



The Success of Small and Medium Enterprises in the Arab States: Jordan as an Example

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Abstract: The study aimed to identify to what extent the small and medium enterprises in the Arab States can success, Jordan addressed as a model, through various financial, regulatory and legislative, technical and administrative difficulties. The study was applied on (73) commercial, industrial and agricultural projects in the Great Municipality of Amman in Jordan, the results of the study was as follows: In relation to the financial difficulties that (61) projects have not suffered from the difficulty in the availability of funding, while the (12) projects have suffered from this difficulty.

1. Regarding the regulatory and legislative difficulties, commercial and industrial projects proved the highest degree of convergent percentages, as well as it was clear that the industrial projects in the sample have faced difficulty in marketing, the projects percentage that have suffered from this difficulty was (26.67%)

2. As for the technical and administrative difficulties, industrial projects have faced the difficulty of lack of experience mostly; they were also characterizing their owners of being either secondary scientific level certificated or higher, with a percentage of (80%).

Keywords: small, medium, enterprises

1. INTRODUCTION

The small and medium-sized enterprises play an important role in the overall process of development in all its aspects in all States, and the important role which played by the activation of the employment process, where these projects provide opportunities to work broadly because of the small amount of capital invested per worker, and thus to contribute effectively to the solution of the problems that face the community in economic and social terms, as well as, its role in creating modern projects to support economic growth.

It should be noted that the responsibility for establishing projects is usually due to the decision of the governments due to the magnitude of the needs of the resources that related to the physical and human side, in addition to the other requirements and Infrastructure, which is difficult for the investor secured, on the basis of the effective role, which can contribute to these projects in the economic and social objectives of those States, which has led to a surge of the quality of outstanding on all economic and social levels and other in those countries (Kengo, 2007).

On the other hand, the small and medium enterprises play important roles in achieving the goals of economic and social development, as they constitute a significant proportion of those projects and in multiple and diverse areas, and thus contributed to attract the labor forces, as well as to its role in the country's economic return, also play an important role in the acquisition of a range of skills related to the substantive and technical aspects, to conclude that, the small and medium enterprises satisfying the basic needs, other goods and services.

Therefore, the small and medium-sized projects constitute the mainstay of the economy of any country, as it has the capability to provide opportunities for work and community activity, it also play an important role in stimulating self-operating and private work, as well as the need to capital costs relatively simple to start work, what distinguishes small and medium-sized projects on the other is the ability to manpower employment that are ineligible rehabilitation complete and skilled, as it gives an opportunity for training while working to raise capacities and skills, as well as low-risk, also these projects contribute to improve productivity and income generation (ALU, 2009).



It is in this spirit that the most common enterprises are small and medium-sized and most dependent on local raw materials and competencies. Out of this role and the importance of small and medium-sized enterprises received significant attention in the Hashemite Kingdom of Jordan through the Jordan Foundation for Enterprise Development (JEDCO), through the first pillar, the second and the third of the national strategy to increase business and growth of small and medium-sized enterprises in Jordan 2014-2018". The items of the program of work associated with the content and it focus on the creation of legal and regulatory environment. in addition to improving administrative capacity and capability of small and medium-sized enterprises to achieve the highest level of performance in terms of: productivity, turnover, employment, quality and innovation, and finally to create markets for small and medium-sized enterprises through: (JEDCO, 2014)

1. Openness to public procurement opportunities.
2. To increase the capacity of these projects and a tendency for export.
3. To increase the participation of these projects in supply chains for large companies.
4. Promote the models as a way of concession rights to build markets.

In the light of the foregoing, the researcher wanted this study to focus on industrial and commercial field to know the success of small and medium enterprises in the Arab States, in modest attempt to demonstrate the importance of these projects, these projects provide opportunities, and thereby reduce unemployment, as well as to improve income and this in turn would lead to the reduction of poverty. Finally, that it is an opportunity for investment security, taking advantage of what is put to the arena of the need for industrial and commercial development and modernization in the companies and institutions to become its output capable of creativity and innovation, therefore, the current policies in the Hashemite Kingdom of Jordan dealing with interesting , stimulating and facilitating ways and means small and medium-sized projects in order to achieve good rate of development, which, in turn, be a solution to problems of economic community.

