comprises of municipalities in the eastern part of the Amman Governorate, plus the municipality of Naour. These municipalities collectively fall outside of boundaries of Greater Amman Municipality ("GAM").

⁴ Although results are representative of MSEs within each geographic area, results cannot be disaggregated on a more granular geographic level without compromising on acceptable sampling error rates. This is due to the clustering design in the first phase.



Highlights

**32,846
MSEs**

**10 %
WOMEN**

**4/5
REGISTER**

**6 YEARS
IN EXISTENCE**

**300 JD
PROFIT**

**16% USE
COMPUTERS**

**<6%
PENETRATION**

**NEGATIVE
ON SYRIA**

MSES ARE THE MAJORITY > There are an estimated 32,846 Micro and Small Enterprises in East Amman & Naour. Two fifths are single-person businesses, and just over a third operate in retail.

MSES ARE MALE-DOMINATED > Only 10.0% of East Amman's MSEs are female-owned. Women with MSEs are more likely than men to earn less, to operate out home locations, and to work out of necessity.

MSES EXIST ON PAPER > Despite the fact that most MSEs do not pay tax and only half have employees, four in five are nonetheless registered with the Ministry of Industry and Trade.

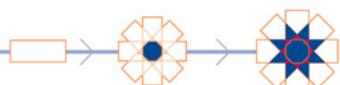
MSES ARE NACENT > The typical MSE has been in business for six years. 80% believe they will continue to operate for at least 3 years.

MSES STRUGGLE TO GET BY > The typical profit of an MSE in East Amman is 300 JD per month (usually excluding the MSE owner's own salary). 59.9% of MSEs are losing money or struggling to live comfortably.

MSES ARE DIGITALLY ABSENT > Only 15.5% of businesses use a computer in the course of their work. Less than one in five uses social media either for work or personal purposes.

MSES LACK COLLECTIVE POWER > Membership in associations are weak. With this exception of the chambers, the penetration rate for trade associations, business groups, and cooperatives is below 6%.

MSES DO NOT SEE THE SYRIAN REFUGEE CRISIS FAVORABLY > 3/4 of Jordanian-owned MSEs maintain there was no positive impact from the crisis, and virtually none hire Syrian labor.



General Demographics

Firm Characteristics

Based on the survey research, there are an estimated 32,846 MSEs in East Amman.⁵ An overwhelming majority of these are owned or managed by males: 90.7% in total.

The proportion of male to female businesses is generally consistent with government figures. According to the Department of Statistics (DOS), women account for only 13.0% of the Jordanian labor force nation-wide. According to the survey, only one in 10 businesses in East Amman either employs women or is managed by one.

Demographics (East Amman)	Sample	Population Estimate ⁶	
	n = 1,297	N = 32,846	% of group
By Target Sector⁷			
Tourism	114	2,840	8.6%
ICT	62	685	2.1%
Transport	244	5,625	17.1%
Food Processing	120	3,340	10.2%
Other	757	20,355	62.0%
By Sex			
Male	1,182	29,793	90.7%
Female	115	3,053	9.3%

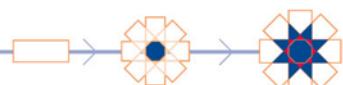
Transport accounts for the largest of the four LENS target sectors, representing 17.1% of all MSEs in East Amman. Food Processing follows with 10.2%, Tourism with 8.6%, and ICT with 2.1%. MSEs outside of these target sectors account for the remaining 62.0%.

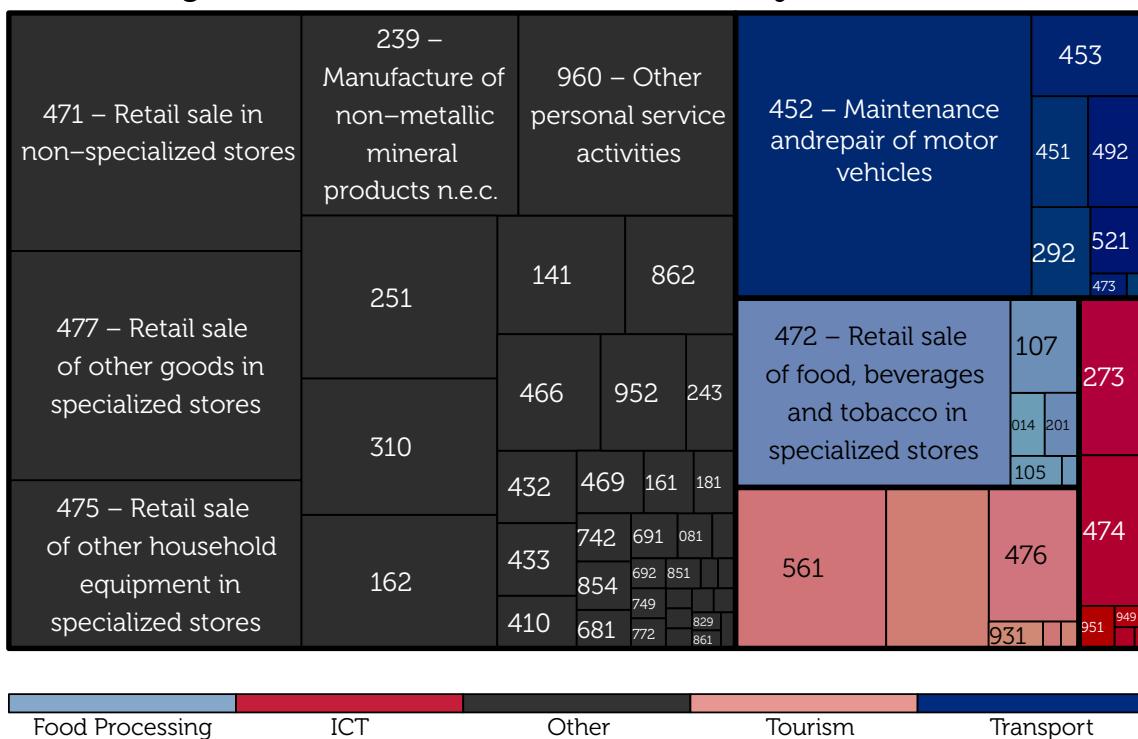
Although it is not one of the target sectors for the LENS project, retail represents one of the largest sectors in Jordan.

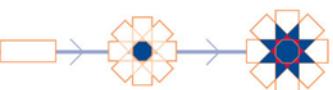
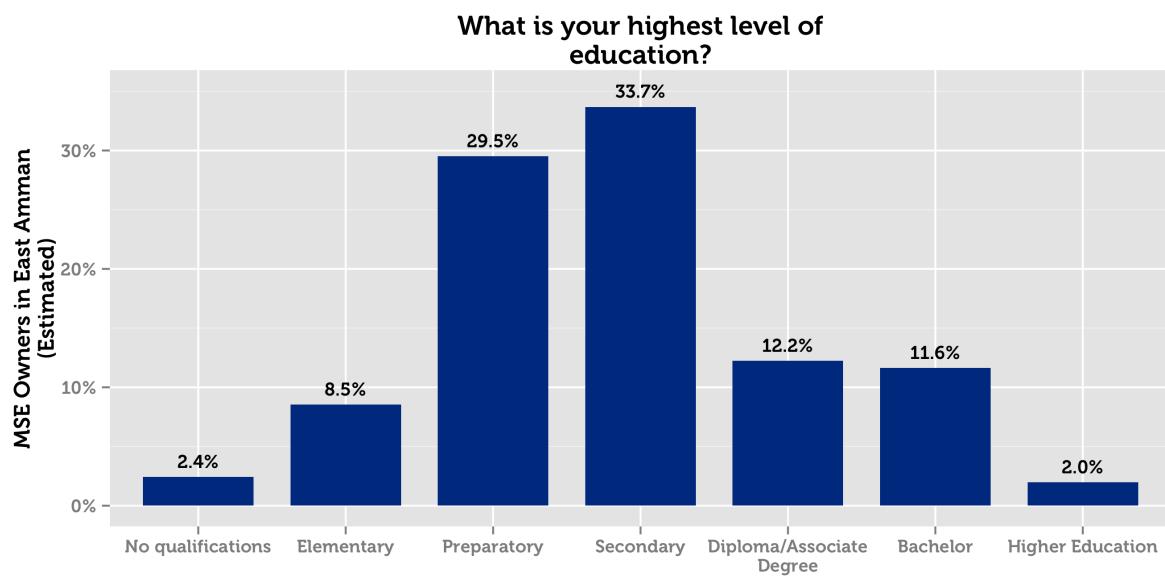
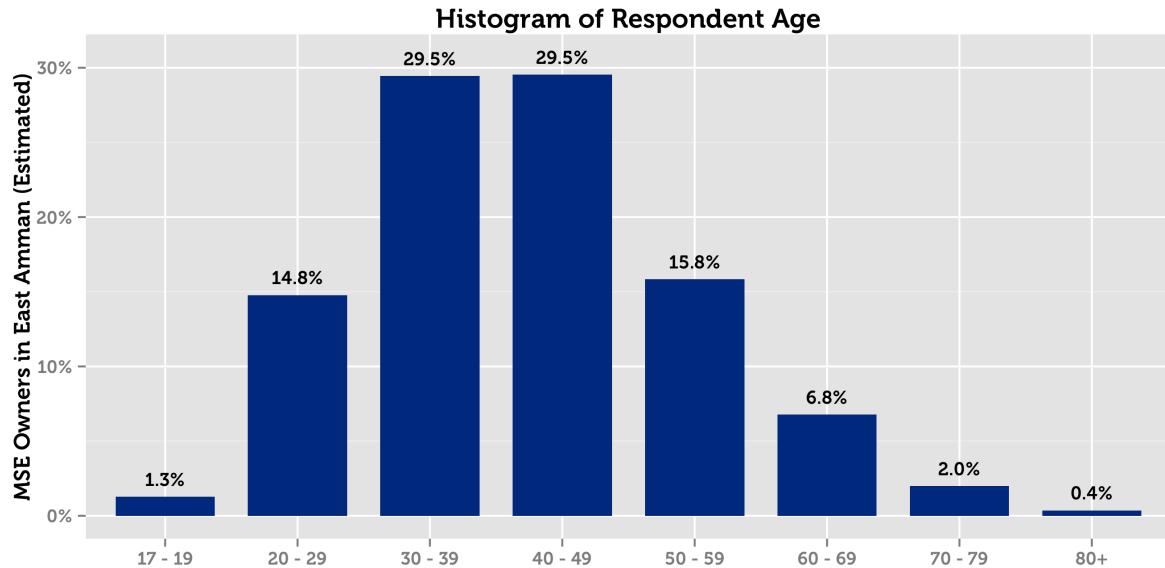
⁵ This total represents an estimate for the total number of MSE-owners, without accounting for multiple ownership. The survey reveals that 8.2% of business owners in East Amman have a second business. The total number of MSEs is therefore higher than the total number of MSE owners. Throughout this report, we relax this strict distinction and commonly use language such as “X% of MSEs...” when referring to data about MSE owners.

