

**Achievement of Market-Friendly Initiatives and Results Program
(AMIR 2.0 Program)**

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Attitudes and Perceptions of Entrepreneurship in Jordan

Survey Analysis

Final Report

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Executive Summary

In April 2002, a survey was conducted throughout Jordan to assess the attitudes and perceptions of Jordanians about entrepreneurship. Using the data collected, a number of conclusions were drawn about the attitudes toward and perceptions about entrepreneurship in Jordan.

The information gathered in the survey was intended to be used for the following purposes:

- To help Jordanian microfinance institutions understand their market,
- To help Jordanian microfinance institutions create effective marketing plans and messages,
- To help craft the messages and plan for an AMIR Program-sponsored “Successful Entrepreneur Campaign” – a campaign to promote microfinance borrowers as successful business owners and create visibility and pride among borrowers, and
- To help market the Jordan microfinance industry nationally and regionally.

The survey included 501 adults (age 18 to 73) from four different communities in Jordan. This sample was stratified by age, gender, and employment to ensure that a uniform cross section of the Jordanian people was included.

The analysis used statistical approaches to understand the attitudes and awareness of entrepreneurship, and to clarify the perceived barriers and motivations of starting a business. The analysis also looked toward understanding differences and similarities between the stratifications of age, employment, community, and gender.

The forty questions in the survey focused on the following issues:

- People’s definitions of entrepreneurship,
- People’s views and attitudes of entrepreneurship,
- What motivates people to be entrepreneurial,
- What obstacles are in the way of people becoming entrepreneurial, and
- How obstacles to being entrepreneurial can be removed.

Report Conclusions

Profile of a Successful Jordanian Entrepreneur

For Jordanians, money and perceptions about money have a significant role in their beliefs about entrepreneurship. The most often cited reasons for business success included having financial resources and the biggest motivator was to make money. On the negative side the biggest obstacle to start a business was lack of money and the most cited reason for business failure was not having enough money.

In addition, training in business management and skills related to business were considered more important to success than formal education.

An entrepreneur starting out today might be just as likely a woman than a man, with an average age around 30 years.

In addition, the items below summarize other ways that Jordanians describe a successful entrepreneur. They also believe that a successful entrepreneur is someone who:

- is able to give work opportunities to others,
- is a hard worker,
- has business knowledge,
- has family moral support,
- has connections or wasta,
- is a risk-taker, and
- has access to land, tools, or other non-financial resources.

Differences Between Groups

The highest number of statistically significant differences between groups was related to gender. Men have a somewhat more negative viewpoint towards a number of the issues investigated in this survey, for example, about the availability of financial or non-financial assistance. However, more men would consider starting a business or know someone who has started one. Women have more positive attitudes about financial and non-financial assistance, believe that good business ideas are easier to come up with, and are also more willing to pay for services or advice on how to run a business.

There were also some differences in survey results by community. In particular Karak had different results in a number of areas from the other three communities Amman, Irbid, and Aqaba. In general Karak seems to have a more negative view of entrepreneurship, which may be related to having a higher illiteracy rate and the second lowest income of the four communities.

The 'Market' for Entrepreneurs

In general, the 'market' for entrepreneurship may be stronger among men and those workers that have not yet had experience owning a business. Those that appear to be the most interested in starting a business in terms of age/employment category are young adults, and professional and trade employees.

Report Recommendations

MFI Marketing Approaches

A significant number of respondents believe that those that start their own businesses have financial resources (81.8%). Because there was no clear response from Jordanians about whether or not they were aware of financing options for businesses, providing more information on the availability of loans could be helpful in MFI messages. On this subject, 41.6% agreed that loans were available and 39.0% disagreed.

Since having skills and knowledge for running a successful business were considered important, MFIs offering business development services, either on their own or in partnership, is another potential marketing approach.

Potential marketing approaches for Jordanian microfinance institutions could also include showing support for a family member starting a business. MFI's might also use children as a rationale for entrepreneurship, showing how entrepreneurs can give their children a future in the business.

Those Most Interested in Entrepreneurship

Those that appear to be the most interested in starting a business are young adults and employees of both professional and trade businesses. In addition, these groups are most amenable to advice on starting a business. Still, these groups also believed that starting a business in Jordan was most difficult. Women have more positive attitudes than men about financial and non-financial assistance, and about coming up with ideas for a business. Women also felt more often than men did that starting a business would be a creative outlet.

Important Obstacles to Entrepreneurship

Overcoming any of the obstacles described here will be important to building entrepreneurship in Jordan. Although the biggest perceived obstacle to entrepreneurship was money, skills and knowledge for running a successful business were also considered important – especially in dealing with government regulations. Lack of business knowledge and no understanding of the market were also cited obstacles to starting a business in Jordan. As mentioned, it is important for people to understand that loans are available and easy to obtain.

Introduction

Summary

In April 2002, a survey of adults throughout Jordan was conducted to assess their attitudes and perceptions of entrepreneurship. Using the data collected, this consultant has drawn a number of conclusions about the attitudes toward and perceptions about entrepreneurship in Jordan.

The information gathered in the survey was intended to be used for the following purposes:

- To help Jordanian microfinance institutions understand their market,
- To help Jordanian microfinance institutions create effective marketing plans and messages,
- To help craft the messages and plan for an AMIR Program-sponsored “Successful Entrepreneur Campaign” – a campaign to promote microfinance borrowers as successful business owners and create visibility and pride among borrowers, and
- To help market the Jordan microfinance industry nationally and regionally.

The survey, conducted in Arabic, included 125 adults (age 18 to 73) from each of four different communities in Jordan – Amman, Irbid, Karak and Aqaba, for a total sample of 501 people. This sample was stratified by age, gender, and employment characteristics to ensure that a cross section of the Jordanian people was included.

This analysis used statistical approaches to understand the attitudes and awareness of entrepreneurship, and to clarify the perceived barriers and motivations of starting a business. The analysis further looked toward understanding the differences and any similarities between the stratification of age, employment, community and gender.

Microfinance Background

The following paragraphs provide some background on microfinancing in Jordan as provided by the AMIR Program.¹

Microbusiness is not a new phenomenon, since its antecedents of loans to small village and cottage industries trace back several millennia. What today is defined as microbusiness most likely was founded in the ancient kingdoms in the region known as “The Golden Crescent,” between the Tigris and Euphrates Rivers.

Within the boundaries of the Kingdom of Jordan, however, the idea of microbusiness and microentrepreneurs may not be as well imbedded into the local culture as it was in the surrounding countries. Until relatively recently, the majority of the Jordanian population were primarily herders and farmers rather than town dwellers and traders, so that the microbusinesses that existed would have been rurally oriented. But, during the last 50 years

¹ *Microfinance/Microenterprise Strategic Assessment*, prepared by Mr. Graham Perrett, in collaboration with Chemonics International, Inc., April 2001.

the demographics of Jordan have changed dramatically, with approximately 78% of the population now living in the four largest governates. Despite this demographic change, the rise of microentrepreneurship in Jordan has been slowed by the creation of a large public sector that has been established during this period, which was used as both a social and public service mechanism. Currently, the combined public sector and the Government comprise more than 35% of the employed labor force.

Consequently, there is a tendency for school leavers, and the unemployed, to look to the public sector first for employment opportunities, rather than to becoming self-employed entrepreneurs. As a consequence, many microentrepreneurs view self-employment as a stopgap measure, to be abandoned as soon as a public sector job is obtained.

The provision of loan capital to microbusinesses through a formal structure originated in the Public Sector. The Agricultural Credit Corporation (ACC) was founded in 1959 for the express purpose of making loans for the development of the agricultural sector in Jordan, including small loans. The first formal microlending program, however, was established by the Industrial Development Bank (IDB) in 1965. These microbusiness loan providers were soon followed by other public and foundation lenders, such as the General Union of Voluntary Societies (GUVS) in 1986, and the Development and Employment Fund (DEF) in 1992. Since this time several foundations also have involved themselves in microfinance, the names of which are included in Appendix I. Most of these organizations have social goals and roles, and view microfinance as a tool for achieving those goals, rather than focusing on providing microfinance on an operationally sustainable basis.

The concept of sustainable microfinance was introduced into Jordan by Save the Children (SC) in 1994, when they commenced the Group Guaranteed Lending and Savings Program (GGL) in the Mahatta and Natheef refugee camps. Encouraged by this success, they established a separate legal entity (the Jordanian Women's Development Society) in 1996, which commenced operations in 1997 and became Microfund for Woman in 1999. Subsequently, three other microfinance institutions (MFIs) were established, Jordan Micro Credit Company (JMCC), Ahli Microfinancing Company (AMC), and Jordan Access to Credit Project (JACP) via Cooperative Housing Foundation (CHF). Details on these four microfinance institutions can be found in Appendix A.

The AMIR Program (Access to Microfinance and Improved Implementation of Policy Reform) commenced operations in February 1998. One of its key goals was to establish a sustainable microfinance industry in Jordan. Since inception, the AMIR Program has helped establish and support the MFIs noted above.

In 2002, the second phase of the AMIR Program, Achievement of Market-Friendly Initiatives and Results, was launched. The goal of this phase of the AMIR Program is to “promote economic growth and prosperity for all Jordanians by developing a more market-friendly environment for broad-based economic opportunity and business expansion.” This four component initiative has devoted one component to the development of microentrepreneurs in Jordan with specific focus on commercially viable financing and non-financial service opportunities available for microentrepreneurs.

The microfinance institutions have been successful in reaching many clients with what are considered the “typical” products offered by an MFI – generic, short-term, business purpose

term notes. However, in order to expand market opportunities for the MFIs and thereby improving their competitive position, it is important to support product enhancement and diversification efforts.

One goal of the Microenterprise Initiative is to increase the number of entrepreneurs and microenterprises in Jordan. To do this effectively, from a communications perspective, the MFIs need to understand Jordanian's attitudes and perceptions about microenterprise to create effective messages that promote microenterprise. They can create messages that address people's concerns about starting a small business and show them how to circumvent the perceived obstacles.