It should be noted to the pivotal role of small and medium-sized enterprises in solving many of the economic problems faced by States.

2. RESEARCH PROBLEM

It should be noted to the pivotal role of small and medium-sized enterprises in solving many of the economic problems faced by States, in addition to the role it plays in production and employment, as well as its role in achieving the goals of economic and social levels.

And who is familiar with the current situation finds that economic development in Jordan worsening somewhat, and this is what prompted the researcher to address this subject being help in finding appropriate solutions and correct standards through the field study on some small and medium sized enterprises in Jordan, which could contribute to the solution of economic problems, hence it generated research problem, and a set of questions began to take shape in the mind of the researcher related to the to what extent the success of small and medium-sized projects in the Arab States. from this standpoint, the problem of research focused on the following question: What is the extent of the success of small and medium-sized enterprises in the Arab states?

3. RESEARCH OBJECTIVES

The current research aims to achieve the following:

1. To identify the extent of the success of small and medium-sized enterprises in Jordan, in relation to financial difficulties.
2. To identify the extent of the success of small and medium-sized enterprises in Jordan, in relation to the legislative and organizational difficulties.
3. To identify the extent of the success of small and medium-sized enterprises in Jordan, in relation to the technical and administrative difficulties.

4. RESEARCH QUESTIONS

Research questions crystallize a reflection of the objectives of research and through the main question of the problem as follows:

- 1- What is the extent of the success of small and medium-sized enterprises in Jordan, in relation to the financial difficulties?
2. What is the extent of the success of small and medium-sized enterprises in Jordan, in relation to organizational and legislative difficulties?
3. What is the extent of the success of small and medium-sized enterprises in Jordan, in relation to the technical and administrative difficulties?

The importance of search is a range of the points is as follows:

- 1- To shed light on the ability of small and medium-sized projects in the overall development process and achieve the objectives of the economic and social levels.
2. To identify the difficulties faced by small and medium-sized projects in Jordan.
3. Clarifying the types of financial and non-financial services needed by small and medium-sized enterprises for their success.

5. LIMITATIONS OF THE RESEARCH

Temporal Limitations: Research tools have been applied in the current year / 2015 /

Spatial Limitations: Research tool has been applied in Amman Municipality on (73) projects of small and medium enterprises.

Scientific Limitations (objective): The researcher submit to provide an organization study of the extent of the success of small and medium-sized enterprises in Jordan , and the identification of the extent of the success of small and medium enterprises in Jordan through three difficulties: 1- financial difficulties 2- organizational legislative difficulties. 3. Technical and administrative difficulties.

The following terms are the main explanation of the concepts used in the research.

Range: the researcher defines the term as "tasks of small and medium-sized enterprises in a solution to overcome the difficulties: financial, regulatory, legislative, technical and administrative difficulties and finally economic difficulties.

Small and medium-sized enterprises defined as “an activity to produce goods and services to be used in non-complex technical and it is characterized by a lack of capital investment and depends on employment ” (Hebrew, 2005), it is defined also “ small and medium-sized enterprises, which depend on a group of bases, including the number of workers and the size of the capital, there are other definitions based on the use of the amount of sales or other criteria (Al-Mahroq and Al-Magableh, 2006).

Literature Review (The previous studies)

Arabic Studies

Zidan’s study (2005), entitled: Small and medium-sized industrial projects registered with the private sector in Syria during the period from 1970-2001. The study aimed to identify the small and medium-sized industrial projects registered with the private sector in Syria during the period of 1970 – 2001 and discussed the importance of activating the role of these industries in the process of economic and social development in Syria, the study found a set of conclusions, including: the economic surplus achieved in small and medium-sized industries constitute the bulk of the surplus in the private industrial sector, despite the fact that this surplus is below the desired level. Also it shows that small and medium enterprises during the period to attracting more new entrants to the labor market, but also it is below the desired level, finally, with respect to economic efficiency for small and medium-sized industries indicate the extent

to which their appropriateness for Syrian economy and superiority on the big projects, and many of the small projects suffer from severe competition and part of it is threatened to collapse under the globalization and the market economy, but that does not prevent many of them from continuing in the local market, but also entry into the global market.

