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Internal factors affecting the performance of micro enterprises in Jordan

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Abstract
Micro Enterprises (MEs) are crucial to employment creation, family income, and rural community development. ME fails and closes due to many issues. Thus, it is vital to study the variables and elements that cause this failure and discover the right conditions and fruitful atmosphere to perform, succeed, and sustain. This study examined elements and circumstances that may impair ME success in Jordan. This research used descriptive methods to achieve these goals. The study sampled 494 of 36076 north Jordanian MEs. This research collected questionnaire data, coded it, and analysed it using SPSS. The study indicated that education as an owner attribute does not affect ME success in Jordan, but renting premise as a company characteristic does. The report suggested more ME research in other Jordanian provinces to uncover more variables and solutions.

Keywords: MEs, MEs success, internal factors, rental of premise, education

Introduction

Micro, small, and medium-sized enterprises (MSMEs) play a crucial role in economic development and are essential for driving global economies (Agbeibor, 2006) [1]. They have a high degree of adaptability to changes in their environment, which has a substantial impact on economic growth (Urbanska *et al*., 2021) [2]. Micro, Small, and Medium Enterprises (MSMEs) engage in several economic sectors such as manufacturing, retail, wholesale, and services (Wattanakomol&Silpcharu, 2023) [3]. Small businesses are essential for distributing income, creating jobs, and are typically characterised by minimal capital investment and a high number of employees (Uzor, 2004; Meresa& Kidanemariam, 2019) [4, 5]. These firms, which usually have a workforce of 10 or less, are mostly owned and operated by a single individual (Kihonge, 2014) [6]. Micro, Small, and Medium Enterprises (MSMEs) play a significant role in reducing poverty and promoting the development of entrepreneurial skills (Kazungu *et al*., 2017; Kazungu & Panga, 2015) [7, 8]. Small and medium-sized enterprises (SMEs) are the dominant players in the European business landscape, contributing significantly to employment and GDP. Recognising their economic significance, governments are urged to provide support to these businesses to enhance their competitiveness against larger corporations (Muller *et al*., 2014) [9].

Background

Definitions of Micro, Small, and Medium Enterprises (MSMEs) in academic literature exhibit substantial variation among different countries and are contingent upon multiple parameters, such as staff count, financial standing, sales volume, startup capital, and industry sector (Carpenter, 2003) [10]. According to Ekpeyong and Nyong (1992) [11], there is no universally accepted definition for MSMEs. Micro Enterprises (MEs) are typically considered the smallest entities in the MSME category. They are distinguished by their low investment, small personnel, and limited assets (Chin & Lim, 2018) [12]. According to the Ministry of Industry and Trade (2005) [13] classifications, a microenterprise (ME) in Jordan is defined as a business with 1 to 9 employees (Department of Jordanian Statistics [DOS], 2020; Economic and Social Council of Jordan [ESC], 2022; Masoud, 2020) [16]. This study utilises the aforementioned concept and categorization. Recent studies indicate that Jordan has a total of 150,651 Middle Eastern individuals (MEs) residing in three provinces.

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Specifically, there are 36,076 MEs in the northern province, 100,798 in the central province, and 13,777 in the southern province (DOS, 2020; ESC, 2022).

Problem Statement

Micro firms are essential for providing work and generating money for low-income families (Hassan & Ahmed, 2016) [17]. Additionally, they play a crucial role in tackling economic difficulties in Jordan (Bawaneh& Al-Abbadi, 2017) [18]. In the 1960s, Jordan shifted its attention to microfinance by creating the Agricultural Credit Corporation, which aimed to provide assistance to small-scale farmers. Presently, Jordan has around ten institutions and banks that offer financial assistance to micro and small firms. While several organisations provide loans with low interest rates, others strictly follow Islamic law, and a few provide loans or grants without charging any interest (Shteewi *et al*., 2002) [19]. Notwithstanding these endeavours, small firms persist in grappling with a substantial rate of discontinuation both worldwide and in Jordan, where it currently stands at 55% (Global Enterprise Monitor [GEM], 2017). This is noteworthy because Jordan has the highest MSME discontinuation rates among Arab nations and ranks fifth internationally. The significance of small enterprises in tackling unemployment, inflation, and regional crises worsened by refugees is emphasized by their ability to alleviate these difficulties (Bawaneh& Al-Abbadi, 2017) [18]. In 2020, Jordan experienced a significant increase in unemployment, with the rate reaching a record high of 23.2% (Department of Statistics [DOS], 2020). Research confirms that the development of micro, small, and medium enterprises (MSMEs) is crucial in addressing the issues of unemployment and poverty (Gomez *et al*., 2015) [21]. Although micro firms make up 91% of all businesses in Jordan, the rates of unemployment and poverty are increasing (DOS, 2020). Studies have examined the key elements that contribute to the success of micro, small, and medium enterprises (MSMEs), specifically looking at internal factors like the qualities of the owner and the attributes of the firm, as well as external ones (Alom *et al*., 2016) [22]. The objective of this study is to analyse the influence of education and rental properties on the performance of micro firms in Jordan.