Survey Description

Summary

The survey of attitudes and perceptions towards entrepreneurship was conducted by Community Development Group (CDG) of Amman during April 2002. The sample population included the full range of the adult population, which was stratified by age, employment, and gender. Additionally, the survey design was to interview 125 people from four communities across Jordan, for a total of 500 people. The communities included Amman, Irbid, Karak, and Aqaba. These communities were selected as they are the most populated and present the most opportunities for MFIs to connect with their target markets. The sampling frame and achievements are described in Tables 1 and 2.

The forty questions in the survey focused on the following issues:

- People's definitions of entrepreneurship,
- People's views and attitudes of entrepreneurship,
- What motivates people to be entrepreneurial,
- What obstacles are in the way of people becoming entrepreneurial, and
- How obstacles to being entrepreneurial can be removed.

For the purposes of the survey the population was assigned one of seven age and employment characterizations. It includes Young Adult, Elderly, Unemployed, and Owner or Employee of Professional or Trade occupations. For the survey Professional occupations were defined as a person who works in an office or has a job that requires a university degree. Examples include accountant, doctor, lawyer, engineer, or office worker. Trade occupations were defined as a person who works with his or her hands or has a job that requires technical skills involving manual labor. Examples include small shop owner, taxi driver, or laborer. Table 2 lists each of the categories.

The tables below compare what sampling was intended by design of the survey (the desired frame) to the sampling that was achieved. The sample frame design was made up according to community, age, and employment, and was statistically appropriate to draw conclusions for those places and employment status and does not necessarily represent the portion of adult population for that area. For reference only the portion of Jordan's adult population by community is provided for the reader in Table 1. Similarly, the portion of each age group is provided in Table 2 as a reference. Also note that the overall adult population gender proportion for Jordan is 53% male and 47% female.

Tables like the ones below are often used in reports on survey results to compare what was desired (for example, a sample of 125 people in Irbid) to what was achieved (126 people actually surveyed in Irbid). Often in surveys the frame and achieved sample are substantially different – in this case CDG was able to manage these numbers very closely. For most surveys, not exactly matching achievement and intended is considered acceptable – the results of this survey are exceptionally close to intentions.

Table 1: Sampling Frame and Survey Achievements – Communities

COMMUNITY	DESIRED FRAME	ACHIEVED SAMPLE	1994 CENSUS ²
AMMAN	125	125	63.1%
IRBID	125	126	27.5%
AQABA	125	125	3.0%
KARAK	125	125	6.4%
TOTAL	500	501	100.0%

Table 2: Sampling Frame and Survey Achievements – Age, Gender, Employment

AGE/EMPLOYMENT	DESIRED FRAME	ACHIEVED SAMPLE	MALE / FEMALE	1994 CENSUS
YOUNG ADULT, 18-25	120	121	50% / 50%	33.2%
PROF. OWNER	60	67	58% / 42%	All Other Adults 54.3%
PROF. EMPLOYEE	60	64	50% / 50%	
TRADE OWNER	60	56	48% / 52%	
TRADE EMPLOYEE	60	54	54% / 46%	
UNEMPLOYED	80	80	50% / 50%	
ELDERLY, 55+	60	59	52% / 48%	12.5%
TOTAL	500	501	52% / 48%	100.0%

Survey Conduct

As described by CDG, the survey was conducted by two experienced teams interviewing Jordanians (citizens only) on the street in the four communities during April 22 to 26 of 2002. Each team included a field supervisor and three surveyors. The supervisor was responsible for directing the surveyors in the field, assigning the required type of interviews for each surveyor going by the up-to-date count of each sample category, targeting the areas and places for the survey implementation as planned, updating the targeted number of questionnaires per category in the field, taking on the field decisions regarding time management, and moving as needed from one area to another. Additional responsibilities included ensuring the safety of the enumerators, especially women, while working in the field.

² Source: *General Census of Population and Housing of Jordan*, Jordan DOS 1994, adult population 18 and older for the four Governates of Amman, Irbid, Aquaba, and Karak as a portion of Jordan total.

A survey plan was established to include:

- The possible areas of the survey implementation taking into consideration to cover as much geographical disbursement as possible in each city. Possible locations were assigned to teams and days of work per city.
- Possible locations for targeting particular groups were discussed with supervisors and planned for. For example, the places to best locate the targeted population e.g. near universities or colleges for students, the vegetable market for elderly women.

At the end of each workday the supervisors delivered completed questionnaires to CDG's office, (except when in Aqaba where follow up was by phone). CDG office-based survey supervisors reviewed each questionnaire, revised any unclear information with the surveyor, decided if the questionnaire was to be considered or an alternative to be taken, counted questionnaires by sample category and updated the list for the next day of work. This list was handed to supervisors each morning upon assembling in the office to receive new instructions, review progress, discuss obstacles with surveyors, and other issues.

In the field the surveyor posed the most relevant (to the respondent) sample categories as qualifying questions before proceeding with the interview. The interviews took from 20 to 45 minutes to complete. After the interview, questionnaires were coded, data was entered, and data entry was rechecked for correctness by a different staff member.

Although no particular difficulties were encountered during this survey, the most problematic was locating the owner of businesses at their stores. Also, as people were surveyed on the street and not at their homes, elderly women were a bit more difficult to locate. Although detailed disposition records were not kept, refusals were encountered by the team and questionnaires were discarded for incomplete interviews and those for respondents not giving the survey proper attention or seriousness.

Analysis Methodology

Analysis Focus

The focus of the analysis was on the obstacles, motivations, and definitions that Jordanians use for entrepreneurship. For this purpose the survey questions were categorized into seven types. The question types include the following:

- Introductory
- Obstacle
- Definition
- General
- Motivation
- Microfinance Specific
- Business Development Assistance

Table 3 shows the question type for each survey question. Note that some questions are assigned to more than one type. All survey responses are also described in complete detail in Appendix C.

Table 3: Survey Question Type Assignment

QUESTION NUMBER	TYPE						
	INTRODUCTORY	OBSTACLE	DEFINITION	GENERAL	MOTIVATION	MF SPECIFIC	ASSISTANCE
1-1.2	I						
2-2.1	I						
3		O	D				
4		O	D				
5		O	D				
6		O					
7		O					
8		O					
9		O					
10			D				
11				G			
12		O					
13				G			
14			D				
15		O	D				
16		O	D				
17		O	D				
18		O	D				
19					M		
20					M		
21					M		
22					M		
23					M		
24			D				
25					M		
26		O				MF	
27		O					
28		O					A
29		O					
29.4							A

Introductory Questions

Typically introductory questions are used to set the tone for the survey, assure the respondent that the questions will be interesting, and to put the respondent at ease that they can provide answers. The results of three of the introductory questions (Questions 1 to 1.2) used in this survey are interesting despite being simple.

Business ownership experience is described in Table 4 by age/employment group. Although the Business Owner categorization was likely appropriate, not every one of those business owners apparently “owned” the business that they were associated with. It is possible that a few of those interviewed had executive management responsibilities, managed a family business, or shared ownership instead of having full ownership of a business that they created.

Table 4: Q1 – Do you currently own or have you ever owned a business?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL AVERAGE
YES	10.7%	25.4%	97.0%	1.6%	94.6%	7.4%	10.0%	31.7%
No	89.3%	74.6%	3.0%	98.4%	5.4%	92.6%	90.0%	68.3%

Opinions of business success varied widely among those with business ownership experience. These results are shown in Table 5. It appears that the unemployed have had more business failures than other groups, and that not all of the current business owners feel that their endeavors are successful. Note that only one professional employee had a business (and it was deemed successful) and only four trade employees had a business and half of them felt it was successful.

Table 5: Q1.1 – If Yes to Q1, in your opinion, would you consider it successful?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL AVERAGE
YES	46.2%	66.7%	89.2%	100.0%	79.2%	50.0%	12.5%	75.5%
No	53.8%	33.3%	10.8%	0.0%	20.8%	50.0%	87.5%	24.5%

Positive feelings about starting a business among those who had never owned a business were most significant among Young Adults and both groups of Employees. These results are shown in Table 6. (Note that only two Professional Owners and three Trade Owners responded to this question. As described in the explanation for Table 4 above, it may have been logical to skip this question for apparent business owners as well as reported business owners. However, the data has been described as collected by CDG.)

Table 6: Q1.2 – If No to Q1, would you ever consider starting a business?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL AVERAGE
YES	74.1%	20.5%	50.0%	69.8%	33.3%	72.0%	48.6%	60.2%
No	25.9%	79.6%	50.0%	30.2%	66.7%	28.0%	51.4%	39.8%

Definitions of Entrepreneurship

Entrepreneurship may be defined both financially and socially. Jordanians defined a “successful business owner” first and foremost as a person that is financially successful, selected in the survey 32.1% of the time (Question 10). In addition to financial success, the respondents also said that a successful business owner was a person that was able to give work opportunities to others, respected by his or her family or the community, and free to be his or her own boss (rated in the survey at 19.9%, 18.5%, and 15.2% respectively).

Much less important than the responses noted above was that a successful business owner is someone who manages his or her project successfully, has good financial and technical management skills and is highly ethical and experienced, working on projects that are in demand while understanding all project requirements (rated in the survey at 3.5%, 3.2%, and 2.6% respectively).

The last conclusion noted above about the need for education is supported by the results of Question 14. Overall, about two-thirds of respondents think that people who start their own business are not necessarily educated. However, there are differences in how several groups responded, in particular Young Adults, the Elderly, Professional Owners and the Unemployed. These groups were above average in the belief that people who started their own business were educated. There are also differences by gender. These are summarized in Table 7. More details on the variation are described in Table Q14 in Appendix C.

Table 7: Q14 – People who start their own businesses are educated.

