



USAID
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Local Enterprise Support Project

Micro and Small Enterprise (MSE) Survey

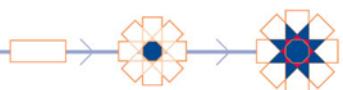
Results for Irbid Governorate

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 these businesses 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 the governorate of Irbid. Findings are taken from USAID LENS' MSE survey, and can reliably be generalized to all MSEs falling within this geographic boundary.³

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,⁴ 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.

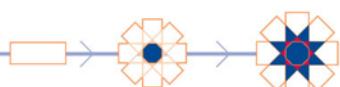
As a complex survey, the research design was undertaken using probability sampling in two phases. In the first phase, 570 geographic clusters were randomly selected from municipalities of more than 5,000 inhabitants across the three governorates of East Amman, Zarqa, and Irbid. From a sample of 570 clusters, 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 (651 in Irbid).

¹ In this paper, a microenterprise is a business (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 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.

⁴ 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").



Highlights

**20,207
MSEs**

**8 %
WOMEN**

**2/3
REGISTER**

**6 YEARS
IN EXISTENCE**

**250 JD
PROFIT**

**11 % USE
COMPUTERS**

**<7%
PENETRATION**

**NEGATIVE
ON SYRIA**

MSES ARE THE MAJORITY > There are an estimated 20,207 Micro and Small Enterprises in Irbid. Roughly half of all MSEs are single-person businesses, and just under half operate in retail.

MSES ARE MALE-DOMINATED > Only 7.5% of Irbid's MSEs are female-owned. Women who have 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, two thirds are nonetheless registered with the Ministry of Industry and Trade.

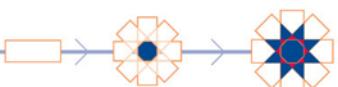
MSES ARE NACENT > The typical MSE has been in business for six years. Four fifths of businesses in Irbid believe they will continue to operate for at least 3 years.

MSES STRUGGLE TO GET BY > The typical profit of an MSE in Irbid is 250 JD per month (usually excluding the MSE owner's own salary). 58.1% of MSEs are losing money or struggling to live comfortably.

MSES ARE DIGITALLY ABSENT > Only 11% of businesses use a computer in the course of their work. 13.6% 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 7%.

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 20,207 MSE owners in Irbid.⁵ An overwhelming majority of these are males (91.8%).

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 labor force nation-wide. According to the survey, just under one out of 10 businesses in Irbid either employs women or is managed by one.

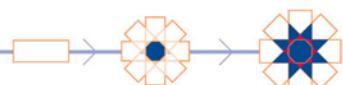
Demographics (Irbid)	Sample <hr/> n = 651	Population Estimate ⁶	
		N = 20,207	% of group
By Target Sector⁷			
Tourism	58	1,755	8.7%
ICT	39	585	2.9%
Transport	56	1,625	8.0%
Food Processing	110	3,337	16.5%
Other	388	12,904	63.9%
By Sex			
Male	600	18,542	91.8%
Female	51	1,665	8.2%

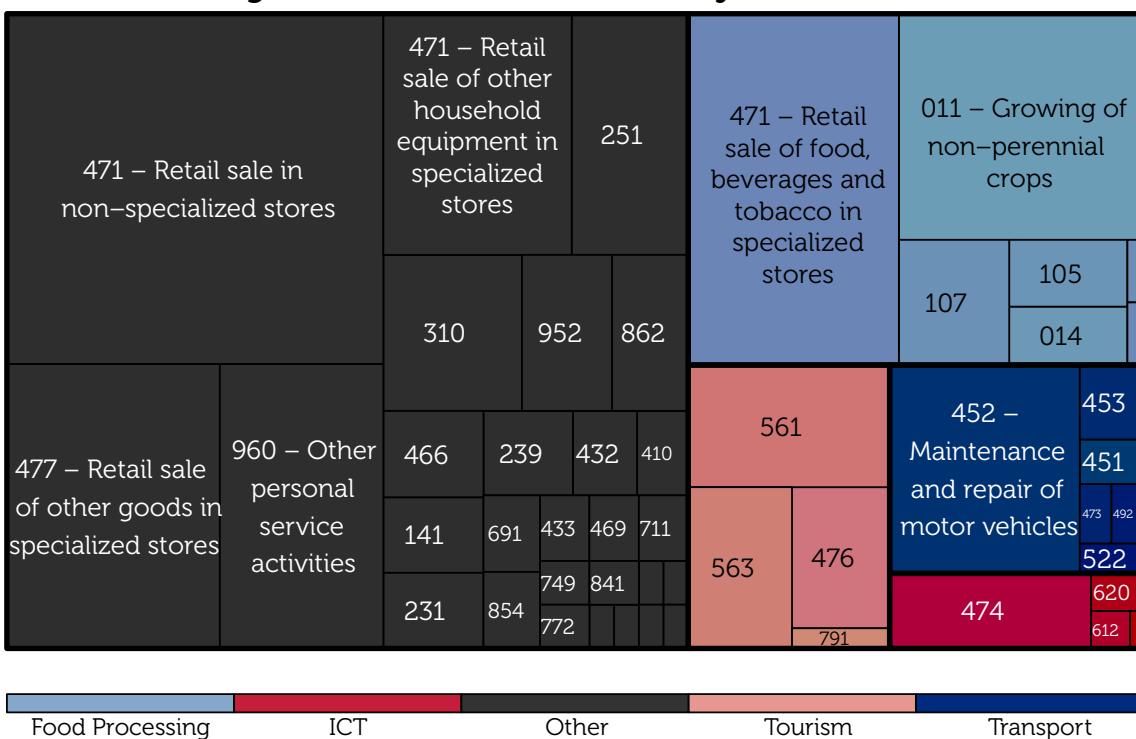
Food Processing accounts for the largest of the four LENS target sectors, representing 16.5% of all MSEs in Irbid. Tourism follows with 8.7%, Transport with 8.0%, and ICT with 2.9%. MSEs outside of these target sectors account for the remaining 63.9%. ‘Other’ business types include mainly manufacturing of apparel, structural metal products, furniture in addition to retail trade, medical and dental activities, repair of personal and household goods and other personal service activities.

⁵ This total represents an estimate for the total number of MSE owners, without accounting for multiple-ownership. The survey reveals that 14.8% of business owners in Irbid 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 Irbid, 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.

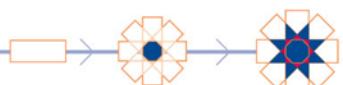


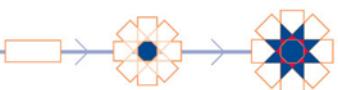
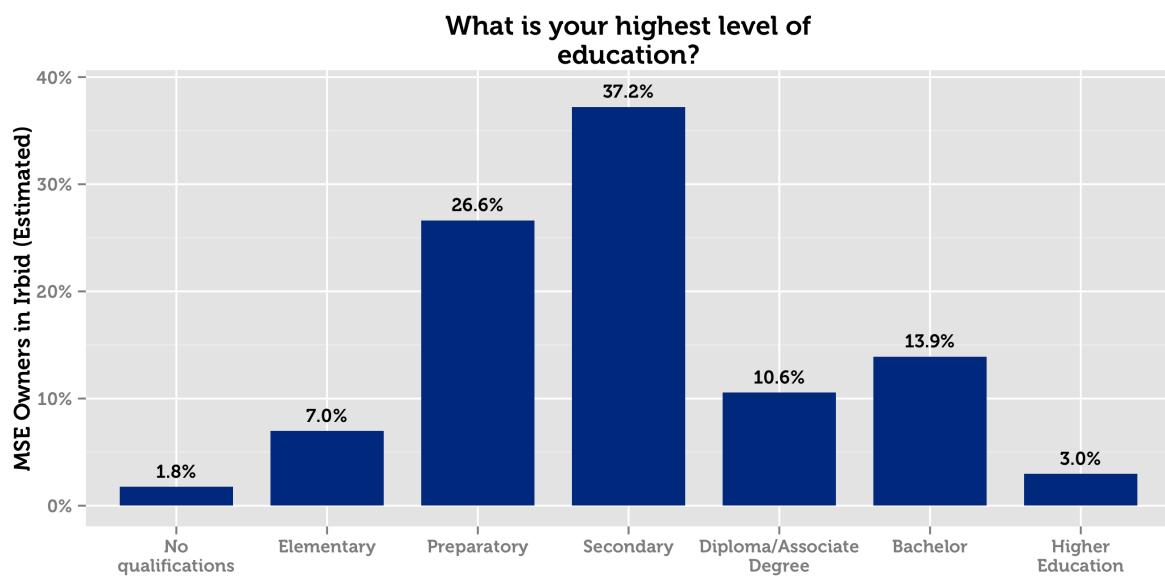
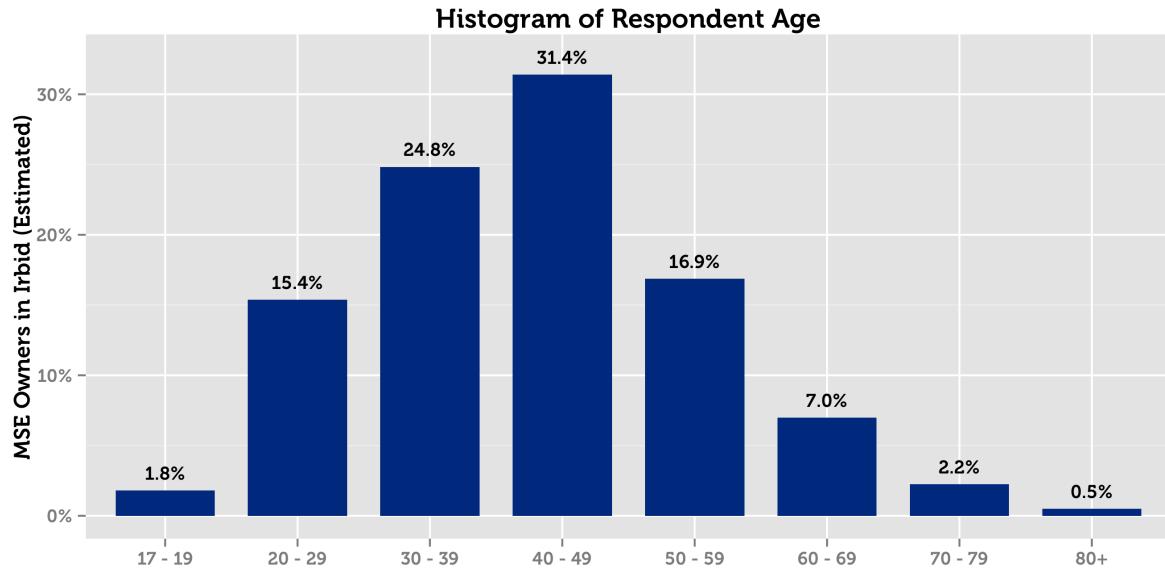
Target Sectors in Irbid (labeled by ISIC-4 codes)


The treemap diagram above shows the relative sizes of each business category, as classified by ISIC-4 codes. The colors and placement of these categories cluster ISIC codes by USAID LENS' target sectors. Smaller groupings are only labeled by ISIC-4 code.

