Mutah University
College of Graduate Studies

The Role of Management in Developing Investment for Productive Projects

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والموسومة بـــ: **the role of management in developing investment for productive projects**

استكمالاً لمتطلبات الحصول على درجة الماجستير في الإدارة الهندسية

القســـم: الإدارة الهندسية في تاريخ ٢٠٢٠/٠٥/٠٦

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Dedication

Initially, thanks to Allah, the Lord of the Great Throne. I dedicate this effort to the spirit of my pious father, who gave me this determination and gave me strength, knowledge, ability, opportunity and more, and he brought me to safety before he left.

To my mother, my teacher and my inspiration, she has been patient and struggled for me and always supported me without her blessing; this achievement would not have been possible.

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Haya Al-Masri

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Abstract

The Role of Management in Developing Investment for Productive Projects

Haya Khaled Abd Al-Mena'm Al-Masri

Mu’tah University, 2020

The study aimed to determine the levels of support offered to micro, small and medium productive projects and to determine the levels of projects owners' satisfaction in regarding to their projects performance. The study conducted in Al Kark Governorate, Jordan. The study population consisted of the micro, small and medium productive projects that take place in Al Kark Governorate. A sample of 74 project owners was selected randomly and participate voluntary. Closed-end questionnaire was developed specifically to fitful the study requirements. The questionnaire validity and reliability were verified and conformed. However, the study followed the quantitative methodology. The results of the study concluded that; micro, small and medium projects owners' were gotten satisfactory supports also they were satisfied in regarding to their projects performance. In addition, there was a statistically significant correlation between the supports which, projects owners gotten and their projects performances. Further, grant credits influence the projects owners' satisfaction in regarding to the supports which they gotten as well as their projects performances. And finally, other examined projects owners demographics', project type and grant provider have inconsistence influence on the levels of project owners' satisfaction levels in regarding to the supports that gotten and to their projects performances.

الملخص

دور الإدارة في تطوير الاستثمار للمشاريع الإنتاجية

هيا خالد عبد المنعم المصري

جامعة مؤته، 2020

هدفت الدراسة إلى استقصاء درجة الدعم المقدم لصحاب المشاريع الإنتاجية الصغرى والصغيرة والمتوسطة وتحديد مستويات رضا أصحابها فيما يتعلق بأداء مشاريعهم. أجريت الدراسة في محافظة الكرك، الأردن. تكون مجتمع الدراسة من اصحاب المشاريع الإنتاجية الصغرى والصغيرة والمتوسطة التي تقع في محافظة الكرك. تكونت عينة الدراسة من 74 من اصحاب المشاريع الصغرى والصغيرة والمتوسطة بشكل عشوائي، والذين استجابوا للمشاركة بالدراسة بشكل تطوعي. تم تطوير استبيان مغلق خصيصًا لملاءمة متطلبات الدراسة. تم التحقق من صحة الاستبيان وموثوقيته. اتبعت الدراسة المنهج الكمي. وتوصلت الدراسة إلى نتائج الاتية: حصل أصحاب المشاريع الصغيرة والمتوسطة والصغيرة على دعم مرضٍ كما كانوا راضين فيما يتعلق بأداء مشاريعهم. بالإضافة إلى ذلك، كانت هناك علاقة ذات دلالة إحصائية بين الدعم الذي حصل عليها أصحاب المشاريع نتائج وأداء مشروعاتهم، كما توصلت الدراسة الى ان اعتمادات المنح اثرت على استجابات أصحاب المشاريع نتائج فيما يتعلق بالدعم الذي حصلوا عليه وكذلك أداء مشاريعهم. وأخيرًا ، فإن الخصائص الديموغرافية لمالكي المشروعات ونوع المشروع ومقدم المنح لها تأثير غير متناسق على مستويات رضا أصحاب المشاريع فيما يتعلق بالدعم الذي حصل عليه وعلى أداء مشاريعهم.

Chapter 1

Introduction

1.1 Background of the study

In comparison with large enterprises, micro, small, and medium enterprises are more in the developing countries' economies. In countries such as Jordan, micro, and small enterprise (MSE) is much higher in the marketplace. Jordan has one of the smallest economies in the Middle East that heavily depend on micro, small, and medium enterprises (MSMEs) to drive their economic growth and create jobs. This MSE is both found in the urban and rural setups. They are responsible for the provision of cheap goods and services to their population. Due to the factor that they are responsible for creating employment in the economy and the provision of affordable products and services, their contribution cannot be ignored (Cruz, Justo & Castro, 2012). These institutions contribute to the growth of the developing countries' economy through the enhancement of the level of income of both the middle and lower class. The lack of financing has made the SMEs not be able to reach their full potential, thus contributing to a shortage of employment opportunities. Several financial institutions offer to finance, but tiny micro, small-medium enterprises meet the demand to access financing (Asad, Shariff & Alekam, 2016).

The resources that these MSE require for startup capital and working capital are high while the supply is limited (Thio, 2006). Formal financial organizations responsible for financing micro-enterprise cannot meet the demand for low-income earners (Ali, 2013)**.** Similarly, the financial organization can also not meet the financial needs of the micro-enterprises for the growth of their businesses (Babajide, 2012). Banks are the only lending options left for the MSME to seek financing from, of which banks require collateral that MSE, in most cases, does not have or cannot access it (Kausar, 2013). Another challenge these MSE face from getting financing from the bank is that banks offer loans at high-interest rates which the MSE struggling to repay thus banks prefer giving their credit to large business enterprises with low risk of defaulting and advantage to the banks in terms of making profits (Shahbaz, Javed, Dar & Sattar, 2014). Banks also require length documentation while applying for financing, which also poses a challenge for MSE.

Apart from the banks and the financial institution MSE is left with the option of acquiring resources from self-financing, local money lenders a Rotating Saving and Credit Associations (ROSCA). The first option that MSE has is self-financing, which is a great challenge since this option requires saving and yet one of the constraints that MSE is facing is low saving

capability. The interest rates charged by money lenders are also very high that, in most instances, leads to the business struggling to pay and further may cause the sale of the business to clear the remaining debt from the loans taken (Asad, Shariff & Alekam, 2016). Rotating credit Associations are functional in the real sense for MSE. Still, the challenge these organizations face is that because they are informal, they usually end up with a high default rate. In the funding options, micro-finance institutions seem to be the best option, which is a viable and sustainable option for accessing finance for MSE (Bembenutty, White & Vélez, 2015).

