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REGIONAL BUSINESS INITIATIVE

Expanding Trade and Economic Cooperation among Jordan, Iraq and the West Bank

Event 2 Report:

B2B Event, held in Amman, Jordan, on July 11-13, 2011

August 2011

This publication was produced for review by the United States Agency for International Development. It was prepared by SEGURA Partners LLC under the SEGIR Global Business, Trade and Investment II Indefinite Quantity Contract (IQC), Number EEM-I-00-07-00001-00 Task Order # 06

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INTRODUCTION

In October 2010, USAID launched the **Regional Business Initiative** (the “Project”), a one-year program consisting of a series of events held through September 2011, meant to gather businesses and government officials from Jordan, Iraq and the West Bank to discuss potential exchanges, and to help solve main obstacles to trade and joint business activities. The program is funded by USAID’s Office of Middle East Programs and implemented by SEGURA Partners LLC.

Key partners in the project include the American Chamber of Commerce in Jordan (AmCham/Jordan), USAID Missions in Iraq, West Bank/Gaza and Jordan, and the Missions’ respective Economic Growth programs and implementing partners.

Through a series of regional events (workshops and business exchanges), the project aims to bring together stakeholders from Jordan, the West Bank and Iraq to develop specific action plans to address constraints to increased regional trade, which can subsequently be used by USAID/Jordan, USAID/West Bank and Gaza and USAID/Iraq in their bilateral programming.

The first event was held in Amman, Jordan on December 14-16, 2010. The core of this event was business-to-business (B2B) meetings between 84 representatives from 66 companies from Jordan, Iraq and the West Bank. The following sectors were represented: Construction, Transportation, Manufacturing, Banking and Finance, Pharmaceutical, Agribusiness and Food, and Textiles. Approximately 100 one-on-one meetings took place. The feedback from the participants showed that this event was very successful in creating linkages and laying the foundation for future collaboration.

This report summarizes the second event, held on July 11-13, 2011 in Amman, Jordan. The proceedings of the event are used to make recommendations concerning the final event under this project, and to design future programs.

Background

The need for this program was developed under the USAID/Jordan Economic Development Program, articulated in a December 2009 report, *Expanding Trade and Economic Cooperation with Jordan’s Neighbors: Recommendations for Promoting Trade and Investment between Jordan, Iraq, and West Bank*.

The paper points out tremendous opportunities for enhancing trade and investment relations between the three economies: Jordan’s economic ties with the West Bank are weak; Jordan’s exports to West Bank represented only one percent of Jordan’s total exports in 2008; and while Jordan has already established itself in the Iraqi market in several product categories, the potential for expansion and diversification of these exports is great, given the expected growth of Iraqi import demand over the coming years.

Jordan could take advantage of its historic relations with both markets, coupled with the geographic proximity, to greatly strengthen its trade relations in the region. The potential in

terms of GDP growth and job creation is huge. And, as stated in the report, “regional economic integration would contribute to sustainable economic development and stability in the three entities”.

First Event and Lead Up to the Second Event

The first event was a general B2B meeting, without a specific sector focus. From the discussions at the event and debriefing afterwards, the idea emerged that the second B2B should be more targeted. Three sectors were chosen for the next B2B meeting: tourism, banking and finance, and IT. The rationale was based on the following:

- All three sectors were represented in the first event;
- All three sectors are important to all three economies;
- Bilateral programming in USAID Missions in Jordan, West Bank and Gaza, and Iraq addresses at least one of these sectors; and
- Finally, choosing three sectors that rely on the provision of services, rather than goods and merchandise, allowed the discussions to focus on a set of common issues, and step away from problems of customs and transportation of physical goods across borders, which could be addressed in a separate forum.

In addition to companies and associations, the second event was an opportunity to try to engage governments. Only the Government of Jordan (GOJ) was represented at the first event, which had a private-sector focus. This time, invitations were made to government representatives linked to all three sectors, based on recommendations from USAID bilateral Missions.

The date of the second event had to be pushed back several times for various reasons, including the “Arab spring”, general political instability in the region, and uncertainty concerning the proper government invitees from the Palestinian Authority due to delays in the formation of a new Palestinian Authority Cabinet.

EVENT SUMMARY

Objectives of the Meeting

Just as for the first event, the goals of the second event were twofold:

- 1) to create business-to-business connections among participants from Jordan, the West Bank, and Iraq, in three targeted sectors: Banking/Finance, ICT and Tourism; and
- 2) to identify policy issues related to trade that could be addressed by the Regional Business Initiative, to guide the organization of other events to be held during the life of the Project and to help develop recommendations to USAID bilateral Missions on future trade-related programming.