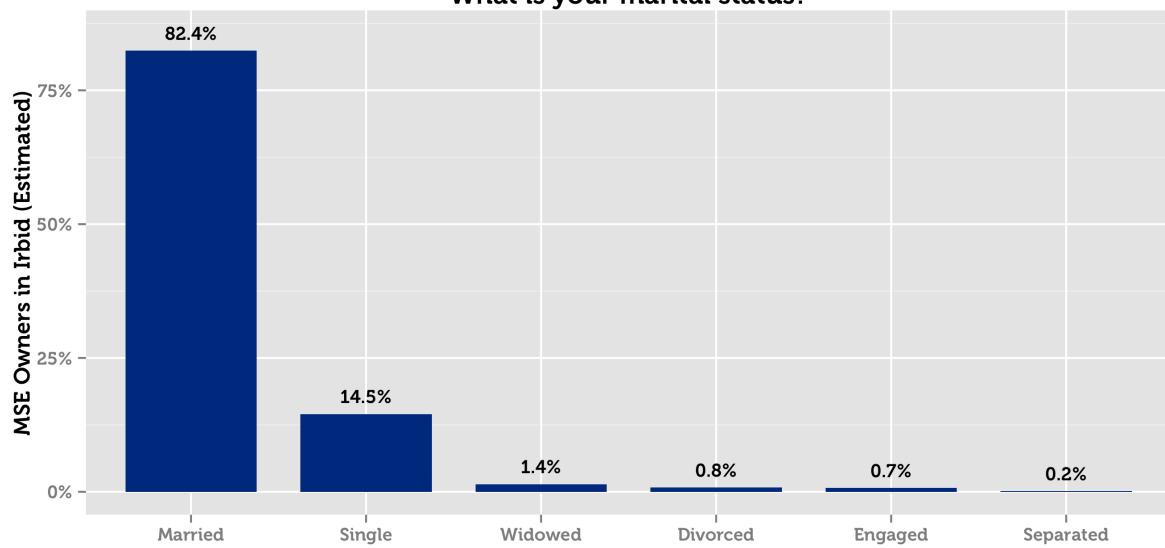
Respondent Characteristics

The typical MSE owner in Irbid is a married, 42-year old male having completed secondary school as his highest level of education. Two thirds of these owners have families of moderate size (4 – 7 members). Male business owners are typically the primary earners of their household, in sharp contrast to female MSE-owners, who are rarely the breadwinners for their families.

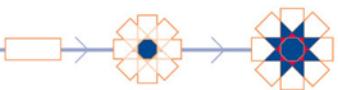
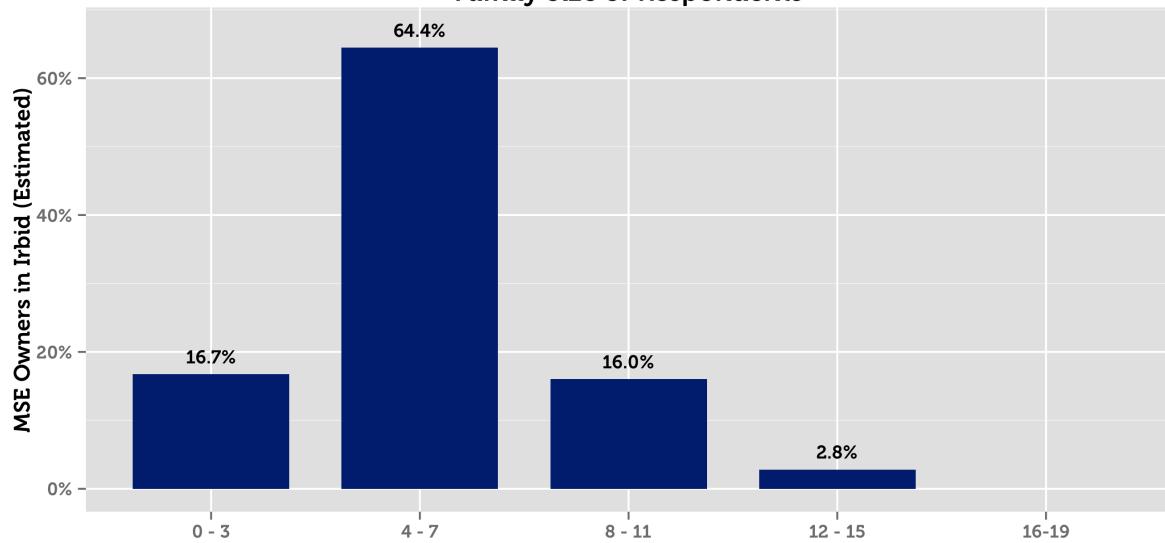


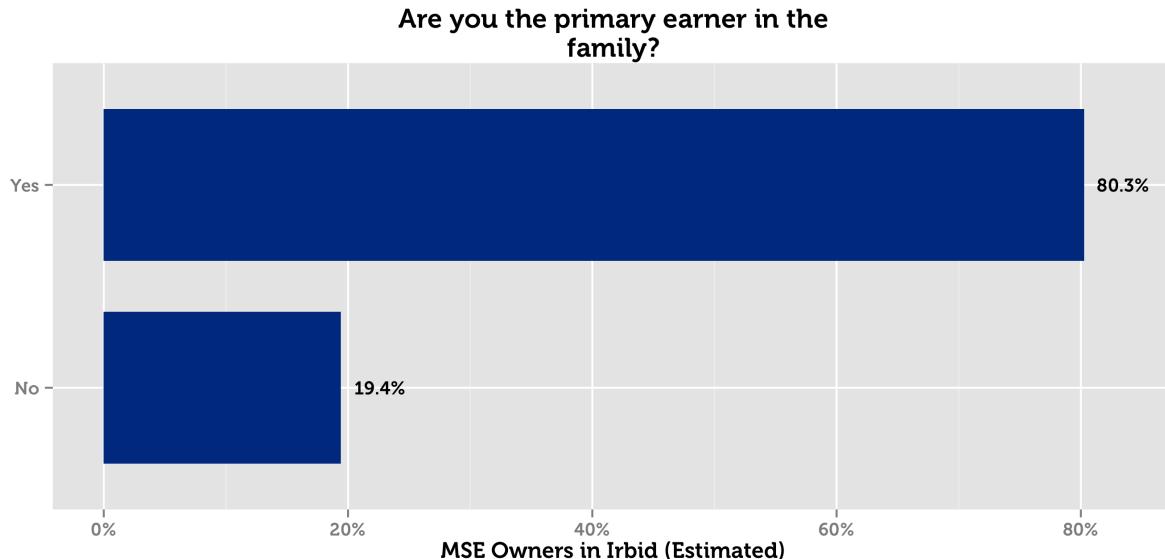


What is your marital status?



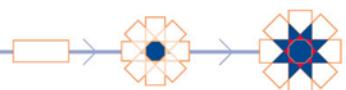
Family Size of Respondents





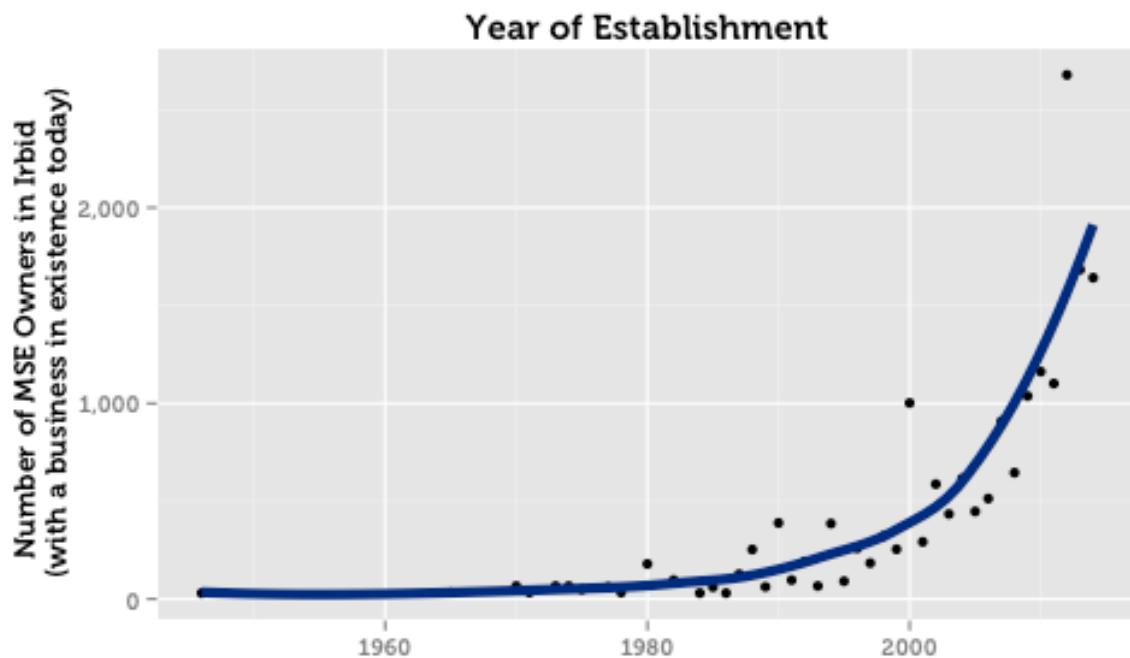
Legal Status

For MSEs that participate in the formal economy, the overwhelming majority are sole proprietorships (86.9%). 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 Irbid in existence today were established after 2007. Going back further, 80% of MSEs registered after 2000. 77.7% of all MSEs in Irbid believe that they will continue with the business over the next three years—a higher rate than in East Amman or Zarqa.



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.

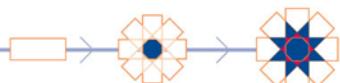
Seasonal Business

An estimated 95.1% of MSEs are not seasonal. Women-owned businesses, home-based businesses, and non-registered enterprises are more likely to be seasonal.