Apart from financing, these MSE also face the challenge of management. Management of the MSE is essential for them to gain competitive advantage; therefore, the owners or administration of the MSE require training in various skills. The multiple abilities offer a competitive advantage to these MSE. Training also gives a benefit to the owners of the businesses to develop networks, learn new technology skills and share, and advance their skills to enhance their business by commercializing it to become more prominent (Sánchez, 2011). Training to be offered to the MSE business is tailored to add a competitive edge to entrepreneurial skills among the owners of the MSEs.

1.1.1 Micro Small Enterprise Performance

The micro and small enterprises are considered the back born of a country's economy. They play a critical role in the development and the making of an essential contribution in the employment sector and GDP as the primary contributors to job creation and employment opportunities. When MSE are successfully managed and are a success, they become one of the most pertinent drivers of economic growth. The performance of the SME entirely depends on the management and the business skills of the owner, who is connected to the ideas of effectiveness and efficiency. MSE must perform well in several areas using minimal resources to be successful. For example, financial and non- financially. Financial means that they must be able to make a profit from their business ventures and non-financial implies that the business has to gain market share to meet the goals and the objective of the company. Lastly, the industry needs to create value for its shareholders while non-financial measure include measures ranging from employee motivation, customer satisfaction and quality of products and services produced (Maylor, 2010).

1.1.2 Micro and Small Enterprises in Jordan

Jordan has one of the smallest economies in the Middle East that heavily depend on micro, small, and medium enterprises (MSMEs) to drive their economic growth and create jobs. The economy of Jordan is mainly

made for small and medium businesses (MSEs) where the MSE contribute to about 98% of the Jordanian enterprises of which the sector employees about 60% of the labor force with a product count of about 50% of the total GDP as displayed by Al-Tamimi and Jaradat (2019). 98.5% of businesses in Jordan comprises of MS from the total of all registered businesses and create 60% of informal jobs according to a survey done in 2013. Also, it has been observed that they contribute 50% of the GDP and is the solution for solving the unemployment problem (Ministry of Planning and International Cooperation, 2011).

The MSE in Jordan engages in different activities in the economy, such as trade, services, manufacturing, and agriculture. In 2006, business and services accounted for 85% of MSE activities as the most dominant. The MSE is almost completely entirely dependent on trade, which accounts for about 92.7% of the employees in Jordan (Ministry of Planning and International Cooperation, 2011). This is a reflection of the provision of MSEs found in the trade sector at the local level. In the manufacturing industry, the level of technology and investment needed increases drastically. In areas such as Amman, Zarqa, Irbid, Madaba, and Aqaba are shifting their MSE strategies from trading activities to more value-added activities in the manufacturing sector and services. This is encouraged by a survey that has shown that the life cycle of companies starts as small, thus grow from small to big then to medium and then advance to large companies. The governorate of Jordan has identified that the tiny firms are unable to develop and progress to medium firms due to the underdevelopment of the business environment.

1.1.3 Micro, small and medium national supports organizations and program

Launched in 2002 by Minister of Planning and International Cooperation and managed by The Royal Scientific Society, IRADA (Enhanced Productivity program) is a program for national development whose goal entails the enhancement of social and economic productivity in Royal Vision Implementation to facilitate changes in development. The program functions throughout 28 centers within the Central, Northern, and Southern Governorates ("Homepage - RSS", 2020).

IRADA aims to improve the living standards of all Jordan citizens through the creation and increasing opportunity access for economic productivity and contribution, especially those who living in remote and rural Kingdom areas. IRADA facilitates various productivity project establishments through the provision of technical training and advisory services to the project owners. IRADA aims to assist Jordanians in the readiness for entrepreneurship and encourages them to practice self-reliance; making them productive citizens

capable of contributing actively to the kingdom's socio-economic development. Through these actions, jobs for the investors and staff are created by IRADA ("IRADA - JoMIZ", 2020). IRADA's mentoring and training services are offered free of charge for everyone ("Planning Ministry honours IRADA programme entrepreneurs", 2020). The award was won by 12 projects in 2019 whereby 6 of these went to industrial enterprises, 4 went to service, while 2 went to tourism ventures.

IRADA's launch has since spearheaded over 1000 lectures for raising awareness. Also, training sessions have been conducted towards 120,000 individuals. Additionally, 15,000 small-and medium-sized enterprises have been established as a result of the run 24,000 economic studies thereby equipping 39,000 individuals with employment ("Planning Ministry honours IRADA programme entrepreneurs", 2020).

Inhad provides a "complete chain of services", starting with training and rehabilitation and moving to feasibility studies and cooperation with commercial and Islamic banks. The program also provides guidance and counseling services to enable youth to form small- and medium-sized enterprises. The launching of the program was inspired by His Majesty King Abdullah's vision for fighting unemployment through self-employment and starting enterprises in various sectors. The launch based on several recent meetings His Majesty held with young entrepreneurs.

1.2 Statement of the problem

In Jordan, training of MSE has been given the least importance by microfinance, financial institutions, and other government agencies responsible for the development of MSEs. The limited access to various skills that are offered through trains affects the growth of MSEs, causing them to become stagnant (Haider, Asad & Fatima, 2018). A majority of studies have enlightened the importance of financing and business skills to enhance the growth of MSE (Rodrigues et al., 2012). Training on business skills has an impact on behavioral change and perceptive of treating threats that face the business. Majority of financial institutions provide credit facilities to MSE but do not train them on how to manage the resources to be able to run a successful business (Islam et al, 2011). There is a big difference in an MSE that has been financed by a financial institution, and the owner has adequate business skills to manage it. Therefore from the above discussion, it is evident that financing is not the only requirement for MSE to grow in the economy but also some business skills that can be acquired through training to enhance the growth of MSE. Therefore, this study is conducted to be able to find evidence about the importance of management to improve performance by providing

training on business skills to enhance development and execution and financing for MSE.

1.3 Objective of the study

The objective of the study was:

1- To determine the level of the administrative supports' offered to the micro, small or medium projects owners.
2- To determine the level of the financial supports' offered to the micro, small or medium projects owners.
3- To determine the level of the technical supports' offered to micro, small or medium projects owners.
4- To determine the level of projects owners' of micro, small, or medium project satisfactions with their projects financial performances'.
5- To determine the level of projects owners' of micro, small or medium project satisfactions with their projects internal operations performances'.
6- To determine the level of projects owners' of micro, small or medium project satisfactions with their projects accommodations design and engineering.

