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# WOMEN-OWNED SMEs BANK PORTFOLIO ANALYSIS

APRIL, 2007

This publication was produced for review by the United States Agency for International Development. It was prepared by Sustainable Achievement of Business Enhancement and Quality Program (SABEQ).

# **WOMEN-OWNED SMEs BANK PORTFOLIO ANALYSIS**

SUSTAINABLE ACHIEVEMENT OF BUSINESS EXPANSION AND  
QUALITY (SABEQ)

CONTRACT NUMBER: 278-C-00-06-00332-00

BEARINGPOINT, INC.

USAID/JORDAN ECONOMIC OPPORTUNITIES OFFICE (EO)

APRIL, 2007

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SO 10 - DELIVERABLE 5C 2.1.1- ANALYSIS OF WOMEN-OWNED  
SMES CURRENT LOAN PORTFOLIOS

## **DISCLAIMER:**

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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## **1.0 BACKGROUND:**

The USAID-funded Sustainable Achievement of Business Expansion and Quality (SABEQ) program is a broad economic development initiative implemented by BearingPoint, Inc. and a team of international and Jordanian partner firms. SABEQ will work with both the public and private sectors to achieve two principal goals: 1) increasing the number of jobs available to Jordanians, and 2) enhancing the competitiveness of Jordanian firms (ranging from micro through small, medium and large enterprises). These goals will be accomplished through SABEQ's four topical project components which include Financial Integrity, Oversight, Broadened Capital Markets; Expanded Trade and Investments; Remove GOJ Constraints on Private Sector Competitiveness; and Enhanced Productivity. Two additional components, Cross-Cutting Solutions and Program Management, Grants & Procurement, contain activities which apply to all SABEQ work.

Achievement of SABEQ's principal goals is strongly linked to women's economic growth and participation. To that end, gender integration activities have been included within the Cross-Cutting Solutions component. The vision of SABEQ's Gender Integration Component is one in which women are full participants in the economy as labor entrants, business owners and policy advocates. To achieve this, the gender dimension is systematically incorporated in SABEQ's core components. Gender activities have been designed to directly link with and support the development objectives of each of SABEQ's four components.

### **1.1 PROMOTING GENDER INTEGRATION WITHIN COMPONENT 1: FINANCIAL INTEGRITY, OVERSIGHT, AND BROADENED CAPITAL MARKETS**

Gender activity design was based on a gender assessment conducted in January 2007. Findings from the assessment revealed gender integration opportunities within each project component as well as stand alone gender initiatives to support SABEQ's overall goals. For example, the gender assessment revealed that women owned small and medium enterprises (SMEs) face significant constraints in accessing finance for business start up, growth and expansion. While this is an issue for all entrepreneurs, male and female, it is an even greater problem for women as they have lesser assets to use as collateral as compared to men. To redress this, both supply (bank) and demand (women owned SMEs) side interventions are needed.

Component 1 will include a range of activities aimed at enhancing Jordan's attractiveness as an investment location and foment economic growth by ensuring the security and stability of its financial sector. Among its activities Component 1 will be to help create the conditions for increased SME access to finance through the commercial bank industry. These activities in particular present an opportunity to address the imbalance in access to finance faced by women. Through Component 1, the gender integration (GI) team will address supply side constraints by working with commercial banks to increase their understanding of the women owned SME market and build their capacity to service their financial needs.

The SME sector has the potential to become a profitable market segment for commercial banks looking to expand their client outreach and lending portfolio. Case studies from around the world have demonstrated that commercial banks can profitably do business with micro, small and medium enterprises (MSMEs), despite the perceived risks and challenges.

Moreover, success stories and lessons learned from commercial banks world wide reveal that banks can profitably bank with women owned enterprises. Such evidence and learning has prompted many banks to review their loan appraisal procedures and adapt their loan products to more adequately address the needs of MSME clients, including women. The women owned SME client base has proven to be a secure market for commercial banks as women are generally more reliable borrowers, averaging 98% repayment rates<sup>1</sup>.

In the context of Jordan in order to alleviate the constraints women face in accessing finance through commercial banks it is important to demonstrate to commercial banks that banking with women owned SMEs makes sound business sense. Once commercial banks can perceive the benefits of banking with this market segment in terms of extending their portfolio and outreach, then they will be more likely to adapt their loan products and procedures accordingly.