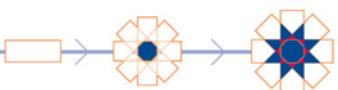
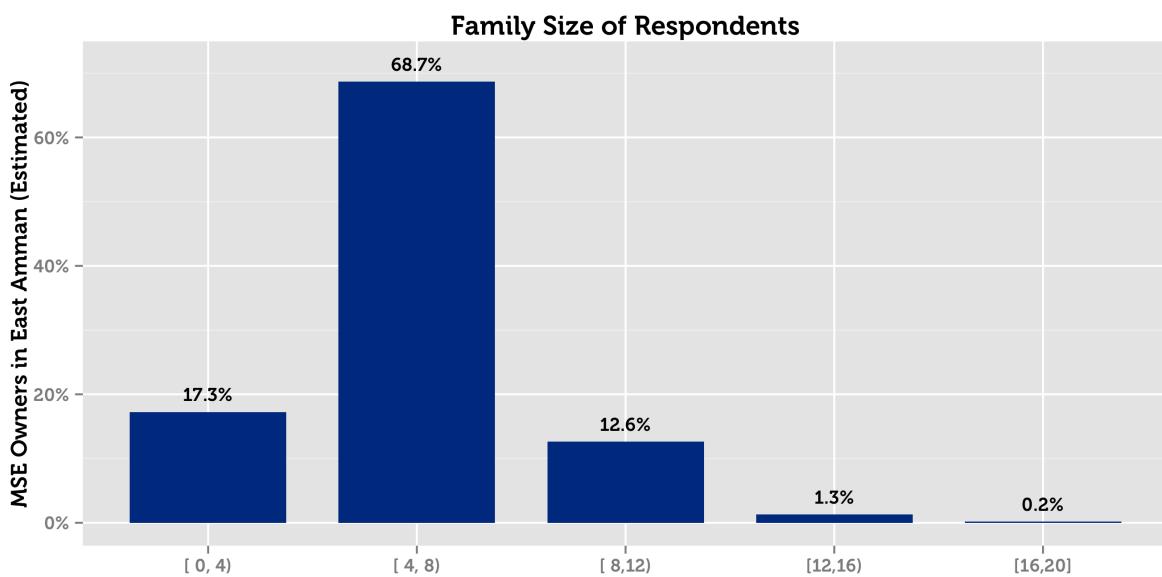
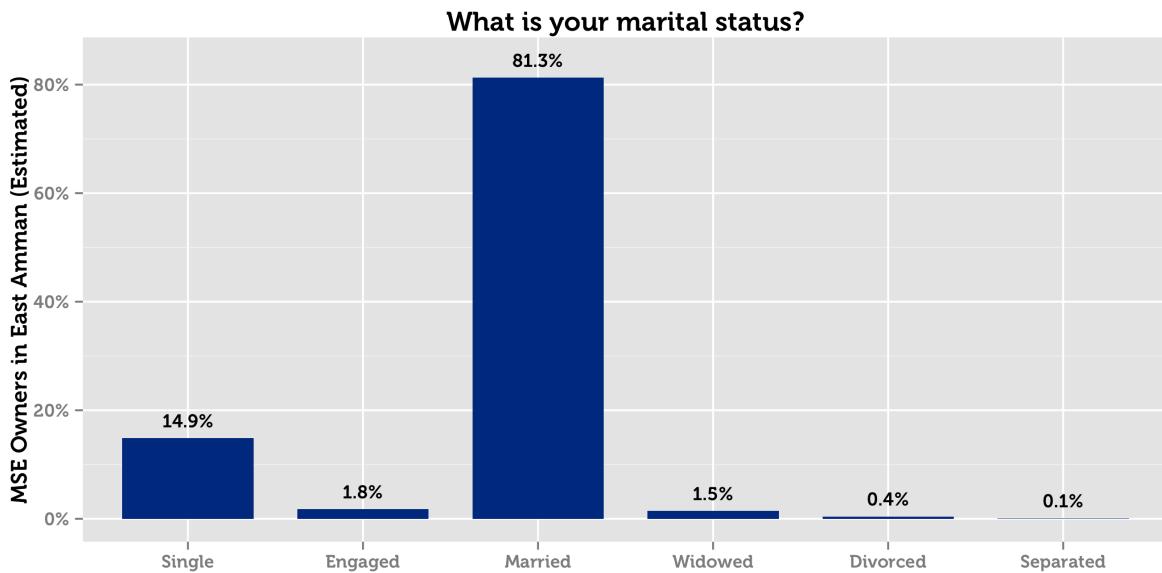
⁶ In this report, “Population Estimate” means the absolute number of MSE owners in East Amman, estimated using inclusion probabilities from the random sample. This statistical definition of “population” is not the same as the general understanding of the word in everyday language, which refers to the total number of people living within the boundaries of a nation state. Although many statistical publications use \hat{t} or \hat{Y} when referring to these estimates, in this report we use the more intuitive notation N to denote population estimates, and n to denote unweighted sample counts.

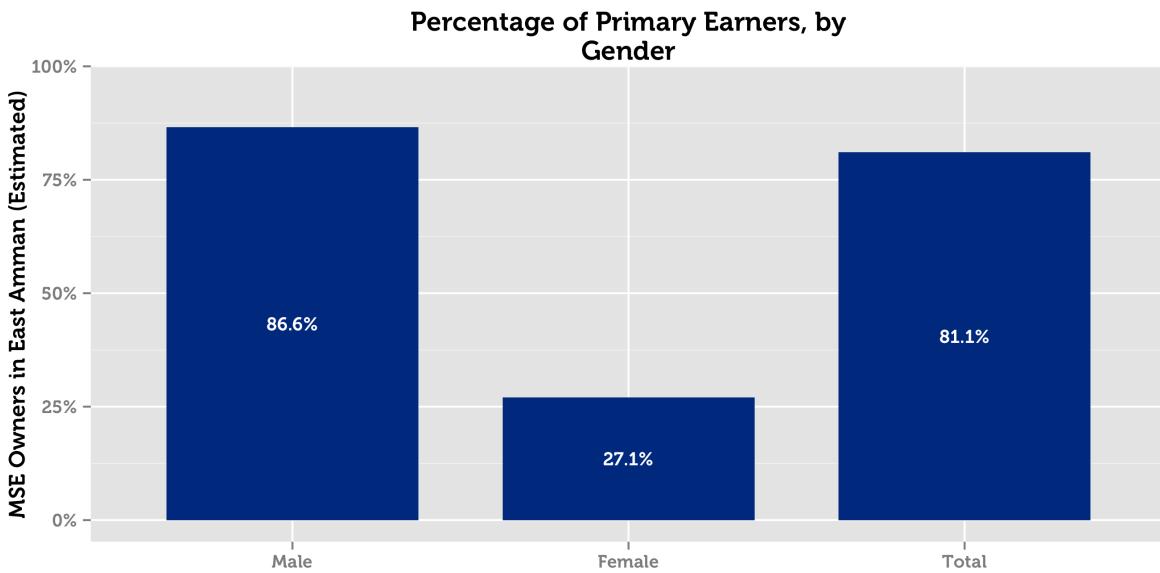
⁷ Four sectors are examined throughout this report: Tourism, ICT, Transport, and Food Processing. These groupings are created on the basis ISIC-4 classifications collected in the survey, and are the primary data to reflect the four target sectors used for interventions in the LENS project.



Target Sectors in East Amman (labeled by ISIC-4 codes)


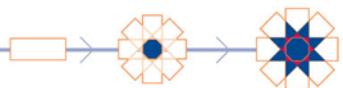






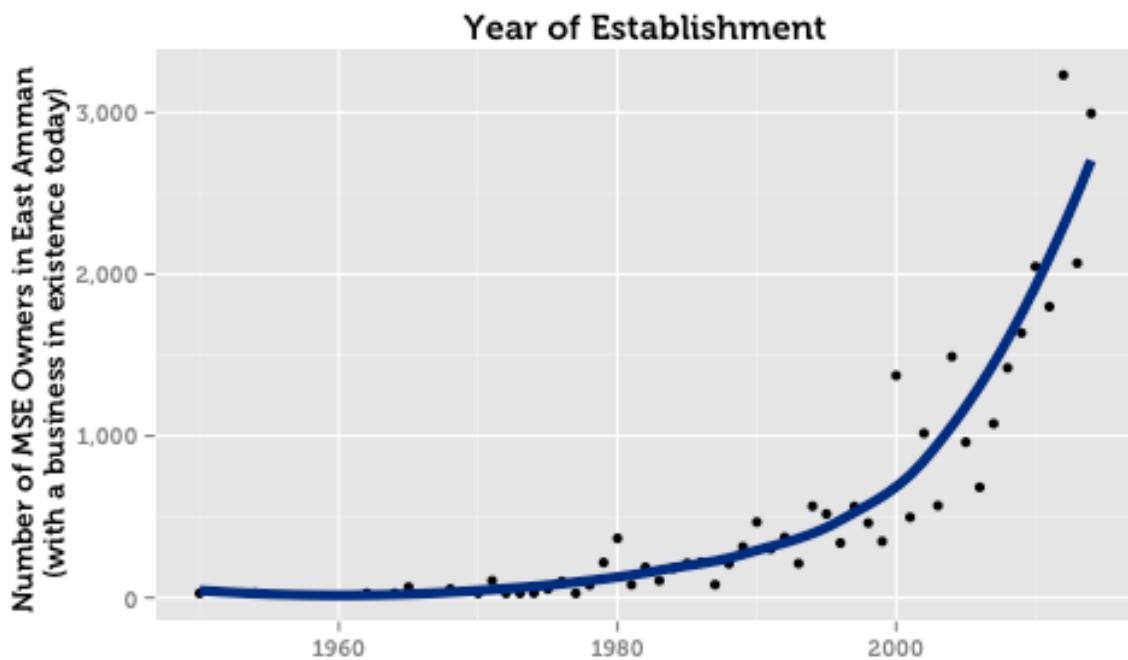
Legal Status

For MSEs that participate in the formal economy, the overwhelming majority are sole proprietorships (83.3%). Other forms, such as general partnerships and Limited Liability Companies are far less frequent.



Establishment & Business Continuity

The survey reveals that roughly half of the MSEs in existence today were established in the last ten years (51.7%). Going back further, 80% of MSEs registered after 1990. Four in five of all MSEs in East Amman believe that they will continue with the business over the next three years.