RESPONSE	OVERALL AVERAGE	YOUNG ADULT	ELDERLY	UN-EMPLOYED	MEN	WOMEN
TRUE	32.6%	36.4%	35.6%	38.7%	20.9%	45.0%
FALSE	67.4%	63.6%	64.4%	61.3%	79.1%	55.0%

The definitions of success described above in Question 1.1 are contrasted by factors of business failure selected by Jordanians. The highest ranked reason for why someone might not succeed in business was not having enough money, selected in the survey 39.0% of the time (Question 12). Also ranked as significant reasons were that the person

was not very good at business, not a hard enough worker, and not enough good ideas (rated in the survey at 17.6%, 15.8% and 9.7% respectively).

Minor reasons cited for business failure were not enough luck, government bureaucracy and red tape, not enough education, and not enough connections/wasta (rated in the survey at 5.3%, 4.2%, 4.0%, and 3.8% respectively).

In a similar question, Jordanians were also asked for the most important reason for success in running a business (Question 24). In this case they said that financial resources were the most important, rated in the survey at 29.7%. Also rated highly were hard worker and plans work well, rated at 19.2% and 18.1% respectively.

Less important single reasons for business success were has good ideas - is creative, lucky, and supported by team with needed expertise (rated in the survey at 9.2%, 8.8% and 6.2% respectively). Minor factors cited by respondents were educated with a university degree, has connections/wasta, and morally supported by family with ratings of 4.0%, 3.6%, and 1.2% respectively.

The seven questions described in the two paragraphs below were also considered as potential obstacles and are discussed from that point of view in a later section.

Considered as a definition of entrepreneurship is having business knowledge (Question 3) and family moral support (Question 4). For each of these questions 87.6% of respondents were in agreement that those were necessary to start a business. Less significant were respondents' feelings about the need for a good idea to start a business (Question 5). Only 45.5% agreed that "anybody with a good idea can start a business," while 33.1% disagreed and a very large 21.4% were neutral to this question.

For further definition of the needs for starting a business, a significant number of Jordanians (81.8%) believe that people who start their own businesses have financial resources (Question 15) and 55.1% believe that people who start their own businesses have connections or wasta (Question 16). Most also believe that people who start their own businesses are risk-takers, 73.5% (Question 17) and many also believe that people who start their own businesses have access to land, tools, or other non-financial resources (62.9% in Question 18).

Motivations for Entrepreneurship

Motivations for entrepreneurship can include both financial and social reasons. A very significant number of people believe that businesses are started to give their children a future in the business (88.0%, Question 21) and a strong majority of Jordanians believe that people start businesses because there are few jobs (74.3%, Question 19). Fewer but still a significant number of respondents think that people start businesses in order to express their creative ideas (69.3%, Question 22) and also to be their own boss (59.9%, Question 20).

Some Jordanians also think that people start businesses only to earn money. Interestingly, there is some variation across groups in response to this question (Question 23). Overall, 67.9% Jordanians answered this question 'true.' However, there were differences in that Professional Employees answered true a much higher 79.7%, and the Unemployed also with a true response 73.7% of the time. Another difference with statistical significance was between men and women. For gender differences many more men at 72.6% think that businesses are started only to make money, while only 62.8% of women believe that is true.

Another question (Question 25) asked directly what would most motivate respondents to start their own business. The most often cited motivation was to earn money, ranked at 31.1% overall. Also provided as motivations were to prove ones' self, and to give my children a future in the business (rated in the survey at 24.6% and 21.9% respectively).

More minor motivations to start a business include: to create my own job because there are no jobs, to be their own boss, to express creative ideas, and to create jobs for others. These were ranked 9.2%, 7.2%, 3.6%, and 2.0% respectively.

Obstacles to Entrepreneurship

Obstacles to entrepreneurship can include financial, social, educational and opportunity reasons. These were investigated in 16 of the survey questions.

Many Jordanians believe that extensive business knowledge and that moral support from one's family are critically important to starting a business. For each of these questions (Question 3 and 4) the portion of respondents agreeing was 87.6%.

Regarding the need for good ideas to start a business and the difficulty in coming up with ideas, the response of Jordanians was mixed to Questions 5 and 6. About 40% of respondents agreed that good ideas were needed but they were difficult to come up with, while about 22% were neutral, and 34% disagreed with these statements.

There was some variation in response to Question 9 that asked Jordanians about their knowledge of the availability of non-financial assistance for people who want to start a business. The groups that showed differences were the Unemployed as compared to most

other employment groups and also men compared to women. The unemployed have a more negative view about the availability of non-financial assistance, as do men. Results are shown in Table 8.

Table 8: Q9 – There is non-financial assistance available to start a business.

RESPONSE	OVERALL AVERAGE	UNEMPLOYED	MEN	WOMEN
AGREE	37.4%	30.0%	33.2%	41.9%
NEUTRAL	25.8%	18.8%	23.6%	28.2%
DISAGREE	36.8%	51.2%	43.2%	29.9%

Questions 26 to 29 cover financial obstacles to starting a business. Only a few people (7.4%) have obtained a loan for a business, and another 37.8% are considering a loan. The balance of 54.8% are not considering a loan.

For those that have not considered a loan, the most have not because it was against their religious beliefs (26.4%), and another significant number say that they don't have adequate collateral (25.1%). With smaller responses were the reasons that they didn't need a loan or that they thought it bad to be in debt (these responses were 18.3% and 16.6% respectively). Table 9 summarizes the reasons people would not obtain a loan.

Minor responses were that the procedures are too lengthy, family disapproval, or they would ask a family member for money, they would not know where to go for a loan, or don't have appropriate documents (the responses to these questions were 4.8%, 3.7%, 1.7%, 1.7%, and 1.7% respectively).

Table 9: Q26.1 – Why respondents would not obtain a loan.

RESPONSE	PERCENT
IT'S AGAINST MY RELIGIOUS BELIEFS	26.4%
I DON'T HAVE ADEQUATE COLLATERAL	25.1%
I DON'T NEED A LOAN	18.3%
I THINK IT'S BAD TO BE IN DEBT	16.6%
THE PROCEDURES ARE TOO LENGTHY	4.8%
MY FAMILY WOULD DISAPPROVE	3.7%
OTHER REASONS	5.1%

Major obstacles to starting a business were described in Question 27. The largest response was lack of money at 32.5%. Lesser responses were lack of business knowledge, not enough people will buy what I want to sell, bureaucratic red tape (also seen in Question 7), concerns about regional stability, and lack of ideas (these responses were 14.7%, 14.3%, 14.0%, 13.8%, and 10.0% respectively).

Assistance in Starting a Business

Two questions dealt with respondents' need for assistance to start a business. Question 28 provided for a number of responses regarding how some of the obstacles to starting a business in Jordan could be removed. The most significant are shown below in Table 10. Then in Table 11 are responses for Questions 29.1-3, where respondents were asked what kinds of advice would be helpful to them for starting a business. Most respondents, 76.4%, would be willing to pay for the advice services described above. Men were somewhat less interested than women in paying for advice services.

Table 10: Q28 – Removal of obstacles to start a business.

RESPONSE	PERCENT
MINIMIZE GOVERNMENTAL RED TAPE IN NEW REGISTRATIONS PROCEDURES	19.4%
PROVISION OF CAPITAL – FINANCIAL SUPPORT	19.1%
FACILITATING THE OFFERING OF LOANS	13.2%
ESTABLISH INSTITUTES FOR RAISING AWARENESS OF LAWS AND HELP IN ESTABLISHING BUSINESSES	7.1%
FIND NEW MARKET	6.7%
PROVIDE TECHNICAL SUPPORT FOR STARTING BUSINESSES E.G. FEASIBILITY STUDY	6.4%
DECREASE THE FEES AND TAXES	6.4%
DECREASE THE INTEREST RATE	3.7%
CREATE NEW IDEAS FOR PROJECT AND SUPPORT IT	3.6%

Table 11: Q 29.1-3 – Advice that would be helpful for starting a business.

RESPONSE	PERCENT
HOW TO MARKET YOUR BUSINESS	23.6%
UNDERSTANDING BUSINESS REGULATIONS AND RULES (TAXES, REGISTRATION, ETC.)	20.4%
HOW TO WRITE A BUSINESS PLAN	18.9%
HOW TO MANAGE THE FINANCES OF A BUSINESS	16.3%
VOCATIONAL/SKILL TRAINING FOR YOU	11.7%
HOW TO HIRE AND MANAGE EMPLOYEES	9.1%

Respondents' suggestions as to how obstacles to starting a business could be removed included: minimize governmental red tape in new registrations procedures, provision of capital and facilitating the offering of loans (the responses were 19.4%, 19.1%, and 13.2% respectively to Question 28).

Lesser responses to this question included: establish institutes to raise awareness of laws and help in establishing businesses, find new markets, provide technical support for starting businesses, and decrease fees and taxes (respondent's suggested these responses at the rates of 7.1%, 6.7%, 6.4%, and 6.4% respectively).

Question 29 investigated respondents' interest in advice on how to run a business. Most Jordanians (86.4%, except the Elderly at 50.9%) would take advantage of advice on running a business. Most were interested in how to market a business, understanding

business regulations and rules, and how to write a business plan (responses were 23.6%, 20.4%, and 18.9% respectively).

Less significant responses about advice needed were how to manage finances, vocational/skill training, and how to hire and manage employees (responses were 16.3%, 11.7%, and 9.1% respectively).

Survey Demographics

A number of demographics describing survey respondents were gathered. In addition, some census information on the general population that can help in the interpretation of the survey results was gathered from the Jordanian Department of Statistics. For example, the relative income levels of the four communities that were surveyed could make a difference in the respondents' opinions about entrepreneurship, as can education levels. For reference these are provide here in Tables 12 and 13. The education levels shown are as reported by the Jordanian Department of Statistics. The column for 'Only Read and Write' indicates the percentage with that ability only, they have not completed any schooling. The average age of respondents in each age/employment group is shown in Table 14.

