



2017 Jordan Private Sector Survey: Gaining insight and understanding into the needs of the Jordanian Private Sector

October 2018

Table of Contents

Introduction.....	3
Jordan Private Sector Overview.....	7
Private Sector Outlook.....	35
Private Sector Growth Trends.....	50
Employment	63
Access to Finance.....	100
Export Trends	127
Business Enabling Environment.....	136
Private Sector Connectedness & Linkages.. ...	180

INTRODUCTION



The Private Sector Survey

USAID Jordan's Monitoring and Evaluation Support Project (MESP), in partnership with Mindset, implemented a survey of 1,864 registered businesses throughout Jordan between November 2017 – January 2018.

The Private Sector Survey expands on the World Bank Enterprise survey and other existing measures of private sector well-being to give a comprehensive view into the perspectives of the Jordanian private sector on topics including company performance, employment, access to finance, the business enabling environment, connectedness, attitudes toward women and youth.

The survey was used to inform an assessment of economic growth and competitiveness in Jordan, as well as, to provide valuable information on private sector perspectives and experiences for USAID, USAID Implementing Partners, and key development and growth stakeholders in Jordan.





Methodology

Starting from a universe of over 80,000 registered Jordanian businesses, the Private Sector Survey used quota based non-equal probability sample that allows for representative data at the company size, sector and governorate level.

MESP mapped each of the 80,000+ registered Jordanian businesses to existing ISAC sector and subsector classifications to facilitate easy comparisons to similar global studies on private sector development.

The final sample consisted of 1,864 firms from 10 sectors across all 12 Jordanian governorates. The sample was self-weighted for representativeness at the sector level. To achieve this given the different sizes of the 10 sectors in Jordan nationally, some sectors were oversampled. Therefore, weights were applied to overall aggregate findings to account for oversampling at the sector level. The weighted N for overall findings is 1,830.

Sectors Surveyed

#	Sector Name
1	Agriculture
2	Manufacturing
3	Construction
4	Retail & Hospitality
5	Information & Communication
6	Financial & Insurance
7	Professional Services
8	Public Administration
9	Other Service Activities
10	Industrial



JORDANIAN PRIVATE SECTOR OVERVIEW



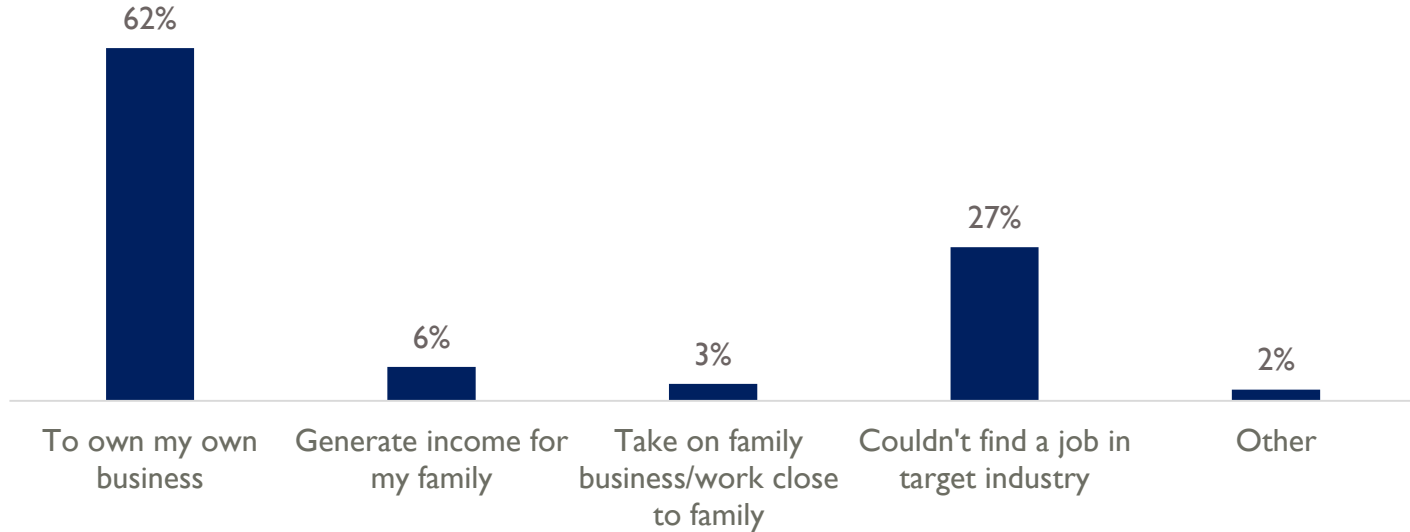
Private Sector Motivations and Aspirations

Motivations to Start Own Business

Which of the following best describes your motivation for starting your own company?

(Shown: Percent Businesses surveyed, n=1830)

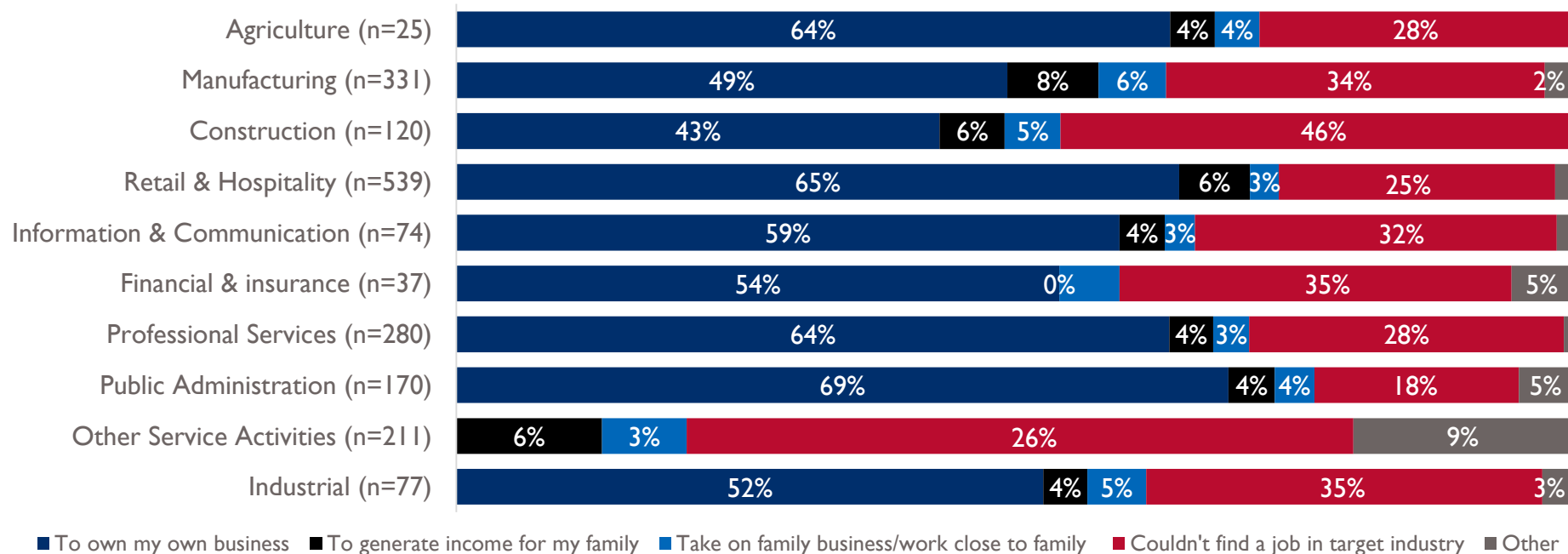
All findings are rounded to the nearest percent



Motivations to Start Own Business by Sector

Which of the following best describes your motivation for starting your own company?
(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



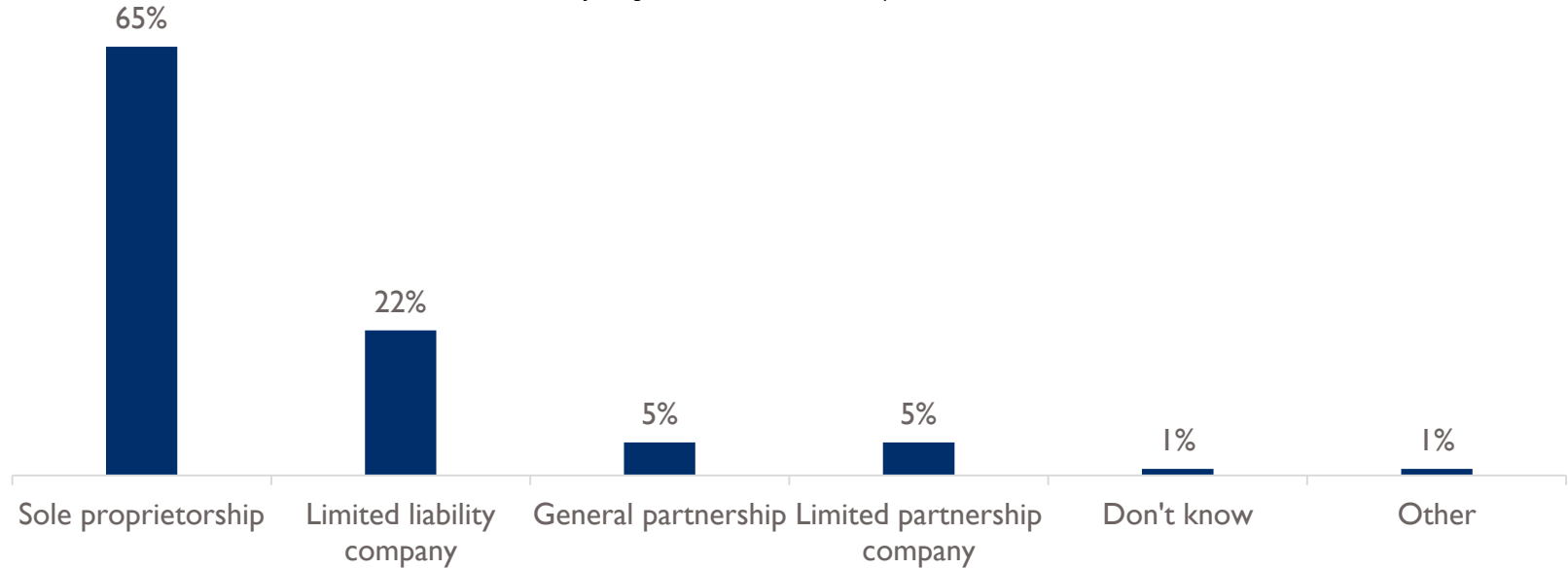
Private Sector Formality

Legal Status of Businesses

What is the legal status of your business?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

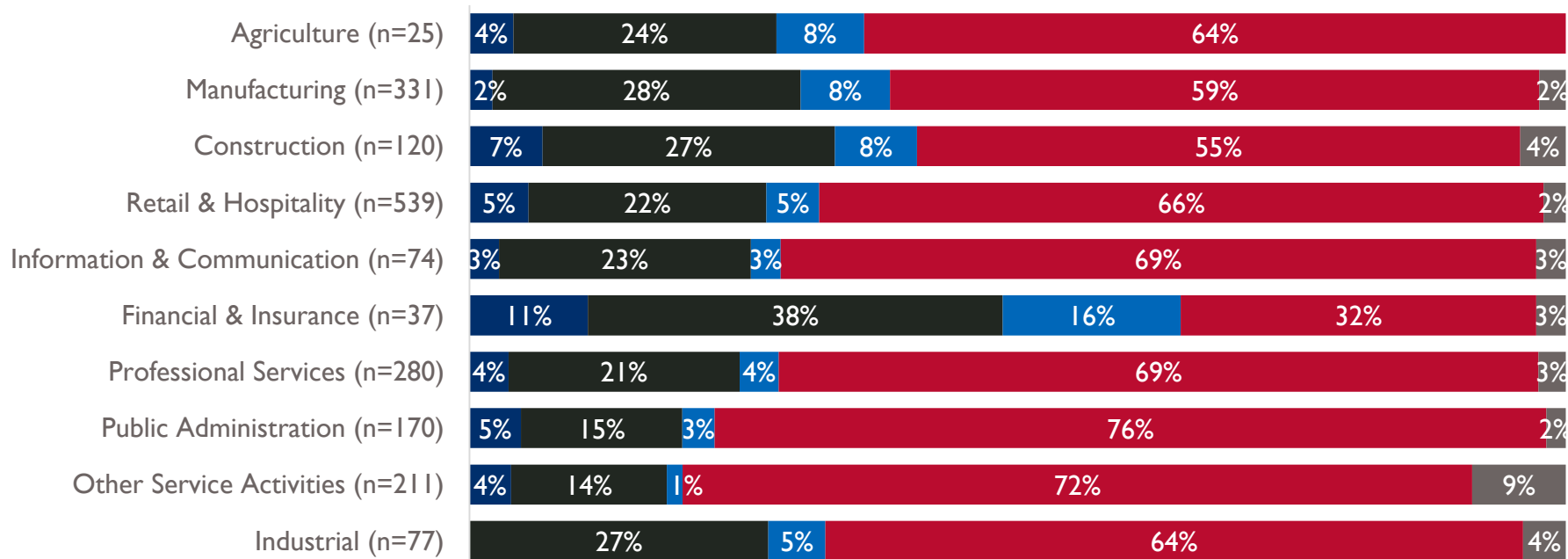


Legal Status of Businesses by Sector

What is the legal status of your business?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



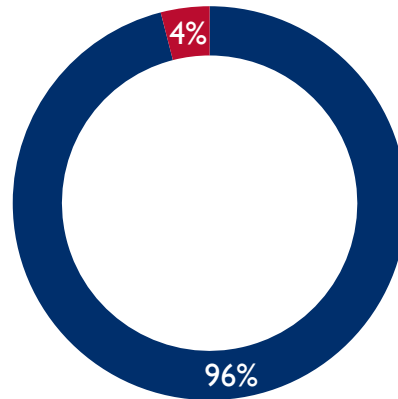
■ General partnership ■ Limited liability company ■ Limited partnership company ■ Sole proprietorship ■ Don't Know

Municipal Licensing

Is your business licensed by the local municipality?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



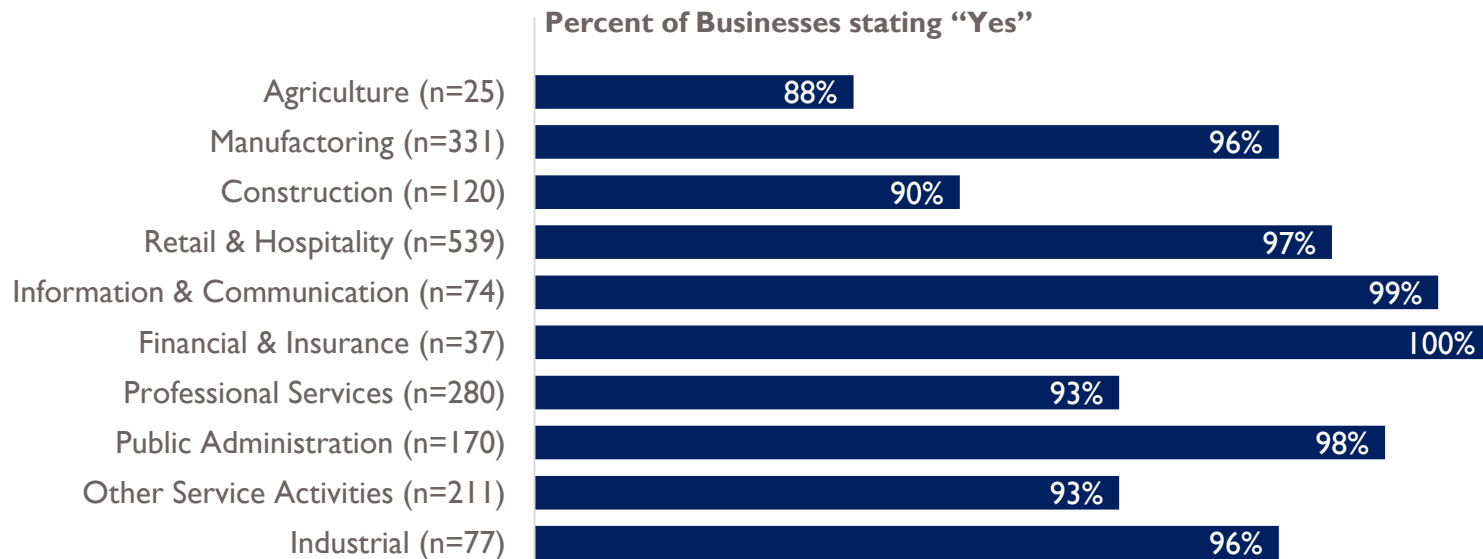
■ Yes ■ No

Municipal Licensing by Sector

Is your business licensed by the local municipality?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

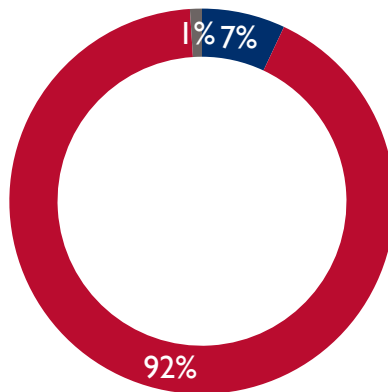


International Certification

Does the establishment have an internationally recognized quality certification?

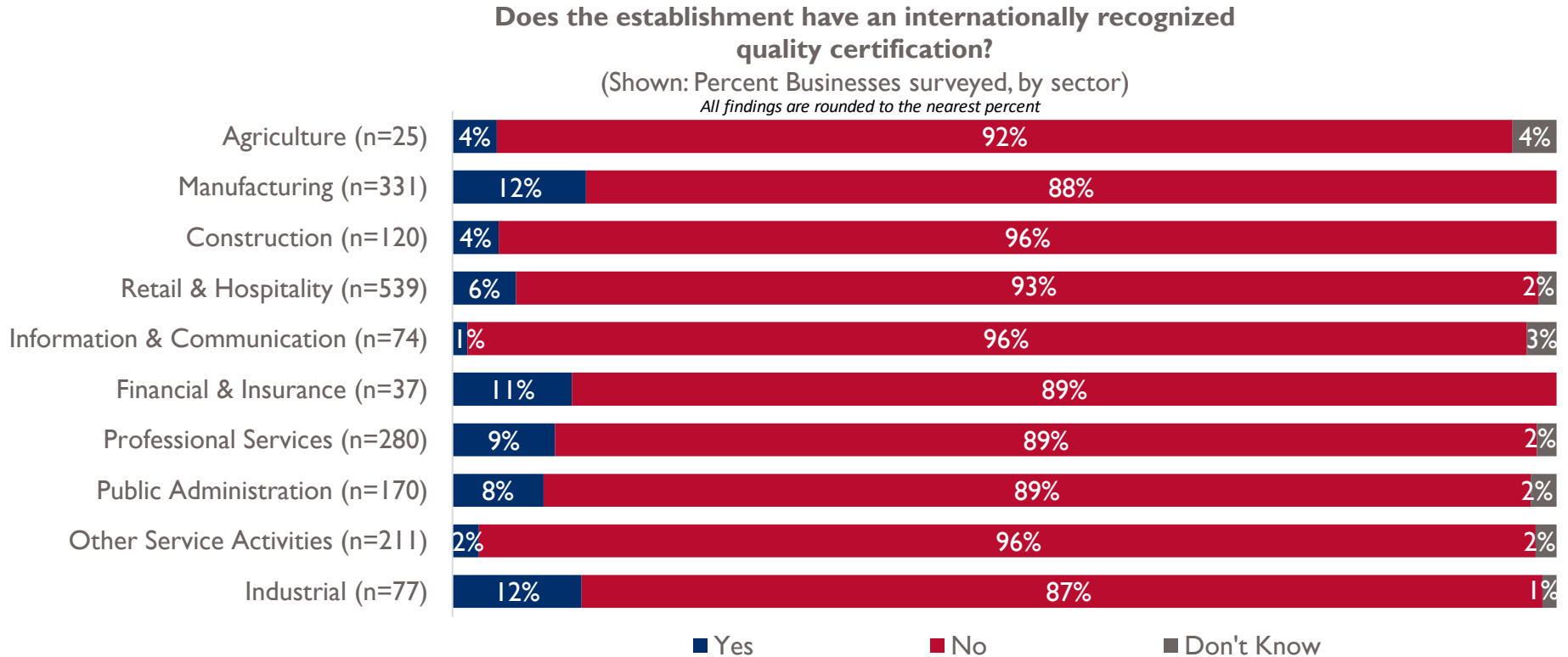
(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



■ Yes ■ No ■ Don't Know

International Certification by Sector

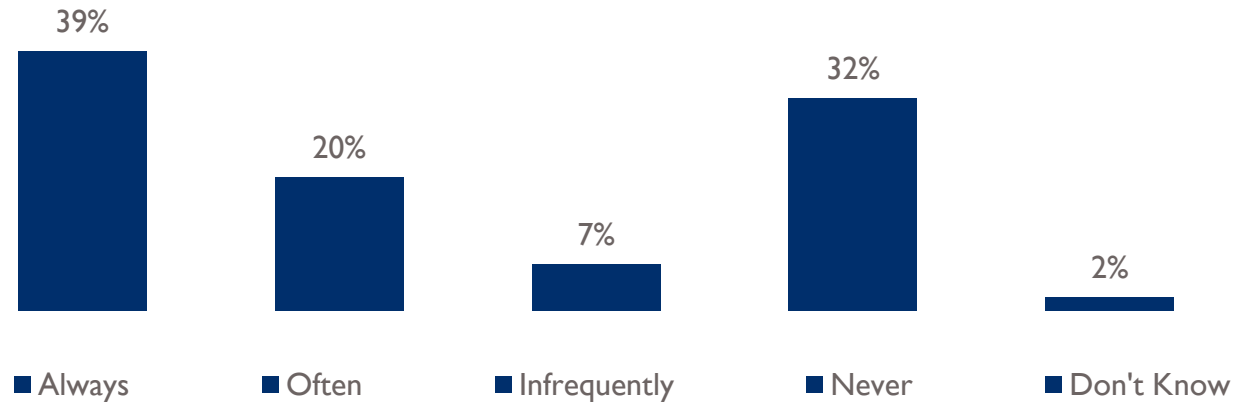


Formality

Do you sign contracts or formal agreements with clients or suppliers?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

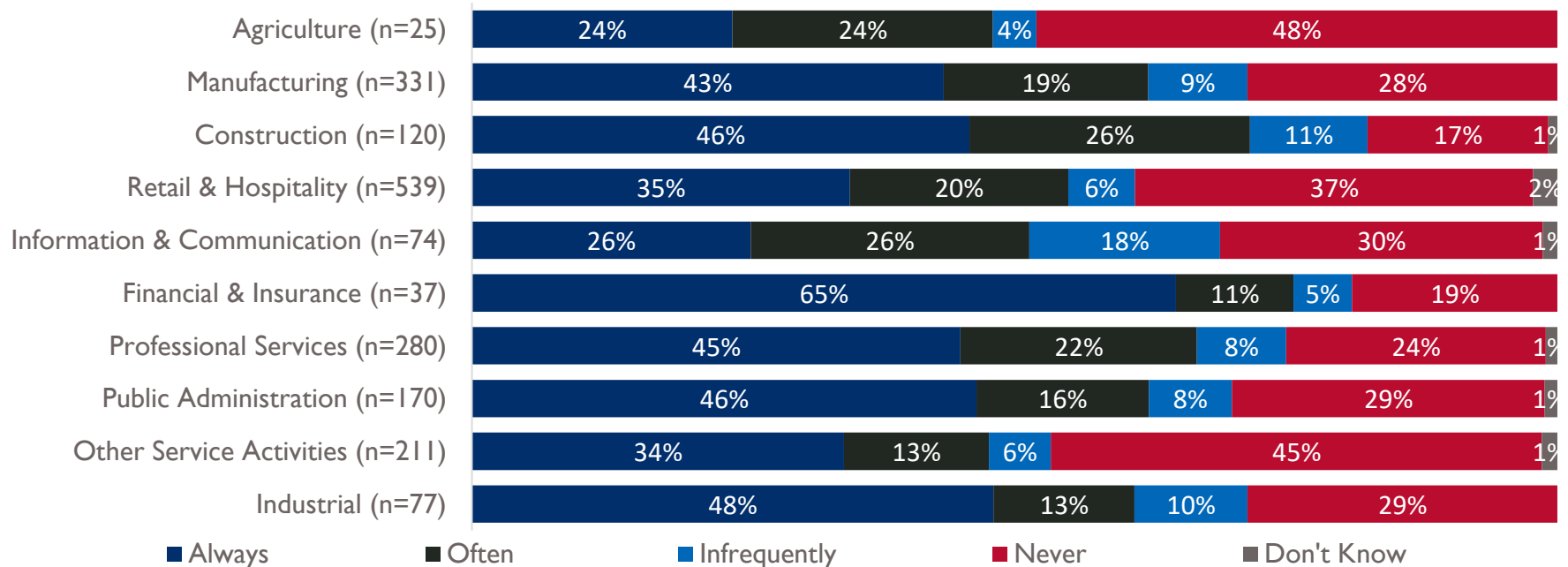


Formality by Sector

Do you sign contracts or formal agreements with clients or suppliers?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

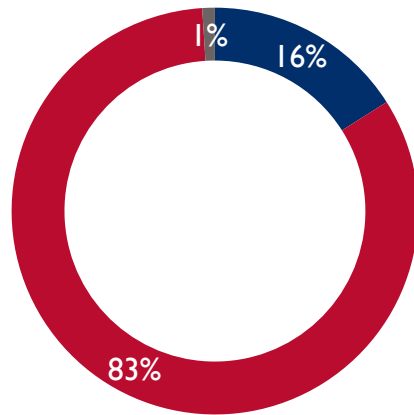


Ownership Structure of Private Sector

Women Owned Businesses

Among the owners of the firm, are there any females?
(Shown: Percent Businesses surveyed n=1830)

All findings are rounded to the nearest percent



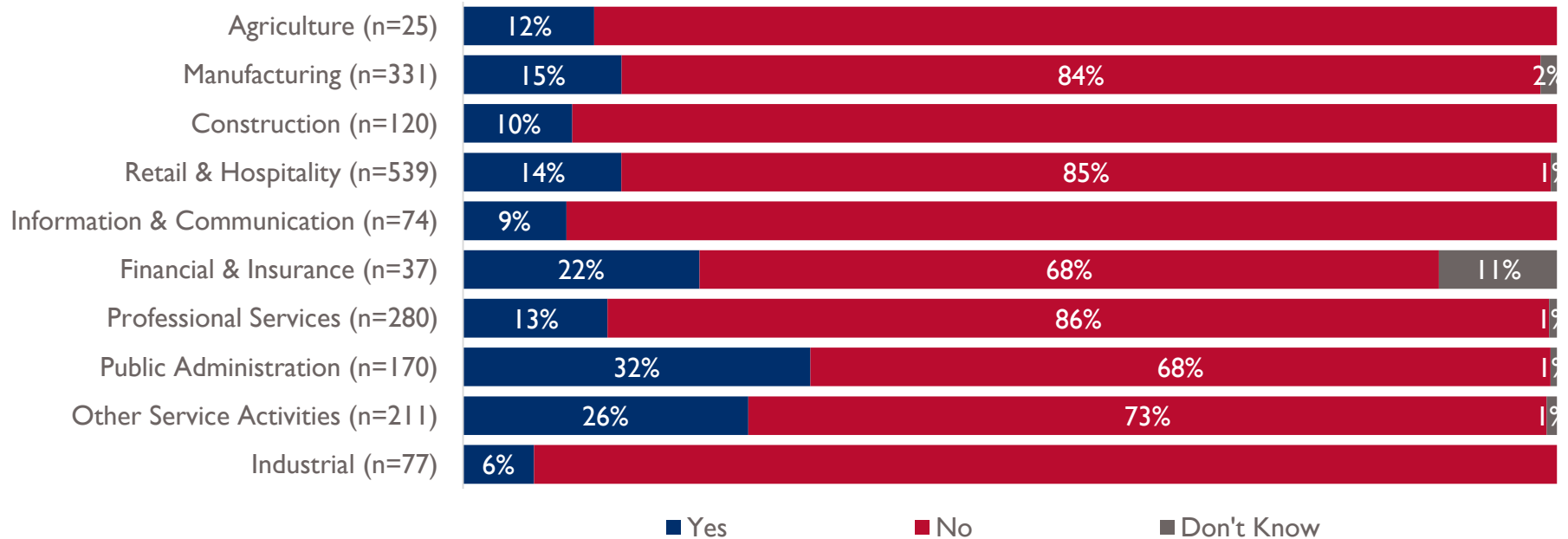
■ Yes ■ No ■ Don't Know

Women Owned Businesses by Sector

Among the owners of the firm, are there any females?

(Shown: Percent Businesses surveyed by sector)

All findings are rounded to the nearest percent

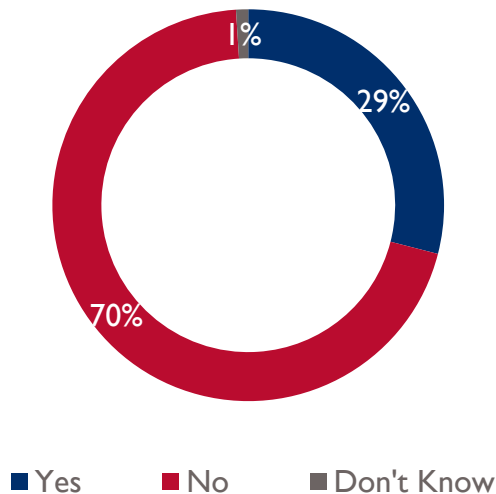


Youth Owned Businesses

Among the owners of the firm, are there any persons between the ages of 18 and 35?

(Shown: Percent Businesses surveyed n=1830)

All findings are rounded to the nearest percent

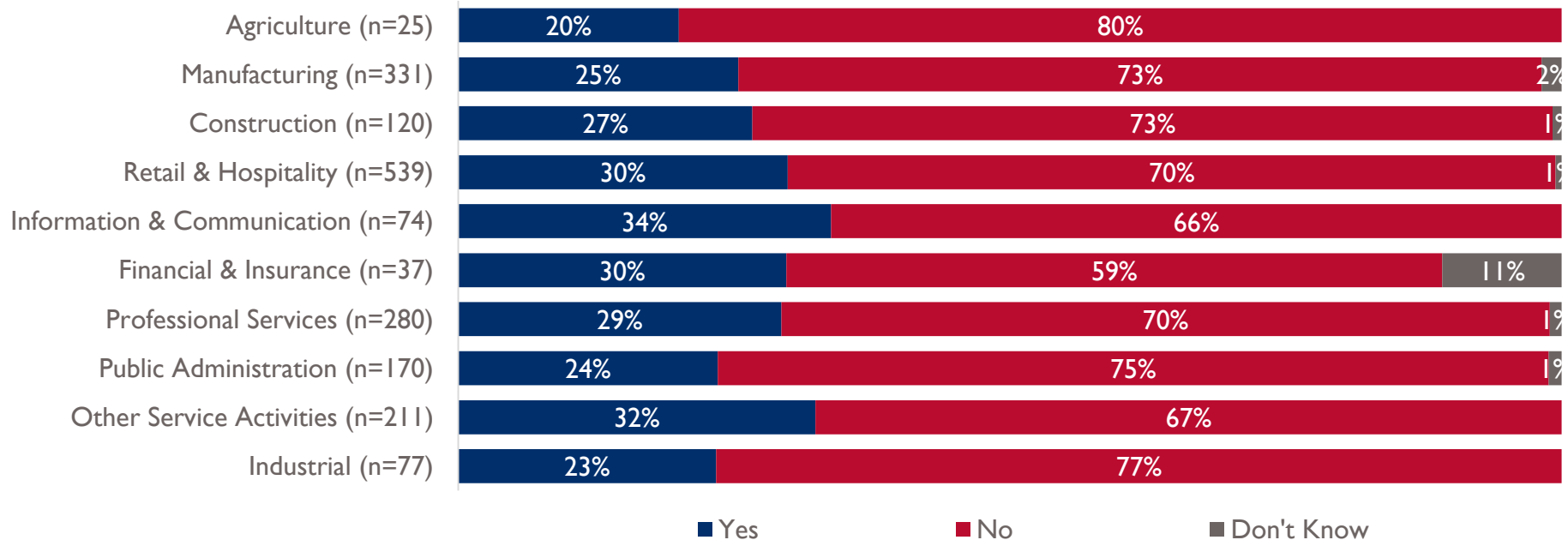


Youth Owned Businesses by Sector

Among the owners of the firm, are there any persons between the ages of 18 and 35?

(Shown: Percent Businesses surveyed by sector)

All findings are rounded to the nearest percent

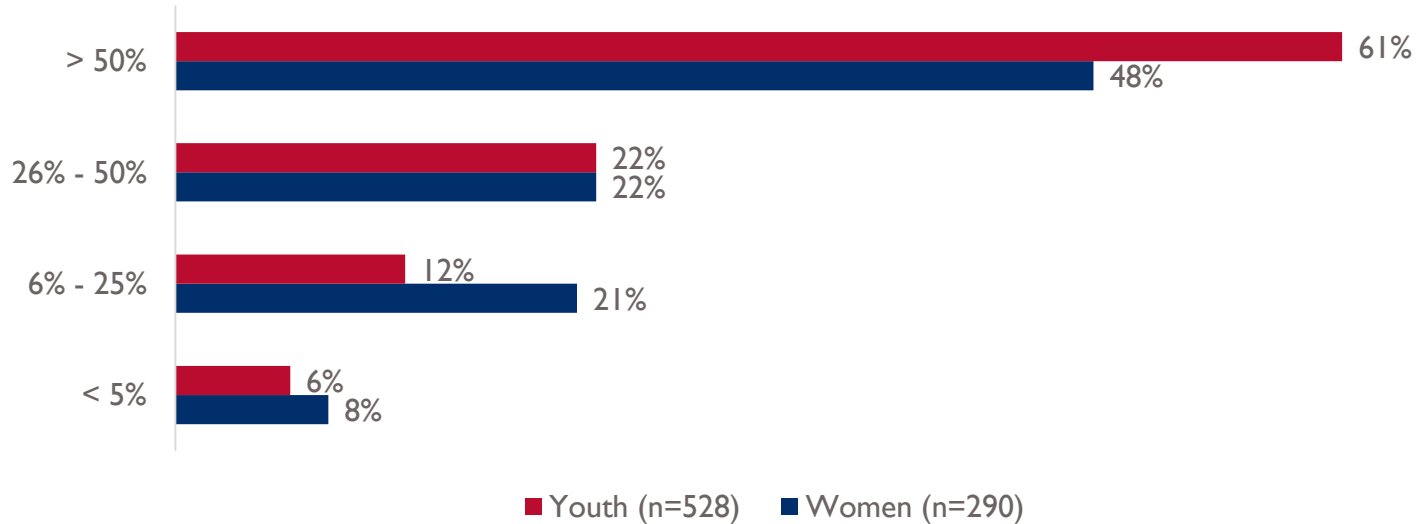


Women Share/Youth Share

Share of business owned by women and youth

(Shown: Percent Businesses with women or youth owners)

All findings are rounded to the nearest percent

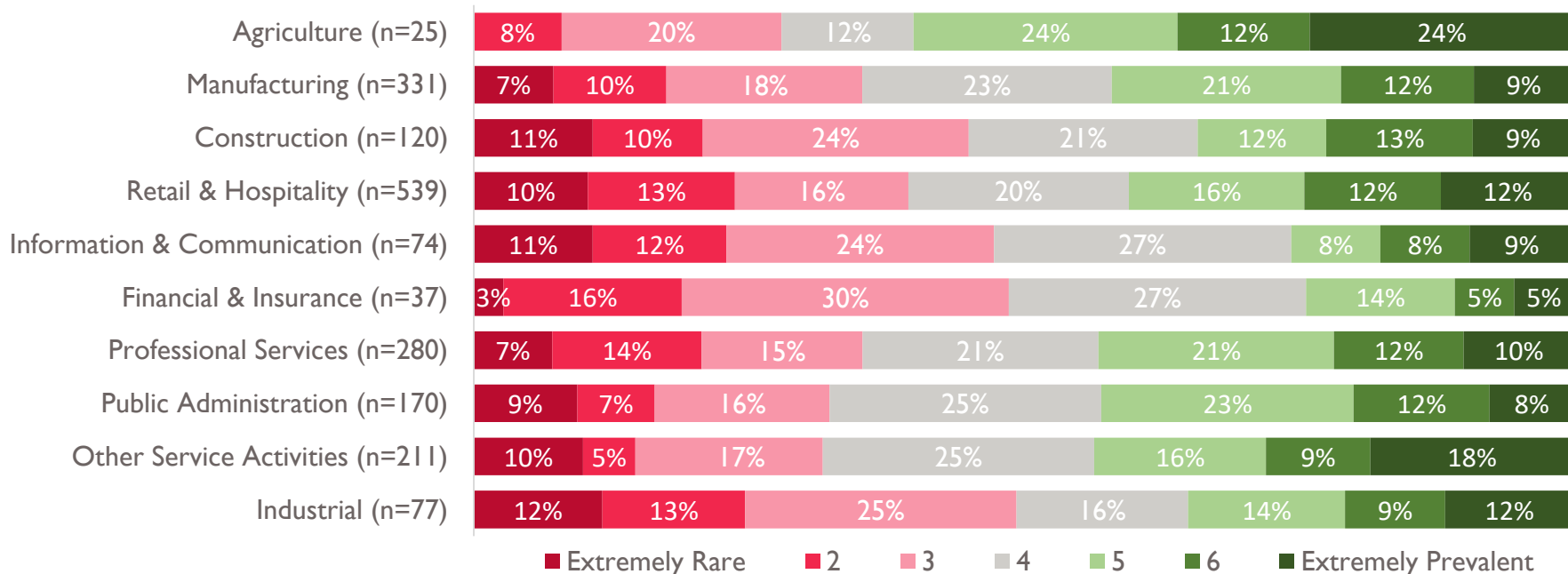


Perceptions of Prevalence of Foreign Ownership

How prevalent is foreign ownership of companies?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

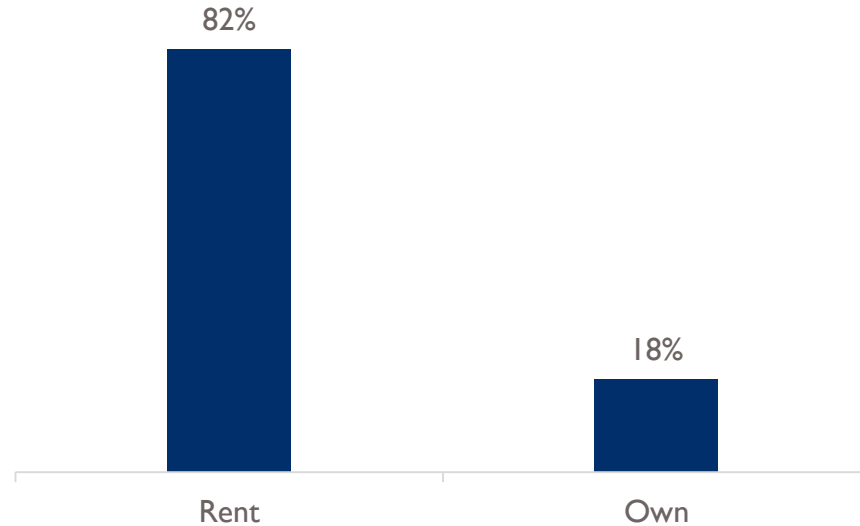


Rent vs Ownership

Do you own or rent the space for your main business location?

Own Property / Rent Property
(Shown: Percent Businesses surveyed n=1830)

All findings are rounded to the nearest percent

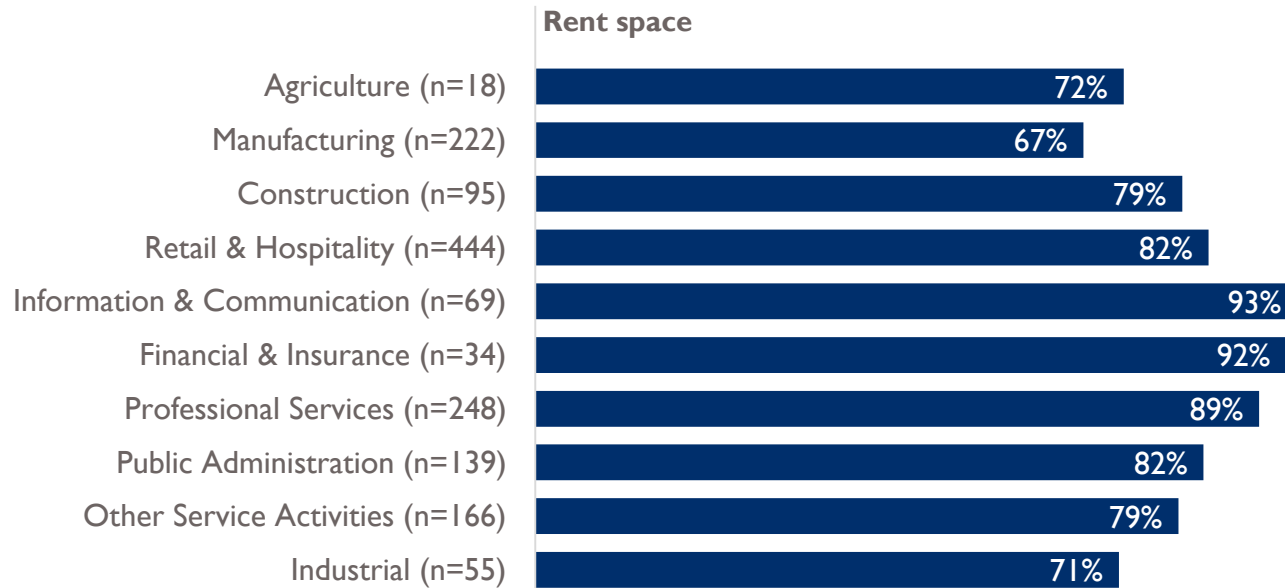


Rent Business Space by Sector

Do you rent the space for your main business location?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

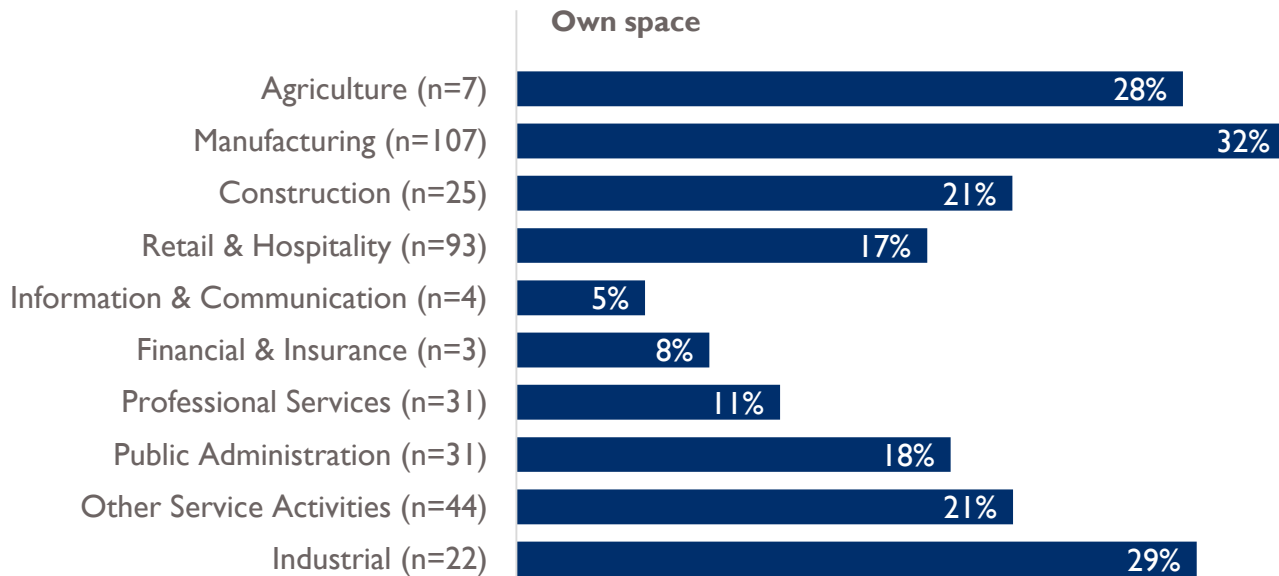


Own Business Space by Sector

Do you own the space for your main business location?