## **1.2 METHODOLOGY**

On the March 4, 2007 SABEQ's Financial Integrity and Broadening Capital Markets Component held a forum with senior bank representatives at the Association of Banks in Jordan to roll out its activities. The GI team was invited to discuss the gender integration activities envisioned within this Component. As a first step in understanding commercial bank's existing SME lending activities in general and women owned SME lending in particular, the GI team designed a basic questionnaire for the bank representatives to complete regarding their lending portfolio. The purpose of the questionnaire was to gather basic data on the banks' lending portfolios and to assess what portion of their SME lending was comprised of women. A sample of the questionnaire is included in Appendix I.

The questionnaires were distributed during the event, and as following step were emailed to the banks. Additionally, phone interviews were conducted to validate the data on the questionnaires. Finally, randomly selected banks were visited to collect more information about their marketing strategy and product offerings.

## **2.0 KEY FINDINGS**

The questionnaire was distributed to 23 commercial banks, of which 10 responded. The key findings of questionnaire responses include:

- The surveyed banks show willingness to further explore SME banking and realize the commercial potential this sector holds.
- The majority of the surveyed banks assert that their treatment of loans is gender neutral however the number of women-owned businesses who approach commercial banks for loans is minimal.
- The majority of the banks surveyed do not have readily available gender disaggregated data ready on their loans.
- It is apparent that the banks surveyed need technical assistance to offer services
- The majority of the banks surveyed didn't have a clear marketing strategy targeting SMEs in general and women-owned SME in specific.
- The majority of the surveyed banks do not devise marketing strategies targeting SMEs.
- There is a general uncertainty about the definition of SMEs.

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<sup>1</sup> [www.grameen-info.org/bank/GBGlance.htm](http://www.grameen-info.org/bank/GBGlance.htm)

## 2.1 GENERAL BANK INFORMATION:

Bank	Type	Main Products
Jordan Ahli Bank	Local Commercial Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) Insurance</li> <li>f) International services</li> <li>g) Checking services</li> <li>h) Currency exchange</li> <li>i) Credit card</li> <li>j) Lending to small businesses</li> <li>k) Leasing</li> <li>l) Investment banking</li> </ul>
Bank of Jordan	Local Commercial Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) Currency exchange</li> <li>f) Credit card</li> <li>g) Lending to small businesses</li> <li>h) Leasing</li> </ul>
The Housing Bank for Trade and Finance	Local Commercial Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) Insurance</li> <li>f) International services</li> <li>g) Checking services</li> <li>h) Currency exchange</li> <li>i) Credit card</li> <li>j) Lending to small businesses</li> <li>k) Leasing</li> </ul>
Bank Audi S.A.L	Branch of Foreign Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) Insurance</li> <li>f) International services</li> <li>g) Checking services</li> <li>h) Currency exchange</li> <li>i) Credit card</li> <li>j) Lending to small businesses</li> </ul>
Arab Banking Corporation	Local Commercial Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) International services</li> <li>f) Checking services</li> <li>g) Currency exchange</li> <li>h) Credit card</li> <li>i) Lending to small businesses</li> </ul>

Arab Jordan Investment Bank	Local Commercial Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) International services</li> <li>f) Checking services</li> <li>g) Currency exchange</li> <li>h) Credit card</li> <li>i) Lending to small businesses</li> <li>j) Investment banking</li> </ul>
Cairo Amman Bank	Local Commercial Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) International services</li> <li>f) Checking services</li> <li>g) Currency exchange</li> <li>h) Credit card</li> <li>i) Lending to small businesses</li> </ul>
HSBC Bank	Branch of Foreign Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) International services</li> <li>f) Checking services</li> <li>g) Currency exchange</li> <li>h) Credit card</li> <li>i) Lending to small businesses</li> </ul>
Jordan Commercial Bank	Local Commercial Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) International services</li> <li>f) Checking services</li> <li>g) Currency exchange</li> <li>h) Credit card</li> <li>i) Lending to small businesses</li> </ul>
Egyptian Arab Bank	Branch of Foreign Bank	<ul style="list-style-type: none"> <li>a) Corporate lending</li> <li>b) Medium/large businesses Lending</li> <li>c) Customer lending</li> <li>d) Deposit services</li> <li>e) Checking services</li> <li>f) Currency exchange</li> <li>g) Credit card</li> <li>h) Lending to small businesses</li> <li>i) LCs, LGs</li> </ul>