Participants

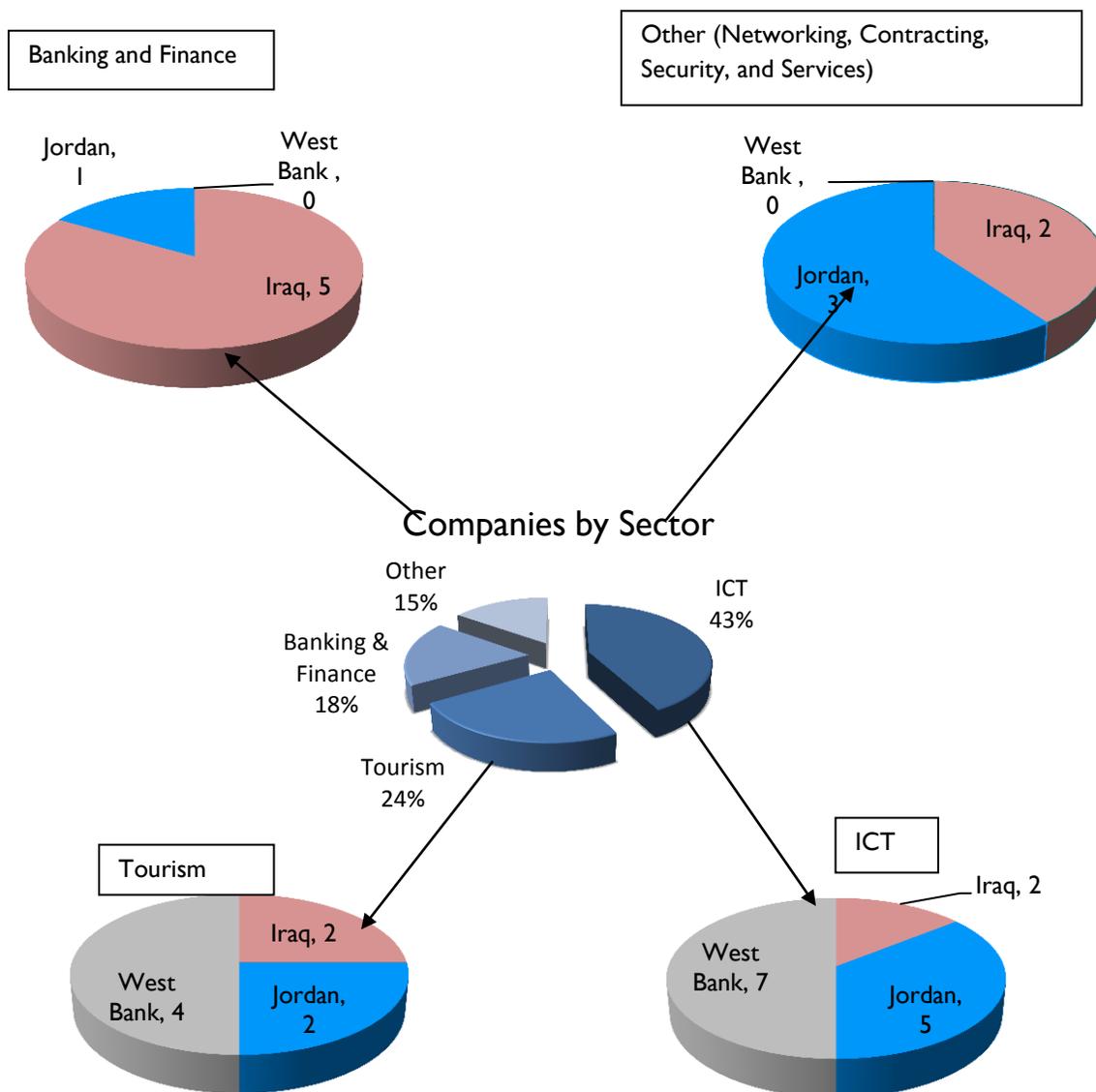
Event participants were selected mainly through suggestions from the bilateral USAID Missions in Iraq and the West Bank/Gaza. This served the purpose of targeting businesses that had already been introduced to the work of USAID and, particularly in the case of Iraq, would be able to comply with USAID vetting procedures. AmCham circulated invitations to its members in Jordan. The project sponsored Iraqi participants by funding airfare for one participant per company, and assisted with the processing of visa applications. The project also sponsored associations from the West Bank, as well as representatives from the Palestinian and Iraqi governments, following the respective vetting regulations of each Mission.

The event gathered 45 participants, including business representatives from 26 companies, 3 trade associations, and 3 government agencies. Thirteen women attended, representing 29 percent of the total. A complete list of attendees can be found in Annex 3.

An overview of participants by type and sector is presented in the tables and figures below. Please note that several companies that attended represented more than one sector.

Country Breakdown	Iraq	Jordan	West Bank	Total
Participants	16	14	15	45
Companies/Associations	9	9	11(8/3)	29
Number of Government Agencies	2	0	1	3

Sector Breakdown (Companies/Associations)	Iraq	Jordan	West Bank
ICT	2	5	7
Tourism	2	2	4
Banking and Finance	5	1	0
Other (e.g. Contracting, Services)	2	3	0



As the table and figures above illustrate, overall participation was lower than in the December 2011 event, and representation per sector was not uniform, which led to limited opportunities for business matchmaking. Reasons for the lower-than-anticipated participation are discussed in the “Lessons Learned” section later in this report. In addition, Annex 4 includes the results of evaluation forms submitted by event participants.

Overview of Event Proceedings

The first day of the event (July 11) was dedicated to registration in the afternoon and an evening welcome reception.

The second day (July 12) started with a plenary session with an introduction of the event and of the program for the day. Then participants were split by sector into two groups (due to limited participation from the banking/finance sector, firms from this sector joined the ICT group) for presentations on the status of the sector in each economy, followed by open discussions. The one-on-one B2B exchanges took place all afternoon. In the evening, a selected group of attendees participated in a focus group to discuss policy issues and barriers to regional trade. In parallel to this program, the Palestinian and Iraqi government representatives went to the Jordanian Ministry of Trade to meet with Mr. Yousef Shamaileh, Director of International Policy.

On the third day (July 13), proceedings began with a breakfast featuring an address by Elias Farraj, Deputy CEO of the Jordan Investment Board, and a plenary discussion on policy issues related to the discussions of the previous two days. More B2B meetings took place throughout the morning, and the event closed with a luncheon featuring an address by Jordanian Minister of Tourism and Antiquities Haifa Abu Ghazaleh. A summary of the policy discussions over the previous days was presented to Minister Abu Ghazaleh.