(Shown: Percent Businesses surveyed, by sector)

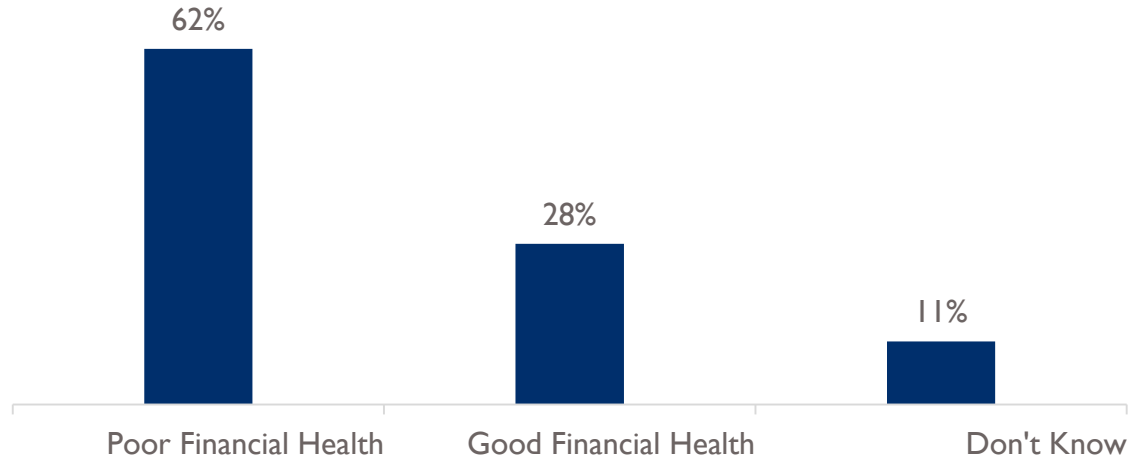
All findings are rounded to the nearest percent



Private Sector Financial Health

Financial Health

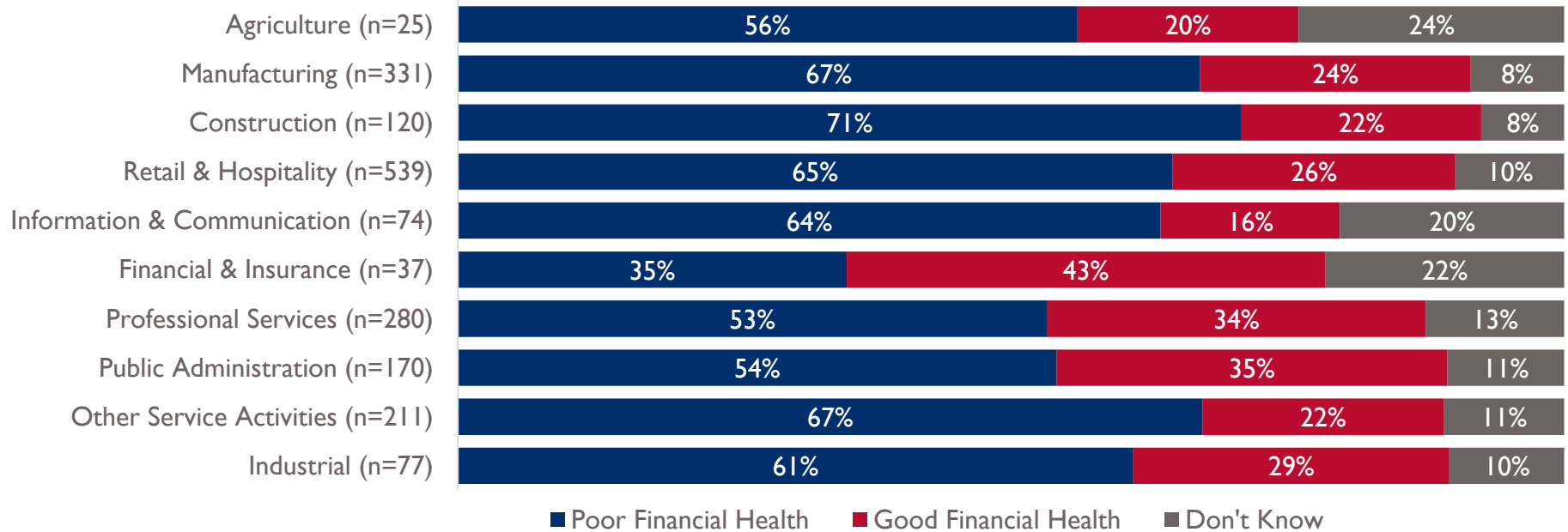
Overall financial health of firm
(Shown: Percent Businesses surveyed, n=1830)
All findings are rounded to the nearest percent



Financial Health by Sector

Overall financial health of firm
(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

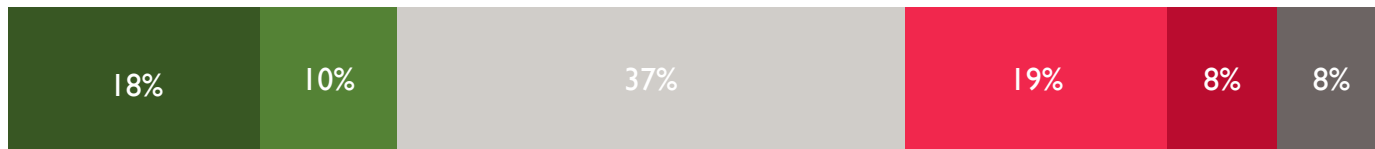


Business Performance and Wellbeing

**Thinking of your sales and profit over the coming 12 months,
would you say that your sales and profits are most likely to:**

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent



■ Significantly Improved

■ Somewhat Improved

■ Remained the same

■ Somewhat Worsened

■ Significantly Worsened

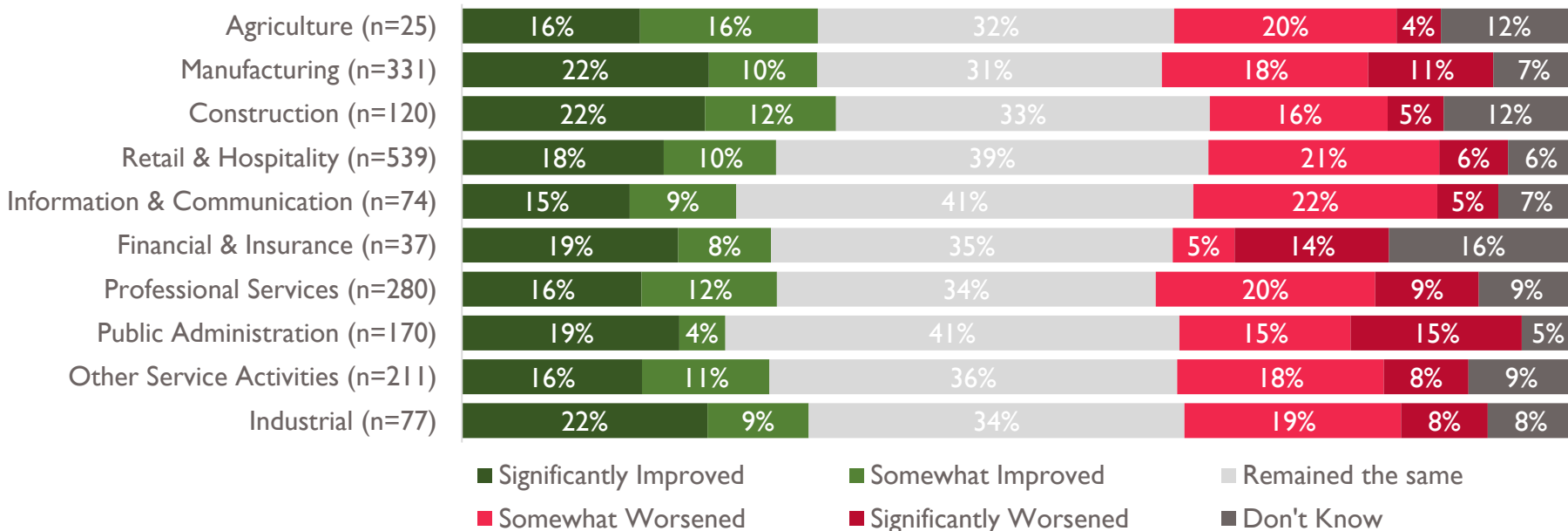
■ Don't Know

Business Performance and Personal Wellbeing by Sector

Thinking of your sales and profit over the coming 12 months, would you say that your sales and profits are most likely to:

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



PRIVATE SECTOR OUTLOOK

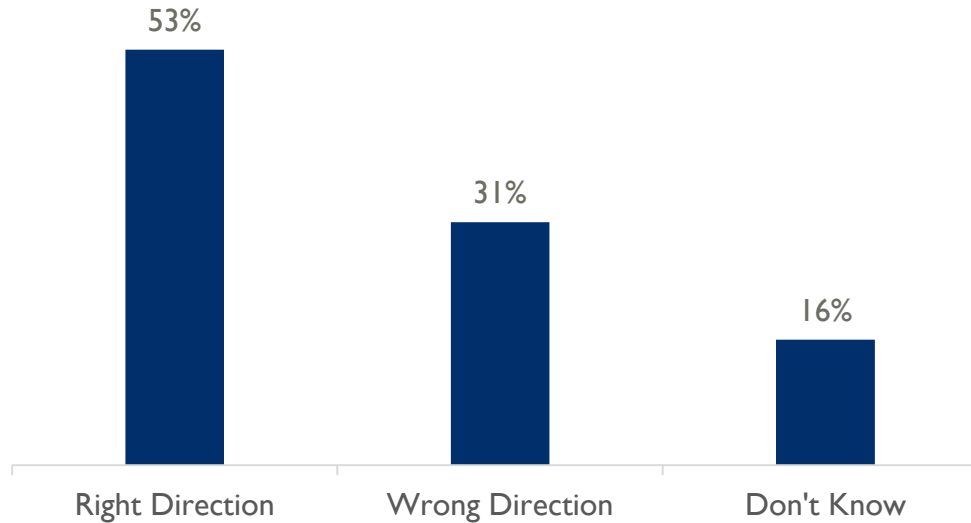


Economic Outlook

When it comes to the overall outlook of your sector over the last year, would you say that things are moving in the right direction or in the wrong direction:

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

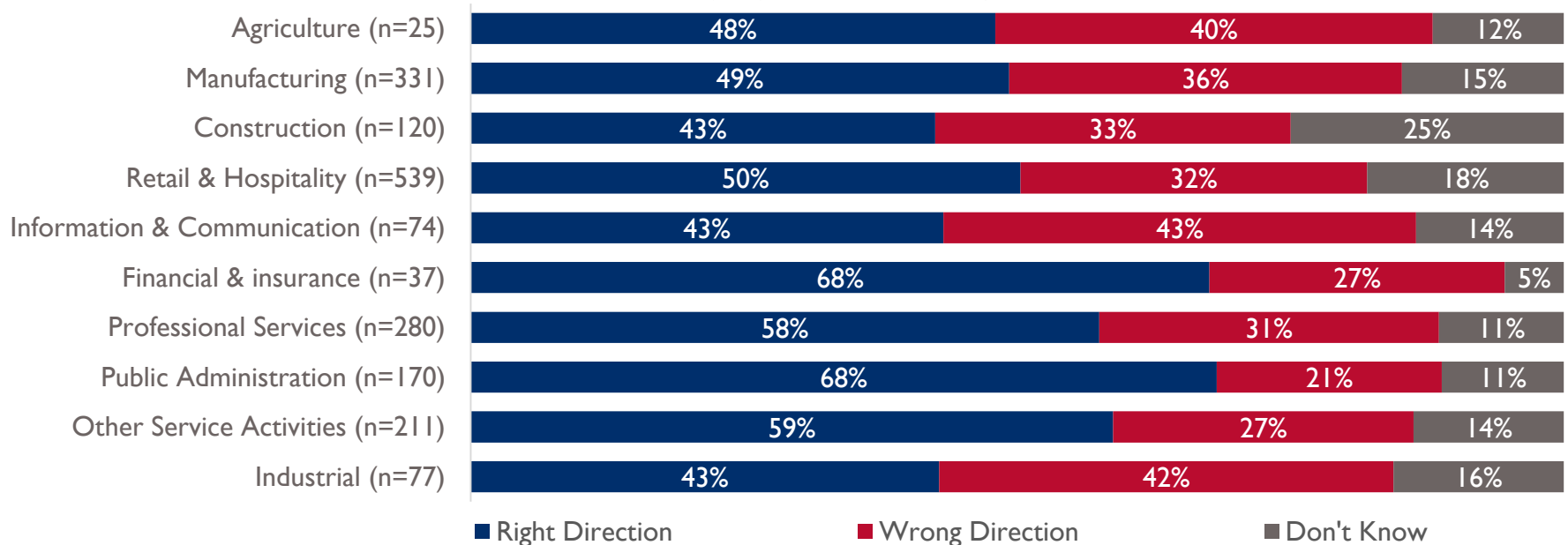


Economic Outlook by Sector

When it comes to the overall outlook of your sector over the last year, would you say that things are moving in the right direction or in the wrong direction:

(Shown: Percent Businesses surveyed in each sector)

All findings are rounded to the nearest percent



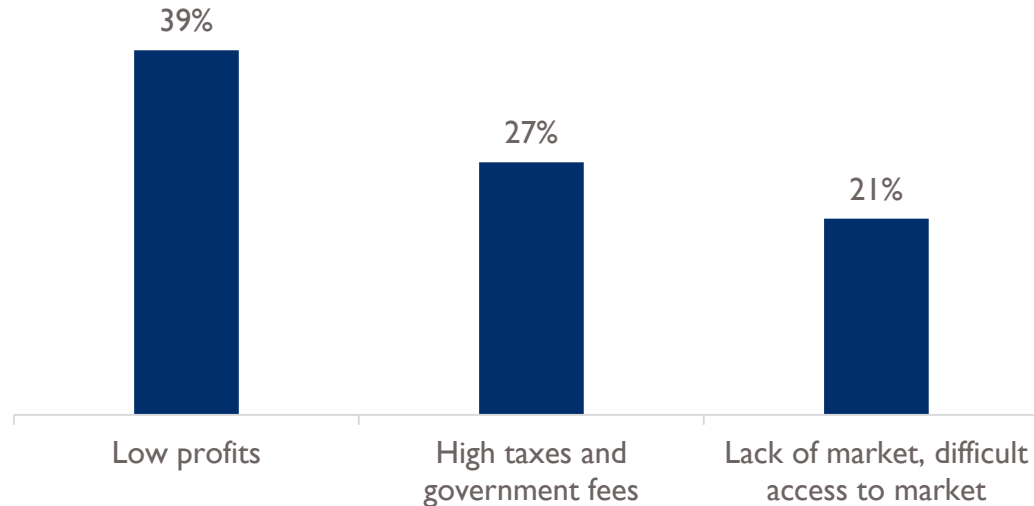
Macro and Micro Level Challenges and Risks

Constraints/Limitations for Business

What are most important constraints and/or limitations for your business today? – Top Three

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

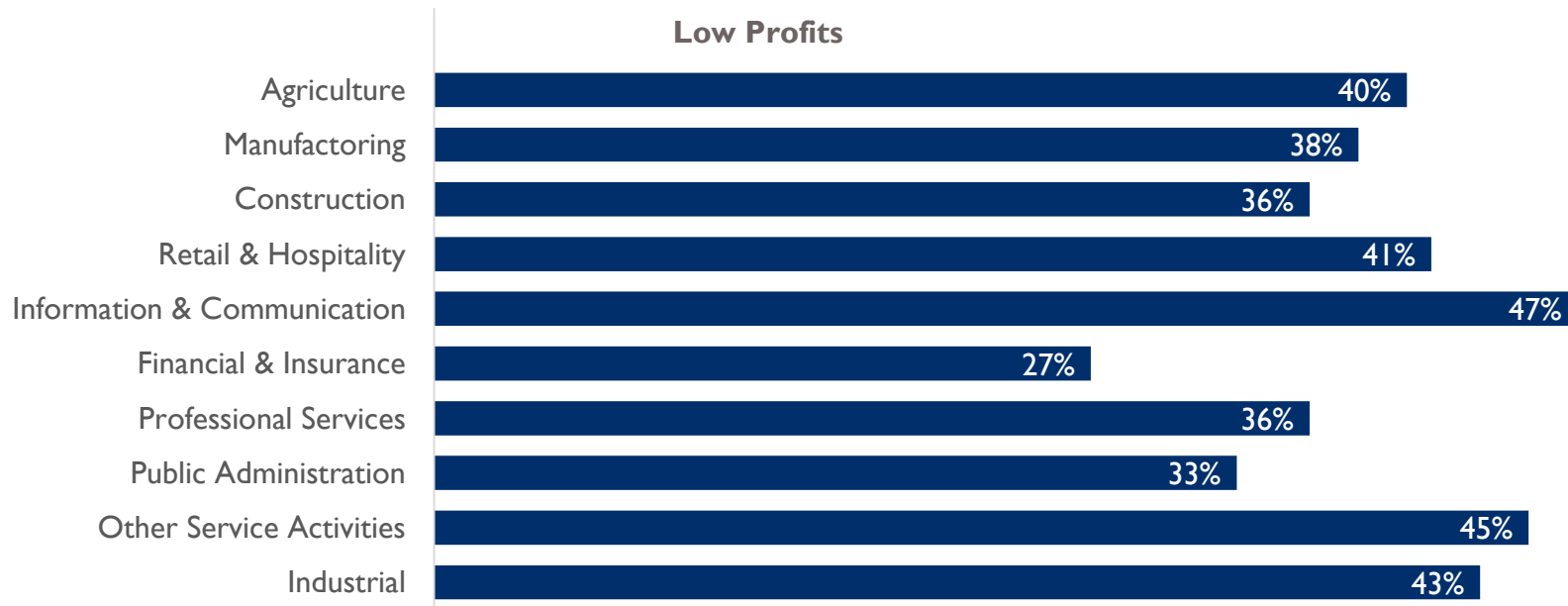


Top Constraint/Limitation for Business by sector

What is the most important constraint and/or limitation for your business today?

(Shown: Percent Businesses surveyed, n= 1830)

All findings are rounded to the nearest percent

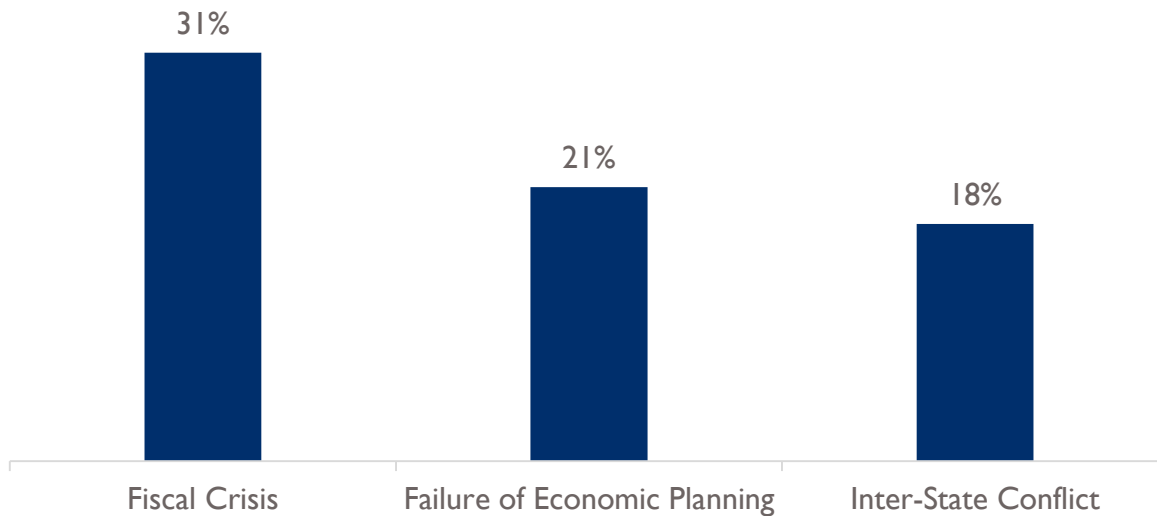


Top Future Risks

What are the top 2 risks that you believe to be of most concern for doing business in your country over the next ten years? – Top Three

(Shown: Percent Businesses surveyed, by sector, n=1830)

All findings are rounded to the nearest percent

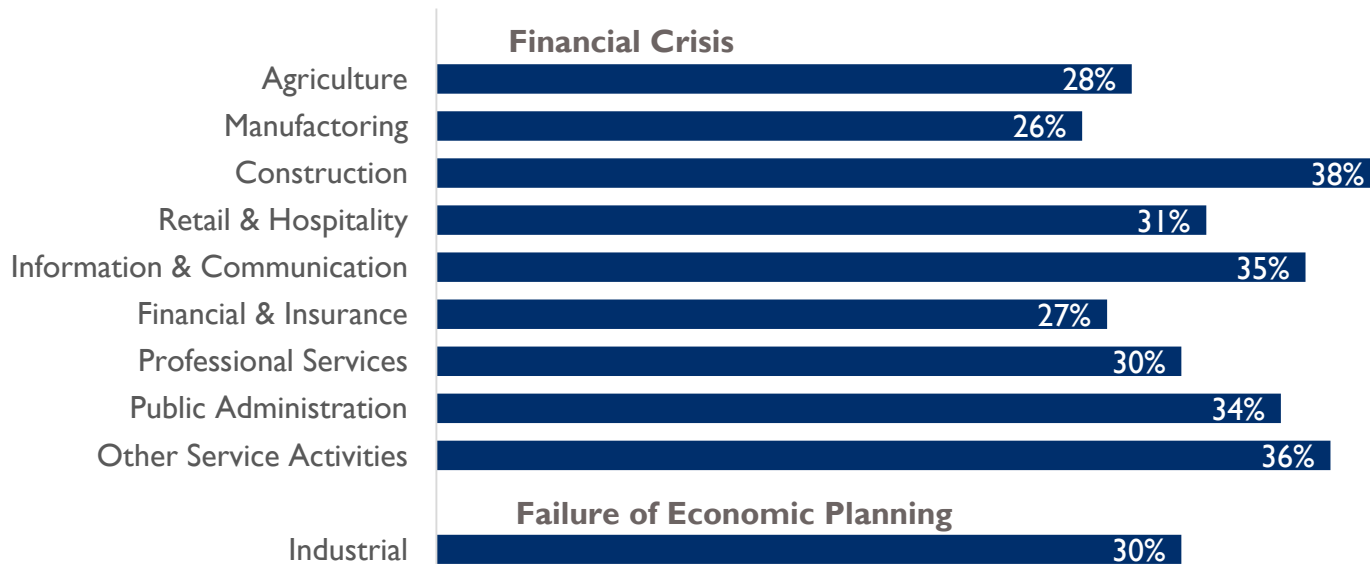


Top Future Risk by Sector

What are the top 2 risks that you believe to be of most concern for doing business in your country over the next ten years?

(Shown: Percent Businesses surveyed by sector, multiple responses)

All findings are rounded to the nearest percent

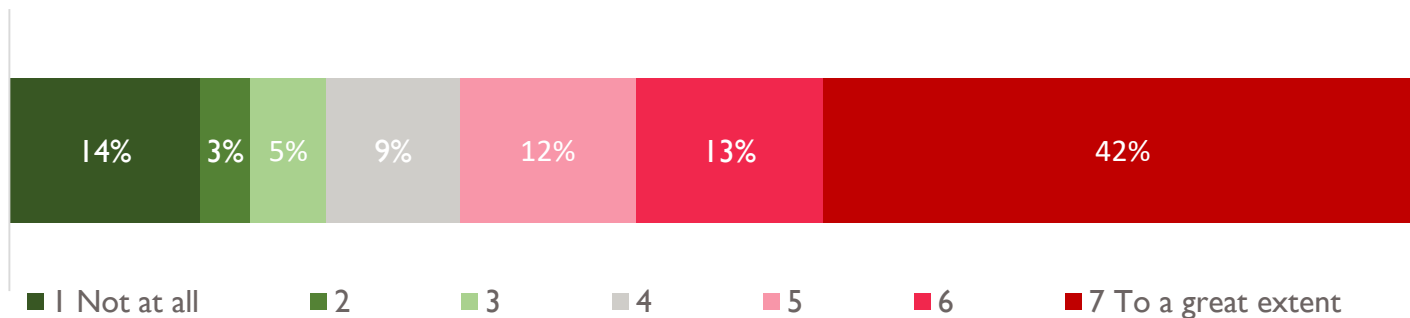


Risk of Terrorism

To what extent does the threat of terrorism impose costs on business?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

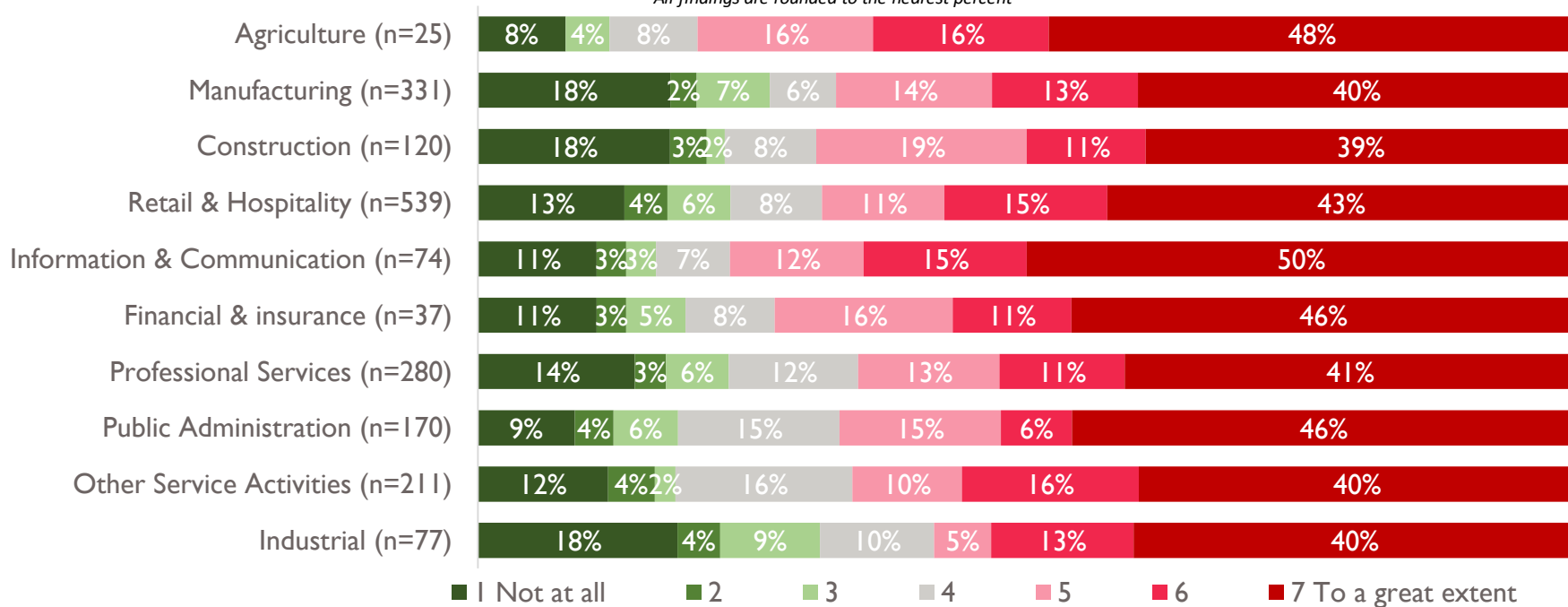


Risk of Terrorism by Sector

To what extent does the threat of terrorism impose costs on business?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

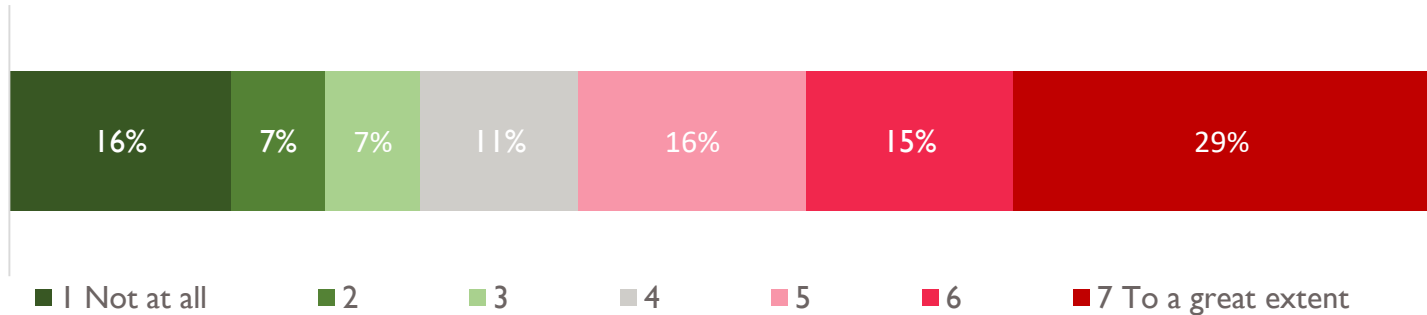


Impact of Refugees

To what extent does the large refugee populations impose costs on business?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

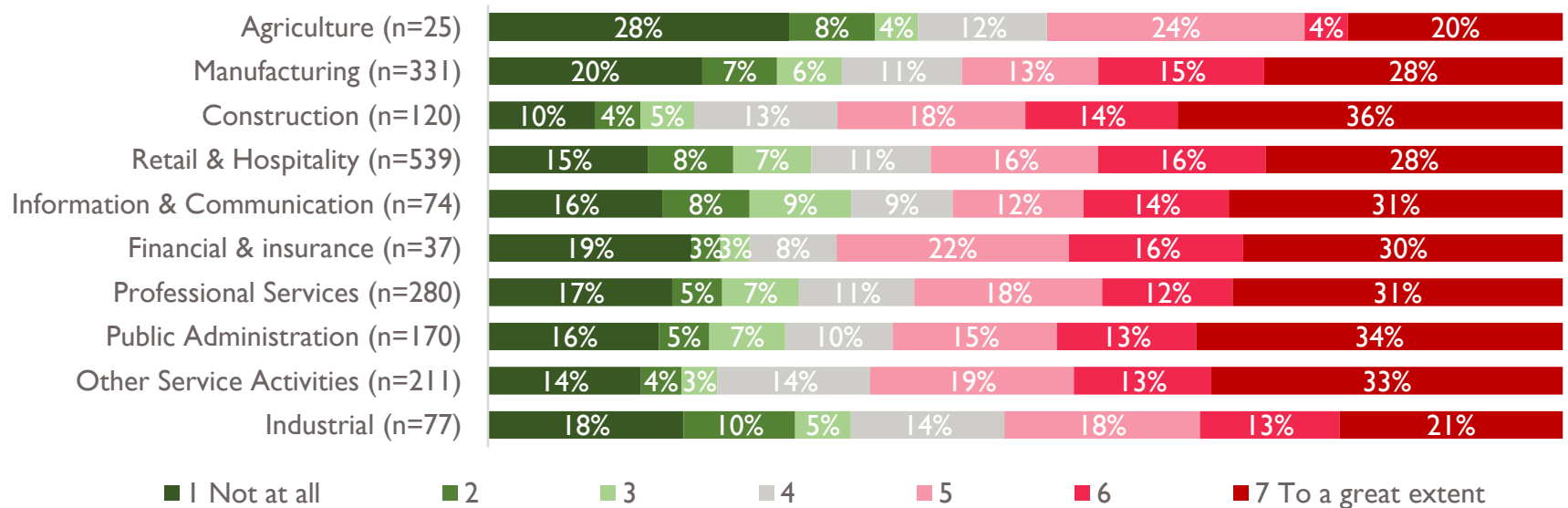


Impact of Refugees by Sector

To what extent does the large refugee populations impose costs on business?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



Priorities for Improvement in the Economy

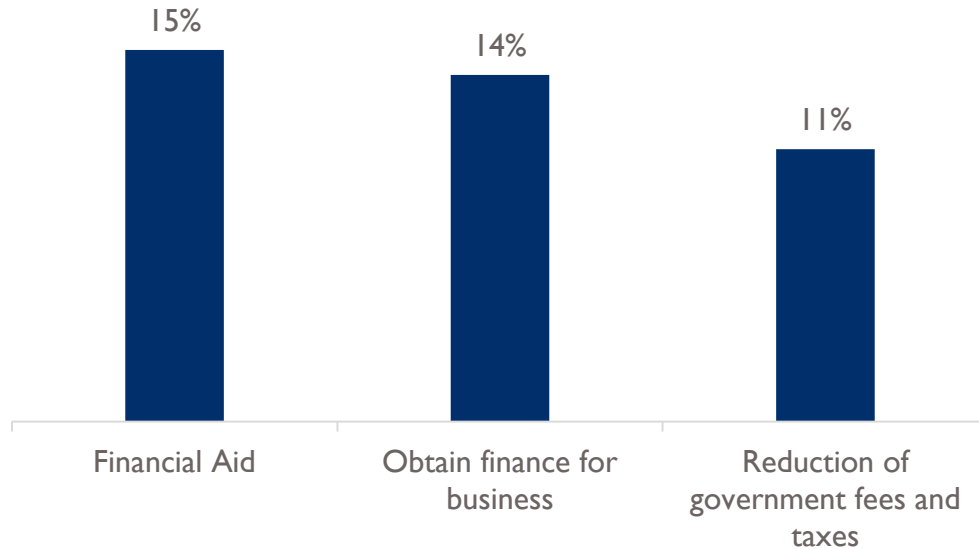
Opportunities for the Economy

What are the most important opportunities to improve the performance of your business, today?

- Top Three

(Shown: Percent Businesses surveyed, n = 1830)

All findings are rounded to the nearest percent

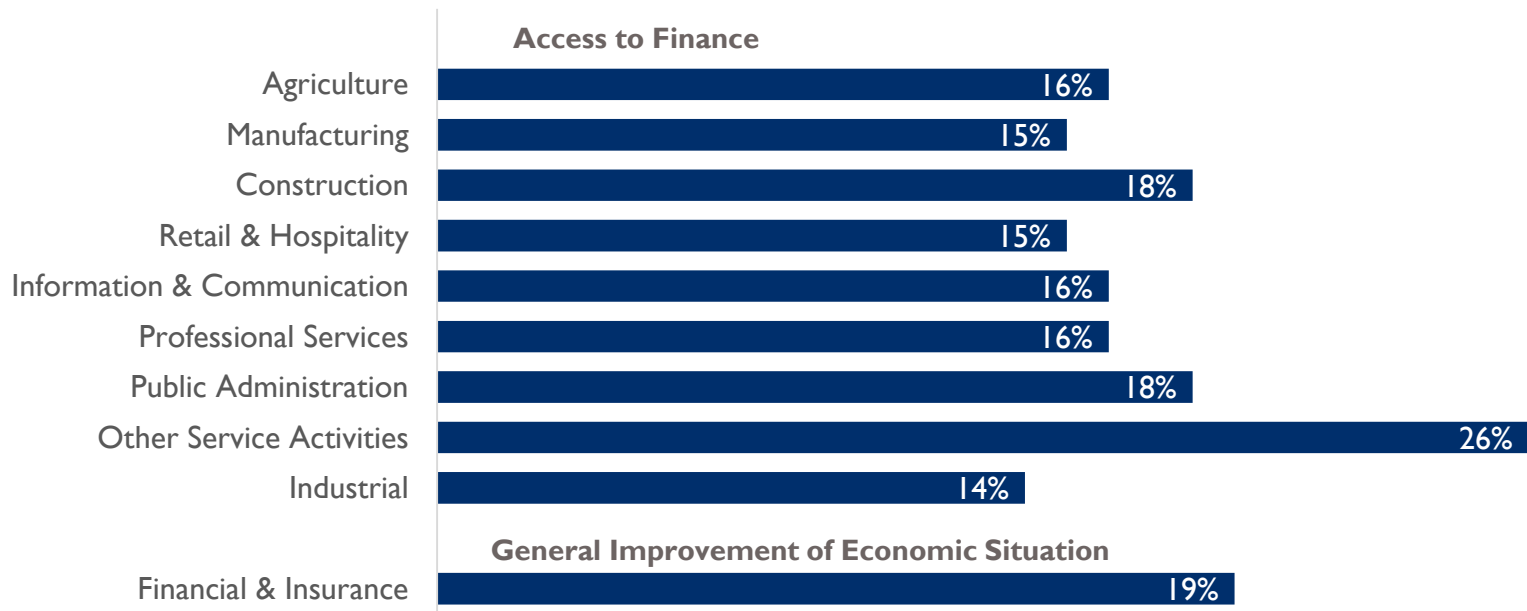


Top Opportunity for the Economy by Sector

What is the most important opportunity to improve the performance of your business today?