1.4 Study Questions

The study aimed to answer the following questions:

1- What is the level of administrative supports' offered to the micro, small or medium projects owners?
2- What is the level of the financial supports' offered to the micro, small or medium projects owners?
3- What is the level of the technical supports' offered to micro, small or medium projects owners?
4- Are projects owners' of micro, small, or medium project satisfied with their projects financial performances'?
5- Are projects owners' of micro, small or medium project satisfied with their projects internal operations performances'?
6- Are projects owners' of micro, small or medium project satisfied with their projects accommodations design and engineering?

1.5 Research hypotheses

The research aimed to test the following hypotheses:

H_1: Administrative Support has no effect on project performance.

H_{11}: Administrative Support has no statistically significant effect on Financial Performance at ($\alpha \leq .0.05$).

H_{12}: Administrative Support has no statistically significant effect on Efficiency of Internal Operation at ($\alpha \leq .0.05$).

H_{13}: Administrative Support has no statistically significant effect on Conditioning Design and Engineering at ($\alpha \leq .0.05$).

H_2: Financial Support has no effect on project performance.

H_{21}: Financial Support has no statistically significant effect on Financial Performance at ($\alpha \leq .0.05$).

H_{22}: Financial Support has no statistically significant effect on Efficiency of Internal Operation at ($\alpha \leq .0.05$).

H_{23}: Financial Support has no statistically significant effect on Conditioning Design and Engineering at ($\alpha \leq .0.05$).

H_3: Technical Support has no effect on project performance.

H_{31}: Technical Support has no effect on Financial Performance at ($\alpha \leq .0.05$).

H_{32}: Technical Support has not effect to Efficiency of Internal Operation at ($\alpha \leq .0.05$).

H_{33}: Technical Support has not effect to Conditioning Design and Engineering at ($\alpha \leq .0.05$).

H_4: There are no statistically significant differences in the respondents' responses' due the differences in each demographic variables.

H_{41}: There are no statistically significant differences in the respondents' responses' for project supporting dimensions due the differences in each demographic variables.

H_{42}: There are no statistically significant differences in the respondents' responses' for project performance dimensions due the differences in each demographic variables.

1.6 Significance of the study

The study would give more insight into the micro and small enterprises in Jordan concerning the challenges that business enterprises face for them to be successful, their performance in the market, and what is required to protect their businesses from failing. The findings of the study would assist them in the Karak governorate to formulate policies that would enhance the management, financing, and the performance of the micro and small enterprises in Jordan. The study will also be useful for investors who would like to venture into business in Jordan to equip themselves with information and knowledge of various financing options, business skills, management risk and performance of business enterprises in Jordan marketplace. It can also benefit young scholars to do further research on management skills required for the business to be successful, factors influencing the performance of the business and challenges, and options available for financing.

1.7 Limitations of the study

There was a challenge in finding information on micro and small enterprises in Jordan since little information is known about them. However, the problem was overcome by reviewing different secondary published and non-published information from various sources. The large population of micro and small enterprises in Jordan also was a challenge since the business enterprises operated in multiple environments such as either in an open-air market or sheltered markets causing the business to have different problems thus making it difficult to analyses the business conditions In this case samples were used to represent the various market environment.

It was also challenging to collect primary information from the owners of the business enterprise due to a lack of trust on the part of the owners to give details of their business venture.

1.8 Methodology

The study's methodical basis included the following:

1- A comprehensive literature survey was carried out pertinent to the study of the role of management in development investment for productive projects. This encapsulated an analysis of secondary sources such as journal articles and textbooks.
2- Identifying key research problems, questions, hypotheses and objectives.
3- Determining the relevant research sample.
4- Designing questionnaires for the purpose of conducting primary research. These were validated via the use of statistical analysis for the purpose of ensuring reliability.
5- SPSS was used to interpret data obtained from the questionnaires.
6- Results were analyzed and collated via a discussion of the study's key findings.
7- Conclusions and recommendations were drawn from the study's overall findings and results

Chapter 2

Literature Review

2.0 Introduction

The economy of Jordan is mostly comprised of micro and small enterprises. According to 10000 JOD micro and small business comprises about 136,000 establishments, which is about 96.9% accounting a significant percentage of the private sector activity (Masoud, 2020). The government of Jordan identified strengthening of MSEs as a strategy of combating poverty and it has initiated domestic support and programs to support the MSEs (Bawaneh & Al-Abbadi, 2017)**.** This is because MSE s play an important role in the economy of Jordan and therefore for this reason it has become important to assess the performance and reinforce this role. The performance factor of MSEs accumulate from both non-financial factors and financial factors and a number of obstacles. Several theories of economist defined MSEs as closed systems, which has caused the weakening of networks to support the performance of the MSEs (Masoud, 2020).

Table 2.1: Definition of MSEs in Jordan, US and EU

Business size	Number of employees			
	US	EU	JORDAN /CENTRAL BANK OF JORDAN	JORDAN /MIT/INDUSTRIAL SECTOR
Micro	1-6	<10	-	1-9
Small	<250	<50	5-20	10-49
Medium	<500	<250	21-100	50-249

Source (Masoud, 2020, 5)

A majority of micro small and medium enterprises in Jordon work within the formal sector and are registered as per the law requirements. The micro and small enterprise play an essential role zthese businesses are registered, there is a sizeable number that is in the informal sector delivering legal and lawful services and products but is just not registered enterprises in the Kingdom (Ministry of Planning and International Cooperation, 2011). There are hurdles that these MSE (Micro and small enterprises) face in Jordan, such as accessing financing, management. However, other factors motivate owners of these businesses, such as training and education in management and finance, which has a positive impact on the performance of these MSEs. Performance indicators may be defined differently by the owners of the MSEs and the society due to the level of investment and advancement of the business. The performance indicators can be defined by increase sales, increase income, an

increase in asset base, an increase in employment, an increase in savings, and meeting their household daily expenses. By the owners and society, while in reality, performance should be measured by return on assets and return on equity. The return on equity and assets can only be available if proper accounting records are kept. The Challenge that most of these MSE in Jordan's face is that they do not have proper accounting skills and records (Haider, Asad & Fatima, 2018). This chapter describes the theoretical foundation of the study, management, financing, and evaluate the performance of micro and small enterprises in Jordan.