SUMMARY OF PRESENTATIONS AND DISCUSSIONS

ICT/Banking and Finance Session

The presentation from the Information Technology Association of Jordan (Int@j) described current opportunities in the Jordanian IT sector. Highlighted was the following:

- Outsourcing is an important trend in the region, and has shifted from remote technical support to remote management deployment. Many call centers for Arabic customers, for instance for Fly Dubai, are operated in Jordan. Iraq could also benefit from these trends, as IT has no borders.
- At this time 70% of internet content in Arabic is managed from Jordan.
- IT represents 14% of GDP in Jordan, while manufacturing produces 70%, and tourism 14%. It is a highly productive sector, with only 15-16,000 jobs, or 1% of total employment in Jordan.
- IT and banking are connected through online and mobile applications. E-payment is particularly relevant in the region as it allows customers to access banking services in spite of physical or security obstacles. Electronic check clearing in Jordan has allowed companies to clear checks in 15 minutes instead of 3 days.

The Palestinian Information Technology Association (PITA) then introduced the Palestinian IT sector, which represents 5% of GDP and is growing by 10% annually. Cisco has a data center in the Palestinian territories. The potential for growth is there, in a sector that is less dependent on security conditions and therefore less affected by border crossing difficulties.

Tourism Session

The session included a presentation by the Chief of Party of the USAID-funded Siyaha Project. Mr. Ibrahim Osta presented the Jordanian experience developing its tourism sector as an example for participants. Tourism in Jordan generates exports of \$2.0 billion in 2009, compared to \$589 million in apparel, \$332 million in pharmaceuticals or \$317 million in phosphate. The Jordanian tourism sector has followed a holistic approach to reform, addressing together its tourism policy, legal framework and institutional capacity. It involved lead government organizations such as the Ministry of Trade, the Jordanian Tourism Board and the Department of Antiquities, which established a Public-Private Partnership Dialogue with enterprises and associations.

Siyaha presented case studies of activities carried out in the past few years in main tourist sites like Petra, Amman Citadel and Jerash. The project discussed critical activities that need to be carried out, such as conservation and protection, management planning and control, visitor circulation, ticketing and orientation, interpretation and presentation and community integration. A critical aspect of the assistance provided by Siyaha was related to human resources planning and development and product marketing, including activities to promote Jordan in the international marketplace.

Meeting at the Ministry of Industry and Trade

Palestinian and Iraqi government representatives attended a meeting at the Ministry of Industry and Trade on July 12th with Mr. Yousef Al Shamali, Director of Foreign Trade Policy. During the meeting Mr. Shamali reviewed the plans and initiatives of the GOJ to facilitate trade between the three countries, such as:

- The Prime Minister chairs the Joint Iraq – Jordanian Committee, which discusses many issues related to the relations between the two countries, including trade facilitation. The committee meets at least once every year and discusses issues of common interest between the two countries, including the obstacles that hinder trade and the flow of goods and services.
- The GOJ is trying to facilitate the movement of individuals across the borders, especially those participating in trade delegations or business missions. Obtaining visas for such individuals is becoming easier and takes around a week. Mr. Shamali also referred to an initiative the Ministry of Industry and Trade is trying to launch with the Chambers of Industry and Commerce, where visas can be issued if the chambers issue a formal request based on coordination with their peers in Iraq.
- Trade missions and exhibitions for Jordanian companies are sponsored by the Minister of Industry and Trade.
- Facilitating the flow of goods across borders through coordination between Iraqi and Jordanian customs authorities.
- Mr. Shamali also referred to the role played by the Single Window at the Jordan Investment Board, which facilitates the issuance of visas in coordination with the Ministry of Interior.

Mr. Shamali mentioned that the main problem in expanding trade with Iraq is the Iraqi security situation, which affects the flow of both goods and individuals. However, Iraq is still among the top trade partners with Jordan and the GOJ gives it a top priority.

Regarding trade with the West Bank, Mr. Shamali described security measures imposed by the Israeli side on the movement of goods to/from the West Bank as the main obstacle affecting the expansion of trade. He said that Palestinians living in the West Bank enjoy free movement to Jordan and that the GOJ tries to facilitate the movement of goods from its side; however, trade in goods will always be constrained by Israeli security measures.

Brainstorming Session on Obstacles to Trade

On July 12th a 2-hour brainstorming session was held with conference participants from the three countries, to discuss constraints that hinder the growth and expansion of multilateral trade, especially in the ICT, Banking and Tourism sectors.

Below is a summary of the main topics raised by the participants during the session:

- Obtaining visas for Iraqi citizens to visit Jordan is still hard and has a major impact on the flow of people, especially for tourism and medical purposes. In addition to taking a long time (10 days on average), visa applications can be rejected without clear reasons or

justification. Decisions seem to be arbitrary and discretionary. Other countries in the region, such as Turkey and Lebanon, do not require the prior issuance of visas, which make them more preferred destinations for Iraqi businessmen and tourists. Easing the visa process can help tremendously in the expansion of trade in all sectors between Iraq and Jordan.

