



# COVID19 Impact

## on Micro and Small Enterprises

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**Rapid assessment of the impact of COVID-19 on  
Micro and Small Enterprises Beneficiaries**

**July 2020**

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## Preface

This Micro and Small Enterprises (MSEs) rapid assessment report is part of a series of assessments to measure the impact of COVID-19 and government response measures on businesses and vulnerable households in Jordan. It focuses on the impact on enterprises and start-ups (including Home Based Businesses) in vulnerable communities across Jordan and is based on phone survey of 150 sample from UNDP participants database and its implementing partner NGO (Princess Taghreed Institute) for the home-based businesses. The rapid assessment took place during the lockdown (second half April) and highlights the significant impact the measures and pandemic had on the livelihoods of many women and youth owned micro businesses in vulnerable communities.

The report was prepared internally by UNDP Jordan – Knowledge Management & Learning Unit of the Inclusive Growth and Livelihoods Pillar by Ramzi Maaytah, Batool Al Subaihi, Yeonkyeong Joh, and the guidance of Silke Handley, Inclusive growth and Resilience Team Leader. Special thanks go to Manal Sweidan who led the data cleaning and analysis.

We recognise the efforts of all enumerators and staff from UNDP who participated in the online training sessions and coordinated and implemented telephone surveys under a very short period of time: Misk Alrababaah, Muna Aleikish, Ohoud Bayaidah, Rima Almehsen, Alaa Alsamhuri, Duaa Ajarmeh, Ayah Alkurdi, Abedalrahman Aloran, and Abdelmalek Al Issa. We would also like to thank Ahmed Abboushi, Mohammad Alanakrih, and Abdulkarim Mustafa for their valuable review.

## Executive Summary

While Jordan's containment measures for the spread of COVID-19 have been acknowledged as some of the best in the world, the impact of the crisis on micro and small enterprises across Jordan has been significant during the lockdown measures<sup>1</sup>.

As the lockdown measures are gradually being lifted on businesses and the economy is re-opening, some of the immediate challenges will ease yet many respondents expressed that the COVID-19 crisis will have a medium and long-term impact on business continuity, losses, working capital and liquidity, markets and demand.

Two thirds of respondents expressed concerns of the medium- and long-term impact of COVID-19 on business continuity, access to market and losses recovery, taking into consideration that the majority of businesses surveyed are not formal which excludes them from the government and social security protection measures. The business crises support finance packages and fiscal incentives to compensate for losses in revenue and demand to continue were tailored for formal businesses. On gender, 43% of the sample and 89% of home-based businesses respectively are women owned which if left alone challenges the national attempts to increase women economic participation and empowerment.

On a positive note, half of the respondents stated that they are confident they will make it through the crises and most interviewed business owners confirmed that they did not lay off any staff during the lockdown expressing social solidarity and consideration. However, other studies showed a worse scenario on a national scale<sup>2</sup>. The awareness on adopting preventive COVID-19 measures was high, considering that 78% of respondents took preventive measures in the workplace.

The COVID-19 pandemic poses immediate significant downside risks to Jordan's economic recovery. Given that Jordan's economic growth is projected to contract significantly to 3.5% of GDP in 2021<sup>3</sup>, and is anticipated to grow around 2% in 2021. The economic contraction will have a heavy impact on small businesses. Likewise, response measures affected 58.6% population<sup>4</sup> who indicated to have lost their entire income.

From the rapid assessment, it is evident that the economic recovery plans, continuity and private sector protection measures and priorities should be inclusive of micro and small enterprises given their role in the inclusive local economic development revitalisation and recovery speed potential through tailored incentives and targeted sectoral strategies.

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<sup>1</sup> <https://reliefweb.int/report/jordan/jordan-and-covid-19-effective-response-high-cost>

<sup>2</sup> <https://www.jo.undp.org/content/jordan/en/home/library/jordan-enterprise-report.html>

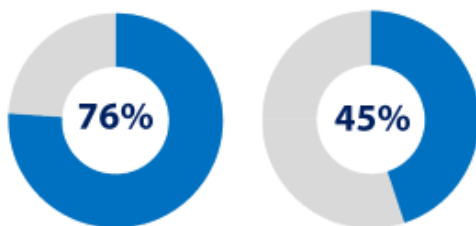
<sup>3</sup> World Bank Estimates (2020)

<sup>4</sup> UNDP Jordan (June 2020) Impact COVID-19 on Households in Jordan

## Key Highlights

This report is part of a series of rapid assessments to explore the impact of COVID-19 and government response measures on households and businesses in Jordan. This report focuses on the impact on established micro, small and home-based business of UNDP and implementing partners beneficiaries. As the lockdown measures are gradually easing and the economy is opening, some of the challenges will ease. Yet many respondents expressed concern that the COVID-19 crisis will have a long-term impact on their livelihoods, local communities and businesses. Below key highlights:

### [ Economic Impact on Enterprises ]



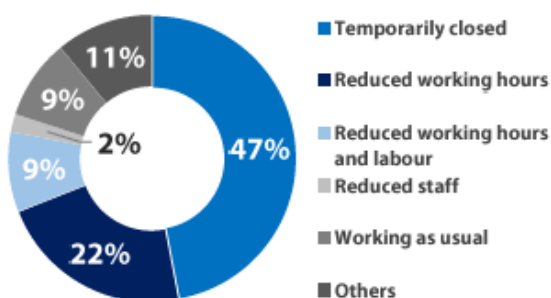
face losses in revenue, sales, and demand

face disruption in cash flow

**37%** of micro enterprises, especially home-based businesses confirmed if the lockdown situation remains for 1 – 3 months, their businesses will not continue.

**88%** of employers cannot pay salaries and cover operational expenses for more than 1 – 3 months  
\* Most of the home-based businesses can pay salaries for less than 1 month

### [ Operational Response Measures ]

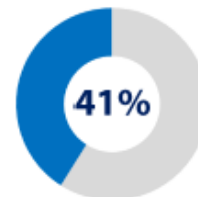


### [ Business Continuity ]



are not confident that their establishment will make it through the crisis

did not take any measures for their business continuity



Expressed their immediate need for direct financial assistance to keep their businesses running and cover the basic needs amidst the disruption of revenue

The majority of businesses (registered and unregistered) did not lay off any employees, as most of business owners expressed social solidarity and consideration



The majority of businesses don't know/did not apply for any of the government assistance packages (some of the respondents are not eligible)



Most of the respondents and despite their financial needs did not take any loans from the bank and are not willing to do so



## Introduction

The world faces a public health crisis due to the global ongoing spread of the novel Coronavirus (COVID-19). All countries are at risk and their immediate response in the upcoming months will be critical to contain and influence the trajectory of national infections<sup>5</sup>.

Jordan is the 11<sup>th</sup> most populous country in the Middle East with the second-highest share of refugees compared to its population in the world<sup>6</sup>. The Government of Jordan has imposed a complete lockdown in all the kingdom's governorates for almost two months, disturbing businesses and impacting mostly the informal economy which employs 46% of the total workforce in Jordan and majority of refugees and migrants, contributing to 25% of the official GDP<sup>7</sup>.

Jordan has been combating the epidemic through responsive participatory framework with its several government teams, the private sector, and the Civil Society Organizations, offering precautionary measures that are exceeding the potential of the indebted country which has been suffering an economic stagnation for the past ten years, an alarming unemployment rate especially among youth, in addition to an ongoing regional instability and a fiscal crisis.