## **2.2 SME LOANS DATA:**

- Five of the surveyed banks segment their customer loans as retail or corporate, while four segment them as consumer retail, SMEs, or corporate while one bank refrained from answering.
- The majority of the surveyed banks look to the characteristics of the borrower, the size and purpose of the loan to distinguish between the retail or the corporate loans. This indicates a high level of flexibility in identifying the type of loan as well.
- There seems to be no unified definition to what an SME is. Only a few of the surveyed banks have indicated a distinct definition to the SME market however none were identical. Two of the 10 surveyed banks added the lack of a unified definition of SMEs as a challenge.
- Most of the surveyed banks are relatively new to the SME market, four of the banks have started serving that segment between FY2004 to FY2006, while only two banks indicated that they have served that segment for a long time.
- The majority of the surveyed banks indicated venturing on the SME market due to its importance to the Jordanian economy and to increase the diversification of their loan portfolios.
- Approximately all surveyed banks indicated that the lack of proper financial statements and auditing systems are key obstacles to their SME lending.
- Approximately all surveyed banks assert that the obstacles they face in SME lending are gender neutral.
- Seven of the surveyed banks are not affected by the Central Bank of Jordan's procedures in SME lending.
- Almost all the surveyed banks asserted that SME lending is an area supported and encouraged by top management levels within the banks.

## **2.3 PROGRAM DATA:**

- Three of the 10 surveyed banks responded to the question asking them about their outstanding SME loan portfolio's amount. These banks portfolios were JOD 1.08m, JOD 3m, and JOD 45m. The rest of the surveyed banks indicated that this is confidential information.
- No data was given on the women-owned outstanding SME loan portfolios by all the surveyed banks.
- Four of the 10 surveyed banks gave information on the number of active SME loans as of December 2006. None, however, gave gender disaggregated data. The numbers given were 250, 470, 1693, and 6000 active accounts as of December 2006.
- Only three of the surveyed banks gave information on the percentage of SME loans from the total loan portfolios. The figures varied between 0.5% to 11.31% and only one bank gave data on the percentage of women-owned portfolios at 0.5% of the total loan portfolios.



- Only two of the surveyed banks gave data on the stratification of their loan portfolios and it is as follows:

Bank A	Loans JD 10,000 to JD 50,000	607	Bank B	Loans JD 10,000 to JD 50,000	132
	Loans JD 50,001 to JD 100,000	192		Loans JD 50,001 to JD 100,000	141
	Loans JD 100,001 to JD 150,000	63		Loans JD 100,001 to JD 150,000	138
	Loans JD 150,001 to JD 200,000	34		Loans JD 150,001 to JD 200,000	59

- None of the surveyed banks gave clear information on their SME credit products by gender. Two stated that this procedure very much depends on the loan size and risk taken, while one bank stated that it follows the Central Bank of Jordan's guidelines.
- One of the 10 surveyed banks gives more flexibility to women borrowers in the loan repayment procedures.
- Only one of the surveyed banks had comprehensive data on their male/female SME loan applications for year 2006 which indicated that this bank received 200 applications from female-owned business versus 250 from male-owned business. The bank approved 2 women-owned SME loan applications versus 10 male-owned SME loan applications.

## 2.4 BANK OPERATIONS FOR SME LENDING

- The surveyed banks are almost equally divided between banks that structure themselves to offer SME loans by creating a special SME unit or a specialized department within the bank, and others that integrate SME lending in their corporate and retail lending products. Only one bank indicated that it services SMEs through servicing SME lending institutions.
- Seven of the 10 surveyed banks use their own funds for their SME lending while very few use their own funds with guarantee. Only one bank uses funds from the Central Bank of Jordan and three banks use funds from their bank borrowers.
- Two of the 10 surveyed banks recruit their loan officers from within the bank while the majorities rely on hiring from both inside and outside the bank.
- 5 of the 10 surveyed banks have significantly more male loan officers than females, 2 have more female loan officers than male, 2 have a 50%-50% male-female ratio, and one bank refrained from answering.
- Two of the 10 surveyed banks indicated having specific SME lending training programs for the loan officers.
- Two of the 10 surveyed banks provide the loan officers with salary incentives.
- The responsibilities of the loan officers in the banks surveyed are mainly client identification, credit analysis and providing recommendation to loan committee.
- Three of the 10 surveyed banks consult with the Central Bank of Jordan about current indebtedness or credit history for each SME loan.
- The percentage of the first time SME application to be declined varied between 10% to 60% amongst the surveyed banks.