A study by Al-Qadi (2005) entitled: mall projects funded by the Public Commission to Combat Unemployment in the province of Aleppo. The study aimed to identify small projects funded by the Public Commission to Combat Unemployment in the province of Aleppo in the province of Aleppo in Syria, in the framework to assess experience in the process of lending small projects and the process of trying to identify the difficulties that faced this process or the negatives to avoid it. Although, as a result of the study in general were encouraging, so that was measured by the success of the process of financing during the success of the projects and their effects on four levels , individual Families and community levels. However, this study considered the subject on the internal perspective away from the Strategic Framework, which focused on the mechanism of the work of the Commission in the process of lending or finance for small projects Commission in the process of lending or finance for small projects and submerged in the details of the work of the Commission, in order to improve its performance through the study of its mechanism. This study is supposed to help in the improvement and development of the performance of the Commission's work, and this has been confirmed by the study and recommended that the Commission should serve work as an economic development organization in general a finance and lending functions in addition to the advisory role and investment.

Al-Qaddoumi’s study (2009) entitled: financing small projects in Jordan (the obstacles and challenges).

The study considered small projects of the most important key elements in achieving economic development in all countries of the world, as it attracted the highest proportion of all types of economic enterprises of all sizes, this study seeks to search the importance of small projects, to identify the main obstacles facing small entrepreneurs in obtaining funding required, and what are the most important obstacles to finance small projects. This is through the field study on a sample of the owners of these projects where it was 568 questionnaire analysis , the analysis has been reached on a set of results from the most important - insufficient amount of funding by institutions of financing small projects, as well as funding institutions strict in request for approval of the loan guarantees, and the high rates of loan interest was one of the most important obstacles that



entrepreneurs in the sample of this study. On the basis of the results of the study, the researcher has recommended the need for microfinance institutions to provide full amount of funding required to ensure the success of the project and payment of loan installments, and the need to activate the role of the Government in ensuring that these loans by competent institution guaranteeing loans, as recommended by the study of the need for commercial banks by establishing a special fund to finance small projects low interest rate.

Dahir's study (2010), entitled: The impact of the absence of accounting strategy in small and medium-sized institutions. The study aimed at demonstrating the importance of the role of small and medium-sized enterprises in the economy, to debate accounting strategy (conceptual framework of accounting) and availability in accounting systems operating in small and medium-sized institutions, through scientific and philosophical debate for levels of conceptual framework in institutions. The study found a number of results, the most important can be summarized as: that most of the terms of the conceptual framework of accounting absent in the accounting information system working in small and medium-sized institutions will lead to some negative effects such as: the adoption of the small enterprises to accountants inexperienced counsel on the basis of low wages, or will contribute to these institutions in low wages of accountants, thus contributing to the disguised unemployment, and the inability of these institutions from owning a solid financial structure, and thus making it displayed for any economic tremors that may lead to its collapse, and its contribution to the increase in poverty and unemployment, and finally the inability of these institutions to keep up the giant institutions, or like institutions in the global markets, especially for the low technical levels.

Study Business Forum for Vstini (2013) entitled: micro-finance projects in Jordan (the obstacles and challenges)

The study aimed to identify the nature of small projects, obstacles and challenges faced by the projects, the study also touched on the definition of small and significance of projects and methods of funding for small projects, as funding constraints study generally indicated In Jordan, in particular, and finally touched on ways to develop the work of microfinance institutions.

Foreign Studies:

Study (WORLD TRADE ORGANIZATION,2013)

Electronic Commerce, Development and small medium-sized Enterprises

The study aimed to identify the nature of the relationship between Electronic commerce, development

and small medium-sized enterprises, through activating the role of these projects in the face of the challenges facing the least developed countries, as well as the study confirmed the importance of exports through those projects in the light of the Electronic commerce and the Internet, , in addition to the role of technology in business, the study concluded that the small and medium-sized enterprises play an essential role in the development of societies and the largest possible amount of a low rate of unemployment.