Working Hours

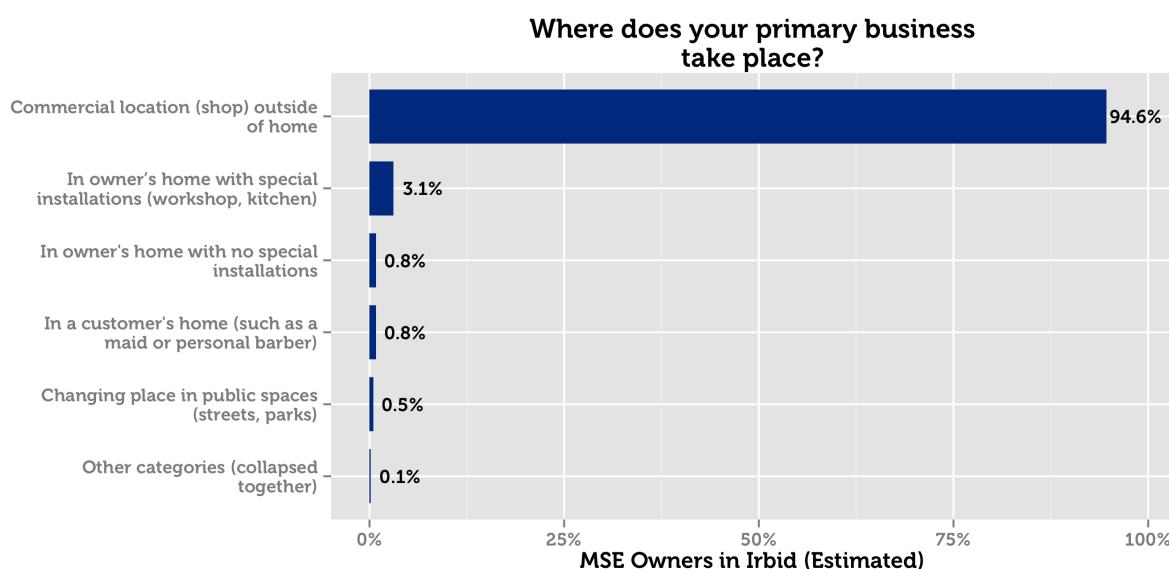
47.0 % of businesses work over the recommended 49 hours a week. This trend of long work hours is particularly pronounced in the Food Processing, Transport, and Tourism sectors. Registered businesses are also more likely to put in long hours.

Location of Conducting Business



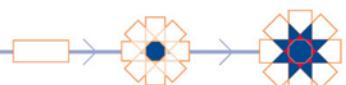
In Irbid, the majority of business is conducted from commercial location (94.6%). This primacy of commercial locations is consistent across sector and sex of the business owner. However, it is much less pronounced for women-owned businesses, as these are 9.1 times as likely to operate out of a home location in comparison to men.

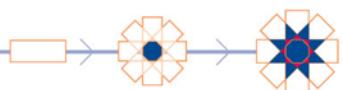
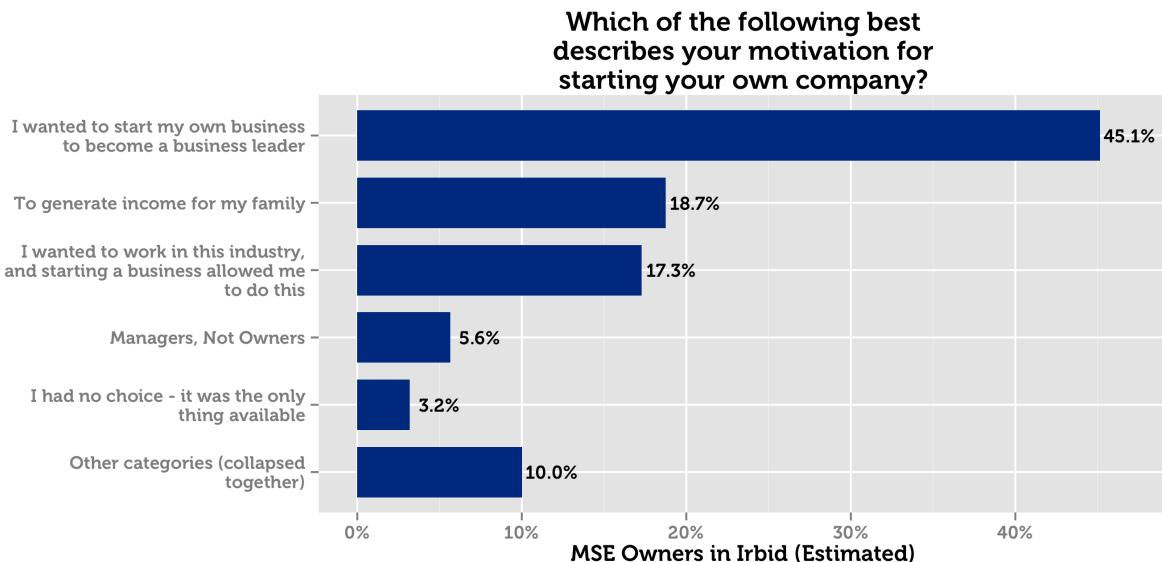
In stark comparison, 4.7% of MSE owners work out of their homes. Gender differences on this dimension are high: 44.9% of female-owned businesses operate in a home, compared to 6.4% for men. Home-based businesses are most commonly found in the business of retail sale in non-specialized stores (20.9%), other personal service activities (13.9%), or building completion and finishing (10.4%). Only 1.1% of all businesses are run at changing place public spaces (such as markets). Those who participate in these changing locations are almost exclusively male.



Business Motivation

The motivation for starting an MSE is primarily a result of the desire to become a business leader. 45.1% of MSEs state that this the main reason they started their business. The second most popular reason is to generate income for the family (18.7%), followed by a desire to work in the industry (17.3%).





Conducting Other Business

14.8% of MSE owners in Irbid have more than one business. This rate is higher than MSEs in East Amman and Zarqa, where only 8.2% and 12.1% of owners have a secondary business (respectively). Men are 1.5 times as likely as women to have another business.

Legal Ownership of Business

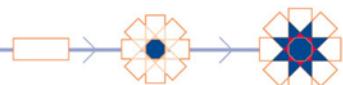
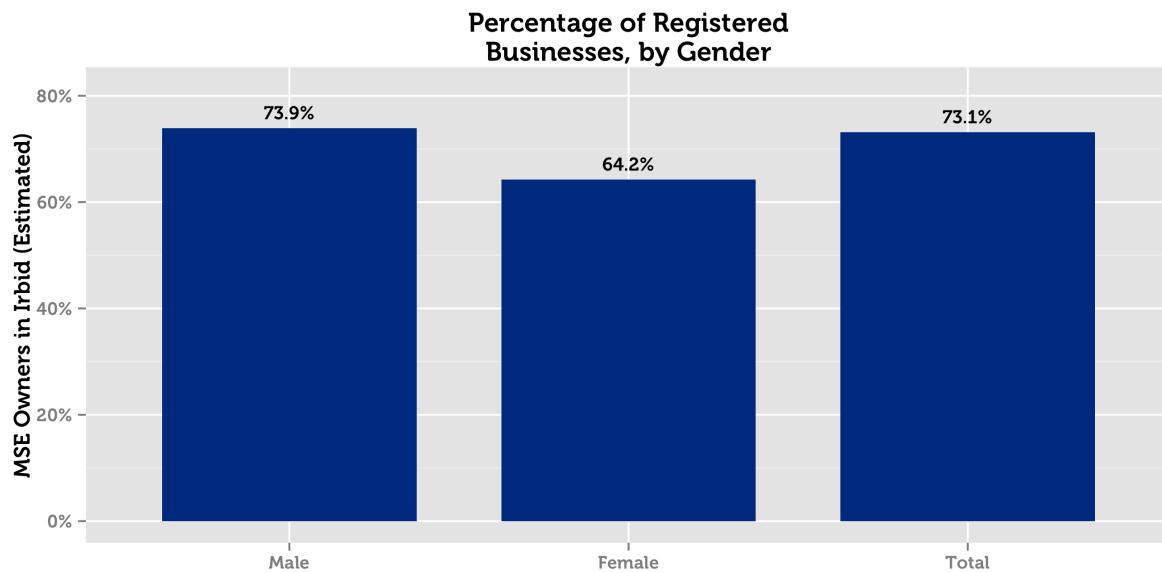
78.6% of businesses in Irbid are self-owned. For the others, 6.4% are owned by a male family member, and 6.2% by a male non-family member.

Business Registration

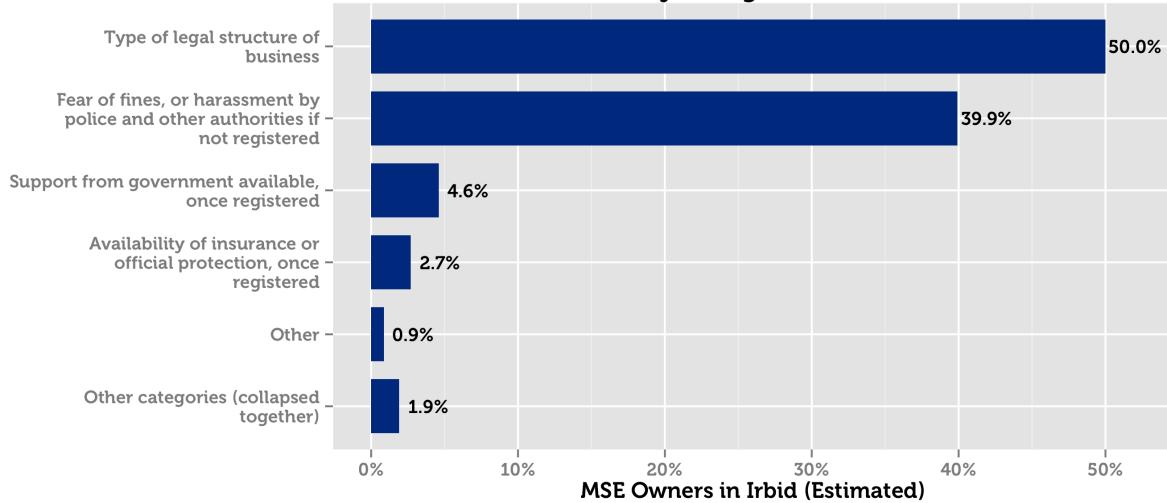
A higher number of businesses are registered with the Ministry of Industry and Trade (MoIT) than anticipated. 73.1% of all MSEs in Irbid are registered with the Ministry, a figure that is dramatically higher for male-owned businesses (73.9% for men compared to 64.2% for women). Target sector businesses are more frequently registered than non-target sector businesses.