Literature Review and Previous Studies

This section synthesizes previous research on the influence of internal factors, specifically owner and firm characteristics, on microenterprise success. Research indicates that both internal and external factors impact firm success (Rahman *et al*., 2023) [23]. Nkonoki (2010) [24] categorizes the main barriers to small firm growth into internal factors, such as owner and firm characteristics, and external factors like educational level, training, and past experience of the owner or management team. Manzano-Garcia and Ayala-Calvo (2020) [25] note that external factors such as market conditions and competition also play a significant role. Similarly, Sriyani (2010) [26] highlights that owner education, training, and experience significantly affect small business success. Pratikto *et al*., (2023) [27] add that managerial skills and owner attitudes are crucial for SME success. Kakooza *et al*., (2023) [28] argue that the choice of business and location positively influences SME success. Furthermore, Gumel and Bardai (2023) [29] discuss

how an entrepreneur's educational level and managerial skills are pivotal. Finally, Barnard *et al*., (2011) [30] assess the impact of geographical location, rental rates, job opportunities, inflation rates, and interest prices, showing a positive correlation with SME performance.

Owner Characteristic

The traits of a business owner are critical to the success of any enterprise. There are distinctions between an owner and an entrepreneur; whereas an entrepreneur may own the business, an owner does not always exhibit entrepreneurial characteristics (Grandori, 2024). This study focuses on several owner characteristics-such as age, gender, education, previous experience, skills, and training-and specifically evaluates the impact of educational background on the success of medium-sized businesses.

Education

The educational level of an individual is critical to the management and success of an organisation. According to research, people with higher levels of education, particularly those who have taken business classes, are more likely to manage their businesses successfully, find opportunities, and lead them to growth and success (Mozumdar *et al*., 2020). Furthermore, greater education improves problem-solving skills and raises the chances of economic success (Alene, 2020) [33]. In contrast, a lack of knowledge can considerably impede business endeavours, as seen in Jordan. According to Meresa and Kidanemariam (2019) [5], entrepreneurs without a college education are more likely to fail in company. Furthermore, governments are required to improve educational standards among.

Firm Characteristics

Educational attainment has a substantial influence on entrepreneurial success. Individuals with business education are better able to identify possibilities and resources, which improves their leadership skills and business success (Kim *et al*., 2006) [38]. Alsheyb (2012), on the other hand, observed that entrepreneurship in Jordan is hampered by a lack of education. Furthermore, age, business sector, geography, size, and ownership structure all influence business performance (Blackburn *et al*., 2013) [39]. Specific characteristics such as firm size, business age, and ownership type affect performance (Simpson, 2004) [40], but enterprise location and land availability are critical for micro and small business success (Firisa, 2021) [41].

Rental of premise

Rent is a fundamental economic concept that represents the annual value of land and is a key indicator of real estate market success (Ifediora, 2005) [42]. It also incurs large costs for tenants (Boon & Higgins, 2007) [43]. According to research, there are favourable links between a company's location, rental premises, employment, inflation levels, interest rates, and business performance (Barnard *et al*. 2011) [30]. Small enterprises, in particular, experience difficulties with leasing premises because high monthly rates are connected with higher company failure rates (Kaseb and Kamal, 2007) [31]. Furthermore, enterprises operating in government-provided premises may have a better probability of success than those in privately rented locations (Meressa, 2020) [32].