(Shown: Percent Businesses surveyed by sector, multiple responses)

All findings are rounded to the nearest percent



PRIVATE SECTOR GROWTH TRENDS

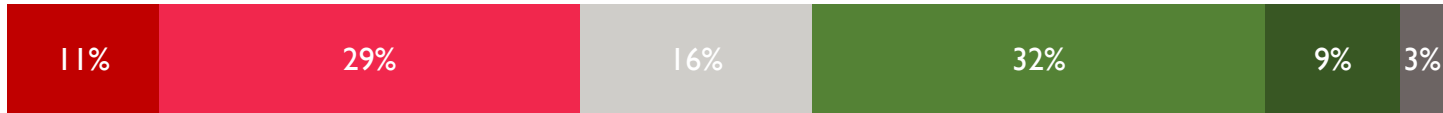


Reported and Predicted Growth Trends

Sales and Profits Performance

When it comes to the sales and profits (performance) of your business, over the last five years, would you say that your sales and profits have
(Shown: Percent Businesses surveyed, =1830)

All findings are rounded to the nearest percent



■ Significantly worsened

■ Somewhat worsened

■ Remained the same

■ Somewhat improved

■ Significantly improved

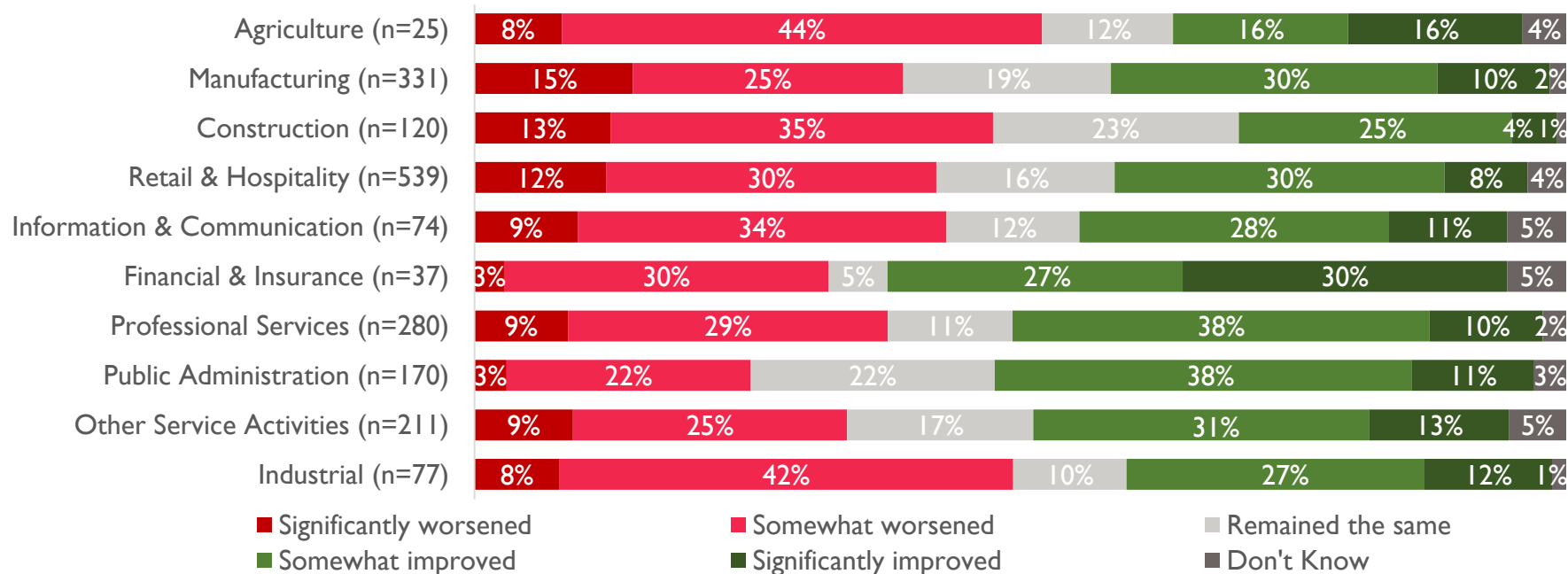
■ Don't Know

Sales and Profits Performance by Sector

When it comes to the sales and profits (performance) of your business, over the last five years, would you say that your sales and profits have

(Shown: Percent Businesses surveyed by sector)

All findings are rounded to the nearest percent



Predicted Sales and Profits Performance

Thinking of your sales and profit over the last 12 months, would you say that your sales and profits have

(Shown: Percent Businesses surveyed, by sector n= 1830)

All findings are rounded to the nearest percent



■ Significantly worsened

■ Somewhat worsened

■ Remained the same

■ Somewhat improved

■ Significantly improved

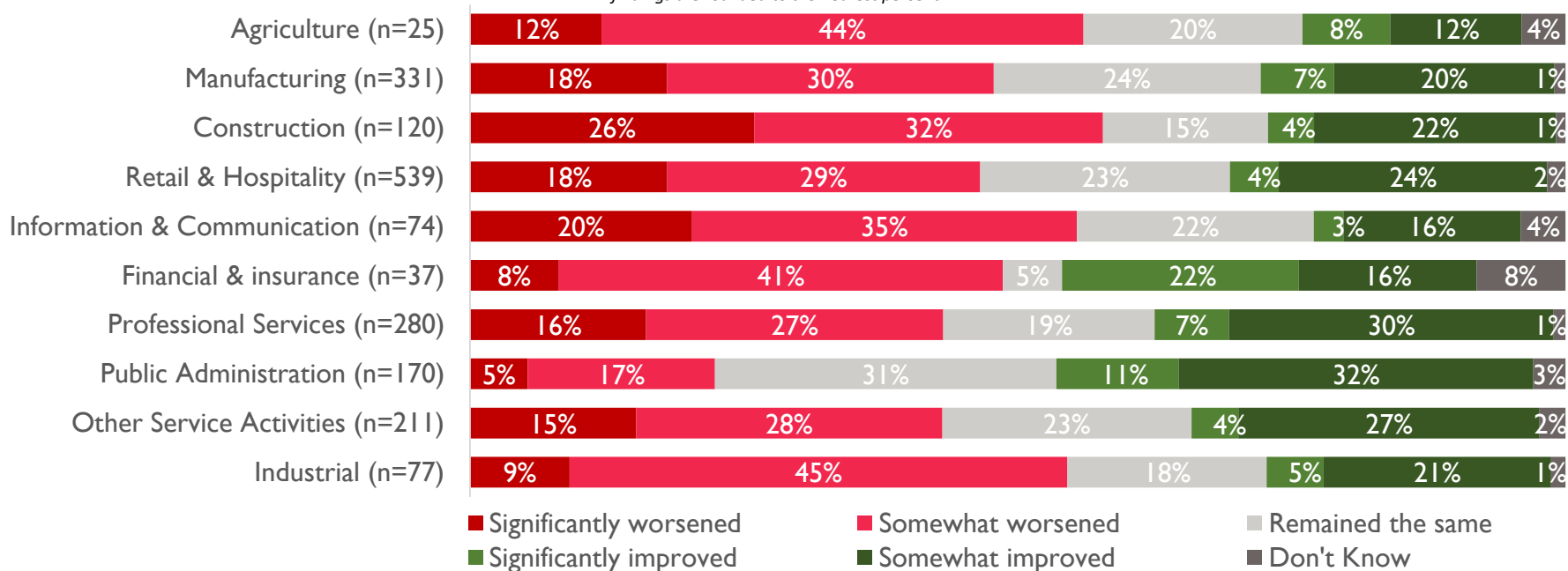
■ Don't Know

Predicted Sales and Profits Performance by Sector

Thinking of your sales and profit over the last 12 months, would you say that your sales and profits have

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

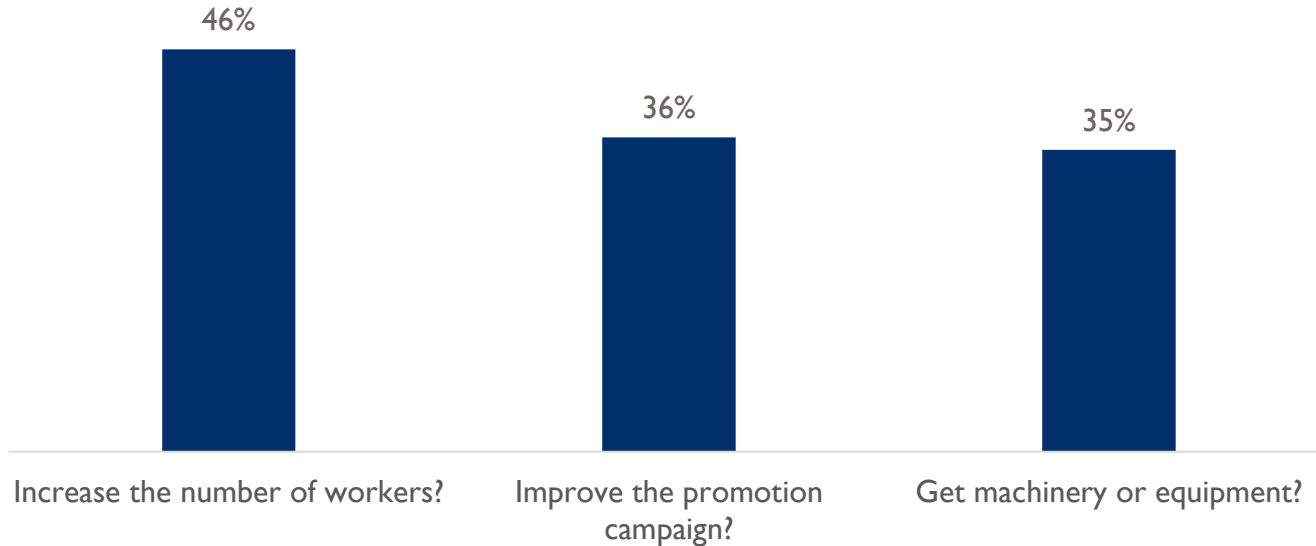


Future Plans for Business

Are you planning to do any of the following actions related to your business over the next 12 months? – Top 3

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

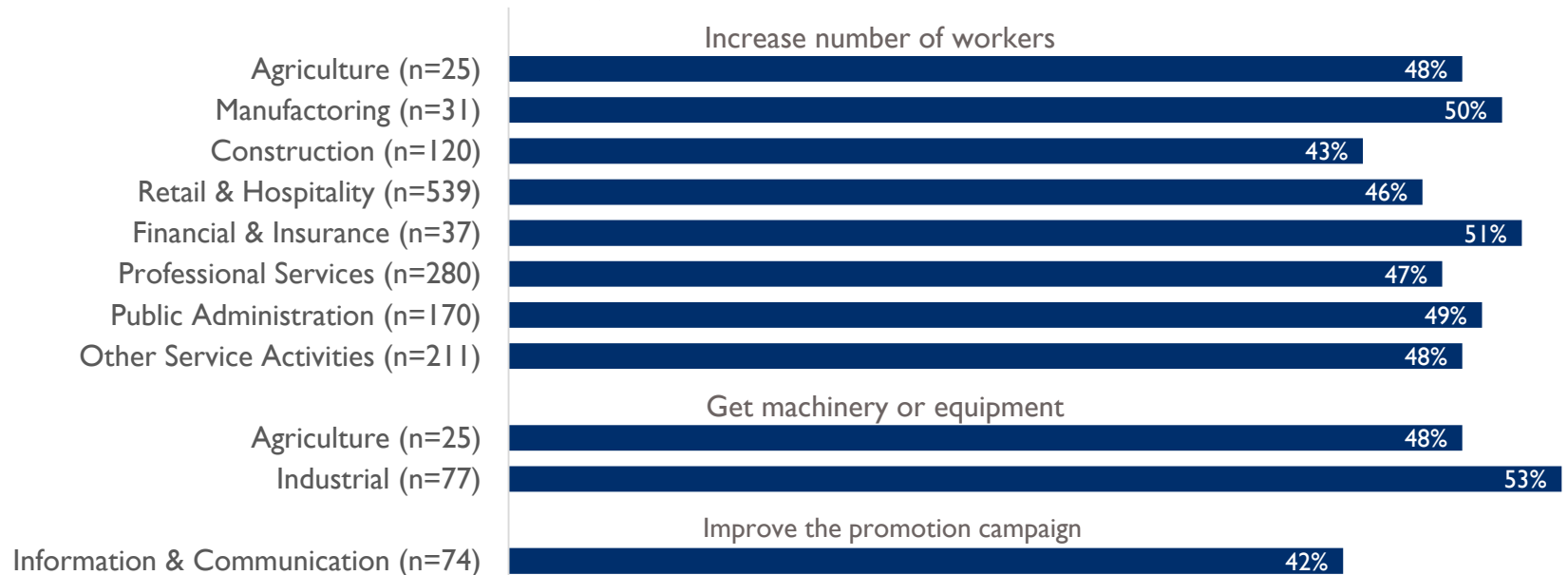


Top Future Plan for Business by Sector

Are you planning to do any of the following actions related to your business over the next 12 months ?

(Shown: Percent Businesses surveyed by sector. Multiple Response option)

All findings are rounded to the nearest percent



Reported and Predicated Growth Trends in Women Owned and Youth Owned Businesses

Sales and Profits Performance Women Owned Businesses

When it comes to the sales and profits (performance) of your business, over the last five years, would you say that your sales and profits have

(Shown: Percent of women owned businesses, n=290)

All findings are rounded to the nearest percent



■ Significantly worsened

■ Somewhat worsened

■ Remained the same

■ Somewhat improved

■ Significantly improved

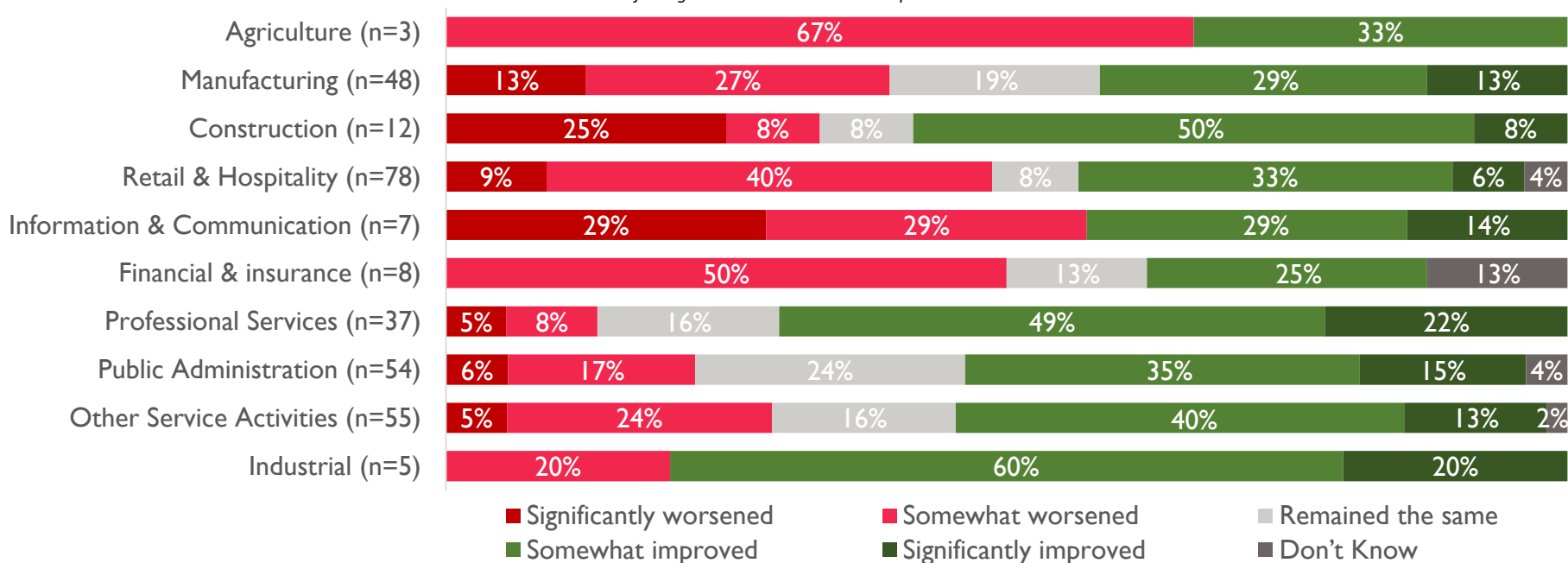
■ Don't Know

Predicted Sales and Profits Performance Women Owned Businesses

When it comes to the sales and profits (performance) of your business, over the last five years, would you say that your sales and profits have

(Shown: Percent of women owned businesses surveyed, by sector)

All findings are rounded to the nearest percent



Sales and Profits Performance Youth Owned Businesses

When it comes to the sales and profits (performance) of your business, over the last five years, would you say that your sales and profits have

(Shown: Percent of youth owned businesses surveyed, n=528)

All findings are rounded to the nearest percent



■ Significantly worsened

■ Somewhat worsened

■ Remained the same

■ Somewhat improved

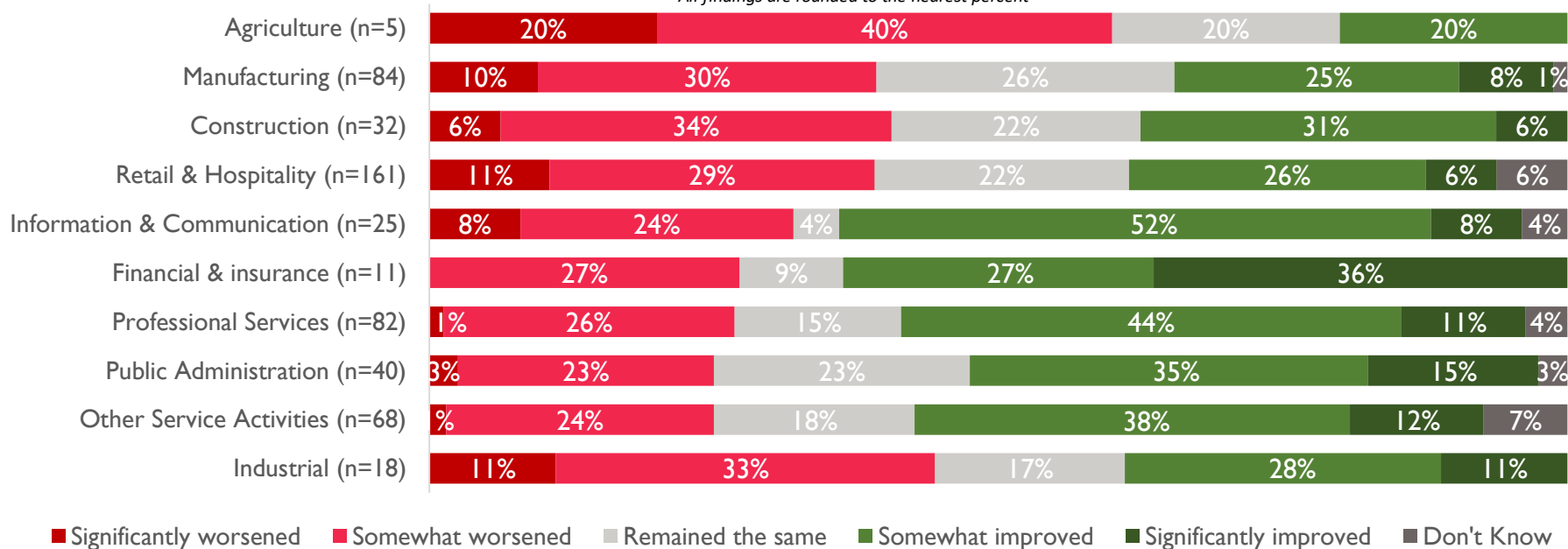
■ Significantly improved

■ Don't Know

Predicted Sales and Profits Performance Youth Owned Businesses

When it comes to the sales and profits (performance) of your business, over the last five years, would you say that your sales and profits have
(Shown: Percent of youth owned businesses surveyed by sector)

All findings are rounded to the nearest percent



EMPLOYMENT



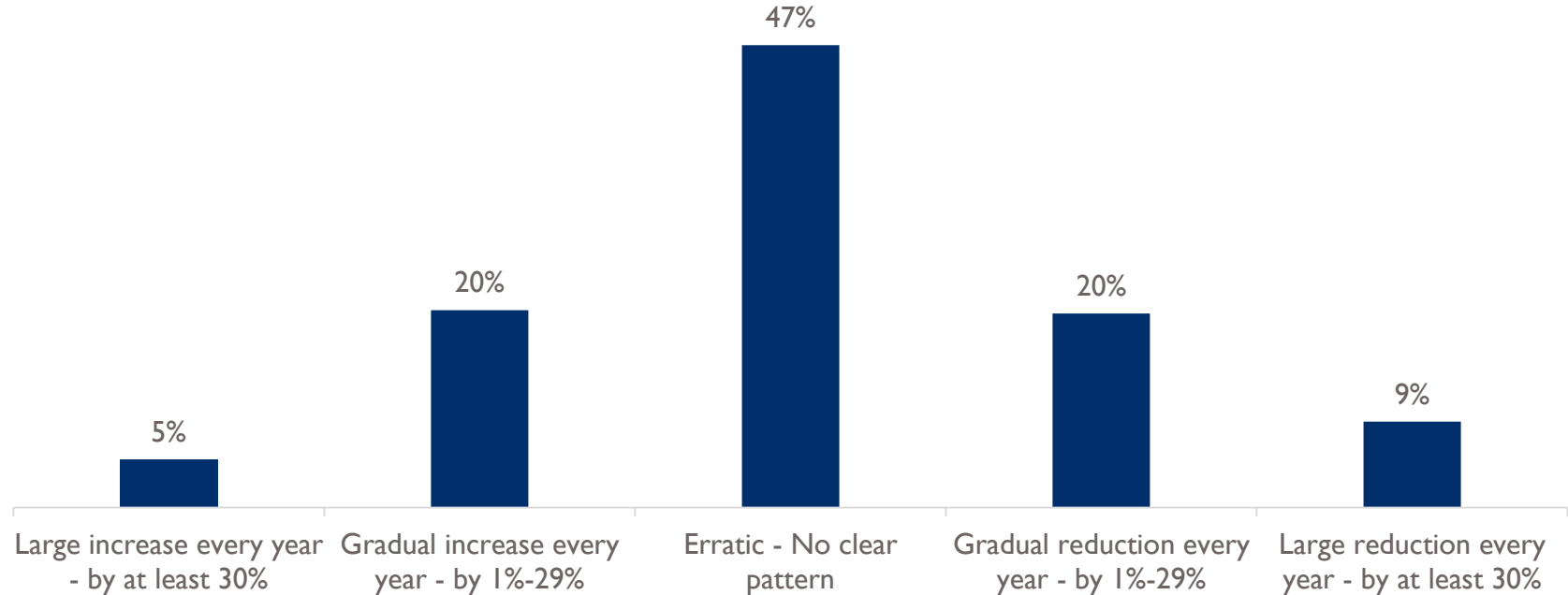
Reported Employment and Hiring Trends

Reported Hiring Trends

Please indicate which trend best describes your firm's overall employment level, the last 3 years

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

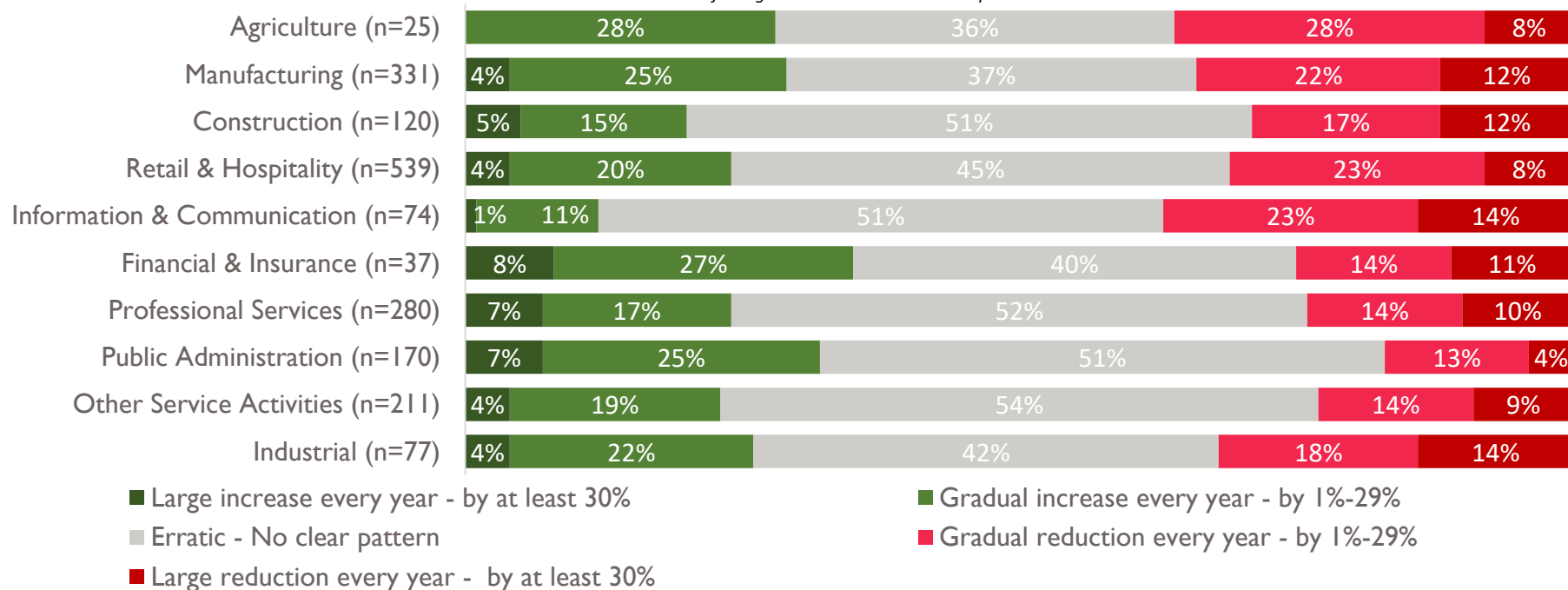


Reported Hiring Trends by Sector

Please indicate which trend best describes your firm's overall employment level, the last 3 years

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

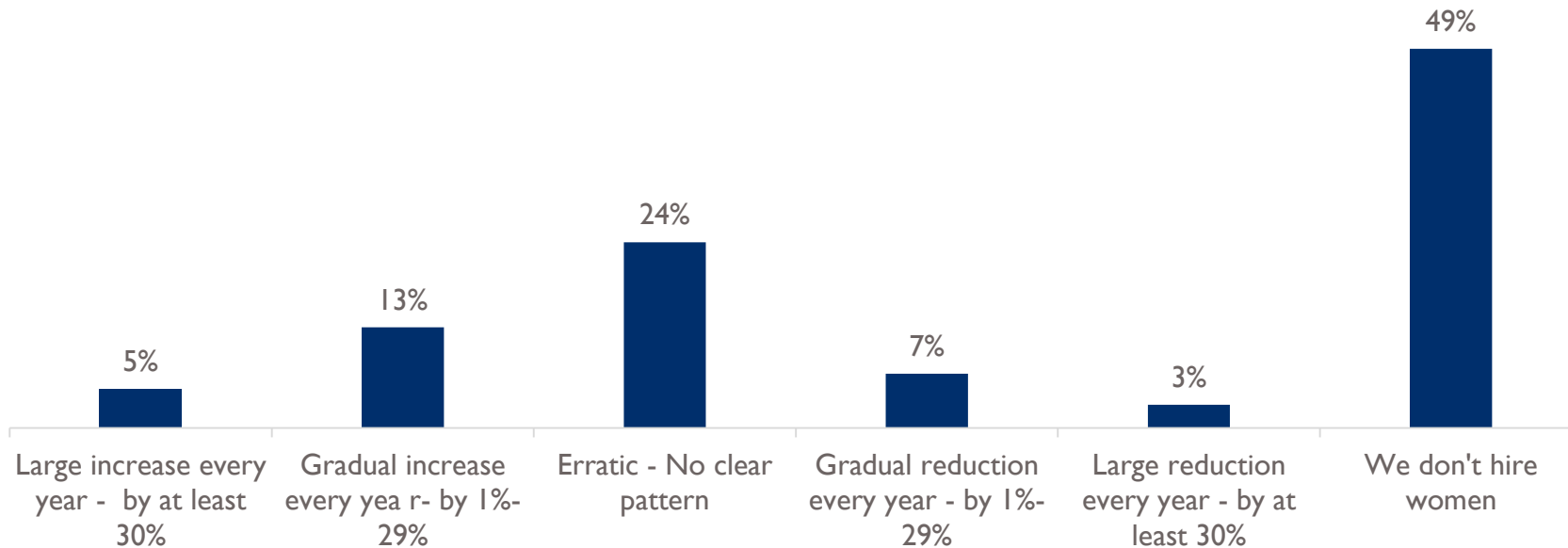


Hiring Trends – Women Employees

Please indicate which trend best describes your firm's employment of women the last 3 years

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

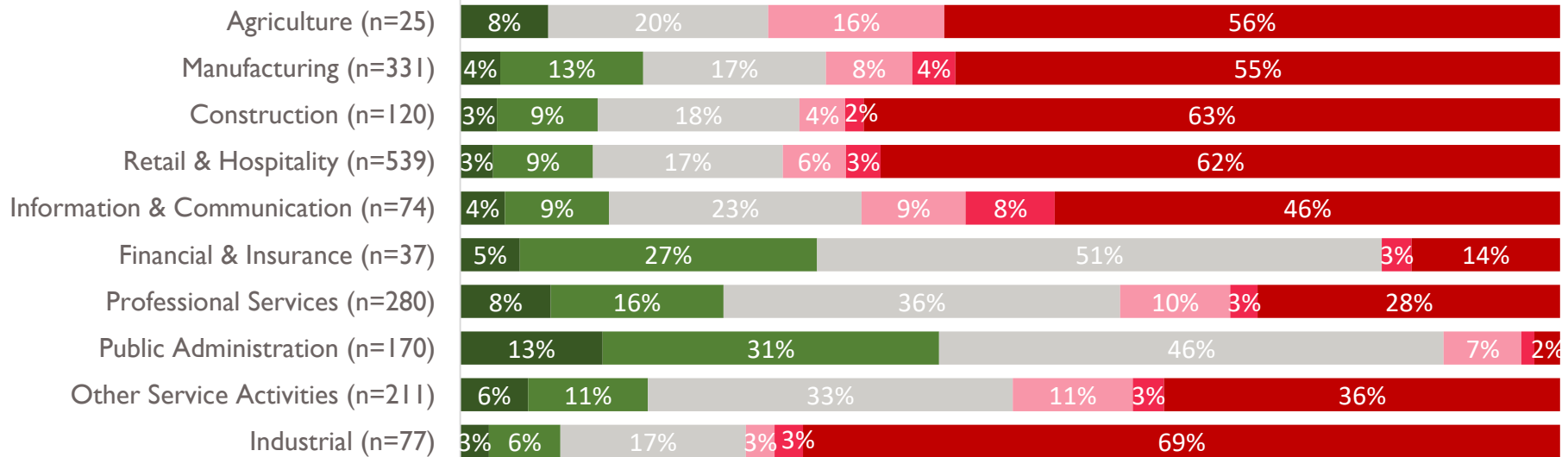


Hiring Trends – Women Employees, by Sector

Please indicate which trend best describes your firm's employment of women the last 3 years

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



- Large increase every year - by at least 30%
- Erratic - No clear pattern
- Large reduction every year - by at least 30%

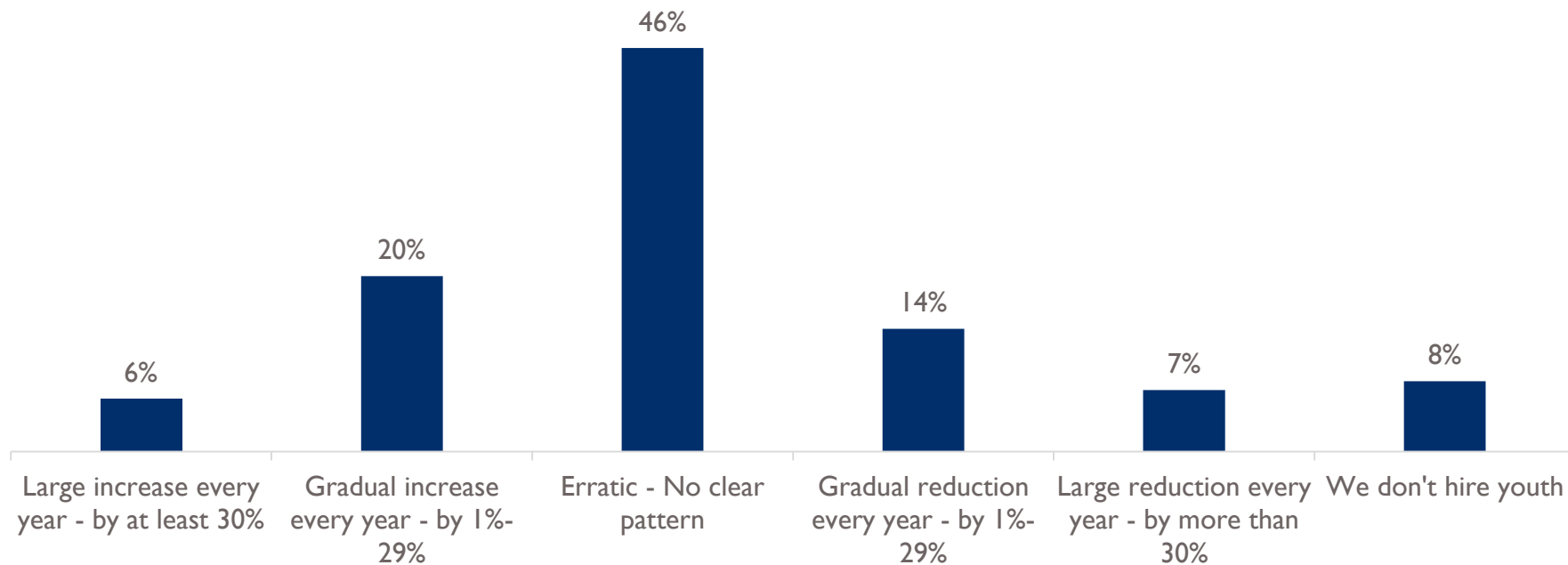
- Gradual increase every year - by 1%-29%
- Gradual reduction every year - by 1%-29%
- We don't hire women

Hiring Trends – Youth Employees

Please indicate which trend best describes your firm's employment of youth (persons 18-35), the last 3 years:

(Shown: Percent Businesses surveyed n= 1830)

All findings are rounded to the nearest percent

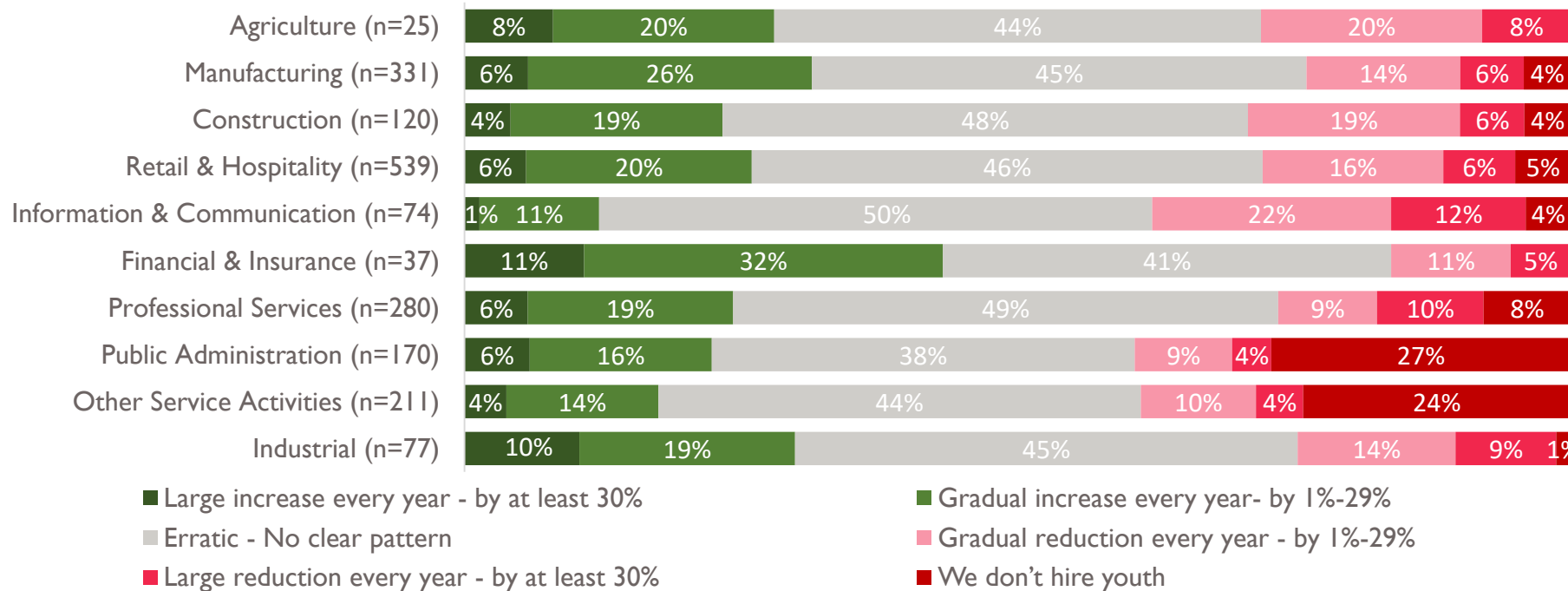


Hiring Trends – Youth Employees, by Sector

Please indicate which trend best describes your firm's employment of youth (persons 18-35), the last 3 years:

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

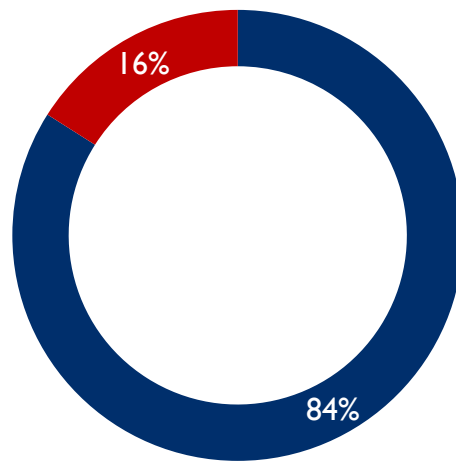


Jordanian Labor (Fulltime employment)

Excluding yourself, does your business have any Jordanian workers?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



■ Yes

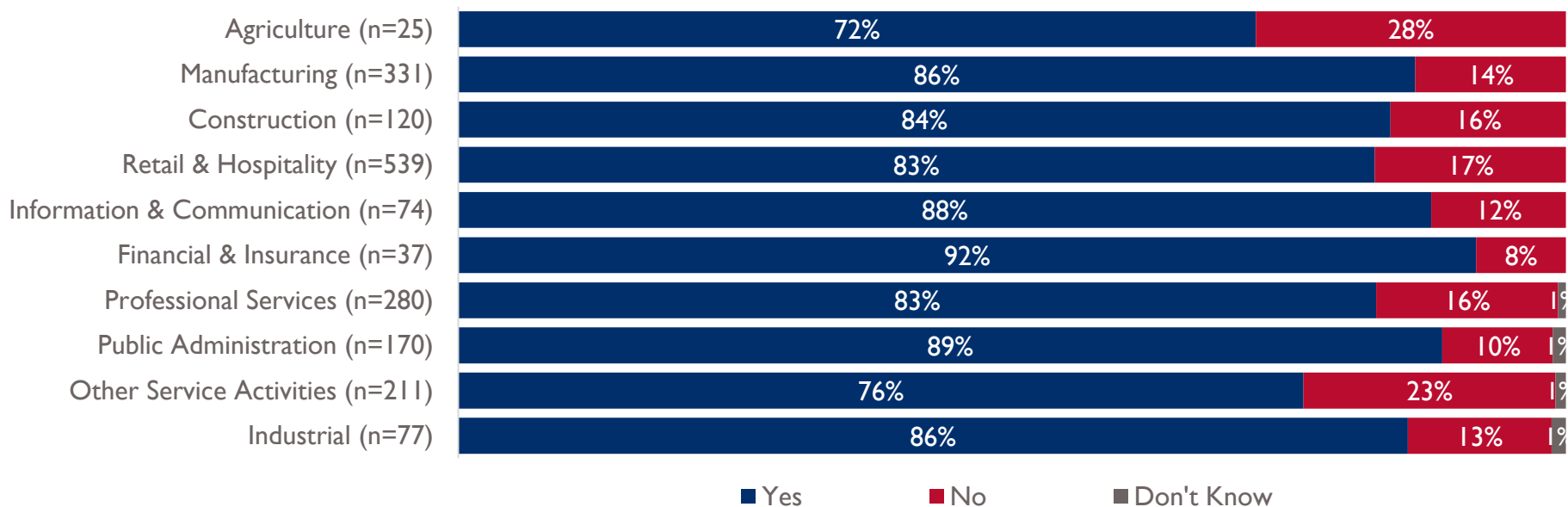
■ No

Jordanian Labor (Fulltime employment) by Sector

Excluding yourself, does your business have any Jordanian workers?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

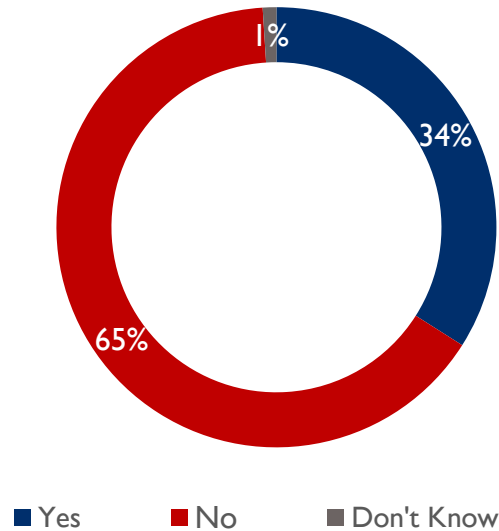


Reported Foreign Labor Employment

Has your firm employed foreign labor over the last 3 years?

(shown: percent businesses surveyed, n=1830)

All findings are rounded to the nearest percent

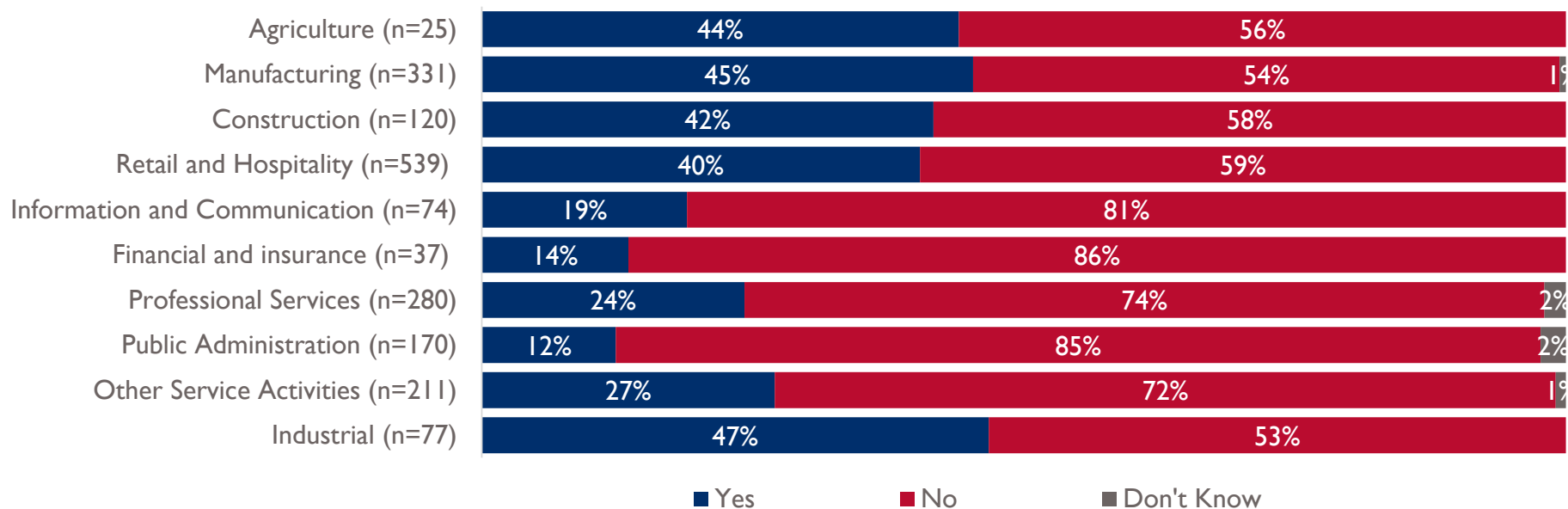


Reported Foreign Labor Employment by Sector

Has your firm employed foreign labor over the last 3 years?

(shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



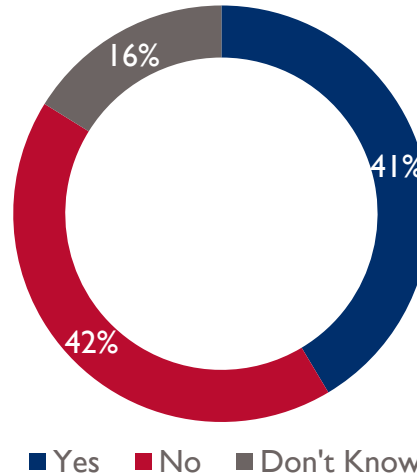
Predicted Future Employment and Hiring

Predicted Hiring Trends

Do you expect to hire additional workers over the coming year?

