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**USAID/Jordan Local Enterprise Support Project
(USAID LENS)
Associate Award
SECTOR SELECTION BRIEF**

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COOPERATIVE AGREEMENT AID-278-LA-14-00001

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USAID LENS Micro and Small Enterprise Sector Selection

EXECUTIVE SUMMARY

Based on a review of available data and relevant reports, discussion with economic and sector-specific experts, and review of potential sectors with USAID, the USAID LENS team identified four sectors (at the 2 digit ISIC code) of potential interest for micro and small enterprise (MSE) interventions over the course of the USAID LENS project. These sectors are **tourism and hospitality, food processing, transportation/logistics and automotive repair, and information communication and technology (ICT)**. This initial selection of four sectors will allow the LENS program to examine more closely sub-sector value chains and identify specific opportunities to facilitate micro & small enterprise growth.

ABOUT USAID LENS

The USAID Jordan Local Enterprise Support project (USAID LENS) is a five-year project that will assist micro and small enterprises (MSEs) to grow their businesses and create job opportunities, while developing an inclusive enabling environment for economic development in selected municipalities. The initial intervention will target communities in East Amman, Irbid, Zarqa, and Aqaba.

In promoting growth and job creation among MSEs, we will focus on three areas:

- MSE Policy – supporting a conducive policy environment that facilitates the ability of micro and small firms to produce, transport, market, and sell efficiently and at competitive cost.
- MSE Competitiveness – driving activities based on end market demand and concrete economic opportunities to strengthen horizontal and vertical linkages between firms, while improving the ability of stakeholders to implement investments.
- MSE Access to Finance – enhancing MSE access to a wide variety of financial products and services tailored to their needs, through increased provision of products and services by financial service providers and improved MSE awareness of them.

In support of capacity-building measures for local government to develop and implement competitiveness strategies to spur economic growth and investment, we will use a two-pronged approach:

- National Policy - improving policies, regulations, and administrative procedures to strengthen the ability of municipalities to facilitate the growth of micro and small enterprises.
- Local Government Planning - strengthening capacity of local government leaders to implement economic development initiatives, through streamlined communications with national government actors, clearer lines of authority, and improved abilities to value and market the assets and investment opportunities in their municipalities.

The USAID LENS approach will combine rapid implementation of initiatives that build trust with local partners and municipalities with the establishment of an evidence-base to set the stage for long term, sustainable change.

DATA SOURCES AND ANALYSIS

Since business markets, challenges, and design of relevant assistance are based primarily on sector, USAID LENS sought to prioritize engagement by selecting four initial sectors. To accomplish this selection, our initial analysis of the sectors composing the Jordanian economy and labor force was based on several sources of data: the Jordan Department of Statistics (DOS) 2006 and 2011 Economic Census, Central Bank of Jordan (CBJ) data, and World Bank data. From these sources, we created a list of 65 consolidated sectors from which to base our analysis, as shown in Appendix 1.

1. Narrowing Sectors from 65 to 10

Using available data, the team analyzed trends and sector potential for firms in our target size brackets of micro (1-4 employees), micro and small (5-19 employees) and small (20-49 employees).¹ We ranked sectors by the number of firms active and the amount of capital and revenue. The short list is attached in Appendix 2. We also disaggregated information on the number of firms within each of the 65 sectors in each of Jordan's 12 governorates.

Following the data analysis we reviewed information from business and trade associations, the Jordan Strategy Forum, USAID Jordan Economic Growth Assessment Business Environments for Agile Markets (BEAM), Jordan Investment Board, Economic and Social Council, UNDP, and USAID Fiscal Reform Program II, and other sources. We used this data in conjunction with information on USAID and Government of Jordan priorities to further inform our sector selection.

From within the top 10 list of firms, trends emerged highlighting sectors based on total number of firms, number of firms categorized in the micro and small brackets based on number of employees, capital, revenue, and presence in USAID LENS priority governorates, as shown in Figures 1-5 below.

¹ The Department of Statistics categorizes firms according to this number of employees. However, the official designations provided by the Ministry of Industry and Trade are micro (1-9) and small (10-49).

Figure 1: Top 10 Sectors by Number of Firms

#	Economic Activity	EMPLOYEE # Firms Total (#)	Total (%)
1)	Retail trade, except of motor vehicles and motorcycles	69,200	44.2%
2)	Transport, warehousing, sale/repair vehicles & equipment	17,264	11.0%
3)	Other personal service activities	9,700	6.2%
4)	Tourism Sector (Food & bev, recreation, travel operators, accomodation, museum)	10,742	6.9%
5)	Manufacture of fabricated metal products, except machinery and equipment	4,647	3.0%
6)	Human health activities	4,361	2.8%
7)	Wholesale trade, except of motor vehicles and motorcycles	4,989	3.2%
8)	ICT Sector (repair/mfc computer, programming, consultancy)	3,709	2.4%
9)	Manufacture of food products	4,276	2.7%
10)	Legal and accounting activities	3,260	2.1%

