



Influence of the external factors on performance of micro enterprises in Jordan

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Abstract

Micro Enterprises (MEs) are becoming very important in terms of creating job opportunities and families source income, communities' development especially in the rural area. However, ME faces a lot of problems and obstacles leading them to fail and close. So, it is necessary to study the variables and factors that causing this failure then finding the suitable conditions and fertile environment to enable them to perform, success and sustain. For this purpose, this research sought to analyze the variables and factors may hinder the performance of (MEs) in Jordan. The current research used the descriptive research design for these objectives. The target population was 25238 MEs operating at Irbid Governorate, Jordan. Whereas the sample of the study was 491 MEs. The data of this research has been collected by using the questionnaire then, coded and analyzed by using SPSS program. The study found out that the Hypermarket as one of the external factors has negative impact on the MEs success whereas; the Government Policies as another factor has no impact on performance of MEs in Jordan. The study recommended doing more researches on MEs, to find other related factors, at other governorate in Jordan, which will help in shedding light on other factors and solutions.

Keywords: MEs, MEs success, external factors, hypermarkets, government policies

Introduction

According to Urbańska, K., & Parkitna, A (2021) ^[49], MSME is the fastest and most sector that respond to the environment variations, and the most important that affecting the economic growth of all countries. They have a main role in driving the economy and cover the entire all economic activities † manufacturing, retail, wholesale, and services (Wattanakomol & Silpcharu, 2023) ^[51]. More than 50 % of the fresh graduates failed to find jobs after graduation. So, the small business is the unique solution for this critical issue. Othman, A. K., Hamzah, M. I., Hassan, L. F. A., & Omar, E. N. (2020) ^[37], SMEs drive the economic growth of most countries and overcome the unemployment issues. SME forms one of the main goals of the recent economy (Rodrigues, M., Franco, M., Silva, R., & Oliveira, C., 2021) ^[40]. It was reported by Meresa and Kidanemariam (2019) ^[27] that micro and small businesses require low capital, employ more labor, and, create high opportunity of employment with low capital comparing with large firms. Moreover, Kamunge, M. S., Njeru, A., & Tirimba, O. I.(2014) ^[24], the majority of micro enterprises employ 10 employees or less whereas, 70 percent of them are managed by one person and family owned. ME is self-operation and the only source of income for the family (Nelson, S., McDermott, O., Woods, B., & Trubetskaya, A., 2023) ^[34]. (SMEs) contribute 98% of Jordanian enterprises that have an essential role in improving Jordanian employment Section and their Employees represent around 60% of the total labor force. They add more, it is the only solution for new job opportunities to Jordanians workforce (AL-Tamimi & Jaradat, 2019).

Background

Deferent meanings and definitions, even the criteria. But all are agreed on the importance of MSMEs in general and MEs in private. There is no only one a universally definition of MSMEs (Ekpeyong & Nyong 1992) ^[13]. According to carpenter (2003) ^[7], the definition may include deferent

combinations of the following: the number of employees, financial situation of the firm, sales volume, Initial available capital and the industry. Whereas, Economic and Social Council of Jordan (ESC) Masoud, 2020 ^[26] & Abou Elseoud *et al.* 2019), The Department of Jordanian Statistics (DOS 2020; Hisham 2013) and depending on ministry of Jordan trade classifications (MIT,2005) ^[29], illustrate that ME that has (1- 9) employee, Therefore, the current study will depend on these criteria and classification. Over there, based on these criteria, Economic and Social Business Council of Jordan (ESC, 2022; DOS2020) Jordan enterprise development corporation (JEDCO 2020) report that in Jordan there are (150,651) as Micro Enterprises (MEs) and distributed on 12 governorates.

Statement of Problem

Micro Enterprises have a vital role in employment and generating the income for the low level -income families (Hassan & Ahmed, 2016) ^[17]. Also, MSMEs success acts as a solution for economy problems in Jordan (Bawaneh & Al-Abadi, 2017) ^[6]. SMEs contribute 98% of Jordanian enterprises and their Employees represent around 60% of the labor force with a total product count around 50% of the GDP, and all researches opined that SMEs is the only solution to open new job opportunities to a huge number of Jordanians labor force. Whereas, this sector still facing with many challenges that leading to struggle or fail (AL-Tamimi & Jaradat, 2019). Global Enterprise Monitor (GEM, 2017) reports that MEs contribute in economic development and, it is essential to reduce the ratio of failure and maximize success and growth for small businesses. They add, unfortunately, the discontinuation rate of MSMEs is relatively high globally, as well as in Jordan. For example, it is 74 % in Greece, Brazil 66 % whereas, it is 55% In Jordan (GEM, 2017). Moreover, Jordan is the first among Arab countries and the fifth in the global world with MSMEs discontinuation rate. (Bawaneh and Al-Abadi, 2017) ^[6] claim that in Jordan that small business must be the long-