The COVID-19 epidemic and its socioeconomic impact are evolving rapidly, with the impact of the crisis not only driven and shaped by the repercussions of the spread of the virus on the broader economy in Jordan and elsewhere but also by the nature of the government response in terms of movement restrictions and other emergency measures and the reaction and support of Jordan's key development partners. For the government and its development partners to take appropriate mitigation measures or to adjust existing emergency measures, it is important to get a better understanding of who is impacted, how and for what duration. Such an understanding is also key for effective targeting, which is essential considering Jordan's limited fiscal space that will be constrained even further due to revenue losses and emergency support/ fiscal stimulus measures being rolled out. To support this process, UNDP is conducting a series of rapid impact assessments to develop a deeper understanding of how households and enterprises are being impacted.

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<sup>5</sup> Imperial College COVID-19 Response Team (2020) The Global Impact of COVID-19 and Strategies for Mitigation and Suppression

<sup>6</sup> UNHCR (2018); 89 refugees per 1,000 inhabitants

<sup>7</sup> Al-Quds Centre for Political Studies (December 2019) State of the Informal Economy in Jordan: Opportunities for Integration

# 1. Background

## Research Methodology

- **Data Collection Methods and Tools**

A customized questionnaire was utilized during the telephone interviews. The interviews were conducted in Arabic. A copy of the survey questionnaire can be found in the Annex. Telephone interviews were conducted between 20 April and 29 April 2020 by the inclusive growth team and staff member from other teams.

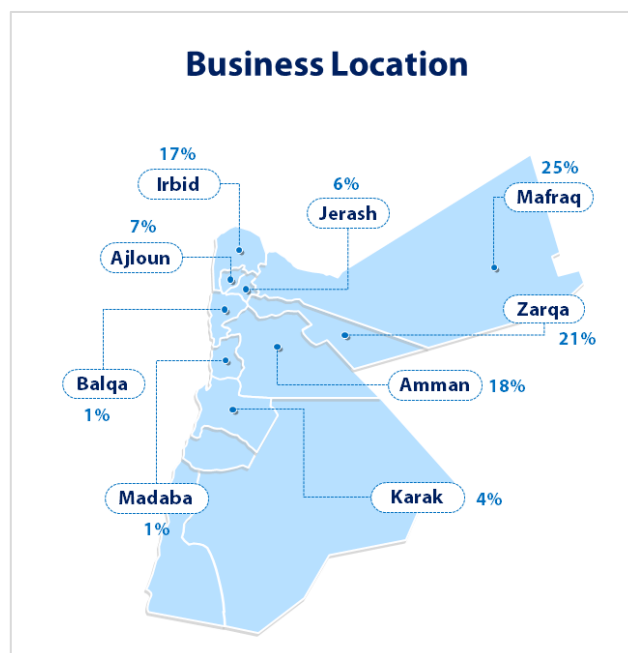
- **Databases Utilized**

UNDP conducted the study over the phone and completed interviews of 150 businesses owners' respondents covering nine governorates using the internal database of UNDP beneficiaries and implementing partners micro and small enterprises including Home Based Businesses.

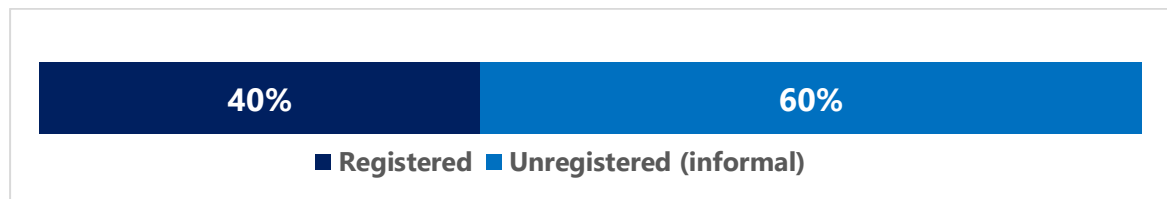
- **Socio-economic status of respondents**

- **1.1. Location of Businesses**

Most of the established (businesses that are still operating) micro and small businesses are in Mafraq, Zarqa, Irbid and Amman. The distribution correlated to the areas covered under the inclusive economic growth programs of UNDP and implementing partners that were impacted by Syria crises and have high concentration of Syrian refugees in vulnerable host communities, urban and rural areas.



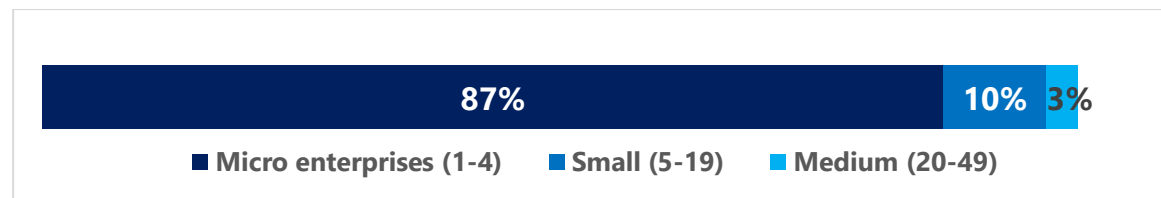
## 1.2. Enterprise Registration Status



Sixty percent of businesses surveyed were unregistered and informal. Many micro and small businesses changed their businesses into home-based businesses to reduce expenses and cost of doing business, particularly for women owned micro enterprises.

## 1.3. Size of Enterprise

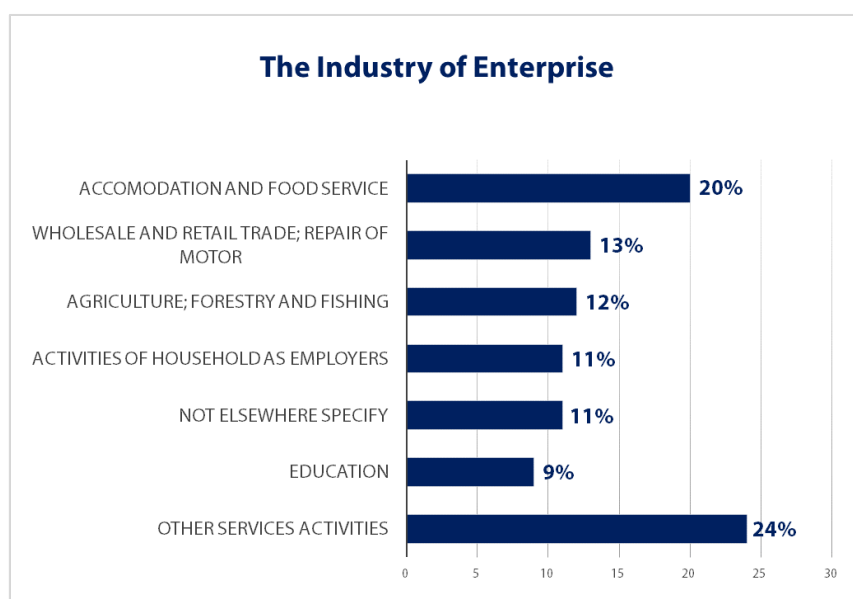
Most businesses are micro enterprises, of which more than half are home-based.