Figure 2: Top 10 Sectors and Number of Micro and Small Firms

#	Economic Activity	1 - 4 Employees	5 - 19	20 - 49
1)	Retail trade, except of motor vehicles and motorcycles	67,677	1,332	135
2)	Transport, warehousing, sale/repair vehicles & equipment	16,212	885	112
3)	Other personal service activities	9,536	159	4
4)	Tourism Sector (Food & bev, recreation, travel operators, accomodation, museum)	8,921	1,514	197
5)	Manufacture of fabricated metal products, except machinery and equipment	4,402	196	23
6)	Human health activities	4,135	167	19
7)	Wholesale trade, except of motor vehicles and motorcycles	3,617	1,057	207
8)	ICT Sector (repair/mfc computer, programming, consultancy)	3,511	131	44
9)	Manufacture of food products	3,457	633	106
10)	Legal and accounting activities	3,065	176	11

Figure 3: Top 10 Sectors and Capital within Definition of Micro and Small Business

#	Economic Activity	CAP- # Firms Total	< 5000	5000 - 10000	10001 - 20000	20001 - 40000
1)	Retail trade, except of motor vehicles and motorcycles	69,200	59,175	7,951	822	613
2)	Transport, warehousing, sale/repair vehicles & equipment	17,264	12,860	3,138	380	288
3)	Other personal service activities	9,700	9,128	461	61	20
4)	Tourism Sector (Food & bev, recreation, travel operators, accomodation, museum)	10,742	8,236	1,095	180	354
5)	Manufacture of fabricated metal products, except machinery and equipment	4,647	3,935	482	80	60
6)	Human health activities	4,361	2,237	1,376	422	152
7)	Wholesale trade, except of motor vehicles and motorcycles	4,989	1,627	2,092	207	415
8)	ICT Sector (repair/mfc computer, programming, consultancy)	3,709	3,201	307	29	70
9)	Manufacture of food products	4,276	3,098	665	101	149
10)	Legal and accounting activities	3,260	2,863	314	16	34

Figure 4: Top 10 Sectors and Revenue within Definition of Micro and Small Business

#	Economic Activity	REV Total	REV <5000	REV 5,000 - 10000	REV 10,001 - 20000
1)	Retail trade, except of motor vehicles and motorcycles	69,200	26,217	16,634	11,339
2)	Transport, warehousing, sale/repair vehicles & equipment	17,264	5,356	4,418	3,319
3)	Other personal service activities	9,700	5,279	2,917	1,039
4)	Tourism Sector (Food & bev, recreation, travel operators, accomodation, museum)	10,742	3,540	2,543	1,825
5)	Manufacture of fabricated metal products, except machinery and equipment	4,647	1,632	1,326	825
6)	Human health activities	4,361	836	1,727	1,020
7)	Wholesale trade, except of motor vehicles and motorcycles	4,989	647	686	722
8)	ICT Sector (repair/mfc computer, programming, consultancy)	3,709	2,032	853	408
9)	Manufacture of food products	4,276	1,018	922	738
10)	Legal and accounting activities	3,260	1,006	1,347	529

Figure 5: Top 10 Sectors and Number of Firms within Each Target Governorate

#	Economic Activity	TOTAL BY GOV	4 GOVs	Amman	Zarqa	Irbid	Aqaba
1)	Retail trade, except of motor vehicles and motorcycles	69200	51975	26255	10739	13286	1695
2)	Transport, warehousing, sale/repair vehicles & equipment	17,264	14,542	8,394	3,120	2,615	413
3)	Other personal service activities	9700	7593	4312	1540	1535	206
4)	Tourism Sector (Food & bev, recreation, travel operators, accomodation, museum)	10,742	8,527	5,139	1,484	1,532	372
5)	Manufacture of fabricated metal products, except machinery and equipment	4647	3678	1990	726	882	80
6)	Human health activities	4361	3880	2820	505	488	67
7)	Wholesale trade, except of motor vehicles and motorcycles	4989	4660	3564	458	541	97
8)	ICT Sector (repair/mfc computer, programming, consultancy)	3,709	2,939	1,500	676	698	65
9)	Manufacture of food products	4276	3314	1550	515	1212	37
10)	Legal and accounting activities	3260	2812	1847	369	558	38

2. Narrowing Sectors from 10 to 4

In order to identify four sectors with the greatest potential from the list of 10, we reviewed a number of strategic policy documents. These included GoJ priorities outlined in Jordan's National Agenda; National Employment Strategy; sector-specific strategies and studies; and information from JEDCO.

We also looked at USAID's priorities and existing portfolio of projects to ensure that we are able to complement and build off of existing activities. Additionally, we looked in-depth at sector potentials for growth, and linkages between sectors and employment opportunities for women, youth, and the disadvantaged. It was also important to take into consideration geographic constraints and opportunities, as sectors that look promising in West Amman would not be practical or sustainable in the smaller communities in the geographies of our initial intervention (East Amman, Irbid, Zarqa, and Aqaba). We selected sectors with sufficient and diverse sub-sectors relevant to our targeted geography that will support sustainable job creation and economic growth within those areas. The four we identified were tourism and hospitality, food processing, transport/logistics and car repair, and ICT.

