



U.S. Embassy Amman



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INFORMAL LIVELIHOODS ADVANCEMENT ACTIVITY (IQLAA) FACT SHEET

2022-2027 • Lead Implementing Partner: Mercy Corps

BACKGROUND

Jordan's micro and small enterprises (MSEs) comprise 98 percent of the country's businesses, employ approximately 60 percent of the country's private sector workforce, and contribute half of the national GDP. Home-based businesses (HBBs) and MSEs in Jordan, including informal businesses, have been facing overlapping challenges, such as limited access to markets and business development services, underdeveloped management and financial skills, as well as a burdensome regulatory environment and underdeveloped infrastructure. MSEs face strong competition within the country's domestic market, and export markets require difficult-to-meet volumes and quality standards.

PROGRAM OVERVIEW

Informal Livelihoods Advancement Activity (Iqlaa), funded by the United States Government, is a program that started in May 2022 and aims to support Jordan's HBBs and MSEs to grow, transform, and become resilient to future challenges. Iqlaa's approach explores new ways of doing business and improving access to finance, markets, and services. It focuses on four sectors: agriculture, tourism and hospitality, manufacturing, and services, with a special focus on technology development and implementation. The program encourages and supports the participation of all MSE-owner segments.

Through research and adaptive collaborative learning, Iqlaa has identified opportunities, incentives, and market constraints that facilitate or restrict formalization and growth. Based on the findings, Iqlaa implements best practices in enterprise strengthening and MSE-focused financial sector development within a market systems development (MSD) framework. Iqlaa also leverages innovative behavioral change methodologies to facilitate long-term, sustainable changes in the MSEs ecosystem in Jordan.

Implementing Organizations: Mercy Corps (lead implementer), Andersen for Legal and Tax Consultancy, Dalberg, Expectation State, Middle East Investment Initiative (MEII), Migrate-Jordan, and American Chamber of Commerce in Jordan (AmCham).

IQLAA SERVICES

- **Enhancing entrepreneurial, managerial, technical, and financial skills** through capacity-building programs.
- Supporting MSE establishment and development through **incubators and accelerators**.
- **Fostering business linkages and access to markets** through aggregators and business-to-business platforms.
- **Providing guidance and business support** through business centers and business clinics.
- **Business mentorship** and guidance.
- **Enhancing access to appropriate financial services and products** by improving the capacity of financial service providers to cater to MSEs' needs.
- Providing MSEs with accounting software systems and needed training.
- Enhancing the capacities of MSEs in e-commerce by establishing online stores and supporting solutions to expand this ecosystem.
- Providing grants to support the MSEs registration.
- Raising awareness and providing guidance on **formalization**.
- **Enhancing public-private dialogue** around priority issues faced by MSEs.

ANTICIPATED RESULTS

- Reach 10,000 MSEs in Jordan with program services and support.
- Provide formalization support to growth-oriented informal businesses.
- Increase sales and revenues for MSEs through access to markets and business opportunities.
- Create business linkages for MSEs with broader value chains and larger businesses.
- Provide MSEs with financial management services/ products and access to finance.

Contact

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