The above chart plots the frequency of business registrations by year. The upward trend in registrations over time is explained by three factors: (1) growth in the population of Jordan, (2) initiatives by the government to increase awareness and simplify the registration process, and (3) survival rates. The third reason implies that businesses that existed in the past but no longer operate become excluded from the sample. Such business may have gone out of business for financial reasons, or ceased to exist due to the passing of the owner.

Seasonal Business

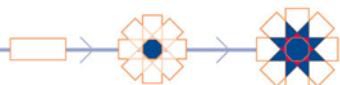
Of the firms interviewed, 92.3% stated that their business was not seasonal. Almost double the proportion of women have seasonal businesses compared to men (11.4% for women, 6.9% for men).

Working Hours

44.2% of businesses work over the recommended 49 hours a week. This trend of long work hours is particularly pronounced in the ICT and Tourism sectors. The former's longer working hours may be a result of a market not limited by national working hours, but open to international markets and opportunities. The higher trend in tourism may be a result of the more dynamic demands of the industry, with guests and service-offerings requiring later hours and more flexible service provisions.

Location of Conducting Business

In East Amman, the majority of business (91.6%) is conducted from commercial location. This is



more pronounced for males than females, and at a sector level, in ICT.

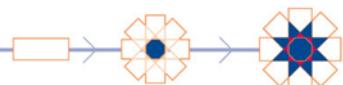
In stark comparison, 4% of those interviewed work out of their homes. This rate is far higher with respect to women-owned businesses: 15.8%. Home-based businesses are most commonly found in manufacturing wearing apparel, other personal services, or retail. Only 2.3% of all businesses are run at changing place public spaces (such as markets). Those who participate in these changing locations are almost exclusively male.

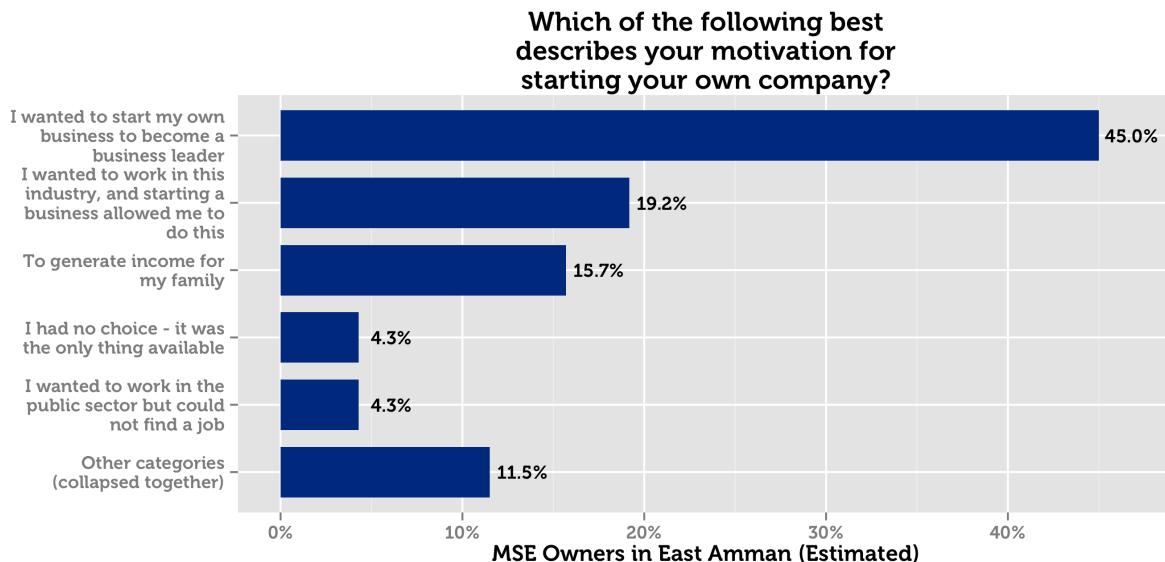
Where does your primary business take place?



Business Motivation

The motivation for starting an MSE is primarily a result of the desire to become a business leader. 45% of MSEs state that this the main reason they started their business. The second most popular reason is an interest in the industry. MSE owners in the Transport and ICT industries chose this reason more frequently. The third most frequent reason is to generate income for the family. This response was more common among female owners (28.9% of women cited this as their primary motivation, compared to 14.3% of men). This suggests that women may be under greater pressure to provide additional income to support family. It is noteworthy that the first two reasons—which pertain to a positive driving force rather than necessity—represent 64.2% of businesses.





Conducting Other Business

A small number of MSE owners have more than one business. Only 8.2% of MSEs undertake additional work either in the industrial or service sectors. Men are twice as likely as women to have another business.

Legal Ownership of Business

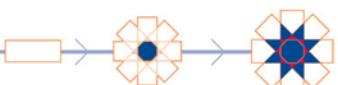
71.6% of businesses in East Amman are self-owned. For the others, 9.8% are owned by a male family member, and 7% by a male non-family member.

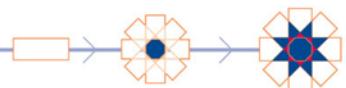
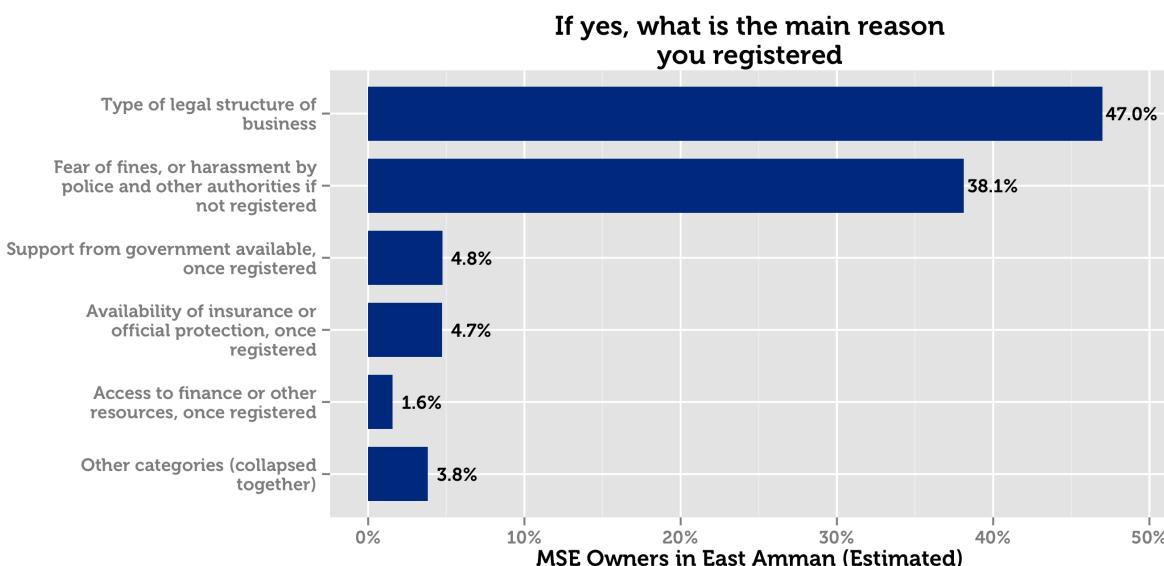
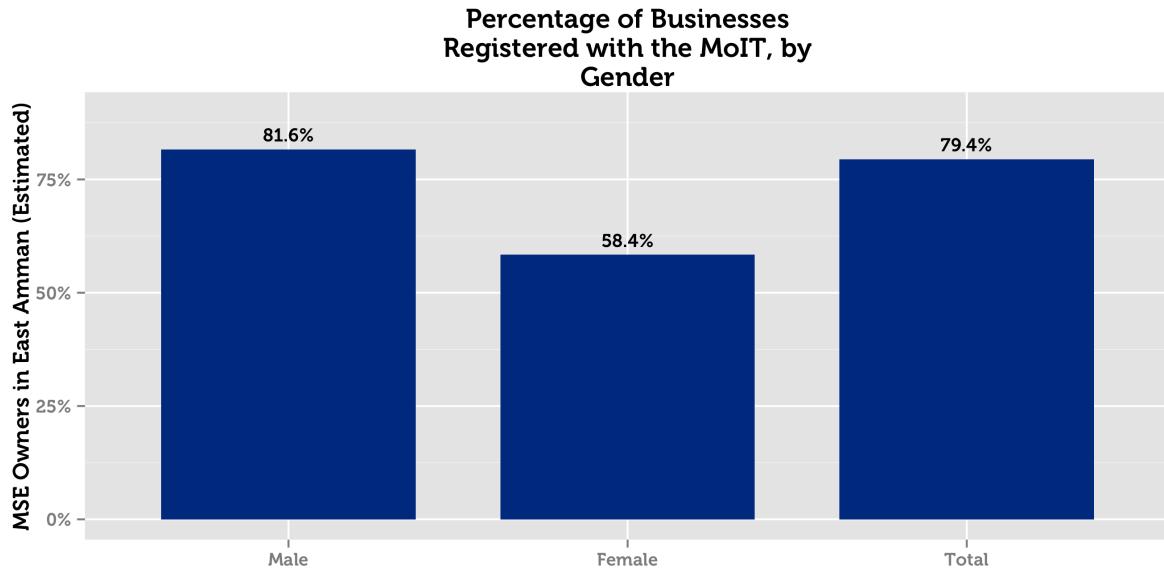
Business Registration

A higher number of businesses are registered with the Ministry of Industry and Trade (MoIT) than anticipated. 79.4% of all MSEs in East Amman are registered with the Ministry, a figure that is dramatically higher for male-owned businesses (81.6% for men compared to 58.4% for women). Single-person businesses are 1.8 times as likely employee-hiring businesses to be unregistered.

