

*

)

260

(
.0.91)

:

.1

Engine

(Globalization)

.(Megginson, 2003)

.(2003)

.(1996)

2007/9/17

.2008/9/3

*

.()

.(2000)

.2

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.(1997)

:

:

(%86.67)

(260)

:

:

.3

)

(43)

:

5) () () : (Likert

3) () () 4) () (

) () () (

(43) .() (

:

(10-1)

(19-11)

(35-30)

(29-20)

.()

(43-36)

(3.5)

(9279)

.2005

(3.49-2.5)

(2.49)

(6)

98	70	6904	
84	17	1427	
26	14	365	
35	12	410	
17	10	173	
260		9279	

(25)

(300)

(15)

(275)

(Cronbach Alpha)

.(1)

(1)

()		
0.91		43-1
0.90		10-1
0.88		19-11
0.87		29-20
0.89		35-30
0.92		43-36

(0.91)

(2004)

.(1989)

.(Spss.10)

15

" : (Descriptive Statistic -1 Measures)

" 50

(One-Sample Test) -2

(One-Way) -3

.(Zimmerer, 1998)

" "Small Business Act"

.4

Small Business

.(Megginson, 2003)

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(

.(Machness, 2007)

.(2005)

1995 %60.2 %77.8 .(1995) 19-6 20
 %60.1 .(2004) 1995
 (1988)

13108 12607 : (2005-2001)
 . (2) 14573 16576 17538

:
 (%100) 2001
 2002
 (%39.1) 2003 (%4)
 (%16.1) 2005 (%31.5) 2004

.(Hodgetts 1998)

)

.(

(2)

ITC

.2005-2001

%100	12607	2615	8586	1406	2001
%104	13108	2631	8917	1560	2002
%139.1	17538	2560	13282	1696	2003
%131.5	16576	2977	11584	2015	2004
%116.1	14573	2755	10022	1796	2005

.(2005) : *

25000 500 2004
 36
 (%42)
 (3)
 (2005-2001)
 1989 -
 (3)
 (15000-5000)
 %7.5 3
 (4)
 (5)
 2002 -
 (1867330) (502) 2006
 1960 -
 / -
 / -
 1986
 (3000)
 -
 4000 -1000 (20000)
 / -
 / -
 / -
 %6.5 (1000)
 2006
 - 15000-200
 1977 -

(3)
()
.2005-2001

1272	5475	674	2001
1388	5755	701	2002
1351	7895	765	2003
1526	7238	957	2004
1427	6904	948	2005

(2005): *

(1996)

)
(

(4)

.2006-12-31 2006 -1-1

525	%70	1126005	%75	440		1
73	%15	238010	%11	63		2
42	%7	115000	%6	37		3
51	%8	128250	%8	48		4
691	%100	1607265	%100	588		

(2006) : *

(5)

.2006

-	-	-	-	-	-	9000	1	
-	-	-	-	15300	4	33000	7	
3150	1	17000	2	11700	3	31000	7	
119100	43	94000	34	206010	55		423	
6000	4	4000	1	5000	1	11000	2	
-	-	-	-	-	-	-	-	
128250	48	115000	37	238010	63	1126005	440	

(2006) : *

%12

%67

AMIR Program-Achievement of Market: Friendly) AMIR

- Initiatives and Results Program

1998 (

%42

(2000)

%.23

%35

%74

%14

%90

:

" (2006)

-

.(Schell, 1996)

-1

:

-2

-3

-4

" (2005)

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"

(6-2)

" (2006)

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"

" (2004)

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"

" (1997) - " (2004)

" (1996) - " (2000)

" (1996) - (1999)

74

(Hensher, 2006)

" (1997) -

.5
 " (JOP, 2003) -
 " 28
 (6)
 98
 84 %37
 %32
 .%7 %26
 %59
 .%10 (Tomtime and Pansiri, 2000) -
 " (15000-1000) 203 "
)
 %48 ((5-2)
 (60000-5000)
 (15000-1000) " (Larson, 1997) -
 %18 %39 "
 5000

(6)

%37	98		
%14	35		
%10	26		
%32	84		
%7	17		

%10	26	6	
%20	51	12 - 6	
%11	28	24 - 12	
%59	155	24	
%29	76	1000 - 200	
%27	69	3000 - 1001	
%25	66	5000 - 3001	()
%19	49	15000	
%48	126		
%40	105	3 - 2	
%8	19	5 - 4	
%4	10	5	
%62	162	1000 - 5000	
%18	46	20000 - 10001	
%15	39	30000 - 20001	()
%5	10	60000 - 30001	
%56	146	2000 - 1000	
%20	52	4000 - 2001	
%7	17	6000 - 4001	
%9	24	15000 - 6001	()
%8	21	15000	
%39	101		
%18	46		
%7	21		
%29	75		
%7	17		
%38	99	600 - 200	
%27	71	1000 - 601	
%25	66	5000 - 1001	
%7	17	10000 - 5001	()
%3	7	10000	