term solution for Jordan economy because of the increasing unemployment rate, budget deficit, high inflation rate, regional crises due to large numbers of Syrian and Iraqi refugees. By the end of 2020, the department of Jordan statistics (DOS) reports that the unemployment rate is 23.2 %, which is the biggest in the Jordan records (DOS, 2020). Moreover, the studies that discuss Jordan’s economy recommend that MSMES must be the key to reducing the unemployment rates and alleviating poverty. The updated researches and surveys that have been conducted by the department of Jordanian statistics (DOS, 2020), the Micro Enterprise are about 91% of total enterprises in Jordan. The literature also suggests that in spite of having such a high percentage of MEs, but the percentage of poverty and unemployment are increasing. Moreover, MSMEs stands first among Arab countries and fifth globally (GEM 2017); extreme poverty 33 % and 65 % of graduates are workless (IFC, 2016) ^[18]; 23.2 % the employment rate (DOS 2020). Many authors, researchers, and universal studies discuss the factors success related to MEs; SMEs; MSMEs (Radzi *et al.* 2018). The critical success factors of the MSMEs are the internal factors; owner characteristics, characteristics of the firm, and the external factors (Joshi and Mihreteab 2015; Alom, F., Abdullah, M. A., Moten, A. R., & Azam, S. F., 2016) ^[1, 28]. Based on the above previous analysis, this current research investigates and concentrate on assessing the impact of hypermarkets, and the government policies as an external Factors on Micro Enterprise's success in Jordan.

Literature Review and Previous Studies

This section reviews the previous researches on the relationship between external factors and its impact on Micro Enterprise success. Firm success can be influenced by both the external and the internal environment obstacles (Hasan, M. J., & Rahman, M. S. 2023) ^[16]. Manzano-Garcia and Ayala-Calvo (2020), there are many external factors may affect the business growth like competitors in the same area, economic and market and variables. financing, online business encouragement, taxation, government policy, are factors may impact the business success (Othman *et al.* 2020) ^[37]. Ismail Albalushi, K., & Naqshbandi, M. M. (2022) ^[19], external factors such as regulations play a major role in the survival and performance of SMEs. Li, C., Ahmed, N., Qalati, S. A., Khan, A., & Naz, S. (2020) elaborate, government policies have a vital role in in supporting and performing MSMEs through improving the infrastructure in one side and developing the regulations in the other. Government policies have huge impact on small business productivity by imposing compulsory regulations, practices and procedures (Das & Rangarajan 2020) ^[8]. Over there, that intervention has a positive significant on MSME to success and survive. Whereas, the hypermarket is considered as an external factor \neq (Srinivas and Ganesha 2024) ^[46] report that the hypermarket has high impact on small firms also, the small retailer’s sales and profits are declining due to the high competition from hyper markets. So, government intervention is needed to support small retailers to perform and survive.

1. Hypermarket

It is A big retail facility with full products of groceries and general merchandise. Also, might be a superstore that has a supermarket and a departmental store having a lot of lines or shelves of products under one roof to enable the customer saving his requirements just in one shopping trip (Sharma &

Bhardwaj 2015) ^[41]. Hypermarkets is shopping center with large parking and modern facilities which well- designed to deliver one-stop shopping products with low prices and high service quality. they add that The Consumers prefer the hypermarkets shopping to gain price discount, incentive offer and fulfill their need and wants (Ogiemwonyi, O., Harun, A., Rahman, A., Hamawandy, N. M., Alam, M. N., & Jalal, F. B., 2020) ^[36].

2. Government Policies

A lot of studies that discussed the small business have concentrated on the role of the government’s legal system and intervention in the performance and survival of those small businesses. Government policy was also perceived to be critical to ensure entrepreneurs achieve business success (Othman *et al.* 2020) ^[37]. (Bastomi *et al.* 2020) asses, government policies are every effort or infrastructure guided or done by the government may provide assistance, incentives, regulations that enhance the growth and development of small business.

3. Business Success

Business, firm or enterprise success has taken over the interest a lot of researchers. MSMEs success or performance is a broad concept, but there is no an obvious criterion or agreement how to measure it (Estrada *et al.* 2009; Venkatraman and Ramanujam 1986) ^[14, 50]. Srimulyani and Hermanto (2021) ^[47], It may be interpreted as a state of ongoing progress of a business, increasing in the net assets and net income of the firm. A business is successful when increased in the Profit (Suarmawan, 2015) ^[48].