For those who chose to register, two main reasons emerge. The first is that registration is legally compulsory for their type of business (cited as the primary reason by 50.0%). The second reason is that MSE owners fear fines or harassment by police and authorities (cited by 39.9%). Government support, availability for protection, need to export were not considered to be important primary motivations for business registration.

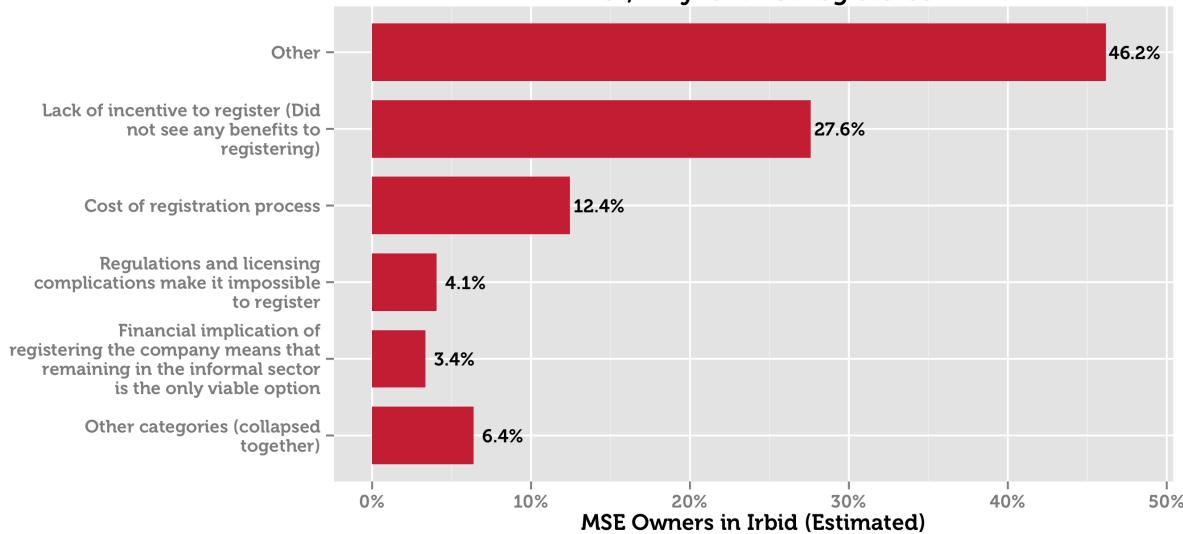
On the flip side, the reasons for MSEs not registering are not very clear. Just under half of MSEs who did not register responded with the category “Other” when asked for a reason. 27.6% responded that they were not registered because of a lack of incentive, and 12.4% because of cost.



If yes, what is the main reason you registered

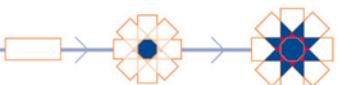


If not, why is it not registered?

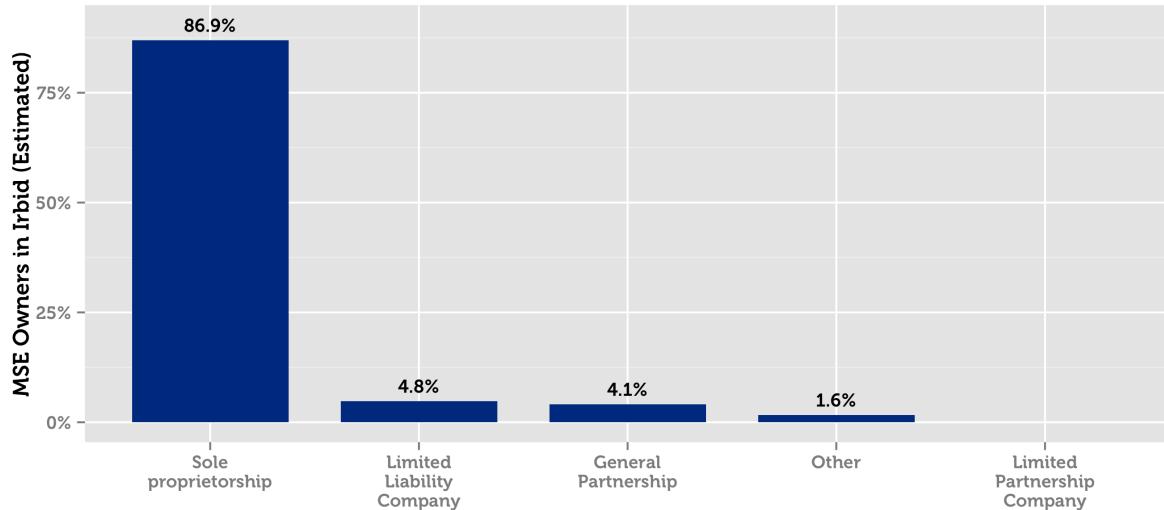


Legal Form

The majority of MSE owners who are formally registered exist as sole proprietorships (86.9%). Others are typically either Limited Liability Companies (4.8%) or General Partnerships (4.1%). These last two categories are more common among companies that have employees. This is not surprising, given we would expect multi-person enterprises to take advantage of these legal forms.

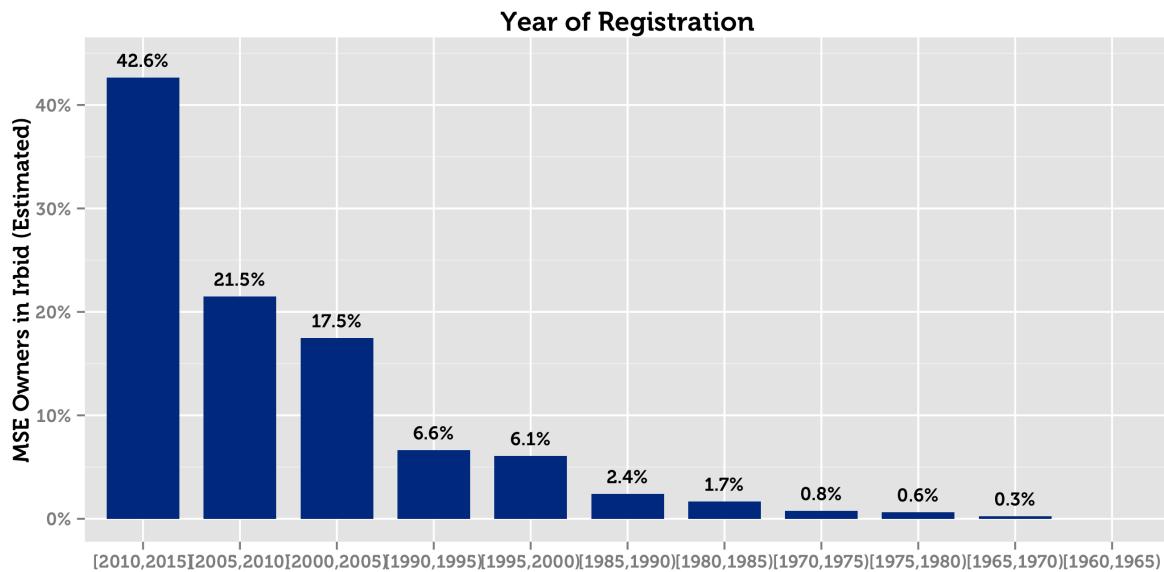


If yes, what is the legal status
of the business

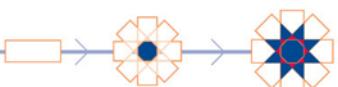


Year of Registration

Most formal MSEs in Zarqa today were only registered in the last ten years. The typical business was registered in 2008.⁸



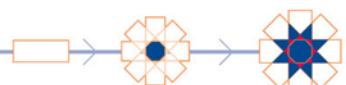
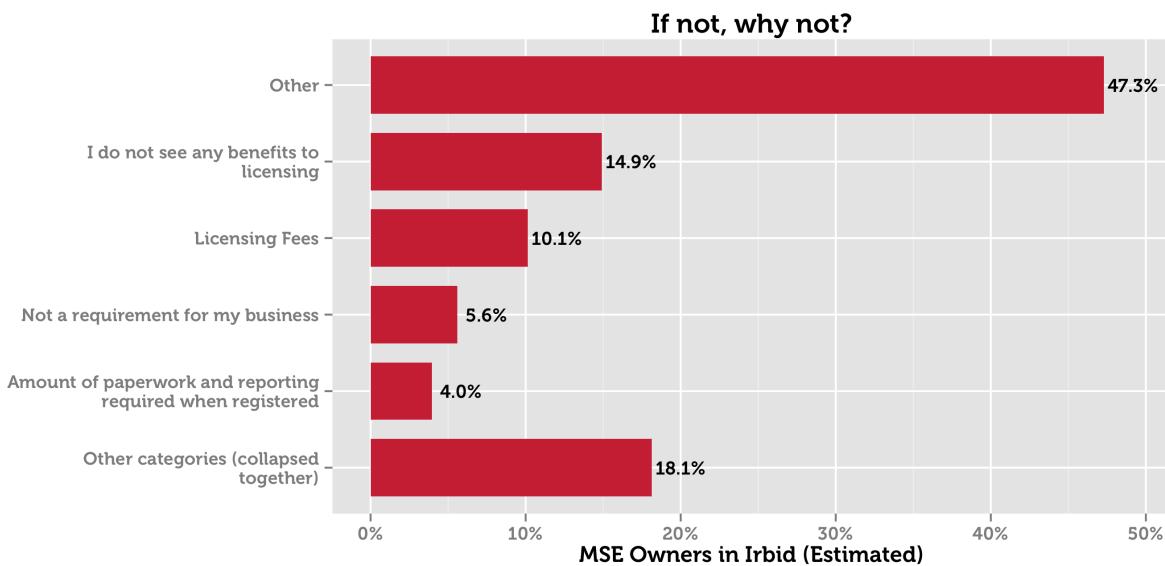
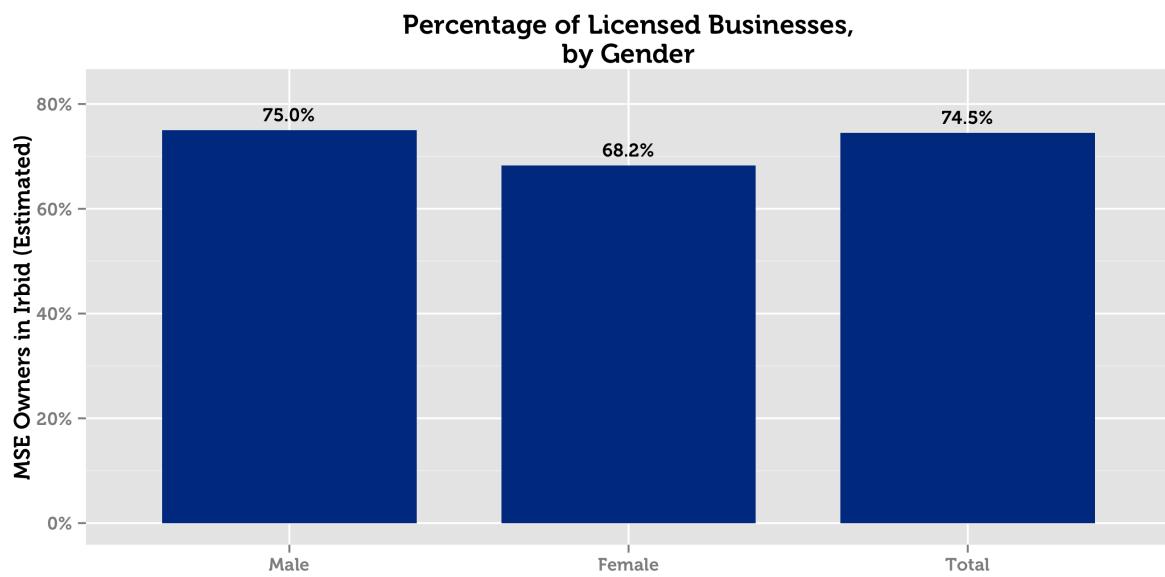
⁸ Due to the high skew in the data, the median value (2008) is a more representative measure in comparison to the mean (2005).