Study (Doyle,2006) entitled: The importance of small and medium-sized enterprises

The study aimed to identify the importance of small and medium enterprises in the United States through the application of a study on 167 000 small and medium-sized companies to demonstrate the importance of these companies on the market competitiveness and achieving good employment rate, where the study showed that each company has absorbed from (100-1000) worker, so that the proportionality between the employment of workers commensurate with what the company's commercial and industrial business, one of the most important results of the study to enhance customer service companies to ensure privacy and protection of workers, as well as self-study confirmed the importance of information management in these companies.

Study(Economic Development,2011) entitled: The Structure of small and medium-sized in New Zealand

The study aimed at identifying the structure of small and medium-sized enterprises in New Zealand, through the survey operations (Bos), annual survey (AES) for public and private institutions, in addition to the use of the database for small and medium-sized enterprises. The study was headed towards the operations of the labor force survey and the extent of its effectiveness in those institutions, the study showed the importance of the results of small and medium-sized enterprises in export development, whether through direct or indirect production, and through its intermediary materials large organizations that need it. Where can depend on large projects in the production of a part of its production; which will lead to the reduction of production costs in large projects, and to give it the capacity to the continuity of the competition in world markets.

The current study

It is worth mentioning that the difference in the current study and questions nominated made it different from previous studies, with reference to this difference does not deny that the researcher benefited from previous studies in terms of the established methodology and tools used in a statement of the success of small and medium enterprises in Jordan through the study applied to a group



of small and medium-sized enterprises, which also benefited from a researcher from the results of the previous studies and presentation field Side, this means that the current study was an extension of previous studies, this means that the current study was an extension of previous studies in terms of importance of directing public and private industrial and commercial enterprises about the importance of activating the small and medium enterprises in Jordan.

Theoretical framework

Introduction

Small and medium-sized projects in Jordan faces many problems that Reduce the capacity to develop and activate it, including the investment environment financial capabilities , administrative and management. In addition to the problem of access to appropriate funding for this type of project, the lack of funding is one of the most obstacles facing these projects, and, in this sense, we must take into consideration on small and medium-sized enterprises in Jordan to face and overcome these challenges and difficulties.

First: the concept of small and medium-sized enterprises

Of the concept of small and medium raises big controversy between economists, in fact, there is no single definition of small and medium can be applied to all projects in all areas and under all circumstances, because the judgment on the project of being a small, medium or large governed by several foundations and essentials, have to be taken into consideration the circumstances surrounding the project, and the stage of development of society and customs and traditions (Abu Nour, 2004).

It should be noted that the United Nations Development Programme and trade "UNCTAD" based on his employment size where small business is defined as that the project, which shall be effective from 20-100 workers or less, it knows that the average project has increased from 100 - 500 Workers (Maatuk, 2006). As for the European Union describes the project as small if the number of workers less than 50 workers and the project average is the less than 250 Workers (Palestinian National Information Center, 1999). In this sense, the small and medium enterprises in Jordan account for more than 90% of the total labor institutions, where it accommodates about 60 %) of the labor force, and contributes to almost 50% of gross domestic product, GDP. which, I mean, need to be given to the importance of institutions in Jordan during activated and overcoming difficulties that limit the development to be the engine of the economy in various spheres. (Khasib, 2009).

It should be noted that small and medium-sized enterprises are (98 %) of the size of projects in Jordan and employs approximately (33 %) of the total workforce. On one hand, as the main source of increased production capacity and its active role in addressing the problems of unemployment and poverty on the other hand. The interested States, including Jordan has focused on this type of project. It is well known that small and medium-sized enterprises is working to achieve complimentary and coherence general structures of industrial development, because it uses simple production bases and back quickly in a time of few, and these projects to attract small and medium savings , and feature a high rate of capital turnover, which makes it a nucleus of Large Enterprises. (Asameerat .2009).