4. Research Hypotheses of the Study

Based on the objectives, problem statement of the current study and literature review and by taking the previous studies as a reference, the researcher imposed the following two hypotheses

- a. Hypermarkets are positively affecting Micro Enterprises success in Jordan.
- b. Government Policies are positively affecting Micro Enterprises success in Jordan.

5. Theoretical Frame Work

This study assesses the factors related to Micro Enterprise's success in Jordan. The factors are identified based on previous studies that investigate the same problem statement of the current study; the study believes that the hypermarkets and government policies are important external factors may affect the success the Micro Enterprise in Jordan.

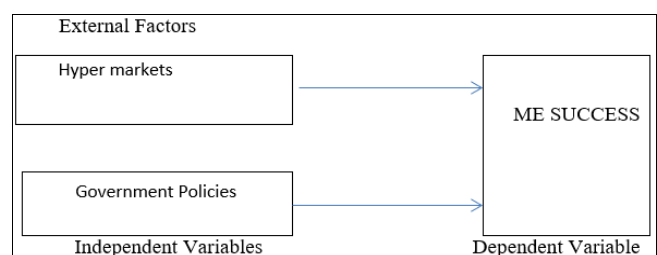


Fig 1: Conceptual Framework

Methodology

1. Introduction

This section discusses the research methodology that assess the impact of the external factors $\#$ hypermarkets as one of the external factors and the Government Policies as another factor may have impact on the success of Micro Enterprises in Jordan. Therefore, Methodology section is structured into research design, target population, sample size, data collection and data analysis.

2. Target Population

The population includes all members that define the group (Sekaran,2003). The ministry of the interior (MOI 2000) ^[31], Jordan has 12 governorates. Therefore, this study will conduct research based on this division. To achieve the purpose, this research focuses on the Jordanian MEs as the population of this study. Hence, the target population for the current study is the owners of MEs in Jordan, whose opinions will be taken in understanding the factors influencing in the success of MEs in Jordan. The enterprises comprise mostly MEs, with a total number of enterprises and businesses of 150.651 MEs (DOS, 2022) as of the population for the current study.

3. Sample Size

The sample of the study is defined as a sub-set or some parts of the larger population selected from the required study (Zikmund *et al.* 2010) ^[53]. The sample of the current research is MEs selected from the entire population of MEs, operating in Jordan. Hence the population of the current study is the MEs that operate in Jordan which is distributed to 12 Governorates .Also, it is hardly to test this huge number of enterprises, and for more reliability and saving of money and time, the researcher Select Irbid Governorate that has 25238 MEs (DOS,2022) which forms 378 MEs as a sample size of this study. according to the sample size table of Krejcie and Morgan (1970) ^[21]. Moreover, To enhance the outcomes of the current research and to avoid the problem of having a low response rate of the respondents, it is preferable to increase the sample size to reach 491 respondents as recommended by Israel (1992) ^[20],who recommended to increase the sample size at least 30 % to compensate for unlikely response.

4. Survey Questionnaire

The survey questionnaire was prepared by the researcher by revising literature dealing with factors affecting MEs in the north of province of Jordan. The questionnaire contains four major sections. The first section(A) consisted of items which assess the demographic characteristics of respondents $\#$ gender, age, educational level, ownership of firm premis, years of existence, the numbers of employees are considered as the demographics of respondents. Section (B) consisted of items measure the dependent variable $\#$ Microenterprises Success (6 items). Section (C) measure the independent variable $\#$ the impact of Hypermarkets as one of external factor on the MEs success (6 items). Section (D) measure the second independent variable $\#$ the impact of Government Policies as another external factor (6 items). All items were prepared in five-point Liker scale in which respondents were asked to rate the level of their agreement or disagreement for each item ranging from 1=strongly disagree to 5=strongly agree.

5. Data Analysis

The researcher prepared and distributed the questionnaires to the relevant respondents in an effort to achieve the necessary information. Then the questionnaire was checked to make sure from the completion. Since; the data that obtained from the field in raw form is difficult to interpret unless it is cleaned, coded and analysed, the Statistical Package for Social Science (SPSS version 20) were used. Over there, by using SPSS the descriptive analysis, descriptive statistical tools such as frequency, percentage, mean and standard deviation were used for general comparison of respondents across the selected variables of the study.

6. Response Rate

For this research purposes a total of 491 questionnaires were distributed to respondents of the study. But, at the end of the survey, 407 questionnaires were returned which represents almost 83 % of the total questionnaires as a response rate. Whereas, the rejected questionnaires were 48, to obtain 359 completed questionnaires ready for processing and analysing.