Licensing

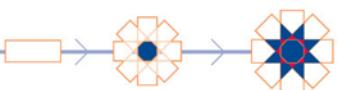
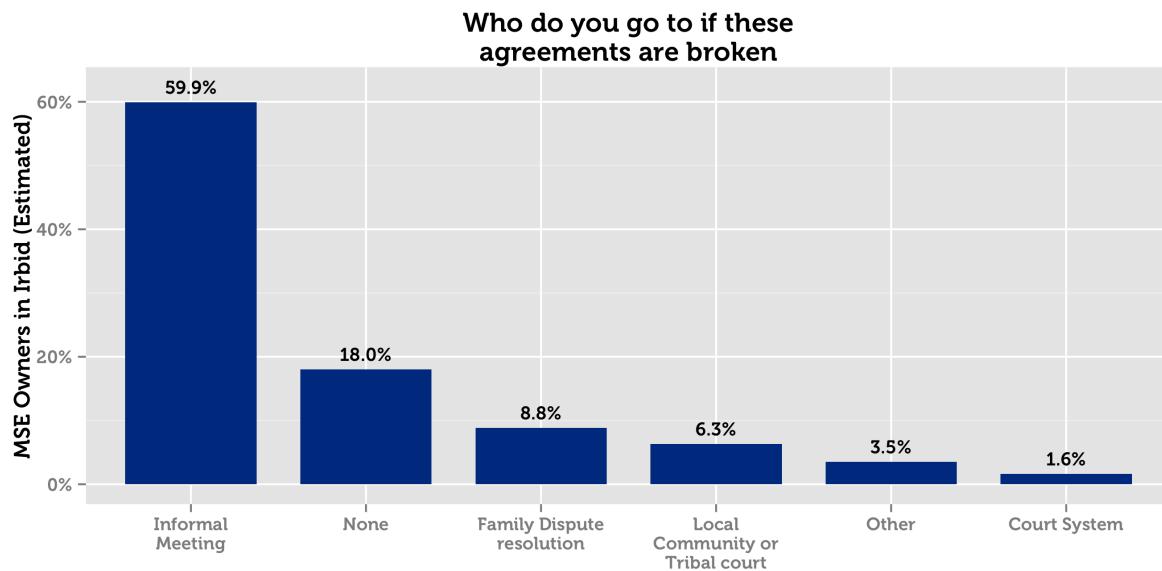
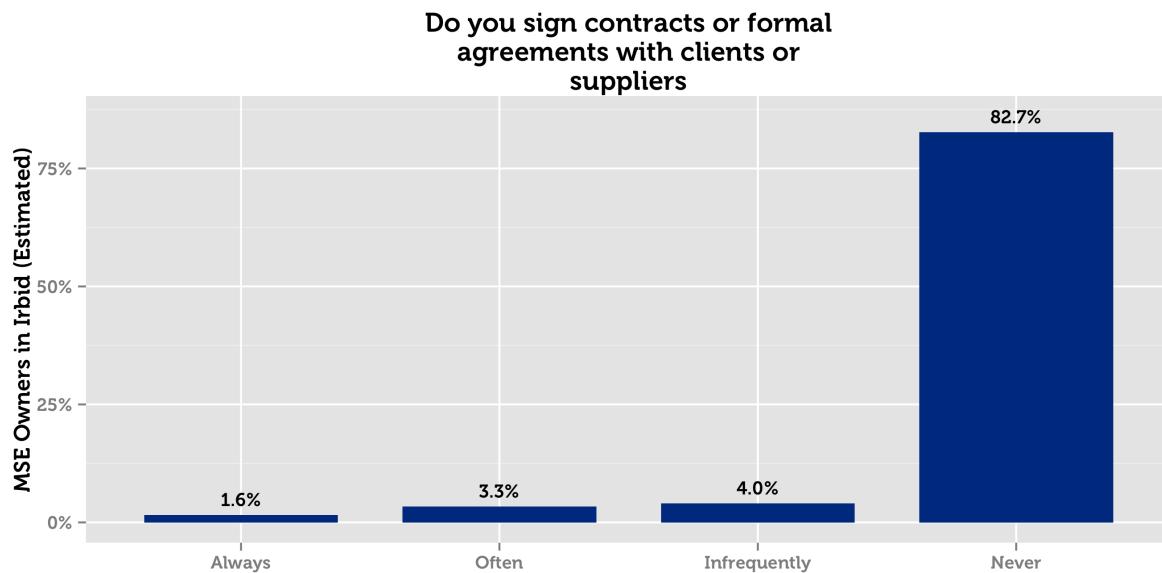
MSEs are by and large licensed with their municipalities. However, there exists a small subset that are registered but not licensed (2.0%), and a subset that are licensed but unregistered (3.9%). This may point to either a) a misunderstanding on behalf of the respondent b) an expired license from the municipality c) an informal or illicit acquisition of a license from the municipality. As one might expect, home-based businesses like these have far higher chances of being unlicensed.

As with registration, the primary reasons cited for not being licensed is unclear (47.3% respond using the “other” category).



Contracts

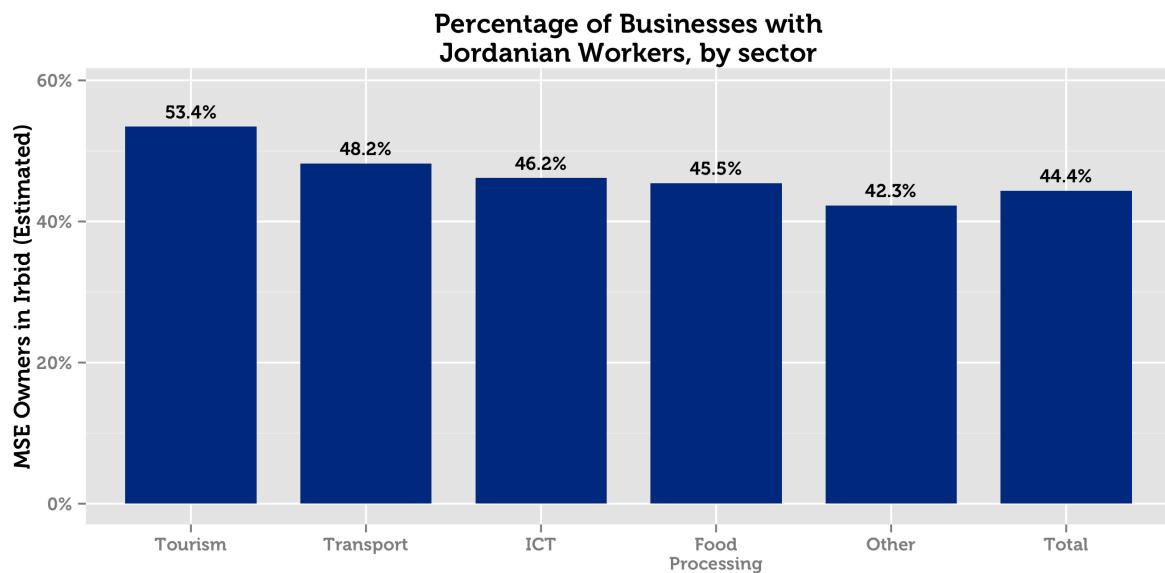
An overwhelming majority of surveyed enterprises never sign contracts: 82.7% of all MSEs. Only 4.9% report signing contracts either always or often. What's more, in an event of a dispute, almost no MSE owners opt to take legal proceedings. 18.0% report that they will resort to doing nothing. 68.7% will 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.