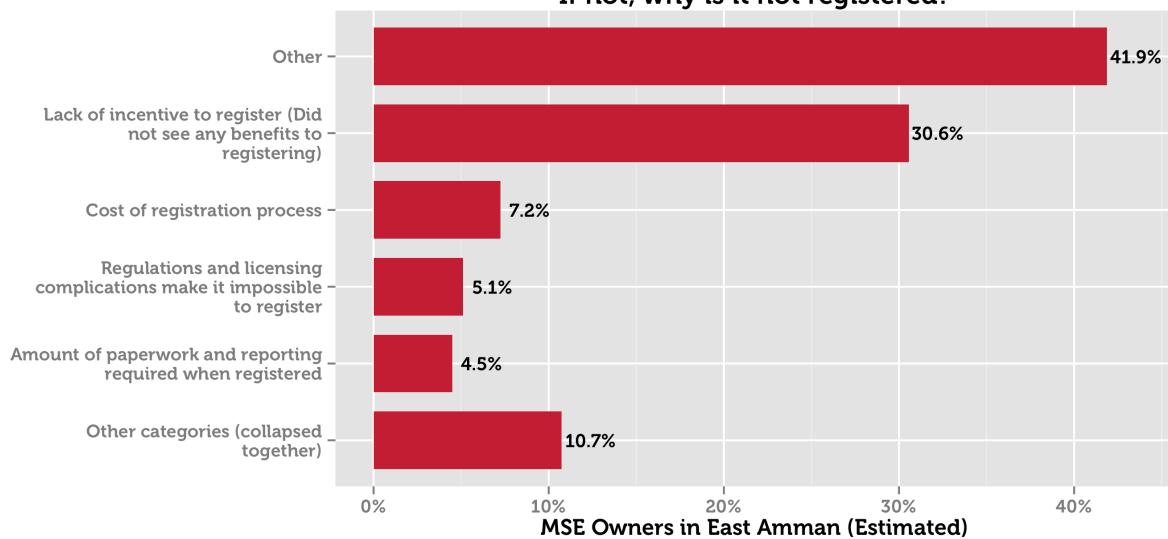
For those who chose to register, two main reasons emerge. The first is that registration is legally compulsory for their type of business (cited by 47.0%). The second reason is that MSE owners fear fines or harassment by police and authorities (cited by 38.1%).

On the flip side, the reasons for MSEs not registering are not very clear. Most MSEs who did not register responded with the category “Other” when asked for a reason. Approximately 1/3 responded that they were not registered because of a lack of incentive. Only 16.8% of businesses that are not registered choose not to do so because of explicitly negative pressures such as cost or difficulty.





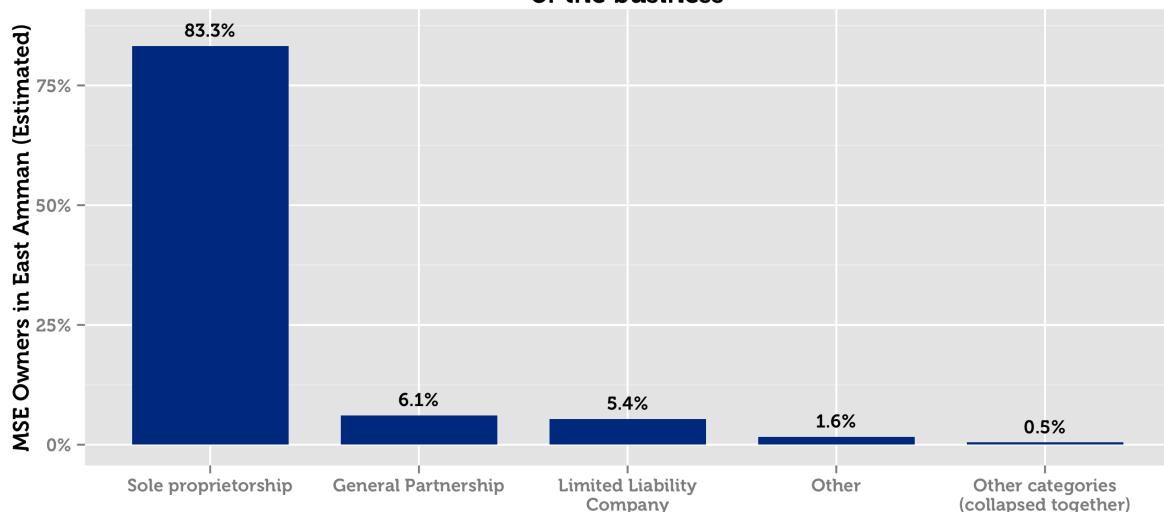
If not, why is it not registered?



Legal Form

The majority of MSE owners who are formally registered operations exist as sole proprietorships (83.3%). Others are typically either General Partnerships (6.1%) or Limited Liability Companies (5.4%). These last two categories are more common among companies that have employees. This is not surprising, given we would expect this to be the case with bigger enterprises.

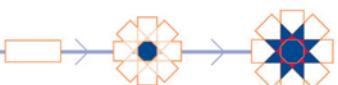
If yes, what is the legal status of the business

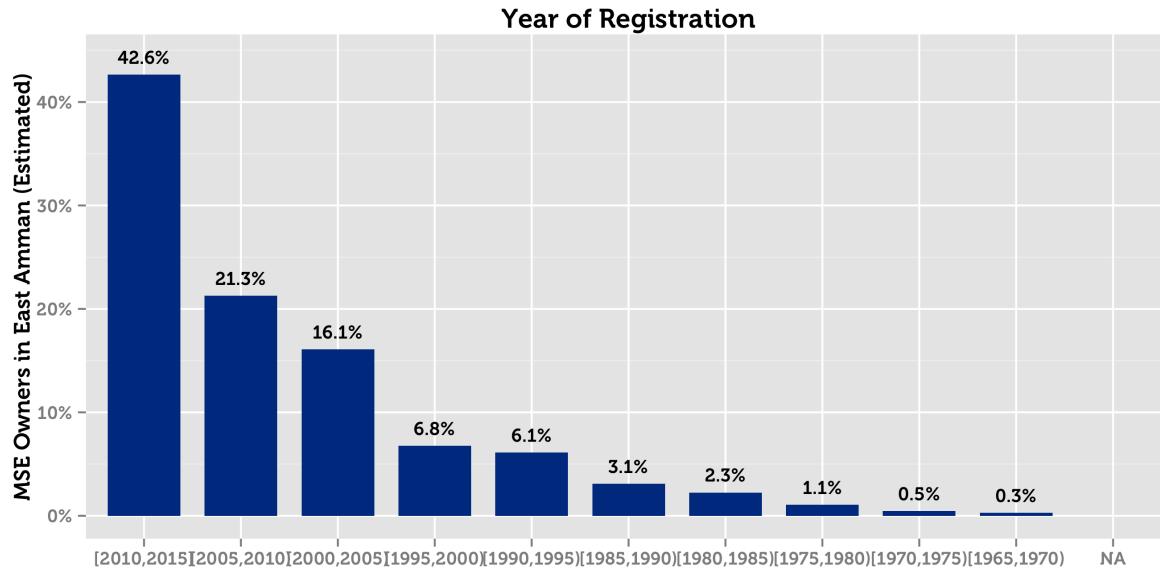


Year of Registration

Most formal MSEs in East Amman today were only registered in the last ten years. The typical business was registered in 2008.⁸ 13.3% were not sure what year they registered.

⁸ Due to the high skew in the data, the median value (2008) is a more representative measure in comparison to the mean (2004).

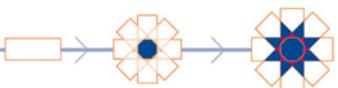
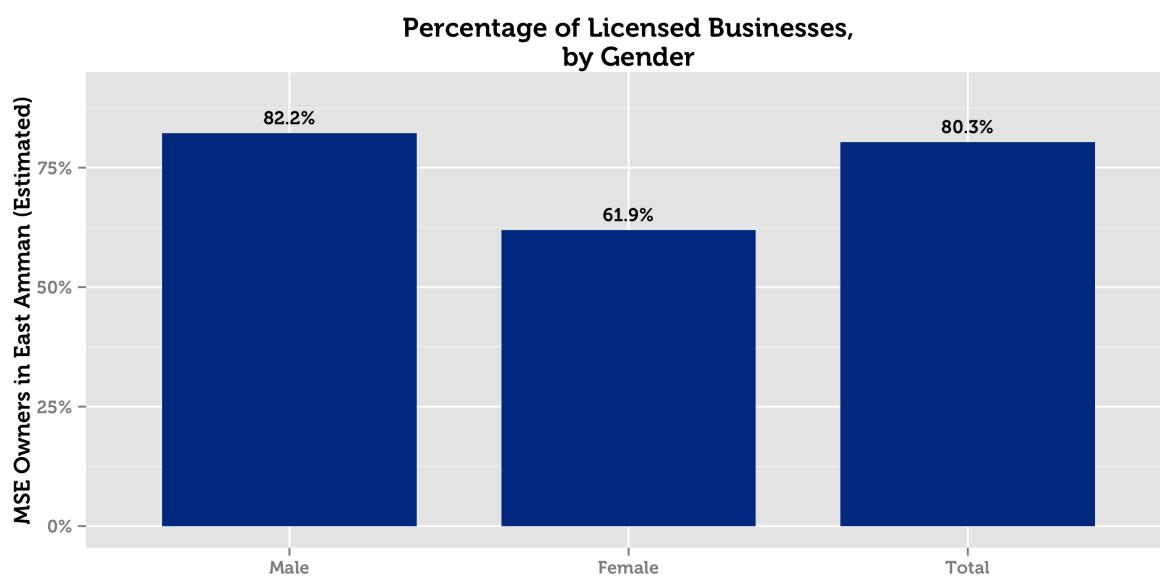


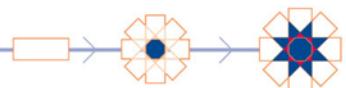
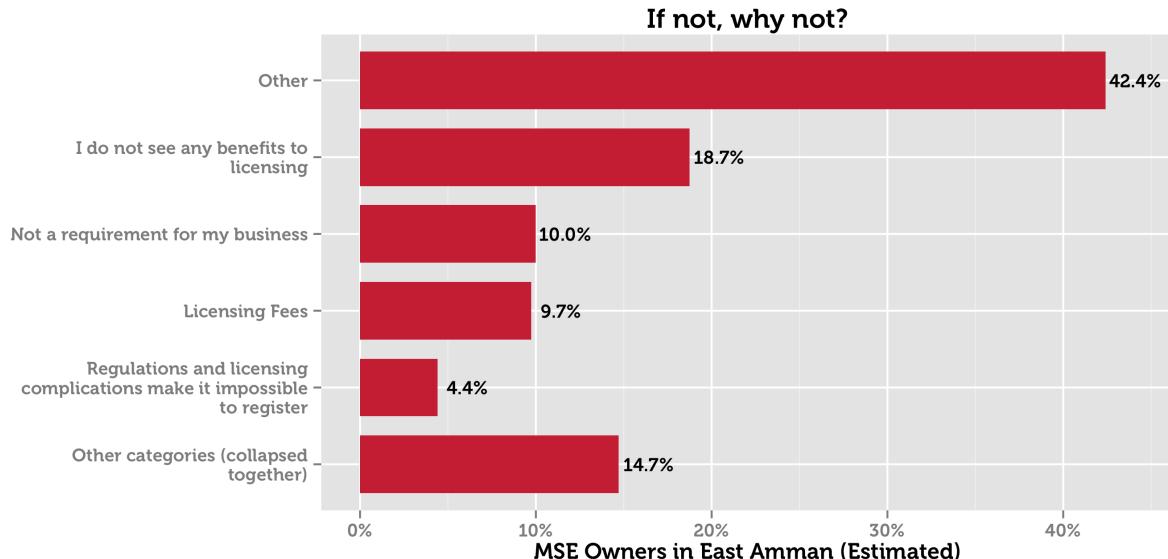


Licensing

MSEs are by and large licensed with their municipalities. However, there exists a small subset that are registered but not licensed (1.1%), and a subset that are licensed but unregistered (2.2%). Female MSE owners are 2.0 times as likely to be unlicensed compared to male owners, though this relationship is strongly confounded by the fact that a greater proportion of female MSE owners work from home with no special installations. As one might expect, home-based businesses like these have far higher chances of being unlicensed. As expected, single-person businesses are also more likely to be unlicensed.