Business Success

Researchers have shown significant interest in the notion of business success, specifically in micro, small, and medium companies (MSMEs). Nevertheless, there is still a lack of agreement on a conclusive standard for assessing success (Estrada). (Bárcenas *et al*., 2009) [46]. Success can be defined as the ongoing advancement and expansion of a company's net assets and income (Srimulyani& Hermanto, 2021) [47]. Eggers *et al*. (2013) [48] emphasise that the leadership of the firm owner is crucial in this process. In addition, Ashtalkoska *et al*. (2023) [49] discovered a notable and favorable association between efficient enterprise administration and corporate performance. Organisational success is characterized by the attainment of certain goals set by the firm (Ngwangwama *et al*., 2013) [71] and the generation of favourable results (Marom & Lussier, 2014) [50]. Common measures for assessing success include profitability, return on investment, sales growth, and employment rates (Schmidpeter& Weidinger, 2014) [51]. According to Onkelinx *et al*. (2015) [52], the authors propose that the combination of entrepreneurial attitude and its alignment with the specific cultural and environmental factors of a certain locality is essential for achieving success in business. In addition, Hernández Girón *et al*. (2007) [53] contend that the ability to recognise and take advantage of chances is crucial for achieving success in a company. Suarmawan (2015) [54] and Klepić (2022) [55] emphasise that

profitability, staff quality, motivation, and loyalty significantly influence business outcomes. Purnama and Suyanto (2010) [56] provide a definition of small company performance as the extent to which goals are accomplished, whereas Hossin *et al*. (2023) [57] highlight the significance of good leadership in the success of small and medium-sized enterprises (SMEs).

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 - The education of the firm′s owner is positively affecting Micro Enterprises success.

B - Rental of premise of the firm is positivelyaffecting Micro Enterprises success.

Theoretical Frame Work

This study assesses the key determinants that impact the success of micro-enterprises in Jordan. Significant internal elements that have been found include the owner's educational background and the renting circumstances of the firm premises. These factors are consistent with the results of earlier studies that highlight the significance of owner and firm characteristics (Adan &Kising, 2018) [58].
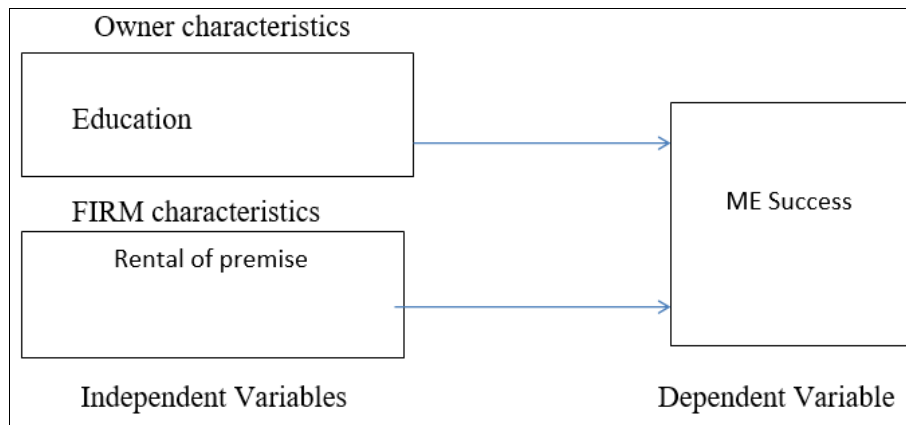

Fig 1: Conceptual Framework

Methodology

The research methodology assess the impact of the internal factors′education as one of the owner characteristics and theRental of premise as a factor of the firm characteristic on thesuccess of micro enterprises in Jordan Methodology section is structured into research design,target population, sample size, data collection and data analysis.

Research Design

Research design is an essential element of any study as it establishes the procedures for gathering and analysing data to ensure that it aligns with the research objectives and is done efficiently. It encompasses different methodologies, including qualitative, quantitative, and mixed approaches. Research can be classified into three types: exploratory, explanatory, and descriptive (Sekaran, 2003) [60]. Descriptive research offers a thorough understanding by enabling the analysis of the topic matter from several viewpoints. This method is frequently employed in field surveys, where

researchers directly interact with the target population to study specific concerns pertaining to the research problem.

Thiscurrent research will adopt the descriptive design because, it is appropriate method to use the quantitative approach, whichenables the researchers to collect data from a large sample size. So, the research design is asurvey conducted on a sample ofMicroEnterprises (MEs) within the north province of Jordan.