- The majority of the surveyed banks showed high interest in receiving technical assistance to further understand and effectively operate SME banking; however few showed interest in paying for this assistance.
- The banks surveyed particularly stated the need for technical assistance in new products, MIS, and loan methodology.

## **2.5 SME Marketing and Strategy Information**

- Two of the surveyed banks are following an approach of rapid growth while four banks are choosing to grow moderately.
- The majority of the banks do not target women specifically in their marketing strategy.
- Five of the 10 surveyed banks have a marketing strategy for attracting SMEs however their strategy indicates that their main targeted clientele addressed in their advertisements and other marketing material are middle-aged businessmen<sup>2</sup>.
- One of the surveyed banks had a marketing strategy specifically targeting women-owned SMEs.

## **3.0 CONCLUSION AND NEXT STEPS:**

The finding of this survey show that there is a clear disconnect in the access to finance from women-owned SMEs' demand side, and commercial banks' supply side. The SME segment generally is underserved by commercial banks in Jordan and this is due to being viewed as a high-risk segment. Women-owned SMEs are specifically more impacted by this unfortunate treatment due to their newness in the market and the limited networks they have access to.

To this end, SABEQ's Gender Integration Solution in cooperation with the Financial Integrity/Oversight and Broadening Capital Markets Component are holding a series of workshops to address the issues identified in this analysis. The strategy that SABEQ will follow is one of which advocacy for women-owned SMEs as a profitable superior risk market for commercial banks. Moreover, SABEQ will work closely with businesswomen associations to develop and publicize a list of gender-neutral banks. On the demand side, and through Enhanced Productivity Component, SABEQ will be training several businesswomen association members on financial literacy and access to finance.

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<sup>2</sup> This point was identified by examining the bank's marketing material which mainly portrayed male figures in its designs and addresses male audience.

## 4.0 APPENDIX 1

### SURVEY SAMPLE GIVEN TO THE SURVEYED COMMERCIAL BANKS

GENERAL DATA	
1.	Name of Bank: Address:
2.	Person filling out this form: Name: Title: Telephone number:
3.	Year bank was founded:
4.	Is your bank a: Local Commercial Bank: _____ Branch of Foreign bank : _____ Islamic Bank: _____
5.	MAIN PRODUCT LINES OF YOUR BANK: (Check all that apply): Corporate lending _____ Medium/large businesses _____ Consumer lending _____ Deposit services _____ Insurance _____ International _____ Checking _____ Money Exchange _____ Credit card _____ Small Business _____ Leasing _____ Other: _____
6.	How does your bank segment its loan customers? a. Retail, Corporate b. Consumer (Retail), Small/Medium Enterprise, Corporate c. Other (please describe)
7.	If your answer to question 6 is (a), how does the bank distinguish between retail and corporate? a. On the basis of loan size only (please specify) b. On the basis of firm size only (please specify) c. Combination of loan size and firm size (please specify) d. Other (please specify)
8.	If your answer to question 6 is (b), how does the bank define a small/medium sized enterprise (SME)?