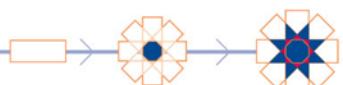
Workforce

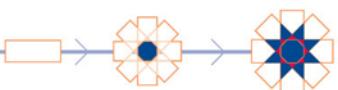
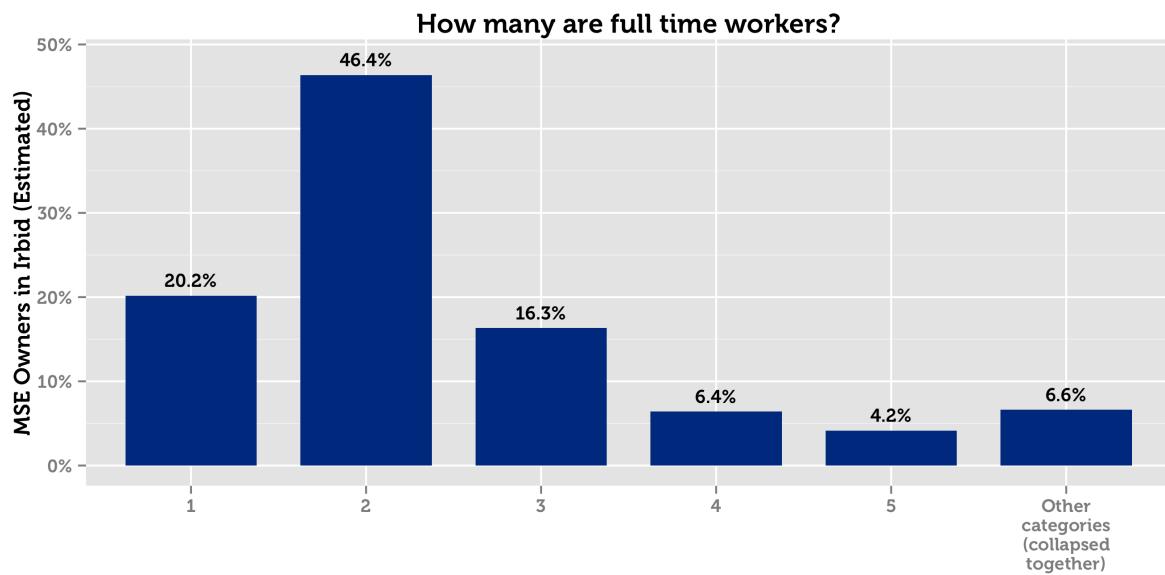
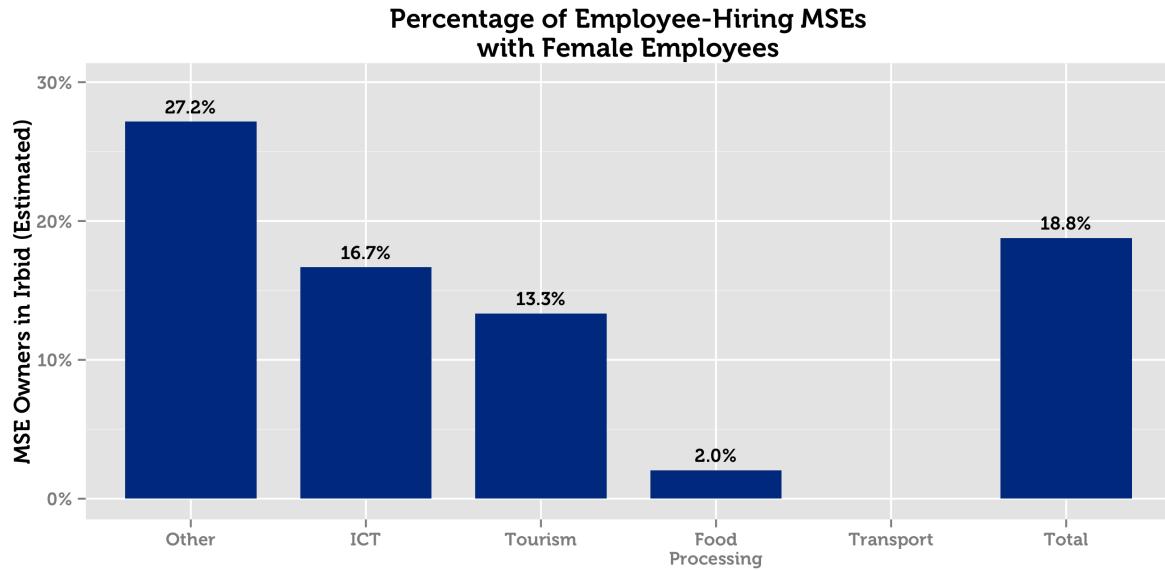
Just over half of Irbid's MSEs hire employees⁹—53.7%. Two thirds of these enterprises employ less than three full-time workers across various sectors. Employment of women is rare, as 81.2% of MSEs with employees have zero female employees. This rate is even lower when we drill down into the four target sectors: 11.9% of non-target-sector businesses are operated by women, compared to 1.9% within target sectors. The majority of women classify their business as other personal service activities (27.9%) or retail sale of other goods in specialized stores (also 27.9%).

45.0% of MSEs with employees in Irbid did not hire any new employees in the last year. 29.2% hired exactly one employee. Only 5.5% 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 – 71.0%—do not offer their workers in-house training. Those that did typically offered technical training or informal mentorship. External trainings for employees are less common at 12.2%.

MSEs that Offer Employee Training* (Irbid)	In-House	External
	28.2 % N = 2,530	12.2% N = 1,093
Technical training/advice in your industry	86.3%	74.7%
Informal advice/mentorship	73.8%	55.6%
Business Management training	44.9%	17.6%
Marketing assistance/market information	42.1%	34.2%
Other	38.5%	50.5%
Recordkeeping	22.6%	24.5%
Human resources/soft skills training	15.3%	32.9%

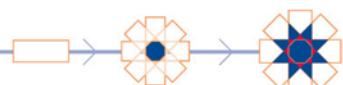
* Domain of analysis excludes companies without employees and companies without any training whatsoever

External Assistance

A high proportion of MSEs in Irbid received assistance¹⁰ from a Business Service Provider (69.4%), a Private Company (64.5%), or through informal networks such as friends and family (58.5%).

Assistance from donor-funded programs and government is not as common, at 22.0% and 32.9% respectively.

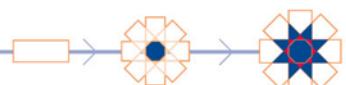
¹⁰ Understood as financial or resource contributions from an international or local agency



Hiring and Worker Retention

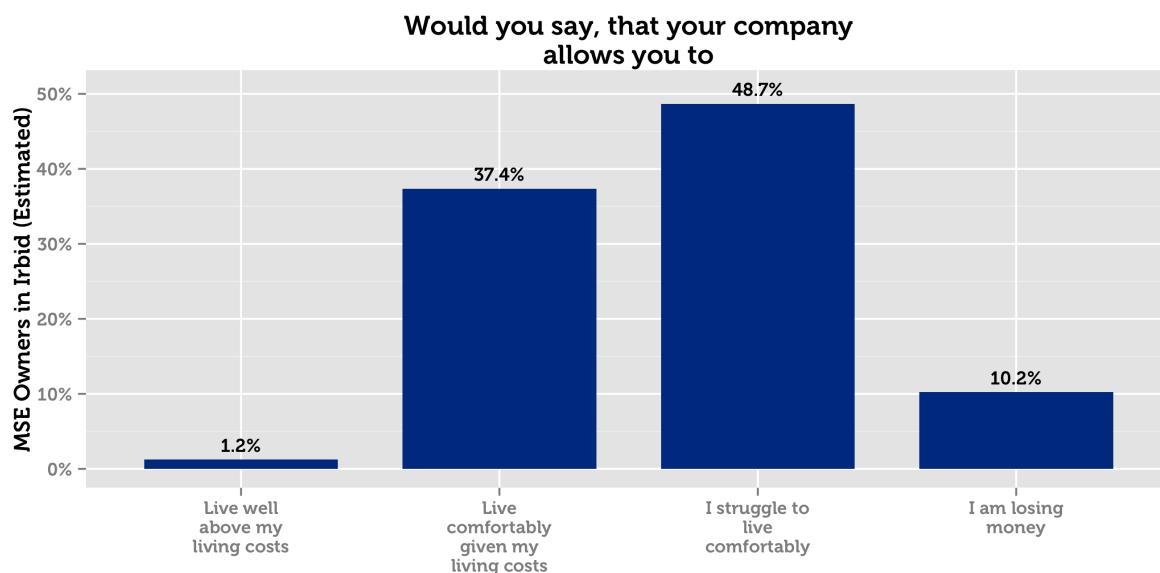
One in five enterprises hired between 1-3 workers in the past year. Of those that hire workers, 79.6% said that none left their business during the last 12 months. Of those who did experience talent loss, the major attributions were to personal reasons, unsuitable working hours, employees leaving to start their own business, and loss to competitors.

Primary Reason for Employee Loss (Irbid)	All N = 1,760
Personal Reasons	23.9%
Working hours were not suitable	15.6%
Employee left to start their own business	12.0%
Employee is hired by a competitor at a better rate	10.8%
Other reasons	37.6%



Firm Performance

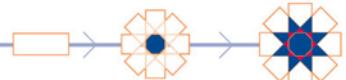
58.9% of MSE owners report that they are either losing money or struggling to live comfortably. Only one third of surveyed enterprises maintained that their business allowed them to live comfortably, and 1.2% claimed that their company allowed them to live well above their living costs.



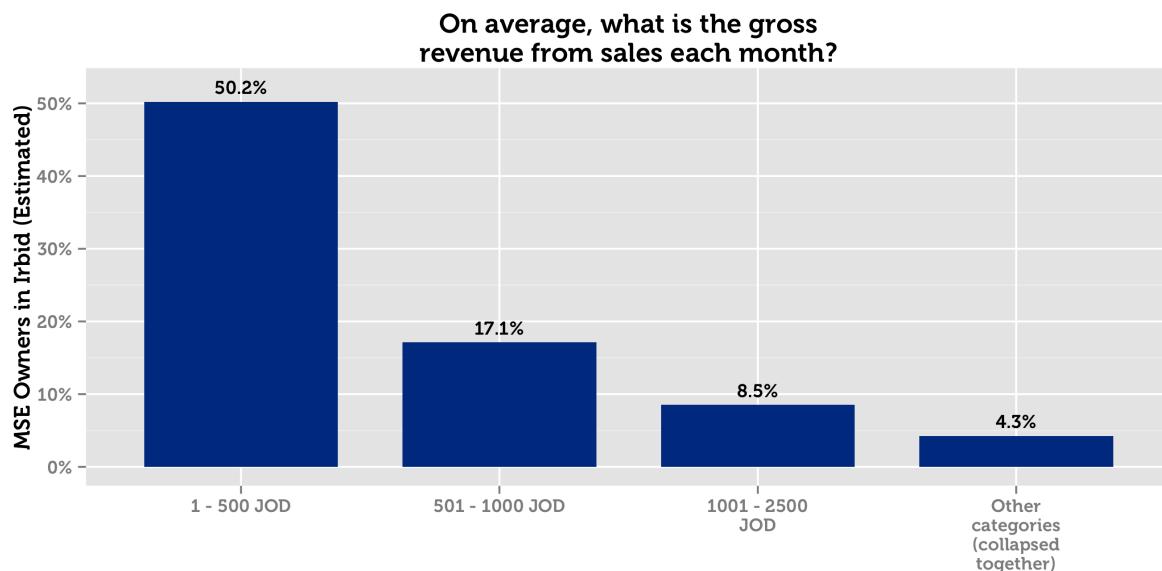
Barriers to Economic Growth for MSEs

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

Barriers to Success (Irbid)	All		By Sex	
	N = 20,209		Men	Women
Low Demand	63.2%		64.5%	48.5%
Low Purchasing Power	56.7%		58.3%	39.4%
Cannot compete with quality of the products?	24.5%		25.1%	18.0%
Lack of family support	22.1%		23.1%	11.8%
Uncompetitive Products	21.9%		21.7%	23.8%
Lack of financial support	21.5%		21.5%	22.0%
Lack of human resource options	21.0%		21.5%	14.9%
Lack of appropriate suppliers	19.6%		19.7%	18.0%
Lack of management skills	17.8%		18.2%	14.0%
Lack of market information about the markets	17.4%		17.5%	16.0%
Unreliable transportation network	16.5%		16.5%	16.0%
Weak technical support or skills in this area	16.2%		16.7%	10.0%
Lack of proper marketing skills	16.1%		16.7%	10.0%