Table 12: Relative Household Income of Survey Communities³

COMMUNITY	RATIO TO AMMAN
AMMAN	100%
IRBID	78%
AQABA	92%
KARAK	88%

Table 13: Education Level of Survey Communities⁴

COMMUNITY	ILLITERATE	ONLY READ AND WRITE	SOME SCHOOLING	INTERMEDIATE SCHOOL COMPLETION	BACHELOR OR HIGHER
AMMAN	11%	7%	60%	11%	11%
IRBID	15%	7%	62%	9%	7%
AQABA	19%	7%	55%	9%	9%
KARAK	22%	8%	55%	8%	6%

³ Source: *Household Expenditure and Income Sample Surveys*, Jordan DOS, 1997, for the four Governates of Amman, Irbid, Aquaba, and Karak.

⁴ Source: *General Census of Population and Housing of Jordan*, Jordan DOS, 1994, population 15 and older for the four Governates of Amman, Irbid, Aquaba, and Karak.

Table 14: Average Age by Group

AGE/EMPLOYMENT	AVERAGE AGE
YOUNG ADULT, 18-25	20.2 years
PROF. OWNER	41.0 years
PROF. EMPLOYEE	30.2 years
TRADE OWNER	36.7 years
TRADE EMPLOYEE	29.0 years
UNEMPLOYED	32.5 years
ELDERLY, 55+	60.5 years
OVERALL	33.7 years

Another demographic response was the variation in survey results by community. This was most strongly noted in regard to Karak, which was statistically different in a number of areas from the other three communities Amman, Irbid, and Aqaba. These differences do not have a pattern or a consistent direction. The differences surround the issues of knowledge of financial and non-financial assistance, and the difficulty of starting a business. These differences are described in detail in Table D-1 in the appendix.

Conclusions and Recommendations

Profile of a Successful Jordanian Entrepreneur

For Jordanians, money and perceptions about money have a significant role in their beliefs about entrepreneurship. The most often cited reasons for business success included having financial resources and the biggest motivator was to make money. On the negative side the biggest obstacle to start a business was lack of money and the most cited reason for business failure was not having enough money.

In addition, training in business management and skills related to business were considered more important to success than formal education.

An entrepreneur starting out today might be just as likely a woman than a man, with an average age around 30 years.

In addition, the items below summarize other ways that Jordanians describe a successful entrepreneur. They also believe that a successful entrepreneur is someone who:

- is able to give work opportunities to others,
- is a hard worker,
- has business knowledge,
- has family moral support,
- has connections or wasta,
- is a risk-taker, and
- has access to land, tools, or other non-financial resources.

Differences Between Groups

There were more statistically significant differences related to gender than any other age/employment groups or community. Men have a somewhat more negative viewpoint towards a number of the issues investigated in this survey, for example, about the availability of financial or non-financial assistance. However, more men would consider starting a business and know someone who has started one. And as shown in Tables 15 through 18 below, although men may have more interest in starting a business, women have more positive attitudes about financial and non-financial assistance, believe that good business ideas are easier to come up with, and are also willing to pay for services or advice on how to run a business. Note that results by age/employment group are shown in Table 19.

Table 15: Q1.2 – If [no business experience], would you ever consider starting a business?

RESPONSE	MALE	FEMALE
YES	67.7%	52.9%
No	32.4%	47.1%

Table 16: Q8 – There are loans available for people who want to start their own businesses.

RESPONSE	MALE	FEMALE
AGREE	36.4%	47.1%
NEUTRAL	16.3%	22.7%
DISAGREE	47.3%	30.2%

Table 17: Q9 – There is non-financial assistance available for people who want to start their own business.

RESPONSE	MALE	FEMALE
AGREE	33.2%	41.9%
NEUTRAL	23.6%	28.2%
DISAGREE	43.2%	29.9%

Table 18: Q29.4 – would you be willing to pay for (advice) services?

RESPONSE	MALE	FEMALE
YES	70.4%	83.2%
No	29.7%	16.8%

As mentioned earlier, there were also differences in survey results by community. In particular Karak had statistically different results in a number of areas from the other three communities Amman, Irbid, and Aqaba. In general, Karak seems to have a more negative view on entrepreneurship, which may be related to having the highest illiteracy rate and the second lowest income of the four communities. It is unclear what differences in approach or marketing may be appropriate for that community and readers are encouraged to review Table D-1 in Appendix D to help them make any decisions in that regard.

The ‘Market’ for Entrepreneurs

In general, the ‘market’ for entrepreneurship may be stronger among men and those that have not yet had any experience owning a business. Those that appear to be the most interested in starting a business in terms of age/employment category are Young Adult, Professional Employees, and Trade Employees. These groups said ‘yes’ to consider starting a business at about twice the rate of others. In addition, men would more likely consider starting a business. Table 19 has the results for all groups.

Table 19: Q1.2 – If [no business experience], would you ever consider starting a business?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL AVERAGE
YES	74.1%	20.5%	50.0%	69.8%	33.3%	72.0%	48.6%	60.2%
NO	25.9%	79.6%	50.0%	30.2%	66.7%	28.0%	51.4%	39.8%

Recommendations

MFI Marketing Approaches

A significant number of respondents believe that those that start their own businesses have financial resources (81.8%). Because there was no clear response from Jordanians about whether or not they were aware of financing options for businesses, providing more information on the availability of loans could be helpful in MFI messages. On this subject, 41.6% agreed that loans were available and 39.0% disagreed.

Since having skills and knowledge for running a successful business were considered important, MFIs offering business development services, either on their own or in partnership, is another potential marketing approach.

Another potential approach for all Jordanian microfinance institutions could include showing family support for one of their members starting a business. The importance of moral support of ones’ family was cited by 87.6% of respondents.

Children as a rationale for entrepreneurship is another potential marketing approach. The message would be to show how entrepreneurs can give their children a future in the business. A very large number, 88.0%, of respondents felt that this was a reason that people started businesses. It was the third most cited reason for starting a business, behind earning money and proving ones’ self.

Those Most Interested in Entrepreneurship

Those who appear to be the most interested in starting a business in terms of age/employment category are Young Adult, Professional Employees, and Trade Employees. In addition, these groups are most amenable to advice on starting a business,

with the three highest responses for accepting advice on how to run a business. Still, these groups also believed that starting a business in Jordan was most difficult with the three highest scores rating this (see Table 20).

We conjecture that people who have already started a business or been involved in one (the Elderly and Business Owners) are more ‘realistic’ about it – Young Adults appear to have only vague ideas about starting a business.

Table 20: Q13 – On a scale of 1 to 10 (1 being easy and 10 being difficult) rate how difficult you think it is to start a business in Jordan.

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL AVERAGE
AVERAGE SCORE	7.9	6.6	6.2	7.7	6.7	8.3	7.4	7.3
% RESPONDING ‘10’	43%	11%	9%	31%	22%	54%	32%	30%

Women have more positive attitudes than men about financial and non-financial assistance, about good ideas for a business, and are also willing to pay for services or advice on how to run a business. Women felt more often than men did that starting a business would be a creative outlet. Those gender differences are described in Table 21.

Table 21: Q22 – People start their own business to express their creative ideas.

RESPONSE	MALE	FEMALE
TRUE	62.6%	76.5%
FALSE	37.5%	23.6%

Important Obstacles to Entrepreneurship

Overcoming any the obstacles described below will be important to building entrepreneurship in Jordan. Although the biggest perceived obstacle to entrepreneurship was money, skills and knowledge for running a successful business were also considered important – especially in dealing with government regulations. Lack of business knowledge and no understanding of the market were the second and third most cited obstacles to starting a business in Jordan. In addition, a comprehensive study on living conditions in Jordan⁵ suggest that training to acquire new work skills on the job is unavailable to almost half the work force. Since many people were willing to pay for advice on starting a business (76.4%), offering training opportunities in entrepreneurship may help move people to start one. Also relevant was the results of Question 9 – that not even 40% of Jordanians think there is non-financial assistance available.

⁵ *Living Conditions in the Hashimite Kingdom of Jordan*, FAFO, Institute for Applied International Studies, 1996.

Appendix A: USAID-sponsored Microfinance Institutions in Jordan

Microfund for Women (MFW)

MFW was founded in 1996 as an affiliate of Save the Children Federation, and in 1999 registered as a not-for-profit company with the Ministry of Industry and Trade. MFW has an exclusive gender focus, which has gained it significant name recognition in Jordan's microfinance market. MFW offers its clients a variety of loan products, using both the group and individual loan methodologies, with loans ranging from \$280 to \$3,530.

Location Focus: East Amman (that is about 60% of Palestinian origin)
Madaba, Zarqa, Irbid, Jerash

Results of operations as of 30 April 2002:

Operational Sustainability:	127%
Number of Active Loans:	7,935
Number of Loans Disbursed:	68,231
Amount of Loans Disbursed:	\$16,129,672
Number of Employees:	58
Repayment Rate:	99.8%

Jordan Micro Credit Company (JMCC)

JMCC began operations in September 1999 and is registered as a not-for-profit shareholding company with the Ministry of Industry and Trade; the Noor Al Hussein Foundation holds all shares. JMCC lends to both men and women using the individual loan methodology, with loan sizes ranging from \$988 to \$2,880.

Location Focus: Aqaba, Irbid

Results of operations as of 30 April 2002:

Operational Sustainability:	128%
Number of Active Loans:	1,397
Number of Loans Disbursed:	5,393
Amount of Loans Disbursed:	\$5,471,059
Number of Employees:	36
Repayment Rate:	98.96%

Ahli Microfinancing Company (AMC)

AMC began operations in December 1999 and is registered with the Ministry of Industry and Trade as a for-profit company; AMC is a subsidiary of Jordan National Bank, one of Jordan's leading commercial banks. AMC provides credit to both men and women, utilizing the individual lending methodology, with loan sizes ranging from \$1,400 to \$14,000.

