

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



75.7%
ARE SELF FINANCED



MSEs TYPICALLY MAKE **0-500 JOD** IN REVENUE PER MONTH, AND STRUGGLE TO MAKE A LIVING

16.6%

HAVE BANK ACCOUNTS

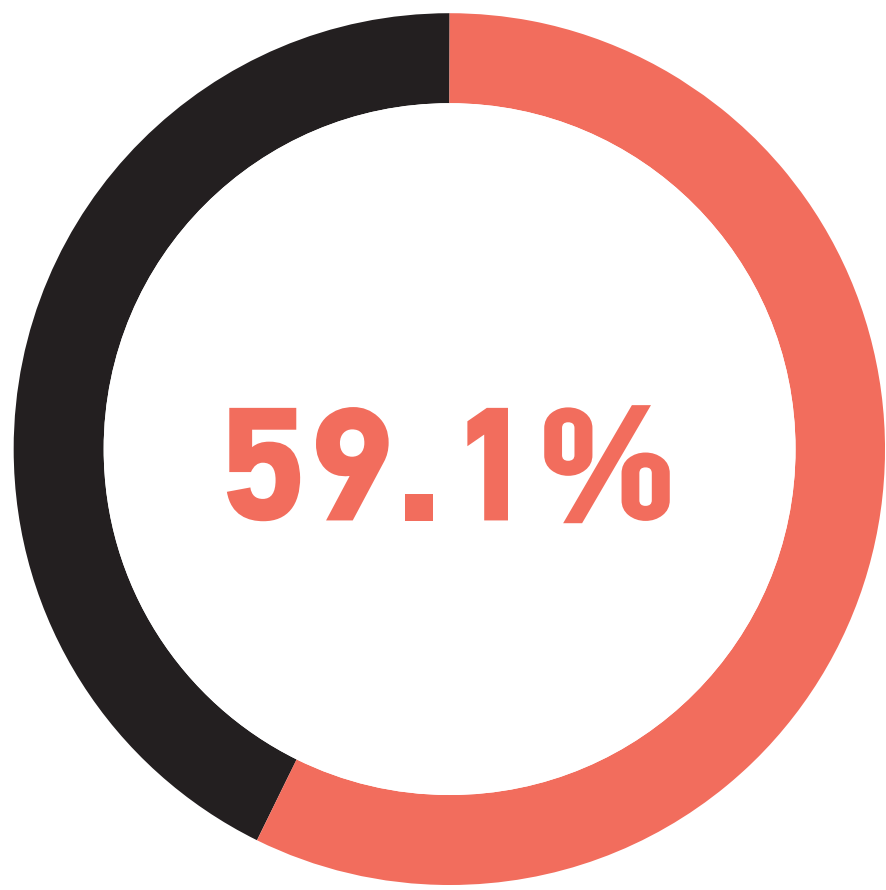


9.4%

HAVE APPLIED FOR A LOAN IN THE LAST 12 MONTHS



SECTORS AND HIRING



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

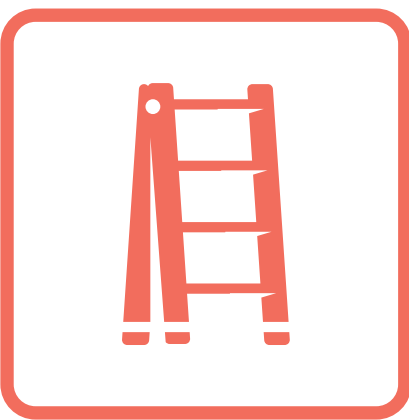
WITHIN RETAIL, NOTABLE SUBSECTORS INCLUDE:



11.1%
MOTOR VEHICLE SALE AND REPAIR



16.3%
RETAIL OF FOOD & BEVERAGES³



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

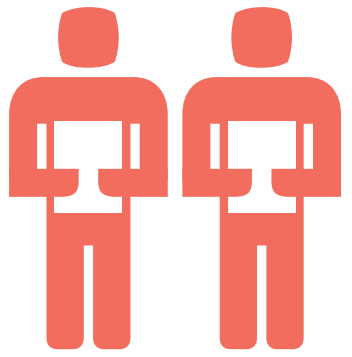
91.8%

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%

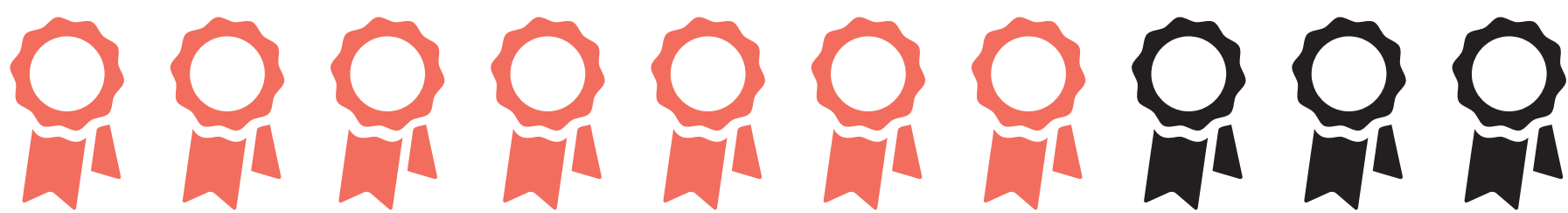
STARTED THEIR BUSINESS AS A MEANS TO GENERATE INCOME FOR THE FAMILY



LEGALITY, LICENSING AND CONTRACTS

76.5%

ARE LICENSED



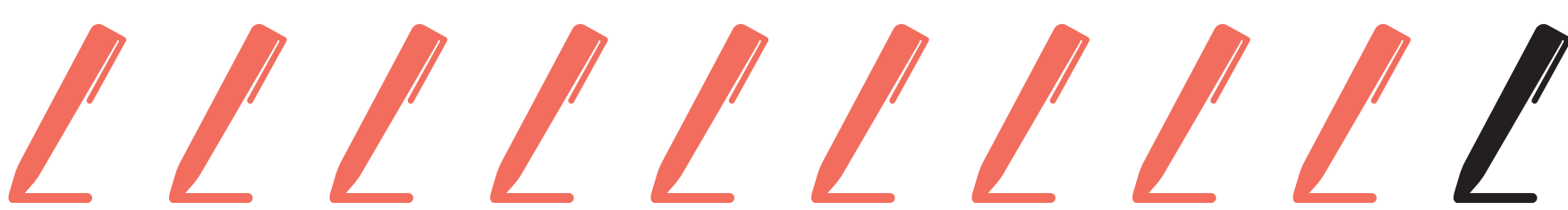
75.8%

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%