It should be noted that there are institutions concerned with financial affair ,which provided some of the funds support and funding for development projects in Jordan, such as development and employment fund and woman's Fund, in addition to the loan fund, which is a unit of artisanal Industrial Development Bank to finance small projects, Trades and Crafts, agricultural lending to support small and medium-sized agricultural projects and leading institutions interested in financing small and medium-sized enterprises in Jordan Jordanian company (Tamweelcom), which was established as a non-profit company to support and develop these projects.

Secondly: Small and medium enterprises properties

Small and medium-sized enterprises are characterized by substantial differences and advantages of the various large projects and make it more appropriate economic situation of some developing countries, but would be more appropriate to the nature of the economics of interrelation activity in certain sectors within the state itself, these properties can be summarized as follows: (Zine El Abidine, 2008):

1. Easy Foundation: these projects down the cost required for its founding and start operated and therefore limited the value of the loans and the risks involved, which would help to ease the establishment and operation such as those projects, and effective tool to attract savings of individuals limited employment in the productive area.
2. The independence of the administration and flexibility: focus the administration and management of small and medium-sized enterprises in the owner himself, so it is flexible and personal attention by the owners in order to achieve the best possible progress, expansion and success.

3. Opportunities for work: to help small and medium-sized enterprises to provide employment opportunities for a number of workers, as well as allow convergence and interaction between their owners and workers they have, and look at the working conditions and bring the personal relations between them which because of the spirit of the Group.
4. The ability to adapt to changes introduced: The low production costs and management flexibility to facilitate the process small businesses with the development and growth variables, in particular with regard to the wishes of consumers and meeting their needs, as opposed to large companies institutions that find it difficult to change their programs and plans and production lines Rapidly .

Finally, there is a big role and for small and medium-sized enterprises in the hands of a scientist and reduce the problem of unemployment, which developing countries and reducing the level of poverty and raise the standard of living of the poorest groups through labor market provided by non-skilled labor and poor fixed income generation or additional levels.

The field study

I. Methodology

Researcher adopted in gathering necessary to answer questions about the study and its objectives depending on the descriptive analytical approach through field study on a number of medium and small projects to demonstrate the success of these projects in Jordan.

Secondly: The sample of the study:

The sample of the study consisted of 73 projects of small and medium enterprises were distributed quantified in types of style in a row (38) commercial projects , 20 agricultural projects and (15) (15) industrial projects. Following table shows a sample study distributed according to the number of projects.

TABLE 1. THE DISTRIBUTION OF THE SAMPLE ACCORDING TO THE NATURE OF PROJECTS

Project's name	Number
Commercial	38
Industrial	15
Agricultural	20

Thus, the relative distribution of the number of projects has reached about the commercial (52%) , industrial (20%) and agricultural (27%). The following chart shows the percentage of small and medium-sized projects .

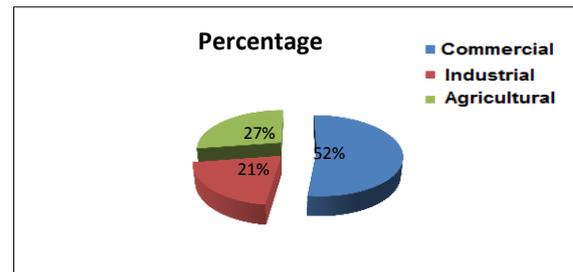


Figure 1. distribution of the number of projects

It should be on the researcher to clarify the difficulties mentioned in the objectives of the research, and discussing the most important difficulties and obstacles faced by the work of small and medium-sized projects in Jordan through the field study, and the reality of these projects where success or failure, in order to indicate the impact these deposits on the results and demonstrate the extent of the impact of these obstacles and difficulties in the proof of the success of small and medium projects in Jordan.

First dimension on the financial difficulties: crystallized the question of this dimension as follows: What is the extent of the success of small and medium-sized enterprises in Jordan, in relation to the financial difficulties?

To answer this question we have calculated frequencies and percentages of small and medium enterprises through the difficulty of providing funding as shown in the following table.