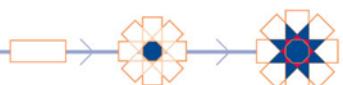
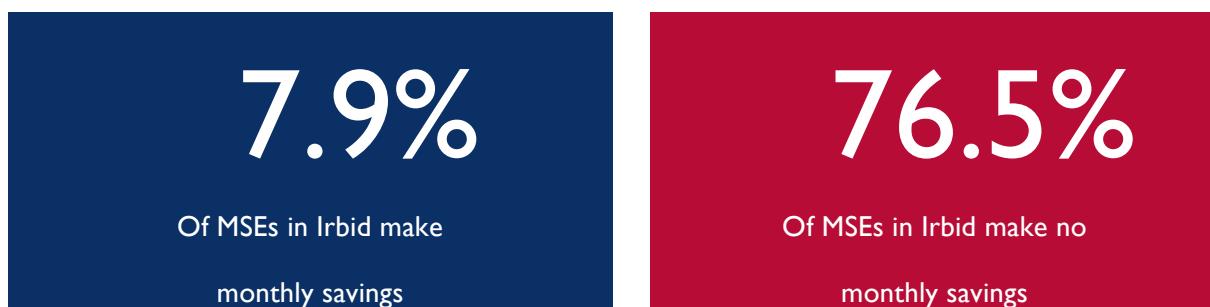
The majority of firms believe that the major barriers are macro-economic in nature. Low demand and low purchasing power top the list of barriers to success. Despite the fact that most MSEs lack many formal processes and mechanisms such as having a bank account or trainings, most do not perceive this a major gap or barrier.



Financial Performance

Half of MSEs in Irbid report a monthly turnover of JOD 500 or less. However, as many as 23.5% did not know or refused to answer when asked about their revenue. On average, non-registered enterprises, home businesses, and single-person MSEs reported significantly lower gross revenue.

Profit is a more sensitive issue: 12.1% refused to answer, and 39.8% did not know how much profit they made. Nevertheless, for those who responded, the reported median was JOD 250 per month, and 9.0% reported zero profit. The median amount of savings per month in Irbid is JOD 206, a figure that seems credible in the context of similar profit levels.

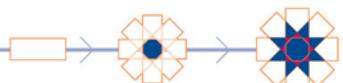
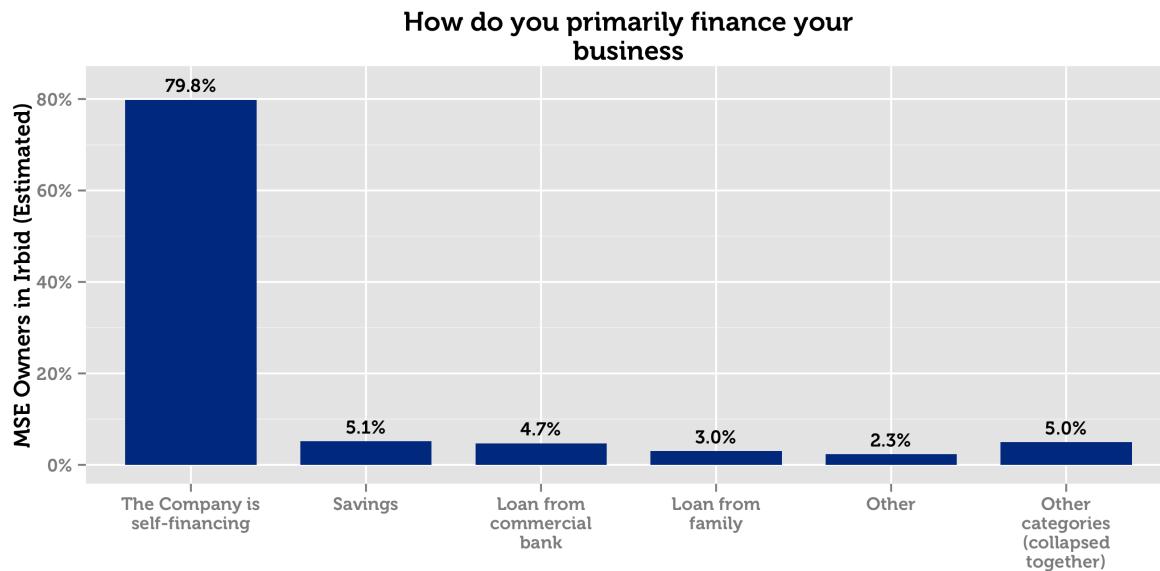


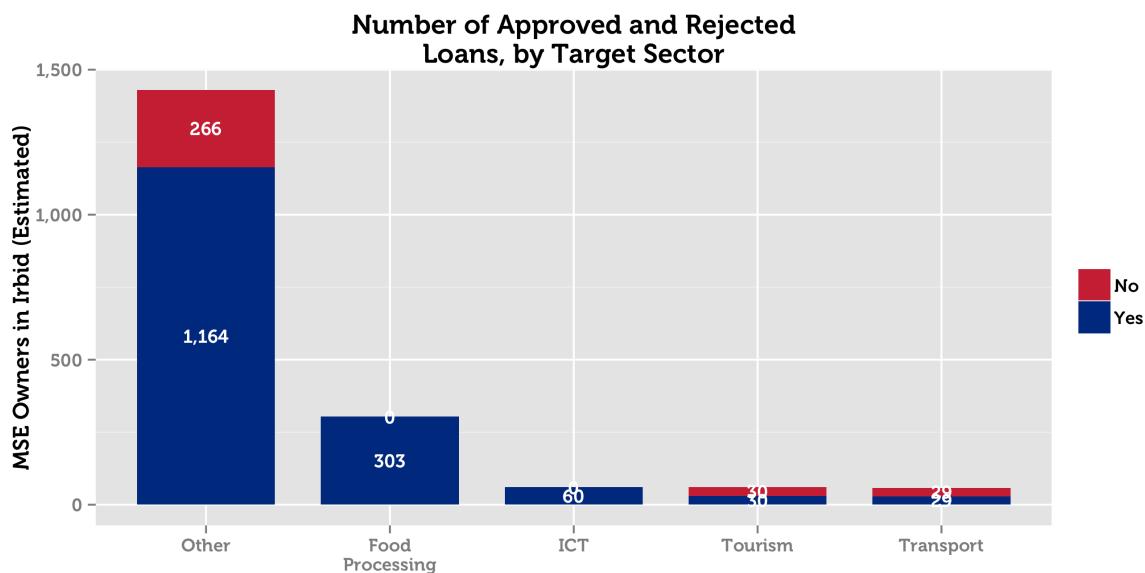
Access to Finance

Four in five micro and small enterprises are self-financed. Although many MSE owners struggle to live comfortably, as many as 39.5% 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 only 9.7% have 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 has expanded the market, no less than 20.4% 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 13.1% of MSEs have bank accounts, that most loan applications get approved (80.9% reported approval), and that only 16.7% believe that they only have one source of credit to their disposition.

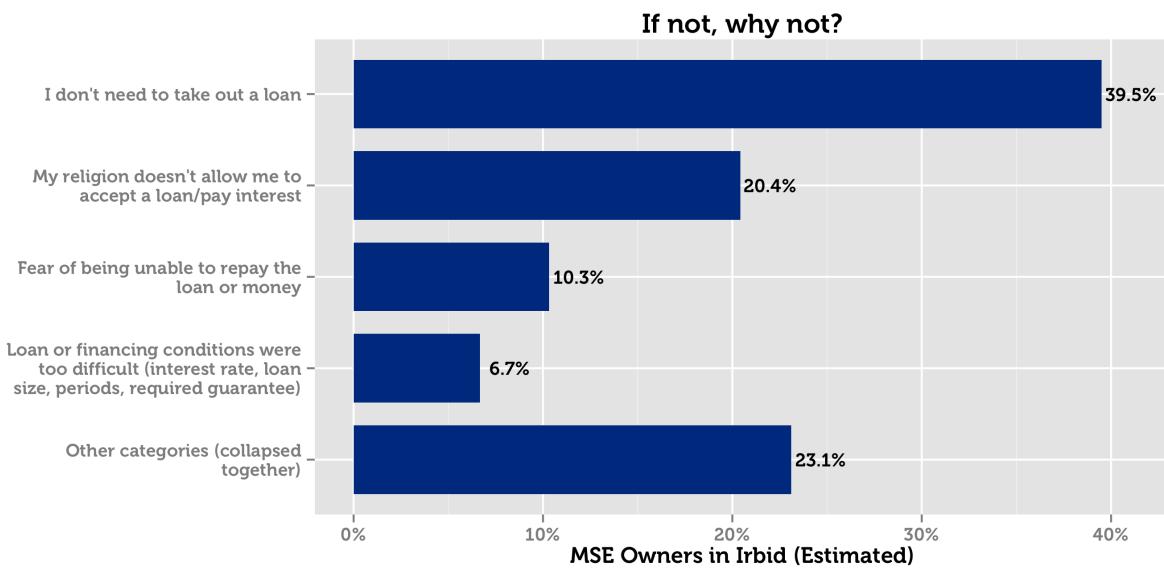
Approved loans were typically used for business purposes, primarily to buy more resources, add new products or business activities to the current business, or to improve or upgrade products already being sold. Only in limited cases (<15%) was financing use to purchase property or to pay off company and personal debts. On average, male owners and target sector MSEs report a lower rate of success in their loan applications.

An incidental factor for not applying for finance whatsoever may also be the high number of MSEs (84.0%) who do not have a bank account for their business. Of those who do not, 39.3% explain that they do not have an account as their business requires working in cash (or that cash makes it easier). Other attributions are that low sales volume does not justify an account (23.3%) and that religion prohibits it (10.6%). Banking fees, tax benefits, lack of trust in financial institutions and 'other' reasons were infrequently chosen.