## 1.4. Sectors and Industry of Enterprises

The sample size and respondent's distribution were balanced among many key economic sectors.

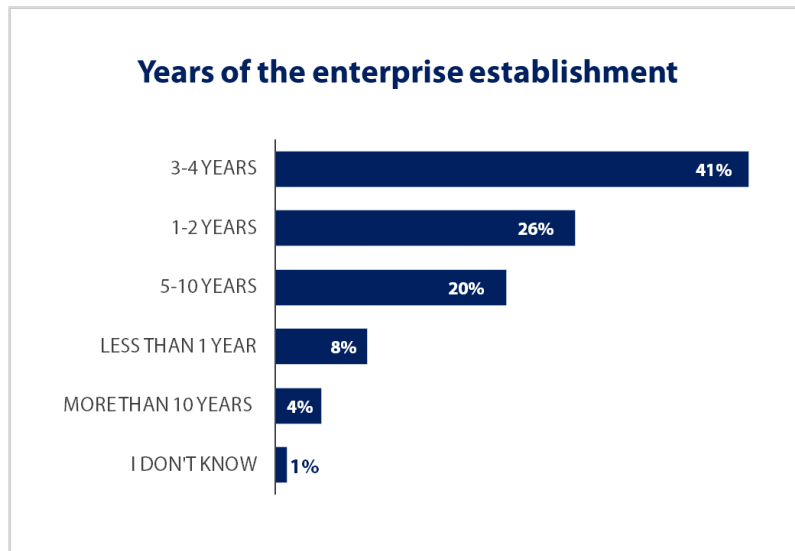
The main sectors of respondents are:





### 1.5. Years of Establishment

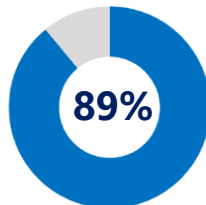
The majority of MSE and HBB (41%) were established 3 to 4 years ago, whereas 26% were established 1 to 2 years ago. The relatively young age of these enterprises may require additional efforts and technical assistance to continue these businesses, cope, adjust and recover considering COVID 19.



### 1.6. Sex of business owners



**68%** of businesses interviewed are owned by women



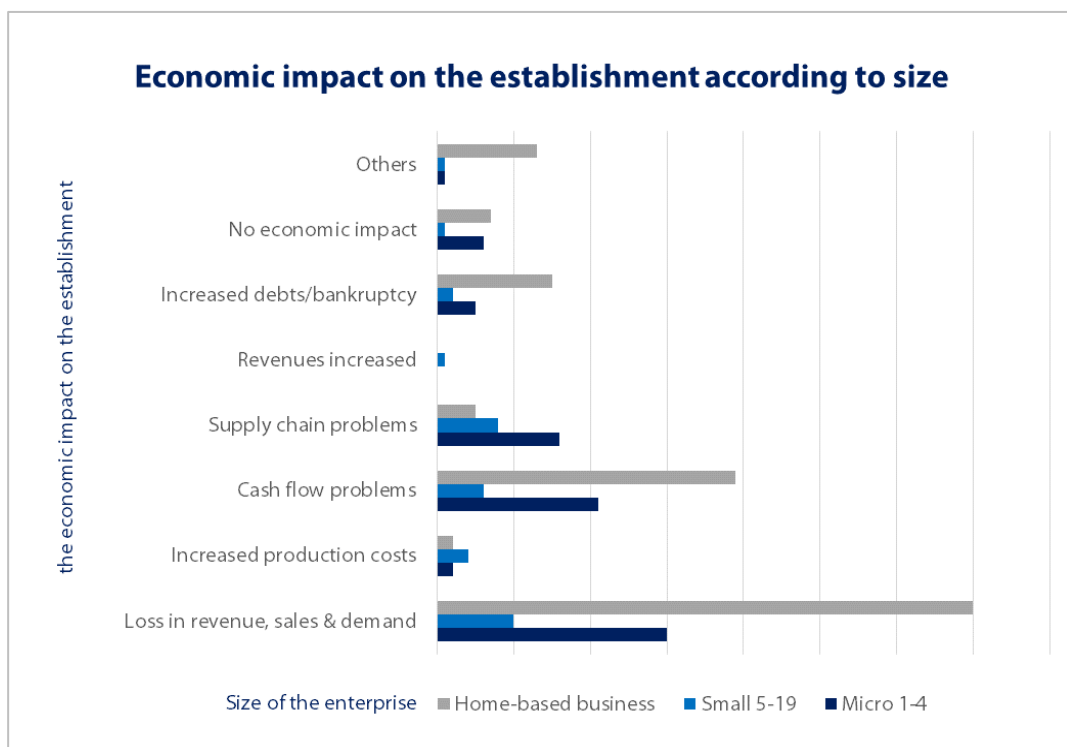
**89%** of home-based businesses are owned by women, in which 71% are not registered

## 2. Economic Impact of COVID-19 Crises on the Establishments

More than three quarters of respondents (76%) confirmed that the major economic impact on their micro and small enterprises was loss of revenue, sales followed by cash flow problems. The below graph highlights the major economic impact on micro and small businesses according to business size. Here below summary of the major economic impacts:

- 76% loss in revenue sales and demand
- 45% face cash flow problems
- 19% supply chain problems
- 15% increased debts/bankruptcy

Given the financial fragility of the micro and small sized enterprises, most respondents confirmed that the economic impact caused loss in revenues and caused cash flow problems for business continuity and income. Only 19% were affected by supply chains problems and 15% faced increased debt burden and bankruptcy. Given that these businesses are the main income for many women-lead households, financial and technical support for women-owned businesses in vulnerable remote governorates or in under privileged areas of major cities is vital to sustain these businesses.



### 2.1. Business continuity

One third of respondents answered that they cannot continue business for more than one month if current situation persists as illustrated below:

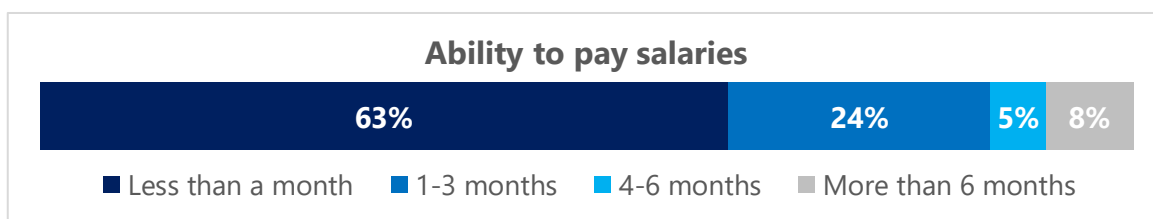
- 37% less than a month
- 31% for 1-3 months
- 13% for more than 6 months
- 13% do not know
- 6% others

In addition, the majority of the home-based business which are mostly owned by women confirmed that if the current situation persists their establishments would not continue beyond 1-3 months. This reflects lack of resources and means to cope with economic shocks and recovery.