(Shown: Percent Businesses surveyed n=1830)

All findings are rounded to the nearest percent

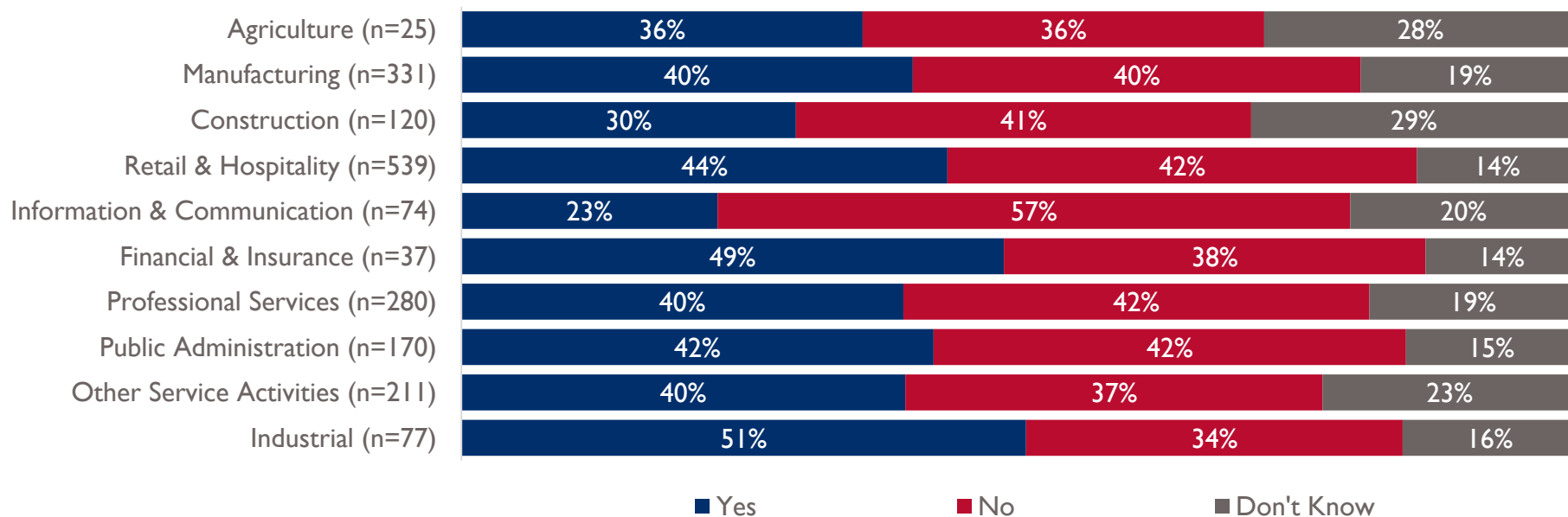


Predicted Hiring Trends by Sector

Do you expect to hire additional workers over the coming year?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



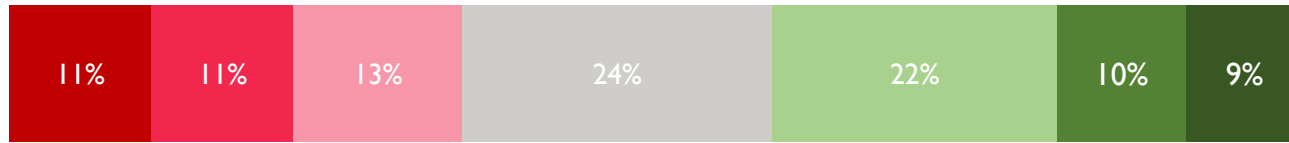
Key Challenges to Employment

Perceptions of the Skills of Labor Market

To what extent can companies find people with the skills required to fill their vacancies?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



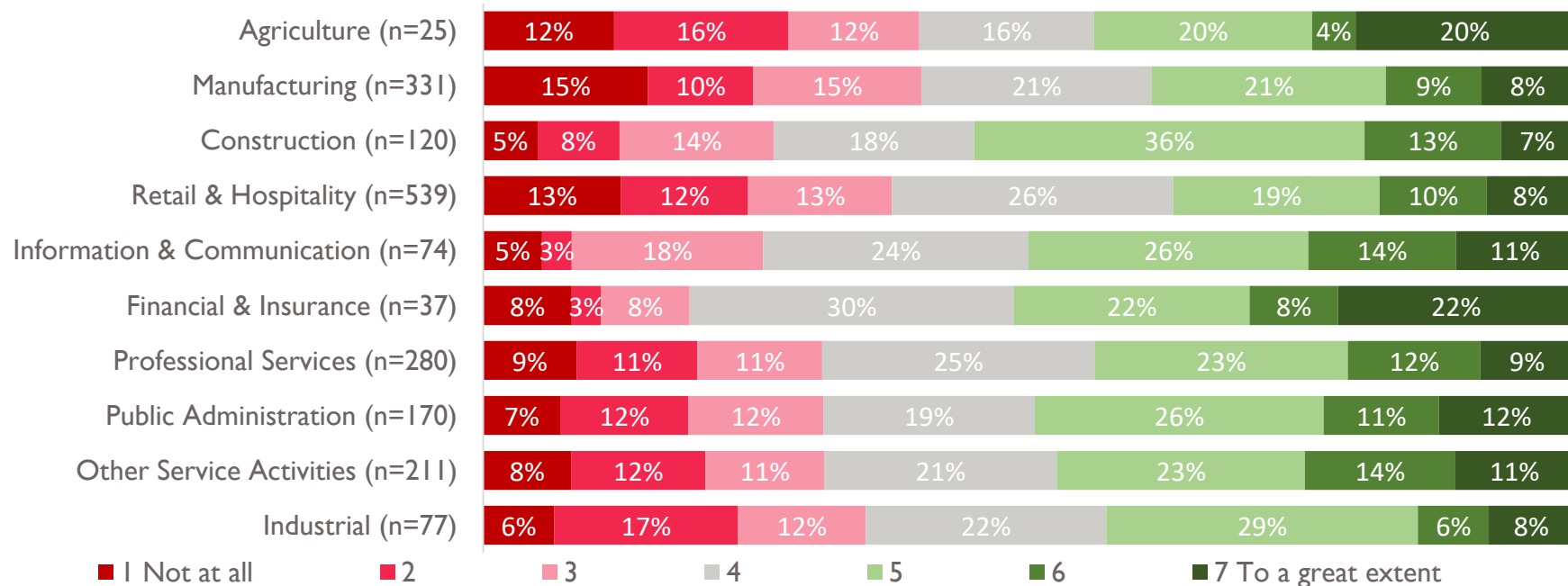
■ 1 Not at all ■ 2 ■ 3 ■ 4 ■ 5 ■ 6 ■ 7 To a great extent

Perceptions of the Skills of Labor Market by Sector

To what extent can companies find people with the skills required to fill their vacancies?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

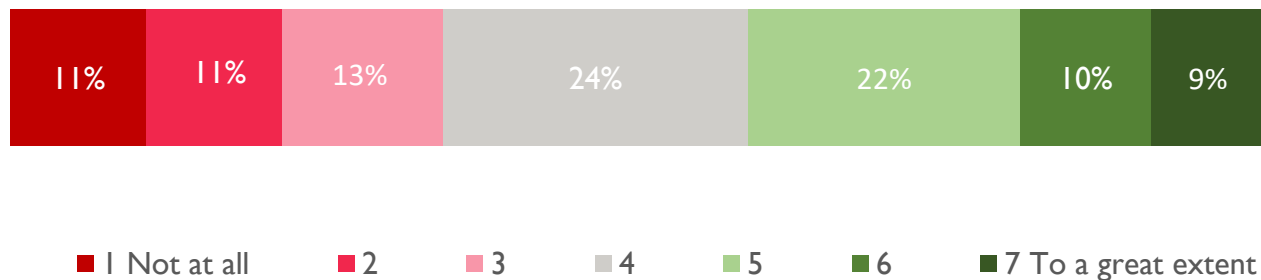


Quality of Professional Training Services

To what extent can companies find people with the skills required to fill their vacancies?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

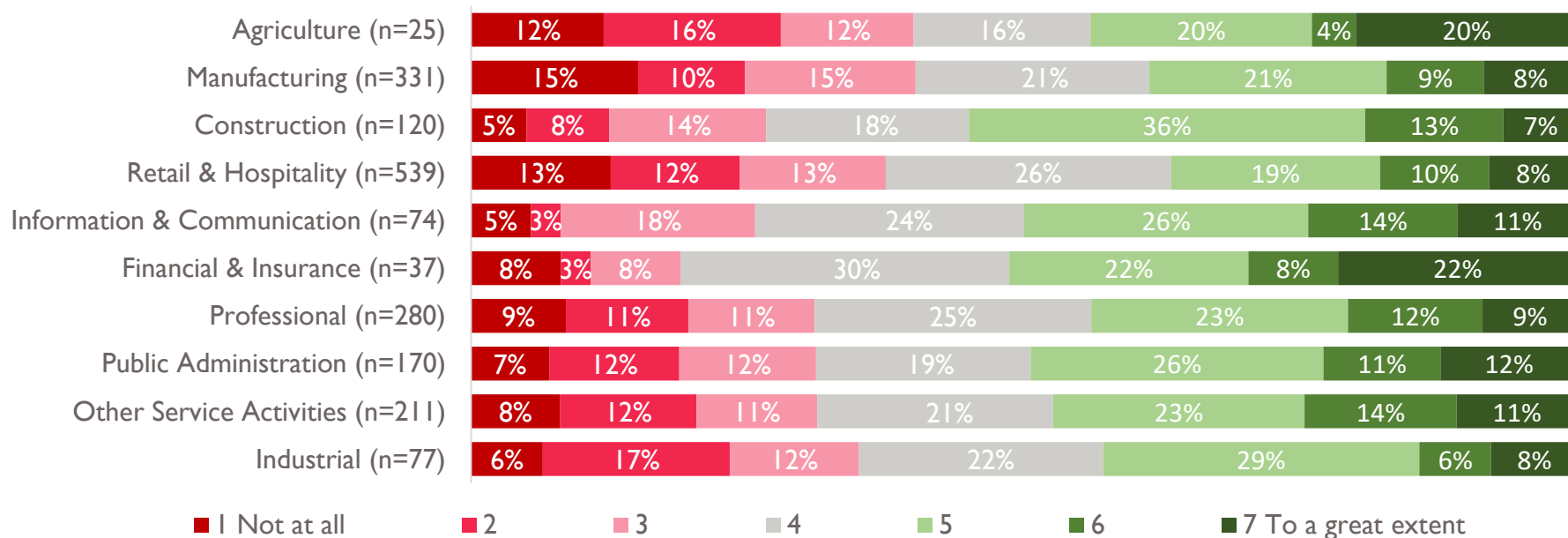


Quality of Professional Training Services by Sector

To what extent can companies find people with the skills required to fill their vacancies?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

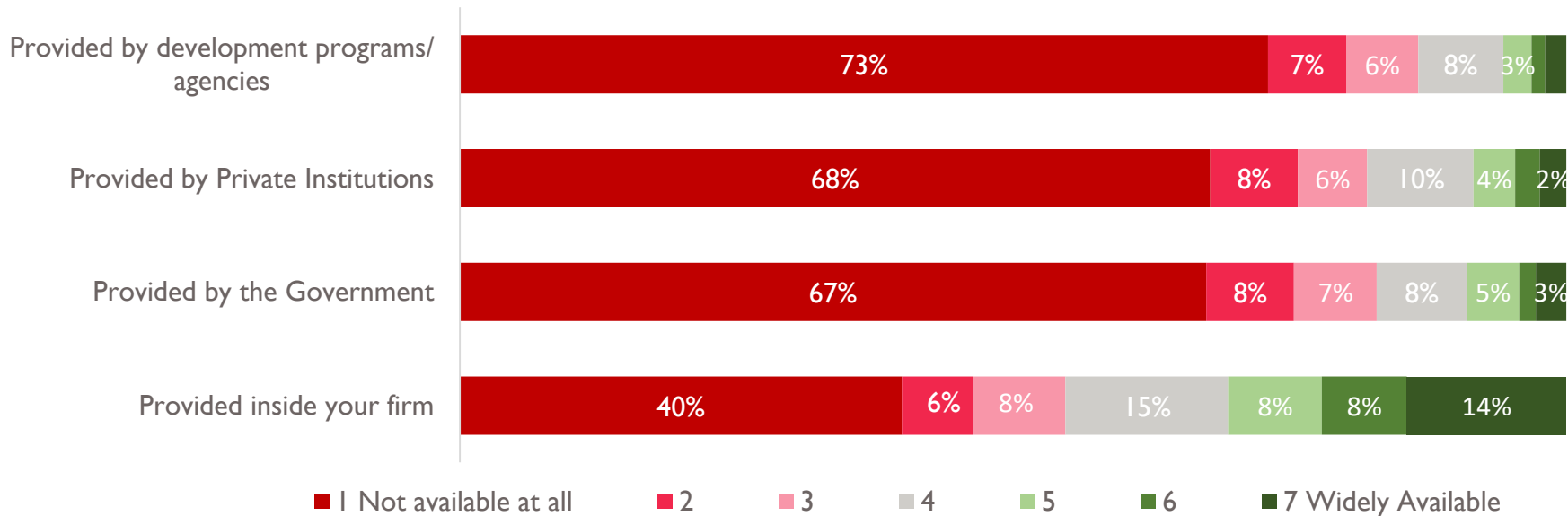


Quality of Professional Training Services

How available are high-quality professional training services?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

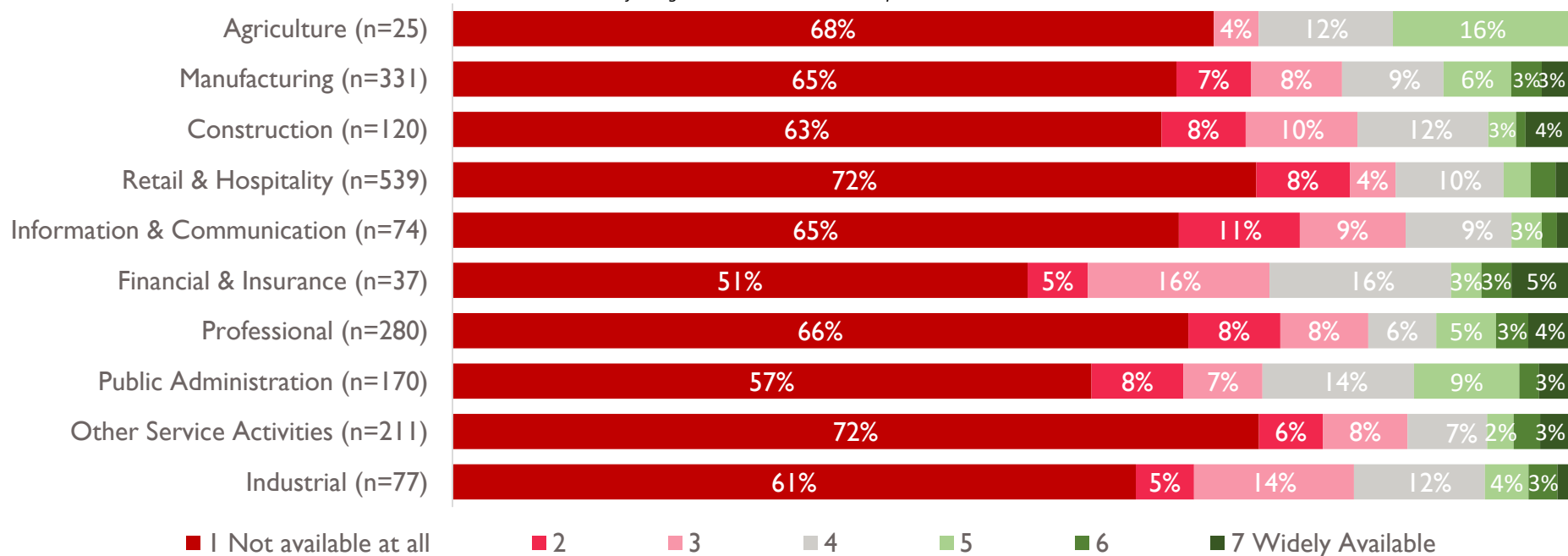


Quality of Professional Training Services Inside Firm by Sector

How available are high-quality professional training services provided inside your firm?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

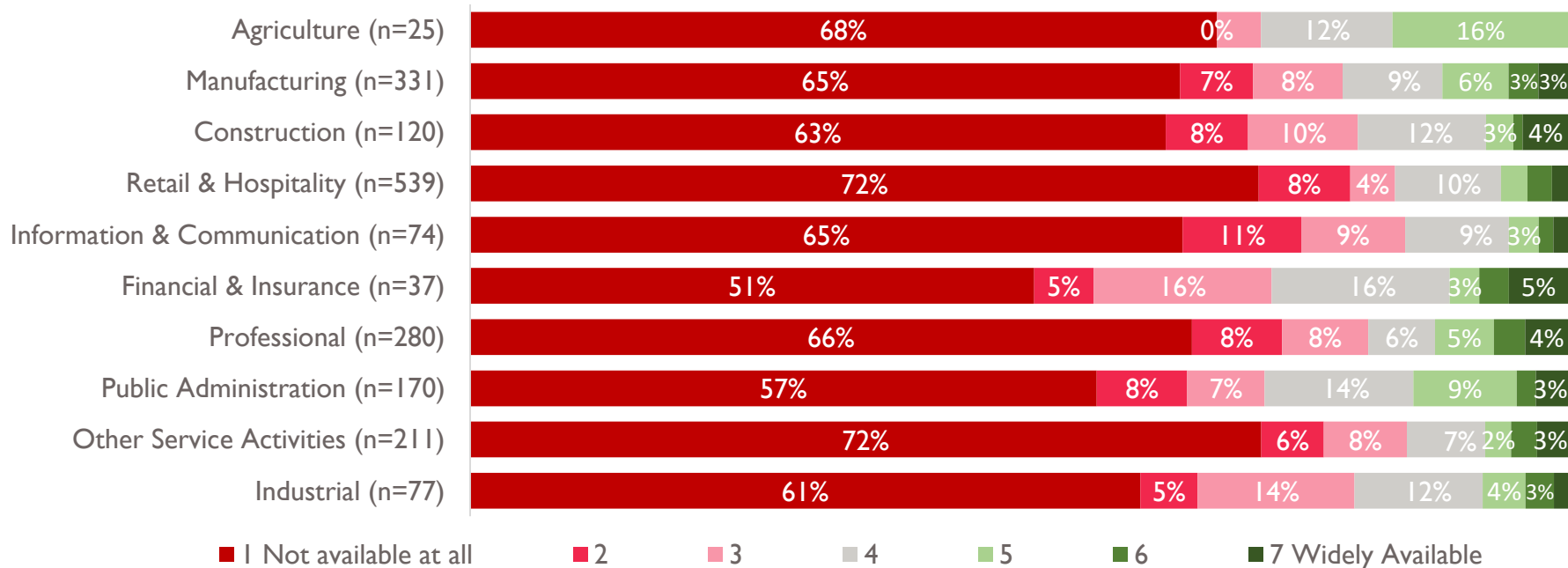


Quality of Professional Training Services Provided by Government by Sector

How available are high-quality professional training services
provided by the government ?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

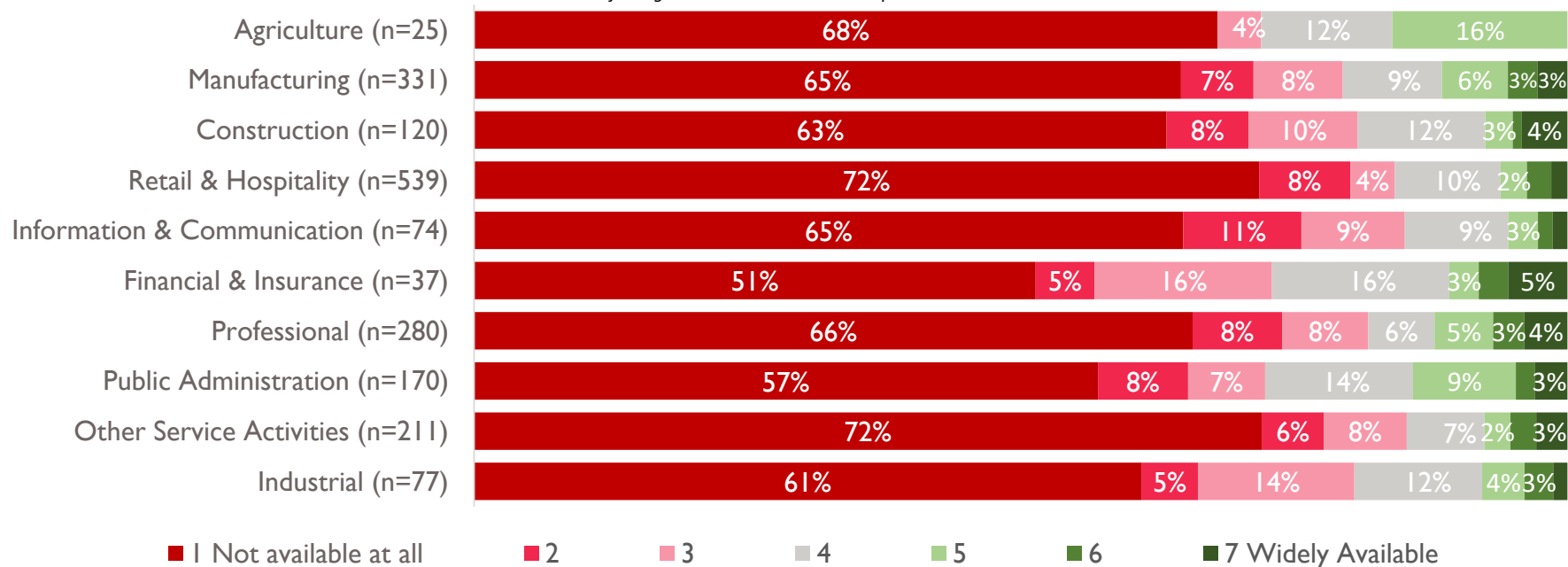


Quality of Professional Training Services provided by the private institutions by Sector

How available are high-quality, professional training services provided by private institutions?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

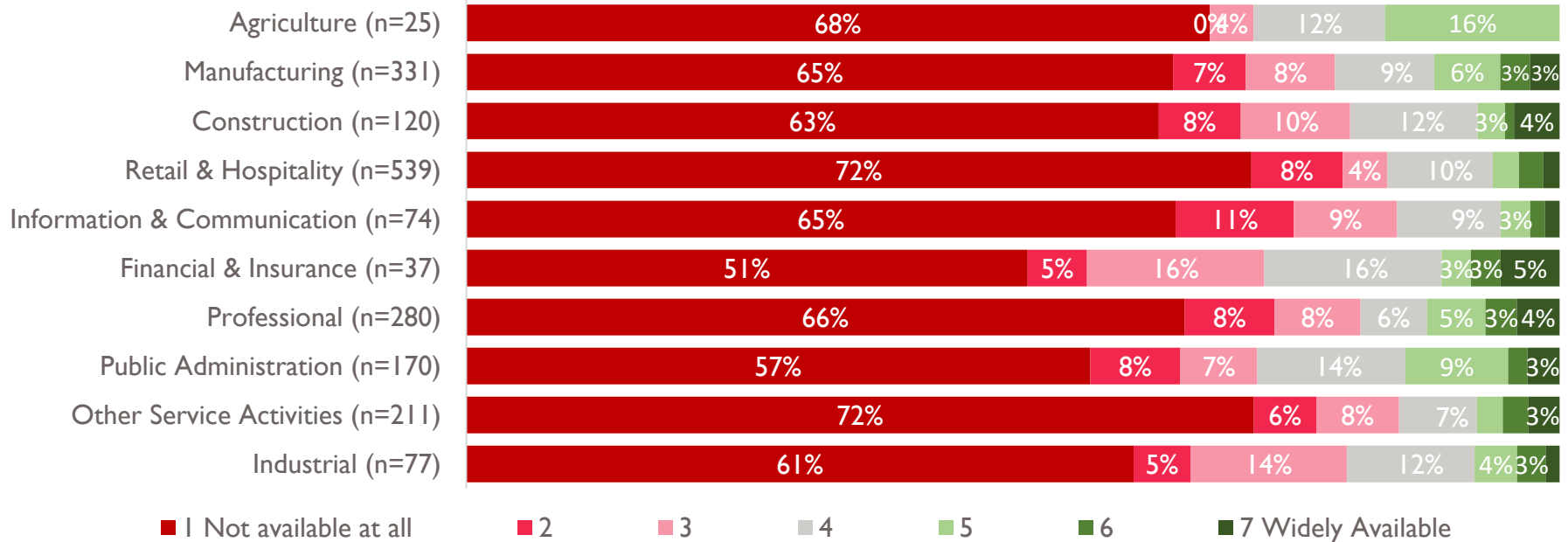


Quality of Professional Training Services by development programs/agencies by Sector

How available are high-quality, professional training services provided by development programs/agencies?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

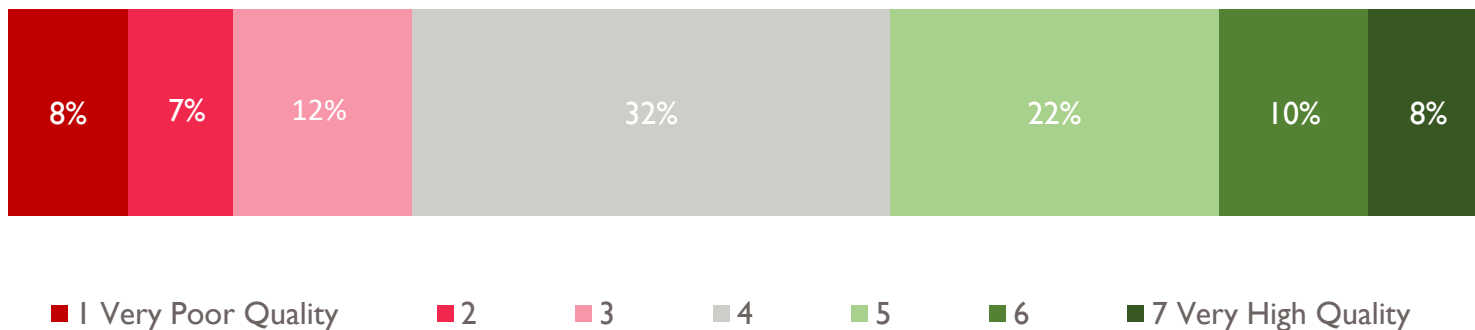


Quality of Vocational Training

How would you assess the quality of vocational training?

(Shown: Percent Businesses surveyed n=1830)

All findings are rounded to the nearest percent

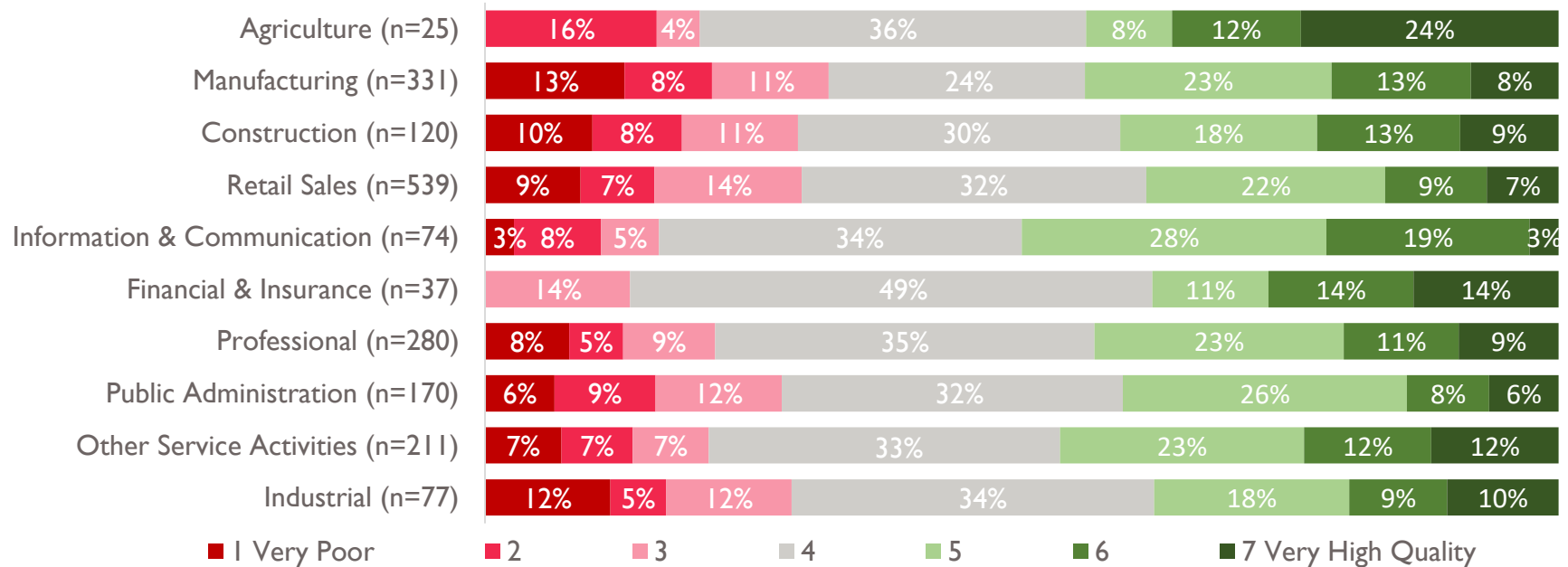


Quality of Vocational Training by Sector

How would you assess the quality of vocational training?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

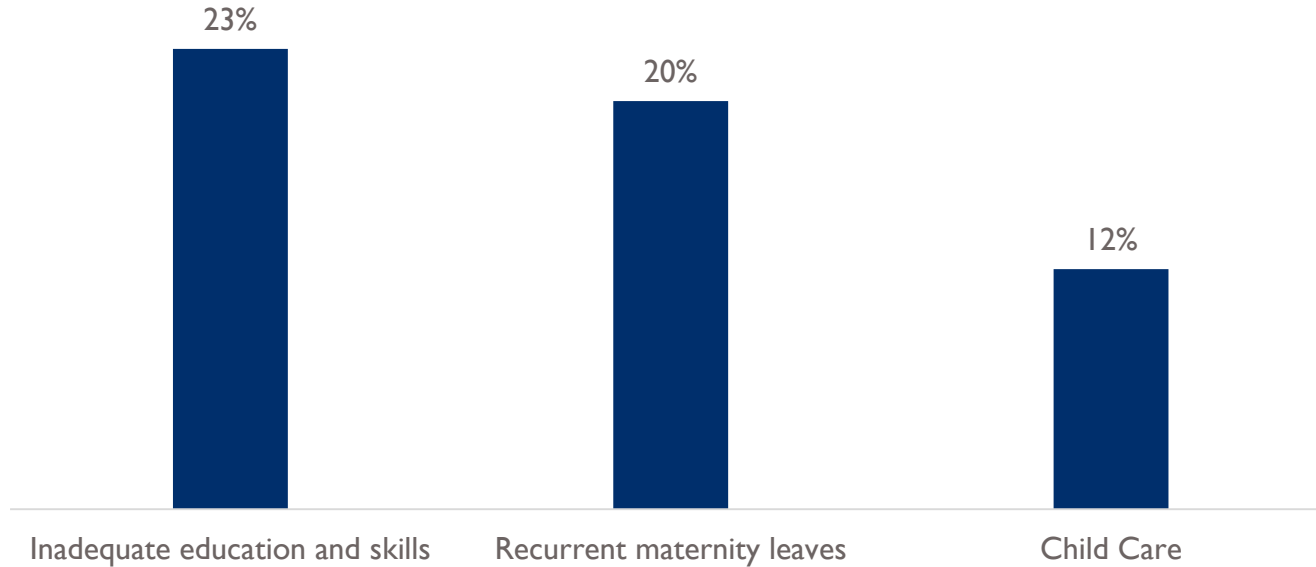


Top Three Reported Challenges in Hiring Women

What are the main challenges in terms of hiring and retaining women?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

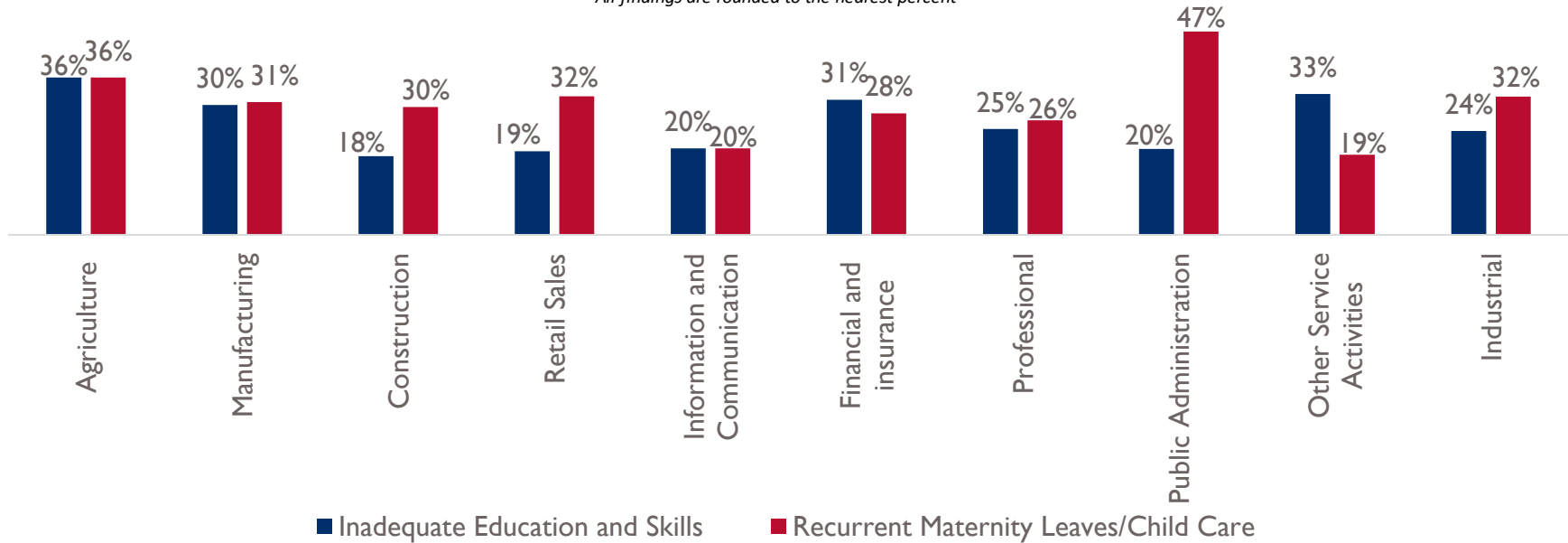


Reported Challenges in Hiring Women by Sector

What are the main challenges in terms of hiring and retaining women?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

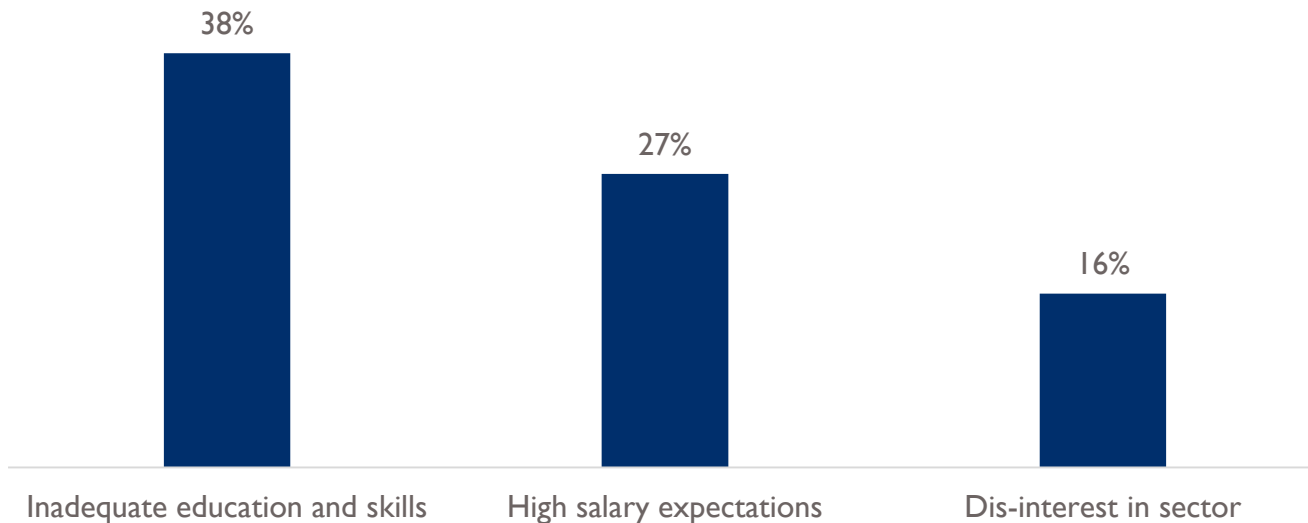


Reported Challenges in Hiring Youth

What are the main challenges in terms of hiring and retaining youth (Persons 18 to 35)?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

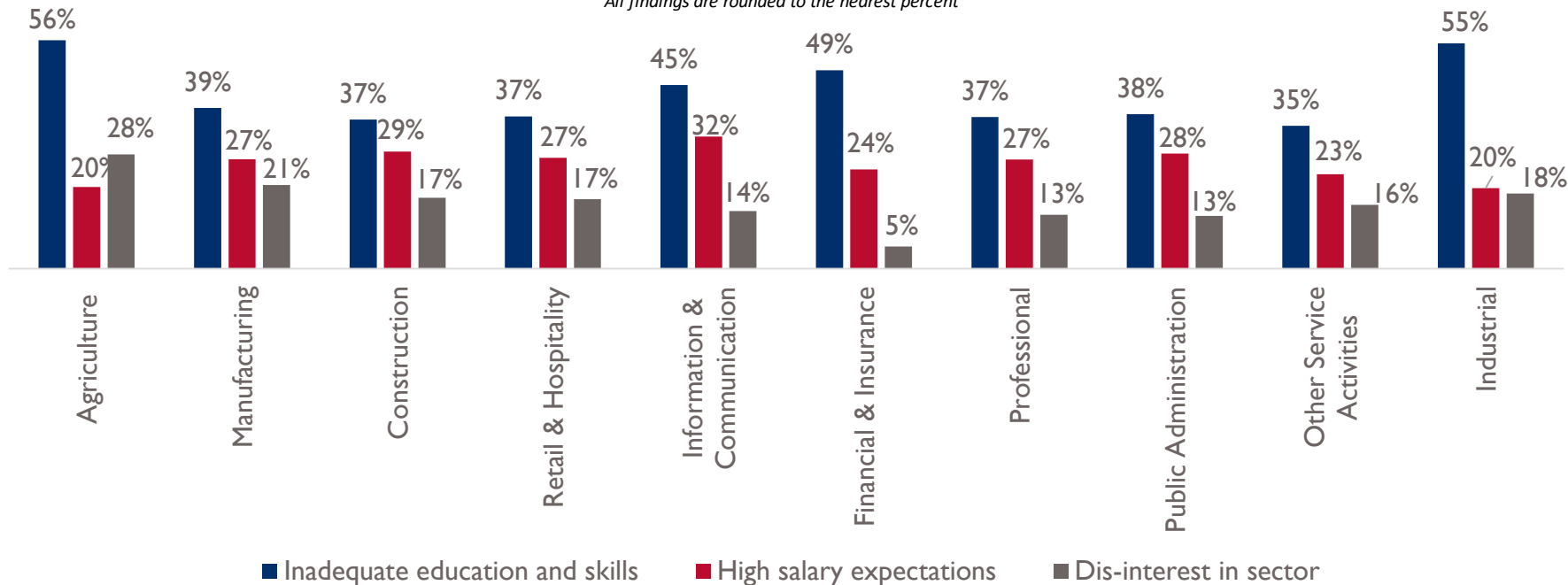


Reported Challenges in Hiring Youth by Sector

What are the main challenges in terms of hiring and retaining youth (Persons 18 to 35)?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

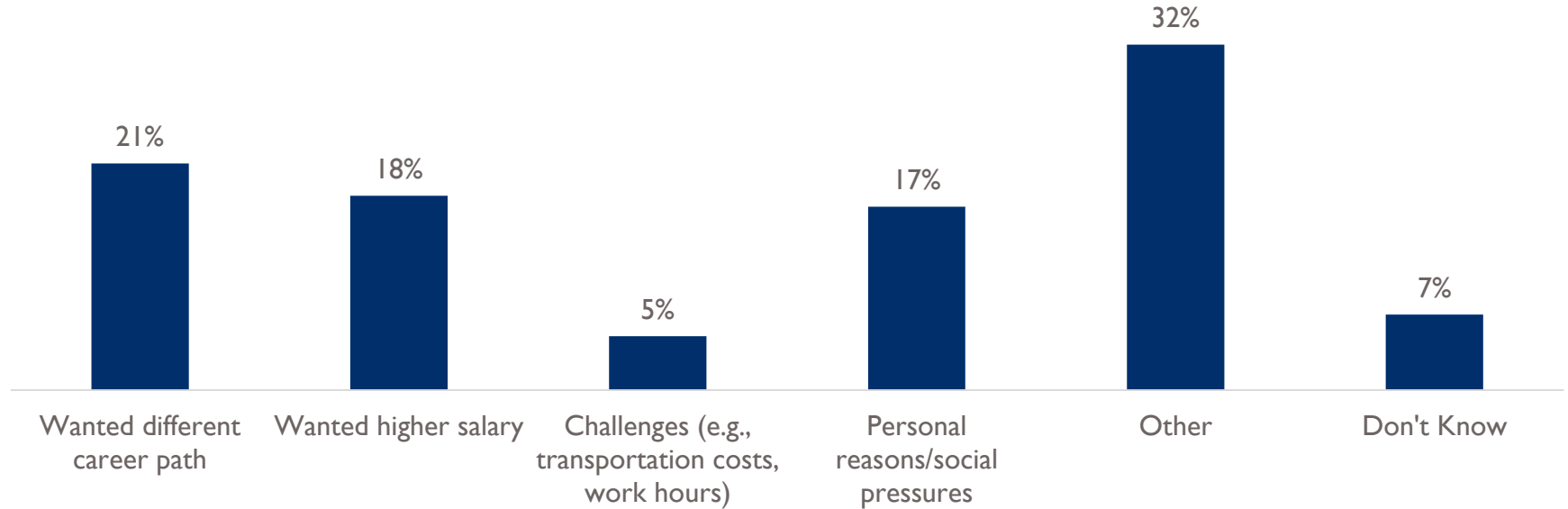


Retention of Jordanian Workers

If your business has any Jordanian workers, excluding yourself, what is the main reason for full time Jordanian employees to leave the company?

(Shown: Percent Businesses surveyed that have Jordanian workers, n=1302)

All findings are rounded to the nearest percent

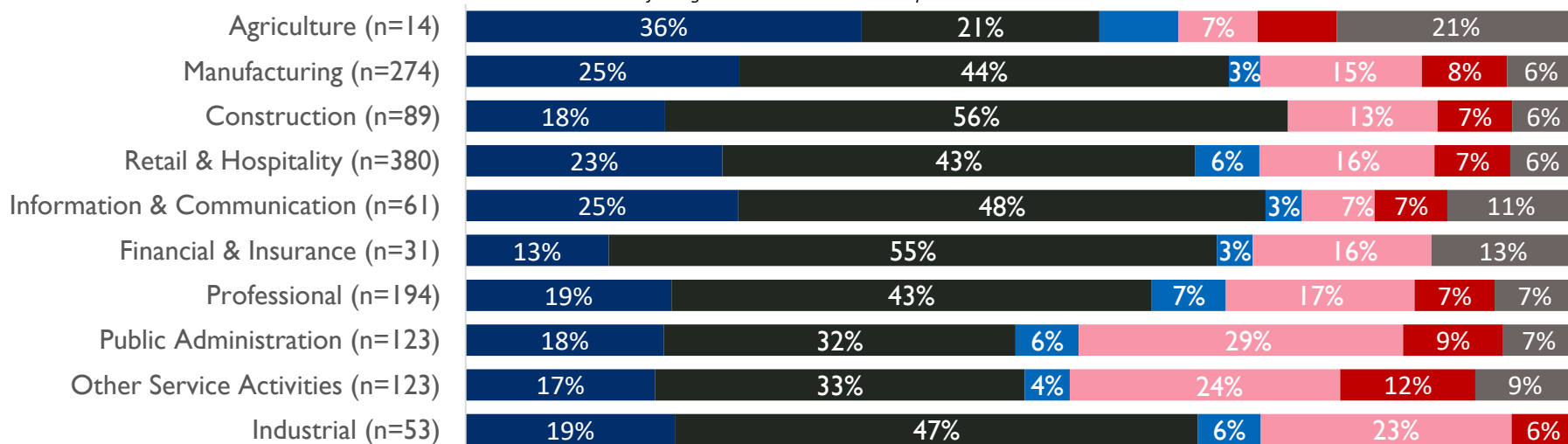


Retention of Jordanian Workers by Sector

If your business has any Jordanian workers, excluding yourself, what is the main reason for full time Jordanian employees to leave the company?