Another important factor in selecting four from ten was the potential for future growth, with a specific focus on micro and small enterprises, and the potential within each sector for a micro firm to

want to increase the size of their business and/or enter the formal market. From these criteria, we were able to eliminate sectors that were subsistence-based, such as retail and trade, or that function on economies of scale, such as health.

2.1. Tourism and Hospitality

The tourism sector consists of several sub-sectors, including hotels, tourist restaurants, eco lodges, tourism shops, tourism transportation, guides, information centers, cultural activities, and museums. Tourism is currently one of the largest contributors to Jordan's GDP and involves local, domestic, and international markets, as well as markets for medical tourism, religious tourism, ecotourism, and cultural tourism. Aside from the landmarks of Petra, the Dead Sea, and Jerash, Jordan contains many other sites that have not yet reached their full potential for creating income from tourism. There is also potential to create new tourism destinations, access new markets and improve Jordan's brand as a stable and safe destination with many tourism destinations.

Tourism was indicated in both the National Employment Strategy as well as in the National Tourism Strategy as a priority sector for growth and job creation. The NES stipulates the creation of 25,000 jobs by 2015, with a specific focus on increasing employment of women, building alternative sources of tourism, and upgrading existing facilities.

The USAID Jordan Tourism Development Project (JTD) is in the final stages of closing down. Once offline, USAID's portfolio will no longer address tourism, providing an excellent opportunity for USAID LENS to fill that gap.

On the micro and small enterprise level, there is great potential for job growth creation and economic growth that targets women, youth, and underserved populations. At a local level, undeveloped potential for tourism creates opportunities for us to assist MSEs to better market their services, upgrade facilities, and incorporate technology to increase efficiency.

Existing stakeholders provide many opportunities for us to strengthen linkages, build capacity, and create employment opportunities. Identified stakeholders include the Jordan Tourism Board, Jordan Inbound Tour Operators Association, Jordan Society for Tourism and Travel Agents, and Jordan Hotel Association, as well as the Ministry of Tourism and Antiquities, and other active donor-funded projects and deal with tourism support.

2.2. Food Processing:

As a whole, agriculture has a small contribution to Jordan's economy, yet many governorates are heavily dependent on agriculture for jobs and income. This means that Jordan is not fully utilizing its agriculture potential. Food processing is using agricultural outputs in combination with manufacturing and marketing products with high value-added. Since products can be manufactured with local inputs and at home or in small businesses, we identified this sector as having great potential for increasing employment of women and the underserved. By providing capacity building, technical advisory services, and grants to ensure high quality standards, marketing strategies, and packaging, we can

support the creation of products and services that can target high budget as well as low budget domestic customers.

The sector itself consists of many value chains that will need to be analyzed depending on geography, year-round production opportunities, and employment potential. An initial overview has identified the possible value chains of olive products, fruit-based products (dried fruits, jams, juices), dairy products, and tomato products, dried herbs, niche/gourmet foods, and honey among others.

Currently, Jordan lacks a comprehensive national strategy and industry associations in support of the food processing sector, with the exception of the Jordan Exporters and Producers Association for Fruits and Vegetables and the Jordan Olive Products Exporters Association.

We will analyze past and existing projects working within the food processing sector, and identify existing value chain analyses, including those conducted by the EU *Baladyati* project, ILO agricultural value chain work, and the Economic and Social Council. We will also work with the public sector, through the Ministry of Agriculture, National Center for Agricultural Research and Extension, and the Jordan Standards and Metrology Organization.

2.3. Transportation/Logistics and Vehicle Repair:

The transportation sector includes tourism transportation services, transportation hubs/centers, cold chain storage, green transport and clean tech, service taxis, rental cars, and mechanics/car repair, among others.

The recently-completed National Transportation Strategy highlights the importance of the sector as a whole, including the connections between transportation and all other sectors, as well as the need to develop better and more public transportation. Transportation is also a limiting factor for women's employment, and upgrades within the sector have the potential to increase efficiency in other areas.

Within our initial geographies of intervention, the potential for growth and employment within the transportation sector is especially large. Vehicle servicing/repair is a huge and growing industry that contributes significantly to the economies of East Amman, Irbid, and Zarqa. Examples of potential interventions within this sub-sector include raising awareness of the incentives to formalize businesses in terms of access to finance and technical support, assisting businesses to make the transfer from micro to small. Within our selected geographies, areas along major lines of domestic and international transportation (as in Azraq, for example) present opportunities for organizing transfer hubs.

2.4. Information and Communications Technology:

Along with food processing, ICT presents a huge opportunity for employing women, youth, and underserved populations; it is one of the fastest growing sectors in the Jordanian economy, with an annual growth rate of around 25%. Many ICT sub-sectors have potential for at-home employment

generation and part-time work (for women with families), and technology can be incorporated into all sectors to increase efficiency and streamline processes.

While USAID's Jordan Competitiveness Program (JCP) is working within ICT sub-sectors, we selected ICT because of its potential for growth among micro and small businesses operating in the domestic market. Potential sub-sectors relevant to the LENS project include computer repair and IT support, micro-level clean tech to support business efficiency, phone application development, and cell phone and technology vendors. Working in conjunction with JCP to support policies that will lead to more business within the ICT sector, we will also work on a micro level, to create opportunities for small businesses outside of the typical West Amman sphere of ICT activities.