- Religious tourism for Iraqis to Jordan has much potential, especially with respect to the graves of religious figures in the Jordan Valley and Kerak. However, these areas lack proper tourist infrastructure and services.
- The free trade zone between Jordan and Iraq should be activated; it is used now as a storage area mainly, but should be used to facilitate the flow of goods in a manner similar to the free zone at the Jordanian-Syrian border.
- Iraq needs a lot of assistance in embracing new technologies, especially in the ICT area, and Jordan has extensive experience and qualified people in this area, which can be very useful, especially in Arabic language-supported applications.
- Events like this one are very helpful in educating the participants about the potential opportunities in the three countries.
- Some Jordanian ICT companies worked and still work in Iraq; however security is still a major issue. Another challenge is that the most booming sector in Iraq is the oil and gas sector, which Jordanian companies don't have sufficient experience in.
- Iraq has an increasing demand for professional services in construction and housing, and hence Jordanian engineering consulting companies can help in filling part of that demand.
- Jordanian banks can and do help the emerging Iraqi financial sector in building its capacity and in packaging services.
- The participants suggested that the following actions take place:
 - Organize a trade trip for a Jordanian-Palestinian delegation to Iraq to learn more about the market.
 - Hold seminars on how to do trade in Iraq.
 - Establish a mechanism (e.g. a website) to publish information about tenders and bids in Iraq.
 - Facilitate the issuance of visas for Iraqi businessmen through coordination between AmCham and the chambers of commerce and industry in the two countries.

Closing Lunch with the Minister of Tourism and Antiquities

The following is a summary of the closing lunch with Jordanian Minister of Tourism and Antiquities Haifa Abu Ghazaleh, who attended as the representative of the Prime Minister. During the lunch, a presentation was delivered which outlined the main challenges that limit and affect the growth of trade between Jordan and both Iraq and the West Bank. The main topics addressed through the presentation were:

- Trade with Iraq has been increasing continuously since 2003; in 2010, Iraq became the top trade partner with Jordan.
- There is much potential for expanding trade with Iraq; Jordanian exports have been growing at an average annual rate of 15% and are expected to reach US\$2.8 billion in 2014.
- However, the Jordanian export share of the Iraqi market is still low, at 2%, while the exports of other countries such as Iran and Turkey are 6 and 10%, respectively.
- Trade with the West Bank has also been growing; however, it is still minimal and opportunities for growth are very uncertain due to the political and security situation.
- The largest potential for growth in trade lies in the service sector, where the flow and exchange of expertise are not limited by visa and security restrictions. In addition, the ease of communication in Arabic gives Jordan an advantage in this area.
- The main constraints that affect trade between the three countries are:
 - The restrictions on visas and residence permits for Iraqi businessmen and tourists.
 - Insufficient credit levels to finance investment and trade between the three countries.
 - The lack of proper facilities and tourism programs for Iraqi tourists in Jordan.
 - The weak promotion of tourism in the West Bank.
- The suggested solutions fall under 3 categories:
 1. Facilitating the movement of individuals, including:
 - a. Easing the issuance of visas;
 - b. Issuing multiple-entry visas; and
 - c. Issuing group visas for tourists and patients seeking medical treatment.
 2. Better provision of information, including:
 - a. Expanding the exchange of trade missions, trade exhibitions and investment and trade conferences under government patronage; and
 - b. Developing databases on investment opportunities and “who’s who” in the three countries, and making them available through business associations.
 3. Trade facilitation, including:
 - a. Activating the free zone between Iraq and Jordan, and between Jordan and the West Bank;
 - b. Continuing and strengthening the coordination between the customs authorities to facilitate the clearance of goods based on transparent and clear process; and
 - c. Reducing the external trade credit coverage requirements required by banks through Central Bank interventions.

RECOMMENDATIONS

The Regional Business Initiative's main objective can be defined as expressed in the Scope of Work:

“...explore strategies and develop specific action plans to address constraints to increased regional trade. The focus will be on identifying feasible, country-specific actions that can subsequently be taken by USAID/Jordan, USAID/West Bank and Gaza and USAID/Iraq in their bilateral programs to support increased trade and economic cooperation between Jordan/Iraq and Jordan/the West Bank.”

The main objective of the first event as defined in the Scope of Work was to:

“...help in determining the exact topics to be focused on in the subsequent events”; and present a “...report that summarizes the findings of Event 2 and provides recommendations to USAID with respect to current/future trade and investment programming...”

Based on the inputs gathered in the second event, we first present in this section our recommendation for the next round of events, followed by recommendations for future USAID trade and investment programming; those recommendations will be refined and amended throughout the life of the Regional Business Initiative project.

Future Regional Business Initiative Events

The objective of the Regional Business Initiative is as follows:

“Through a series of regional events (workshops and business exchanges), bring together stakeholders from Jordan, the West Bank and Iraq to develop specific action plans, that can subsequently be used by USAID/Jordan, USAID/West Bank and Gaza and USAID/Iraq in their bilateral programming, to address constraints to increased regional trade.”

The initial scope of work called for the execution of five events as follows:

- Event 1: B2B exchange
- Event 2: Event featuring government officials from Jordan and the Palestinian Authority
- Event 3: Event featuring government officials from Jordan and Iraq
- Event 4: Sector-specific B2B exchange, including government participation
- Event 5: Sector-specific B2B exchange, including government participation

Event 1 was held in Amman, Jordan in December 2010, in which firms from a variety of sectors came to Amman for B2B exchanges. The second event, held in July 2011 in Amman, was a consolidation of several events as laid out in the original scope of work: the event focused on the banking and finance, tourism and ICT sectors, and it included invitees from both the private sector and governments of Jordan, Iraq and the Palestinian Authority.

Given the above and taking into account the budget that remains for the Regional Business Initiative, one final event under the original scope is planned. This final event, taking into account lessons learned from the first two events, would be similar to the July 2011 event in that it would be a combination of several events described in the initial scope of work. Lessons to be applied in the planning for the final event include:

- It is necessary to set and announce a date at least three months in advance, and that date should remain firm;
- Keynote speakers from the business community or academia should be included in the event;
- An agenda with details of speakers and content should be delivered well in advance, and should be updated regularly without significant changes;
- It is important to announce the list of participating companies in advance, as well as other key participants;
- It is important to get government-buy in at the top level early in the process;
- The vetting of government officials or representatives of trade associations should be done well in advance, and should take into account the possibility of no-shows or last minute cancellations; and
- The final event should be demand-driven and mostly self-funded, so participants are genuinely attracted to the event.