(Shown: Percent Businesses surveyed, that have Jordanian Employees by sector)

All findings are rounded to the nearest percent



- Wanted different career path
- Wanted higher salary
- Challenges (e.g., transportation costs, work hours)
- Personal Reasons/Social Pressures

Perceptions on Employment Regulations – Hiring and Firing

To what extent do the laws and regulations allow flexible hiring and firing workers?

(Shown: Percent Businesses surveyed n=1830)

All findings are rounded to the nearest percent



■ 1 Not at all

■ 2

■ 3

■ 4

■ 5

■ 6

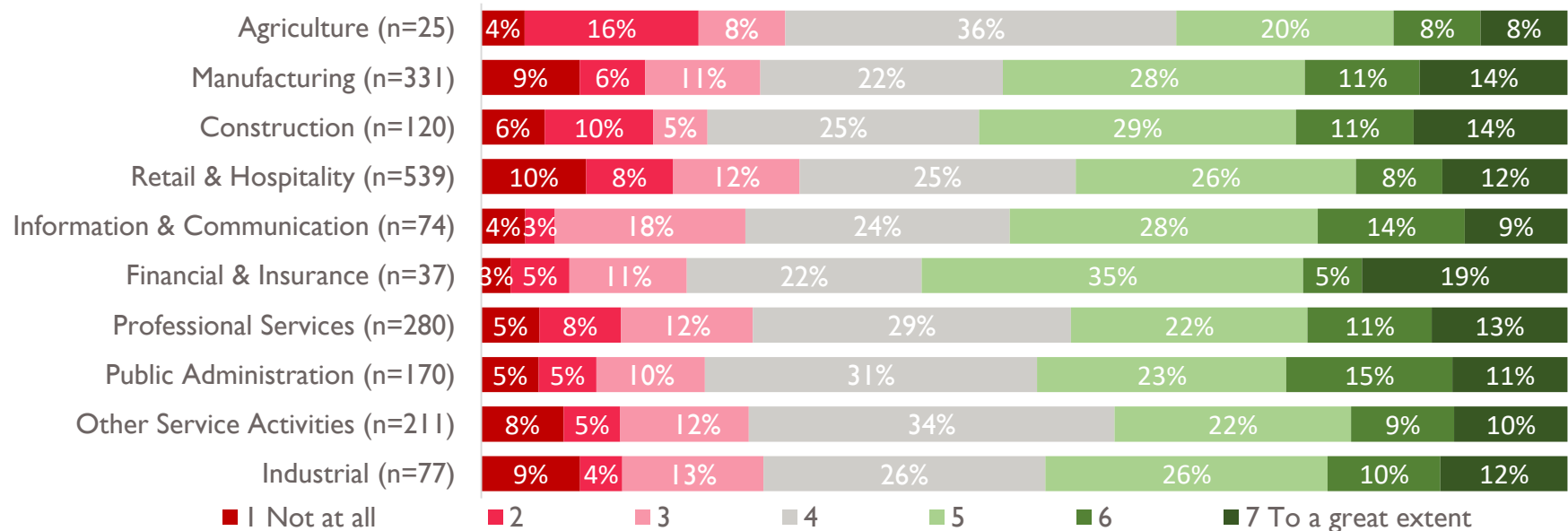
■ 7 To a great extent

Perceptions on Employment Regulations – Hiring and Firing by Sector

To what extent do the laws and regulations allow flexible hiring and firing workers?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

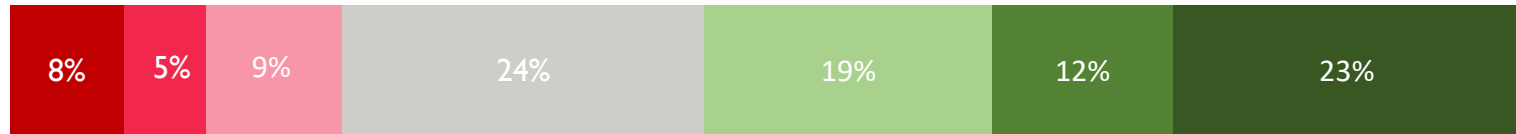


Perceptions on Employment Regulations – Foreign Labor

How restrictive are laws and regulations related to the hiring of foreign labor?

(Shown: Percent Businesses surveyed n=1830)

All findings are rounded to the nearest percent



■ 1 Very Restrictive

■ 2

■ 3

■ 4

■ 5

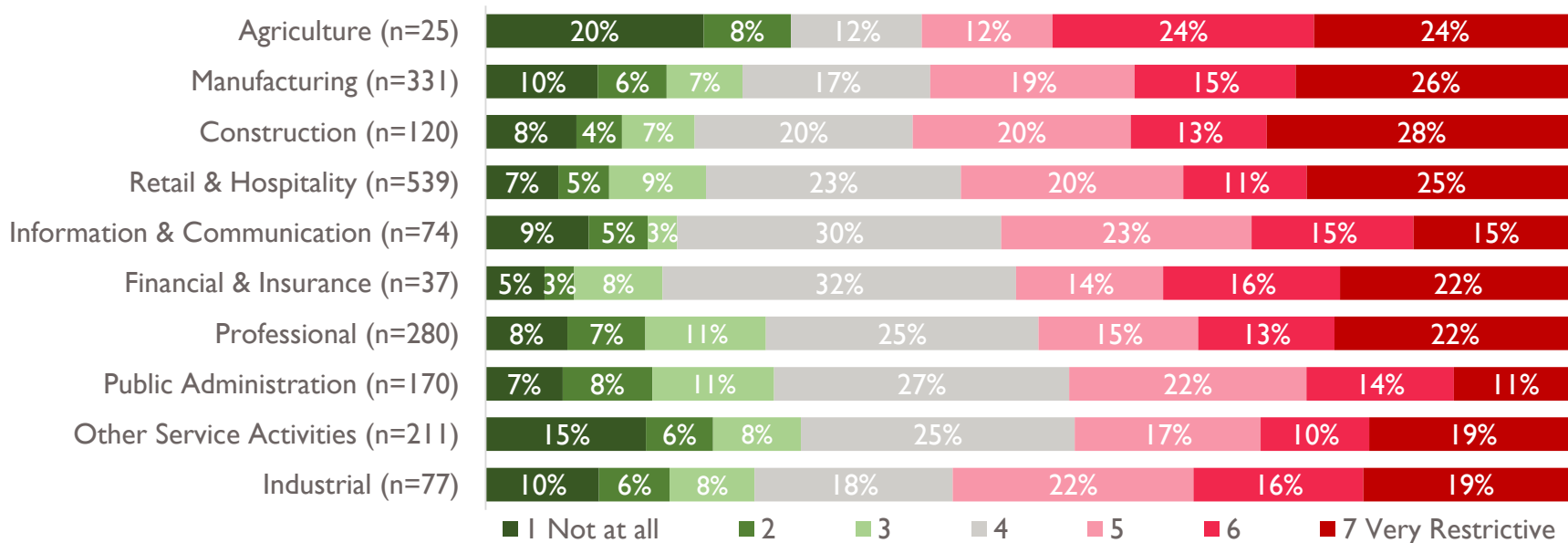
■ 6

■ 7 Not at all

Perceptions on Employment Regulations – Foreign Labor by Sector

How restrictive are laws and regulations related to the hiring of foreign labor?

(Shown: Percent Businesses surveyed, by sector)
All findings are rounded to the nearest percent



Access to Finance



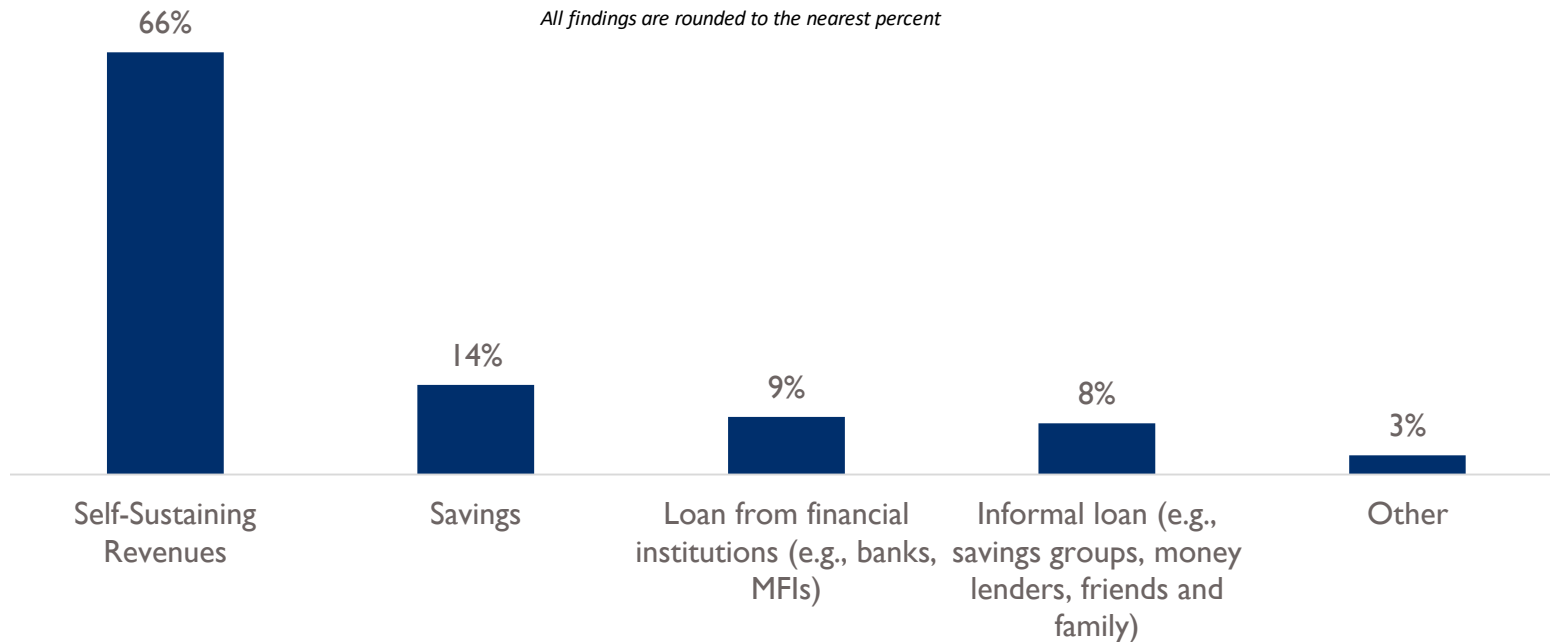
Primary Means of Finance

Primary Mean of Finance

How do you primarily finance your business?

(Shown: percent businesses surveyed, n=1830)

All findings are rounded to the nearest percent

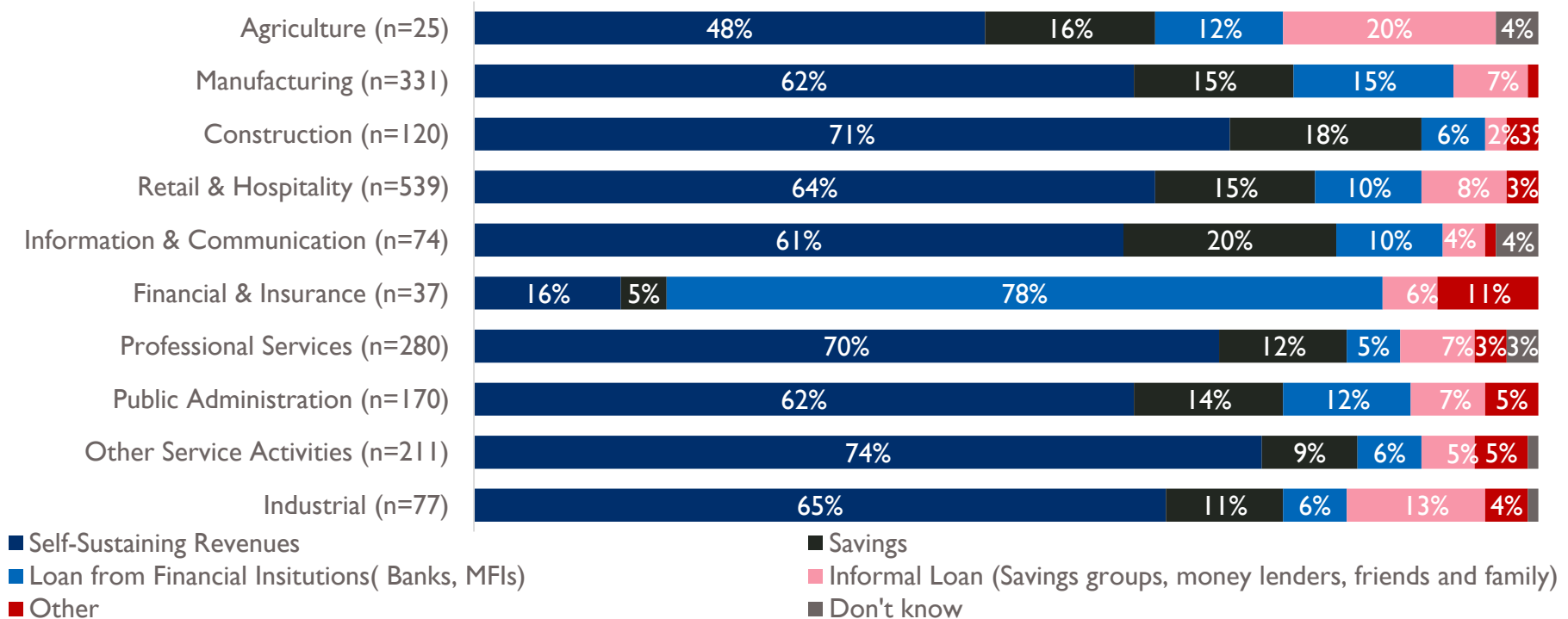


Primary Mean of Finance by Sector

How do you primarily finance your business?

(Shown: percent businesses surveyed in each sector)

All findings are rounded to the nearest percent



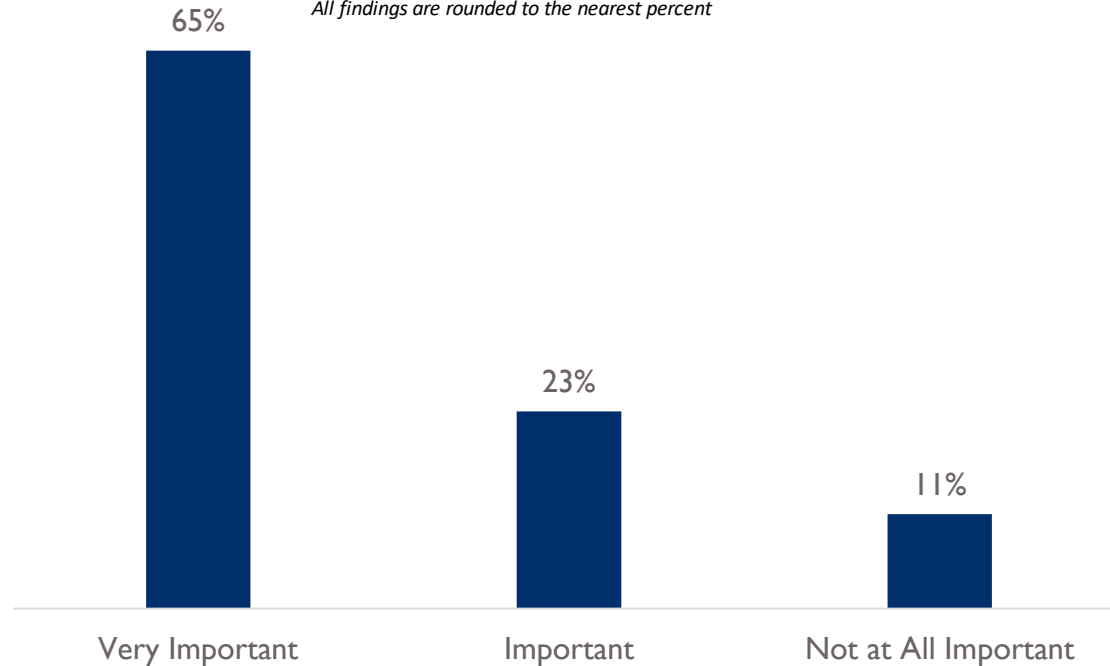
Perceptions on Access to Finance in Jordan

Perceptions of Access to Finance

**When it comes to the performance and growth of your business
would you say that access to finance is:**

(Shown: percent businesses surveyed, n=1870)

All findings are rounded to the nearest percent

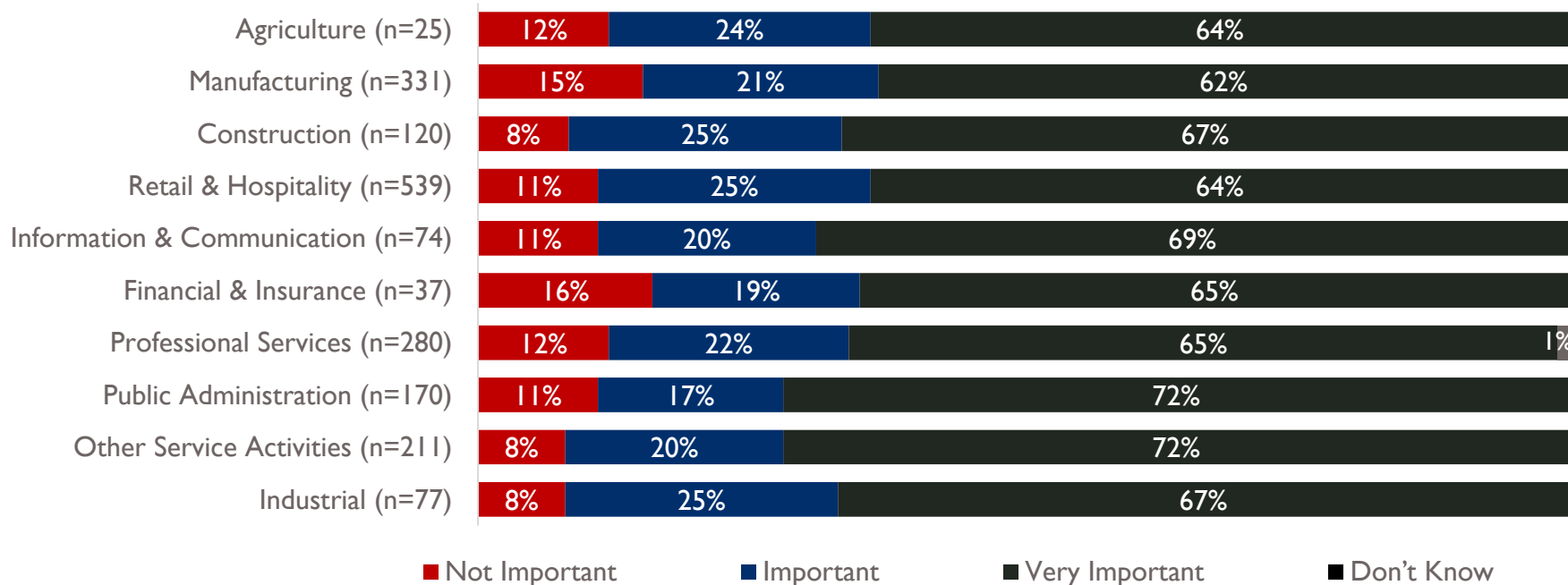


Perceptions of Access to Finance by Sector

**When it comes to the performance and growth of your business
would you say that access to finance is:**

(Shown: percent businesses surveyed in each sector)

All findings are rounded to the nearest percent

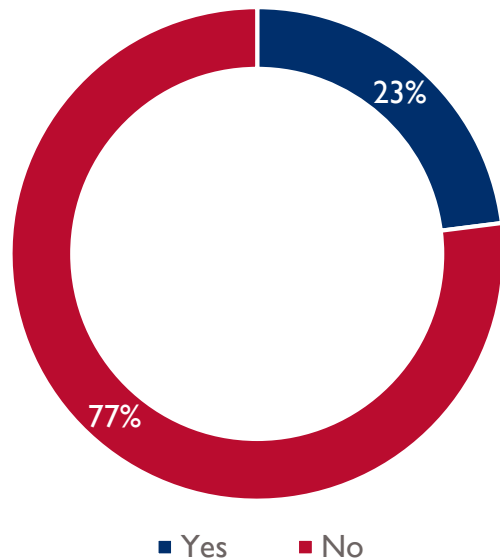


Reported Rate of Loan Application Acceptance

Applied for a Loan or Financial Support

In the past 12 months have you applied for a loan for your enterprise/project or received financial support from a financial institution/bank?

(Shown: percent businesses surveyed n=1830)
All findings are rounded to the nearest percent

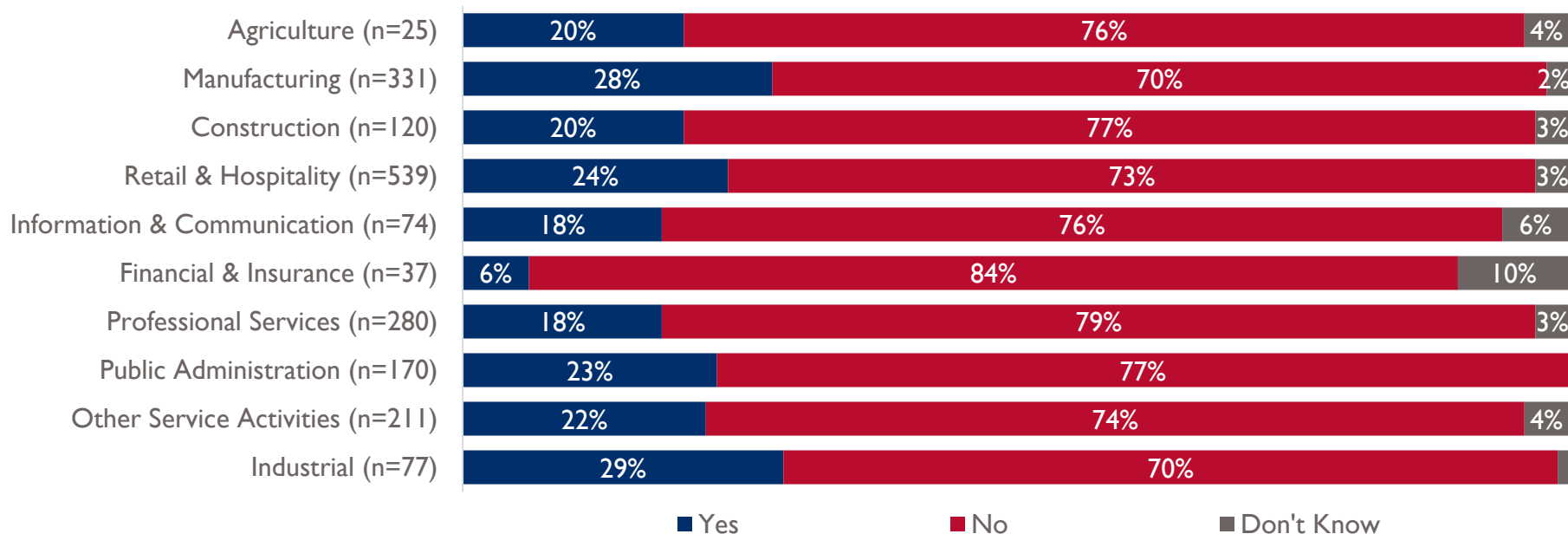


Applied for a Loan or Financial Support by Sector

In the past 12 months have you applied for a loan for your enterprise/project or received financial support from a financial institution/bank?

(Shown: percent businesses surveyed in each sector)

All findings are rounded to the nearest percent

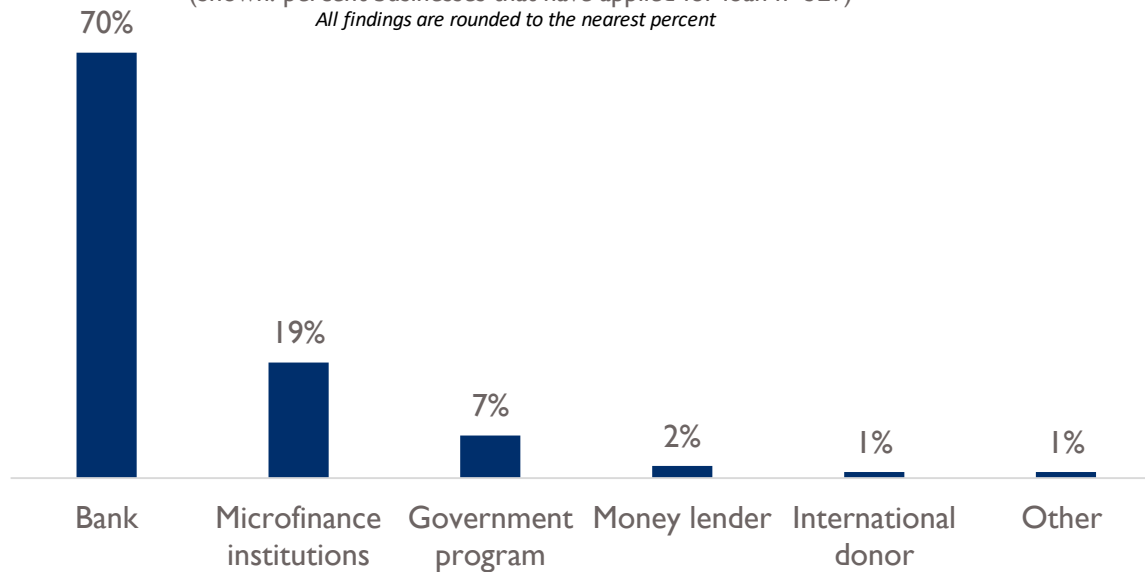


Loan/Finance Institution

If you applied for a loan in the last 12 months, to whom did you most recently apply for a loan?

(Shown: percent businesses that have applied for loan n=329)

All findings are rounded to the nearest percent

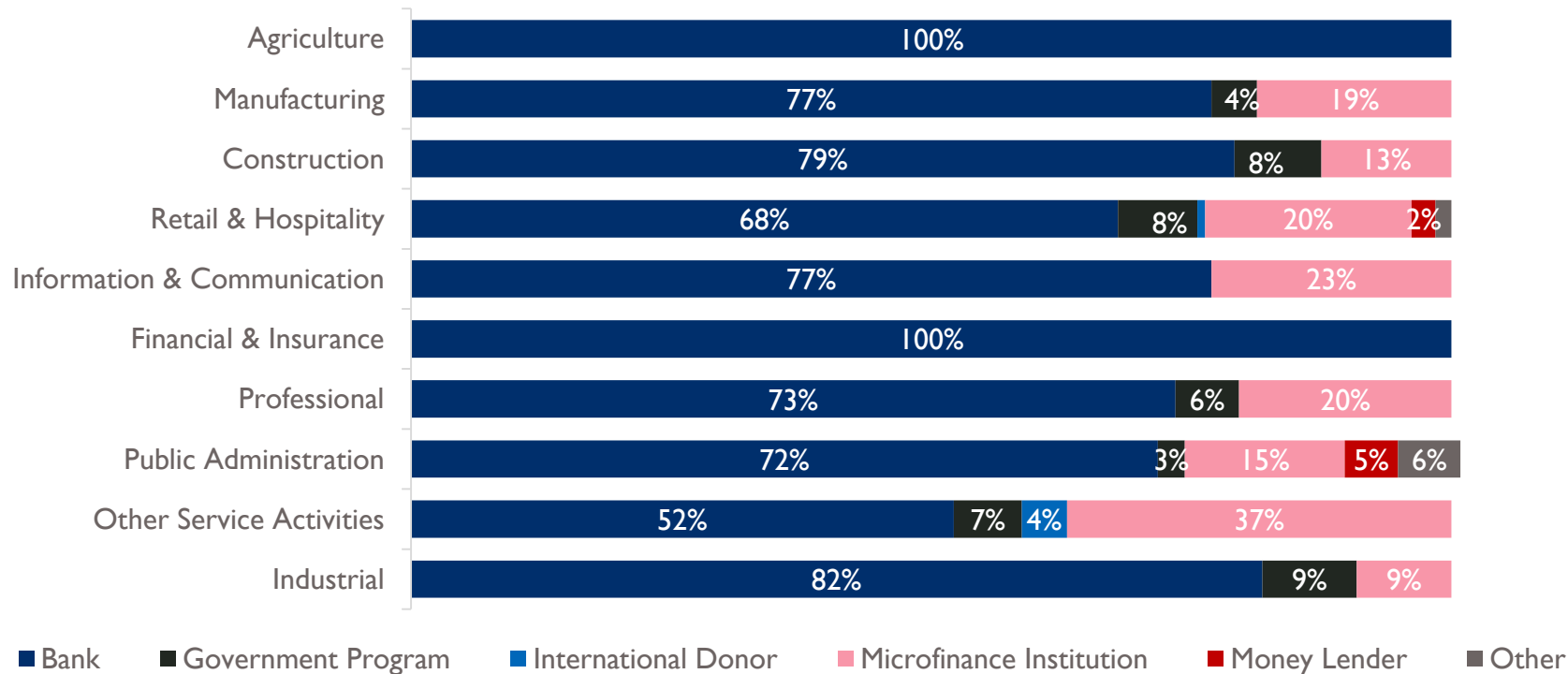


Loan/Finance Institution by Sector

To whom did you most recently apply for a loan

(Shown: percent businesses that have applied for loan by sector n=329)

All findings are rounded to the nearest percent

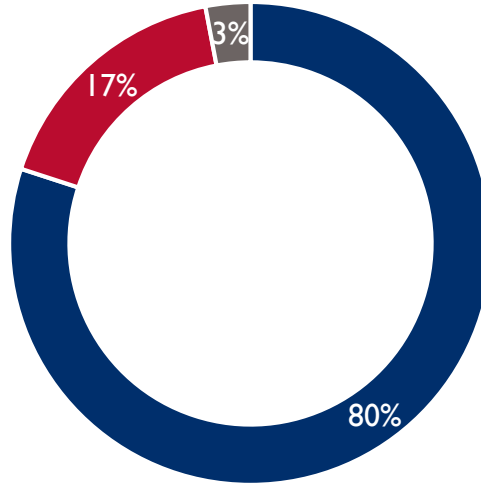


Approval of Loan/Finance Application

If you applied for a loan, were you approved?

(Shown: percent businesses that have applied for loan n=329)

All findings are rounded to the nearest percent



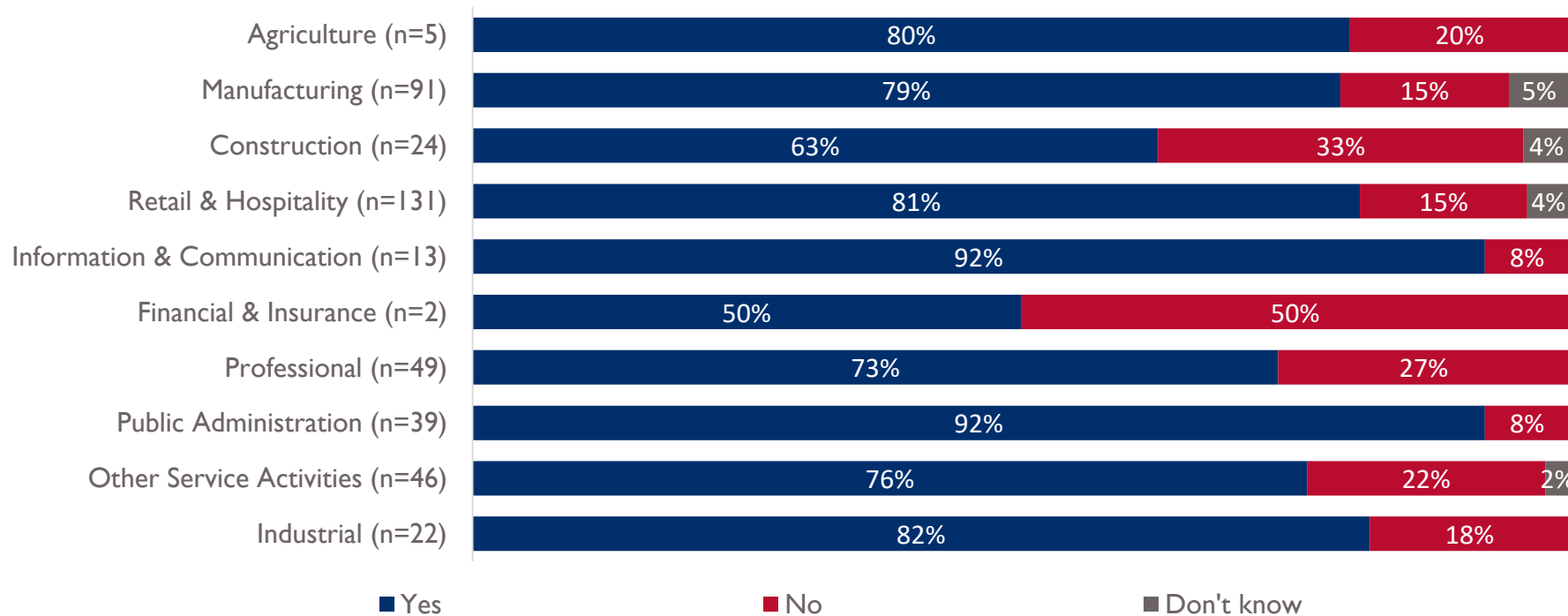
■ Yes ■ No ■ Don't Know

Approval of Loan/Finance Application by Sector

If you applied for a loan, were you approved?

(Shown: percent businesses that have applied for loan in each sector, n = 422)

All findings are rounded to the nearest percent

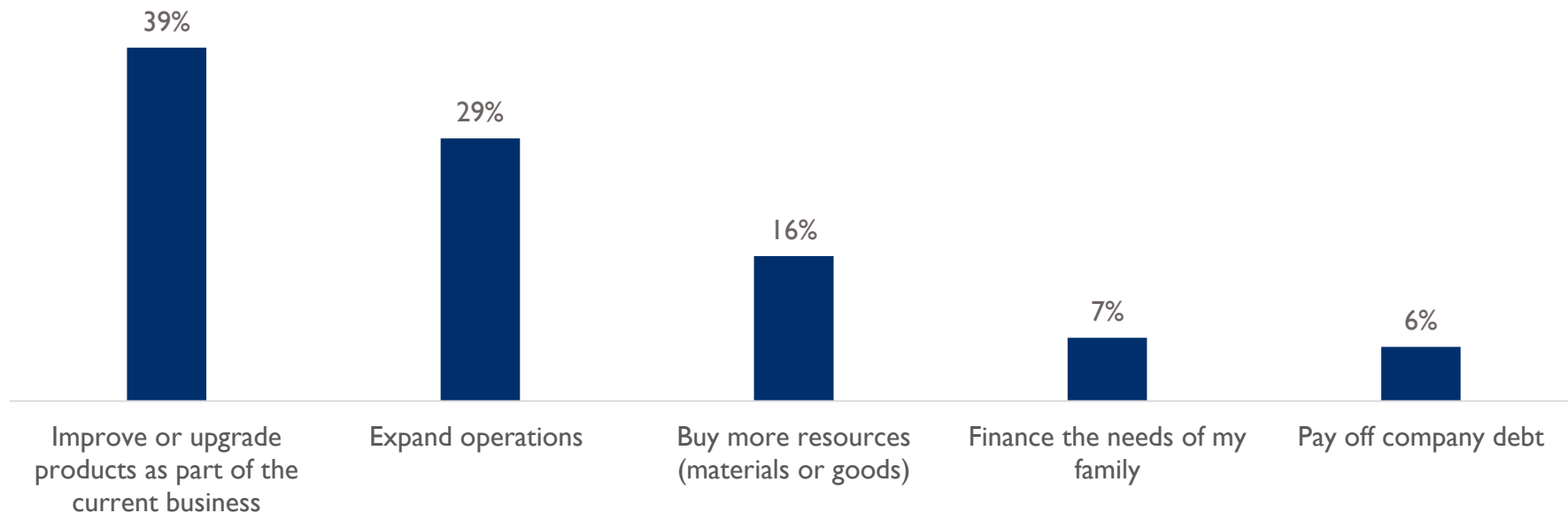


Primary Use of Funds from Loan – Successful Applicants

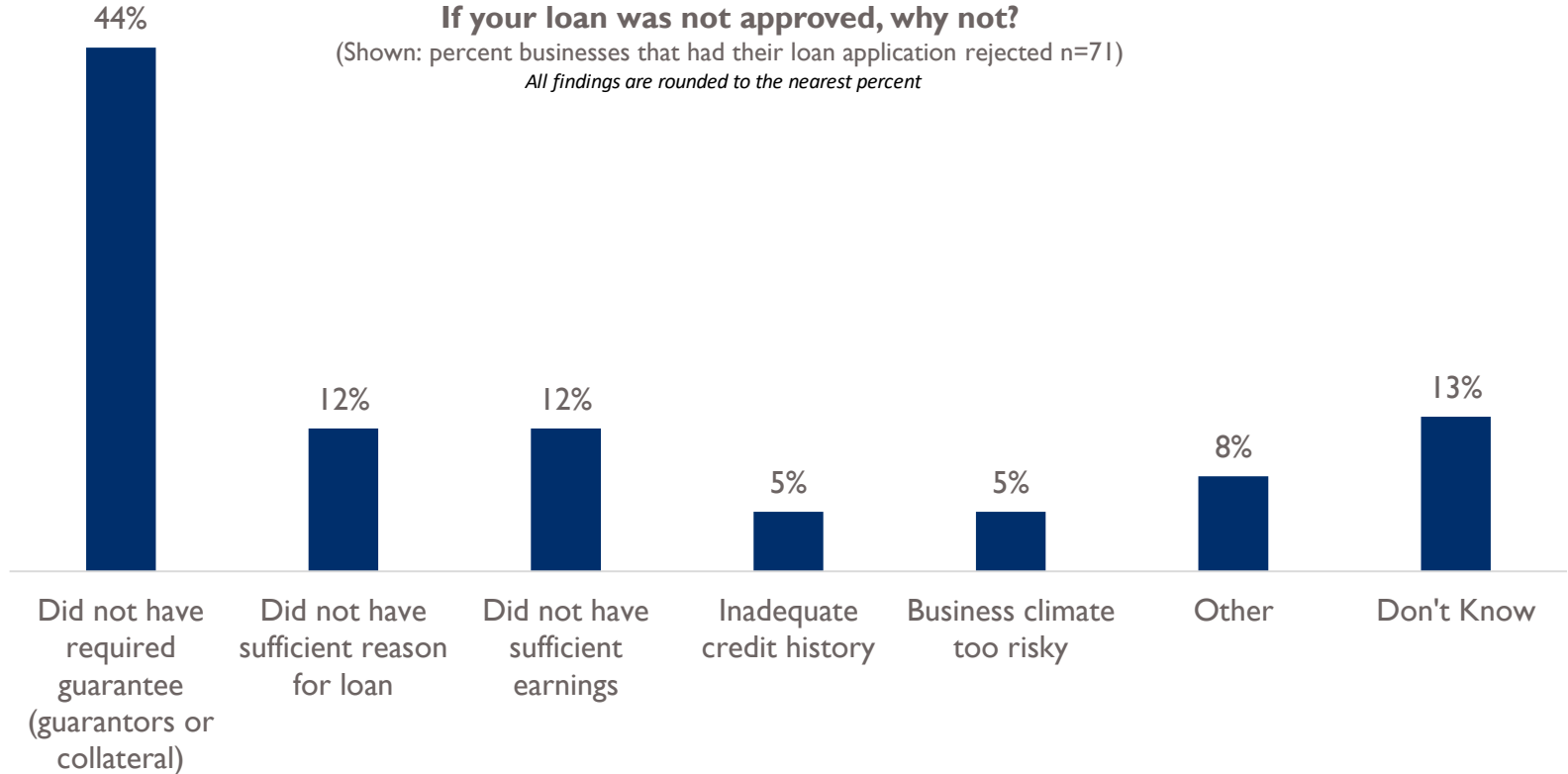
What was the primary purpose for the loan/financing?

(Shown: percent businesses surveyed approved for a loan in the last 12 months,
n=326)

All findings are rounded to the nearest percent



Loan Rejection Reasons



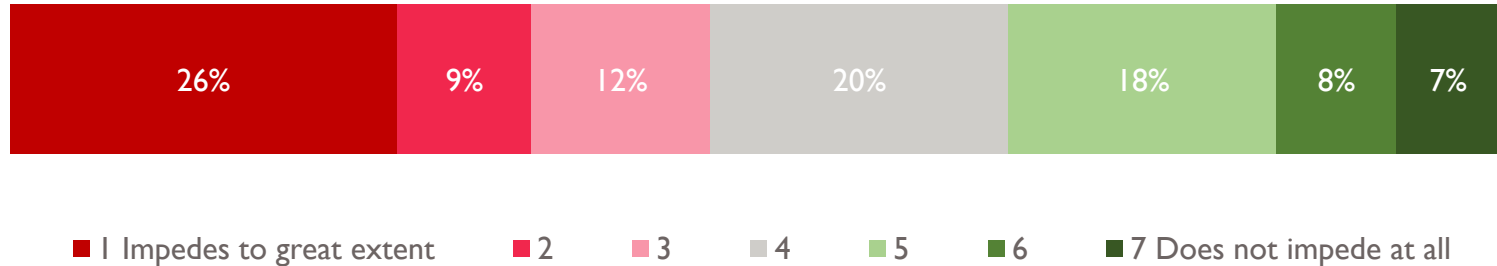
Challenges to Access to Finance

Cost of Access to Finance

To what extent do the costs of financial services impede business performance?