Apart from USAID JCP, many other stakeholders are active within ICT and provide opportunities for capacity building and coordination. Organizations include the Information Technology Association of Jordan (Int@j), Jordan Chapter of International Association of Outsourcing Professionals, Higher Council for Science and Technology, Endeavor, and UN Women, as well as government institutions such as the Ministry of Information and Communications Technology.

2.5. Target Sector Linkages:

Part of our selection process also involved analyzing the horizontal and vertical linkages between sector value chains, sector clusters, and the potential to create opportunities in one sector by intervening in another. By targeting service providers and barriers to success within the four identified sectors, we will be able to improve the enabling environment across all.

Potential sector linkages that we identified include:

- Tourism and Transportation: tourism car rental, bus and car services for tourists, improving transportation systems to increase tourism in more remote and ignored areas.
- Tourism and Food Processing: marketing and selling local "Made in Jordan" branded boutique or specialty food products; creating cultural tourism through Jordanian cuisine and food.
- Food Processing and Transportation: transportation of agricultural inputs along the value chain, include cold chain transport and storage.
- ICT integration across sectors: increasing penetration of ICT across all other targeted sectors, including but not limited to automation of processes within hotels, tourism booking agencies, transportation of goods, and using green/energy efficient technology in transportation and food processing.
- Transportation enabling increased employment across all sectors: transportation has been identified by various GoJ national strategies, as well as in NGO and donor-funded activities, as being a limiting factor for employment, especially for women and underserved populations. By designing interventions to increase transportation opportunities, we can have a positive impact on Jordanians' ability to reach the job market.

3. Overview of Future Steps:

These initial sectors are directional in they are initial areas of engagement that provide the ability to drill down on specific micro and small business constraints and ability for USAID LENS to add value. Following our initial selection of the four sectors, we will continue an in-depth data review and analysis that will inform our selection of sub-sectors with the greatest potential within our geographies, target populations, and for micro and small enterprises. Within each sector, we will analyze where sub-sectors have a comparative advantage within Jordan and within specific governorates, as different areas of Jordan are specialized in different industries and contain different human and physical resources.

During this process, we will review and incorporate existing value chain and constraint analyses to increase our understanding of opportunities and challenges within different sub-sectors. We will also conduct primary research to segment the market of Jordanian micro and small businesses, between formal and informal, and based on common characteristics of businesses that want to strengthen their resilience vs. grow dynamically. In addition to analyzing existing value chain constraints, we will also begin to identify opportunities for quick and meaningful impact within each sector.

Throughout this process, we will continue to meet with and build relationships with relevant public and private stakeholders, which will include targeted business associations, donor-funded and USAID projects, NGOs, GoJ ministries, JEDCO, Jordan and Governorate-level Chambers of Commerce and Industry, and others. By completing a focused donor mapping of existing projects and activities that work with sub-sectors within our targeted sectors, we will ensure that we do not overlap or repeat the work of others and that we select sub-sectors that can build off of existing successes, to strengthen the Jordanian economy as a whole.

Our four identified sectors were intentionally chosen for their flexibility and wide range of choices in sub-sectors, and will make for a strategic starting point. Through stakeholder meetings, further data collection and analysis, and continuous open dialogue with experts, we will continue to be flexible in focusing and revising our selection to create the most impact in the Jordanian context.