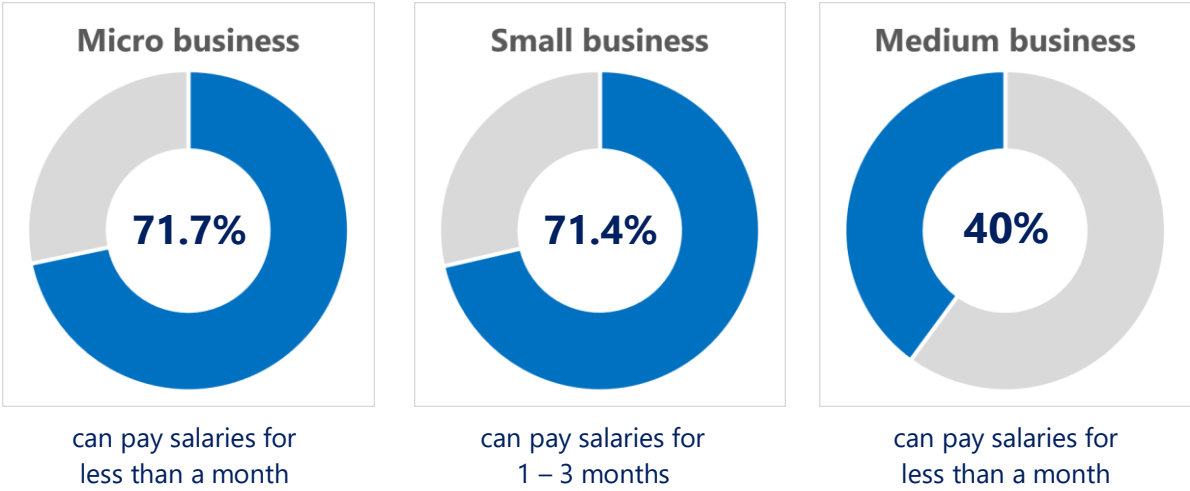
### 2.2. Current financial obligations and debts burden

Most respondents stated that they have no current debt obligations. Only 18% confirmed that they have micro or small loans and 10% confirmed they have bank loans. It is important to ensure that debt rescheduling and loans deferral under Micro and Small Loan Finance Institutions (MFIs) is inclusive of this type loans. This also reflects on the low percentage micro business owners who benefit from access to finance, which can be an opportunity for business continuity support and inclusion in the CBJ special funds or blended finance for operational capital, cash flow facilities and salary funding.

### 2.3. Ability to pay salaries to all current workers under existing conditions



The below graph highlights the number of months according to type and size of the small enterprises:



**2.4. Operational Situation**

According to the respondents, almost half of micro businesses are temporarily closed as highlighted in the below graph when answering the business operational situations in response to COVID19:

- 47% of businesses are temporarily closed
- 22% operating with reduced working hours
- 9% operating with reduced working hours and staff
- 2% operating with reduced labour force
- 9% are working as usual
- 11% others

The results support the fact that temporary closure of work is the major businesses operational constraint facing micro enterprises and home-based businesses’ continuity, taking into consideration the lock down and access to work restrictions. 22% of respondents reduced working hours and 9% reduced working hours and labour force due to the disruption in revenues and limited demand on services, given the majority are family owned business and or hire within local communities; informal in nature and based on demand/need.

According to the respondents, the majority of micro businesses especially home-based businesses (HBB) will not be able to cover operational expenses and salaries for more than one month given the majority of these business are fairly young firms (40% of establishments are less than 3-4 years old and 26% are less than two years) and lack the business experience to deal with economic uncertainties and shocks.

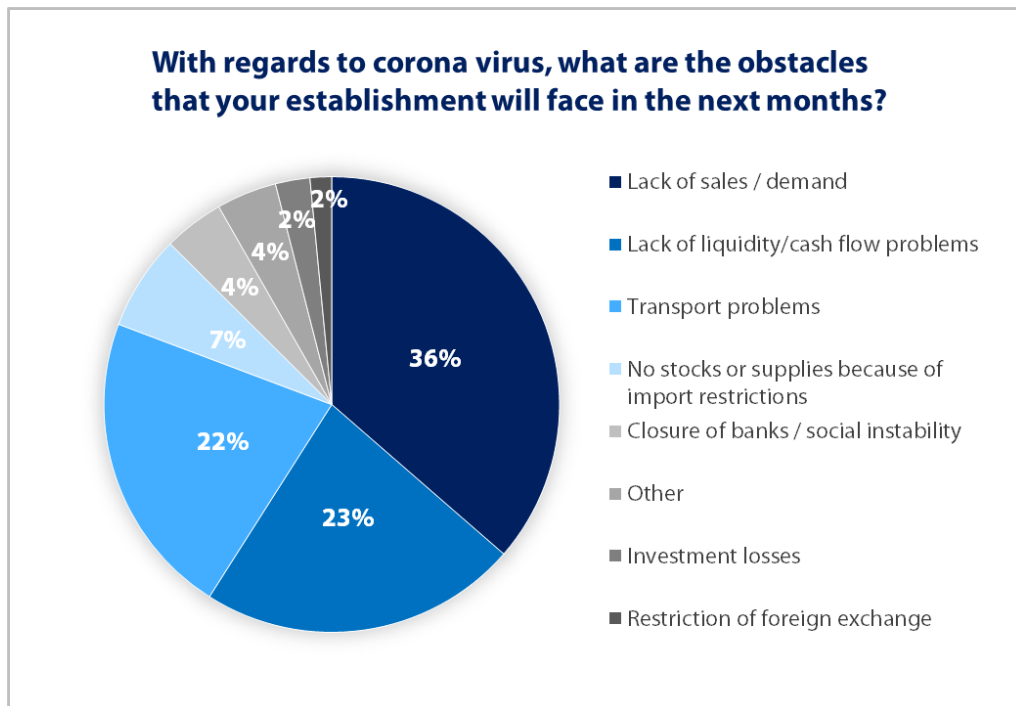
### 2.5. Number of Staff that Got Laid Off

Most of businesses did not lay off any employees, 6% had to reduce their staff salaries and only 5% laid off some of their staff, as some business owners are sole proprietors with family members working as staff and others showed social solidarity amid the current situation.

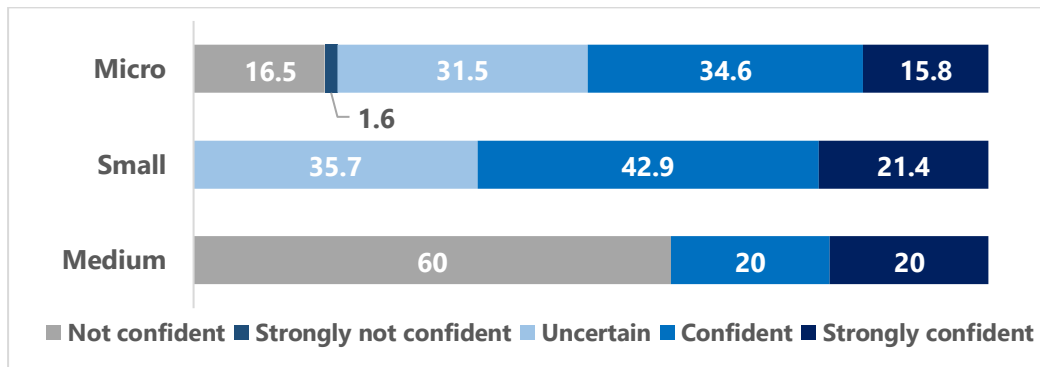


### 2.6. Near Future Obstacles

Most of businesses stated that the biggest obstacle during the crisis is the lack of sales, revenues and demand. The measures and limitation of movement has significantly impacted the consumer behaviour.