2.1 Performance of Micro and small enterprises in Jordan

Some of the critical factors that influence the performance and success of SMEs in Jordan are individual factors, business characteristics, management factors, business support, capital availability, and the business environment. According to a study that was done by Chawla et al. (2010) it was found that micro and small enterprises are subject to several success factors that are related to marketing, competitive forces, industry trends, location, capital availability, and the owners' experience in management. Chong (2012) identified that management skills, government support, training and access to capital, marketing, customer service, competitive prices, human resource management, social skills location, family, and friends support are factors that can lead

to the adequate performance of the MSEs. Ng and Kee (2012) identified leadership and management, intellectual capital, organization innovation and entrepreneurial characteristics and competence, human resource, motivation, and market orientation as the key factors that lead to the success of MSEs in developing countries such as Jordan. Nikolić et al. (2015) classified factors that lead to the success of MSEs as individual factors and non-individual factors. She explained that individual factors included factors such as owner management skills, personal characteristics, gender, and motivation. The non-individual factors were identified to be internal to the MSEs such as marketing, the ability to be competitive, technology, and innovation.

In contrast, an external factor had identified as limited finance, market condition, and intense competition. Lampadarios (2017) has classified factors that affect the success of MSEs as entrepreneurial factors that are related to owners' age, gender, education level, experience, and managerial skills. Enterprise factors that are related to business age and size, business network, financial resources, customer relationship management, human capital, marketing, and strategic planning. Business environment factors that are related to political, economic, social-cultural, technology, and ecological environments. Yusof and Aspinwall (1999) studied that for manufacturers and

industry in the MSEs category, success and performance are based on total quality management. They went further by proposing ten factors that should be taken into consideration for the success of these MSEs mainly covering: management leadership, continuous improvement system, employee education and training, supplier quality management, measurement and feedback, systems and processes, human resource management, resources, work environment, and culture, along with tools and techniques.

2.1.1 Age, Gender and Marital Status

Jordan is an area with strong religious beliefs especially in issues that are related to gender based. One study that was done in Jordan found that approximately about 40% of are male entrepreneurs and 20% are female entrepreneurs. From the sample, only 38% of the male had received training while only 10% of the women had also received business training (Singh, 1983). The reason behind the difference was due top cultural, social and religious norms that gave more privileges to the males to access higher education (Tambunan, 2017). According to a report by the World Bank, women entrepreneurs in Jordan have relatedly a lower education level than the male counter parts (World Bank, 2014).

The balance of family and women in MSEs is also a big challenge and may influence performance of the MSEs owned by women compared to male owners.

Age, gender, and marital status are also considered important factors influencing the financial decision-making process. At a relatively younger generation, an individual tends not to weigh pros and cons in detail and is thus likely to take risky decisions with less consideration for its fall out, if gone wrong (Barber & Odean, 2001). However, with an increase in age, tendency to take risky decision subsidies, and well thought out/rational decision making starts taking over with an emphasis on long term safe investments involving little hassle.

Age and gender have much to contribute towards a rational decision-making process, with an increase in age, the tendency to take risky decisions usually subsides. In contrast, long-term decision making and stable asset allocation becomes part of the behavior.

Eberhardt, Bruin and Strough (2019) examined the association between the factors that make the financial decision, two cognitive and two non-cognitive human differences, and sex. Three key findings were reported based on an Online Survey performed in the UK National Sample (N = 926). Second, in all four financial indicators, the older generation was strongly linked with better results. Past findings have been reinforced by older adults' better performance in lower-cost judgments (Bruine, Parker & Fischhoff, 2007; Del Missier,

Mäntylä, Hansson, Bruin, Parker & Nilsson, 2013; Strough, Mehta, McFall & Schuller, 2008; Strough, Schlosnagle, Karns, Lemaster, & Pichayayothin, 2014) and credit card compilation costs (Li, Gao, Enkavi, Zaval, Weber & Johnson, 2015).

Eberhardt, Bruin and Strough (2019) claimed modern improvements in the findings of money management and financial decision-making, favoring alliances that were not previously checked. Although ratings on each of these measures usually showed an increase in age, middle-aged cash management increased, and financial returns strengthened with older age but declined later (Agarwal, Driscoll, Gabaix & Laibson, 2009).

The older years have been linked to increased responsiveness through experience regularly (Li, Gao, Enkavi, Zaval, Weber & Johnson, 2015; Lusardi & Mitchell, 2011; Park, Lautenschlager, Hedden, Davidson, Smith & Smith, 2002; Salthouse, 2004). Older individuals are less negatively affected by financial decisions than younger adults, and according to the general trend of older people, it is less depressive (Charles, Reynolds & Gatz, 2001; Carstensen, Pasupathi, Mayr & Nesselroade, 2000). The older group knew little about complicated issues and figures (Bruine, Wallin, Parker, Strough & Hanmer, 2017; Låg, Bauger, Lindberg & Friborg, 2014; McNair, Okan, Hadjichristidis & Bruin, 2019; Sinayev, Peters, Tusler & Fraenkel, 2015; Weller, Dieckmann, Tusler, Mertz, Burns & Peters, 2013).

From their (Bruine, Wallin, Parker, Strough, & Hanmer, 2017; Låg, Bauger, Lindberg, & Friborg, 2014; McNair, Okan, Hadjichristidis, & Bruin, 2019; Sinayev, Peters, Tusler, & Fraenkel, 2015; Weller, Dieckmann, Tusler, Mertz, Burns & Peters, 2013) key observation, It was observed that better financial policy decisions for the older adults can be at least partially accounted for in their enhanced experience-based understanding, through calculation of tolerance to falling prices, cash management, and financial returns. The results have shown that some financial decisions are based partly on knowledge and that the awareness experience has improved confident old financial choices for cognitive deficits because of age (Li, Baldassi, Johnson, & Weber, 2013; Li, Gao, Enkavi, Zaval, Weber & Johnson, 2015). Financial management and decision outcome inventory gains were more common among older adults with reduced negative feelings. Their results that older people outperforming younger adults can be restricted to relatively routine jobs, allowing older people to improve skills and reduce harmful emotional vulnerability in the long run.

Age and gender have much to contribute towards a rational decision-making process, with an increase in age, the tendency to take risky decisions usually

subsides. In contrast, long-term decision making and stable asset allocation become part of the behavior (Loke, 2017).