APPENDIX I: JORDAN ENTERPRISE BY SIZE

#	ISIC	Firm Activity Description	TOTAL # OF FIRMS (#)	TOTAL % OF FIRMS (%)	4 - 1 Employees	5 - 19	20 - 49	50 - 99	100 - 249	≥ 250
1)	47	Retail	69,200	44.2%	67,677	1,332	135	33	13	10
2)	30+	Transportation	17,264	11.0%	16,212	885	112	30	18	7
3)	96	Personal Services	9,700	6.2%	9,536	159	4	1	-	-
4)	56+	Tourism/Hospitality	10,742	6.9%	8,921	1,514	197	53	33	24
5)	25	Manufacture Metal Products	4,647	3.0%	4,402	196	23	11	11	4
6)	86	Health Services	4,361	2.8%	4,135	167	19	14	14	12
7)	46	Wholesale	4,989	3.2%	3,617	1,057	207	60	38	10
8)	26+	Info. Communication Tech	3,709	2.4%	3,511	131	44	12	10	1
9)	10	Food Processing	4,276	2.7%	3,457	633	106	39	27	14
10)	69	Legal	3,260	2.1%	3,065	176	11	6	1	1
11)	31	Furniture	3,102	2.0%	2,921	143	25	6	6	1
12)	14	Apparel	2,342	1.5%	2,102	162	21	16	8	33
13)	23	Manufacture Non-metal	2,725	1.7%	1,965	694	37	13	12	4
14)	16	Manufacture Wood	1,432	0.9%	1,380	48	1	3	-	-
15)	77	Rent/Lease	1,353	0.9%	1,282	63	5	1	2	-
16)	68	Real Estate	1,280	0.8%	1,115	126	25	6	7	1
17)	85	Education	2,338	1.5%	882	1,033	258	70	67	28
18)	71	Archit.Engineer.	964	0.6%	761	159	28	8	5	3
19)	13	Textiles	703	0.4%	660	30	8	1	4	-
20)	82	Office Admin	718	0.5%	644	53	12	5	3	1
21)	73	Adverstising	663	0.4%	558	90	11	3	1	-
22)	43	Construction	594	0.4%	530	44	12	3	4	1
23)	33	Mach. Repari	551	0.4%	527	19	3	1	1	-
24)	74	Professional	501	0.3%	488	10	1	1	1	-
25)	18	Printing	637	0.4%	449	152	21	7	6	2
26)	32	Manufacturing	463	0.3%	423	26	7	5	2	-
27)	88	Social Work	596	0.4%	325	223	33	8	3	4
28)	41	Construction	571	0.4%	307	160	60	20	14	10
29)	29	Manufacture Vehicles/Trailers	193	0.1%	166	19	4	2	1	1
30)	66	Auxiliary Fin/Ins Services	289	0.2%	144	122	10	10	2	1
31)	70	Mgmt Consultancy	186	0.1%	121	53	9	2	-	1
32)	20	Manufacture Chemicals	332	0.2%	117	132	45	17	16	5
33)	94	Membership Organizations	212	0.1%	114	74	15	5	4	-
34)	78	Employment Activities	149	0.1%	94	53	2	-	-	-
35)	15	Manufacture Leather	108	0.1%	78	22	6	1	1	-
36)	81	Landscapte Services	111	0.1%	74	25	8	1	2	1
37)	22	Manufacture Rubber	213	0.1%	63	90	37	17	6	-
38)	27	Manufacture Electrical Equip.	122	0.1%	62	37	10	4	3	6
39)	11	Manufacture Beverages	114	0.1%	62	25	12	5	6	4

APPENDIX I: JORDAN ENTERPRISE BY SIZE

#	ISIC	Firm Activity Description	TOTAL # OF FIRMS (#)	TOTAL % OF FIRMS (%)	4 - 1 Employees	5 - 19	20 - 49	50 - 99	100 - 249	≥ 250
40)	59	Media/TV/Music Production	72	0.0%	43	23	3	2	1	-
41)	17	Manufacture Paper	102	0.1%	40	30	15	4	11	2
42)	24	Manufacture Basic Metals	87	0.1%	38	21	9	7	9	3
43)	28	Manufacture Machinery	77	0.0%	36	33	6	1	1	-
44)	72	Scientific Research	57	0.0%	32	16	5	2	-	2
45)	42	Civil Engineering	59	0.0%	32	16	3	-	7	1
46)	58	Publishing	46	0.0%	29	12	2	-	2	1
47)	64	Financial Services	90	0.1%	28	19	13	4	7	19
48)	38	Waste collection/disposal	39	0.0%	24	13	2	-	-	-
49)	75	Veterinary Activities	21	0.0%	20	1	-	-	-	-
50)	90	Creative Activities	23	0.0%	18	4	-	1	-	-
51)	08	Mining	88	0.1%	17	54	10	2	1	4
52)	80	Security/Investigation	41	0.0%	12	14	2	5	5	3
53)	21	Manufacture	55	0.0%	9	13	9	8	8	8
54)	60	Programming/broadcast	22	0.0%	8	7	6	1	-	-
55)	12	Tobacco	23	0.0%	7	9	1	2	2	2
56)	36	Water	6	0.0%	6	-	-	-	-	-
57)	99	Extraterritorial Orgs	9	0.0%	5	4	-	-	-	-
58)	87	Residential Care	18	0.0%	3	10	3	2	-	-
59)	35	Electricity/Gas/A-C	9	0.0%	3	1	-	-	-	5
60)	65	Insurance	27	0.0%	2	2	5	9	9	-
61)	53	Postal	6	0.0%	2	2	1	1	-	-
62)	06	Extractive Petroleum/Gas	5	0.0%	1	1	2	-	1	-
63)	61	Telecommunications	34	0.0%	-	11	10	2	6	5
64)	09	Mining Support	1	0.0%	-	1	-	-	-	-
65)	19	Refined Petroleum	1	0.0%	-	-	-	-	-	1
			156,728	100.00%	143,362	10,454	1,691	553	422	246
					91.47%	6.67%	1.08%	0.35%	0.27%	0.16%