## 2.7. Business confidence in surviving the crisis economically



More than half of enterprises (52%) expressed confidence that they are strong enough to survive the crises, whereas 46% were not confident and uncertain. The relative confidence of women owned businesses and micro enterprises reflects a positive raw model for advocating business and consumer and inclusivity of the support programs will enable to advocated business confidence, resilience and recovery. This confidence is also a positive sign given women role during the COVID-19 pandemic and household burden in education, supporting husbands and maintaining mental health and positive outlook. On the other hand, it is important to outreach Home Based Businesses and Micro Enterprises with further assessment and evaluations to ensure their need and inclusiveness of government owned programs since these businesses are mainly targeting host communities and people of concern around refugee camps, multiplicity and protracted economic burdens of Syria crises and regional instability.

## 3. Coping strategies

### 3.1. Have you taken any steps for business continuity?

Most of respondents (63%) did not take any measures for business continuity versus 37% who confirmed taking steps for business continuity.



### 3.2. What steps did your company take for business continuity

The respondent's key measures taken for business continuity are illustrated as the following:

- 18% consider introducing new products
- 14% adopting new business model
- 11% innovation and technology applications
- 10% e-commerce application
- 9% reduce prices of products and services
- 8% other
- 6% deferral of payments; and 6% adopting new ways for office work and doing business
- 5% diversify supply chains
- 3% shut down production lines; and 3% submit applications for assistance
- 2% debt rescheduling and reducing interest; and 2% reduce rent
- 1% selling some assets; 1% increase prices of products and services, and 1% planning to pull out of the market

These measures need tailored technical assistance and business continuity support to for the micro and small businesses, especially HBB to introduce new products, realign business models and implement e-commerce and technological solutions and applications. Only 3% have made measures to apply for

financial assistance and 6% deferral of payment which highlights the lack of awareness and knowledge of micro and small establishments government financial and soft loan support measures offered through the Central Bank program to finance and support economic sectors<sup>8</sup> and the Innovation Startups and SME Fund, which allocated \$7.5 million to support SMEs and startups. It is also important to note that only 3% and 1% of the respondents stated they plan to shut-down production lines or pull out of the market which is a positive sign of the small enterprise owners resolve and positive attitude to continue to do business in spite of the circumstances and highlights the importance of these enterprises in sustaining their own livelihoods.

### 3.3. What kind of support is urgently needed to cope with the current situation?

- 41% of respondents requested direct financial assistance
- 21% technical assistance for business recovery
- 11% technical assistance to enter e-commerce
- 8% of respondents requested loans
- 8% of respondents requested support wages
- 11% others

From the respondent's response it is evident that the urgent need for the micro and small businesses is financial assistance given the impact of COVID-19 lockdown and reduction in demand to sustain their business. This is particularly important for women owned and home business owners since most of HBB business category respondents requested direct financial assistance as illustrated in the graph below which divides support measures according to size, activity and type of micro and small enterprise.

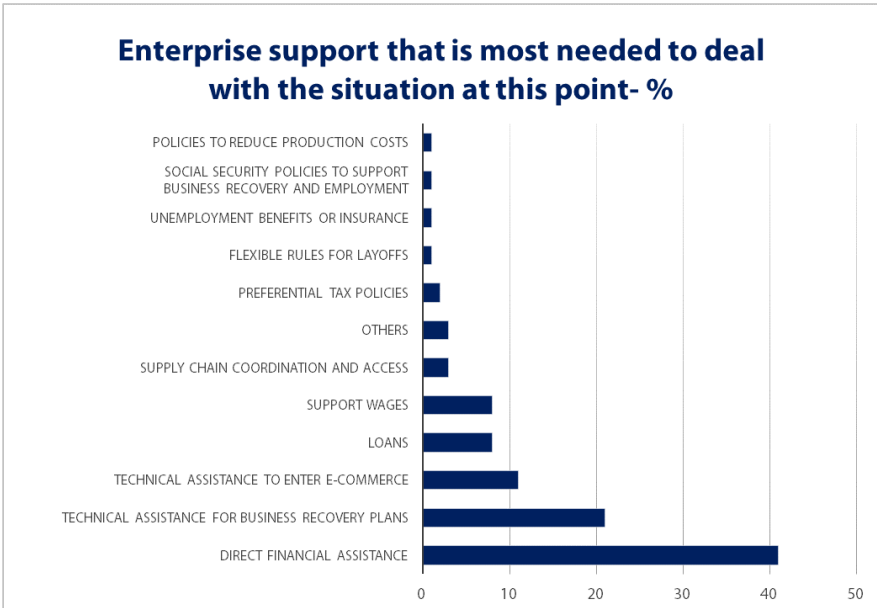
This is followed by technical support for business recovery plans and entering the e-commerce market which was perceived by many as a viable option forward to establish home delivery services or business to consumer (B2C) alternative market channels given the government averted and promoted home delivery platforms and e-commerce, through a national portal called *Mouneh*<sup>9</sup> by the Ministry of Digital Economy and Entrepreneurship which included few startups and small enterprises allowed to operate during the lock down and curfews periods to deliver basic foods, medicines and consumer goods in partnerships with retailers.

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<sup>8</sup> <https://www.cbj.gov.jo/DetailsPage/CBJEn/NewsDetails.aspx?ID=279>

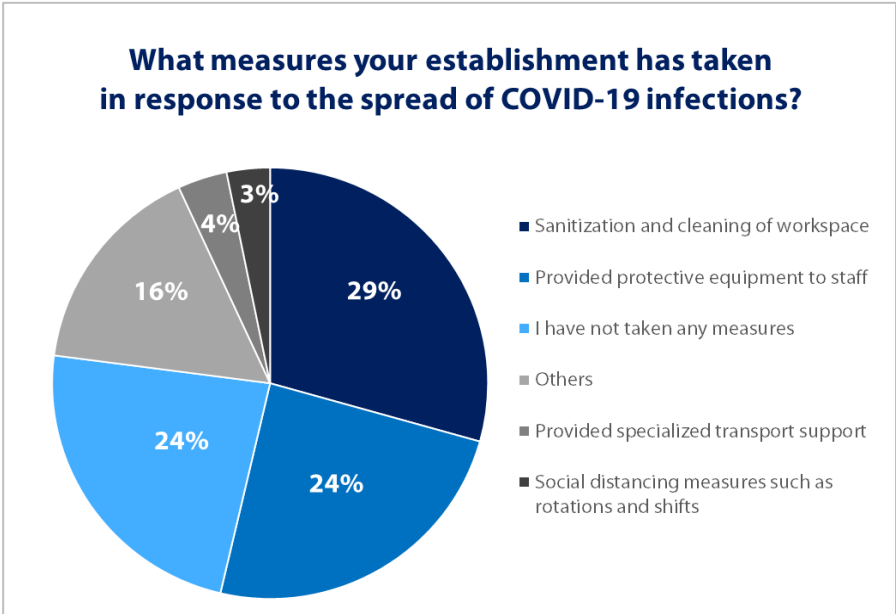
<sup>9</sup> [www.mouneh.jo](http://www.mouneh.jo)