Two options are proposed for the final event; either option would require significant time for preparation and a strong commitment from key organizations in each country.

Option One: Similar to Event 2, to be held in Amman

This option would be for a final event in Amman similar in format to Event 2. The event would include representatives of the private sector for B2B meetings, and would also include representation from the three respective governments.

For an event of this type to be successful, it would be necessary to have sufficient support from the GOJ from the outset. The event would also rely on commitments from the other two participating governments, so a true government-to-government exchange could take place. The project would also engage, as in Event 2, with trade association representatives from Jordan, Iraq and the West Bank/Gaza.

The event would be sector specific, possibly focusing on only one sector. The sector(s) to be selected would be identified after a more detailed analysis. To ensure a higher level of private sector participation, it would be necessary to engage Jordanian participants as early and with as much frequency as Iraqi and Palestinian participants. The project should take a more proactive role, working with Jordanian partners in contacting multiple sources, such as the Iraqi-Jordanian business association, and USAID-funded projects in Jordan.

Option Two: Private-sector focused B2B event in Iraq

Taking into account recommendations from participants in the past two events, as well as suggestions from USAID bilateral Missions, it would be interesting to explore the possibility of having the final event held somewhere besides Amman.

Given that Events 1 and 2 featured limited participation from Iraqi firms, and the fact that the opportunity to engage with Iraqi firms was a main motivating factor for Jordanian and Palestinian firms attending the two events, it is worthwhile exploring the possibility of holding the final event in Iraq. The event, to be held in a city such as Erbil, would encourage more Iraqi participation and would contribute to changing the perception of Jordanian/Palestinian firms on the Iraqi security situation and the feasibility of doing business in Iraq. Such an event would, of course, require the approval and support of USAID/Iraq and the U.S. Embassy in Baghdad.

Following our preliminary consultation with the private sector in Jordan, Jordanian firms feel that holding an event in Erbil would be acceptable, as long as the Regional Business Initiative could assist in the facilitation of Iraqi visas for Jordanian company representatives. This proposed event would focus on private sector B2B meetings and, similar to Event 2, would have a sector-specific focus.

Estimated Timeframe

Assuming that one of the proposed approaches above is chosen, we believe that the following is a realistic timeframe for event preparation:

1. Circulation of first draft of event to USAID bilateral Missions (1 week)
2. Conference call to discuss the draft report and to define next event (1 week)
3. Initiate action for next event, contact government representatives and start coordination of event, including local logistics (3 weeks)
4. Selection of participants, circulation of information materials and vetting procedures (6 weeks)
5. Execution of the event (1 week)

According to the timeline referenced above and assuming that the draft report will be circulated by late August/early September 2011, it is estimated that the next event could take place by mid or late November 2011.

Prospective Action Plans for USAID Missions

This section outlines country-specific actions that can be taken by USAID/ Jordan, USAID/West Bank and Gaza and USAID/Iraq in their bilateral programming to support increased trade and economic cooperation between Jordan/Iraq and between Jordan/West Bank. These initial recommendations, generated by the first two events, are to be refined and developed further throughout the life of the Regional Business Initiative.

All Three USAID Missions:

1. Organize trade shows and road shows among the three countries; these would require more time and investment than what this specific project can provide.
2. Other type of assistance to all three countries could be on the development of regulations for ICT, on labor laws and on tax refunds or creation of fiscal incentives to promote the IT sector.
3. A recommendation expressed by one participant and shared by others is to channel USAID assistance to the promotion of entrepreneurship, through a series of courses for leaders on how to do businesses in the region and internationally.
4. In the tourism sector, participants discussed the benefits of producing a documentary for the region, covering religious sites or other angles in all three places. The documentary could present the area as the center of the culture, religion and civilization, including visits to all three countries.
5. Taking into account that tourism is considered one of the most valuable sectors, it is important to develop a modern legal framework with adequate controls and incentives to develop the industry, as well as to develop the institutional capacity. USAID assistance should be holistic, covering all angles needed to develop the sector - from high school education to a new classification system for hotels and other tourist sites, to the development of a marketing strategy, including the design and promotion of special packages targeted to specific groups.
6. USAID assistance to the tourism sector should also focus on trade shows, training courses, modernization of laws and support to ease transit of people between countries.
7. Iraqi participants recommended trade trips to Iraq for Jordanians and Palestinians, so they could meet counterparts and learn first-hand of investment opportunities, mainly in residential construction, tourism infrastructure, exports of foodstuffs and other areas. Participants recommended establishing a platform for information to be shared between the three regions, including information to expand trade and facilitate exchanges of trade missions, trade exhibitions and investment and trade conferences under government patronage, and developing databases on investment opportunities and “who’s who” in the three countries, making them available through business associations.

USAID/Jordan:

8. Support the existing Iraqi-Jordanian business association. The association could help the GOJ process visa applications from business travelers from Iraq, in addition to organizing sector-specific matching events between the 2 countries.
9. Support the Single Window at the Jordan Investment Board to expedite the issuance of visas in coordination with the Ministry of Interior.
10. Explore a project for religious tourism for Iraqis to Jordan, taking into account the tourism potential of the graves of religious figures in the Jordan Valley and Kerak.
11. The free trade zone between Jordan and Iraq should be transformed to facilitate the flow of goods in a manner similar to the free zone between the Jordanian and Syrian borders.