APPENDIX II: FIRMS BY CAPITAL

#	ISC	Activity Description	EMPLOYEE # Firms Total (#)	Total (%)	LEVEL OF FIRM CAPITAL (JD)							
					< 5000	5000 - 10000	10001 - 20000	20001 - 40000	40001 - 60000	60001 - 100000	100001 - 500000	500001 >
1)	47	Retail	69,200	44.2%	59,175	7,951	822	613	213	236	147	43
2)	30+	Transportation	17,264	11.0%	12,860	3,138	380	288	191	162	182	63
3)	96	Personal Services	9,700	6.2%	9,128	461	61	20	5	11	14	-
4)	56+	Tourism/Hospitality	10,742	6.9%	8,236	1,095	180	354	502	140	136	99
5)	25	Manufacture Metal Products	4,647	3.0%	3,935	482	80	60	28	25	17	20
6)	86	Health Services	4,361	2.8%	2,237	1,376	422	152	52	56	41	25
7)	46	Wholesale	4,989	3.2%	1,627	2,092	207	415	168	183	208	89
8)	26+	Info. Communication Tech	3,709	2.4%	3,201	307	29	70	33	23	34	12
9)	10	Food Processing	4,276	2.7%	3,098	665	101	149	69	62	74	58
10)	69	Legal	3,260	2.1%	2,863	314	16	34	11	10	5	7
11)	31	Furniture	3,102	2.0%	2,611	327	42	31	52	22	13	4
12)	14	Apparel	2,342	1.5%	2,110	112	23	25	24	15	25	8
13)	23	Manufacture Non-metal	2,725	1.7%	1,787	477	172	98	65	70	31	25
14)	16	Manufacture Wood	1,432	0.9%	1,235	146	12	9	16	3	10	1
15)	77	Rent/Lease	1,353	0.9%	935	214	26	18	15	123	16	6
16)	68	Real Estate	1,280	0.8%	733	230	19	89	52	31	54	72
17)	85	Education	2,338	1.5%	1,481	513	100	71	51	30	39	53
18)	71	Archit.Engineer.	964	0.6%	673	170	12	33	18	27	21	10
19)	13	Textiles	703	0.4%	611	53	9	5	7	3	4	11
20)	82	Office Admin	718	0.5%	570	77	5	24	9	13	9	11
21)	73	Adverstising	663	0.4%	488	95	7	36	11	15	11	-
22)	43	Construction	594	0.4%	480	39	8	10	17	17	16	7
23)	33	Mach. Repari	551	0.4%	470	53	8	10	5	2	2	1
24)	74	Professional	501	0.3%	419	49	5	23	-	2	2	1
25)	18	Printing	637	0.4%	260	174	38	106	19	12	18	10
26)	32	Manufacturing	463	0.3%	204	180	16	20	11	15	16	1
27)	88	Social Work	596	0.4%	568	12	2	6	2	4	1	1
28)	41	Construction	571	0.4%	74	98	32	35	75	47	133	77
29)	29	Manufacture Vehicles/Trailers	193	0.1%	148	20	4	6	5	4	3	3
30)	66	Auxiliary Fin/Ins Services	289	0.2%	51	26	2	8	4	48	74	76
31)	70	Mgmt Consultancy	186	0.1%	78	36	2	22	13	13	11	11
32)	20	Manufacture Chemicals	332	0.2%	57	50	19	50	28	27	52	49
33)	94	Membership Organizations	212	0.1%	203	5	-	2	-	1	-	1
34)	78	Employment Activities	149	0.1%	59	28	2	35	18	6	1	-
35)	15	Manufacture Leather	108	0.1%	63	25	2	7	2	3	4	2
36)	81	Landscapte Services	111	0.1%	58	33	-	6	5	6	2	1
37)	22	Manufacture Rubber	213	0.1%	20	28	13	51	19	17	39	26
38)	27	Manufacture Electrical Equip.	122	0.1%	42	22	8	14	10	3	9	14

APPENDIX II: FIRMS BY CAPITAL

#	ISIC	Activity Description	EMPLOYEE # Firms Total (#)	Total (%)	LEVEL OF FIRM CAPITAL (JD)							
					< 5000	5000 - 10000	10001 - 20000	20001 - 40000	40001 - 60000	60001 - 100000	100001 - 500000	500001 >
39)	11	Manufacture Beverages	114	0.1%	25	28	9	20	4	3	14	11
40)	59	Media/TV/Music Production	72	0.0%	24	19	1	12	5	3	6	2
41)	17	Manufacture Paper	102	0.1%	17	25	2	15	7	7	16	13
42)	24	Manufacture Basic Metals	87	0.1%	24	13	3	15	3	4	6	19
43)	28	Manufacture Machinery	77	0.0%	15	21	3	21	3	7	4	3
44)	72	Scientific Research	57	0.0%	31	10	1	3	3	2	2	5
45)	42	Civil Engineering	59	0.0%	19	6	-	6	7	3	11	7
46)	58	Publishing	46	0.0%	13	22	1	3	2	1	2	2
47)	64	Financial Services	90	0.1%	15	5	2	7	1	2	5	53
48)	38	Waste collection/disposal	39	0.0%	12	5	6	4	6	2	2	2
49)	75	Veterinary Activities	21	0.0%	16	5	-	-	-	-	-	-
50)	90	Creative Activities	23	0.0%	12	6	1	3	-	1	-	-
51)	08	Mining	88	0.1%	7	16	9	8	10	8	20	10
52)	80	Security/Investigation	41	0.0%	11	14	2	7	1	1	3	2
53)	21	Manufacture	55	0.0%	4	2	-	3	4	6	8	28
54)	60	Programming/broadcast	22	0.0%	5	3	-	3	5	1	2	3
55)	12	Tobacco	23	0.0%	1	6	1	3	3	3	2	4
56)	36	Water	6	0.0%	4	1	-	-	-	-	1	-
57)	99	Extraterritorial Orgs	9	0.0%	9	-	-	-	-	-	-	-
58)	87	Residential Care	18	0.0%	11	2	1	1	-	2	1	-
59)	35	Electricity/Gas/A-C	9	0.0%	1	-	1	1	-	1	-	5
60)	65	Insurance	27	0.0%	-	-	-	-	-	-	-	27
61)	53	Postal	6	0.0%	-	1	-	-	1	-	4	-
62)	06	Extractive Petroleum/Gas	5	0.0%	-	-	-	-	-	1	2	2
63)	61	Telecommunications	34	0.0%	-	-	2	3	3	-	7	19
64)	09	Mining Support	1	0.0%	-	-	-	-	-	1	-	-
65)	19	Refined Petroleum	1	0.0%	-	-	-	-	-	-	-	1
			156,728	100.00%	123,124	21,383	2,931	3,143	1,893	1,546	1,592	1,116
					78.56%	13.64%	1.87%	2.01%	1.21%	0.99%	1.02%	0.71%