Location Focus: Amman

Results of operations as of 30 April 2002:

Operational Sustainability:	111%
Number of Active Clients:	1,009
Number of Loans Disbursed:	1,631
Amount of Loans Disbursed:	\$5,541,411
Number of Employees:	31
Repayment Rate:	98.1%

Jordan Access to Credit Project (JACP)

JACP began operations in December 1998 and is registered as a not-for-profit Company with the Ministry of Industry and Trade. JACP launched its program in southern Jordan and is currently expanding nationwide. JACP operates in partnership with three commercial banks on an 80/20 co-lending arrangement, utilizing both group and individual lending methodologies. Loan sizes range from \$140 to \$19,770.

Location Focus: Aqaba, Amman
Expanding nationwide

Results of operations as of 30 April 2002:

Operational Sustainability:	127%
Number of Active Clients:	2,758
Number of Loans Disbursed:	12,238
Amount of Loans Disbursed:	\$10,218,712
Number of Employees:	50
Repayment Rate:	96.0%

Appendix B: Final Questionnaire (English)

Attitudes and Perceptions of Entrepreneurship in Jordan

“We are asking people across the country how they feel about starting and owning a business in Jordan. We are using this information to help us understand Jordanian’s attitudes about being entrepreneurial so we can assist people to start and own businesses. The survey is being done on behalf of Jordanian lending institutions that loan money to small businesses. All of the information you give us is completely confidential.”

City/Location	
Gender	
Young Adults (ages 18 to 25)—‘student’	
Elderly (55 and older)	
“Professional” Occupations*	
1. Owners of businesses (ages 25 to 55)	
2. Employees of businesses ages (25 to 55)	
“Trade” Occupations**	
1. Owners of businesses (ages 25 to 55)	
2. Employees of businesses (ages 25 to 55)	
Unemployed (ages 25 to 55)	

***Professional:** Defined as a person who works in an office or has a job that requires a university degree. Examples include accountant, doctor, lawyer, engineer, office worker.

****Trade:** Defined as a person who works with his or her hands or has a job that requires technical skills involving manual labor. Examples include small shop owner, taxi driver, laborer.

- Do you currently own or have you ever owned a business?
Yes No
If Yes, in your opinion, would you consider it successful?
Yes No
If No, would you ever consider starting a business?
Yes No
- Do you personally know people who have owned their own businesses?
Yes No

If Yes, do you think that, in general, those people have been successful or unsuccessful with their businesses?
Successful Unsuccessful

(SURVEYORS: “I’m going to make a series of statements and I want you to say whether you agree with the statement, disagree with the statement or if you feel neutral about the statement. If you’re not sure, pick the statement you feel applies the most.)

- Somebody must have extensive business knowledge to start a business.
Agree—Neutral—Disagree
- Moral support from one’s family is very important if someone wants to start a business.
Agree—Neutral—Disagree
- Anybody with a good idea can start a business.
Agree—Neutral—Disagree
- It’s difficult to come up with an idea for a new business.
Agree—Neutral—Disagree

7. Governmental red tape and bureaucracy make starting a business difficult.
Agree—Neutral—Disagree
8. There are loans available for people who want to start their own businesses.
Agree—Neutral—Disagree
9. There is non-financial assistance available for people who want to start their own business.
Agree—Neutral—Disagree
10. Complete this sentence:
Someone who is a successful business owner is: (*SURVEYORS: let the person complete the sentence and then select which answer is most applicable*)
- 1- able to give work opportunities to others
 - 2- respected by his or her family and the community
 - 3- financially successful
 - 4- free to be his or her own boss
 - 5- Other _____
11. Based on your perceptions, do you think that starting your own business is:
Easy Difficult
12. Which of the following reasons explain why someone might not succeed at running business. (pick the one most important reason)
- 1- Not educated enough
 - 2- Not very good at business
 - 3- Didn't have enough money
 - 4- Not hard enough worker
 - 5- Not enough good ideas
 - 6- Not enough luck
 - 7- Not supported by family
 - 8- Government bureaucracy and red tape
 - 9- Not enough connections/wasta
13. On a scale of 1 to 10, 1 being really easy and 10 being really difficult, rate how difficult you think it is to start a business in Jordan.
Number _____
- (*SURVEYORS: If the individual wants to respond "Sometimes" or "It depends" ask him or her to answer whatever they feel is true most of the time.*)
14. People who start their own businesses are educated.
True False
15. People who start their own businesses have financial resources.
True False
16. People who start their own businesses have connections (wasta).
True False
17. People who start their own businesses are risk-takers.
True False
18. People who start their own businesses have access to land, tools or other non-financial resources.
True False

19. People start businesses because there are few jobs.
True False
20. People start businesses to be their own bosses.
True False
21. People start businesses to give their children a future in the business.
True False
22. People start their own business to express their creative ideas.
True False
23. People start their own business only to earn money.
True False
24. The most important reason for the one's success of in running his own business, is that he is? (pick the one best)
- 1- Educated (university degree)
 - 2- Has financial resources
 - 3- Hard worker
 - 4- Lucky
 - 5- Morally supported by the family
 - 6- Has good ideas/creative
 - 7- Has connections/wasta
 - 8- Plans his work well
 - 9- Supported by team having needed expertise and experience
25. What would or did MOST motivate you to start your own business? (pick one)
- 1- To earn money
 - 2- To create my own job because there are no jobs
 - 3- To be my own boss
 - 4- To give my children a future in the business
 - 5- To express my creative ideas
 - 6- To prove myself
 - 7- To create my jobs for other
 - 8- Other _____
26. Did you consider obtaining a loan from a bank or other lending institution for your own business?
Yes, I have one Yes, I am thinking about it, No
- If No, why?
- 1- I would ask a family member for money
 - 2- My family would disapprove
 - 3- It's against my religious beliefs
 - 4- I think it's bad to be in debt
 - 5- I wouldn't know where to go to ask for a loan
 - 6- I don't have adequate collateral
 - 7- I don't have the appropriate documents
 - 8- The procedures are too lengthy
 - 9- I don't need a loan

27. What are the biggest obstacles to starting a business in Jordan? (select 3)

- 1- Lack of business knowledge
- 2- Lack of money
- 3- Lack of ideas
- 4- Bureaucratic red tape
- 5- Not enough people will buy what I want to sell (no “market”)
- 6- The region isn’t stable enough.
- 7- Other _____

28. How could the obstacles for starting a business in Jordan be removed?

29. If you had access to advice on how to run a business, would you take advantage of it?

Yes No

If Yes, what kind of advice would be helpful? (select 3)

- 1- How to write a business plan
- 2- Understanding business regulations and rules (taxes, registration, etc.)
- 3- How to market your business
- 4- How to manage the finances of a business
- 5- How to hire and manage employees
- 6- Vocational/skill training for you

If Yes, would you be willing to pay for the service?

Yes No

“Thank you very much for your time.”

Appendix C: Results Tables

Organization of Results Tables

The survey results are summarized below in tables identified by the question number (for example, the results for Question 1 are shown in Table Q1).

For most questions, an overall average response percentage shown. For those questions where the results were substantially different across employment group, the tables show percentages by group as well as an overall value. Gender differences observed to be significant are discussed in the body of the report.

For those questions where multiple responses were requested, the overall average of all responses is shown. All of the results are discussed in detail in the report body beginning on page 7.

Frequency missing indicates the number of records for which there was no response to the question.

Table Q1: Do you currently own or have you ever owned a business?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
YES	10.7%	25.4%	97.0%	1.6%	94.6%	7.4%	10.0%	31.7%
NO	89.3%	74.6%	3.0%	98.4%	5.4%	92.6%	90.0%	68.3%
(FREQUENCY MISSING)	0							

Table Q1.1: If Yes to Q1, in your opinion, would you consider it successful?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
SUCCESSFUL	46.2%	66.7%	89.2%	100.0%	79.2%	50.0%	12.5%	75.5%
UNSUCCESSFUL	53.8%	33.3%	10.8%	0.0%	20.8%	50.0%	87.5%	24.5%
(FREQUENCY MISSING)	0							

Table Q1.2: If No to Q1, would you ever consider starting a business?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
YES	74.1%	20.5%	50.0%	69.8%	33.3%	72.0%	48.6%	60.2%
NO	25.9%	79.6%	50.0%	30.2%	66.7%	28.0%	51.4%	39.8%
(FREQUENCY MISSING)	0							

Table Q2: Do you personally know people who have owned their own businesses?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
YES	86.0%	71.2%	95.5%	89.1%	91.1%	85.2%	81.8%	85.7%
No	14.0%	28.8%	4.5%	10.9%	8.9%	14.8%	18.2%	14.3%
(FREQUENCY MISSING)	4							

Table Q2.1: If Yes to Q2, do you think that, in general, those people have been successful or unsuccessful with their businesses?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
YES	90.4%	78.6%	81.0%	66.7%	82.4%	80.4%	71.2%	79.7%
No	9.6%	21.4%	19.0%	33.3%	17.6%	19.6%	28.8%	20.3%
(FREQUENCY MISSING)	4							

Table Q3: Somebody must have extensive business knowledge to start a business.

RESPONSE	PERCENT
AGREE	87.6%
NEUTRAL	6.6%
DISAGREE	5.8%
(FREQUENCY MISSING)	0

Table Q4: Moral support from one's family is very important if someone wants to start a business.

RESPONSE	PERCENT
AGREE	87.6%
NEUTRAL	9.0%
DISAGREE	3.4%
(FREQUENCY MISSING)	1

Table Q5: Anybody with a good idea can start a business.

RESPONSE	PERCENT
AGREE	45.5%
NEUTRAL	21.4%
DISAGREE	33.1%
(FREQUENCY MISSING)	0

Table Q6: It's difficult to come up with an idea for a new business.