It should be remembered, though, that women are generally less optimistic than men regarding starting businesses or being independent in making financial decision (Quick & Moen, 1998).

2.2 Barriers that MSEs in Jordan are facing

2.2.1 Weak entrepreneurial culture

The majority of Jordanians do not consider entrepreneurship since culturally; they are encouraged to look for jobs rather than a start-up business. This is because it is considered that employment gives a stable income and security. Most people are starting a business due to the high rate of failure that is experienced in Jordan. The education system in Jordan also does not reinforce the importance and the value of entrepreneurship; thus, most young Jordanians much prefer paid employment in the public sector.

2.2.2 Access to financing

The MSEs face challenges when it comes to financing, especially external financing's large number of Jordanians resort to self-financing either from their savings, family, or friends, which is not enough to support the business in most cases affecting their scale of start-up and potential expansion and growth. Banks offer very minimal financing to MSEs approximated to about less than 10% of the total business loan portfolio. Banks also have very rigid guarantee requirements for the loans that they offer, even if the MSEs are guaranteed by the Jordan Loan Guarantee Corporation (JLGC).In some case, the collateral that bans ask the MSEs are less likely to have those collaterals, track records or even the credibility. Other forms of financing may be available to MSEs, but they are not well developed, such as leasing, Islamic financing, business angles, and equity investment capital. Microfinance also offers to fund these MSEs, but they have challenges since the demand in these sectors exceeds the supply in the market. Microfinance also offers a very high-interest rate that disadvantage MSEs but it is not also consistently available in the Kingdom. Financial markets for MSEs are also very underdeveloped despite training (Haddadin, 2016).

2.2.3 Accessing innovation and technology

In today's market, adopting innovation is the key to increasing the value of products and services. The pathway to sustaining economic growth is through innovation, according to economists and policymakers, both in the private and public sectors. MSEs in Jordan are using outdated forms of equipment and technology; thus, this affects the quality of products and services, productivity, and competitiveness. The MSEs lack access to both human, technical, and financial resources to pursue upgrading and innovation

activities on their own (Haddadin, 2016).

2.2.4 Access to new market

MSEs lack access to updated business intelligence; this is because the MSEs Owners partly their

mentality is that information is expensive, or they are not committed to carrying out any market research. Some of the MSEs apart from manufacturing MSEs are selling directly to consumers and customers. They are not sufficiently linked to the supply chain of larger companies, sector value chains, and public procurement markets. In the exporting process, MSEs can consider other markets such as the US and Europe. However, this business cannot afford the export market due to reasons such as high costs of investment to meet the requirements of international standards. Haddadin (2016) has been noted that several MSEs cannot meet the quality standard of certification of the export market. For driving growth, it has been found that relevance should be given in finding new markets to drive sales and innovation.

2.3 Management of micro and small enterprises in Jordon

Training is one of the methods in which the MSEs Owners can be given knowledge of how to manage their businesses for them to achieve success. Training brings behavioral change in the way an owner will perceive opportunities and threats in the market place .In Jordan, most financial institutions provide financing to these MSEs but they do not provide training on how to utilize nor manage the resources (Islam, Khan, Obaiddullah & Alam, 2011). Business training influence management performance (Cruz, Justo & Castro, 2012). The micro and small enterprises in Jordan face challenges and hurdles in the management of the business. The entrepreneurs are facing challenges in management such as administrative challenges and system inefficiencies that sometimes are causing the delay in creation of start-ups and discourage investment. The financial system has also failed to meet the needs of the MSEs through process such as low response of commercial banks, offering limited capital venture which is affecting the management of these businesses. A report that was done by Haddadin (2016) found out that a high percentage of MSEs in Jordanian are family owned and the vast majority of the owners lack management, financial and strategic skills .Several of the entrepreneurs are starting business because of need and with very limited entrepreneurial knowledge on how to manage these business and therefore it has been seen that less than 3% of the business startup in Jordan make it to success and potential growth.

2.3.1 Record Keeping

Registration/recording (budget) refers to the maintenance, submission, classification, and maintenance of financial and manufacturing information. Recording can be carried out with a range of methods, from a primary hand recording method to a computerized system. A study discussed that depending on the various forms; it's important for SMEs to publish financial information for years. Today, the effective management of project demands that documents be maintained so that administrators can make informed decisions that influence their farms ' productivity. For more detailed decision-making practices such as equipment acquisition, add-on / deleting, scale growth, etc., farm managers use reports to construct cash flows, balance sheets, and sales statements and other financial aids. The person in charge of record-keeping will cultivate a habit of posting transactions frequently and precisely (Gustafson, Nielsen & Morehart, 1990). Gustafson, Nielsen and Morehart (1990) declared that membership in a farm management group increases the ability of the participants to report and establishes accountability record keeping for evaluating their performance.

Xarba, Bejko and Peta (2015) decided that personal expenses and income record-keeping by MSEs is positively essential in the achievement of the required liquidity, capital accumulation ratio rates, and investment. The results show that a statistically significant correlation between personal spending, record keeping, personal income, and the amount of liquidity required, capital accumulation ratio, and savings ratio, which makes it easy for SMEs managers to reach the prescribed level of professional spending records. Only 24.5% of SMEs still make records. This demonstrates that the incompetence of reported SMEs is one of the critical factors that affect the implied low level of liquidity, capital accumulation, and savings (Xarba, Peta & Bejko, 2015).

According to the results of this study, financial records have made a significant contribution to financial accomplishment. For example, an average of 4.28 on the LIKERT scale meant that keeping financial records helped maintain asset data. In contrast, an average of 4.41 showed that keeping financial records was key to helping emerging SMEs know the amount each debtor owes (Wright & Mutesasira, 2011). This is the same as the research by Griffin, Kaekopa, Mansfield, Millar and Podolksy (2009). This describes the recordkeeping as recordkeeping and having records available, as long as they are required. It was noted that SMEs needed books to keep records of the savings and loans given to them. Son and Park's (2016) proposed that in financial education and consultancy programs, the value of maintaining financial records should be emphasized (Son & Park, 2016).

Age and income were the considerations correlated with record keeping. Females have been more likely to keep records than males.