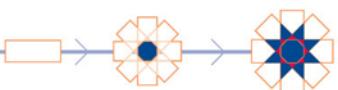




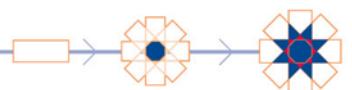
At 79.8%, self-financing operations are the norm in Irbid. Less frequent models include financing through savings (5.1%), through family and friends (3.0% and 2.3%), or through commercial banks and microfinance institutions (4.7% and 1.2%).



Of those who received a loan, 43.9% received it from a bank, and 38.6% from a micro-finance institution. Less important sources included international donors or donor-funded Project (5.9%). Almost no MSEs in Irbid reported financing from government programs (1.7%) or private money lenders (1.7%). When asked about the primary reasons for choosing a specific institution, 31.9% cited that their institution of choice offered the best financial prospects. 25.7% cited that they chose a particular avenue because it was easy to understand and followed simple procedures. 16.7% cited that it was the only option available.



Men and women differ greatly in the amount of money requested in loan applications. Whereas men requested an average of 5,758 JOD, women MSE owners were far more conservative at 3,433 JOD. These differences may be confounded by the fact that the sex of the business owner is strongly associated with business type.



Systems, Processes and Networks

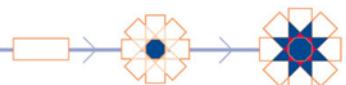
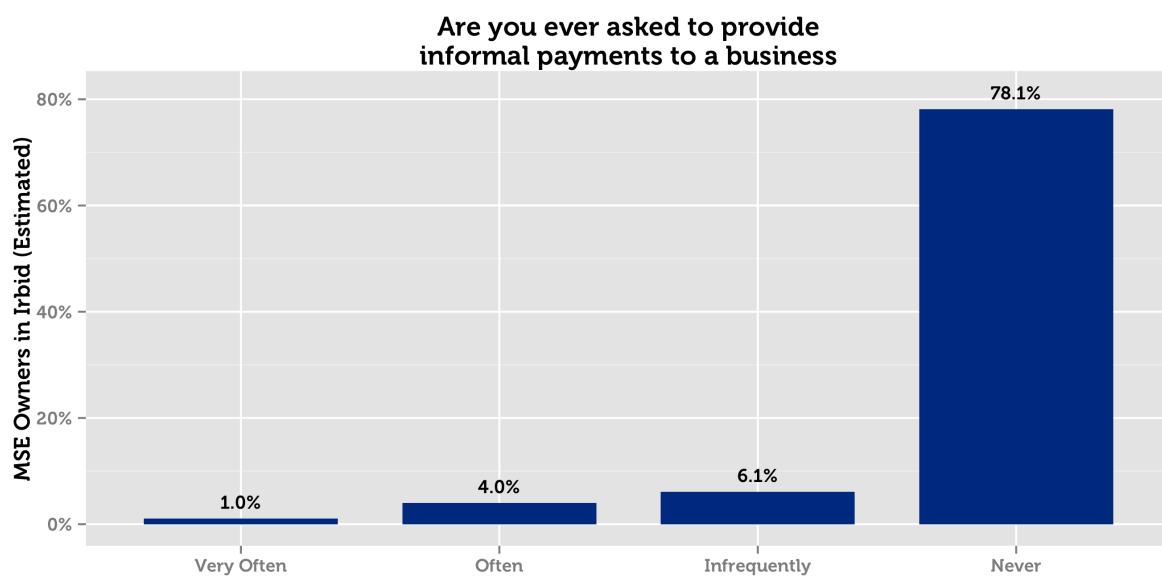
Online and offline use of computers or internet is minimal, at 12.1% of firms. The use of smart phones is also not very common. Ordinary mobiles, on the other hand, are widely used (62.2% penetration).

Resource Use (Irbid)	All	By Sex	
	N = 20,209	Men	Women
Mobile Phone	62.2%	62.4%	60.4%
Smart Phone	29.3%	28.5%	38.5%
Vehicle	19.8%	20.6%	10.0%
Social Media (Work or Personal)	13.9%	13.5%	18.7%
Computer (with internet)	12.1%	11.5%	18.7%
Computer (without internet)	10.0%	10.0%	10.9%
Email	5.1%	4.4%	12.9%
Public Internet Location	5.0%	4.8%	6.9%

Only 6.3% use social media as part of business operations (13.9% for either work or personal). Naturally, this rate is more pronounced in the ICT sector, for which the digital environment is the main mode of work. The low number of social media users suggests that few MSEs understand social media, and that any target audience for social media is small. Email is even less ubiquitous, at 5.1%.

Corruption

With respect to bribery, 78.1% of enterprises report that they have never been asked for an informal payment.



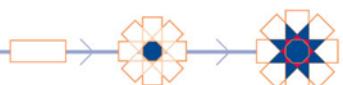
Financial Planning

The majority of businesses keep some form of financial records (75.6%). However, the vast majority of these do on paper. Almost one quarter of businesses (23.2%) keep no financial records whatsoever. A further indication of the lack of planning and financial organization is that only 42.1% compare performance against business goals.

Memberships & Access

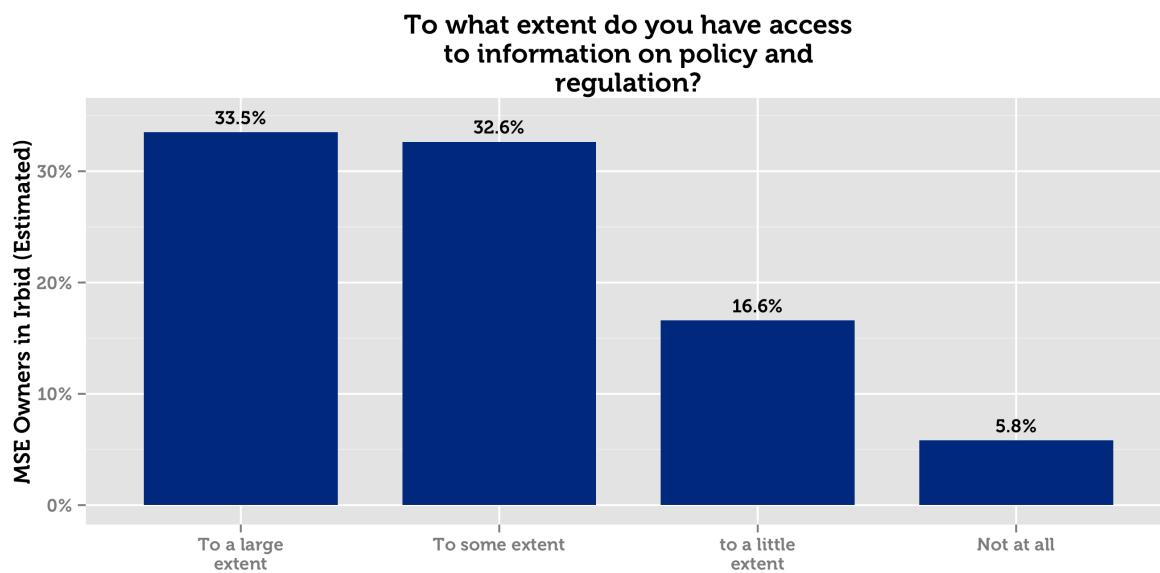
For the most part, MSEs in Zarqa are not part of associations. With the exception of the Chambers of Commerce and Industry (for which 15.3% and 12.2% of MSEs were members), each response category elicited less than 8% of respondents affirming membership. These categories included professional or trade associations (7.3%), cooperatives (2.7%), village committees (1.6%), youth groups (1.2%), women's groups (0.9%), NGOs (0.8%), micro-finance groups (0.9%), or informal savings or loan groups (0.5%).

Despite the fact that few participate in formal networks, 56.1% maintain they can get a meeting with the Mayor. This is lower for female-owned businesses (39.9%).

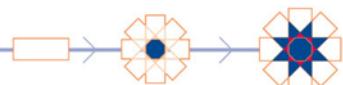


Policy and Regulations

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, and 12.9% feel they have no use for this information.



Policy Sources (Irbid)	All		By Sex	
	N = 20,208	Men	Women	
Local municipality	31.3%	32.5%	17.8%	
Family and friends	23.2%	23.4%	21.6%	
Lawyer	10.0%	10.0%	10.0%	
Other	6.5%	6.3%	8.9%	
Online/Website about the government	6.0%	5.8%	8.0%	
Don't Know	4.8%	4.4%	10.0%	
Local businesses and enterprises	3.0%	2.9%	4.0%	
Business support center	2.1%	2.2%	0.0%	



Syrian Refugee Crisis

There is a strong perception among Jordanian MSE owners in Irbid that the Syrian refugee crisis has no positive outcomes. In fact, 72.7% maintain there was no positive impact from the Syrian crisis, while less than half that amount --31.3%-- believes there was no negative impact. 41.6% believe the crisis is a threat to their business, and more than half believe that wages have dropped as a result of it.

Despite the large increase in refugee population, very few MSEs— 2.5%— employ Syrian labor. For those that do, the main reason is MSEs in Irbid is that they believe they will make more money by doing so. This is different than the primary reason in Zarqa, where MSE owners with Syrians say they primarily that they cannot find local Jordanians who want to work in their business. The second most common explanation in Irbid is that MSE owners believe that Syrians are better at their jobs than other talent on the market (25.9%).

Only 10.0% see business opportunity as a result of the refugee crisis. 11.7% believe that they can sell more, and 7.1% believe that they can charge more for their products. The top two negative impacts are increasing competition (28.9%) and higher costs (20.0%). On the whole, women views on the crisis tend to be less negative.

The crisis has further left an indelible impression on the access and quality of utilities. 82.3% believe that the availability of housing has been negatively affected by the Syrian crisis. More than half believe the same to be true about water supply (66.2%) electricity (60.3%), healthcare (62.1%), and education (56.4%). Although less pronounced, the impact felt on the quality and availability of gas/diesel, policing and security, and/or access to finance are also significant.

Top Impacts* of the Syrian Refugee Crisis (Irbid)	All		By Sex	
	N = 19,478		Men	Women
Positives				
I can charge more for my products	7.1%	7.2%	6.2%	
I can sell more goods or services	11.7%	11.2%	17.6%	
There is no positive impact	72.7%	73.3%	66.0%	
Negatives				
Increasing costs	20.0%	21.1%	8.1%	
More competition	28.9%	29.0%	27.6%	
There is no negative impact	31.3%	30.2%	43.5%	

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