As with registration, the primary reasons cited for not being licensed remains unclear (42.4% answered with response category “other” when asked about the reasons for not registering).

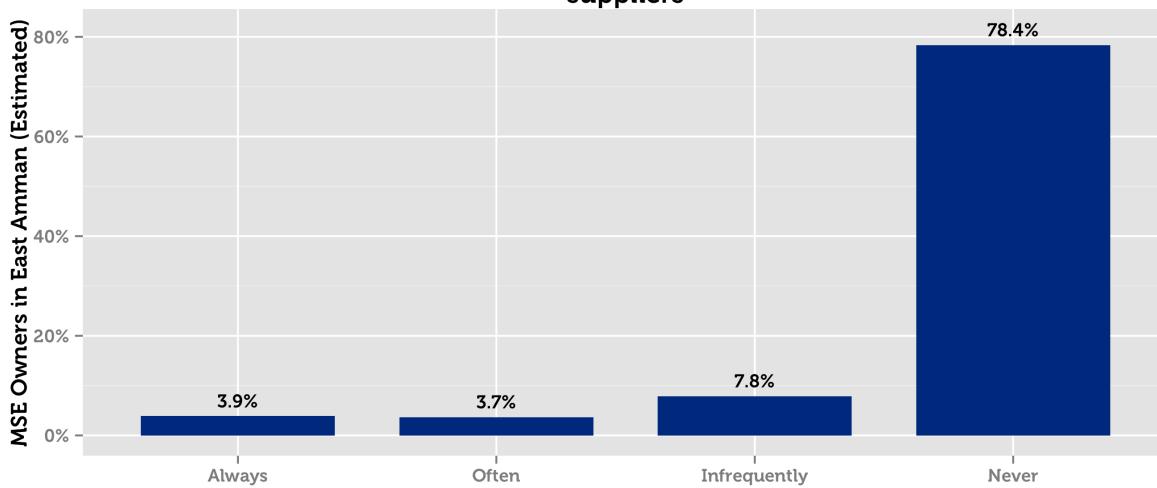




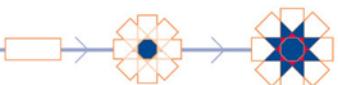
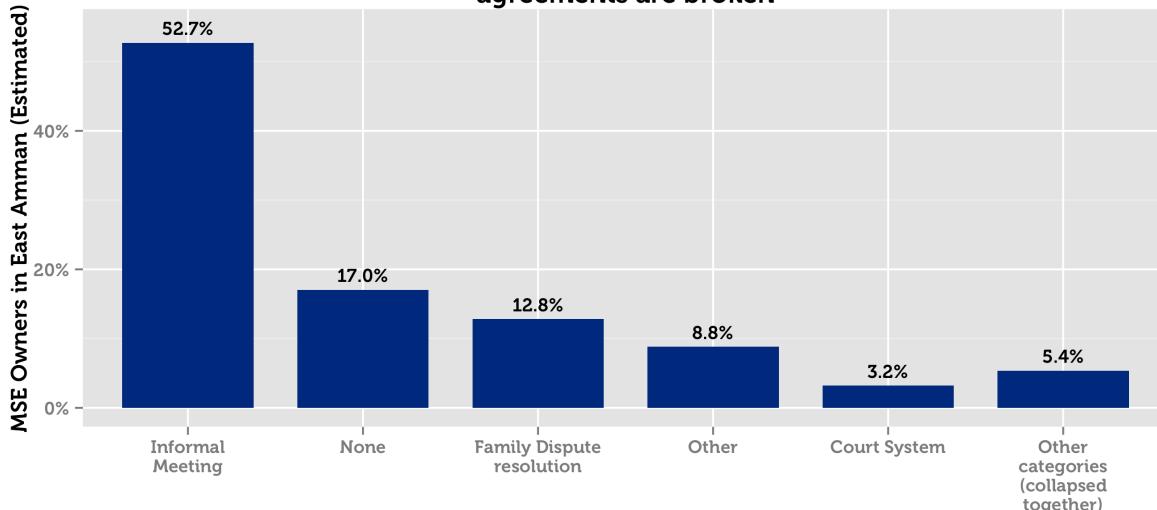
Contracts

An overwhelming majority of surveyed enterprises never sign contracts: 78.4% of all MSEs. Only 7.6% report signing contracts either always or often. What's more, in an event of a dispute, almost no MSE owners opt to take legal proceedings. One in six reports that they will resort to doing nothing. Approximately two in three will resort to informal meeting or family intervention. This likely reflects the general perception that legal proceedings are a lengthy process, characterized by complications and costs. On the other hand, it may also reflect the context of traditions in a close-knit society.

Do you sign contracts or formal agreements with clients or suppliers



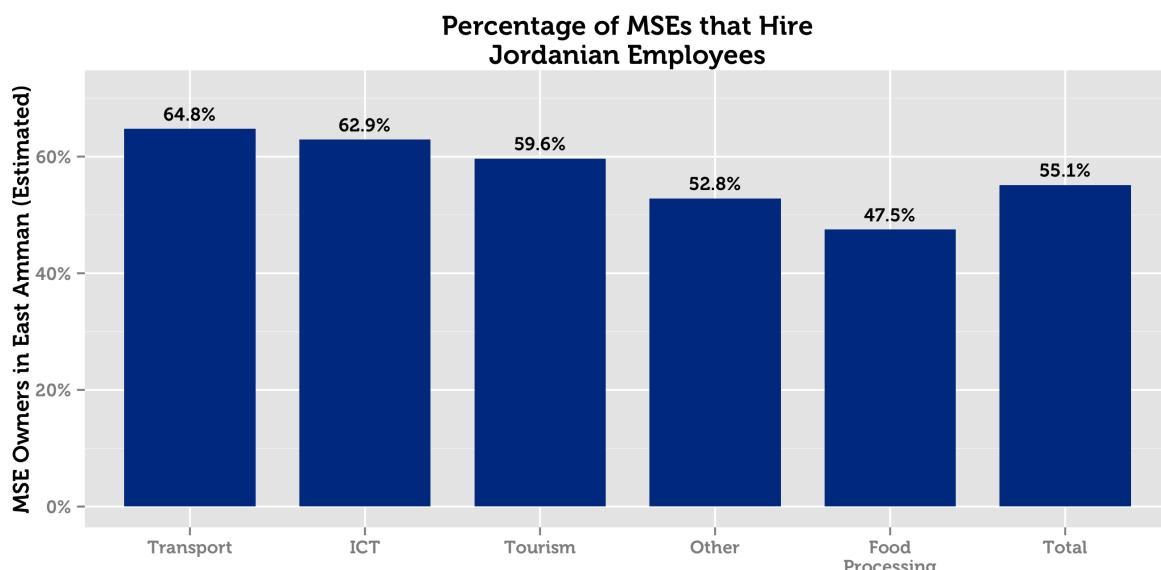
Who do you go to if these agreements are broken



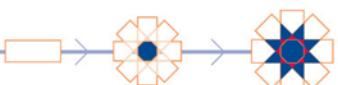
Workforce

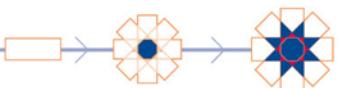
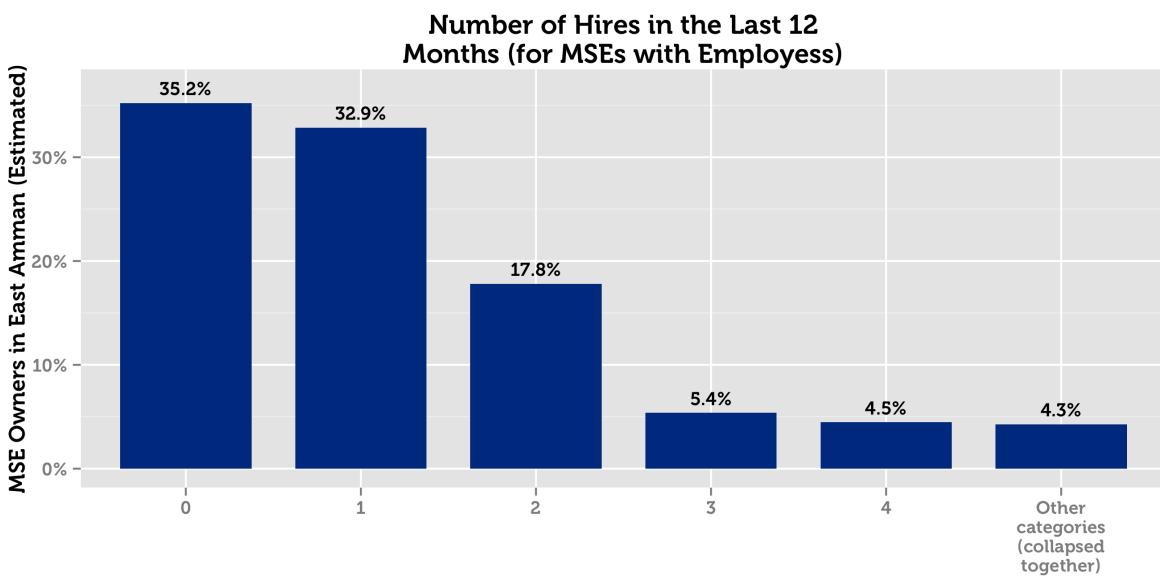
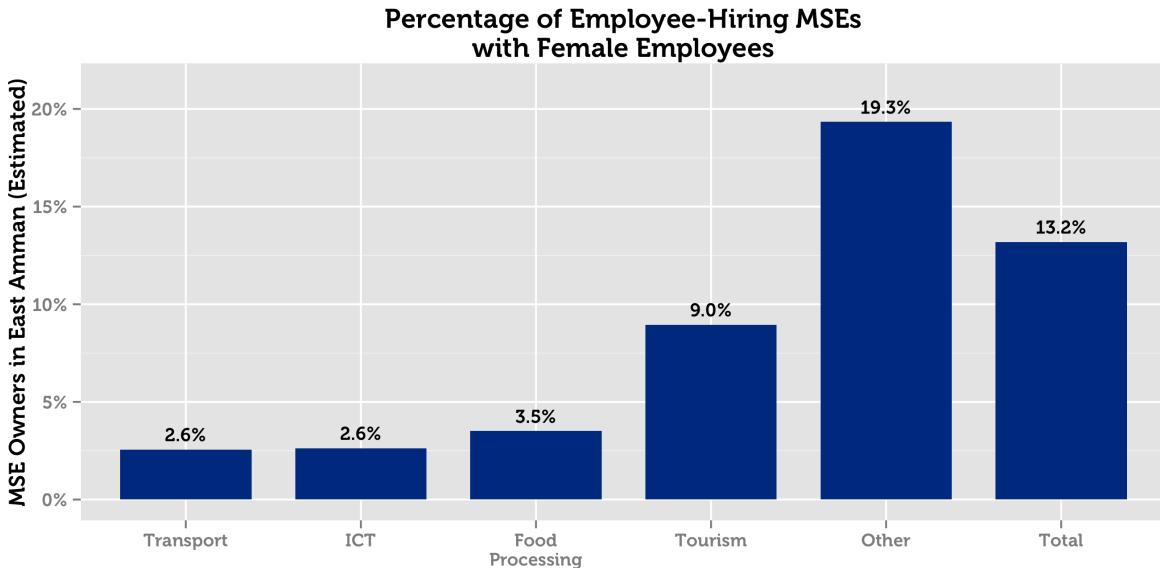
Just over half of East Amman's MSEs hire employees.⁹ The overwhelming majority of these enterprises employ less than three full-time workers across various sectors. Employment of women is rare, as only 7.1% of all MSEs in the governorate have female employees (13.2% for MSEs with employees). Gender parity is also weak with regards to management in target sectors: 13.6% of non-target-sector businesses are operated by women, compared to only 2.3% within target sectors. This may be related to the nature of the business, as the majority of female MSE owners classify their business as 'other personal service activities' (27.3%) or retail sale of other goods in specialized stores (26.4%).