**3.4. Measurements taken to prevent spread COVID infections in the establishment**

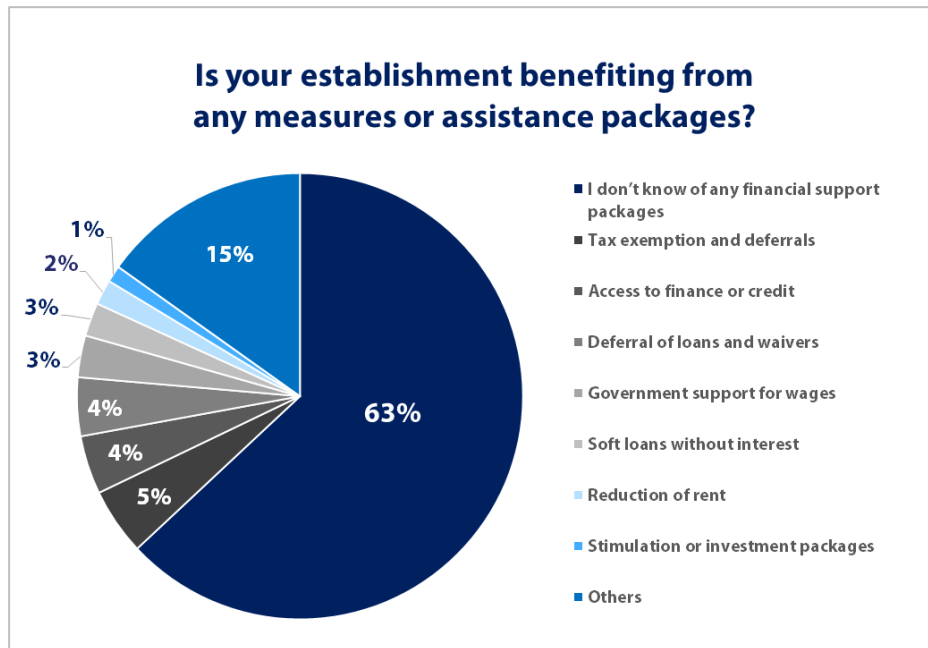
72% of the micro and small businesses confirmed that they have taken measures to prevent the spread of COVID-19 in their establishments as illustrated in the graph below, however 23% of the businesses confirmed that they have not taken any measures. This is particularly important since a large percentage of micro and home based businesses are specialized in food processing and production (kitchen/catering) which entails further awareness and outreach to the owners of these micro and small establishments to use personal protective equipment, implement social distancing, disinfection and hygiene measures for their return to economic activity to limit risks of contagion.



## 4. Perception on effectiveness of current policies

### 4.1. Benefiting from any measures of assistance Packages

63% of owners don't know of any financial support packages, in addition many are not eligible (i.e. they're NAF recipients, and/or do not have a subscription in the Social Security Corporation).



The majority (63%) of respondents were not aware of or benefiting from any measures and assistance packages offered the government and social protection institutions, The reliance of government on social media and not targeted communication channels missed to raise awareness and knowledge of the support measures for micro business continuity, wages protection, soft loans, business licensing incentives, and debt burden rescheduling. Only 22% of respondents confirmed that they were benefiting from some measures, this can be due to the conditions of eligibility criteria which was tailored for larger licensed and registered medium and large enterprises whereas they were not tailored to unregistered startups, and micro, home based businesses, and for Syrian refugees; as work permits were only given to Jordanians. In addition, only 4% benefited from the postponement of instalments for loans from March to May, as the majority don't have bank loans or considered taking one.

## 5. Key Conclusions and Recommendations

1. **Low levels of awareness amongst business owners (particularly micro businesses) regarding available support measures; perceived limited of engagement by Government with businesses as support measures were being considered**

**Recommendation:** Government to widen information and awareness campaigns through use of mainstream media and direct / targeted outreach to business owners through community-based organization, local administration and civil society; ensure counsellors and mentors available to explain and support access to small business continuity and recovery support. Consider a new round of consultations with small and micro-enterprise business owners to solicit views on potential new / additional tailored support measures for business continuity and recovery.

2. **Most of the surveyed businesses (notably the smaller ones) have not established profit protection / business continuity plans and where support could be available from – e.g. loan guarantees, deferment of dept repayments, renegotiation of staff salaries or rental obligations.**

**Recommendation:** Taking into consideration the financial vulnerability of owners and the informality of most of businesses surveyed, financial and legal training should be integrated in the upcoming interventions in which courses should be given on business continuity and resilience, in addition to legal protection and registration and social security benefits (i.e. unemployment insurance, micro loans rescheduling), advocating soft regulations for micro, small and home-based businesses especially for the first three seeding and establishment years.

3. **Covid-19 will have a disproportionate impact on the smallest businesses. Micro, small and medium-sized enterprises (MSMEs) are especially vulnerable, due to their limited cash reserves and assets compared to larger businesses, as well as lower levels of productivity and capacity to adapt. Many business owners have somewhat clear view of the type of support measures that would have the biggest positive impact (as noted earlier in the report).**

**Recommendations:** Most of business owners have expressed their need for direct financial support, which in other words demonstrates dependency and preference for grants, mostly from non-governmental sources. Future interventions on entrepreneurship should integrate guidance, mentorship, and trainings on self-dependency and enable access to finance that relies on attracting investment, micro equity, scale-up their business, and diversify services and products for larger yet resilient revenue.

4. **Many businesses were in poor financial health even before the Covid-19 crisis**

**Recommendation:** Government to facilitate the registration regulations of micro and small businesses and to be supported in developing a transparent approach to triage / prioritization of businesses to be targeted for the different forms of available support; most businesses that were already on the brink of financial collapse pre-Covid-19 crisis are unlikely to be successful in bouncing back in the medium-term.

Central Bank should keep its on-going support packages and incentivize banks to keep it as an option for financially troubled businesses to help them take-off again and avoid closure and bankruptcy in the medium-term.

- 5. Covid-19 has brought about major changes in the immediate (and potentially medium-term) availability of raw materials or cost efficiency, including imports from abroad. Almost all businesses surveyed have experienced reduced sales and demand for currently produced goods and services. New market opportunities have also emerged as a direct consequence of Covid-19, including new ways to deliver existing products directly to customers, or to diversify products.**

**Recommendation:** Innovative ways to support businesses to adapt to the changed reality need to be found, including flexibility from financial institutions. Businesses should not rely primary on imports and localize their material resources with the help of the government to support and upgrade current markets and pave the path for new ones in alignment with the global standards.

- 6. The impact of Covid-19 related social distancing measures is already leading to a major increase in E-commerce; many smaller businesses are not prepared to switch to online business to business or business to consumers solutions and technologies.**

**Recommendation:** E-commerce and online business platforms have proved resilience and flexibility to economic shocks and lockdowns. Businesses should take into consideration non-physical service-providing platforms that guarantees continuity with quality and avoid any possible disruption in the future. In addition, many customers have expressed their preference for the new methods of delivery that offers timely flexibility even after the ease of restrictions. Technical assistance and IT training courses should be given both in Arabic and English to the establishing team and existing businesses owners to help build an infrastructure for e-commerce that is effective, responsive, and would be able to fix any glitches or smart logistical obstacles when faced. E-commerce would create more inclusive jobs, as it would recruit men and women online specialists from different nationalities, and locations.

- 7. Many of the surveyed businesses expressed interest in providing support to the national Covid-19 response**

**Recommendation:** Many businesses have expressed social solidarity and concern. Wider collaboration and support can be obtained through governmental recognition of individual and collective initiatives and bridge it with supporting institutions and recognize entrepreneurship raw models and leaders in response to COVID19 crises and innovative solutions for business resilience.