(Shown: Percent Businesses surveyed, by sector, n=1830)

All findings are rounded to the nearest percent

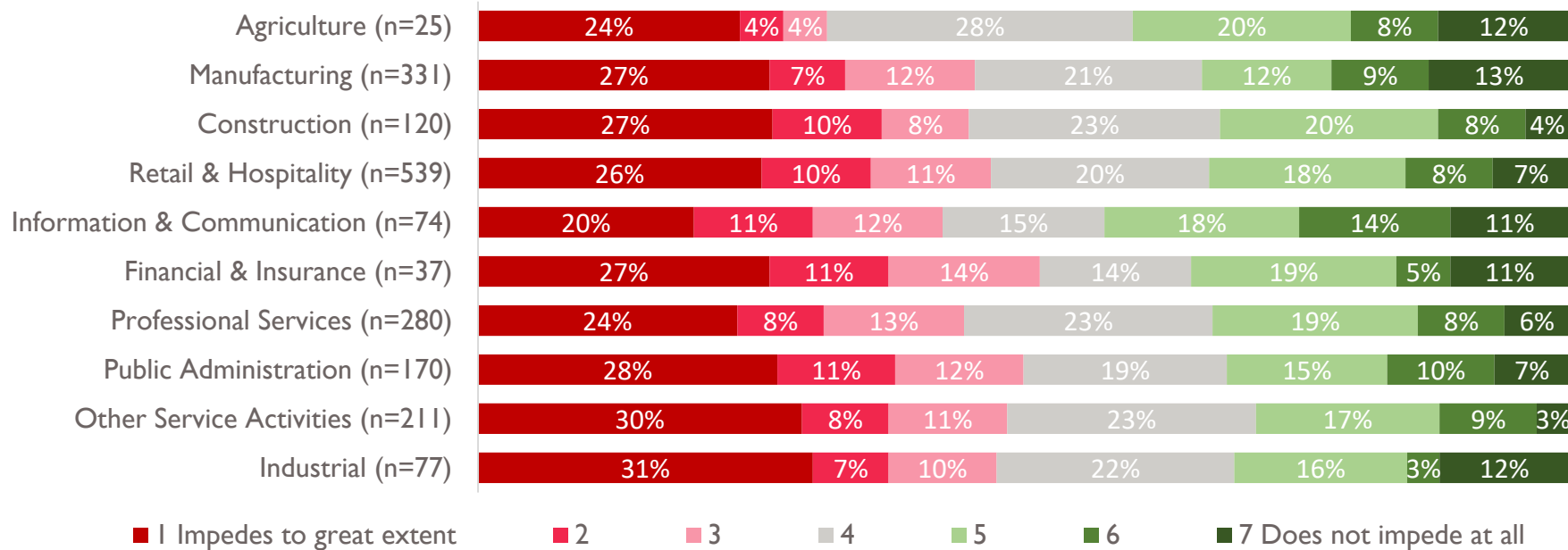


Cost of Access to Finance by Sector

To what extent do the costs of financial services impede business performance?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

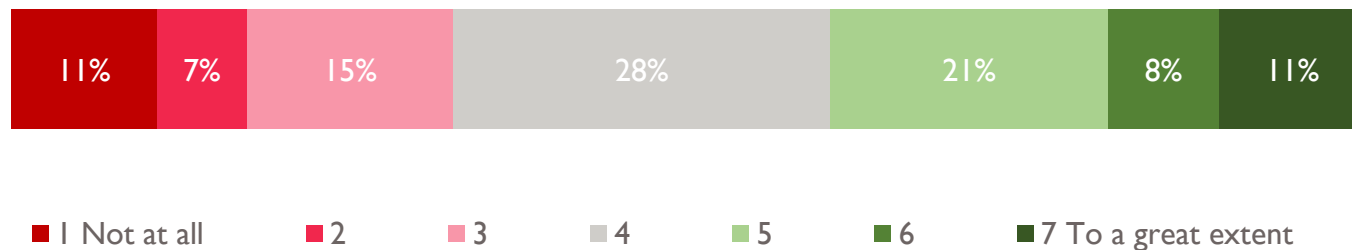


Range of Financial Products

Does the financial sector provide sufficient range of financial products and services?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

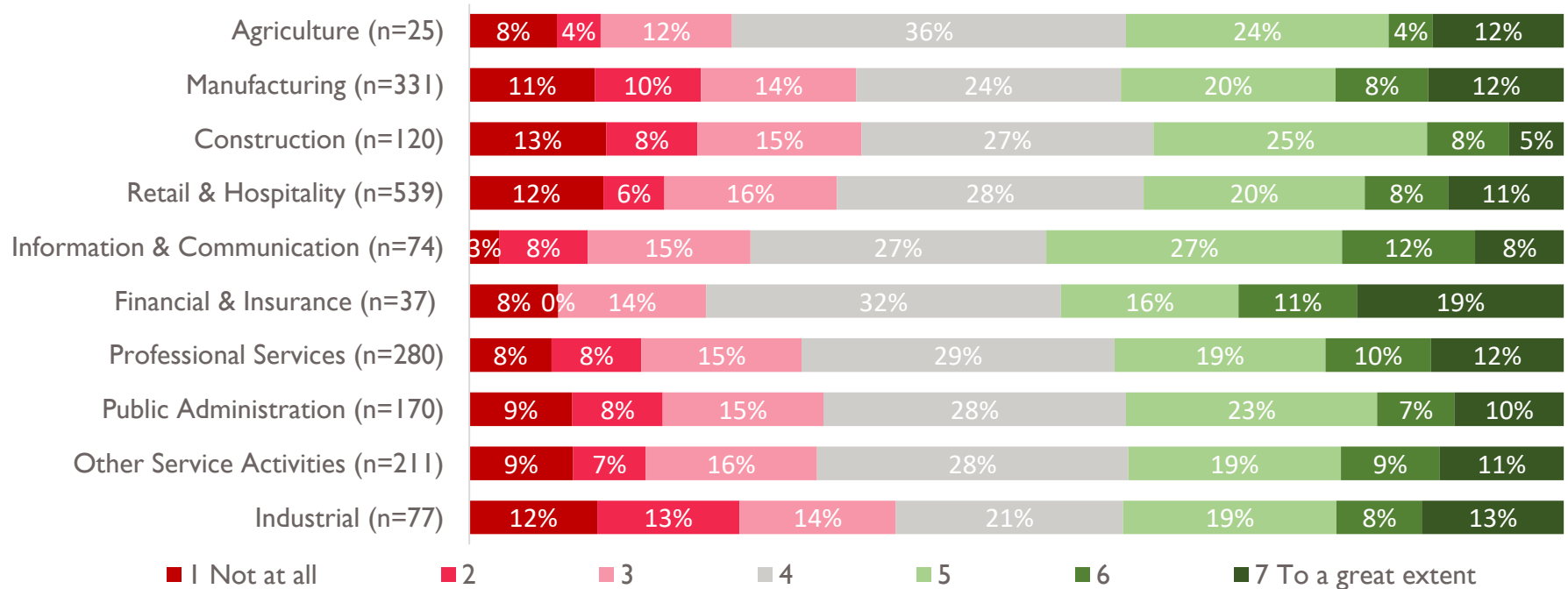


Range of Financial Products by Sector

Does the financial sector provide sufficient range of financial products and services?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

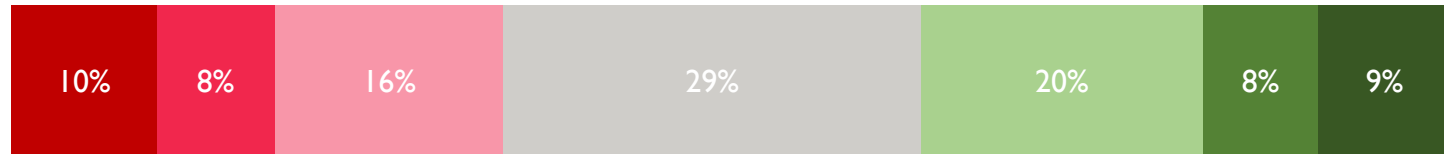


Financial Products Information and Marketing

Does the financial sector provide sufficient information about the range of financial products and services that are offered?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



■ 1 Not at all

■ 2

■ 3

■ 4

■ 5

■ 6

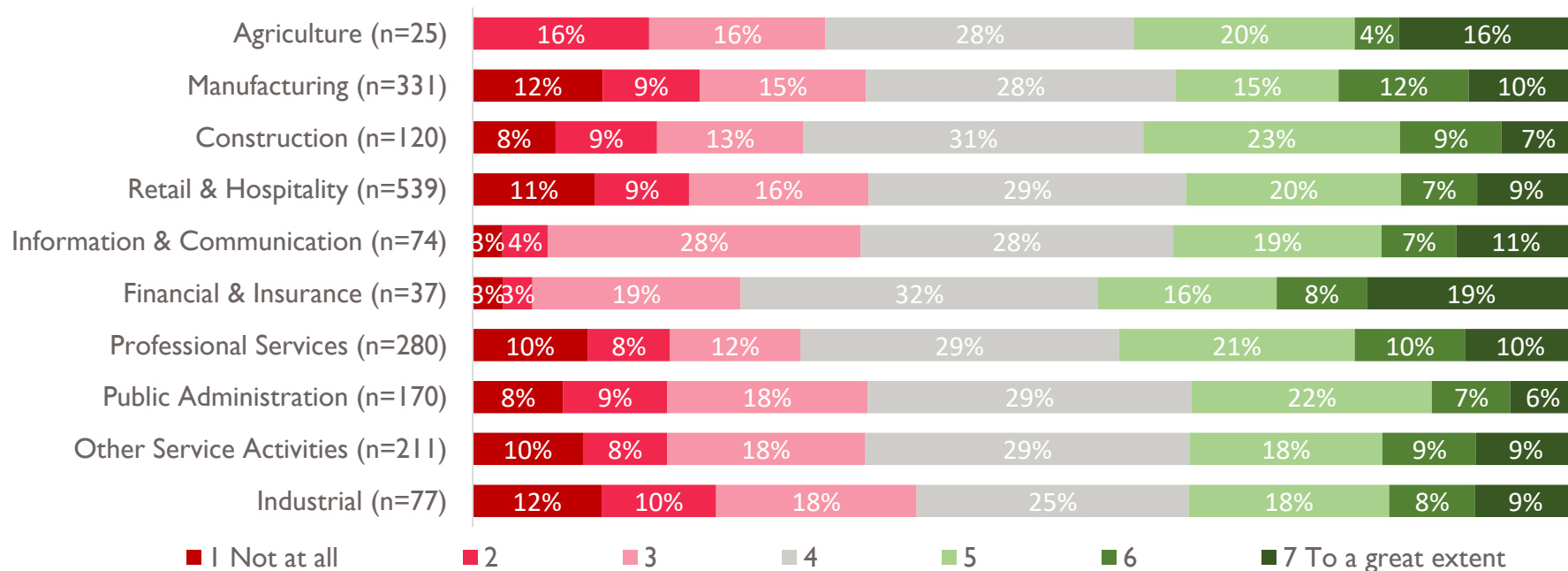
■ 7 To a great extent

Financial Products Information and Marketing by Sector

Does the financial sector provide sufficient information about the range of financial products and services that are offered?

(Shown: Percent Businesses surveyed by sector)

All findings are rounded to the nearest percent



Trends in Challenges to Access to Finance

**Over the last three years would you say your access to finance
has become:**

(Shown: Percent Businesses surveyed n=1830)

All findings are rounded to the nearest percent



■ Significantly More Challenging

■ More Challenging

■ Stayed the Same

■ Less Challenging

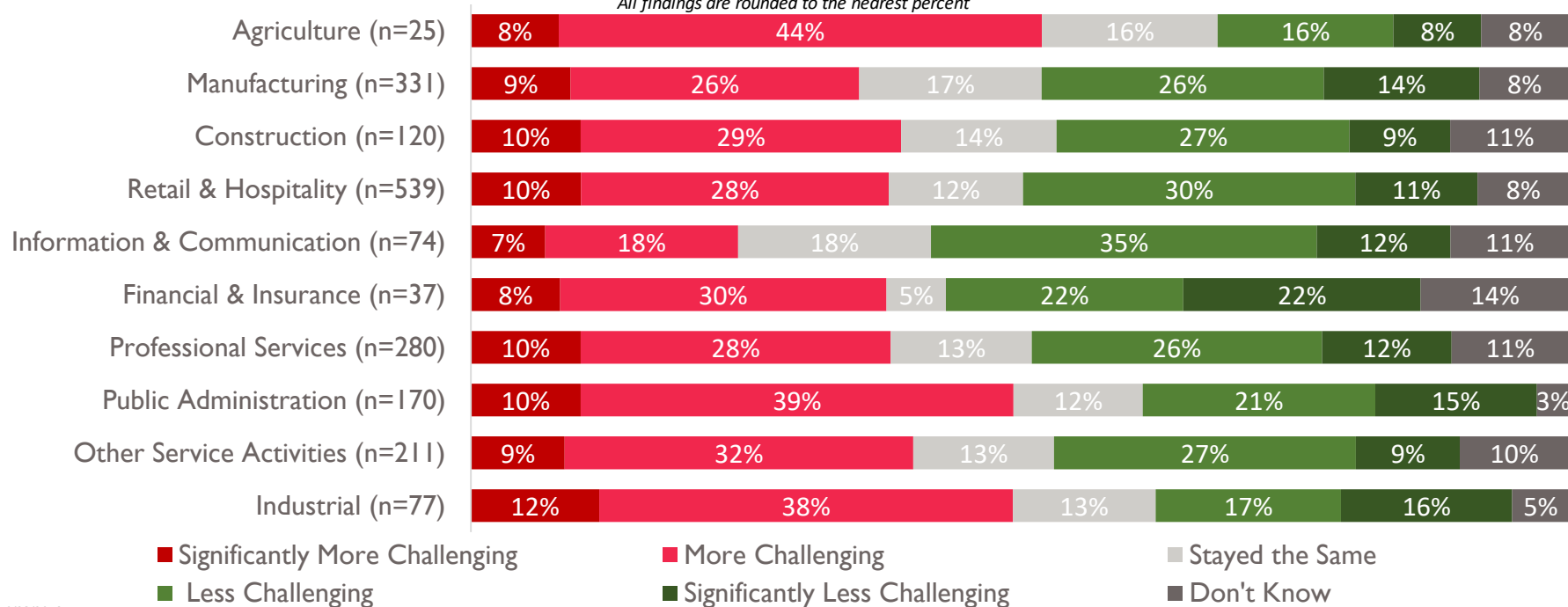
■ Significantly Less Challenging

■ Dont Know

Trends in Challenges to Access to Finance by Sector

Over the last three years would you say your access to finance has become:

(Shown: Percent Businesses surveyed, by sector n=1864)
All findings are rounded to the nearest percent



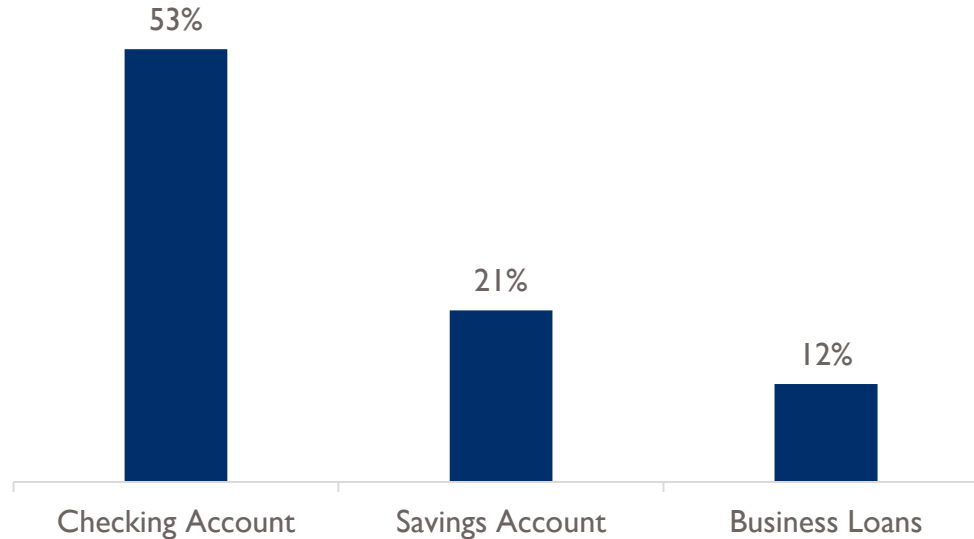
Priorities and Opportunities in Accessing Finance

Top Three Most Important Financial Needs/Banking Services

What are the two most important financial needs/ banking services for your business? Top Three

(Shown: percent businesses surveyed, n = 1830)

All findings are rounded to the nearest percent



EXPORT TRENDS



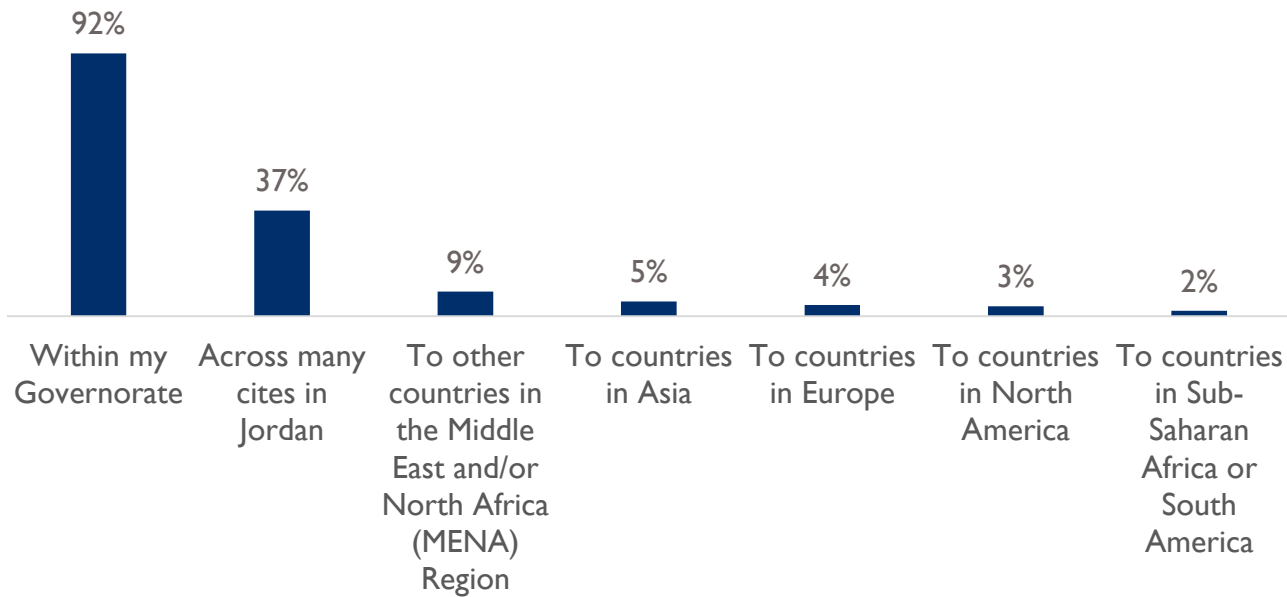
Export Markets

Markets for Jordanian Firms

Into which of the following markets are you providing your goods and services?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

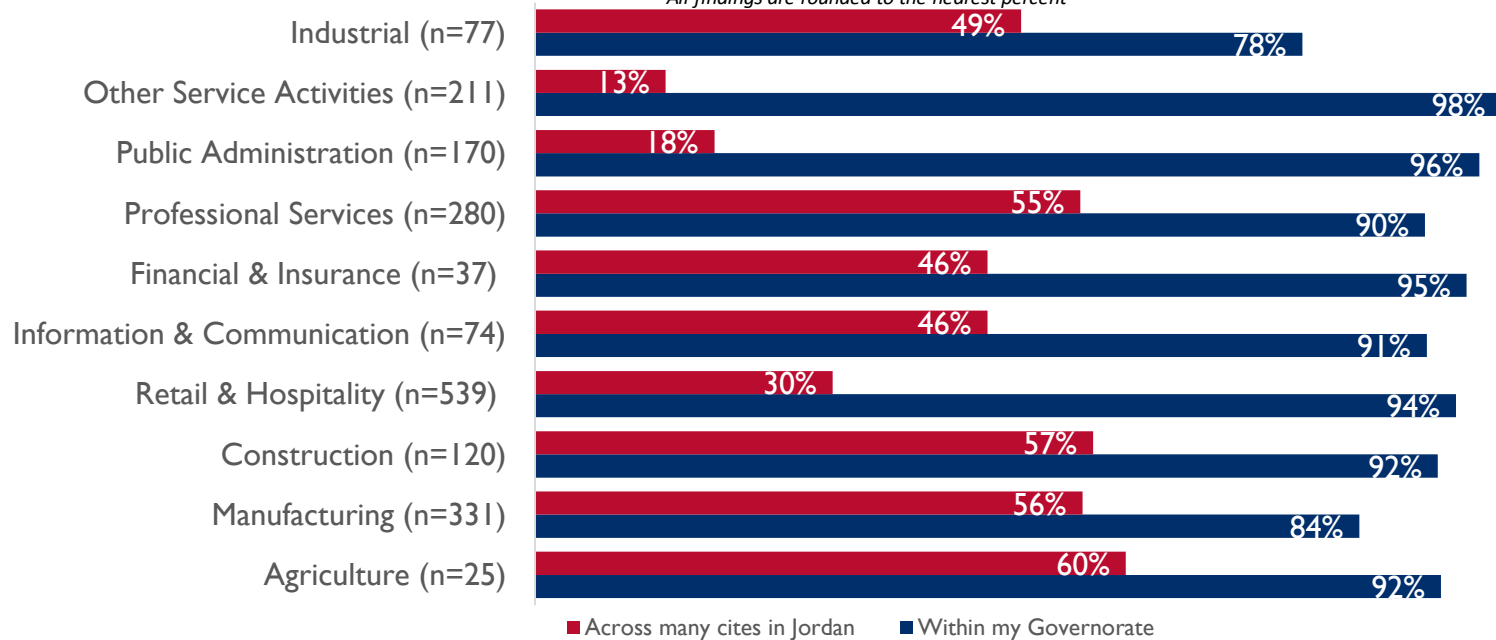


Domestic Markets for Firms by Sector

Into which of the following markets are you providing your goods and services inside Jordan?

(Shown: Percent Businesses surveyed by sector, n=1864)

All findings are rounded to the nearest percent

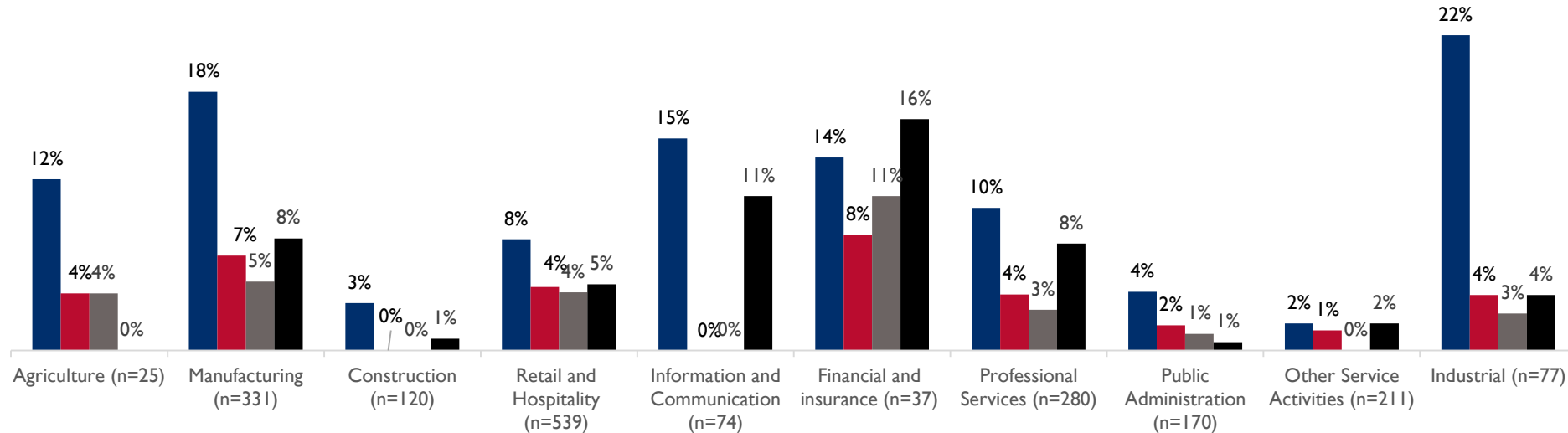


Foreign Markets for Firms by Sector

Into which of the following markets are you exporting your goods and services?

(Shown: Percent Businesses surveyed by sector)

All findings are rounded to the nearest percent

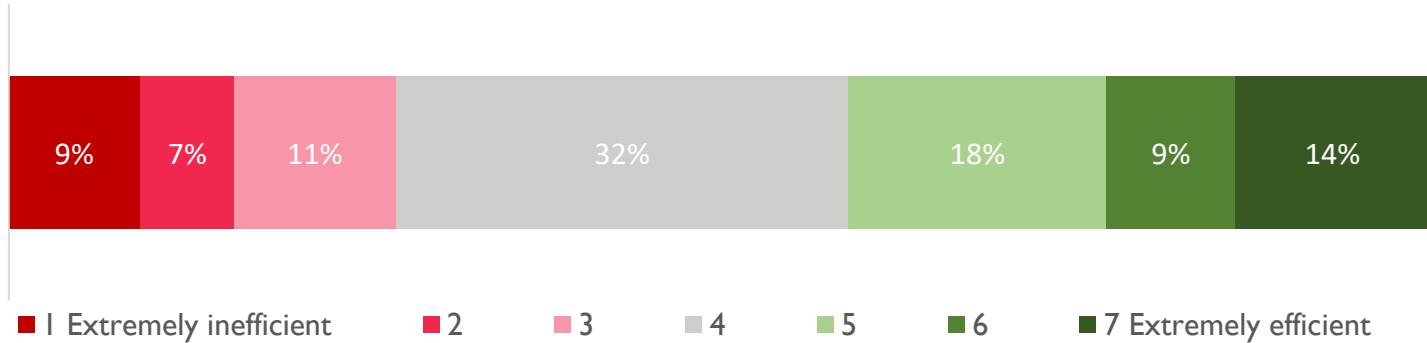


■ To other countries in the Middle East and/or North Africa (MENA) Region
 ■ To countries in Europe
 ■ To countries in North America
 ■ To countries in Asia

Perceptions of Customs Rules, Regulations, and Practices

Perceptions of Customs Procedures

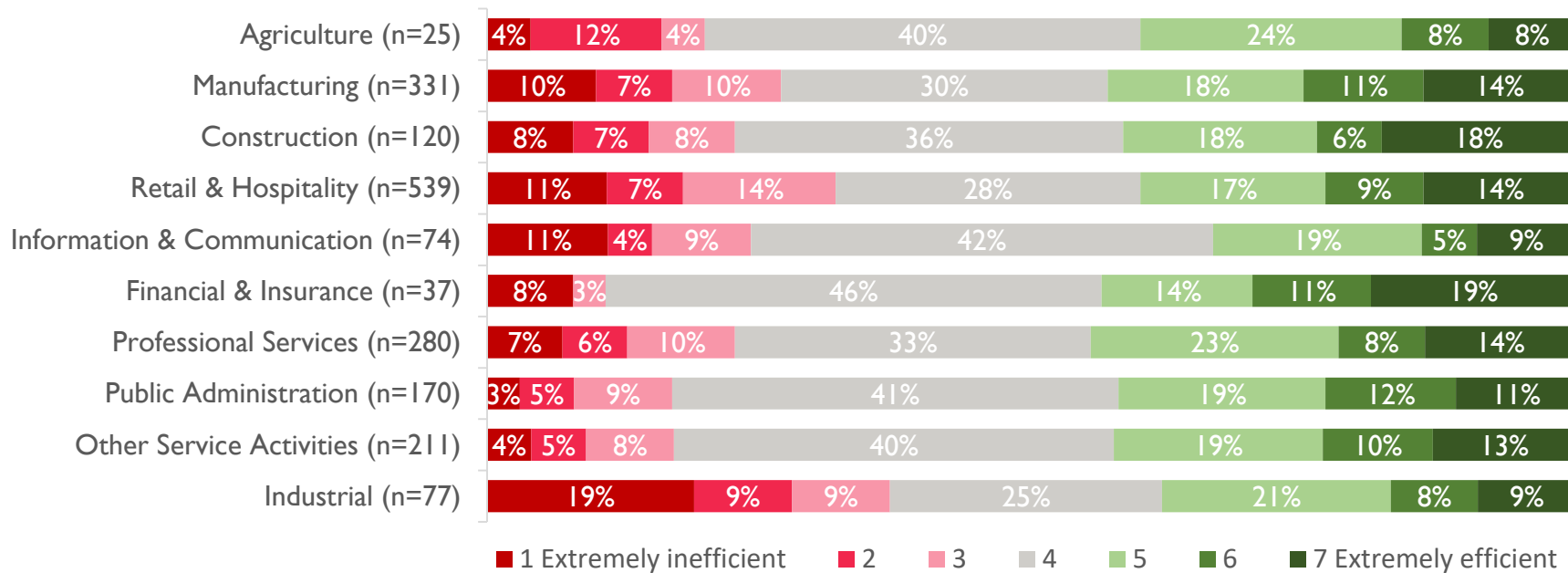
How efficient are the customs procedures?
(Shown: Percent Businesses surveyed, by sector n=1830)
All findings are rounded to the nearest percent



Perceptions of Customs Procedures by Sector

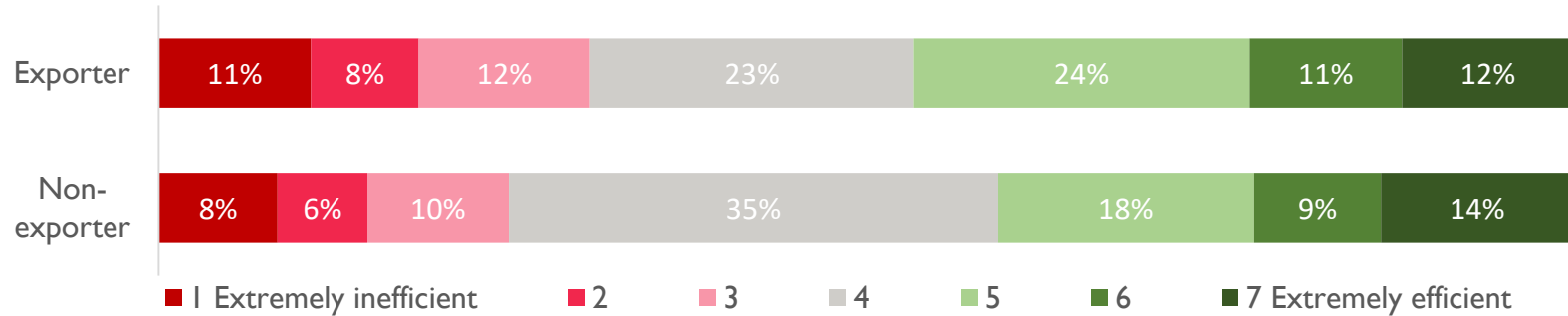
How efficient are the customs procedures?
(Shown: Percent Businesses surveyed, by sector n=1864)

All findings are rounded to the nearest percent



Perceptions of Customs Procedures by Exporters

How efficient are the customs procedures?
(Shown: Percent Businesses surveyed, by exporter status)
All findings are rounded to the nearest percent



BUSINESS ENABLING ENVIRONMENT



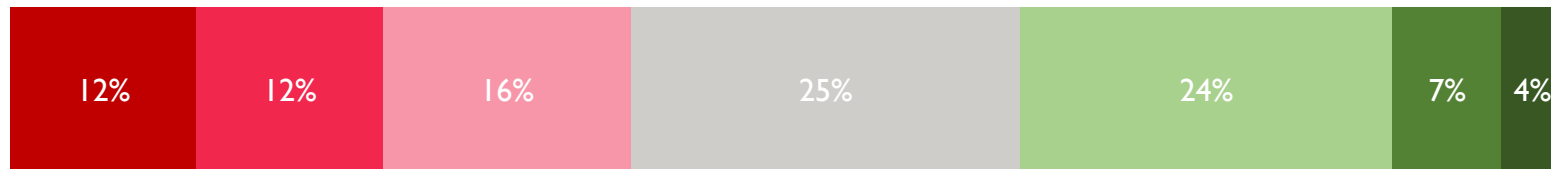
Perceptions on Infrastructure

General State of Infrastructure

How do you assess the general state of infrastructure (e.g., transport, communications, energy) in your country?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



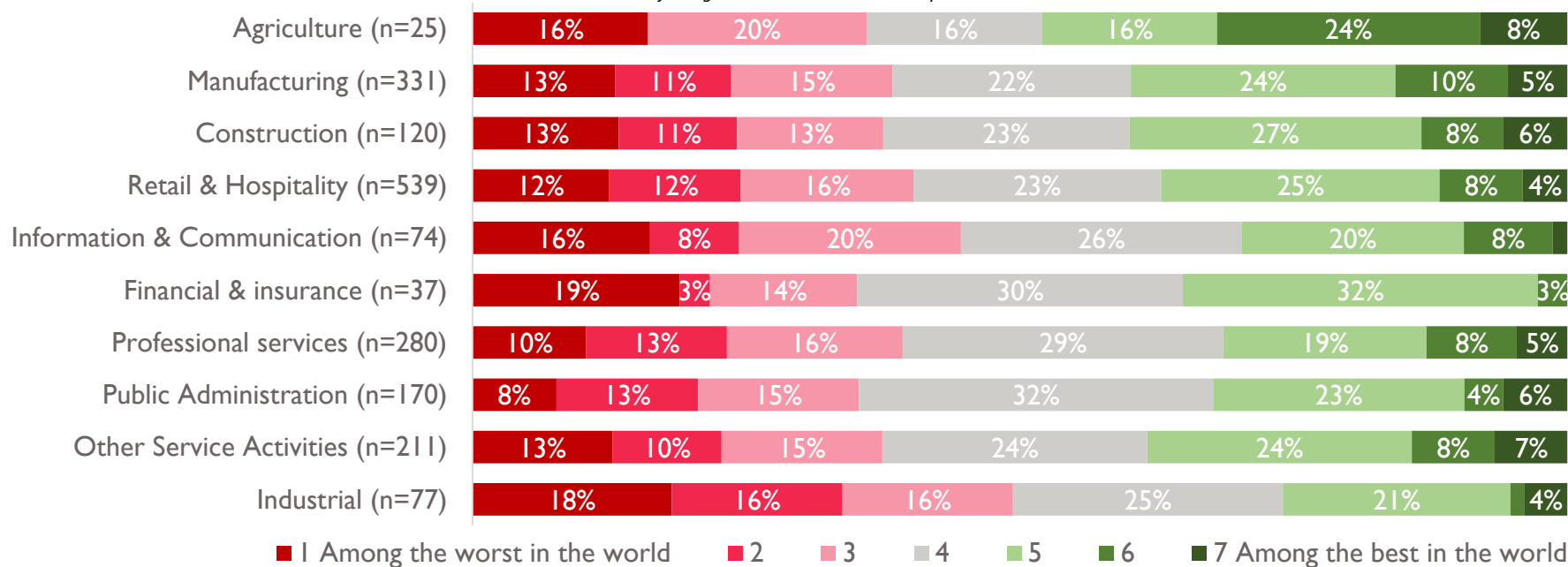
■ 1 Among the worst in the world ■ 2 ■ 3 ■ 4 ■ 5 ■ 6 ■ 7 Among the best in the world

General State of Infrastructure by Sector

How do you assess the general state of infrastructure (e.g., transport, communications and energy) in your country?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



Quality of Roads

How is the quality (extensiveness and condition) of transport infrastructure for roads only?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



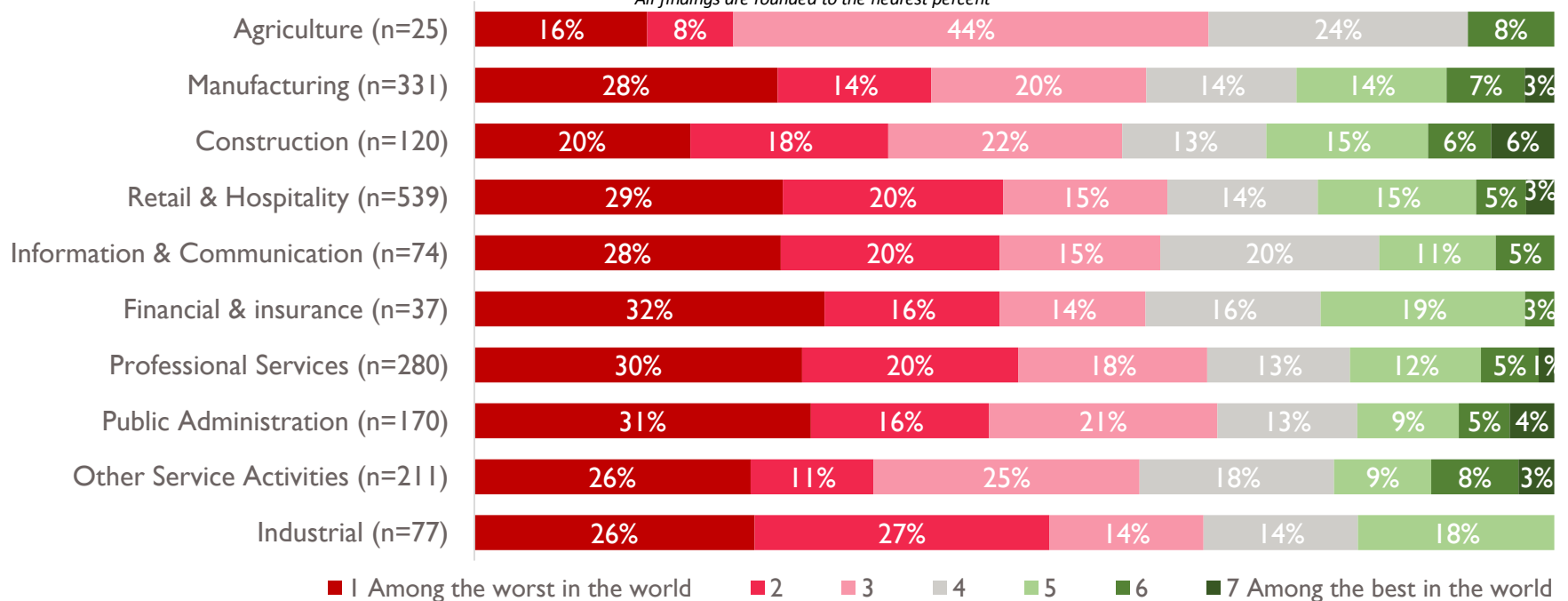
■ 1 Among the worst in the world ■ 2 ■ 3 ■ 4 ■ 5 ■ 6 ■ 7 Among the best in the world

Quality of Roads by Sector

How is the quality (extensiveness and condition) of transport infrastructure for Roads?