Roughly speaking, one third of the MSEs with employees in East Amman did not hire any new employees in the last year, and one third hired exactly one employee. Only 3.9% of these enterprises report employing workers below the age of 18.



⁹ The domain of analysis in the Workforce section pertains to MSEs that have employees. Unless specified otherwise, one-person businesses are excluded from totals when calculating percentages in this section. For findings about Syrian labor, see the section on the Syrian Refugee Crisis.





Employee Training

Most MSEs with employees – 69.3%—do not offer their workers in-house training. Those that did typically offered technical training or informal mentorship. In-house trainings for employees are more common as roughly twice the number of MSEs offer them compared to external trainings.

MSEs that Offer Employee Training* (East Amman)	In-House	External
	30.2 % N = 5,478	15.7% N = 2,838
Technical Training	85.5%	79.4%
Informal Advice/Mentorship	70.9%	52.8%
Marketing Assistance/ Information	41.2%	34.5%
Business Management	40.1%	30.4%
Human Resources/Soft Skills	22.1%	16.7%
Record keeping	20.4%	15.7%
Technical Training	85.5%	79.4%

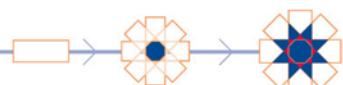
* Domain of analysis excludes companies without employees and companies without any training whatsoever

Just 4.5% of MSEs with employees received technical assistance from an external agency. Negligible numbers received technical assistance from a Donor–funded Program, Government, informal agents, private companies, or business service providers such as the BDC or IRADA.

External Assistance

A high proportion of MSEs in East Amman received assistance¹⁰ from a private company (51.8%). In comparison to the other governorates where these types of assistance are high, far fewer received assistance from a Business Service Provider (35.8%) or from informal networks such as friends and family (34.7%). Assistance from government and donor-funded programs is even less common, at 19.3% and 10.0% respectively.

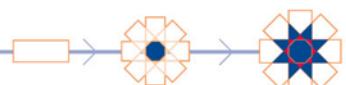
¹⁰ Understood as financial or resource contributions from an international or local agency



Hiring and Worker Retention

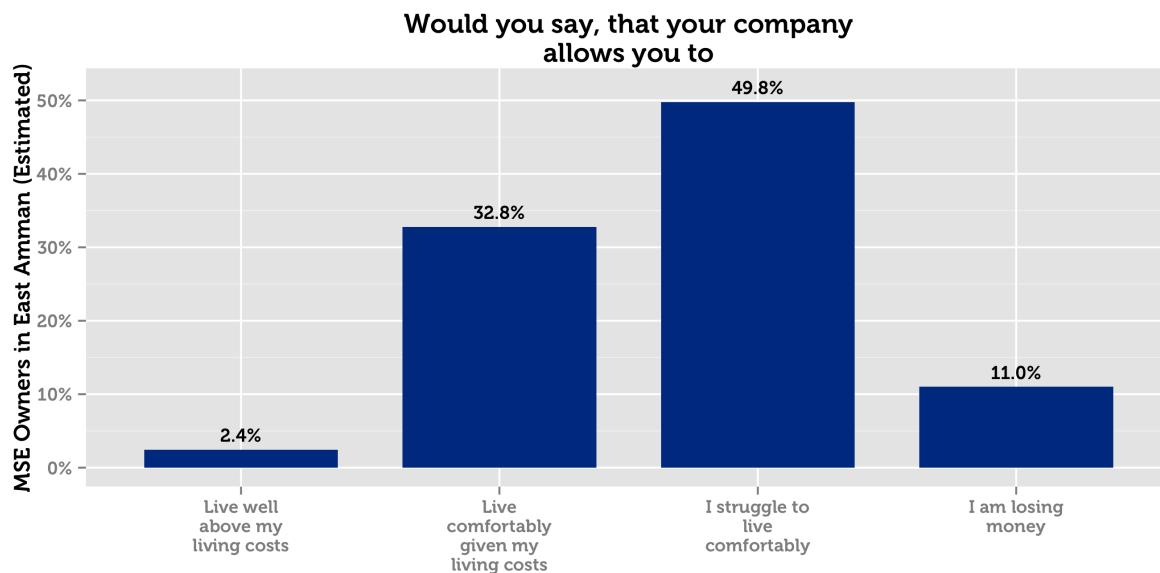
Two in five enterprises with employees hired between 1-3 workers in the past year. 71.2% of these MSEs said that none left their business during the last 12 months. Of those who did experience talent loss, the major attributions were personal reasons and losing employees to competitors.

Primary Reason for Employee Loss (East Amman)	All N = 4,101
Personal reasons	33.3%
Hired by a competitor for a better wage	27.6%
Employee left to establish own business	8.3%
The company could not afford a much higher salary	7.5%
Unsuitable working hours	5.7%
Other reasons	15.6%



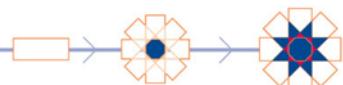
Firm Performance

60.8% of MSE owners report that they are either losing money or struggling to live comfortably. Only one third of surveyed enterprises maintained that their business allowed them to live comfortably.

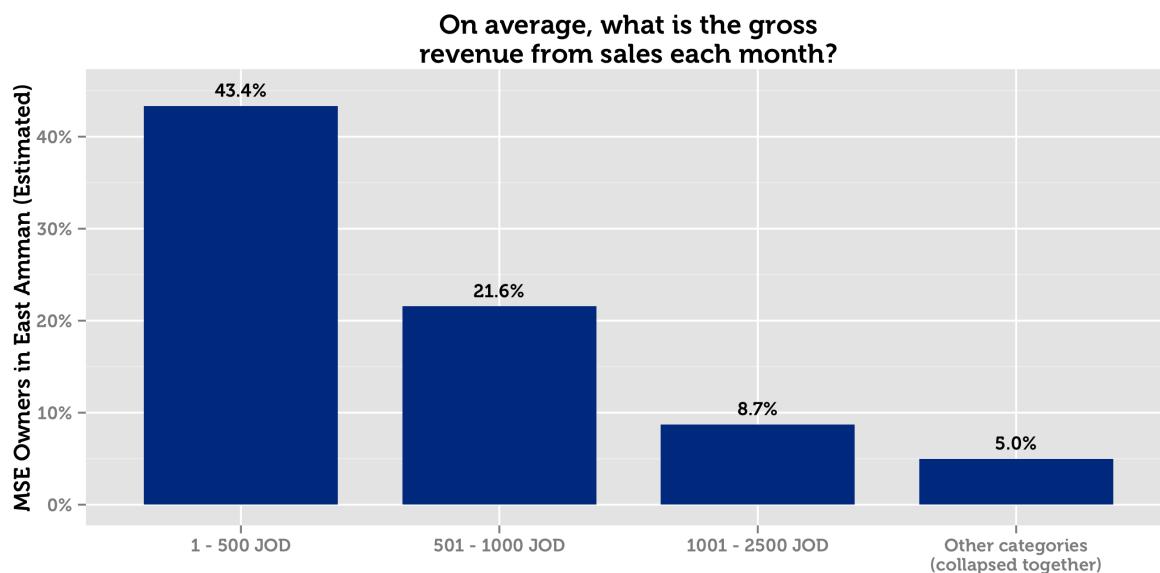


Respondents were asked to state whether they agreed or disagreed that the following items represent barriers to the development their firms:

Barriers to Success (East Amman)	All	By Sex	
	N = 32,846	Men	Women
Lack of demand?	69.1%	68.7%	72.8%
Low purchasing power of the population?	59.4%	59.5%	58.9%
Uncompetitive products	25.9%	26.1%	24.7%
Lack of family support?	24.8%	23.6%	35.6%
Lack of human resource options?	24.8%	25.6%	17.1%
Cannot compete with quality of the products?	24.6%	24.5%	25.5%
Lack of financial support	24.4%	23.8%	30.7%
Lack of appropriate suppliers	20.9%	20.4%	25.4%
Lack of market information about the markets?	19.7%	19.7%	19.3%
Lack of proper marketing skills	18.4%	18.3%	19.3%
Weak technical support or skills in this area	18.4%	18.3%	19.3%
Lack of management skills	18.2%	18.4%	15.8%
Unreliable transportation network	16.3%	16.0%	19.4%

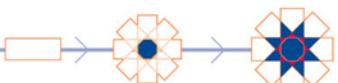
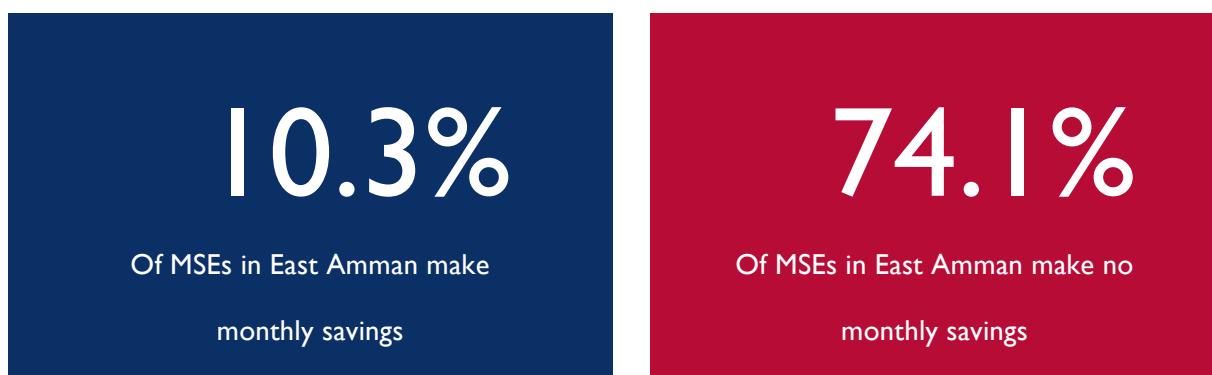


The majority of firms believe that the major barriers are macro-economic in nature. Low purchasing power and low demand top the list of barriers to success. Despite the fact that most MSEs lack many formal processes and mechanisms such as having a bank account or trainings, most do not perceive this a major gap or barrier. Women seem to be more strongly disadvantaged with respect to four barriers: family support, lack of human resource options, lack of appropriate suppliers and lack of financial support.