- 8. Targeted and tailored inclusive economic recovery and business continuity programs for formal and informal MSEs**

**Recommendation:** The majority of micro enterprises including Home Based Businesses are informal in nature particularly for women and youth owned enterprises. Small business needs tailored inclusive protection mechanisms and coping support without necessary formalising them as a pre-condition to receive business continuity and unemployment benefits particularly that they have a greater impact on local communities, inclusivity and create opportunities for local suppliers, value chains and service providers.

The initial findings entail further specific targeted sectoral and geographic analysis of MSE (urban versus rural) in order to program and tailor made micro and small business protection measures, coping and

enabling local economic recovery environment according to most impacted sectors, resilience and early economic recovery potential since many respondent MSEs depend on tourism, supported access to market, artisanship, traditional foods and revitalising tourism, expats visiting season and exports.

#### **9. Opportunities to “build forward better”, “build greener”, and going “beyond recovery”**

**Recommendation:** The raised awareness and interest of respondents in the green economy, localised products, e-commerce, innovative and tech enabled business models, are key drivers for further engaging women and youth entrepreneurs in sectors that were not appealing for youth and local communities driven by technological advancement, resource efficiency and “circular economy” initiatives for MSE acceleration in adopting e-commerce, innovation and enable further access to markets through the digital economy. This will enhance MSEs sustainability resilience to COVID19 resurgence risks taking into consideration that established MSEs are raw models and change makers for increasing the low entrepreneurship rate of women and youth in many vulnerable communities.

## Impact of Covid-19 Pandemic on Jordanian Labour Market

### Questionnaire for Enterprises

**Introduction and request for verbal consent**

My name is ..... and I am working for....

The Coronavirus (Covid-19) pandemic and the measures Governments are taking to curb the spread of the virus are having severe impacts on enterprises across the world as well as in Jordan. To help mitigate the impact, the government as well as development partners need to know how enterprises and employees are impacted. This will allow for prioritization, better design and targeting of response measures.

Please help fill out this survey. All your responses will be kept confidential and will only be used for research purposes. At the end of the survey we will ask you whether you would like to receive the findings and the report from this survey and whether you would be willing to take part in a follow-up survey. This would allow us to keep monitoring the impact and to get feedback on measures adopted by the Government to help enterprises.

Thank you!

## Section 1: Enterprise profile

<b>To help us better understand the impact of coronavirus (Covid-19) on your enterprise, we would like to ask you a few questions on the situation of your enterprise prior to the lock-down measures introduced by the Government of Jordan.</b>		
<b>Which industry does this enterprise represent?</b>	Agriculture; forestry and fishing	1
	Mining and quarrying	2
	Manufacturing	3
	Electricity; gas, steam and air conditioning supply	4
	Water supply; sewerage, waste management and remediation activities	5
	Construction	6
	Wholesale and retail trade; repair of motor vehicles and motorcycles	7
	Transportation and storage	8
	Accommodation and food service activities	9
	Information and communication	10
	Financial and insurance activities	11
	Real estate activities	12
	Professional, scientific and technical activities	13
	Administrative and support service activities	14
	Education	15
	Human health and social work activities	16
	Arts, entertainment and recreation	17
	Tourism	18
	Other service activities	19
	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	20
	Activities of extraterritorial organizations and bodies	21
	Not elsewhere classified	22

<p><b>For how long has your enterprise existed?</b></p>	<p>Less than 1 year 1</p> <p>1-2 years 2</p> <p>3-4 years 3</p> <p>5-10 years 4</p> <p>More than 10 years 5</p> <p>Don't know 8</p> <p>Refusal 9</p>	
<p><b>Where was your business operating in Jordan? enterprise located in Jordan?</b></p> <p>Mark all that Apply</p>	<p>Irbid 1</p> <p>Albalqaa 2</p> <p>Jarash 3</p> <p>Al-Zaraqaa 4</p> <p>Al-Tafieleh 5</p> <p>Ajloun 6</p> <p>Aqaba 7</p> <p>Amman 8</p> <p>Al-Karak 9</p> <p>Madaba 10</p> <p>Ma'an 11</p> <p>Al-Mafraq 12</p>	
<p><b>What was the registration status of your enterprise?</b></p>	<p>Home based (registered) 1</p> <p>Home based (unregistered) 2</p> <p>Unregistered/ informal 3</p> <p>Registered 4</p> <p>Other 5</p>	
<p><b>Size of enterprise</b></p> <p><b>How many employees were working for your enterprise in February 2020?</b></p>	<p>Home-based Business 1</p> <p>Micro 1-4 2</p> <p>Small 5-19 3</p> <p>Medium 20-49 4</p> <p>50-99 5</p> <p>100 and above 6</p>	



<p><b>What was the ownership structure of your establishment?</b></p> <p><b>For Medium and Large enterprises</b></p>	<p>Mostly Jordanian owned 1</p> <p>Fully Jordanian owned 2</p> <p>Equal share between 3</p> <p>Mostly foreign owned 4</p> <p>Fully foreign owned 5</p>	
<p><b>Was the owner of your enterprise male or female?</b></p>	<p>Male 1</p> <p>Female 2</p>	
<p><b>Approximately, how many employees were working for your enterprise in February 2020?</b></p>	<p> _ _ _ _ _ _ _ </p>	
<p><b>What percent of your employees were female?</b></p>	<p> _ _ _ _ </p>	
<p><b>What percent of your employees were Jordanian/ non-Jordanian?</b></p>	<p>Jordanian  _ _ _ _ </p> <p>Syrians  _ _ _ _ </p> <p>Others  _ _ _ _ </p>	
<p><b>Does your enterprise offer childcare facilities, flexible working arrangements or family leave?</b></p> <p>Mark all that apply</p>	<p>Childcare services 1</p> <p>Flexible working arrangements 2</p> <p>Family leave 3</p>	
<p><b>Approximately, what was the amount of operating revenue for the enterprise during 2019?</b></p> <p>In JD</p>	<p> _ _ _ _ _ _ _ _ _ </p>	
<p><b>What was the main market for your enterprise? during February 2020?</b></p> <p>Mark all that apply</p>	<p>Local area market 1</p> <p>Broader domestic 2</p> <p>Regional (middle-east) 3</p> <p>Global 4</p>	

<p><b>Does your enterprise use e-commerce or website platforms for marketing and sales?</b></p>	<p>Yes ,specify referece_____ 1</p> <p>Not suitable to our business 2</p> <p>No 3</p>	
<p><b>How would you describe the financial status of your enterprise prior to the lockdown period, i.e. before March 2020</b></p>	<p>Profitable 1</p> <p>Breakeven 2</p> <p>Was losing money 3</p> <p>Other specify 4</p>	
<p><b>Do you have any existing financial commitments?</b></p> <p>Mark all that apply</p>	<p>Micro-finance loan 1</p> <p>Bank loan(s) 2</p> <p>Bills of exchange 3</p> <p>Deferred Cheques 4</p> <p>Open letters of credit 5</p> <p>None 6</p>	