TABLE 2. THE FREQUENCIES AND PERCENTAGES OF SMALL AND MEDIUM ENTERPRISES THROUGH THE DIFFICULTY OF PROVIDING FUNDING

Project	Do you have a difficulty in provide funding?				Total	
	Yes		No		Percentage %	frequencies
	percentage %	Frequencies	Percentage %	Frequencies		
Commercial	%13.2	5	%86.8	33	%100	38
Industrial	%6.7	1	%93.3	14	%100	15
Agricultural	%30.0	6	%70.0	14	%100	20
Total	%16.4	12	%83.6	61	%100	73

From table 2 the results show that the industrial projects and commercial got close percentages as shown in the table 2 that the ratios amounted respectively (34.2%) the percentage of commercial projects that have suffered from this difficult and (33.3 %) for industrial



projects, agricultural projects have got at a rate of (20 %) of the total projects, this may be due to the reasons for lack of interest by the Government, including requiring such projects, which needs to a group of routine procedures for anyone who wants to create projects, while it was the opposite in *commercial* and industry, as many scholars and government regulations and that they need these projects at the time of its establishment, depending on the nature of the work of the project or activity and privacy. This is shown in the following chart.

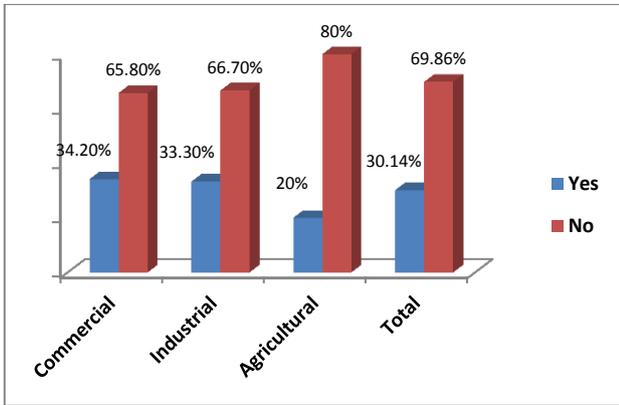


Figure 2. percentage of difficulties through funding

In order to calculate the frequencies and percentages of small and medium enterprises second side of organizational difficulties, legislative and marketing difficulties illustrated in the table below:

TABLE 3. THE FREQUENCIES AND PERCENTAGES OF SMALL AND MEDIUM ENTERPRISES THROUGH MARKETING DIFFICULTIES

Project	Do you have a difficulty in provide funding?				Total	
	Yes		No		Percentage%	frequencies
	percentage%	Frequencies	Percentage %	Frequencies		
Commercial	%26.67	5	%86.84	33	%100	38
Industrial	%25.42	4	%73.33	11	%100.0	15
Agricultural	%5	1	%95	19	%100.0	20
Total	%13.7	10	%86.3	63	%100.0	73

From a review of the table 3 it is clear that commercial projects in the sample were more projects that have faced problems and difficulty in marketing, so that the total increase, which has suffered from this difficulty (26.67%) of the total of commercial projects, and this is due to that commercial projects in general need to activity marketing, in particular new and small enterprises, and then followed by industrial projects which have formed projects that faced this difficulty accounted for (25.42 %) of the total projects, and finally agricultural projects came at the lowest and the equivalent of 5% of the total projects that It suffered from this difficulty, The explanation for this is due to the fact that agricultural projects marketed itself as a result of high demand for consumer product in the market. This is shown in the following chart

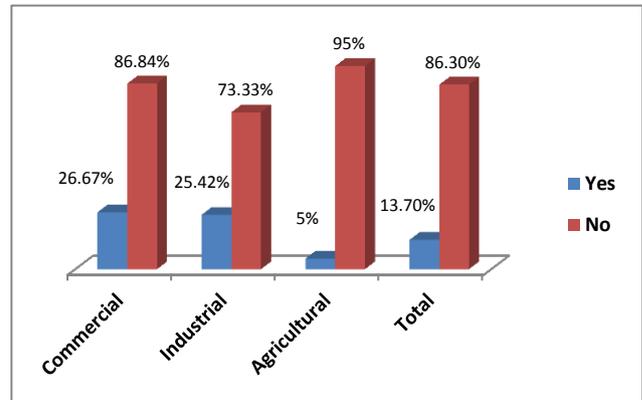


Figure 3. percentage of difficulties through marketing

The third dimension of technical and administrative difficulties: crystallized the question on this dimension as follows: What is the extent of the success of small and medium-sized enterprises in Jordan, in relation to the technical and administrative difficulties?