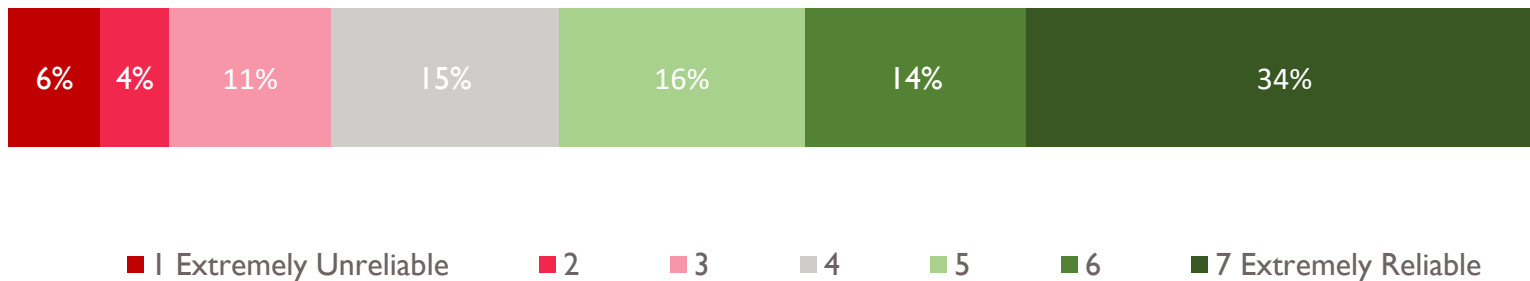
(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

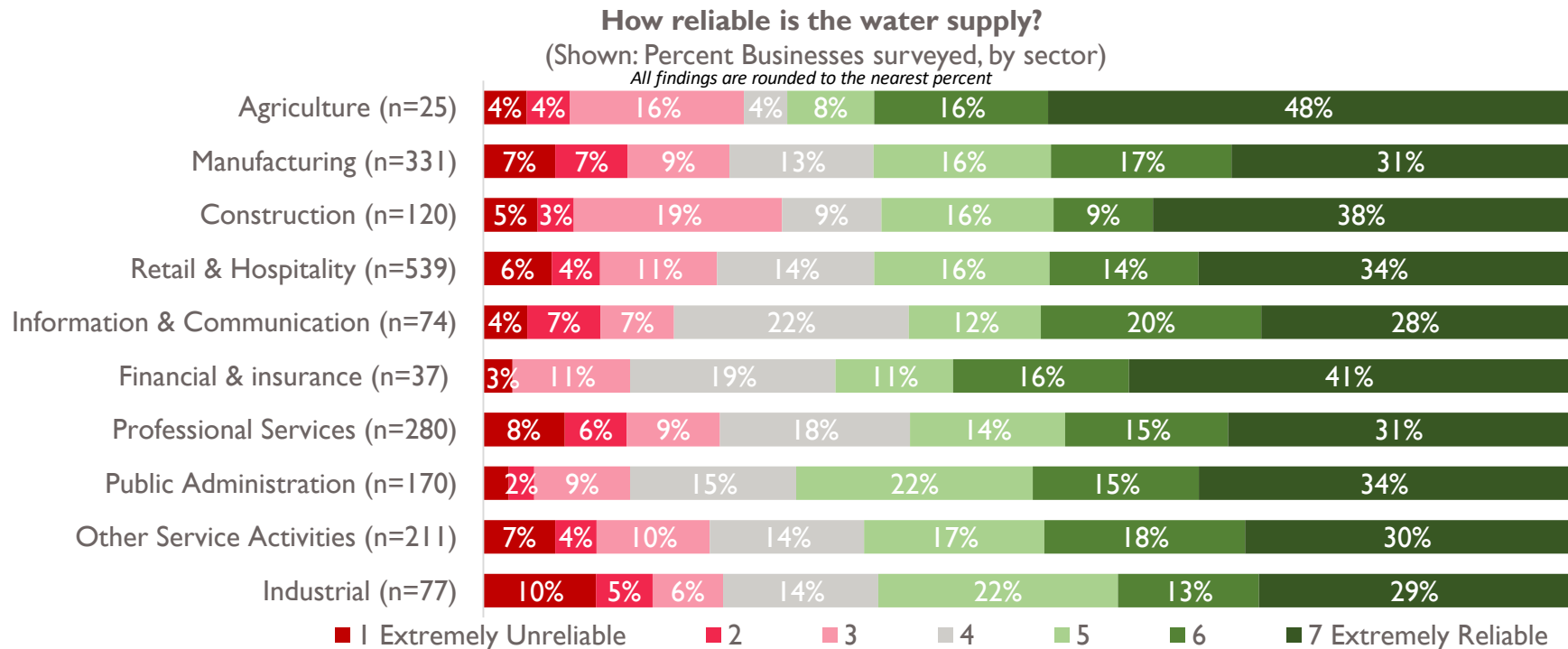


Reliability of Water Supply

How reliable is the water supply?
(Shown: Percent Businesses surveyed, by sector n=1830)
All findings are rounded to the nearest percent



Reliability of Water Supply by Sector



Quality of Seaports

How is the quality (extensiveness and condition) of transport infrastructure for Seaports?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



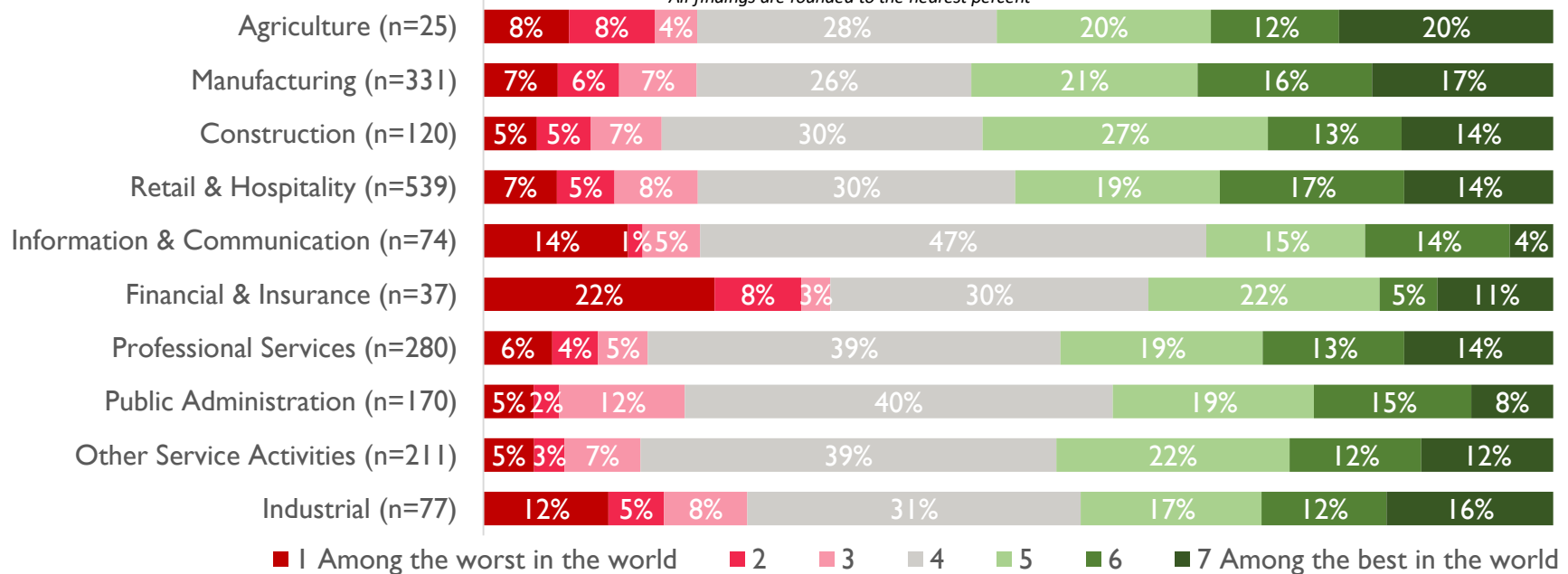
■ 1 Among the worst in the world ■ 2 ■ 3 ■ 4 ■ 5 ■ 6 ■ 7 Among the best in the world

Quality of Seaports by Sector

How is the quality (extensiveness and condition) of transport infrastructure for seaports?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



Quality of Airports

How is the quality (extensiveness and condition) of transport infrastructure for Airports?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



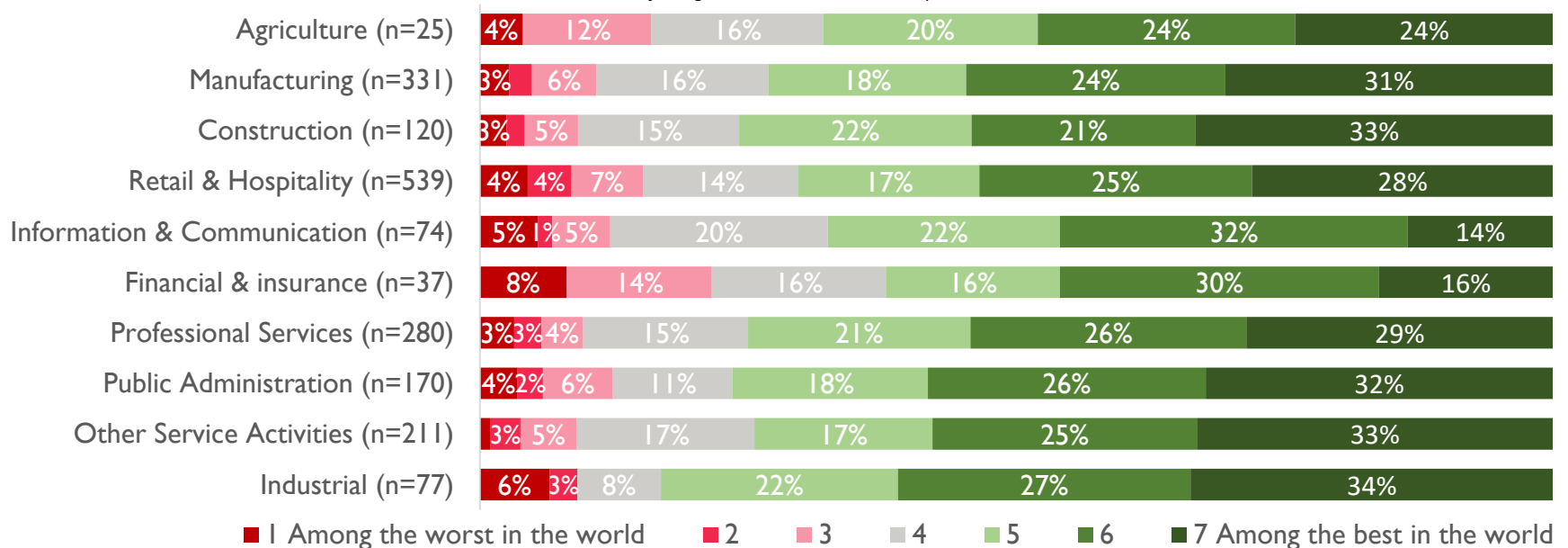
■ 1 Among the worst in the world ■ 2 ■ 3 ■ 4 ■ 5 ■ 6 ■ 7 Among the best in the world

Quality of Airports by Sector

How is the quality (extensiveness and condition) of transport infrastructure for airports?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

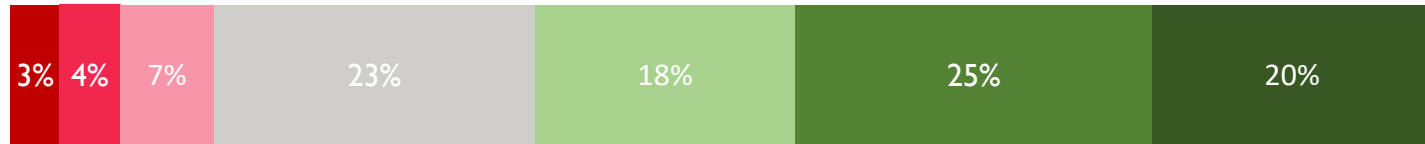


Efficiency of Air Transport Services

How efficient are Air Transport services?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent



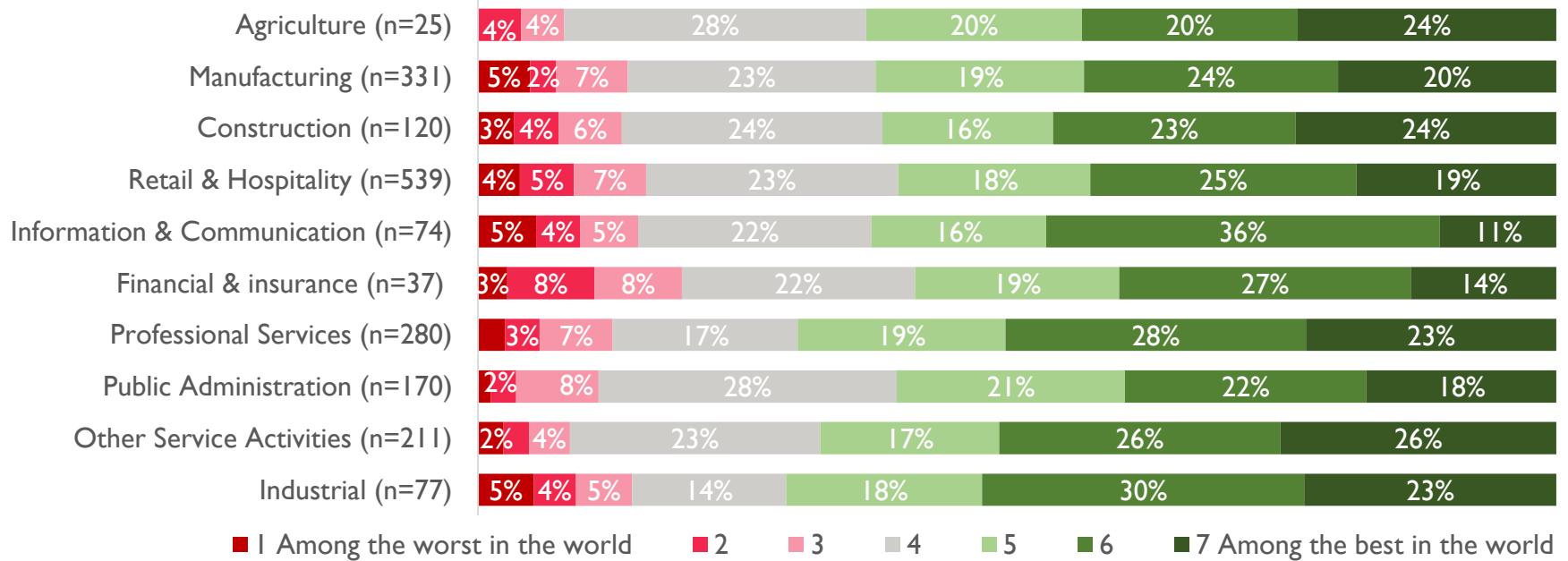
■ 1 Among the worst in the world ■ 2 ■ 3 ■ 4 ■ 5 ■ 6 ■ 7 Among the best in the world

Efficiency of Air Transport Services by Sector

How efficient are the Air Transport Services?

(Shown: Percent Businesses surveyed by sector)

All findings are rounded to the nearest percent

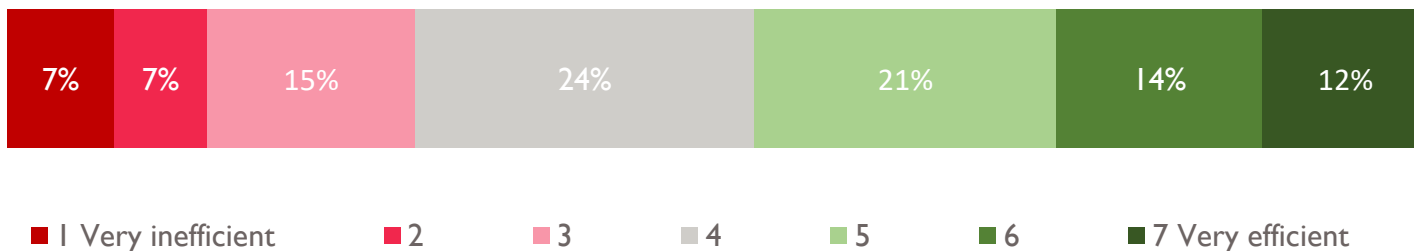


Perceptions on Quality of Natural Environment

How do you assess the quality of the natural environment?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

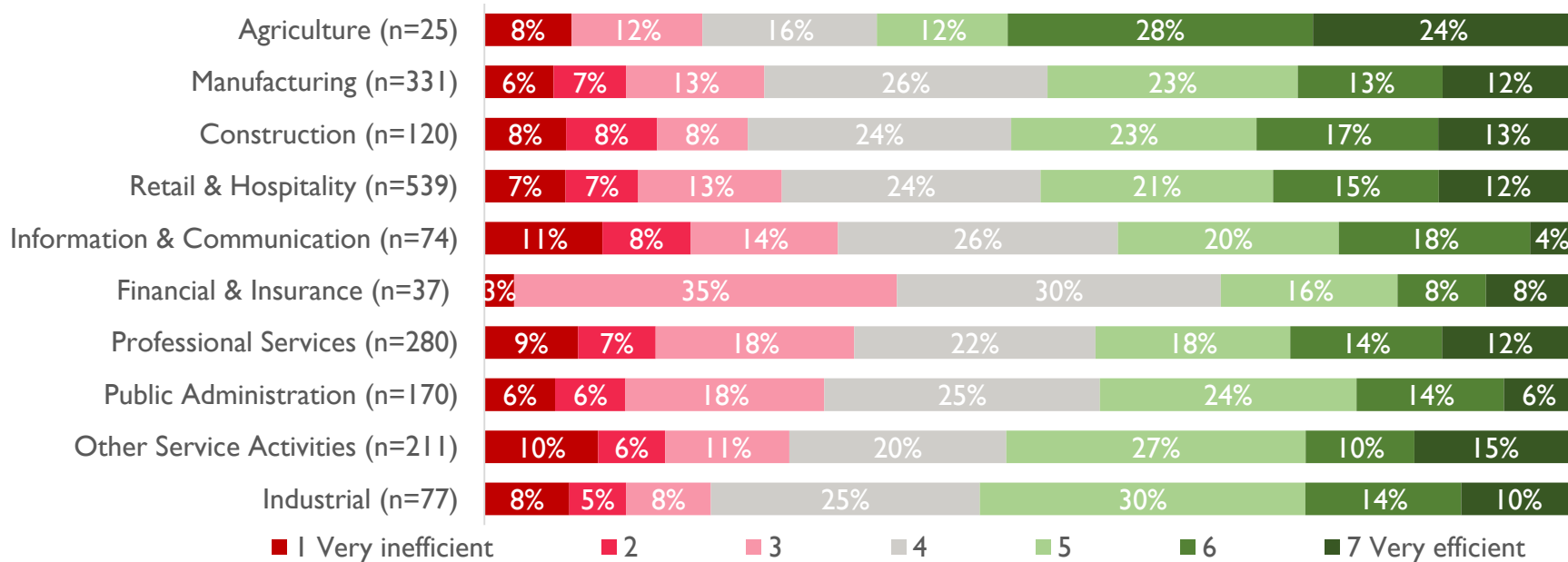


Quality of Natural Environment by Sector

How do you assess the quality of the natural environment?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

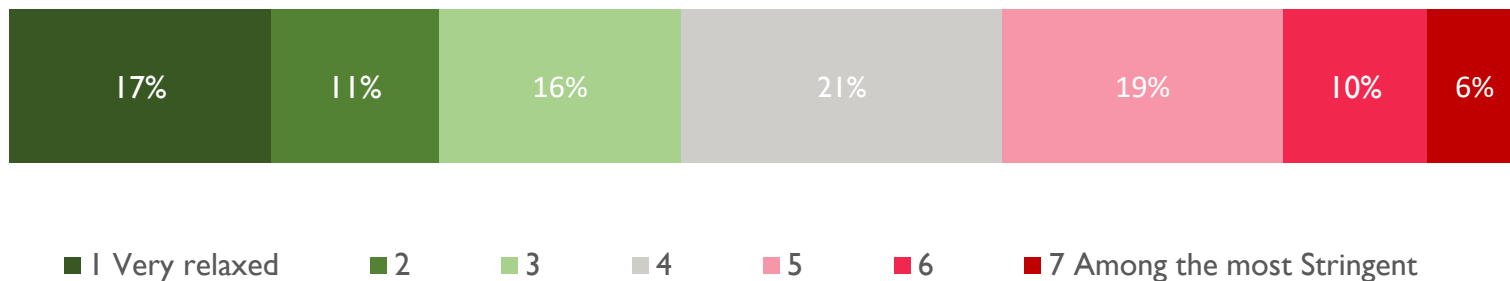


Perceptions on Country's Environmental Regulations

How do you assess the stringency of your country's environmental regulations?

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent



Perceptions of Environmental Regulations

How do you assess the enforcement of environmental regulations?

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent



■ 1 Very relaxed

■ 2

■ 3

■ 4

■ 5

■ 6

■ 7 Among the most rigorous

Perceptions of Governmental Effectiveness

Perceptions of General Governmental Efficiency

How efficient is the government in providing public goods and services?

(Shown: Percent Businesses surveyed, by sector, n=1830)

All findings are rounded to the nearest percent



■ 1 Very inefficient

■ 2

■ 3

■ 4

■ 5

■ 6

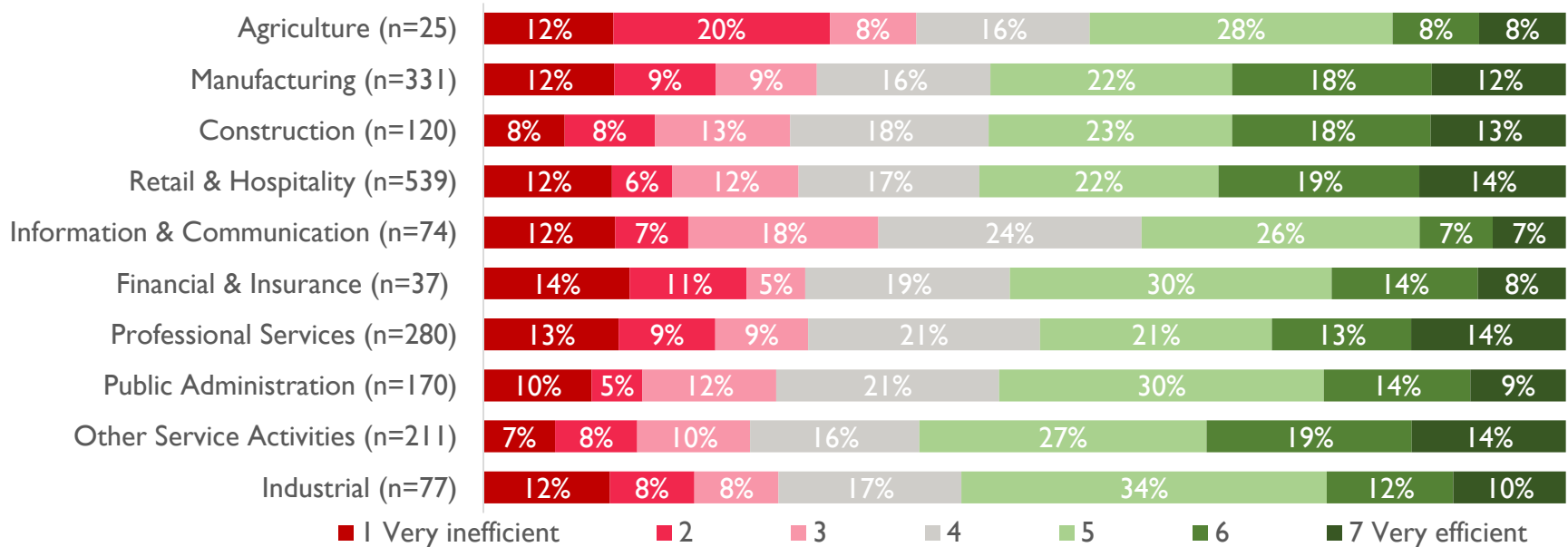
■ 7 Very efficient

Perceptions of General Governmental Efficiency by Sector

How efficient is the government in providing public goods and services?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



Perceptions of Judicial/ Legal Efficiency

How efficient are the legal and judicial systems for companies in settling disputes?

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent



■ 1 Extremely inefficient

■ 2

■ 3

■ 4

■ 5

■ 6

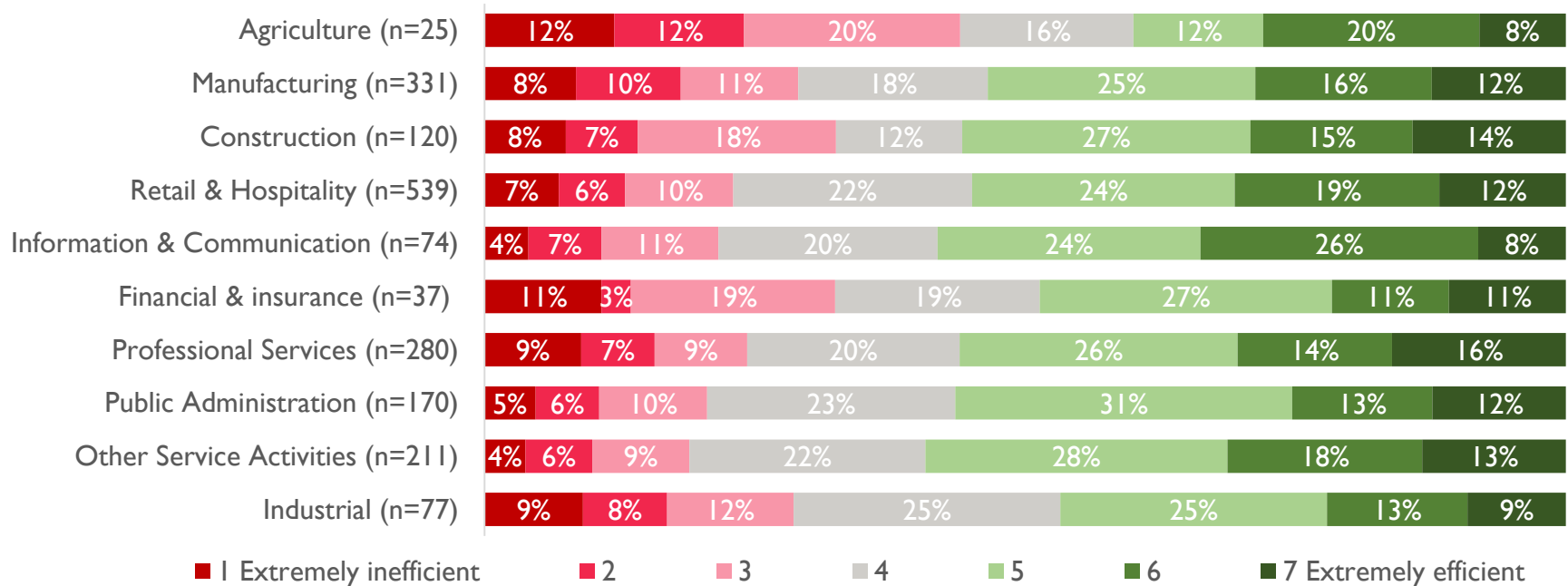
■ 7 Extremely efficient

Perceptions of Judicial/Legal Efficiency by Sector

How efficient are the legal and judicial systems for companies in settling disputes?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

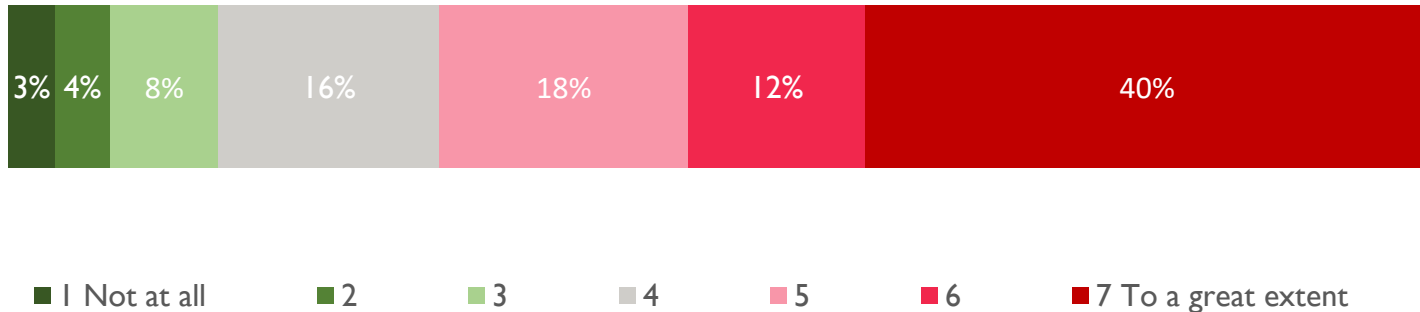


Perceptions of Favoritism from Government (Wasta)

To what extent do government officials show favoritism to well-connected firms and individuals when deciding upon policies and contracts?

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent

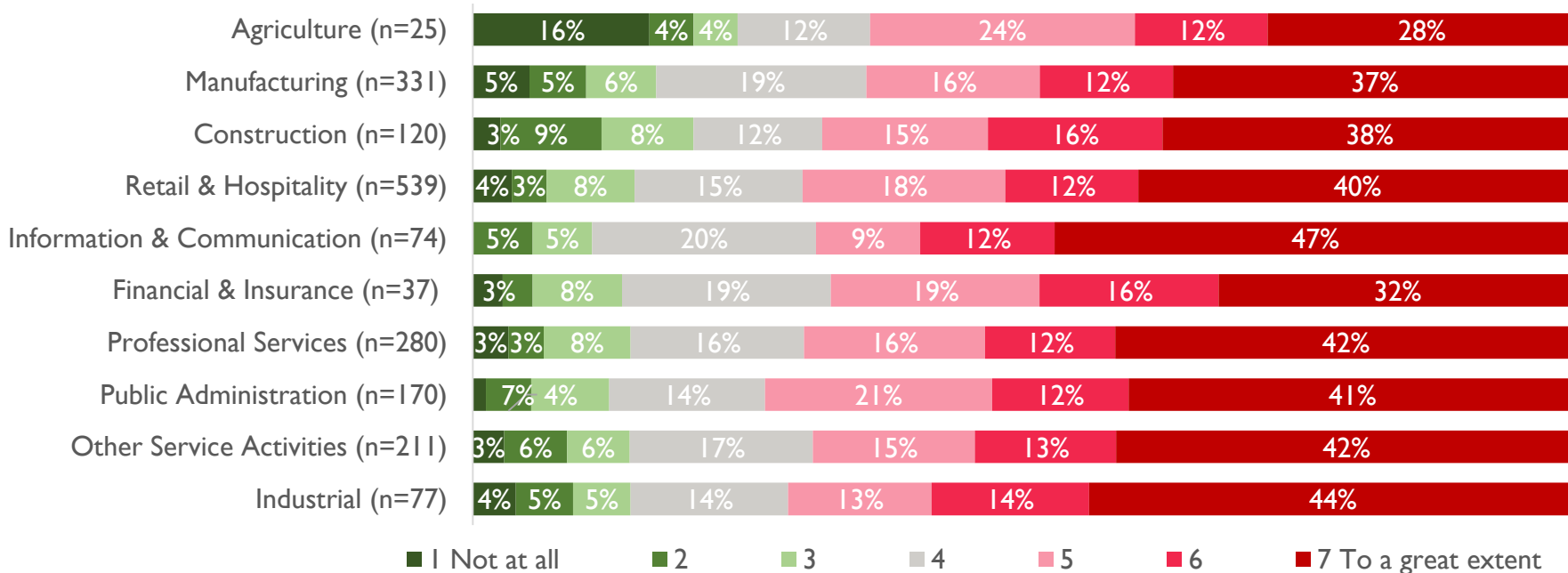


Perceptions of Favoritism from Government (Wasta) by Sector

To what extent do government officials show favoritism to well-connected firms and individuals when deciding upon policies and contracts?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



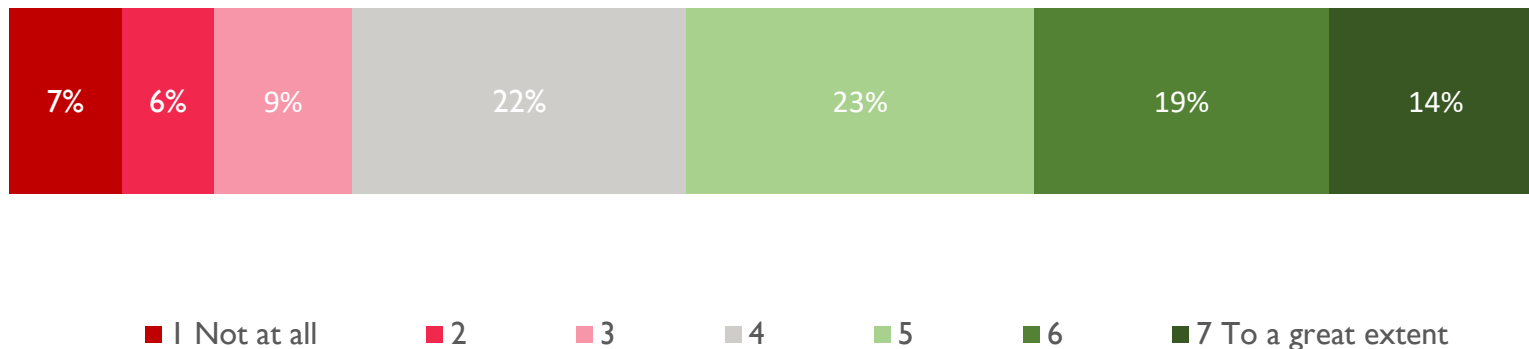
Perceptions of Regulatory Effectiveness and Challenges

Perceptions on the Stability of the Policy Environment

To what extent does the government ensure a stable policy environment for doing business?

(Shown: Percent Businesses surveyed, by sector, n=1830)

All findings are rounded to the nearest percent

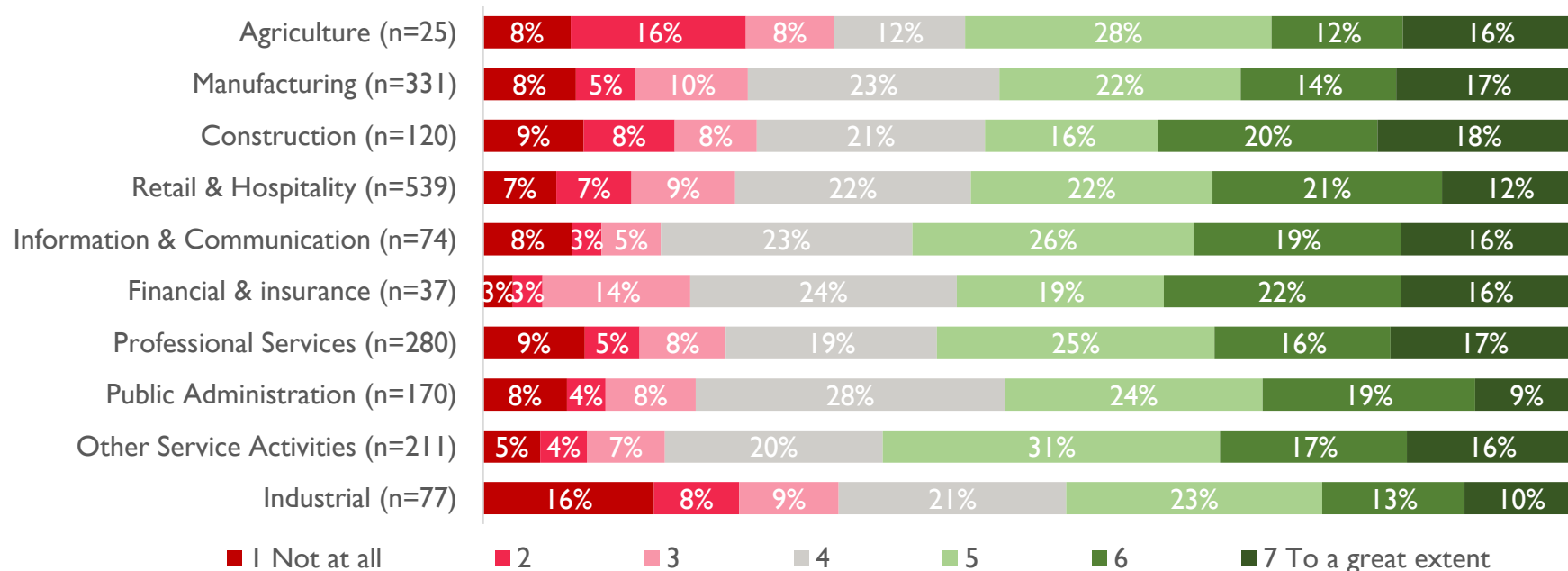


Perceptions on the Stability of the Policy Environment by Sector

To what extent does the government ensure a stable policy environment for doing business?

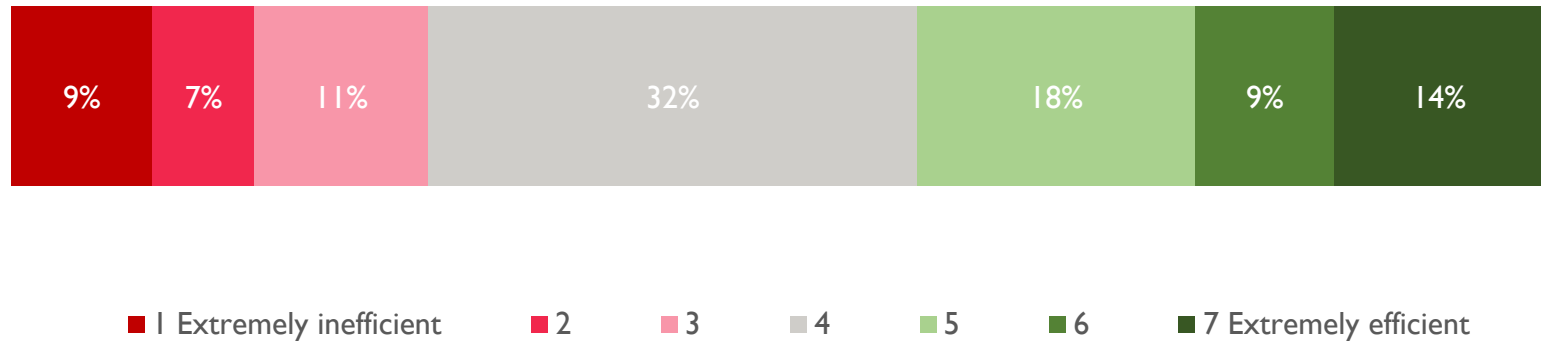
(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



Impact of Taxes

How Efficient are the customs procedures?
(Shown: Percent Businesses surveyed, by sector n=1830)
All findings are rounded to the nearest percent

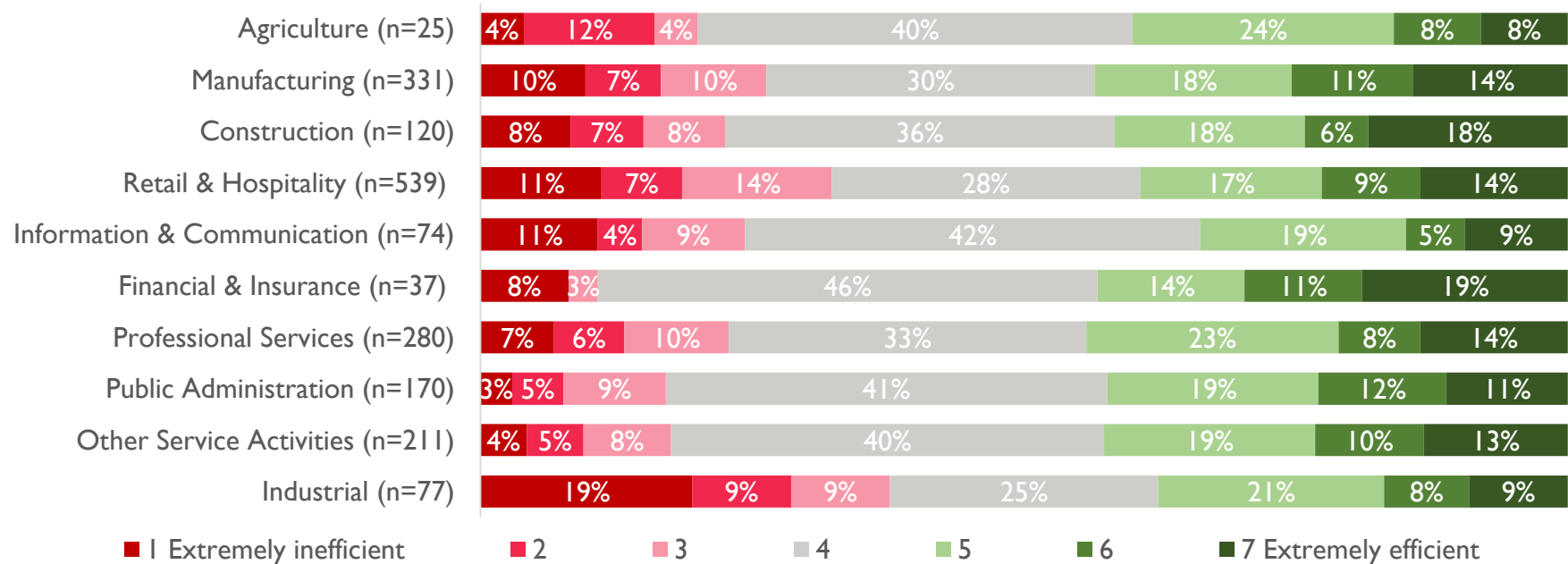


Impact of Taxes by Sector

How Efficient are the customs procedures?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



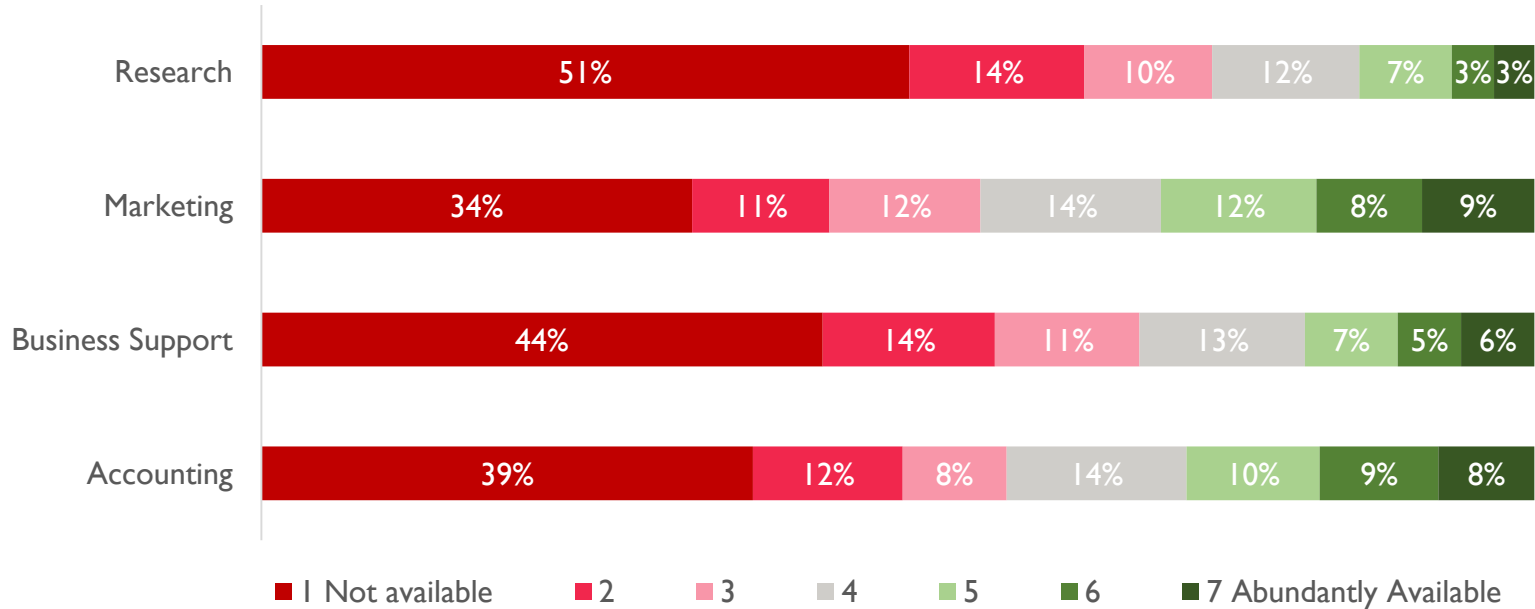
Business Service Provision

Availability of Business Services

To what extent are business services available?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

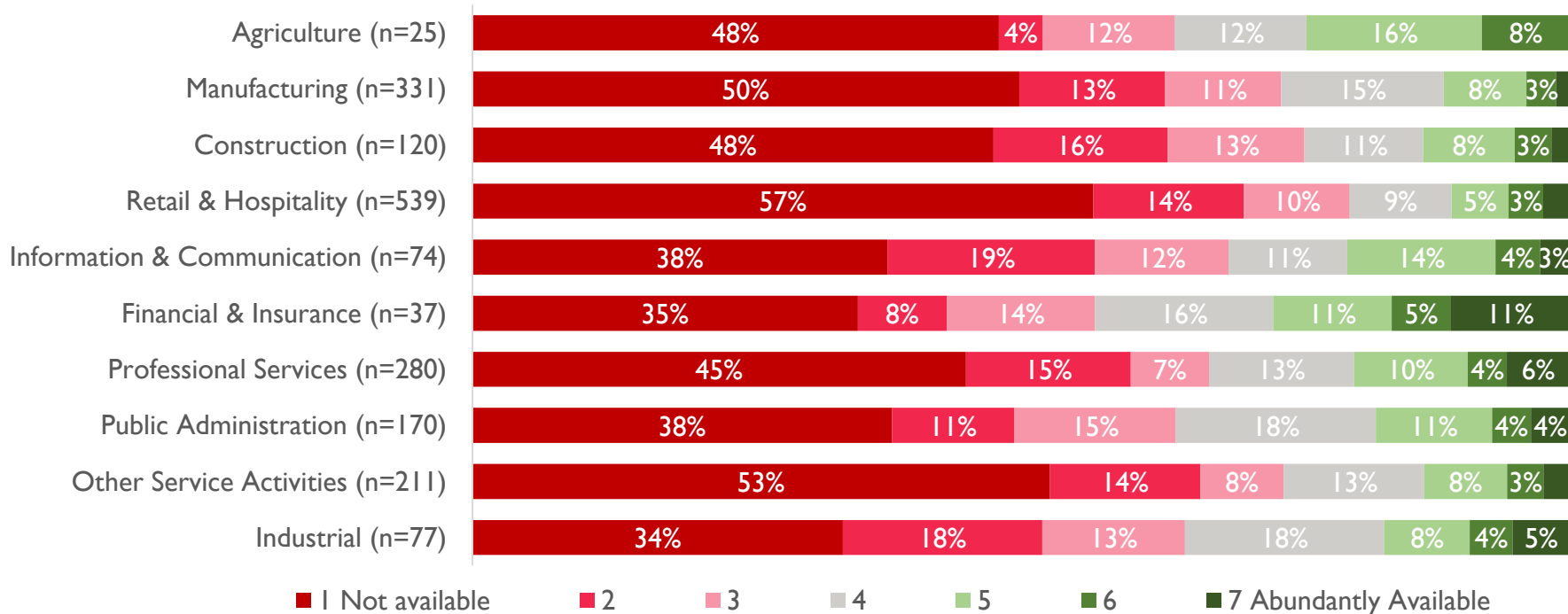


Availability of Research Services by Sector

To what extent are business services available?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