Target Population

Within an academic framework, the phrase "population" denotes a collective of individuals who have comparable attributes pertaining to a certain study or research subject. According to Best and Kahn (2003) [61], the population refers to all individuals who form a specific group. This definition is also supported by Cavana *et al*. (2001) [62], who argue that the population encompasses the full set of people, events, or objects that researchers intend to analyse. According to the Ministry of the Interior (2000), Jordan is

divided into three provinces: north, centre, and south. The geographical segmentation is crucial for this research, which specifically examines micro-enterprises (MEs) in Jordan. The primary objective is to investigate the perspectives of ME owners in order to comprehend the aspects that impact

their success. The research data reveals that there are 150,651 firms classified as Micro firms (MEs) in Jordan. This emphasises the significant size and importance of this group for the current study, (See Table 1).

Table 1: Study Population

Province Name	Number of MEs in Jordan	% of each Governorate to the Total of MEs in Jordan
north	36076	24%
middle	100798	67%
south	13777	9%
Total	150651	100%

Source: (DOS, GEM, JEDCO, 2020)

Hence, the ministry of industry and trade which is responsible for organizing and establishing the laws and regulation related to the economic activities, and the Department Of Statistics in Jordan (DOS), thatare responsible for making economic surveys. They dividethe economic system into six sectors; Trade, services, industry, construction, transport, and insurance.

Sample Size

Sampling is an essential technique used to choose individuals who accurately reflect a specific population. The broader population in this study consists of microenterprises (MEs) operating throughout three provinces in Jordan. In order to address logistical limitations and improve both reliability and resource efficiency, this study specifically targets the Northern Province, which consists of 36,076 manufacturing establishments (MEs). Using Krejcie and Morgan's (1970) [64] sample size table, a sample size of 380 MEs was determined. In order to address the possibility of low response rates and enhance the accuracy of the research findings, Israel (1992) proposes augmenting the sample size by a minimum of 30%, resulting in a revised sample of 494 respondents.

Research Instrument

The questionnaire is an effective instrument for research studies because it gathers data that are not directly observable by researchers, such as personal feelings, motivations, attitudes, achievements, and experiences. It is also noted for being less costly and requiring less time as a data collection tool. In this study, questionnaires were utilized to collect primary data.

Survey Questionnaire

A survey questionnaire was developed to examine the factors influencing the success of microenterprises (MEs) in the Northern Province of Jordan. The literature on the subject was reviewed to prepare the questionnaire, which is divided into four main sections. Section A gathers demographic data of respondents, including gender, age, educational level, ownership of firm premises, years of operation, and number of employees. Section B assesses the dependent variable, microenterprise success, through seven items. Section C and Section D evaluate the impact of owner education and rental of premises, respectively, as characteristics influencing ME success, each through seven items. Respondents rated their agreement on a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree).

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 rawform 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 andstandard deviation were used for general comparison of respondents across the selectedvariables of the study.

Response Rate

For this research purposes a total of 494 questionnaires were distributed to respondents of the study. But, at the end of the survey, 426 questionnaires were returned which represents almost 86% of the total questionnaires as a response rate. Whereas, the rejected questionnaires were 65, to obtain 361 completed questionnaires ready for processing and analysing.

Reliability

Reliability refers to the extent to which test scores exhibit consistency and are devoid of measurement error (Jackson, 2003) [66]. It denotes the stability or internal consistency of a tool employed to quantify particular notions. Cronbach's coefficient alpha is a widely used technique for evaluating reliability. It ranges from 0 to 1, with values above 0.7 generally indicating acceptable internal reliability (Awang, 2012) [67]. Before the final data collection for research purposes, the instruments, gathered from earlier studies, were subjected to pilot testing to guarantee that appropriate Cronbach's Alpha values were achieved.

Table 2: Reliability statistics of the study variables

No	Variables	Number of items	Cronbach's Alpha
1.	Micro Enterprise Success	7	0.752
2.	Education	7	0.716
3.	Rental of premise	70.7*57*	

The internal reliability of the variables in the study, as indicated by a Cronbach's Alpha exceeding 0.7 in Table 2, confirms that the items are reliable for measuring their respective variables (Awang, 2015; Shkeer& Awang, 2019) [68, 69].