(7)

(One-Sample Test)

t	t					
0.000	10.986		0.94	3.87		6
0.000	13.514		0.97	3.82		4
0.000	10.922		0.98	3.81		10

t	t					
0.000	9.414		0.97	3.69		9
0.000	8.286		0.96	3.67		7
0.000	5.737		0.99	3.48		1
0.000	5.735		0.98	3.47		3
0.000	5.657		0.99	3.42		2
0.011	2.571		1.00	3.23		5
0.013	2.508		1.01	3.21		8
0.000	14.425		0.64	3.57		10-1

:H0

(7)

t

(6)

(t)

(7)

t

3.87

(0.01 = α)

%99

(0.94)

t

t

t

t

)

(

.(3.21)

(7)

:

3.57

.0.64

(3)

0.82

t (8)

(4.06)

(3.63)

(8)

(One-Sample Test)

t	t				
0.000	15.825		0.82	4.06	11
0.000	13.958		0.82	4.00	15
0.000	11.797		0.87	3.87	16
0.000	11.355		0.89	3.84	17
0.000	9.443		0.96	3.75	18
0.000	9.144		0.98	3.74	13
0.000	9.241		0.99	3.73	14
0.000	8.893		0.97	3.72	12
0.000	7.644		0.99	3.63	19
0.000	17.191		0.52	3.82	19-11

(9)

(One-Sample Test)

t	t				
0.000	20.317		0.76	4.22	22
0.000	15.081		0.86	4.01	26
0.000	17.102		0.94	3.99	23
0.000	8.726		0.98	3.76	29
0.000	9.950		0.97	3.75	25

t	t					
0.000	10.891		0.99	3.73	.	28
0.000	7.322		1.01	3.59	.	27
0.000	8.680		0.96	3.58	.	20
0.000	6.290		1.01	3.50	.	24
0.000	4.681		0.99	3.37	.	21
0.000	16.873		0.58	3.75	()	29-20

(8)

(4.22)

3.82

0.52

0.76

) :

(3)

.(3.37)

(

(9)

3.75

0.58

(3)

(t)

(8)

.(0.01 = α) %99

t

0.01

(1989)

(t)

(9)

:

(0.01 = α) %99

t

.0.01

(t)

.(0.01 = α)

(9)

t

:

(10)

(One-Sample Test)

t	t					
0.000	9.21		0.98	3.67		30
0.000	8.06		0.93	3.63		31
0.000	8.05		0.96	3.61		34
0.000	7.79		0.97	3.60		35
0.000	7.09		1.02	3.56		33
0.000	6.66		0.99	3.52		32
0.000	9.08		0.59	3.60	()	35-30

t (10)
 .(0.01 =α) t

:(30)

3.67

0.98

:

.(3.52)

)

(
(10)

(11)

3.60

t

.0.59

:(38)

/

(3)

3.82

)

0.89

(
(11)

.(3.60)

(0.01 = α)

(t)

3.73

.059

(3)

:

(11)

(One-Sample Test)

t	t					
0.000	7.681		0.89	3.82	/	38
0.000	7.481		0.89	3.81		36
0.000	10.835		0.93	3.77		40
0.000	8.438		0.93	3.73		39
0.000	9.656		0.96	3.68		41
0.000	8.392		0.99	3.67		43
0.000	6.965		0.96	3.66		37
0.000	10.896		0.93	3.60		42
0.000	17.825		0.59	3.73	()	43-36

(12)

0.67	3.66	0.92	3.49	0.74	3.64	0.78		0.62	3.46	
0.65	3.68	0.98	3.32	0.79	3.67	0.75	3.59	0.59	3.44	
0.63	3.84	0.62	4.03	0.64	3.97	0.66	4.03	0.56	3.84	

:

($\alpha = 0.05$)

(F=8.16)

(F=10.82)

(F=10.53)

(F=5.49)

($\alpha=0.000$)

(13)

					(F)	
		(257 2)	8.077 95.938	4.039 0.373	*10.82	0.000
		(257 2)	9.067 142.746	4.534 0.555	*8.16	0.000
		(257 2)	5.437 126.790	2.719 0.495	*5.49	0.000
		(257 2)	22.145 270.271	11.073 1.052	*10.53	0.000
		(257 2)	1.697 107.796	0.849 0.421	2.02	0.135

($\alpha = 0.05$)

*

(60000 -5000)

(15000 -100)

-2

(13)

(F=2.02)

($\alpha=0.135$)

($\alpha=0.05$)

3.57

0.64

) (2006)