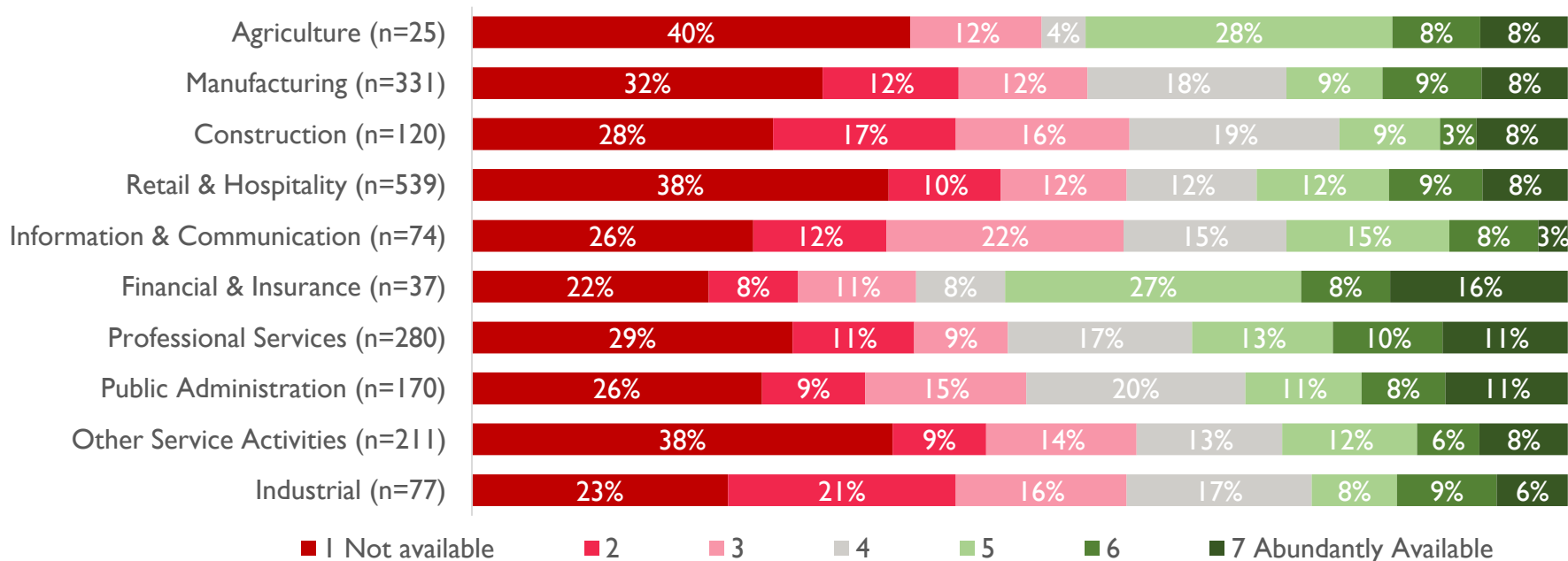


Availability of Marketing Services by Sector

To what extent are business services available?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

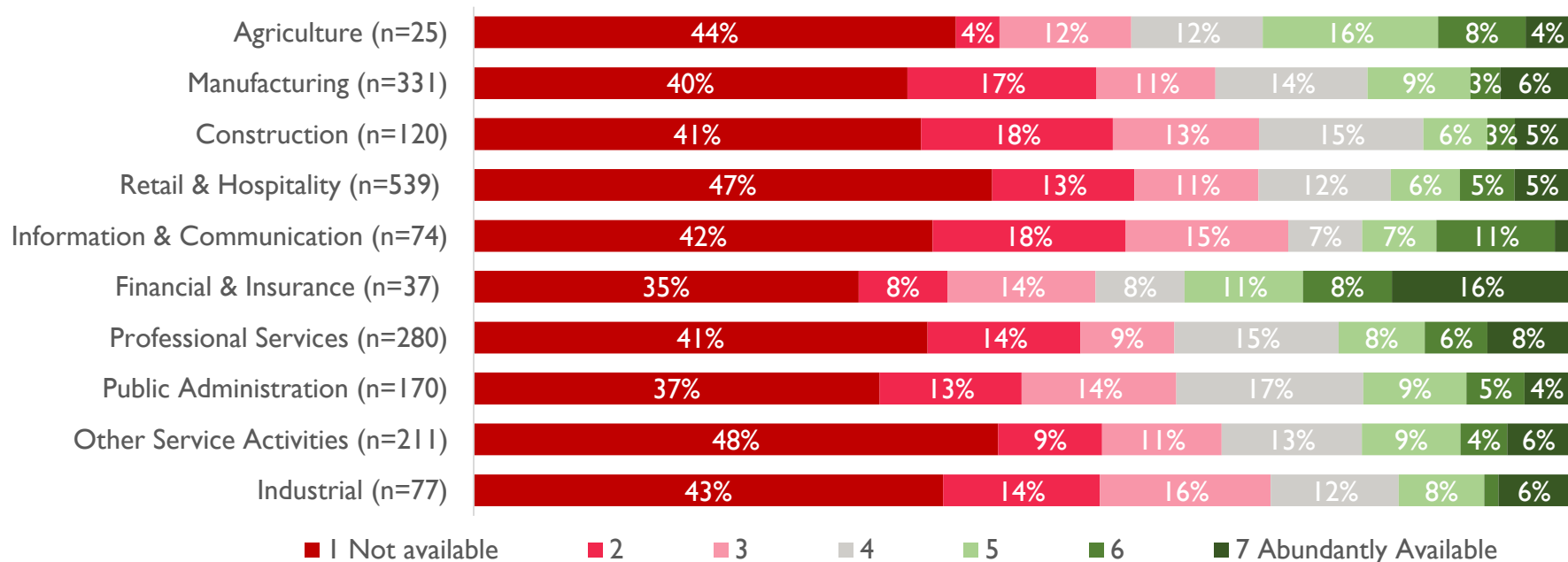


Availability of Business Support Services by Sector

To what extent are business services available?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

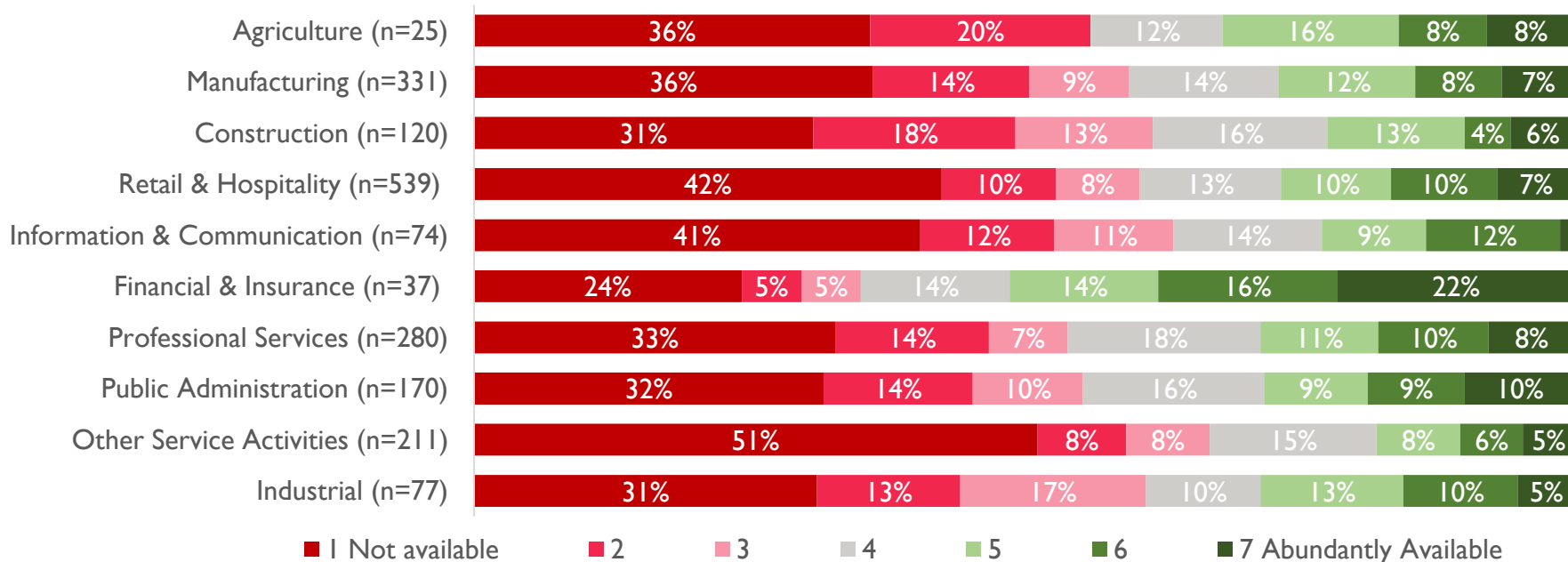


Availability of Accounting Services by Sector

To what extent are business services available?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

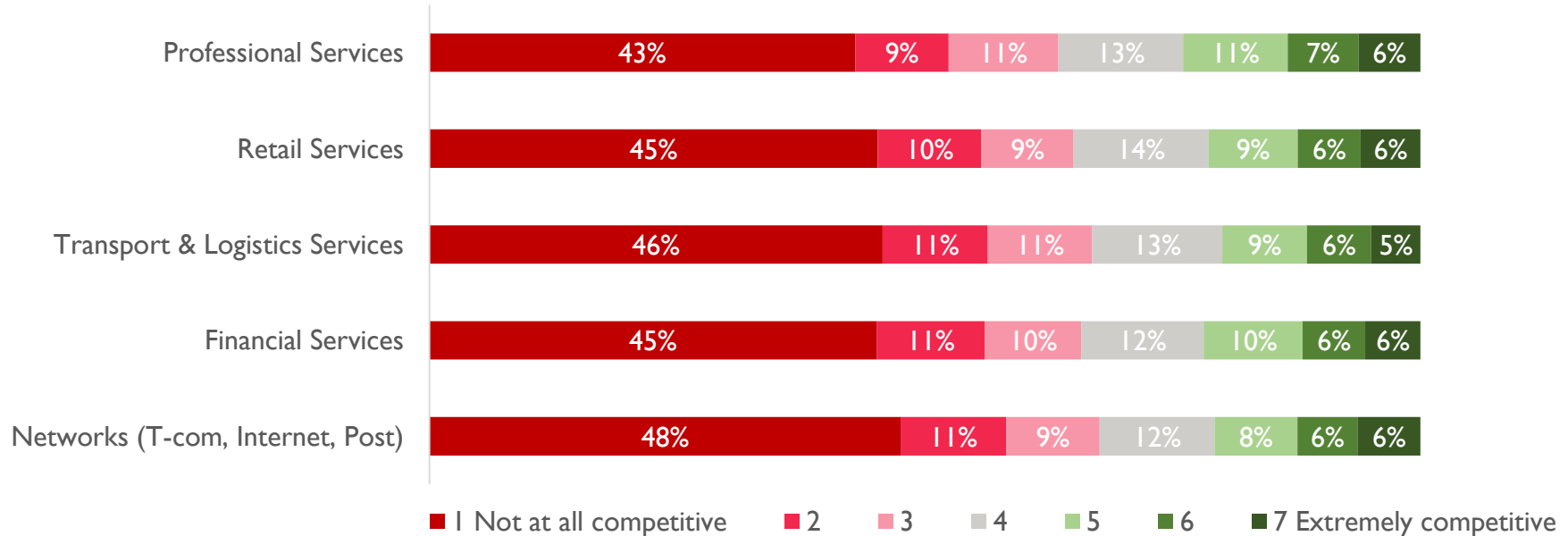


Competitiveness of Support Services

How Competitive is the provision of the following services to your firm?

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent

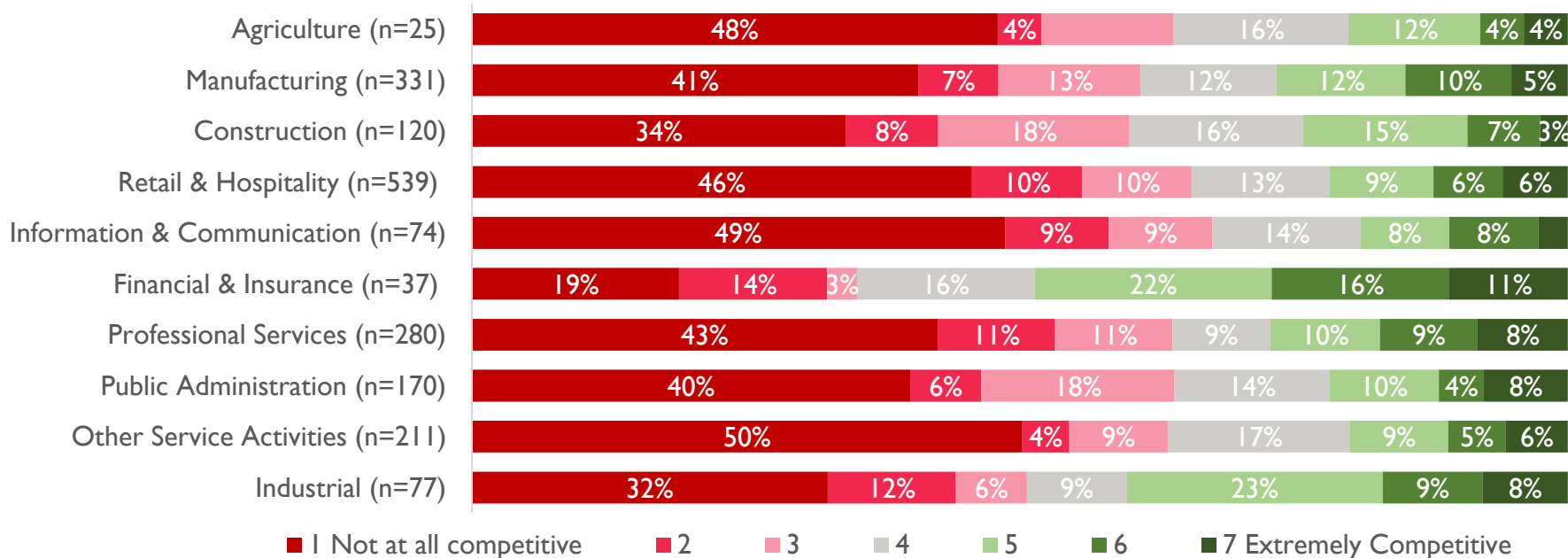


Competitiveness of Professional Services by Sector

How Competitive is the provision of the following services to your firm?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

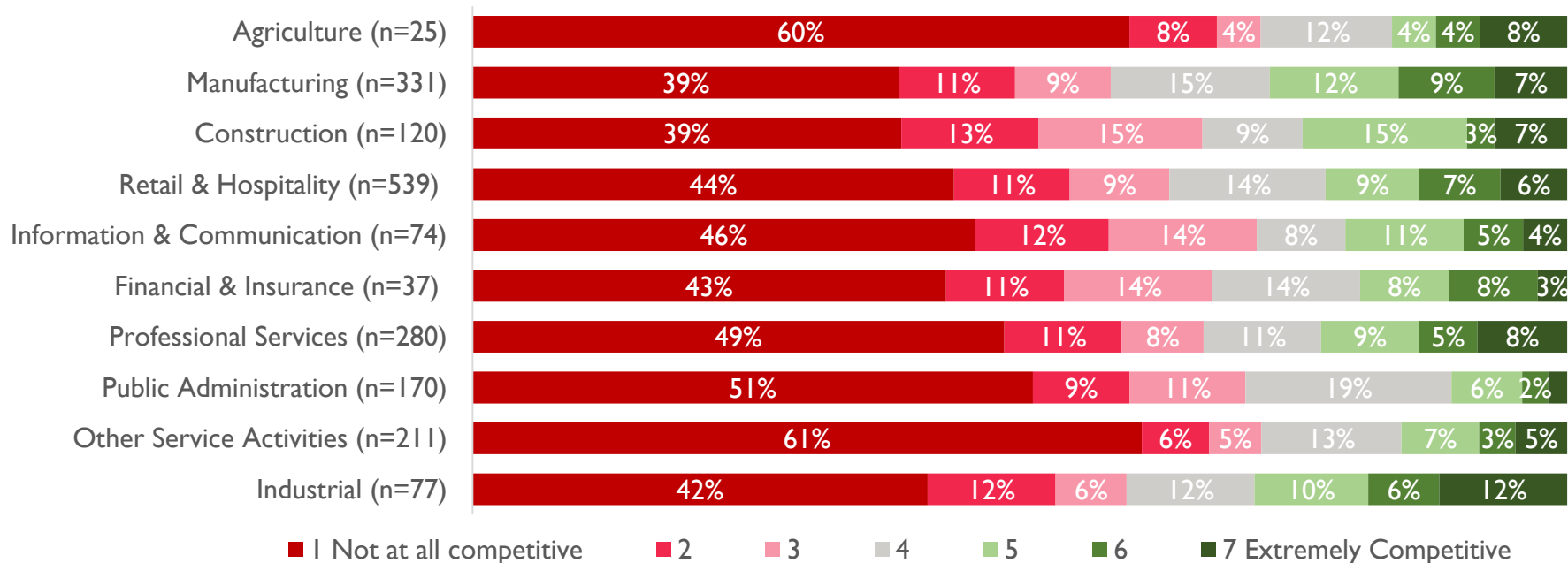


Competitiveness of Retail Services by Sector

How Competitive is the provision of the following services to your firm?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

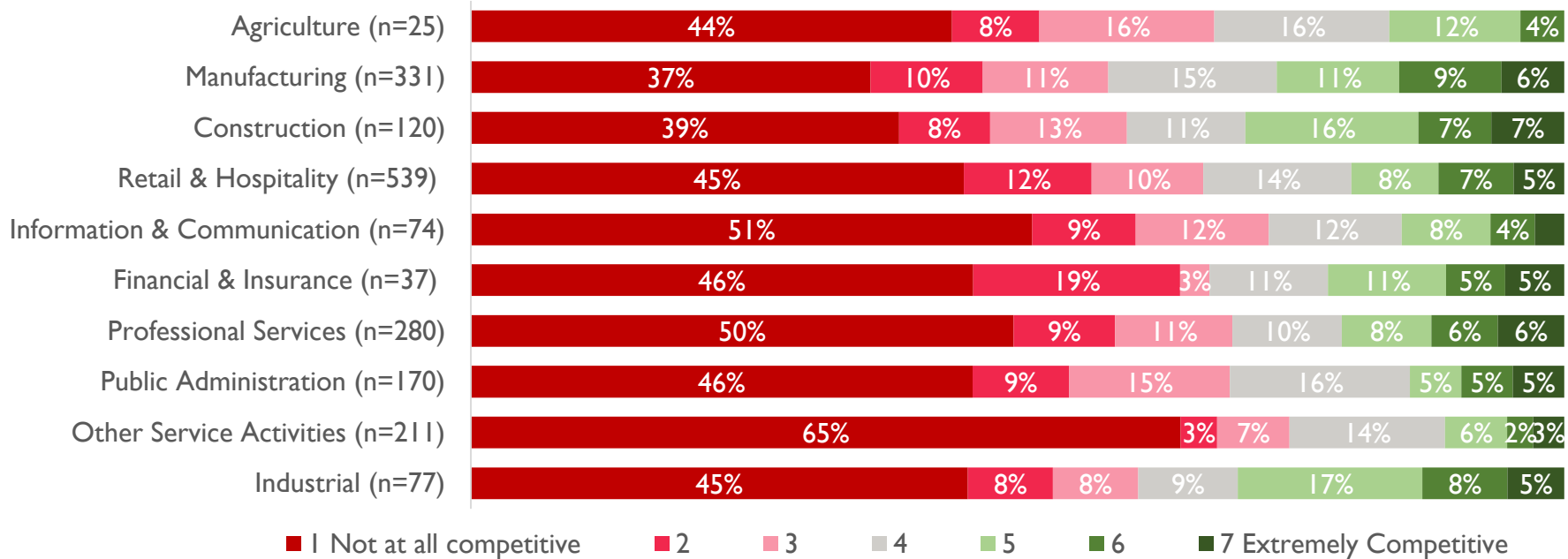


Competitiveness of Transport and Logistics Services by Sector

How Competitive is the provision of the following services to your firm?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

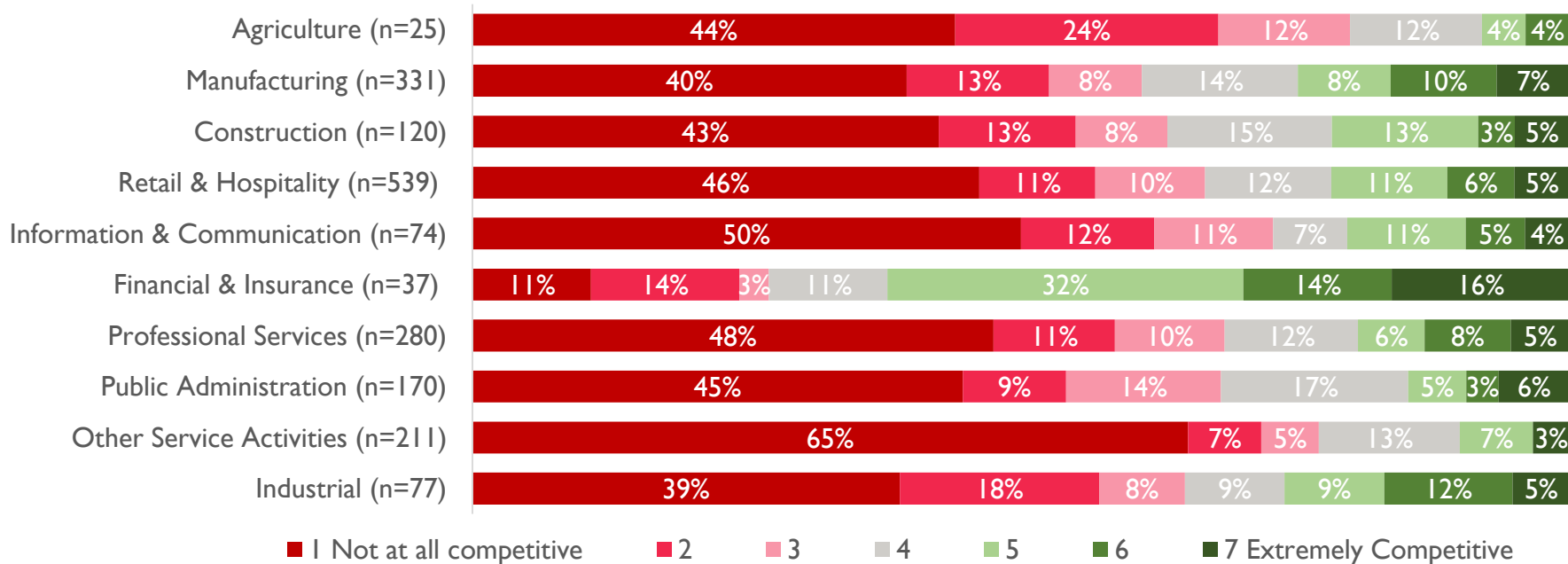


Competitiveness of Financial Services by Sector

How Competitive is the provision of the following services to your firm?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

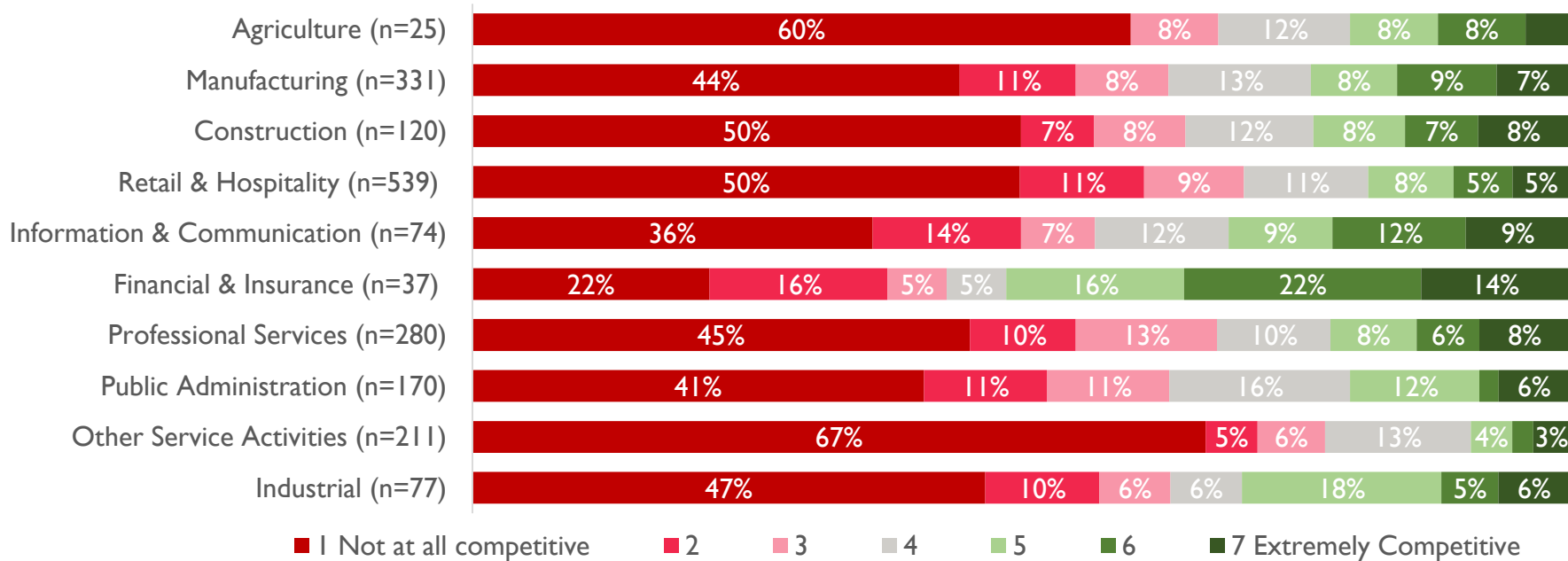


Competitiveness of Telecom Services by Sector

How Competitive is the provision of the following services to your firm?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent



PRIVATE SECTOR CONNECTEDNESS & LINKAGES



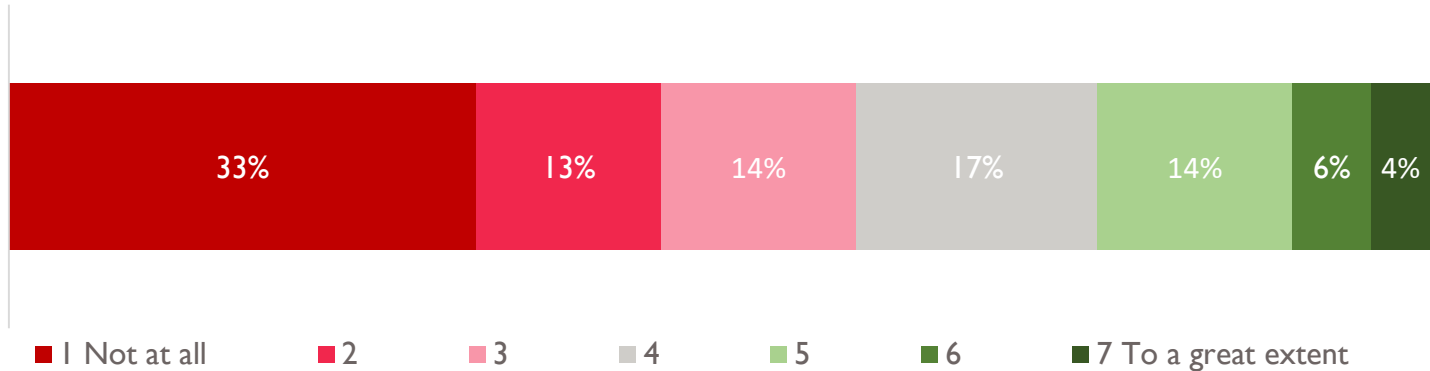
B2B Collaboration

Sharing of Ideas and Innovation

To what extent do companies collaborate in sharing ideas and innovating?

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent

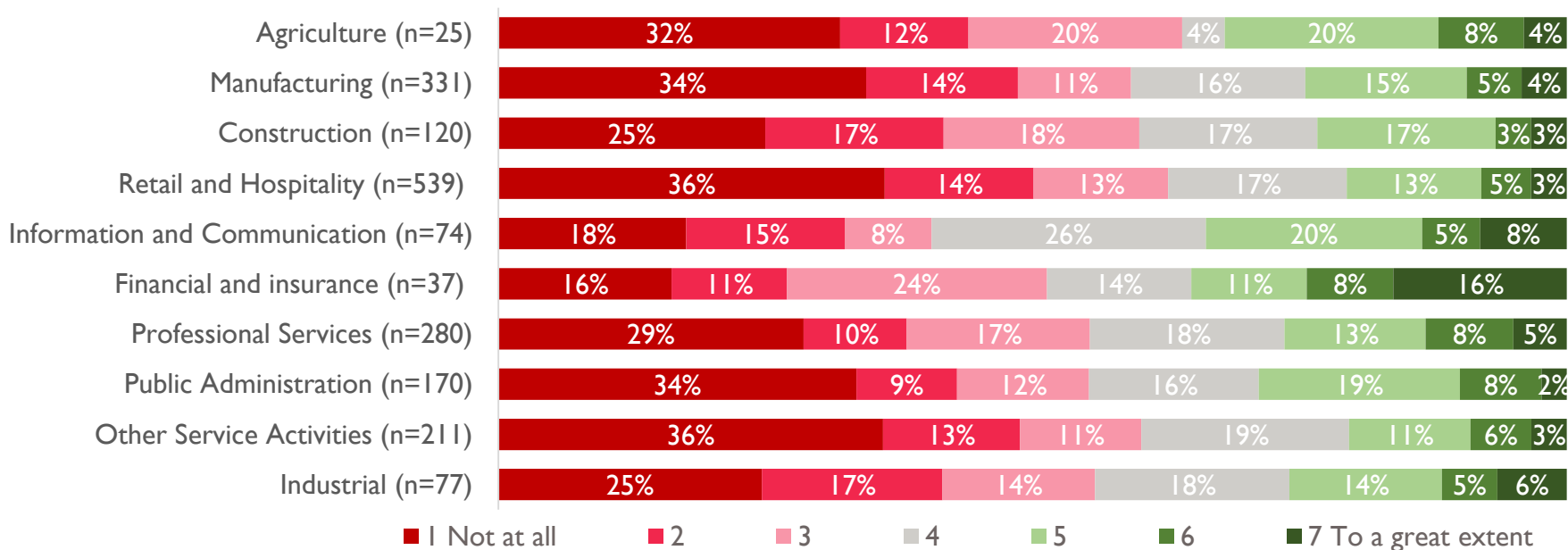


Sharing of Ideas and Innovation by Sector

To what extent do companies collaborate in sharing ideas and innovating?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

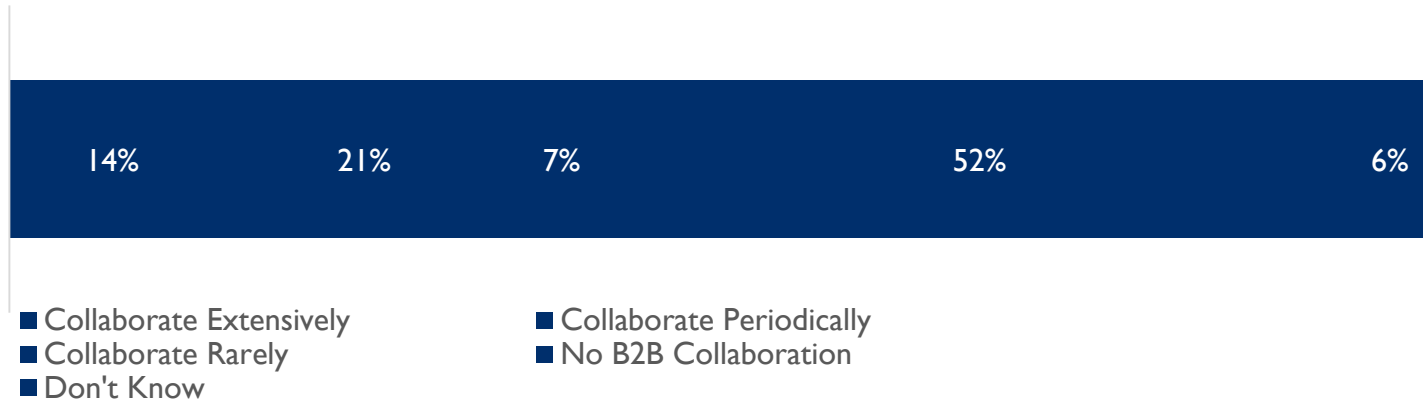


Collaboration with Other Firms

Does your business collaborate regularly with other businesses?

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent

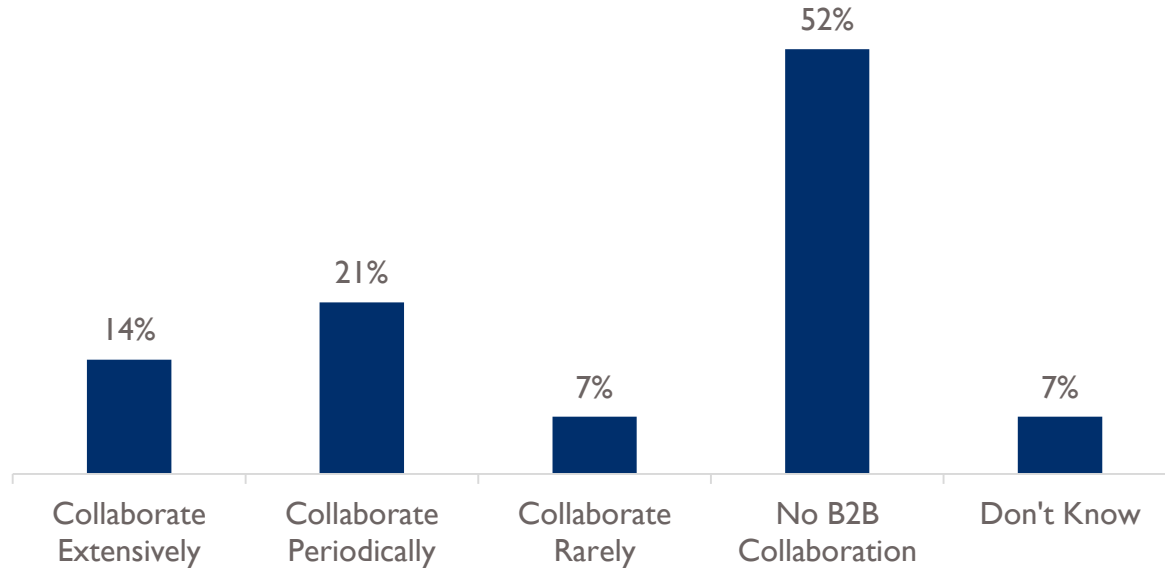


Collaboration with Other Firms

Does your business collaborate regularly with other businesses?

(Shown: Percent Businesses surveyed, by sector n=1830)

All findings are rounded to the nearest percent

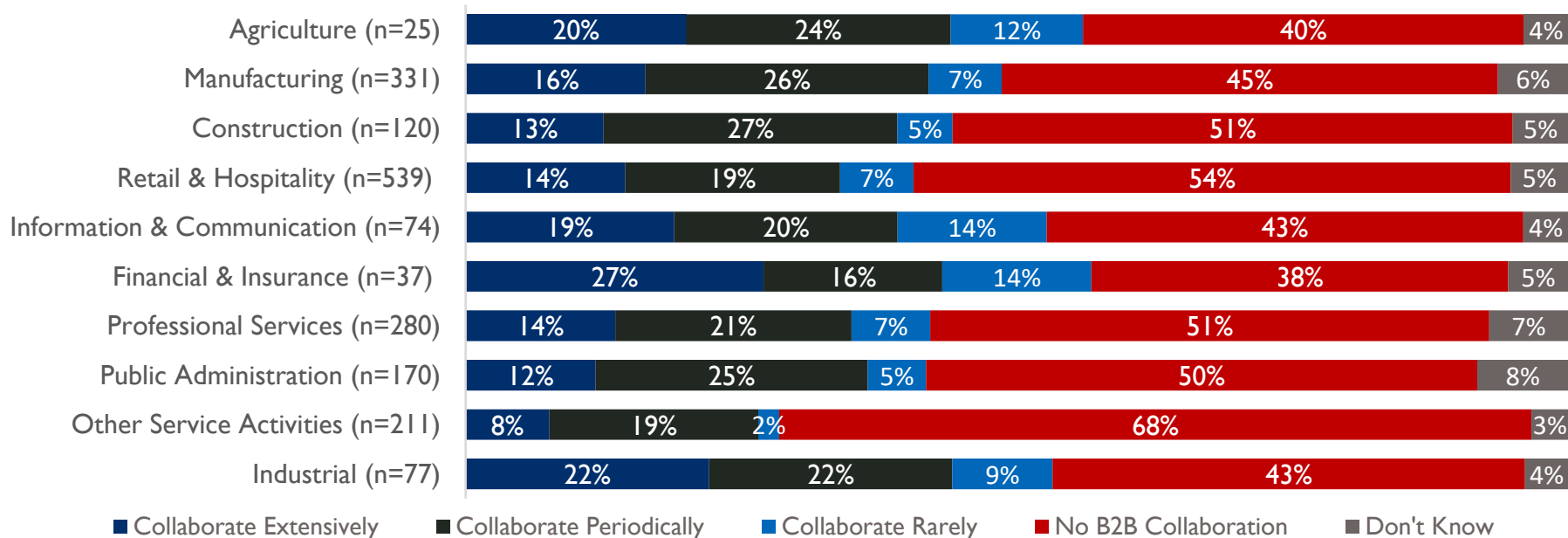


Collaboration with Other Firms by Sector

Does your business collaborate regularly with other businesses?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent

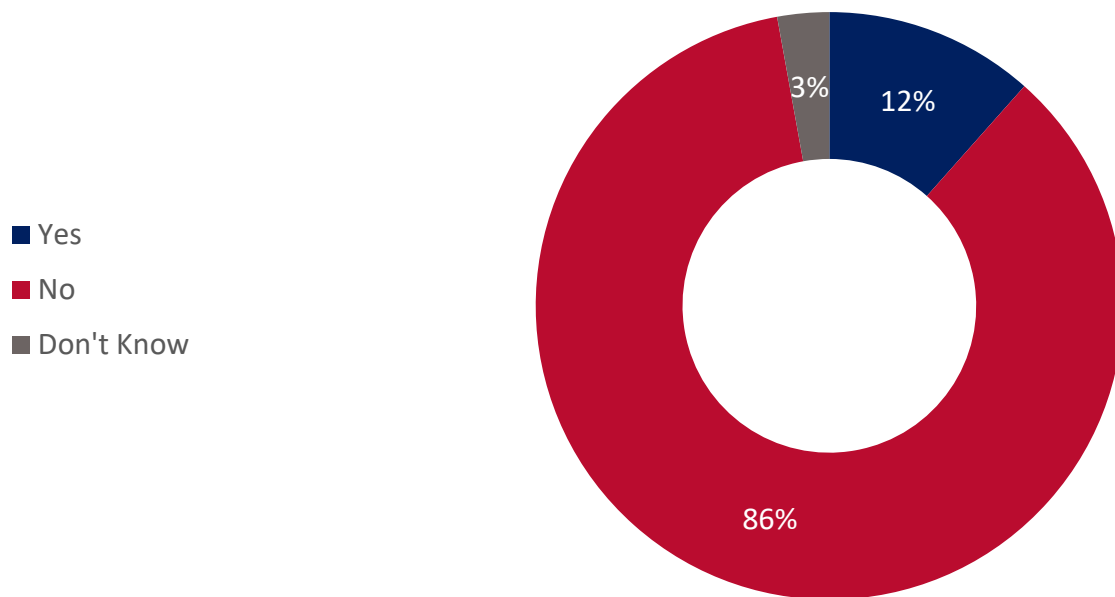


Trade Associations and Interest Groups

Does your business work with any trade associations or other organized interest groups?

(Shown: Percent Businesses surveyed, n=1830)

All findings are rounded to the nearest percent

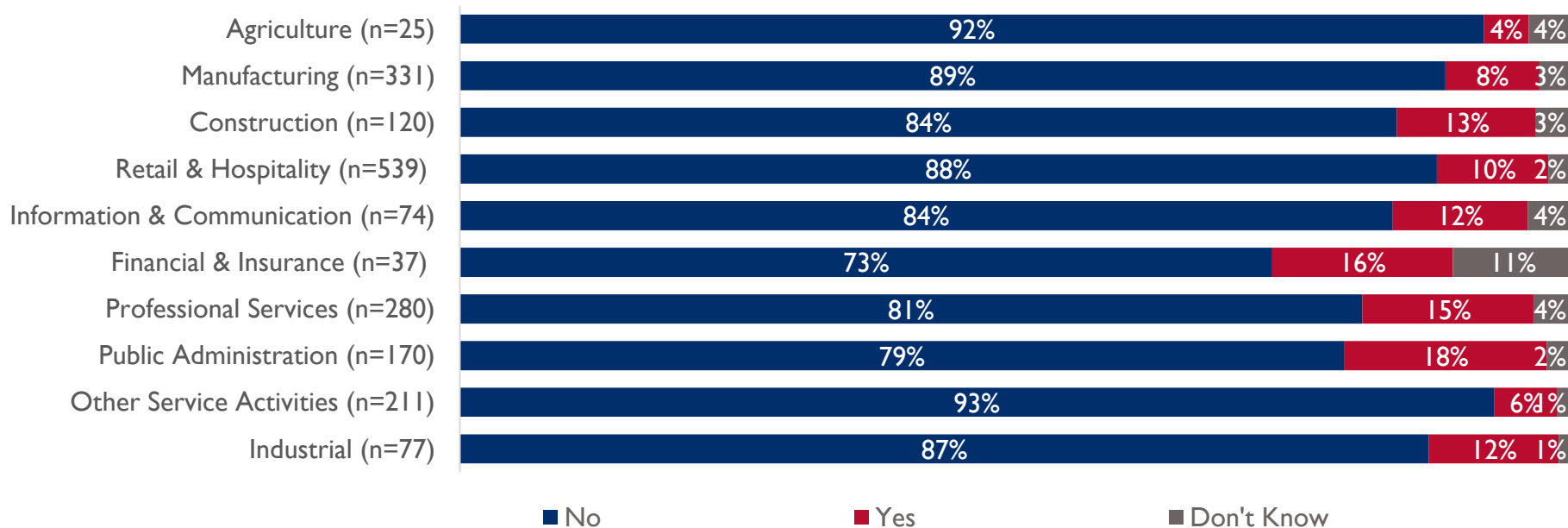


Trade Associations and Interest Groups by Sector

Does your business work with any trade associations or other organized interest groups?

(Shown: Percent Businesses surveyed, by sector)

All findings are rounded to the nearest percent





For more information please
contact USAID Jordan



USAID
FROM THE AMERICAN PEOPLE