9.	If your answer to question 6 is (b), when did your bank begin lending to SMEs?
10.	If your answer to question 6 is (b), why did the bank decide to start lending to SMEs?
11.	What are the key obstacles you face in order to expand SME lending in your bank?
12.	What are the key obstacles you face in order to expand <i>women owned SME</i> lending in your bank?
13.	<p>Do the rules and procedures of the Central Bank have an effect on your lending to SMEs?</p> <p>____ YES      ____ NO</p> <p>If YES, how do these rules facilitate or complicate SME lending for your bank?</p>
14.	<p>Does SME lending have strong support from the highest levels of the bank?</p> <p>YES ____      NO ____      SOMEWHAT ____</p> <p>If Yes, from whom? _____</p>
<p><b>In answering the following questions, use your bank's own definition of "SME" or "SME loan", etc. If your bank does not have its own definition, consider as an "SME" any business customer with a total authorized borrowing range of JD 10,000 to JD 200,000. (For the purposes of this questionnaire, a business customer with an authorized borrowing range of less than JD 10,000 is considered a microclient.)</b></p>	
<p><b>PROGRAM DATA</b></p>	
15a	<p>Total outstanding SME loan portfolio (as of December 31, 2006)</p> <p>JD: _____</p>
15b	<p>Percentage of total outstanding SME loan portfolio extended to <i>women owned SMEs</i>:</p> <p>_____</p>
16a	Number of <u>active</u> SME loans (as of December 2006): _____
16b	What percentage of these loans were to women borrowers? _____%
17a	Estimated SME portfolio as a percentage of the bank's total loan portfolio: _____%
17b	<p>Estimated <i>women owned SME</i> portfolio as a percentage of the bank's total loan portfolio:</p> <p>_____%</p>
18.	<p>Stratification of your active SME loans. (Please indicate number)</p> <p>Loans JD 10,000 to JD 50,000 _____</p> <p>Loans JD 50,001 to JD 100,000 _____</p> <p>Loans JD 100,001 to JD 150,000 _____</p>

	Loans JD 150,001 to JD 200,000 _____				
19a	Total number of branches (points of service) of your bank: _____				
19b	Number of branches (points of service) that offer SME loans: _____				
20.	<b>Information on your SME business credit products by gender (credit signifies term loans and lines of credit):</b>				
	<table border="1"> <thead> <tr> <th><u>Male owned SMEs</u></th><th><u>Woman owned SMEs</u></th></tr> </thead> <tbody> <tr> <td> Credit terms: Minimum: _____  Maximum _____   Credit sizes: Minimum: _____  Maximum: _____   Typical repayment schedule:   Weekly____; Monthly____; Other____   Minimum registered capital required:  _____   Collateral required: _____   Guarantee required: _____   Nominal Interest Rate: _____% per _____  (indicate year, month, etc.) </td><td> Credit terms: Minimum: _____  Maximum _____   Credit sizes: Minimum: _____  Maximum: _____   Typical repayment schedule:   Weekly____; Monthly____; Other____   Minimum registered capital required:  _____   Collateral required: _____   Guarantee required: _____   Nominal Interest Rate: _____% per _____  (indicate year, month, etc.) </td></tr> </tbody> </table>	<u>Male owned SMEs</u>	<u>Woman owned SMEs</u>	Credit terms: Minimum: _____ Maximum _____  Credit sizes: Minimum: _____ Maximum: _____  Typical repayment schedule:  Weekly____; Monthly____; Other____  Minimum registered capital required: _____  Collateral required: _____  Guarantee required: _____  Nominal Interest Rate: _____% per _____ (indicate year, month, etc.)	Credit terms: Minimum: _____ Maximum _____  Credit sizes: Minimum: _____ Maximum: _____  Typical repayment schedule:  Weekly____; Monthly____; Other____  Minimum registered capital required: _____  Collateral required: _____  Guarantee required: _____  Nominal Interest Rate: _____% per _____ (indicate year, month, etc.)
<u>Male owned SMEs</u>	<u>Woman owned SMEs</u>				
Credit terms: Minimum: _____ Maximum _____  Credit sizes: Minimum: _____ Maximum: _____  Typical repayment schedule:  Weekly____; Monthly____; Other____  Minimum registered capital required: _____  Collateral required: _____  Guarantee required: _____  Nominal Interest Rate: _____% per _____ (indicate year, month, etc.)	Credit terms: Minimum: _____ Maximum _____  Credit sizes: Minimum: _____ Maximum: _____  Typical repayment schedule:  Weekly____; Monthly____; Other____  Minimum registered capital required: _____  Collateral required: _____  Guarantee required: _____  Nominal Interest Rate: _____% per _____ (indicate year, month, etc.)				
21.	# of male owned SME applicants in 2006: _____				
22.	# of male owned SME applicants approved for a loan in 2006: _____				
23.	# of female owned SME applicants in 2006: _____				
24.	# of female owned SME applicants approved for a loan in 2006: _____				