2.3.2 Savings Management

The savings ratio was a positive measure when measuring the annual saving portion for discretionary income in the accomplishment of the financial goals. In an annual savings ratio, all capital inflows and profitable sales will be calculated in a particular year. If the MSEs will not save any money all year round, the savings ratio is zero; therefore, the savings ratio implies measurement of the net income rates for future purposes, not the present one according to (Lytton, Garman & Porter, 1991). Greninger, Hampton, Kitt and Achacoso (1996**)** suggested that the amount be at least 10 percent or better.

Low-income earning MSE are finding ways to save their surplus earnings in preparation for future investment (CGAP, 2006). In Wright and Mutesasira (2001) research, it was shown that low-Income earning MSEs were hiding money under mattresses and had a high potential for mobilizing savings. Studies found that some NGOs have taught most entrepreneurs to keep their money in boxes.

Brounen, Koedijk and Pownall (2016) concluded that in order to finance the next MSEs needs, we move into a world where more savings are required.

2.3.3 Loan Management

A number of financial institution that offer financing to MSE s do not offer financial training on how to utilize the capital that is acquired. The proper investment of capital acquired as loan will enable the MSEs to be able to pay its loan with an easy.

2.3.4 Risk management

Evaluating financial risk management is becoming an essential factor in MSEs and approach to the process of making financial decisions rapidly. This is especially true because of the economic uncertainties of the business environment. Nevertheless, the function and significance of financial risk tolerance evaluations are often viewed differently by various parties interested in the MSEssector (LRN-RAND, 2008).

2.4 Human capital

Human capital can be referred to as an investment in human beings (Berry, Karlan & Pradhan, 2018; Austrian, 2011). A business needs expertise on the side of the workforce, which can be obtained through education and training in areas such as management of information systems, accounting procedures, human resources, and operations. According to the explanation given by ERBI (2002) human capital arises from the activities that make an employee or employer productive. Rodrigues, Mejía and Peña, (2016) identified that education could be proper investment in human capital. Coaching can even be

in the form of training that is done to develop the employees in the business to increase their understanding of duties allocated to them. A conducive environment for cooperation can also be created by training. It helps employees collaborate with other employees during working hours. Ricciardi (2008) encourages that a business owner should invest in human capital by training their employees on areas the business operates on to improve productivity. Training develops employees, motivates them, and is one of the significant drives of business performance. Pepin (2018) explains further that when an employer invests in the human capital of their employees, then they empower their employees with management skills they require to run the business, such as planning, organizing, providing leadership, and the power to make a sound decision when needed.

2.5 Factors impacting MSEs performance in Jordan

2.5.1 Government policy and intervention

The government has a huge role to play in supporting and encouraging the MSEs sector. The sector generates revenue and creates employment in the market, thus helps in alleviating poverty, hence the government commitment. The government has the role of establishing the rules, laws, and policies that these MSEs operate within. The regulations include taxes expected to be remitted by the owners of the MSEs, licenses for operation, and the protection of the local MSEs against international markets (World bank, 2014). A report that was done by the World back showed how local MSEs in Jordan operate within government intervention compared with other economies. The report showed how the responses and government support had encouraged the growth of MSEs. Issues such as high taxation rates and high cost of licensing are facts that discourage the start-up and growth of MSEs.

2.5.2 Innovation and training

Research has shown that there is a relationship between innovation and training and effects on performance on MSEs (Rosenbusch, Brinckmann & Bausch, 2011). However, the outcome of the performance depends on factors such as culture of the enterprise, size, innovation type and age. The result additionally demonstrated that development positively affects MSEs execution. Up to this point, they perceived various components that affect the connection between development and implementation. Initially, building up an advancement pattern has a more positive effect on MSEs execution than delivering development strategies, for example, inventive examples in items or administrations. The exploration results showed that SMEs focus just on creating development, however missing vast degrees, which are essential for perceiving the worth that advancement can convey to their organizations. Second, once connecting the exhibition yield to dedicating further resources

for advancement strategy input (e.g., R&D) with development method yield, the exploration indicated that the development yield drives an unrivaled development in MSEs execution. This outcome features the importance of SMEs in taking the development idea all the more steadily. The exploration distinguished that SMEs have a significant hole between understanding the importance of development and how to put it basically by and by.

Scarcely any examinations talked about the effect of preparing on the exhibition of SMEs (Jayawarna, Macpherson & Wilson, 2007). Their investigation purposed at investigating laborers and the board preparing activities inside SMEs, just as their impact on execution. The outcomes demonstrated that conventional preparation is likely to be pointed procedures that contribute more honestly to performance than casual training. Likewise, the exercises and effects of preparing depend on numerous components, for example, subsidizing accessibility, endeavor size, and venture age.

2.6 Determinates of micro and small Enterprises performance in Jordan

2.6.1 Financial Attitude

Attitudes, in theory, apply to the thoughts, beliefs, and attitudes of a person or object in general (Funder, 2001). Contrary to the individuals, behaviors were often affected by circumstantial and environmental influences and were therefore deemed less consistent than personal characteristics (Armstrong, Su & Rounds, 2011).

Developing a confident financial attitude is considered extremely important for successful entrepreneurs, people who are minute record keepers and better loan manager, have better chances of success as record keeping and its subsequent analysis gives a clear picture of past trends. At the same time, efficient loan management is essential for its optimum utilization and better output which in turn also facilitates execution of loan repayment plan, individuals who opt for saving plans can maximize their wealth and sustain any reversal as they have a saving stock readily available to withstand the shock. Therefore, entrepreneurs who possess above mentioned financial attitude succeed in business. In contrast, those who don't possess such an attitude and leave various loose ends untied may succeed in the short term but are eventually doomed to fail (Archuleta, Dale & Spann, 2013).

The actions and temperament of entrepreneur's often play a significant part of taking any type of decision. Because an entrepreneur's temperament has developed over time, relying on various factors (family, schooling, personal experience, etc.), his overall conduct has therefore been firmly established. It is less prone to deviate from these patterns (Weber, Blais & Betz, 2002). A balanced personality with a clam approach towards life will take balanced and well thought out decisions as the sheer flow of emotions does not overtake

him or her. These people avoid urges, consider pros and cons before choosing, and have a higher chance of success.

On the contrary, entrepreneurs with impulsive attitude take hasty decisions without much analysis. Their personalities are also reflected in subsequent decisions and therefore are more prone to losses (Hira & Mugenda, 2000). Individual entrepreneurs are said to be influenced by some psychological biases. These biases tend to affect their behavior in financial decision making and, subsequently, their choices for business. The most important influences of human behavior must, therefore, be established.