RESPONSE	PERCENT
AGREE	39.5%
NEUTRAL	25.0%
DISAGREE	35.5%
(FREQUENCY MISSING)	0

Table Q7: Governmental red tape and bureaucracy make starting a business difficult.

RESPONSE	PERCENT
AGREE	62.0%
NEUTRAL	22.2%
DISAGREE	15.8%
(FREQUENCY MISSING)	1

Table Q8: There are loans available for people who want to start their own businesses.

RESPONSE	PERCENT
AGREE	41.6%
NEUTRAL	19.4%
DISAGREE	39.0%
(FREQUENCY MISSING)	1

Table Q9: There is non-financial assistance available for people who want to start their own business.

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
AGREE	41.3%	32.2%	37.9%	32.8%	41.1%	46.3%	30.0%	37.4%
NEUTRAL	25.6%	27.1%	34.8%	32.8%	21.4%	20.4%	18.8%	25.8%
DISAGREE	33.1%	40.7%	27.3%	34.4%	37.5%	33.3%	51.2%	36.8%
(FREQUENCY MISSING)	1							

Table Q10: Complete this sentence: Someone who is a successful business owner is...

SURVEY RESPONSES*	PERCENT
FINANCIALLY SUCCESSFUL	32.1%
ABLE TO GIVE WORK OPPORTUNITIES TO OTHERS	19.9%
RESPECTED BY HIS OR HER FAMILY OR THE COMMUNITY	18.5%
FREE TO BE HIS OR HER OWN BOSS	15.2%
OTHER RESPONSES*	PERCENT
WHO MANAGES HIS PROJECT SUCCESSFULLY	3.5%
HAVE GOOD FINANCIAL AND TECHNICAL MANAGEMENT SKILLS, HIGHLY ETHICAL AND EXPERIENCED	3.2%
WHO CHOOSES PROJECTS THAT ARE IN DEMAND AND STUDIES WELL ALL PROJECT REQUIREMENTS	2.6%
WHO CAN USE HIS CREATIVITY AND IS A HARD WOKER	2.0%
HAVE FINANCIAL RESOURCES	1.0%
LUCKY	0.6%
HE HAS MORE OPPORTUNITIES THAN OTHERS AND ABLE TO MAKE USE OF THEM	0.4%
EDUCATED	0.4%
HAVE GOOD COMMUNICATION AND SOCIAL SKILLS	0.4%
THE PERSON WHO KEEPS UP WITH DEVELOPMENT	0.2%
(FREQUENCY MISSING)	8

* "Survey Responses" were those categories already included by the survey and "Other Responses" were those categories offered by respondents.

Table Q11: Based on your perceptions, do you think that starting your own business is:

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
EASY	13.2%	44.1%	40.3%	12.5%	32.1%	14.8%	25.0%	24.6%
DIFFICULT	86.8%	55.9%	59.7%	87.5%	67.9%	85.2%	75.0%	75.4%
(FREQUENCY MISSING)	0							

Table Q12: Which of the following reasons explain why someone might not succeed at running business. (Pick the one most important reason.)

RESPONSE	PERCENT
DIDN'T HAVE ENOUGH MONEY	39.0%
NOT VERY GOOD AT BUSINESS	17.6%
NOT HARD ENOUGH WORKER	15.8%
NOT ENOUGH GOOD IDEAS	9.7%
NOT ENOUGH LUCK	5.3%
GOVERNMENT BUREAUCRACY AND RED TAPE	4.2%
NOT EDUCATED ENOUGH	4.0%
NOT ENOUGH CONNECTIONS/WASTA	3.8%
NOT SUPPORTED BY FAMILY	0.6%
(FREQUENCY MISSING)	6

Table Q13: On a scale of 1 to 10, 1 being really easy and 10 being really difficult, rate how difficult you think it is to start a business in Jordan.

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
1	2.5%	0.0%	0.0%	1.6%	1.8%	1.9%	3.9%	1.8%
2	0.0%	3.4%	3.1%	1.6%	3.6%	1.9%	2.6%	2.0%
3	1.7%	1.7%	4.6%	1.6%	1.8%	0.0%	1.3%	1.8%
4	1.7%	6.8%	10.8%	3.1%	10.9%	0.0%	9.0%	5.7%
5	14.4%	28.8%	16.9%	10.9%	23.6%	11.1%	14.1%	16.6%
6	8.5%	6.8%	21.5%	9.4%	3.6%	7.4%	3.9%	8.7%
7	9.3%	18.6%	21.5%	17.2%	12.7%	9.3%	7.7%	13.2%
8	12.7%	13.6%	9.2%	9.4%	14.6%	9.3%	12.8%	11.8%
9	5.9%	8.5%	3.1%	14.1%	5.5%	5.6%	12.8%	7.9%
10	43.2%	11.9%	9.2%	31.3%	21.8%	53.7%	32.1%	30.4%
(FREQUENCY MISSING)	8							

Table Q14: People who start their own businesses are educated.

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
TRUE	36.4%	35.6%	40.3%	28.1%	23.2%	17.0%	38.7%	32.6%
FALSE	63.6%	64.4%	59.7%	71.9%	76.8%	83.0%	61.3%	67.4%
(FREQUENCY MISSING)	1							

Table Q15: People who start their own businesses have financial resources.

RESPONSE	PERCENT
TRUE	81.8%
FALSE	18.2%
(FREQUENCY MISSING)	1

Table Q16: People who start their own businesses have connections (wasta).

RESPONSE	PERCENT
TRUE	55.1%
FALSE	44.9%
(FREQUENCY MISSING)	0

Table Q17: People who start their own businesses are risk-takers.

RESPONSE	PERCENT
TRUE	73.5%
FALSE	26.5%
(FREQUENCY MISSING)	0

Table Q18: People who start their own businesses have access to land, tools or other non-financial resources.

RESPONSE	PERCENT
TRUE	62.9%
FALSE	37.1%
(FREQUENCY MISSING)	0

Table Q19: People start businesses because there are few jobs.

RESPONSE	PERCENT
TRUE	74.3%
FALSE	25.7%
(FREQUENCY MISSING)	0

Table Q20: People start businesses to be their own bosses.

RESPONSE	PERCENT
TRUE	59.9%
FALSE	40.1%
(FREQUENCY MISSING)	0

Table Q21: People start businesses to give their children a future in the business.

RESPONSE	PERCENT
TRUE	88.0%
FALSE	12.0%
(FREQUENCY MISSING)	0

Table Q22: People start their own business to express their creative ideas.

RESPONSE	PERCENT
TRUE	69.3%
FALSE	30.7%
(FREQUENCY MISSING)	0

Table Q23: People start their own business only to earn money.

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
TRUE	61.2%	72.9%	64.2%	79.7%	57.1%	70.4%	73.7%	67.9%
FALSE	38.8%	27.1%	35.8%	20.3%	42.9%	29.6%	26.3%	32.1%
(FREQUENCY MISSING)	0							

Table Q24: The most important reason for the one's success of in running his own business, is that he is...? (Pick the one best response.)

RESPONSE	PERCENT
HAS FINANCIAL RESOURCES	29.7%
HARD WORKER	19.2%
PLANS HIS WORK WELL	18.1%
HAS GOOD IDEAS/CREATIVE	9.2%
LUCKY	8.8%
SUPPORTED BY TEAM HAVING NEEDED EXPERTISE AND EXPERIENCE	6.2%
EDUCATED (UNIVERSITY DEGREE)	4.0%
HAS CONNECTIONS (WASTA)	3.6%
MORALLY SUPPORTED BY THE FAMILY	1.2%
(FREQUENCY MISSING)	0

**Table Q25: What would or did MOST motivate you to start your own business?
(Pick one.)**

SURVEY RESPONSE*	PERCENT
TO EARN MONEY	31.1%
TO PROVE MYSELF	24.6%
TO GIVE MY CHILDREN A FUTURE IN THE BUSINESS	21.9%
TO CREATE MY OWN JOB BECAUSE THERE ARE NO JOBS	9.2%
TO BE MY OWN BOSS	7.2%
TO EXPRESS MY CREATIVE IDEAS	3.6%
TO CREATE JOBS FOR OTHERS	2.0%
OTHER RESPONSE*	PERCENT
SPECIAL REASONS	0.2%
TO COVER NEEDS	0.2%
(FREQUENCY MISSING)	0

* "Survey Responses" were those categories already included by the survey and "Other Responses" were those categories offered by respondents.

Table Q26: Did you consider obtaining a loan from a bank or other lending institution for your own business?

RESPONSE	PERCENT
YES, I HAVE ONE	7.4%
YES, I AM THINKING ABOUT IT	37.8%
NO	54.8%
(FREQUENCY MISSING)	1

Table Q26.1: If No to Q26, why?

RESPONSE	PERCENT
IT'S AGAINST MY RELIGIOUS BELIEFS	26.4%
I DON'T HAVE ADEQUATE COLLATERAL	25.1%
I DON'T NEED A LOAN	18.3%
I THINK IT'S BAD TO BE IN DEBT	16.6%
THE PROCEDURES ARE TOO LENGTHY	4.8%
MY FAMILY WOULD DISAPPROVE	3.7%
I WOULD ASK A FAMILY MEMBER FOR MONEY	1.7%
I WOULDN'T KNOW WHERE TO GO TO ASK FOR A LOAN	1.7%
I DON'T HAVE THE APPROPRIATE DOCUMENTS	1.7%
(FREQUENCY MISSING)	1

Table Q27 (includes Q27.1, Q27.2, and Q27.3): What are the biggest obstacles to starting a business in Jordan? (Multiple response question, percentage average across all three responses.)