12. Assistance to Jordanian construction and housing companies to take advantage of the increasing demand for professional services in these two sectors; Jordanian engineering consulting companies can help in filling part of that demand.

USAID/West Bank and Gaza:

13. In the ICT sector, it is recommended that USAID support be channeled to an academic program at the university level to train future system engineers or technicians that could provide specialized labor to the sector; assistance could be through funding a chair position, or a subsidy of any type that could be critical in training local professionals.
14. Participants pointed out that it is necessary to work on the supply chain in the tourism industry; Iraq and Palestine need to work on this particular area to develop the set of services needed for a proper tourism sector - USAID can provide assistance in this area.

USAID/Iraq:

15. Support the existing Iraqi-Jordanian business association. The association could help the Iraqi government process visa applications from business travelers, in addition to organizing sector-specific matching events between the 2 countries.
16. As noted above, participants pointed out that it is necessary to work on the supply chain in the tourism industry; Iraq and Palestine need to work on this particular area to develop the set of services needed for a proper tourism sector - USAID can provide assistance in this area.

LESSONS LEARNED

Challenges

- Participation was down compared to the December 2010 event, in particular for Jordanian participants. There was a mismatch between sectors; for instance, a lot of bankers came from Iraq, but few from the West Bank and Jordan. This obviously decreased the matchmaking opportunities and therefore the value of the event for those specific attendees. This in turn led to a lower rating of satisfaction in participants' feedback forms, especially when it came to rating networking opportunities at the event. There are several reasons for this lower attendance, including:
 - Invitations to Jordanian companies went out later than invitations to Palestinian and Iraqi companies. While they did not need as much time for vetting and logistics, they still needed to be told to save the date before making other commitments.
 - The AmCham, the project's main partner in Jordan, seemed to be in a transition period with the arrival of new board members; it appears that its ability to mobilize interest in the event in the business community was not as strong as with the December 2010 event, particularly with respect to the banking sector.
 - While Palestinians and Iraqis were engaged earlier than in the December 2010 event, the sector focus limited the number of potential participants. As a result, the number of participants from Iraq and the West Bank was almost identical as in the first event.
- The effort to have government participation had mixed results. There was some mid-level representation from Iraq and the West Bank, but there were several last-minute cancellations from the government invitees. Despite repeated attempts by the project and AmCham to engage with the GOJ in the months leading up to the event, GOJ participation was ultimately fairly limited. The Prime Minister lent his support, the GOJ was represented in the closing lunch, and the project received considerable assistance in the facilitation of visa applications for Iraqis; however, the GOJ was less engaged overall than in the first event, and the project was unable to secure significant, sector-specific participation for the government-to-government meetings planned in the original agenda.
- The discussion of issues, while interesting, did not yield any results or cover topics that had not been discussed in the December 2010 event. Partly because government officials represented different agencies and sectors, there was limited focused technical discussion. Instead, the topic of securing Jordanian visas, a politically-sensitive issue fairly difficult to address through USAID programming, seemed to monopolize most of the conversation (as it did in Event 1).

Positive Outcomes

The event was an opportunity to highlight some important issues, particularly the following:

- Tourism: It was clear from the sector-wide meeting and in the B2B exchanges that professionals from this sector in Jordan and the West Bank are rarely given the opportunity to meet with Iraqi tourism professionals. They have very little knowledge of tourism in Iraq, and were eager to learn more about it from the representatives from the Iraqi Tourism Board. This highlights the importance of perceptions: Iraq is perceived as a dangerous place, not suitable for tourism, but it does receive a large influx of tourists from neighboring countries such as Iran and Turkey. Learning about this sparked ideas for regional cooperation in the field of tourism, which would not have happened otherwise. The presence of associations from the West Bank (such as HILTOA) and GOJ Minister of Tourism Abu Ghazaleh at the closing lunch also led to interesting discussions.
- All attendees expressed their desire to participate in additional events of this kind; almost all evaluation respondents, regardless of their rating of the event, indicated they would like to attend a comparable event in the future.
- Some participants came very well prepared for the B2B meeting, with materials and video presentations about their companies and products. The one-on-one meetings, while relatively limited in number because of the lower-than-expected attendance, led to fruitful discussions for the companies and associations that did attend. One concrete example is the planned participation of Int@j in the upcoming Expotech Technology Week in Ramallah in November 2011, a direct result of their discussion with PITA during the July 2011 event.

ANNEXES

Annex 1: Agenda - General

Agenda
Regional Business Initiative Event
July 11-13, 2011
Sheraton Amman Hotel

Day 1: Monday, July 11, 2011

1:00 PM – 6:00 PM	Registration
7:00 PM – 9:00 PM	Reception

Day 2: Tuesday, July 12, 2011, *Boardroom Level*

8:30 PM	Welcome Coffee / Registration
9:00 AM – 9:15 AM	Introduction
9:15 AM – 11:00 AM	Breakout Sessions by Sector Session 1: ICT + Banking/Finance <i>Jordan ICT Sector, Abed Shamlawi, Intaj</i> <i>Palestinian ICT Sector, Abeer Heazboun, PITA</i> Session 2: Tourism <i>Tourism in Jordan, Siyaha</i> <i>Iraqi Tourism, Iraqi Tourism Board</i>
11:00 AM – 1:00 PM	Business to Business Meetings
1:00 PM – 2:00 PM	Lunch
2:00 PM – 5:00 PM	Business to Business Meeting