Another such bias is the attitude influence that can impact entrepreneur's ' income (Odean, 1998). Frydman and Rangel (2014) demonstrate that the effects of disposition are low when the stock's purchase price tends to be shown.

2.6.2 Financial Literacy

Sufficient financial knowledge is necessary to provide entrepreneurs with the skills needed to decide soundly. Because of the value of business information, numerous studies on financial literacy in different regions of the world have been conducted to determine financial literacy for entrepreneurs (Volpe, Kotel & Chen, 2002).

The overall standard of financial knowledge in various countries has been shown to vary. Besides, it is increasingly evident that financial education is instrumental in shaping the decision-making processes of an entrepreneur, such as a retirement planning, equity participation, and investments (Hilgert, Hogarth & Beverly, 2003).

Financial literacy is a combination of information, experience, expertise, attitudes, and actions needed for sound business decisions and subsequent personal well-being. The US Certified Accountants Institute (2003) explains financial literacy to evaluate and track properties accurately and take easy choices to accomplish one's life goals and commercial success (AICPA, 2018; OECD-INF, 2016). Financial literacy helps covers an entrepreneurs financial understanding of the environment in which the business operates .It also helps in identification of the financial risk and the opportunity that may enable the entrepreneur to make sound decision ,informed choice, reach out for help and making effective actions for improvement and well-being of the business venture (OECD-INF, 2016). Lusardi and Mitchell (2011) agrees that financial literacy empowers entrepreneurs on issues that are related to financial and the knowledge of how to handle financial threats ,opportunities ,areas of strength and weaknesses in a business financial environment. Financial literary gives the entrepreneur the skills required to handle difficult times, knowledge and ability to strategies in the market, mitigate risk and other essential knowledge

of savings, diversifying assets and looking for other opportunities in the market. Decision making is mostly enhanced by financial literacy and may involve process such as making decisions on how to pay bills on time, debt management and improving the credit worthiness of the business, economic growth, development of sound financial system and effective management of business resources and finances (Lusardi & Mitchell, 2008). With adequate financial information entrepreneurs are able to access finding from financial institutions more easily since they will be equipped within formations on loans ,allocation of funding the business with an appropriate budget with a focus on projects that maximize the profit of the business and organize and plan the business for loan repayment strategy. (Hilgert, Hogarth & Beverly 2003; Lusardi & Mitchell, 2009; Lusardi & Mitchell, 2007; Carlin & Robinson, 2012; Lusardi, & Mitchell, 2011). If an entrepreneur does not have a clear financial plan for his/her businesses then it becomes the biggest challenge for the business to succeed or even progress in the market environment (Atkinson & Messy, 2012; Lusardi & Mitchell, 2011).

2.6.3 Financial Knowledge & Decision Making

Past research typically studies the connections between social wellbeing and financial capacities or activities of individuals — some researchers consider ' financial literacy'—and specific predictors or precedents at individual levels. Consequently, there has been created a strictly relevant 'financial power' definition aimed at recognizing the interdependencies between financial literacy, access to structured financial goods "financial inclusion," and the nature of value outcomes. Natural ability to behave for one's best financial interest in social and environmental circumstances (Perotti, Zottel, Iarossi & Bolaji-Adio, 2013).

The aim of Garcia (2013) paper was to supplement this evolving research by researching how people interpret and process information in financial decision-making. There are two main principles of traditional financial market literature: firstly, that people collect and use all available information in decision-making to seek the most significant benefit, well-being, and/or income. Secondly, the limitless processing capacity of individuals enables them to continually refresh their convictions based on newly acquired knowledge (Marıa, 2013).

Although the perception in the financial system prevails over the past two decades, more recent studies on behavioral economics suggest that knowledge plays little or no part at all in many financial decision-making processes (Barberis & Thaler, 2003; Rabin, 1998; Shiller, 2000; Holzmann, Mulaj & Perotti, 2013).

Shefrin and Belotti (2007) classified behavioral financial aspects, such as division, heuristic, and framing influence, as factors that play their role in the decision-making of investments. Once conduct, funding is turned into a general feature (Shefrin & Belotti, 2007). This includes many variables that a person can use to assess, for example, the organization, over the trust, anchorage, mistake on the part of the team, aversion to loss, frustration, mental accounting, etc. (Ranjbar, Abedini & Jamali, 2014).

Anchoring is a practice that applies to decision-making, where the objective appraisal is needed, and this determination is based on the specific suggestions made by investors (Johnsson, Lindblom & Platan, 2002). Shefrin and Belotti (2007) noted that anchoring was a necessity in which an investor began by creating a quantitative forecast. De Bondt, Mayoral and Vallelado (2013) notes that anchoring is a kind of partiality that is focused only on a type of information in order to inform the investment decision (De Bondt, Mayoral & Vallelado, 2013).

Researchers in social and healthcare have collected a large amount of experimental evidence that resilience in temperament, with an optimistic vision of the future, affects physical and psychological well-being. Optimism is also known to be the origin of many economic phenomena: for financial intermediation, optimism is critical (Coval & Thakor, 2005). It can impact financial and accounting decisions taken in MSEs. Nevertheless, the role of confidence in individual decision-making in the economic sector in the financial market has comparatively little direct evidence.

Puri and Robinson's (2007) goal was to investigate how confidence empirically contributes to significant economic decision-making by entrepreneurs. Ironically, mild optimism links with relatively reactive economic decisions, whereas strong optimism links with clearly irrational decisions (Puri & Robinson, 2007).

2.6.4 Educational level of the entrepreneur

There are entrepreneurs that have been identified not to have any education or very little education but yet their business are successful. These entrepreneurs are forced to employee skills of other employees with education background with skills they require in their businesses. Education is critical in the management of skills in a business for it be successful. As much as you get to work hard in a business's education helps an entrepreneur to work smart and strategic for better performance. In Jordan, it has been identified that the level of education in men and women is not the same since 70% of women are illiterate while only 30% are literate (OECD-INF, 2016). Due to the difference in educational level women entrepreneurs are forced to take up unskilled and semi-skilled businesses while men take the majority of the shilled business.

The presence of vocational training and technical training have contributed significantly to sustainability of business in the economy by offering basic skills in management that help business in start-ups, growth and survival.