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.

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.

Gender
The researcher sought and obtained the gender details of respondents who participated in the research. Majority (79%) of the respondents were Male while 21% were Female. This is an indication that the researcher observed that most of the respondents are Male as shown in Table 3.

Table 3: Respondents Gender

Specification	Gender	Frequency	Percent (%)
1. Gender	Female	75	21%
	Male	286	79%
	Total	361	100%

Age
Age of respondent: In terms of age, Table 4 shows that the highest rate is (27.1%) of the respondents were within the age rangeof (31-40) yearwhereas, the lowest is 15.5% and 9% of the respondents were the age (51 - 60) and whom

were 61 years and above respectively.

Table 4: Respondents Age

Specification	Age	Frequency	Percent (%)
2. Age (years)	20-30	85	23.5%
	31-40	98	27.1%
	41-50	90	24.9%
	51-60	56	15.5%
	61 and above	32	9%
	Total	361	100%

Level of Education
The study found out that majority (39.6%) of the respondents were Secondary school and the Primary 23.3% while diploma and university graduates were 18.8 and 18.3% as shown in Table 5. That means the majority owners of the micro-Enterprises are below the low-level education.

Table 5: Respondents Education Level

Specification	Education Level	Frequency	Percent (%)
3. Education Level	primary	84	23.3%
	secondary	143	39.6%
	diploma	68	18.8%
	University degree	66	18.3%
	Total	361	100%

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 74.3% as indicated in the Table 6.

Table 6: Firm Premise Owner ship

Specification	Owner ship of Firm Premise	Frequency	Percent (%)
4. Owner ship of Firm Premise	Rental	268	74. 3%
	Own	93	25.7%
	Total	361	100%

Years of existence
The study found that the majority of the Micro Enterprises in the north province of Jordan were under 5 years by the rate of 64.8% whereas, that more than 5 years were 35.2% which means that the sustainability of the micro business in the north of Jordan is at low level and decreased when we go up ward in the years of existence as shown in Table7.

Table 7: Existence Years

Specification	Existence Years	Frequency	Percent (%)
Existence Years	>l year	31	8.6%
	1- 5 year	203	56.2%
	6 - 10	88	24.4%
	11 - 15	23	6.4%
	More than 15	16	4.4%
	Total	361	100%

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

indicatesthat most of the businesses in north of Jordan are between 1-3 employees, See Table 8.

Table 8: Employees Number

Specification	Employees Number	Frequency	Percent (%)
Employees Number	1 - 3	257	71.2%
	4 - 6	78	21.6%
	7 - 9	26	7.2%
	total	361	100 %

Descriptive Analysis: This section assesses the descriptive analysis of each study variable: ME performance as the dependent variable and Education and Rental of premises as independent factors. Norman (2010) classified mean scores into three categories: scores ranging from 1.51 to 3.5 indicate a decent level, scores ranging from 3.51 to 4.5 imply a good level, and scores ranging from 4.51 to 5 denote an excellent level. Any scores that fall outside of these specified limits are deemed to be of low quality.

Dependent Variable MEs Success

Table 9: MEs Success

Items	Mean	std. deviation	Importance
The firm's sales have increased	2.23	1.22	Low
The firm has expand its business	2.40	1.15	Low
The firm's stock has increased	2.61	1.01	Low
The firm has reduced its cost	2.44	1.12	Low
The firm has reduced its waste	2.98	1.16	Low
Firm's profits have increased	2.29	1.12	Low
Firm's employees have increased compared to the previous year	2.21	0.949	Low

Low

Table 9 shows that the respondents reveal that the items of the MEs Success at Low level level (M= 2.45, SD= 1.1). which means that the answers of the owners as a respondent for this stress that their Enterprises are losing or struggling.

The impact of the Independent Variable (Education)

Table 10: Education

Factor	Mean	Std. Deviation	Importance
The tasks in my firm require an educational level	2.62	1.04	Low
My level of education helped me to understand the system	2.98	1.16	Low
The education about the system gave me more self-confidence	2.61	1.01	Low
The educational background is a government requirement for all my enterprise employees	2.80	0.94	Low
My level of education can help to overcome business challenges	2.56	1.05	Low
My level of education is more likely to create new opportunities	2.29	0.87	Low
My level of education helps me to solve problems facing my business	2.50	0.90	Low
Overall Mean	2.62	0.99	Low

Table 10, shows the answer of the respondents reveal that the impact of education on the MEs Success at lowlevel (M= 2.62, SD= .99).This indicate that level of education has low impact on the ME success.