SURVEY RESPONSE*	PERCENT
LACK OF MONEY	32.5%
LACK OF BUSINESS KNOWLEDGE	14.7%
NOT ENOUGH PEOPLE WILL BUY WHAT I WANT TO SELL (NO MARKET)	14.3%
BUREAUCRATIC RED TAPE	14.0%
THE REGION ISN'T STABLE ENOUGH	13.8%
LACK OF IDEAS	10.0%
OTHER RESPONSE*	PERCENT
NO FAMILY SUPPORT	0.2%
SIMILARITY AND COMPETITIVENESS OF PRODUCTS AND PROJECTS	0.2%
CHOOSING SUITABLE LOCATIONS FOR PROJECTS	0.1%
FEAR OF FAILURE	0.1%
GOVERNMENT SUPPORT FOR SUCH PROJECTS	0.1%
(FREQUENCY MISSING)	1

* "Survey Responses" were those categories already included by the survey and "Other Responses" were those categories offered by respondents.

Table Q28 (includes Q28.1, Q28.2: How could the obstacles for starting a business in Jordan be removed? (Open-ended question with multiple responses, percentage averaged across both responses.)

RESPONSE	PERCENT
MINIMIZE GOVERNMENTAL RED TAPE IN NEW REGISTRATIONS PROCEDURES	19.4%
PROVISION OF CAPITAL – FINANCIAL SUPPORT	19.1%
FACILITATING THE OFFERING OF LOANS	13.2%
ESTABLISH INSTITUTES FOR RAISING AWARENESS OF LAWS AND HELP IN ESTABLISHING BUSINESSES	7.1%
FIND NEW MARKET	6.7%
PROVIDE TECHNICAL SUPPORT FOR STARTING BUSINESSES E.G. FEASIBILITY STUDY	6.4%
DECREASE THE FEES AND TAXES	6.4%
DECREASE THE INTEREST RATE	3.7%
CREATE NEW IDEAS FOR PROJECT AND SUPPORT IT	3.6%
GOVERNMENTAL FINANCIAL SUPPORT FOR SMALL BUSINESS	2.6%
IMPROVEMENT AND STABILIZING OF ECONOMIC SITUATION	1.7%
PROMOTING AND PROTECTING LOCAL INDUSTRY/PRODUCTION	1.6%
GIVE LOANS WITHOUT INTEREST	1.6%
FIND NEW LOCATIONS FOR PROJECTS	1.6%
STABILITY OF THE POLITICAL SITUATIONS	1.4%
EASY ISLAMIC LOANS	0.9%
STREAMLINING OF LICENSING PROCEDURES, PROPER STUDY OF PROFESSIONS AND THEIR DISTRIBUTION	0.8%
SELF-DEPENDENCY AND WORK IN PROJECTS ONE HAS PREVIOUS EXPERIENCE	0.8%
SEARCH OF NEW PIONEERING PROJECTS	0.6%
PROMOTING THE FOREIGN INVESTMENT	0.5%
PROMOTING NEW OPPORTUNITIES FOR INVESTMENT IN RAW MINERALS IN JORDAN	0.2%
NOT ABUSING PROJECT FOR PERSONAL GAINS	0.2%
ENCOURAGING THE AGRICULTURAL SECTOR IN JORDAN	0.2%
EDUCATING UNIVERSITY STUDENTS IN NEW SPECIALIZATIONS THAT ARE REQUIRED BY THE MARKET	0.2%
(FREQUENCY MISSING OR DON'T KNOW)	58

Table Q29: If you had access to advice on how to run a business, would you take advantage of it?

RESPONSE	YOUNG ADULT	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED	OVERALL
YES	93.3%	50.9%	89.5%	96.8%	83.9%	90.6%	90.0%	86.4%
No	6.7%	49.1%	10.5%	3.2%	16.1%	9.4%	10.0%	13.7%
(FREQUENCY MISSING)	3							

Table Q29 (includes Q29.1, Q29.2, and Q29.3): If Yes to Q29, what kind of advice would be helpful? (Multiple response question, percentage averaged across all three responses.)

RESPONSE	PERCENT
HOW TO MARKET YOUR BUSINESS	23.6%
UNDERSTANDING BUSINESS REGULATIONS AND RULES (TAXES, REGISTRATION, ETC.)	20.4%
HOW TO WRITE A BUSINESS PLAN	18.9%
HOW TO MANAGE THE FINANCES OF A BUSINESS	16.3%
VOCATIONAL/SKILL TRAINING FOR YOU	11.7%
HOW TO HIRE AND MANAGE EMPLOYEES	9.1%
(FREQUENCY MISSING OR DON'T KNOW)	70

Table Q29.4: If Yes to Q29, would you be willing to pay for the service?

RESPONSE	PERCENT
YES	76.4%
No	23.6%
(FREQUENCY MISSING)	6

Appendix D: Difference of Means Tests

Introduction

A difference of means test (also known as a t-test) allows two groups to be compared to see if they are statistically different. Although it is often tempting to simply look at changes in average responses, the t-test gives assurance that there are real differences between two groups. Closed-ended responses such as Yes/No, True/False, Agree/Disagree and numerical values can be evaluated with a difference of means test. Altogether, the responses to twenty-six questions were compared using this approach.

The test is useful for pointing out the most important (statistically significant) differences in responses between two groups. Table D-1 describes the difference of means test results for gender and location. Tables D-2 through D-5 describe the test results for each age/employment group. The symbols used in the table are a '0' for no statistical difference between the compared populations, a '+' used if the statistical difference was negative, and a '-' if the difference was positive. Specific interpretations for each question type are described below.

Interpretation of Tests

Three different question types are included in the twenty-six that were analyzed. The interpretation of the results for each question type are as noted below.

TYPE 1 (AGREEMENT SCALE QUESTIONS): Questions 3 through 9.

- 0 = Group 1 agreed similarly to Group 2 – not statistically significant.
- + = Group 1 agreed more often than Group 2 – statistically significant.
- = Group 1 agreed less often than Group 2 – statistically significant.

TYPE 2 (DIFFICULTY QUESTIONS): Questions 11 and 13.

- 0 = Group 1 starting business difficulty similar with Group 2 – not statistically significant.
- + = Group 1 starting business more difficult than Group 2 – statistically significant.
- = Group 1 starting business easier than Group 2 – statistically significant.

TYPE 3 (TRUE/FALSE and YES/NO QUESTIONS): For Questions 1, 1.1, 1.2, 2, 14 through 23, 26, 29, and 29.4.

- 0 = Group 1 showed similar proportion of TRUE/YES responses with Group 2 – not statistically significant.
- + = Group 1 showed larger proportion of TRUE/YES responses than Group 2 – statistically significant.
- = Group 1 showed lower proportion of TRUE/YES responses than Group 2 – statistically significant.

Table D-1: Difference of Means for Gender and Community

	GENDER	COMMUNITY					
GROUP 1	MALE	AMMAN	AMMAN	AMMAN	IRBID	IRBID	KARAK
GROUP 2	FEMALE	IRBID	KARAK	AQABA	KARAK	AQABA	AQABA
Q1: Do you currently own or have you ever owned a business?	0	0	0	0	0	0	0
Q1.1: If Yes, in your opinion, would you consider it successful?	-	0	0	0	0	0	0
Q1.2: If No, would you ever consider starting a business?	+	0	0	0	0	0	+
Q2: Do you personally know people who have owned their own businesses?	+	-	0	0	0	0	0
Q3: Somebody must have extensive business knowledge to start a business.	0	0	0	0	0	0	0
Q4: Moral support from one's family is very important if someone wants to start a business.	0	0	0	0	0	0	0
Q5: Anybody with a good idea can start a business.	-	0	-	0	-	0	+
Q6: It's difficult to come up with an idea for a new business.	0	0	0	0	0	0	0
Q7: Governmental red tape and bureaucracy make starting a business difficult.	0	0	0	0	0	-	-
Q8: There are loans available for people who want to start their own businesses.	-	0	-	0	-	0	+
Q9: There is non-financial assistance available for people who want to start their own business.	-	0	-	0	-	0	+
Q11: Based on your perceptions, do you think that starting a business is easy or difficult?	0	0	+	0	+	0	-
Q13: On a scale of 1 to 10, rate how difficult you think it is to start a business in Jordan.	0	0	+	0	+	0	-
Q14: People who start their own businesses are educated.	-	-	0	-	0	0	0
Q15: People who start their own businesses have financial resources.	0	0	0	0	0	0	0
Q16: People who start their own businesses have connections (wasta).	0	0	0	0	0	0	0
Q17: People who start their own businesses are risk-takers.	0	0	-	0	-	0	+
Q18: People who start their own businesses have access to land, tools or other resources.	0	0	-	0	0	0	0
Q19: People start businesses because there are few jobs.	0	0	0	0	0	0	0
Q20: People start businesses to be their own bosses.	-	0	0	0	0	0	0
Q21: People start businesses to give their children a future in the business.	0	+	0	0	0	-	0
Q22: People start their own business to express their creative ideas.	-	0	-	0	-	0	0
Q23: People start their own business only to earn money.	+	0	0	-	0	-	-
Q26: Did you consider a loan from a bank or other lending institution for your own business?	0	-	-	0	0	0	+
Q29: If you had access to advice on how to run a business, would you take advantage of it?	0	0	0	0	0	0	0
Q29.4: If Yes, would you be willing to pay for the service?	-	0	+	+	0	0	0
PERCENT OF SIGNIFICANT TESTS	42%	15%	38%	12%	27%	12%	35%