(2006

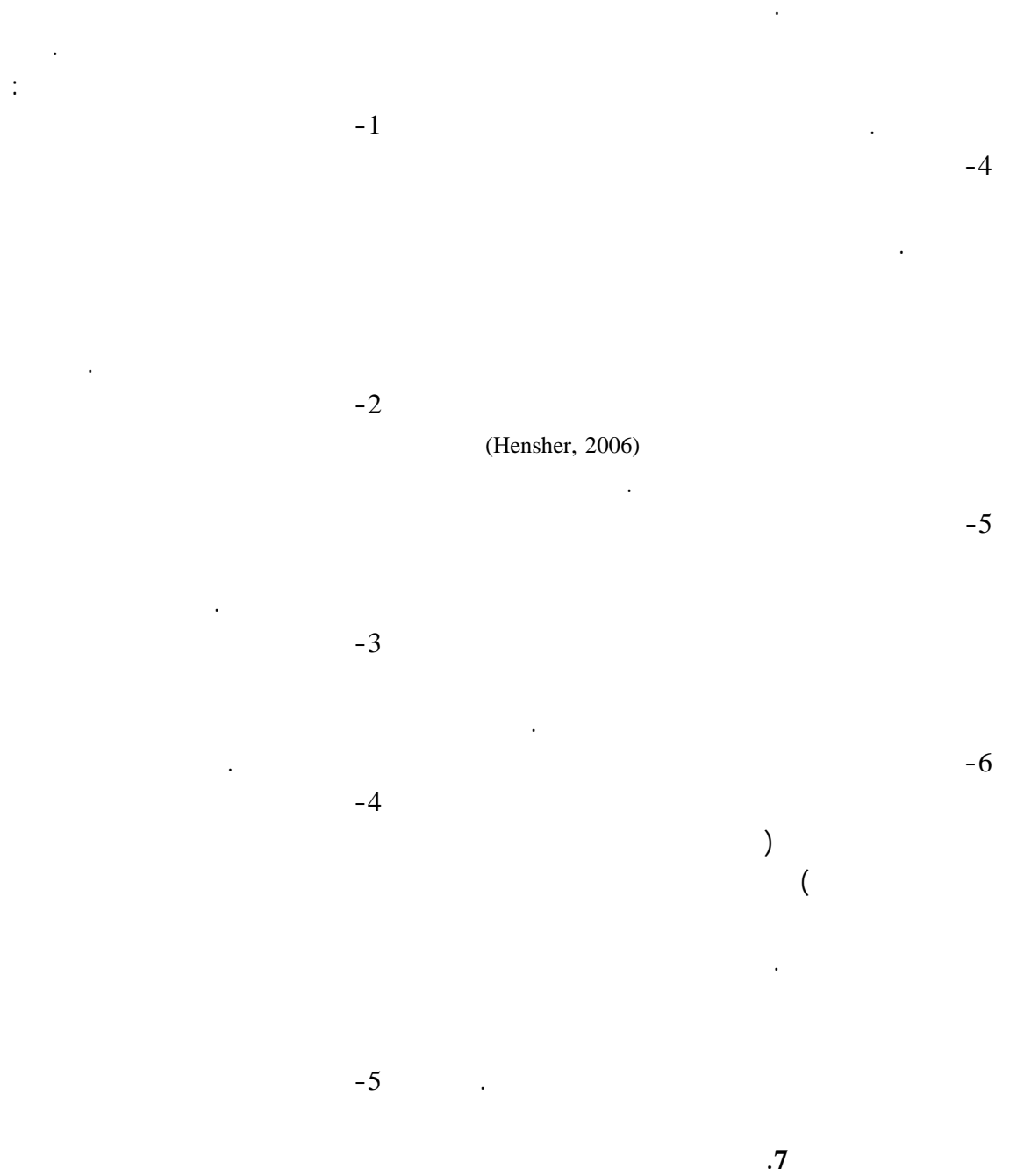
.6

-3 :

(3 -2)

-1

(15000 -200)



.65 18
2006

1996

2004
 2006 -2001 : 2005
 2005 (32) 2005 .1
 1996 1989 .76-62 (1)
 .76 79
 2000
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 2003
 .1
 1999
 .29 18 1988
 2004
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 2005

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Financial and Administrative Problems Facing Small Businesses in the Southern District

*Belal Y. Al-Smairat**

ABSTRACT

This study aims to identify certain problems that face small enterprises in the southern governorates in Jordan. The study was conducted on a sample of 260 projects using a questionnaire of five dimensions; establishment stage, financing, management, lack of governmental support and surrounding environment. The validity and reliability of the study have been improved by well-experienced scholars where the stability factor of the measure reached (0.91). A number of statistical methods was employed to analyze the data, these methods include: means, ANOVA and simple regression analysis. The findings indicated that lack of capital and insurance loans occupied the first priorities of the owners, whereas lack of administrative experiences, marketing and finance was the main reasons behind failing businesses. The researcher has recommended qualified and well-prepared studies taking into account the needs of small businesses and to increase training and rehabilitation of the owners of these businesses.

Keywords: Financial Problems, Administrative Problems, Small Businesses, Southern District.

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