The impact of the Independent Variable (Rental of premise)

Table 11: Rental of premise

Factors	Mean	std. deviation	importance
The rent is too expensive	4.1	0.71	high
Flexibility in paying the rent	3.56	0.9	good
The rent of my business venue affects my net income.	3.91	0.74	good
Increasing the rent is imposed by government regulations	3.84	0.84	good
The rent of my business venue affects my inventory	3.69	0.94	good
Government laws encourage shop owners to increase rent contentiously	4.21	0.7	good
The increasing rent leading to close	3.95	0.72	good
Overall Mean	3.89	0.79	good

The study illustrated that the impact ofRental of premise on the MEs Success atgood level (M= 3.89, SD= .79). The finding means that the impressions or opinions owners of MEs are between agree or strongly that the Rental of premise of their enterprises have high impact on MEs success, see Table 11.

Hypotheses test

- The education of the firm 's owner is positively affect Micro Enterprises success in Jordan.
- Rental of premise of the firm is positively affect Micro Enterprises success in Jordan.

Table 12: Regression Analysis

Regression Analysis Summary				
Dependent Variable	MEs Success			
Independent Variables	Education, Rental of premise			
Number of Observations	361			
Regression Equation				
MEs Success = $\beta_0 + \beta_1$(Education) + β_2(Shop Rent) + ε				
Coefficients	Coefficient	Std. Error	t-value	Sig
- Intercept (β_0)	50.78	1.23	41.28	0.000
- Education (β_1)	0.32	0.28	1.14	0.247
- Rental of premise (β_2)	-1.45	0.19	-7.63	0.000
R-squared	0.68			
Adjusted R-squared	0.67			
F-statistic	148.2			
Sig. (F-Statistics)	0.0000			

Hypothesis 1 posited a significant and positive correlation between the educational level of owners and the success of Micro Enterprises (MEs) in Jordan. However, the findings presented in Table 12 indicate that there is no significant relationship between the owners' education level and ME success, with a beta coefficient of 0.32 and a t-value of 1.14, resulting in a p-value of 0.247. Consequently, this hypothesis is not supported. Conversely, Hypothesis 2 anticipated a significant and positive influence of rental costs on the success of MEs in Jordan. The data depicted in Table 12, however, demonstrates a significant negative relationship, with a beta coefficient of -1.45 and a t-value of -7.63, leading to a p-value of less than 0.001. This supports the hypothesis, indicating an inverse relationship between the cost of premises rental and the success of MEs.

Conclusion

This study investigated the internal elements influencing the success of Micro Enterprises (MEs) in northern Jordan, with an emphasis on the owner's education and leasing costs of premises. Findings show that the owner's education has no significant impact on ME success, implying that educational attainment may not directly correlate with business prosperity in this setting. However, the study found that rental costs had a considerable negative impact on ME success, underlining operational expenses as a major obstacle to business viability. These findings highlight the importance of knowing local economic and business conditions in influencing microenterprise success and propose possibilities for further research into other internal and external factors that may influence company outcomes in emerging economies.

Recommendations

Arising from this study, theresearch only covered Micro Enterprises in the north province of Jordan and only two internal factors. However, there are other provinces, other internal factors related to the owner and firm. Also, there are external factors may affect the success. So, the Researchers are encouraged to do more researches on MEs, more related factors other provinces, which will help inshedding light on other factors and solutions.

Ethical Statement

Not Applicable.

Author Contributions

Conceptualization, M.K.A. and A.A.; methodology, M.K.A.; validation, A.A.; formal analysis, M.K.A.; investigation, M.K.A.; resources, M.K.A.; data curation, A.A., and Z.D.A.; writing-original draft preparation, M.K.A.; writ-ing-review and editing, Kh.F.A.; visualization, Z.D.A.; supervision, M.K.A. and A.A.; project administration, M.K.A., A.A. and Z.D.A. All authors have read and agreed to the published version of the manuscript.

Data availability

The data used to support the findings of this study are included in the article.

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Conflicts of Interest

The authors declare no conflict of interest

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