65% of MSEs report a monthly turnover of JOD 1000 or less. However, as many as 14.8% were not sure and 6.5% refused to answer. On average, women-owned MSEs, non-registered or home businesses, and single-person enterprises reported significantly lower gross revenue.

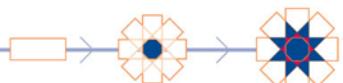
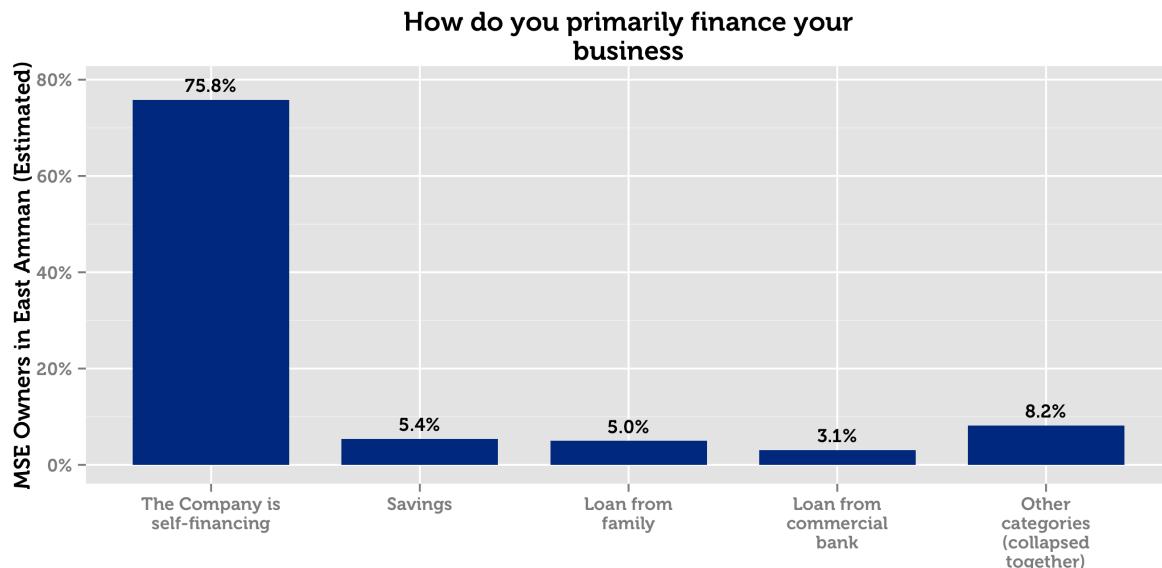
Profit is a more sensitive issue: 14.0% refused to answer. 81.9% report having made less than JOD 600 in the last month, and 13.1 report having made no profit at all. Naturally, this impacts saving rates. 10.3% say that their businesses manages to save each month, compared to 74.1% who do not. 60.8% of those who are able to save said their monthly savings were in the JOD 1-500 bracket. On average, female-owned businesses have significantly higher monthly savings.

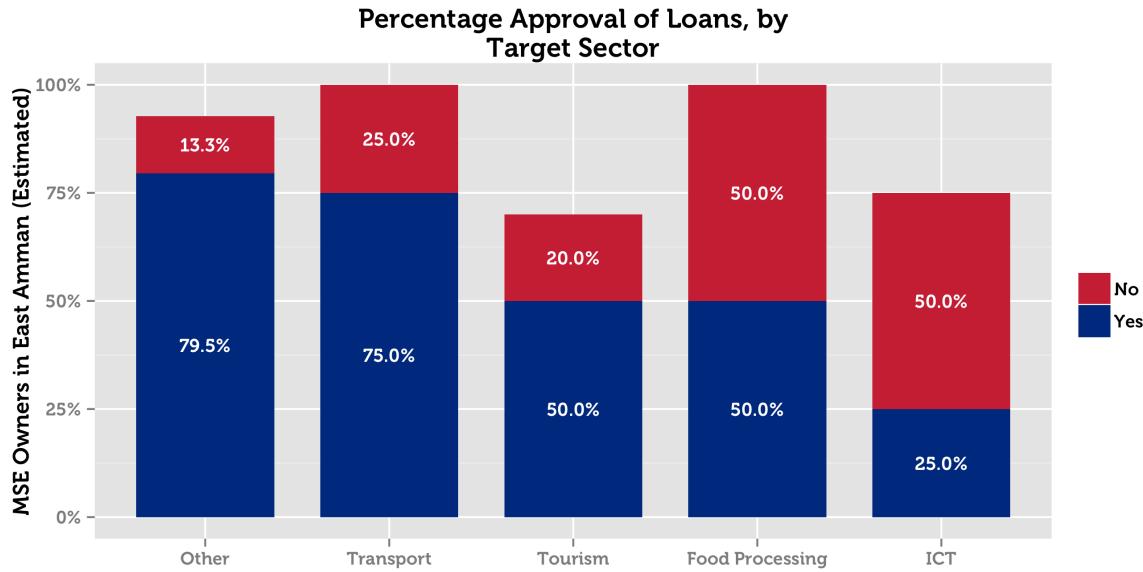


Access to Finance

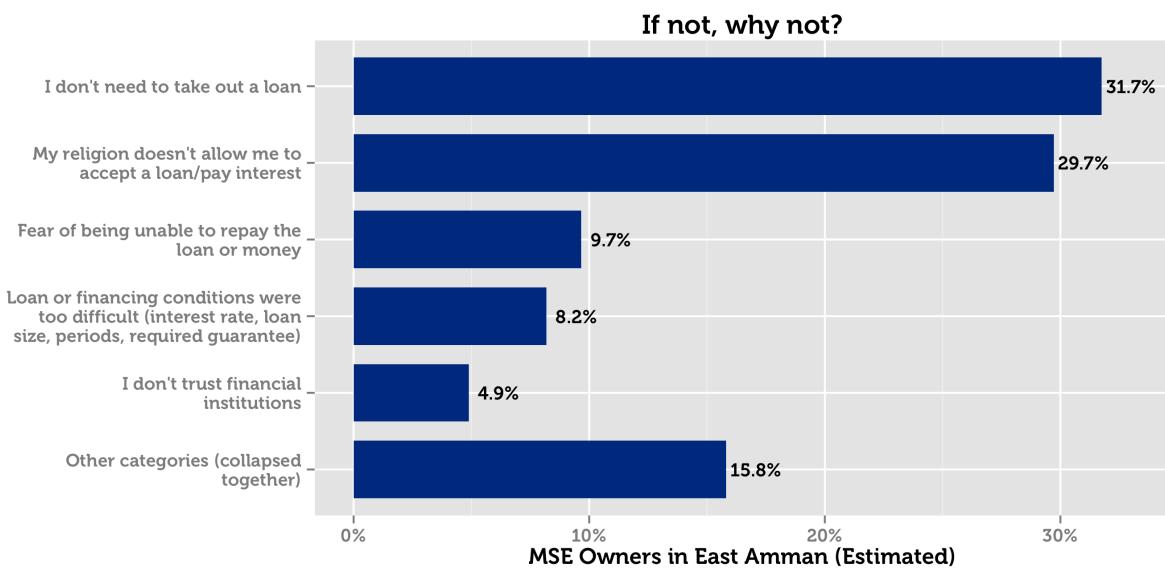
Three in four micro and small enterprises are self-financed. Although many MSE owners struggle to live comfortably, as many as one in three say that they do not need a loan. Accordingly, financial institutions play a minor role in the economic development of MSEs, evidenced by the fact that nine in ten have not applied for credit. Being in the Middle East, religious reasons have a part to play in this phenomenon. Although the rise of Islamic Banking products makes this explanation less tenable, no less than 29.7% of MSE owners cite religious prohibition as the main reason for not taking a loan. The overall availability of credit may be another supporting factor. However, the most likely explanation is that MSE owners do not interact much with providers of credit, or even know about money markets. This is likely in view of the fact that only 20.8% of MSEs have bank accounts, that most loan applications get approved, and that only 14.0% believe that they only have one source of credit to their disposition.

Those who do use loans report using the money to expand and upgrade their business, typically by adding new products or improving their products. Within a 12-month range, 9.5% of all MSEs in East Amman apply for a loan, and a majority of these are approved. Women ostensibly have a higher rate of success in their loan applications (80.3%) compared to men (72.8%). The rate of approval is alarmingly lower three four target sectors when compared to all other industries (see chart).

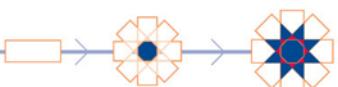




Although self-financing operations are the norm for both sexes, women are less likely than men to be self-financing, and conversely, more likely to receive financial support from family. For MSEs in general, the less frequent models include financing through banks and micro-funding institutions (5.6%), through family and friends (7.2%), or through savings (5.4%). Since most MSEs are informal in their operations and bookkeeping, it is likely that the distinctions between many of these categories are difficult to assess by respondents.



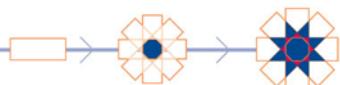
Of those who did apply, 41.7% applied for a loan specifically from a micro-finance institution. This trend was higher for female-owned businesses. Other targeted sources for credit included banks (34.0%) and international donor (or donor-funded) projects (7.6%). Trivial proportions received financing from as Government program or private moneylenders. When asked about the primary



reasons for choosing a specific institution, 30.4% cited that their institution of choice offered the best financial options. 22.0% cited that they chose a particular avenue because it was easy to understand and followed simple procedures. And finally, 16.5% cited that it was the best strategic option.