To answer this question were calculated frequencies and percentages of small and medium projects through technical and administrative difficulties, which are divided into difficulties related to lack of experience and difficulties relating to the level of education and finally difficulties relating to vocational training, the researcher will present these divisions respectively. The following table illustrates the difficulties related to a lack of experience The following table illustrates this.

TABLE 4. THE FREQUENCIES AND PERCENTAGES OF SMALL AND MEDIUM ENTERPRISES THROUGH THE DIFFICULTY OF LACK OF EXPERIENCE

Project	Do you have a difficulty in provide funding?					Total
	Yes		No		Percentage%	frequencies
	percentage%	Frequencies	Percentage %	Frequencies		
Commercial	%5.26	2	%94.74	36	%100	38
Industrial	%6.67	1	%93.33	14	%100	15
Agricultural	%5	1	%95	19	%100	20
Total	%5.5	4	%94.5	69	%100	73

Table 4 illustrates that the industrial projects are more projects that faced difficulties as equivalent to (6.67 %) of the total industrial projects, and then followed by commercial projects by the (5.26 %) of the total projects. Finally, agricultural projects, which formed a percentage of projects which the interface of this difficult now (5 %) of the total projects.

In fact, these percentages indicate that most of the projects were launched from the previous experience. It should be noted that, in spite of the differences in experience when most of the projects previous experience in the area of their work, however, and that we can differentiate in particular arrangement facing this difficulty for the various types of projects in the sample, although modest repetition of all projects. Therefore, most owners of small and medium in the sample taken had been initiated to establish and set up from the experience of previous projects they have acquired in the area of their work. To clarify occurrences and percentages of this difficulty. This is shown in the following chart.

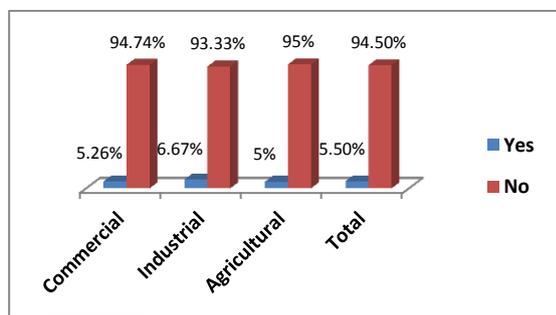


Figure 3. percentages of difficulty through experience

In order to calculate occurrences and percentages for medium and small second side of technical and administrative difficulties, is the difficulty of scientific rehabilitation as the table explains:

TABLE 5. THE FREQUENCIES AND PERCENTAGES OF SMALL AND MEDIUM ENTERPRISES THROUGH THE DIFFICULTY OF SCIENTIFIC REHABILITATION LEVEL

Project	Do you have a difficulty in provide funding?					Total
	Yes		No		Percentage%	Frequencies
	percentage%	Frequencies	Percentage %	Frequencies		
Commercial	%57.89	22	%42.11	16	%100	38
Industrial	%80	12	%20	3	%100	15
Agricultural	%10	2	%90	18	%100	20
Total	%49.32	36	%50.68	37	%100	73

Table 5 indicates that the industrial projects are among the most in the sample, which was marked by their owners that they are the recipients of the secondary education level and above at a rate (80 %) of the total industrial projects, followed by business owners, where the proportion of the population holding the secondary and above (57.89 %), it was found that this result was good and positive when a clear distinction between successful and unsuccessful projects, and agricultural projects in recent scientific) the degree of rehabilitation (, where the form of most of their owners at a rate (90 %) of those who carry junior and without, and found that the proportion of the General Secondary and over more than 10 %) of them. In order to illustrate the percentage of this difficulty chart. This is shown in the following chart.