1. Reliability

The most widely known measurement of reliability that utilized to decide internal consistency by Cronbach's coefficient alpha, which ranges between 0 and 1 (De Vaus 2002) ^[9]. The value of Cronbach's Alpha should be greater than 0.7 for the items to achieve Internal Reliability (Awang 2012) ^[3, 4]. Therefore, as data collection instruments were adopted from other sources, before they were used to collect the final data to address research objectives, they were pilot-tested and acceptable Cronbach's Alpha values were obtained.

Table 1: Reliability statistics of the study variables

No	Variables	Number of items	Cronbach's Alpha
1	Micro Enterprise Success	6	0.731
2	Hypermarkets	6	0.704
3	Government Policies	6	0.726

The Cronbach Alpha in Table 1 exceeded 0.7, which indicates the internal reliability for the items that measure the variables of the study and their respective items are reliable to measure these items (Awang 2015; Shkeer and Awang 2019).

Findings and Discussion

This part of the research presents the findings of the study. It is organized into two sections. The first presents findings in relation to the demographic characteristics of respondents of the study. The second part discusses findings on the relationship between factors affecting the performance of MEs in the north of Jordan.

1. Demographic Characteristics of Respondents

This section will analyze the demographic characteristics of the respondents $\#$ gender, age, education level, ownership, years of existence, number of employees at each firm that respond for this research.

1.1. Gender

The researcher sought and obtained the gender details of respondents who participated in the research. Majority (86 %) of the respondents were Male while 14 % were Female.

This is an indication that the researcher observed that most of the respondents are Male as shown in the table (4.1).

Table 2: Gender of the Respondents

Specification		Frequency	Percent (%)
1. Gender	Female	51	14 %
	Male	308	86 %
	Total	359	100 %

1.2. Age

Age of respondent: In terms of age, the table (4.2) shows that the highest rate is (28.4 %) of the respondents were within the age range of (31-40) year whereas, the lowest is 17.5 % and 7.6 % of the respondents were the age (51 – 60) and whom were 61 years and above respectively.

Table 3: Age of the Respondents

Specification	year	Frequency	Percent (%)
2. Age (years)	20-30	89	24.8 %
	31-40	102	28.4 %
	41-50	78	21.7 %
	51-60	63	17.5 %
	61 and above	27	7.6 %
	Total	359	100

1.3. Level of Education

The study found out that majority (35.65%) of the respondents were Secondary school and the Primary 28.1 % while diploma and university graduates were 21.2 and 15.05 % as shown in the table (4). That means the majority owners of the micro Enterprises are below the low level education.

Table 4: Level of Education the Respondents

Specification		Frequency	Percent (%)
3. Education Level	primary	101	28.1 %
	secondary	128	35.65 %
	diploma	76	21.2 %
	University degree	54	15.05 %
	Total	359	100 %

1.4. Owner ship of Firm Premise

The study found that the majority of the Micro Enterprises in the north province of Jordan were rental by the rate 78.8 % as indicated in the table (5).

Table 5: Owner ship of Firm Premise

Specification		Frequency	Percent (%)
Owner ship of Firm		283	78.8 %
	Own	76	21.2 %
	Total	359	100 %

1.5. Years of existence

The study found that the majority of the Micro Enterprises existence were under 5 years by the rate of 66.1 % whereas, that more than 5 years were 33.9 % which means that the sustainability of the micro business in Irbid Governorate is at low level and decreased when we go up ward in the years of existence as shown in the table (6).

Table 6: years of existence

Specification		Frequency	Percent (%)
years of existence	>1 year	29	8.1 %
	1 - 5 year	208	58.0 %
	6 – 10	83	23.1 %
	11 – 15	25	6.9 %
	More than 15	14	3.9 %
	Total	359	100

1.6. Number of Employees

The study reported that 71.2% of the businesses had 1-3 employees followed by those who had 4-6 employees at 21.6% and those with 7-9 employees at 7.2%. This indicates that most of the businesses have between 1-3 employees.

Table 7: Number of Employees

Specification		Frequency	%
Number of Employees	1 - 3	265	71.2 %
	4 - 6	70	21.6 %
	7 - 9	24	7.2 %
	total	359	100 %

2. Descriptive Analysis

this section will assess the descriptive analysis the level of each variable of the study & ME success as dependent variable, Hypermarkets and Government Policies as independent variables. According to (Norman 2010) [35], the mean scores from 1.51 to 3.5 are at low level, from 3.51 to 4.5 are at good and from 4.51 up to 5 are high, otherwise they are at poor level.