Day 3: Wednesday, July 13, 2011, *Boardroom Level*

8:30 AM – 10:00 AM	Breakfast
10:00 AM – 1:00 PM	Business to Business Meetings
1:00 PM – 3:00 PM	Lunch

Annex 2: Agenda – Government Representatives

AGENDA GOVERNMENT PARTICIPANTS

Gov. Representatives:

1. Abeer Botros Khoury, Palestine Capital Markets Authority (PCMA)
2. Jinan Ismaeil Ibrahim Al-Beiruti , Central Bank of Iraq
3. Basil Jirjees Ibrahim Ibrahim, Tourism Authority of Iraq
4. Dawood Shammo Khader Khader, Tourism Authority of Iraq
5. Salem Mkhaimer Hamood Hamood, Tourism Authority of Iraq
6. Muwafaq Hameed Majeed Al Banaa, Tourism Authority of Iraq

Day 1: Monday, July 11, 2011

1:00 PM – 6:00 PM Registration

7:00 PM – 9:00 PM Reception

Day 2: Tuesday, July 12, 2011

09:30 AM to 11:30AM Breakout sessions in two groups

11:30 AM Depart to the Ministry of Industry and Trade

12:00 Noon to 01:00 PM Meeting with Mr. Yousef Shamaileh
Director of International Policy
Ministry of Industry and Trade

1:00 PM – 2:30 PM Lunch

03:00 PM to 05:00 PM Brainstorm Session on Prospects of Cross Border Trade

Day 3: Wednesday, July 13, 2011

08:30 AM to 09:30AM Breakfast Discussion
Elias Farraj, Deputy CEO
Jordan Investment Board

1:00 PM – 3:00 PM Lunch – Conclusions

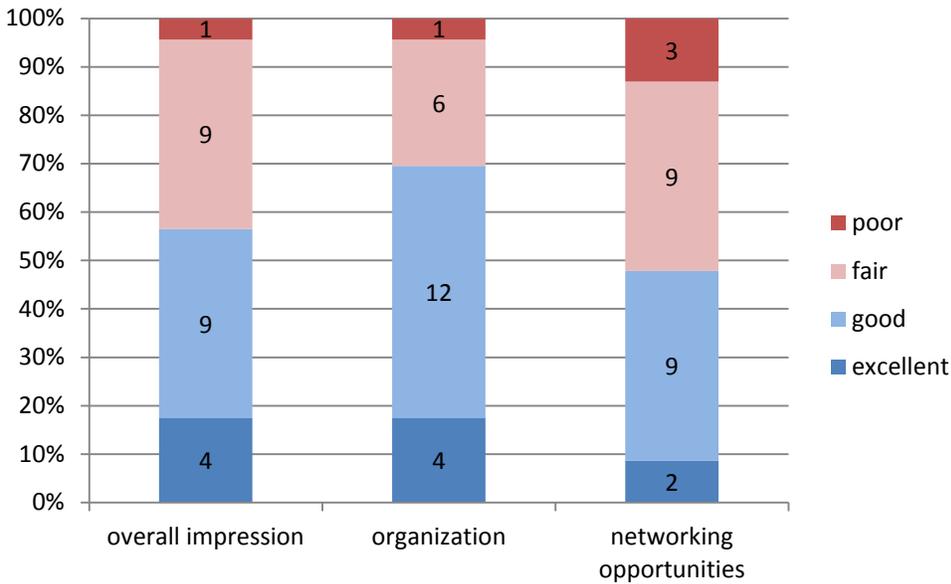
Annex 3: List of Participants

Origin	Name	Company/Organization	Sector	Gender
West Bank	1. Abeer Heazboun	Association Palestinian Information Technology Association (PITA)	ICT	F
	2. Hasan D. m. Qasim	Palestinian Information Technology Association (PITA)	ICT	M
	3. Muna Hamuri	Holy Land Tour Operators Association (HILTOA)	Tourism	F
	4. Moh'd Hussein Iyad Naser Aldeen	Arab Hotel Association (AHA)	Tourism	M
	5. Abeer Botros Khoury Odeh	Government Palestine capital markets authority (PCMA)	Banking	F
	6. Saady Lozon	Company Unitone	ICT	M
	7. Kais Salhut	2ime	ICT	M
	8. Mustafa Salameh	Experts	ICT	M
	9. Saeed Zeidan	Ultimitats	ICT	M
	10. Isam Hmayel	Isr'a Company	ICT	M
	11. Husam Dwekat	Isr'a Company	ICT	M
	12. Mohannad Hijawi	Spark	ICT	M
	13. Laila Asfoura	Laila Tours & Travel	Tourism	F
	14. Jozeph Wahbeh	Laila Tours & Travel	Tourism	M
	15. Awad Hamdan	Al Qasir Hotel	Tourism	M
Iraq	16. Basil Jirjees Ibrahim Ibrahim	Government Tourism Authority	Tourism	M
	17. Dawood Shammo Khader Khader	Tourism Authority	Tourism	M
	18. Salem mkhaiber Hamood Hamood	Tourism Authority	Tourism	M
	19. Muwafaq Hameed majeed Al Banaa	Tourism Authority	Tourism	M
	20. Jinan Ismaeil Ibrahim Al-Beiruti	Central Bank of Iraq	Banking/Finance	F
	21. Maha Hasan Mohamad Al Juboori	Company Taha & Partners Group	Tourism, ICT, Banking	F
	22. Sarmad Fadel Jawad Al Qarnawi	Silk Road Group (Fiber Optics)	ICT, Banking	M
	23. Abdullah mohammed Fadel	Dijlah & Furat Bank	Banking/Finance	M
	24. Anmar Asaad Khaleel Khaleel	Dijlah & Furat Bank	Banking/Finance	M
	25. Khulood Mohammed Abd Ali Rashid	Cihan Islamic Bank	Banking/Finance	F
	26. Shams Muniem Abdulkadhem Al-Hilly	Cihan Islamic Bank	Banking/Finance	F
	27. Suhail Khairullah Salman Al-Abbasi	Trans Iraq Bank	Banking/Finance	M
	28. Wael Abu Arqoub	Sabre Travel Network	Networking	M
	29. Rashad Garebet	Marine ENT INC		M
30. Intesar Al taai	Golden Hareer Co.	Contracting	F	
31. Waseem Zada	Dolphin	Tourism	M	
Jordan	32. Jawad Al Shammas	Company Al Shammas Travel & Tourism	Tourism	M
	33. Ahmad Shaqour	Al Oula	Services	M
	34. Hala Al Sharea	Al Oula	Services	F
	35. Alaa Khatib	Information Technology Planet (ITP)	Tourism & ICT	F
	36. Omar Teryaqi	Information Technology Planet (ITP)	Tourism & ICT	M
	37. Tareq Qattan	ESKADNIA Softwares	ICT	M
	38. Mufeid Daoud	Lumiuns Group	ICT	M
	39. Daila Qarqash	Bell Amman (Lumiuns Group)	ICT	F
	40. Issam El Eid	NCR Corporation	Banking/Finance , ICT	M
	41. Sameer Mubark	Nafith	Contracting	M
	42. Mohammed Al – Ali	G4s	Security	M
	43. Rasha Fawakhiri	G4s	Security	F
	44. Mohammed Mustafa	G4s	Security	M
	45. Ashraf Abul - Hajj	G4s	Security	M