FIRMS BY GOVERNORATE

#	C 2	Activity Description	EMPLOYEE		4 LENS GOVs (#)	4 LENS GOVs (% of all firms)	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Jarash	Ajlun	Karak	Tafiela	Ma'an	Aqaba
			# Firms Total (#)	Total (%)														
1)	47	Retail	69,200	77	51,975	33.2%	26,255	4,107	10,739	1,888	13,286	2,508	1,974	1,543	2,934	1,007	1,264	1,695
2)	30+	Transportation	17,264	#	14,542	9.3%	8,394	731	3,120	251	2,615	530	278	190	429	106	207	413
3)	96	Personal Services	9,700	6.2%	7,593	4.8%	4,312	593	1,540	265	1,535	266	234	160	336	100	153	206
4)	56+	Tourism/Hospitality	10,742	6.9%	8,527	5.4%	5,139	570	1,484	252	1,532	278	249	149	326	122	269	372
5)	25	Manufacture Metal Products	4,647	3.0%	3,678	2.3%	1,990	308	726	88	882	137	116	67	146	48	59	80
6)	86	Health Services	4,361	2.8%	3,880	2.5%	2,820	136	505	77	488	65	39	26	86	25	27	67
7)	46	Wholesale	4,989	3.2%	4,660	3.0%	3,564	105	458	41	541	29	33	27	58	15	21	97
8)	26+	Info. Communication Tech	3,709	2.4%	2,939	1.9%	1,500	198	676	75	698	101	72	73	130	45	76	65
9)	10	Food Processing	4,276	2.7%	3,314	2.1%	1,550	242	515	119	1,212	171	117	104	120	52	37	37
10)	69	Legal	3,260	2.1%	2,812	1.8%	1,847	64	369	48	558	71	56	67	115	15	12	38
11)	31	Furniture	3,102	2.0%	2,811	1.8%	1,674	93	649	56	455	10	17	27	45	23	20	33
12)	14	Apparel	2,342	1.5%	1,814	1.2%	985	131	412	61	379	70	51	31	104	28	52	38
13)	23	Manufacture Non-metal	2,725	1.7%	2,105	1.3%	948	151	561	102	540	108	51	30	90	34	54	56
14)	16	Manufacture Wood	1,432	0.9%	1,103	0.7%	701	111	177	33	212	45	54	24	30	10	22	13
15)	77	Rent/Lease	1,353	0.9%	994	0.6%	542	132	228	45	199	58	28	26	43	10	17	25
16)	68	Real Estate	1,280	0.8%	1,172	0.7%	813	58	173	14	155	18	6	2	5	-	5	31
17)	85	Education	2,338	1.5%	1,909	1.2%	1,095	107	336	40	450	59	54	56	66	14	33	28
18)	71	Archit.Engineer.	964	0.6%	869	0.6%	664	11	87	13	104	15	15	11	19	7	4	14
19)	13	Textiles	703	0.4%	536	0.3%	324	44	102	25	94	27	10	12	25	9	15	16
20)	82	Office Admin	718	0.5%	619	0.4%	382	19	101	14	120	20	6	5	19	4	12	16
21)	73	Adverstising	663	0.4%	585	0.4%	419	28	73	10	82	8	5	2	16	4	5	11
22)	43	Construction	594	0.4%	524	0.3%	303	31	140	6	77	11	3	3	5	6	5	4
23)	33	Mach. Repari	551	0.4%	487	0.3%	304	25	56	13	114	5	6	3	9	1	2	13
24)	74	Professional	501	0.3%	383	0.2%	248	29	71	20	60	15	13	7	20	3	11	4
25)	18	Printing	637	0.4%	597	0.4%	456	10	72	4	64	8	6	2	7	1	2	5
26)	32	Manufacturing	463	0.3%	417	0.3%	311	7	44	4	59	12	4	2	13	-	4	3
27)	88	Social Work	596	0.4%	440	0.3%	225	18	107	31	92	15	9	14	35	11	23	16
28)	41	Construction	571	0.4%	544	0.3%	457	9	24	4	41	2	-	-	7	1	4	22
29)	29	Manufacture Vehicles/Trailers	193	0.1%	175	0.1%	89	7	25	3	46	7	-	1	-	-	-	15
30)	66	Auxiliary Fin/Ins Services	289	0.2%	267	0.2%	220	1	20	3	19	12	2	1	1	1	1	8
31)	70	Mgmt Consultancy	186	0.1%	181	0.1%	176	2	-	-	5	-	-	-	1	1	1	-
32)	20	Manufacture Chemicals	332	0.2%	306	0.2%	210	12	70	3	23	8	-	1	1	1	-	3
33)	94	Membership Organizations	212	0.1%	191	0.1%	139	9	20	7	31	3	-	1	1	-	-	1
34)	78	Employment Activities	149	0.1%	146	0.1%	130	-	2	2	5	-	-	-	1	-	-	9
35)	15	Manufacture Leather	108	0.1%	105	0.1%	86	-	14	-	5	-	-	1	1	-	1	-
36)	81	Landscape Services	111	0.1%	101	0.1%	71	1	15	1	8	1	3	-	3	1	-	7
37)	22	Manufacture Rubber	213	0.1%	201	0.1%	171	8	18	1	11	3	-	-	-	-	-	1
38)	27	Manufacture Electrical Equip.	122	0.1%	117	0.1%	73	1	25	-	17	3	-	-	1	-	-	2
39)	11	Manufacture Beverages	114	0.1%	93	0.1%	61	7	17	4	12	1	3	-	1	-	5	3
40)	59	Media/TV/Music Production	72	0.0%	71	0.0%	70	-	-	-	1	-	-	-	-	-	1	-
41)	17	Manufacture Paper	102	0.1%	94	0.1%	71	4	18	2	5	1	1	-	-	-	-	-
42)	24	Manufacture Basic Metals	87	0.1%	83	0.1%	51	-	21	-	11	2	-	-	-	1	1	-
43)	28	Manufacture Machinery	77	0.0%	68	0.0%	57	4	9	2	2	2	-	-	-	1	-	-
44)	72	Scientific Research	57	0.0%	55	0.0%	46	2	-	-	8	-	-	-	-	-	-	1
45)	42	Civil Engineering	59	0.0%	51	0.0%	39	3	5	-	6	3	-	-	-	1	1	1
46)	58	Publishing	46	0.0%	46	0.0%	42	-	2	-	2	-	-	-	-	-	-	-
47)	64	Financial Services	90	0.1%	79	0.1%	72	1	1	2	6	2	-	4	1	-	1	-
48)	38	Waste collection/disposal	39	0.0%	36	0.0%	25	1	6	-	5	2	-	-	-	-	-	-
49)	75	Veterinary Activities	21	0.0%	15	0.0%	9	-	-	3	5	2	-	1	-	-	-	1
50)	90	Creative Activities	23	0.0%	21	0.0%	17	1	1	1	1	-	-	-	-	-	-	2
51)	08	Mining	88	0.1%	54	0.0%	26	3	15	1	11	23	1	-	6	-	-	2
52)	80	Security/Investigation	41	0.0%	41	0.0%	33	-	2	-	5	-	-	-	-	-	-	1
53)	21	Manufacture	55	0.0%	51	0.0%	42	4	4	-	5	-	-	-	-	-	-	-
54)	60	Programming/broadcast	22	0.0%	22	0.0%	20	-	-	-	2	-	-	-	-	-	-	-