1. Dependent Variable MEs Success

Table 8: MEs Success

Items	Mean	Std. Deviation	Importance
The firm's sales have increased compared to the previous	2.4	1.2	low
The firm has reduced its cost	2.88	1.15	low
The size of your capital has increased	2.67	1.11	low
The size of your enterprise assets has increased	2.21	1.19	low
Firm's profits have increased	2.42	1.16	low
Firm's employees have increased	2.34	1.12	low
Overall Mean	2.49	1.16	Low

The respondents reveal that the items of the MEs Success at Low level (M= 2.49, SD= 1.16). which means that the

answers of the owners as a respondent for this stress that their Enterprises are losing or struggling.

2. The impact of the Independent Variable (Hypermarkets)

Table 9: Hypermarkets

Items	Mean	Std. Deviation	Importance
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My customers have switched to hypermarkets	3.9	0.82	Good
The presence of hypermarkets has a negative impact on my firm	4.1	0.67	Good
My firm's sales have decreased after the existence of hypermarkets	3.80	0.84	Good
The location of the hypermarkets is too close to my firm	2.85	1.4	Low
The prices of hypermarkets are accessible to the customers	3.76	1.05	Good
The hypermarkets provide one place needs of consumers	4.06	0.72	Good
Overall Mean	3.75	0.92	Good

The answer of the respondents reveals that the impact of hypermarkets on the MEs Success at good level (M= 3.75, SD= .92). This indicate that hypermarkets have moderate impact on the ME success.

3. The impact of the Independent Variable (Government policies)

The study illustrated that the impact of Government policies on the MEs Success at moderate level (M= 3.84, SD= .79). The finding means that the impressions or opinions owners of MEs are between agree or strongly selection.

Table 10: Government policies

ITEM	MEAN	STD	IMPORTANCE
It is easy to obtain licenses to start a business	3.91	.71	Good
Government policies are predictable	3.56	.90	Good
The government tax imposed on Micro Enterprise is an obstacle to the growth of my business	4.1	.72	Good
Government policies and regulations affect our business positively in the local market	3.84	.83	Good
Government policies have improved the performance of my firm	3.69	.94	Good
Government policies are quite favourable to our business	3.95	.72	Good
Overall Mean	3.84	.79	Good

3. Hypotheses test

- a. The Hypermarkets is positively affecting Micro Enterprises success in Jordan.
- b. Government Policies is positively affecting Micro Enterprises success in Jordan.

Table 11: Regression analysis

Regression Analysis Summary				
Dependent Variable		MEs Success		
Independent Variables		Hypermarkets, Government Policies		
Number of Observations		359		
Regression Equation:				
MEs Success = $\beta_0 + \beta_1(\text{Hypermarkets}) + \beta_2(\text{Government Policies}) + \epsilon$				
Coefficients	Coefficient	Std. Error	t-value	Sig
- Intercept (β_0)	50.72	1.22	41.57	0.000
- Hypermarket (β_1)	-1.51	0.20	-7.55	0.000
- Government Policies (β_2)	0.33	0.29	1.13	0.250
R-squared			0.69	
Adjusted R-squared			0.66	
F-statistic			146.3	
Sig. (F-Statistics)			0.0000	

Hypothesis 1 predicted a significant positive relationship between Hypermarkets towards Micro Enterprise success in Jordan. The result as shown in the table (Table 11) revealed that there is a negative significant relationship at ($\beta = -1.51$, $t = -7.55$, $p= 0.000$), and the hypothesis is supported at level $p =0.000$. Over there, Hypothesis 2 predicted a significant and positive relationship between Governments Policies towards Micro Enterprise success in Jordan. The result as shown in the table (Table 11) revealed that there is no significant relationship between the government policies and MEs Success at ($\beta_1 = 0.33$, $t = 1.13$, $p= 0.250$) so, this hypothesis isn't supported at level $P = 0.250$. which means that there is A negative relationship between the hypermarkets and the success of MEs in Jordan.

Conclusion

The objective of the study was to find the External Factors that affecting the success of Micro Enterprises in Jordan. The researcher selected Irbid Governorate as a sample of the study. The study concludes that Hypermarkets has negative

impact on MEs success. Whereas, government policies has no impact on the Success.

Recommendations

Arising from this study, the research only covered Micro Enterprises in the Irbid governorate and only two external factors. However, there are other governorates, other external factors related to the firm success. Also, there are internal factors may affect the success. So, the Researchers are encouraged to do more researches on MEs, more related factors other provinces, which will help in shedding light on other factors and solutions.

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