<b>BANK OPERATIONS FOR SME LENDING</b>	
25.	How has your bank structured itself to offer SME loans? Please check the structure that best fits your situation:

	<p>-In a separate SME unit or specialized department of the bank _____</p> <p>-Located in a subsidiary owned (fully or partially) by the bank _____</p> <p>-Integrated into the bank's retail (general consumer and small business) lending program _____</p> <p>-Integrated into the bank's corporate lending program _____</p> <p>-Integrated into the bank's retail or corporate lending program, depending on the size _____</p> <p>-Using an NGO or other firm as an intermediary to identify clients only _____</p> <p>- Other: (describe): _____</p>
26.	<p>Sources of funds for your SME lending programs: (Check all that apply):</p> <ul style="list-style-type: none"> <li>- Bank uses own funds _____</li> <li>- Bank uses own funds but with a loan guarantee from _____</li> <li>- Bank uses loan funds from international donors _____</li> <li>- Bank uses loan funds from Central Bank rediscount facility _____</li> <li>- Bank borrows on the interbank market _____</li> <li>- Other _____</li> </ul>
27.	<p>Where are loan officers for the SME lending program recruited from <b>mostly</b>?</p> <p>From within the bank _____</p> <p>From outside the bank _____</p> <p>Both _____ (indicate percent within _____% and percent outside _____%)</p>
28.	<p>What is the typical profile of an SME loan officer?</p> <p>Diploma education _____ Banking experience required? _____</p> <p>University degree _____ Number years of experience required?: _____</p> <p>Other: _____</p>
29.	<p>What percentage of your SME loan officers are male: _____%</p>
30.	<p>What percentage of your SME loan officers are female: _____%</p>
31.	<p>Do loan officers working with SMEs receive specific training to work with this clientele? YES NO</p>
32.	<p>Do loan officers that deal with SMEs make only SME loans, or do they make other types of loans as well? (Please check):</p> <p>ONLY SME loans _____</p> <p>SME and other loans _____</p>
33.	<p>Does your bank have a special salary incentive system specifically for SME credit loan officers?</p> <p>YES NO</p>

34.	<p>What are the responsibilities of the SME loan officers in your bank? Please check those that apply:</p> <p>- client identification _____ - loan collection _____</p> <p>- credit analysis _____ -other _____</p> <p>- recommendation to loan committee _____</p> <p>- monitor client progress _____</p>
35.	How many loan clients does the average loan officer handle? _____
36.	<p>Do you consult with an organization about current indebtedness or credit history for each SME loan client?</p> <p>YES NO</p> <p>If yes, which organization? _____</p>
37.	What percent of first time SME applicants do you decline? _____%
38.	<p>Did your bank receive technical assistance before setting up the SME lending program?</p> <p>YES NO</p> <p>If yes, please specify: _____</p>
39.	<p>Would you be interested in receiving further technical assistance? YES NO</p> <p>Would you be willing to pay for half or more of the cost? YES NO</p> <p>In what areas do you need most help (human resources, loan methodology, cost accounting, organizational structure, collection, regulatory environment, new products, MIS, etc.) ?</p>
<b>SME MARKETING AND STRATEGY INFORMATION</b>	
40.	<p>Over the next 2 to 3 years, is your SME lending program planning (Please check one):</p> <p>To stay at the same number of clients _____</p> <p>To growth slightly _____</p> <p>To grow moderately _____</p> <p>To grow aggressively _____</p> <p>How many SME clients would you realistically like to have in 2008? _____</p>
41.	<p>Does the bank have a marketing strategy for attracting SMEs clients? YES ____ NO ____</p> <p>If yes, please describe:</p> <p>If no, please indicate if you would be interested in receiving technical assistance to develop a marketing strategy for expanding your SME loan portfolio?</p>
42.	Does the bank have a marketing strategy for attracting <i>women owned SME</i> clients? YES ____

	<p>NO_____</p> <p>If yes, please describe:</p> <p>If no, please indicate if you would be interested in receiving technical assistance to develop a marketing strategy for expanding your women owned SME loan portfolio?</p>
43.	Please add any comments you would like:



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