FIRMS BY GOVERNORATE

#	ISIC	Activity Description	EMPLOYEE # Firms Total (#)	Total (%)
55)	12	Tobacco	23	0.0%
56)	36	Water	6	0.0%
57)	99	Extraterritorial Orgs	9	0.0%
58)	87	Residential Care	18	0.0%
59)	35	Electricity/Gas/A-C	9	0.0%
60)	65	Insurance	27	0.0%
61)	53	Postal	6	0.0%
62)	06	Extractive Petroleum/Gas	5	0.0%
63)	61	Telecommunications	34	0.0%
64)	09	Mining Support	1	0.0%
65)	19	Refined Petroleum	1	0.0%
			156,728	100.00%

4 LENS GOVs (#)	4 LENS GOVs (% of all firms)
22	0.0%
6	0.0%
9	0.0%
15	0.0%
9	0.0%
27	0.0%
6	0.0%
5	0.0%
34	0.0%
1	0.0%
1	0.0%
124,634	79.5%
4 GOVs	

Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Jarash	Ajlun	Karak	Tafiela	Ma'an	Aqaba
7	1	14	-	1	-	-	-	-	-	-	-
2	-	3	-	1	-	-	-	-	-	-	-
8	-	1	-	-	-	-	-	-	-	-	-
8	2	2	-	5	-	-	-	-	1	-	-
6	-	1	-	1	-	-	-	-	-	-	1
27	-	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	-	-
70,372	8,142	23,877	3,634	26,909	4,737	3,516	2,673	5,256	1,709	2,427	3,476
44.9%	5.2%	15.2%	2.3%	17.2%	3.0%	2.2%	1.7%	3.4%	1.1%	1.5%	2.2%
Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Jarash	Ajlun	Karak	Tafiela	Ma'an	Aqaba