Table D-2: Difference of Means for Age / Employment Group I

	AGE / EMPLOYMENT GROUP					
	GROUP 1 YOUNG ADULT	YOUNG ADULT	YOUNG ADULT	YOUNG ADULT	YOUNG ADULT	YOUNG ADULT
GROUP 2	ELDERLY	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED
Q1: Do you currently own or have you ever owned a business?	-	-	+	-	0	0
Q1.1: If Yes, in your opinion, would you consider it successful?	0	-	0	-	0	0
Q1.2: If No, would you ever consider starting a business?	+	0	0	0	0	+
Q2: Do you personally know people who have owned their own businesses?	+	-	0	0	0	0
Q3: Somebody must have extensive business knowledge to start a business.	0	0	0	0	0	0
Q4: Moral support from one's family is very important if someone wants to start a business.	0	0	0	0	0	0
Q5: Anybody with a good idea can start a business.	0	0	0	0	0	0
Q6: It's difficult to come up with an idea for a new business.	0	0	0	0	0	0
Q7: Governmental red tape and bureaucracy make starting a business difficult.	0	0	0	0	0	0
Q8: There are loans available for people who want to start their own businesses.	0	0	0	0	0	0
Q9: There is non-financial assistance available for people who want to start their own business.	0	0	0	0	0	+
Q11: Based on your perceptions, do you think that starting a business is easy or difficult?	+	+	0	+	0	+
Q13: On a scale of 1 to 10, rate how difficult you think it is to start a business in Jordan.	+	+	0	+	0	0
Q14: People who start their own businesses are educated.	0	0	0	0	+	0
Q15: People who start their own businesses have financial resources.	0	0	0	0	+	0
Q16: People who start their own businesses have connections (wasta).	0	0	0	+	0	0
Q17: People who start their own businesses are risk-takers.	0	0	0	0	0	0
Q18: People who start their own businesses have access to land, tools or other resources.	-	0	0	0	0	0
Q19: People start businesses because there are few jobs.	0	0	0	0	0	-
Q20: People start businesses to be their own bosses.	0	0	0	0	0	-
Q21: People start businesses to give their children a future in the business.	0	0	0	0	0	0
Q22: People start their own business to express their creative ideas.	0	0	0	0	0	0
Q23: People start their own business only to earn money.	0	0	-	0	0	0
Q26: Did you consider a loan from a bank or other lending institution for your own business?	0	-	0	0	-	0
Q29: If you had access to advice on how to run a business, would you take advantage of it?	-	0	0	-	0	0
Q29.4: If Yes, would you be willing to pay for the service?	0	0	0	0	0	0
PERCENT OF SIGNIFICANT TESTS	27%	23%	8%	23%	12%	19%

Table D-3: Difference of Means for Age / Employment Group II

GROUP 1	AGE / EMPLOYMENT GROUP				
	ELDERLY	ELDERLY	ELDERLY	ELDERLY	ELDERLY
GROUP 2	PROF. OWNER	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UN-EMPLOYED
Q1: Do you currently own or have you ever owned a business?	-	+	-	+	+
Q1.1: If Yes, in your opinion, would you consider it successful?	-	0	0	0	+
Q1.2: If No, would you ever consider starting a business?	0	-	0	-	-
Q2: Do you personally know people who have owned their own businesses?	-	-	-	0	0
Q3: Somebody must have extensive business knowledge to start a business.	0	0	-	0	0
Q4: Moral support from one's family is very important if someone wants to start a business.	0	0	0	0	0
Q5: Anybody with a good idea can start a business.	0	0	0	0	0
Q6: It's difficult to come up with an idea for a new business.	0	0	0	0	0
Q7: Governmental red tape and bureaucracy make starting a business difficult.	0	0	0	0	0
Q8: There are loans available for people who want to start their own businesses.	0	0	0	0	0
Q9: There is non-financial assistance available for people who want to start their own business.	0	0	0	0	0
Q11: Based on your perceptions, do you think that starting a business is easy or difficult?	0	-	0	-	-
Q13: On a scale of 1 to 10, rate how difficult you think it is to start a business in Jordan.	0	-	0	-	0
Q14: People who start their own businesses are educated.	0	0	0	+	0
Q15: People who start their own businesses have financial resources.	0	0	0	0	0
Q16: People who start their own businesses have connections (wasta).	0	0	0	0	0
Q17: People who start their own businesses are risk-takers.	0	0	0	0	0
Q18: People who start their own businesses have access to land, tools or other resources.	0	0	0	+	0
Q19: People start businesses because there are few jobs.	0	0	0	0	0
Q20: People start businesses to be their own bosses.	+	0	0	0	0
Q21: People start businesses to give their children a future in the business.	0	0	-	0	0
Q22: People start their own business to express their creative ideas.	0	0	0	0	0
Q23: People start their own business only to earn money.	0	0	0	0	0
Q26: Did you consider a loan from a bank or other lending institution for your own business?	-	0	-	-	0
Q29: If you had access to advice on how to run a business, would you take advantage of it?	+	+	+	+	+
Q29.4: If Yes, would you be willing to pay for the service?	0	0	0	0	0
PERCENT OF SIGNIFICANT TESTS	23%	23%	23%	31%	19%

Table D-4: Difference of Means for Age / Employment Group III

	AGE / EMPLOYMENT GROUP				
	GROUP 1 PROF. OWNER	PROF. OWNER	PROF. OWNER	PROF. OWNER	PROF. EMPLOYEE
GROUP 2	PROF. EMPLOYEE	TRADE OWNER	TRADE EMPLOYEE	UNEMPLOYED	TRADE OWNER
Q1: Do you currently own or have you ever owned a business?	+	0	+	+	-
Q1.1: If Yes, in your opinion, would you consider it successful?	0	0	+	+	0
Q1.2: If No, would you ever consider starting a business?	0	0	0	0	0
Q2: Do you personally know people who have owned their own businesses?	0	0	0	+	0
Q3: Somebody must have extensive business knowledge to start a business.	0	0	0	0	0
Q4: Moral support from one's family is very important if someone wants to start a business.	0	0	0	0	0
Q5: Anybody with a good idea can start a business.	0	0	0	0	0
Q6: It's difficult to come up with an idea for a new business.	0	0	0	0	0
Q7: Governmental red tape and bureaucracy make starting a business difficult.	0	0	0	0	0
Q8: There are loans available for people who want to start their own businesses.	0	0	0	0	0
Q9: There is non-financial assistance available for people who want to start their own business.	0	0	0	+	0
Q11: Based on your perceptions, do you think that starting a business is easy or difficult?	-	0	-	-	+
Q13: On a scale of 1 to 10, rate how difficult you think it is to start a business in Jordan.	-	0	-	-	+
Q14: People who start their own businesses are educated.	0	+	+	0	0
Q15: People who start their own businesses have financial resources.	0	0	+	0	0
Q16: People who start their own businesses have connections (wasta).	0	0	0	0	0
Q17: People who start their own businesses are risk-takers.	0	0	0	0	0
Q18: People who start their own businesses have access to land, tools or other resources.	0	0	0	0	0
Q19: People start businesses because there are few jobs.	0	-	0	-	0
Q20: People start businesses to be their own bosses.	0	0	0	-	0
Q21: People start businesses to give their children a future in the business.	0	-	0	0	0
Q22: People start their own business to express their creative ideas.	0	0	0	+	0
Q23: People start their own business only to earn money.	-	0	0	0	+
Q26: Did you consider a loan from a bank or other lending institution for your own business?	+	0	0	+	0
Q29: If you had access to advice on how to run a business, would you take advantage of it?	0	0	0	0	-
Q29.4: If Yes, would you be willing to pay for the service?	0	0	0	0	0
PERCENT OF SIGNIFICANT TESTS	19%	12%	23%	38%	19%

Table D-5: Difference of Means for Age / Employment Group IV

	AGE / EMPLOYMENT GROUP				
	GROUP 1 PROF. EMPLOYEE	PROF. EMPLOYEE	TRADE OWNER	TRADE OWNER	TRADE EMPLOYEE
GROUP 2	TRADE EMPLOYEE	UN- EMPLOYED	TRADE EMPLOYEE	UN- EMPLOYED	UN- EMPLOYED
Q1: Do you currently own or have you ever owned a business?	0	-	+	+	0
Q1.1: If Yes, in your opinion, would you consider it successful?	0	+	0	+	0
Q1.2: If No, would you ever consider starting a business?	0	+	0	0	+
Q2: Do you personally know people who have owned their own businesses?	0	0	0	0	0
Q3: Somebody must have extensive business knowledge to start a business.	0	0	0	0	0
Q4: Moral support from one's family is very important if someone wants to start a business.	0	0	0	0	0
Q5: Anybody with a good idea can start a business.	0	0	0	0	0
Q6: It's difficult to come up with an idea for a new business.	0	0	0	0	0
Q7: Governmental red tape and bureaucracy make starting a business difficult.	0	0	0	0	0
Q8: There are loans available for people who want to start their own businesses.	-	0	0	0	0
Q9: There is non-financial assistance available for people who want to start their own business.	0	0	0	0	+
Q11: Based on your perceptions, do you think that starting a business is easy or difficult?	0	0	-	0	0
Q13: On a scale of 1 to 10, rate how difficult you think it is to start a business in Jordan.	0	0	-	0	+
Q14: People who start their own businesses are educated.	0	0	0	0	-
Q15: People who start their own businesses have financial resources.	+	0	0	0	-
Q16: People who start their own businesses have connections (wasta).	0	0	0	0	0
Q17: People who start their own businesses are risk-takers.	0	0	0	0	0
Q18: People who start their own businesses have access to land, tools or other resources.	0	0	0	0	-
Q19: People start businesses because there are few jobs.	0	0	0	0	0
Q20: People start businesses to be their own bosses.	0	0	0	0	0
Q21: People start businesses to give their children a future in the business.	0	0	+	0	0
Q22: People start their own business to express their creative ideas.	0	0	0	0	0
Q23: People start their own business only to earn money.	0	0	0	-	0
Q26: Did you consider a loan from a bank or other lending institution for your own business?	0	0	0	0	0
Q29: If you had access to advice on how to run a business, would you take advantage of it?	0	0	0	0	0
Q29.4: If Yes, would you be willing to pay for the service?	0	0	0	0	0
PERCENT OF SIGNIFICANT TESTS	8%	12%	15%	12%	23%