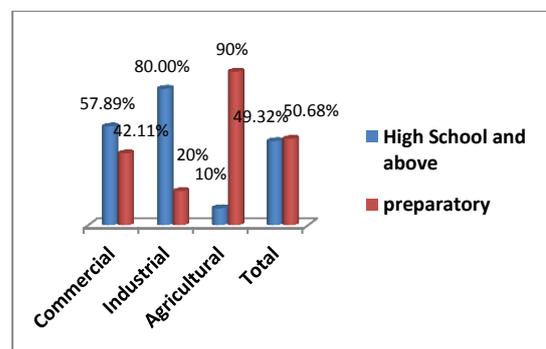


Figure 4. percentage of difficulties through scientific rehabilitation level



To calculate the frequencies and percentages of small and medium enterprises for the third part of the technical and administrative difficulties regarding the level of difficulty of a training table illustrated in the following:

TABLE 6. THE FREQUENCIES AND PERCENTAGES OF SMALL AND MEDIUM ENTERPRISES THROUGH THE DIFFICULTY LEVEL OF TRAINING

Project	Do you have a difficulty in provide funding?				Total	
	Yes		No		Percentage%	frequencies
	percentage%	Frequencies	Percentage %	Frequencies		
Commercial	%47.4	18	%52.6	20	%100	38
Industrial	%46.7	7	%53.3	8	%100	15
Agricultural	%25.0	5	%75.0	15	%100	20
Total	%41.1	30	%58.9	43	%100	73

Table 6 shows that commercial projects got the high percentage of projects in terms of its projects that have received training in the area of its work by about (47.4 %) of the total commercial projects, followed by industrial projects by (46.7 %) of the total projects, the agricultural projects got the least (25 %) of the total projects on training during the period of the project. This shows that the training was directed more toward projects interested commercial and industrial side by the sponsor or the owners of these projects are aware the importance of training in improving and developing skills for the success of their projects, which face competition, and much more from agricultural projects. This is shown in the following chart

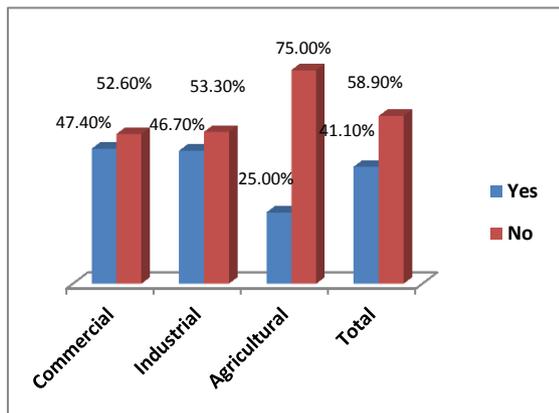


Figure 5. percentage of difficulties through training

Recommendations and suggestions of the study:

Based on the data and the results of the theoretical and field study, the researcher provides a set of proposals that might contribute to the extent of the success of small and medium enterprises in Jordan, represented in the following:

1. A clear strategy and standards by the State for the development of small and medium enterprises are built and consistent with the general framework of economic policy for Jordan.
2. Developing and devising ways of funding tools and commensurate with the nature of the small and medium-sized projects in Jordan.
3. To stimulate small and medium projects to exempt from customs duties on imported raw materials for manufacturing.
4. To facilitate procedures, legislation, laws governing the registration and operation of small and medium-sized enterprises.
5. To stimulate small and medium-sized projects through adjustments in tax policy.
6. Establishment of centers in all the cities for training and development of human resources employment small and medium-sized projects and to assist them in the development of management systems and technical and marketing and accounting.
7. To urge universities to stimulate innovation and the development of technology, research to small and medium-sized enterprises in Jordan
8. To support their products to allow them to compete in foreign markets and assist in marketing and creating local and foreign markets.

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