Men and women differ greatly in the amount of money requested in loan applications. Whereas men requested an average of 8,272 JOD, women MSE owners were far more conservative at 1,608 JOD. Given the preponderance of male-owned businesses, this evaluates to an overall average of 7,414 JOD for all MSEs in East Amman. This places in context the observation that women are more likely to be approved for loans, since all other things being equal, a lower request amounts are more likely to be approved. Not surprisingly, registered businesses are more likely to request higher amounts than informal MSEs.

Less than one in every five respondents has a deposit account for their business. The reasons cited for this is that a large grouping deal entirely in cash (37.1%) or—at minimum—find that working cash makes work faster and easier (10.1%). Others report low sales volume, and see no need to open an account (26.0%). Smaller groups say they have not opened a bank account for religious reasons (10.1%), due to commissions/fees (4.3%).



Systems, Processes and Networks

Online and offline use of computers or internet is minimal, at about 13% of firms. The use of smart phones is rare, though more frequent amongst males. The converse is true about ordinary mobiles, which are more commonly found with women than men. This low level of 'digital literacy' could be explained by the evident low levels of education – less than one third have a diploma, bachelor's degree or even higher education. Another explanation is age – almost two thirds are above the age of 37 and likely had few formal opportunities to learn basic computer skills.

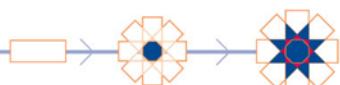
Resource Use (East Amman)	All	By Sex	
	N = 32,846	Men	Women
Computer (Online)	15.0%	14.4%	20.5%
Computers (Offline)	12.5%	12.5%	12.6%
Mobile Phone	60.5%	61.7%	49.7%
Smart Phone	37.9%	36.7%	49.5%
Computers with Internet in Public Places	5.7%	5.8%	4.8%
Private Transportation Means	28.3%	30.1%	11.5%

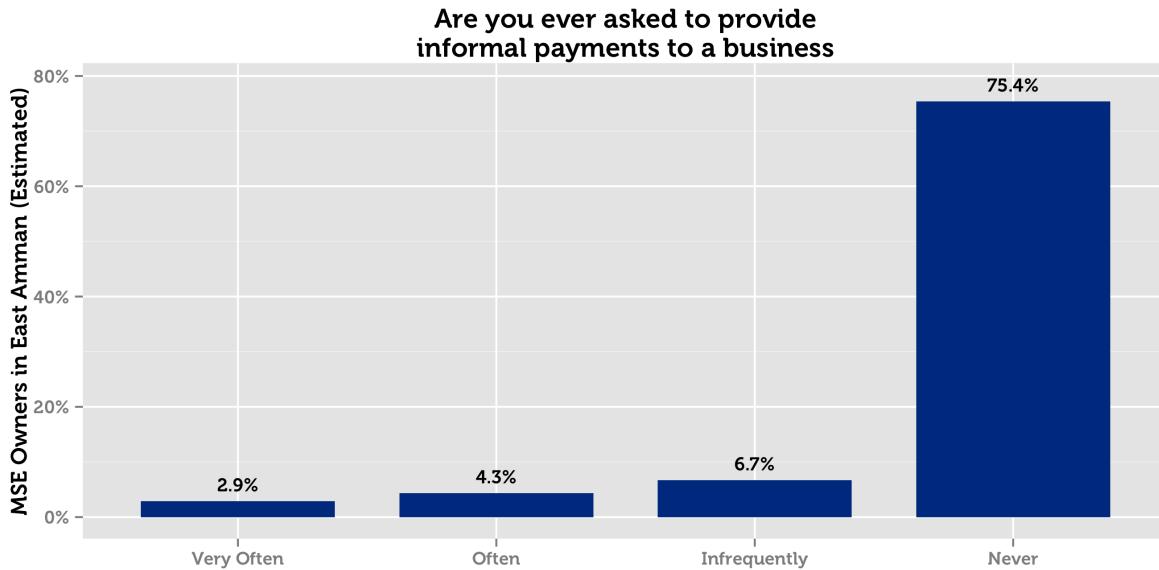
Only 10.3% use social media as part of business operations. Naturally, this rate is more pronounced in the ICT sector, for which the digital environment is the main mode of work. This low figure is not necessarily reflective of a business choice. 8.4% use social media for personal purposes, which is both reflective of the fact that few MSE owners understand social media, or that any target audience for using social media is ostensibly small. Use of email is even less frequent. Only 7.7% use email to connect with suppliers.

Memberships in professional associations and groups is minimal. One out of six is member of either the Chambers of Commerce or Industry. Women are proportionally under-represented in both chambers, as male MSE-owners are 1.7 (1.5) times as likely as women to be in the Chamber of Commerce (Chamber of Industry).

Corruption

With respect to bribery, 75.4% of enterprises report that they have never been asked for an informal payment. This leaves the remaining one in four who have experienced corruption. Businesses that are owned by males and/or unregistered are more likely to perceive bribery at some level.





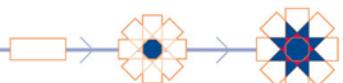
Financial Planning

70.9% of MSEs in East Amman keep records of their finances manually. Only 5.8% keep digital records of their books, and 21.4% do not keep records at all. As one might expect, this is particularly the case for unregistered businesses. Less than half -- 38.4%--compare their performance against business goals.

Memberships & Access

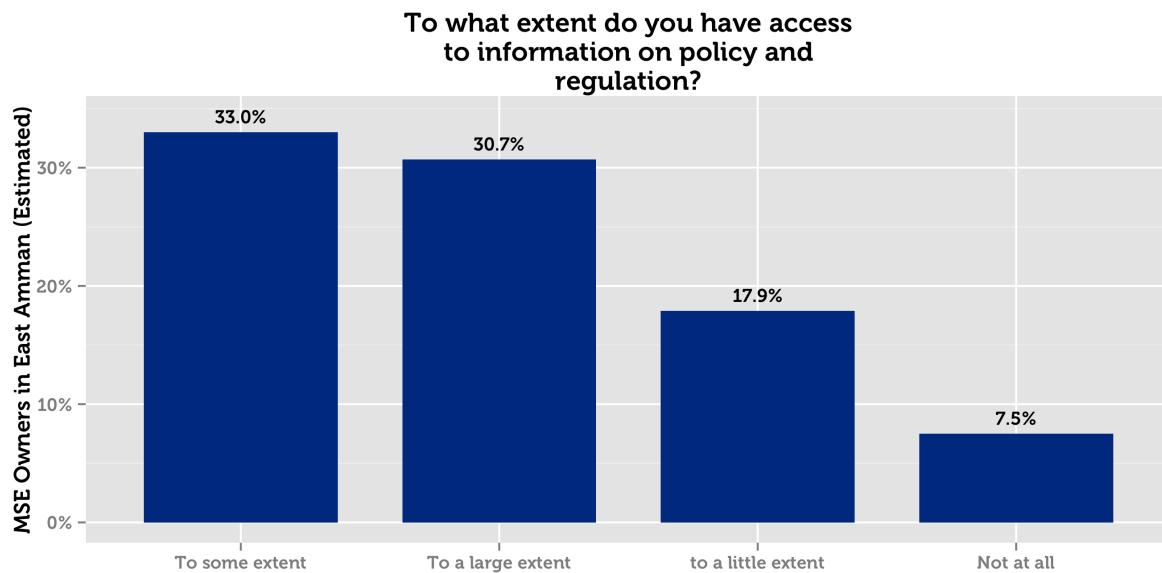
For the most part, MSEs are not part of associations. With the exception of the Chambers of Commerce and Industry, each response category elicited less than 6% of respondents affirming membership (respondents could choose more than one). These categories included professional or trade associations (5.3%), cooperatives (3.0%), micro-finance groups (1.1%), youth groups (1.1%), village committees (0.8%), women's groups (0.8%), informal savings or loan groups (0.7%), or NGOs (0.7%).

Despite the fact that few participate in formal networks, 38.7% maintain they can get a meeting with the Mayor. This is lower for female-owned businesses.

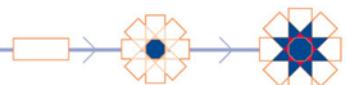


Policy and Regulations

With relatively low ‘digital literacy’ we find that almost two thirds resort to traditional sources of information. MSE owners go to their municipality, friends and family, or lawyer for information. Only one out of ten resort to government websites. Two-thirds of business owners feel they have adequate levels of access to information about policies and regulations.



Policy Sources (East Amman)	All N = 32,846	By Sex	
		Men	Women
Government Website	9.8%	9.7%	10.6%
Local Municipality	28.5%	28.8%	26.4%
Family and friends	24.2%	24.8%	17.7%
Lawyer	11.1%	11.7%	4.7%
Business support center	0.9%	0.7%	2.6%
Local businesses and enterprises	3.9%	4.2%	0.8%
No use for the information	10.7%	10.2%	15.7%
Other	5.4%	4.8%	10.6%



Syrian Refugee Crisis

There is a strong perception among MSEs that the Syrian refugee crisis has no positive outcomes. In fact, 77.2% maintain there was no positive impact, while 28.7% maintain there was no negative impact. Respondents are almost split on whether the Syrian crisis is a threat or not. Roughly half of respondents believe that wages have dropped as a result of the crisis, reinforcing the idea that most see negative impacts on their livelihoods. Very few—3.9%—employ Syrian labor. For those that do, the main reasons are evenly split between believing that Syrian nationals perform better, that they will make more money by hiring Syrians, and that they cannot find suitable Jordanians.

A small minority see business opportunity as a result of the refugee crisis. 7% believe that they can charge more for their products as a result, and 5.8% believe that they can sell more. The top two negative impacts are higher costs and increasing competition. The crisis has further left an indelible impression on the access and quality of utilities. 71.5% believe that the availability of housing has been negatively affected by the Syrian crisis. Roughly half believe the same to be true about water supply (48.5%), electricity (44.7%), healthcare (49.8%), and education (46.7%). Approximately one in three has felt impact on the availability or quality of gas/diesel, policing and security, and/or access to finance,

Top Impacts* of the Syrian Refugee Crisis (East Amman)	All	By Sex	
	N = 32,846	Men	Women
Positives			
I can charge more for my products	7.0%	7.5%	2.8%
I can sell more goods or services	5.8%	5.5%	8.4%
There is no positive impact	77.2%	76.3%	86.0%
Negatives			
Increasing costs	18.5%	18.6%	17.8%
More competition	30.7%	31.5%	23.4%
Demand for the services/goods/products has decreased	6.8%	7.0%	4.6%
There is no negative impact	28.7%	27.7%	37.8%

* Certain low-response categories from the survey are not displayed above