Section 2: Implications, coping and support measures

<p><b>We would like to ask you about how the spread of the coronavirus (Covid-19) and the government’s response is affecting your enterprise.</b></p>		
<p><b>Currently, what is the operational status of the enterprise?</b></p>	<p>Operating as usual 1</p> <p>Operating with reduced hours 2</p> <p>Operating with reduced staff 3</p> <p>Operating with reduced hours and reduced staff 4</p> <p>Workplace closed temporarily 5</p> <p>Other</p>	

<p><b>So far and since the onset of the coronavirus crisis in the country, what has been the economic impact on your enterprise?</b></p> <p>Mark all that apply</p>	<p>Loss of revenue 1</p> <p>Reduce demand / sales 2</p> <p>Increased costs of production 3</p> <p>Access to cash/liquidity problems 4</p> <p>Problems importing materials needed 5</p> <p>Increased revenue 6</p> <p>No economic impact 7</p> <p>Other. Please specify 8</p>	
<p><b>How many employees have been permanently laid off due to the coronavirus measures?</b></p>	<p>Male  _ _ _ _ </p> <p>Female  _ _ _ _ </p>	
<p><b>Is your enterprise providing any compensation to temporary/seasonal workers with regular tasks for the enterprise who are left without work as a result the coronavirus crisis?</b></p> <p>Eg. Daily labourers, casual workers</p>	<p>Yes, full compensation 1</p> <p>Yes, partial compensation 2</p> <p>No compensation 3</p> <p>Not applicable, we do not have any contract/gig workers 4</p> <p>Other (specify) 5</p>	
<p><b>Has your enterprise stopped payments to Social Security (Old Age, Invalidity and Survivors Pension) as a result of measures related to coronavirus?</b></p>	<p>Yes, for all 1</p> <p>Yes, for Some 2</p> <p>No 3</p> <p>Refusal 9</p>	
<p><b>Has your enterprise stopped payment for health insurance for your employees as a result of measures related to coronavirus?</b></p>	<p>Yes 1</p> <p>No 2</p> <p>Refusal 9</p>	
<p><b>For how many more months is your enterprise in condition to continue paying salaries to all current workers under existing conditions?</b></p>	<p>Less than one month 1</p> <p>1-3 2</p> <p>3-6 3</p> <p>More than 6 months 4</p>	

<p><b>How long would your enterprise still be able to stay operational if the present situation continues?</b></p>	<p>Less than a month</p> <p>1-3 months</p> <p>4-6 months</p> <p>More than 6 months</p> <p>Don't know</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>
<p><b>With regards to the coronavirus crisis, what are the biggest obstacles facing your enterprise in the coming months?</b></p> <p>Mark all that apply</p>	<p>Reduced sales/demand</p> <p>Restrictions on foreign currency</p> <p>Bank shutdowns</p> <p>Political/social instability</p> <p>Low liquidity/ cash flow problems</p> <p>No restocking of goods/raw materials because of import restrictions</p> <p>Transportation problems</p> <p>Loss of investment</p> <p>Other</p>	
<p><b>How confident are you that the enterprise is economically robust enough to come through the crisis and resume profitable business after the crisis is over?</b></p>	<p>Highly confident</p> <p>Confident</p> <p>Neither</p> <p>Unconfident</p> <p>Highly unconfident</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>

Section 3: Measures and Support

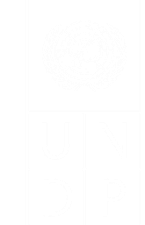
<p><b>What measures has your enterprise taken to reduce the spread of the coronavirus at the workplace?</b></p> <p><b>Mark all that apply</b></p>	<p>Disseminated protective gear (i.e., hand sanitizer, masks, gloves) for employees to use at their discretion 1</p> <p>Enhanced cleaning and sanitizing efforts across facilities 2</p> <p>Implemented a shift schedule to rotate staff and minimize the number of people at the worksite 3</p> <p>Established a dedicated commuter shuttle for our employees 4</p> <p>No measures have been taken yet 5</p> <p>Other specify 6</p>	
<p><b>What general measures has your enterprise taken due to the coronavirus with regards to existing staffing?</b></p> <p><b>Mark all that apply</b></p>	<p>Had to reduce staff number 1</p> <p>Had to lower staff salary levels 2</p> <p>Had to reduce working hours 3</p> <p>Had to shift to another type of product/service 4</p> <p>No measures 5</p> <p>Other specify 6</p> <p>7</p>	
<p><b>Has your enterprise developed a business continuity plan following the coronavirus crisis?</b></p>		<p>Yes 1</p> <p>No 2</p>

<p><b>What measures has your enterprise taken to ensure business continuity?</b></p> <p><b>Tick all that apply</b></p>	<p>Consider new business model 1</p> <p>Introduced e-commerce 2</p> <p>Selling some assets 3</p> <p>Considering introduction of new products 4</p> <p>Reduce prices of products and services 5</p> <p>Increase prices of products and services 6</p> <p>Negotiate delay of payments 7</p> <p>Decided to accelerate technological, product and service innovation 8</p> <p>9</p> <p>Explored new office and business models 10</p> <p>Strengthened global reach of supply chain 11</p> <p>Planning to withdraw from market</p> <p>Negotiate with lenders for lowering the financing cost and extending the repayment cycle 12</p> <p>13</p> <p>Negotiate with the lessor for the reduction or exemption of rent, equipment rental fees</p> <p>Shut down certain production lines, outlets 14</p> <p>Apply for subsidies 15</p> <p>Other. Please specify.</p>	
<p><b>Are there any support packages /measures the enterprise is benefitting from?</b></p>	<p>Not aware of any support packages 1</p> <p>Access to finance/credit 2</p> <p>Tax relief/ deferral 3</p> <p>Relief or deferral of credit/ loans payments 4</p> <p>Reduction or exemption of rent, equipment rental fees 5</p> <p>6</p> <p>Business stimulus package/ investments 7</p> <p>Government subsidizing pay</p>	

<p><b>What type of enterprise support would be most needed to cope with the situation at this stage?</b></p> <p>\</p> <p><b>Tick 3 that are most relevant to you.</b></p> <p><b>Maximum three options allowed</b></p>	<p>Technical assistance on development of business plans 1</p> <p>Technical assistance to support introduction of e-commerce 2</p> <p>Access to credit 3</p> <p>Wage subsidies 4</p> <p>More flexible rules on lay-offs and dismissals 5</p> <p>Emergency unemployment insurance scheme 6</p> <p>Preferential tax policies 7</p> <p>Direct financial support 8</p> <p>Social security policies for supporting employment, work resumption and production resumption 9</p> <p>Policies for coordinating the supply chain 10</p> <p>Policies for reducing production and operating costs 11</p> <p>Other specify 12</p>	
<p><b>Is your business contributing to or interested in contributing to the Covid-19 response?</b></p>	<p>Through in-kind support</p> <p>Through financial support</p> <p>Providing direct services to affected communities</p> <p>Cannot/ not relevant</p> <p>Other. Please specify.</p>	

Section 4: Closing and follow up information

<p><b>Would you be willing to provide updated information in May so we can help monitor the impact?</b></p>	<p>Yes</p> <p>No</p>	
<p><b>Please provide contact information</b></p>	<p><b>Telephone number</b></p> <p><b>E-mail address</b></p>	<p>10 digits</p> <p>xxx@x xx.xx</p>
<p><b>Please add any additional comment</b></p>	<p>_____</p> <p>_____</p>	



July 2020  
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