Annex 4: Evaluation Results

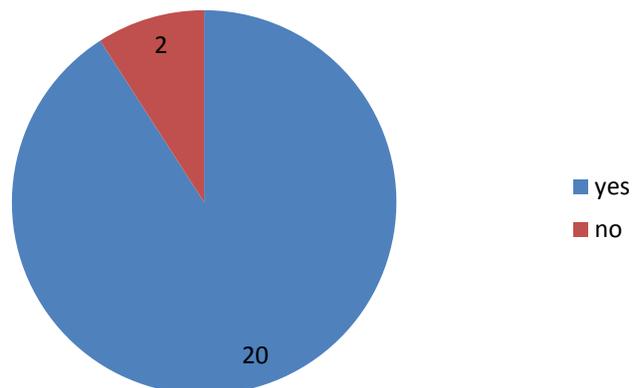
23 evaluation forms were collected (not all forms addressed all questions).

Rating of event by Participants:



The main takeaway from these results is the fact that the feedback was not as positive as in the December 2010 event. The rating of networking opportunities in particular is lower, which can be attributed to the lower attendance and mismatch in sectors represented by the three economies.

Interested in participating in similar event in the future



Reasons listed (open answer – representative sample answers)

- *It's a vital event to connect businesses from different countries.*
- *To build network of opportunities.*
- *Valuable networking.*

In spite of the lower rating of satisfaction, the overwhelming majority of participants would like to participate in another similar event in the future, which points to the need to continue such programs with better targeting of sectors/participants.

Outcome of this event for companies.

Did participants accomplish the following?



Details (open answer – representative sample answers)

- *Introduction of products and company. Potential cooperation and leads.*
- *In addition to the above, I got good information from this event, at least an exchange of information from experts as well as learning about the cases in nearby countries.*
- *I think it's very important to invite similar sectors together and not only different ones. This event was lacking banking sector participation from Jordan and Palestine while the Iraqis were present.*

Most of the participants were still able to network, gather leads for future cooperation, and four of them claimed they were able to conclude a transaction, which is a positive outcome.

Number of companies met through B2B meetings:

- Average: 6 companies per participating firm
- Range: from 2 to 10 companies per participating firm

Annex 5: PMP Indicators for Event 2

Indicator	Unit of Measure	Event 2 Government + Businesses*		To Date (Events 1 and 2)		Total Life-of Project	
		Target	Actual	Target	Actual	Target	
Events Execution							
1	Number of USG supported training events held	Number of events	2	2* (combined in 1)	3	3* (combined in 2)	5
2	Number of positive evaluations of events	% of total evaluations	80%	57%	80%	77%	80%
3	Funds leveraged by the Local Partner (AMCHAM/Jordan)	% of total event cost	10%	Pending	10%	Pending	10%
Events Participation							
4	Number of participants (disaggregated by sex)	Number of participants	80	45 32m/13f	150	129	230
5	Number of ministries and government agencies involved	Number of institutions	6	3	6	3	12
6	Number of sectors/subsectors involved in the events	Number of sectors/subsectors	5	4	10	>10	25
7	Number of companies participating in the events	Number of companies	20	26	55	92	75
8	Number of visits to the Web Portal	Number of visits	150	266	250	908	400
9	Number of B2B sessions	Number of B2B sessions	40	78	140	177	180
Main Outcomes of Events							
10	Number of transactions identified or in progress as a result of the events	Number of transactions	5	4	15	14	20
11	Value of transactions identified or in progress as a result of the events	Value of transactions	\$1 Mill.	Pending	\$2 Mill	Pending	\$3 Mill.
12	Number of reforms in regulations under development as a result of events	Number of reforms/regulations	5	Pending	5	Pending	10
13	Number of actionable programming recommendations for bilateral Missions	Number of recommendations	7	17	9	20	16

*Note: in the PMP, indicators were for Event 2 (government) and Event 4 (companies) as outlined in the original scope of work. They have been combined for this report, since both events were held jointly.