2.6.4 Motivation

Motivation is also other factor that influences the performance of the MSEs .This is related to social and physiological motivates of the owner of the business which can significantly influence the growth of the Mses. According to Maslow theory of motivation the owner's motivation will determine the growth and the performance of the business. The needs can be socially motivated, sustained and changed (Maslow, 1943). Motivation determines if the MSEs business will perform well in the market even with or without availability of financing or even if the owner of the business is facing challenges and shortage in financing but is motivated then the business can still perform well. This clarifies that factor that any MSE owner with an ambition and argue to succeed usually perform better they only need to motivate themselves to meet their goals (Haider, Asad & Fatima, 2018).

2.7 Summary

This chapter provides a detailed theoretical background to the areas of micro and small enterprises in Jordan, it then undertakes an in-depth analysis of the various ways in which financing, performance, and management can influence micro and small enterprises in Jordan and continuously monitor, the overall performance of the MSE. The chapter explains some of the critical factors that influence the performance and success of MSEs in Jordan such as individual factors, business characteristics; management factors, business support, capital availability, and the business environment. The chapter identifies some of the determinates of micro and small Enterprises performances in Jordan are: Financial Attitude, financial literacy, financial attitude, educational level of the entrepreneurs and motivation. Micro and small enterprises are subject to several success factors that are related to marketing, competitive forces, industry trends, location, capital availability, and the owners' experience in management which is well explained in details above. Chong (2012) identified that management skills, government support, training and access to capital, marketing, customer service, competitive prices, human resource management, social skills location, family, and friends support are factors that can lead to the adequate performance of the MSEs. Leadership and management, intellectual capital, organization innovation and entrepreneurial characteristics and competence, human resource, motivation, and market orientation are the key factors that lead to the success of MSEs in developing countries such as Jordan.

Chapter 3

Research Methodology

3.1 Introduction

In order to undertake an effective research study, a carefully drafted research design is essential. The design starts with the identification of the underlying research problem that the researcher seeks to address. This problem is translated into examine purpose and objectives, which reveal the study questions and the information that are expected to answer them. When the researcher has shown up at this stage, he/she needs to distinguish the techniques for information assortment that are generally fit to address these exploration questions together with the appropriate analytical tools to analyses the data that are collected so that the researcher is able to complete the research study within the given time constraints (Clough, 2002).

This research deals with the progress of the private sector specifically and of the public sector in general. This chapter traces each of the above steps and explains how the various facets of the micro and small enterprises in Jordan are analyzed via an exhaustive review of the data that are available upon the topic. The chapter will then go on to highlight the research methods that were used to derive meaningful information from the collected data.

The chapter will also explain how the various facets of micro and small enterprises are analyzed through an exhaustive study of questionnaires and literature review. The facts that determine the performance and affect the performance of micro small enterprises in Jordan. It goes on to highlight the research methods used to derive meaningful information from the research data.

3.1.1 Method

A study's methodology is the means that guides the researcher to uncover facts by using general fundamentals that control the functioning of the mind, which determines its operations in order to reach a certain result.

After analyzing the problem, considering the importance and the objectives of the study, reading previous research studies according to the explanatory theorems concerning the topic. The researcher found that the ideal method for this study to be a quantitative methodology.

3.1.2 Data collection

Key journals and texts were obtained from various sources during the course of a literature search. The search was undertaken at regular intervals in order to keep it updated. Key online resources were found, such as, Internet magazines, journal articles… etc. which were used in the literature base of the study at regular intervals.

3.1.3 The Questionnaire Survey

A questionnaire is a tool for observation, investigation and survey composed of a group of questions or works. Questionnaires are lists of structured questions that allow the researcher to get data relevant to the research from the subjects in a study. In this study, questionnaires were passed out to owners and employees of MSEs to gather data on which to build facts that might support the assumptions in the study. The answers form a set of data that is evaluated by the researcher.

This tool is very effective, because it needs less time to execute and it provides data and information that costs less than the larger sampling method (Marion& Leung, 2001). Moreover, it is often used in research because of its many advantages, such as:

a) It saves time and costs.
b) It gives freedom to the individual to answer during the specified time and location, without interference from the researcher.
c) It presents each respondent with questions expressed in exactly the same words.

3.1.4 Questionnaire design

The survey conducted using questionnaires to determine the determinants and factors affecting the performance of MSEs in Jordan. A closed questionnaires was designed with structured multiple questions in which the participants were asked to answer according to what they think suits the question most. The questionnaire made used of simple and obvious words that made it easier for the respondents to understand .Also sensitive questions avoided to make sure that respondent do not shire away from participating.

3.2 Justification of Method

Based on the resources available and historical studies of factors affecting performance and the determinants of MSE performance in Jordan the study considered the use of a quantitative methodology, which was the most suitable for this study for the following reasons.

Quantitative methodologies involve the collection and examination of numerical data (Hardy & Bryman, 2009**);** carried out mainly by positivists who hold the view that social reality is an objective reality. Post-positivists hold the view that there is an objective reality but that this is held conditionally until evidence is falsified. These data are easily tested and analyzed by questionnaires and face to face surveys based on closed-ended questions.

Although quantitative data allows generalizations to be made and trends to be found, its actual meaning can easily be lost since it consists of numbers rather

than description and explanation. Qualitative data, however, can often be difficult to analyses, as they involve the study of often lengthy and complex documents and transcripts of interviews but overall the analysis has deeper richness and meaning and is able to shed light on the belief structures that underlie social behaviors.

Survey, for example, questionnaires are viewed as dependable as there is a much lower danger of subjectivity or inclination when looked at, for instance, to meetings or focus gatherings. Overviews whether they comprise of close ended framework questions regularly need legitimacy.

Given the nature of this research and the drawbacks of the other methods, the researcher considered questionnaires to be the most feasible to employ in order to answer the research question and that they were in proportionate to the scale of the research and the resources available. The procedure of putting together the research methodology and describing the research process called the 'Onion' process, where the layers involved in the design of the methodology are deductible (Saunders & Lewis, 2012).

The first layer illustrates the research philosophy thought appropriate for this research and comprises of two paradigms, which are referred to as:

1. The positivist or post-positivist paradigm
2. The interpretative paradigm

The interpretative approach can reveal how people experience social phenomena in the world in which they live by seeking to draw conclusions based on 'lived-life' experiences. The positivist approach regards the world as external and objective. It focuses on fundamental facts, reduces information to its most parsimonious level, that of numbers and looks for causalities.

3.3 Data Collection

3.3.1 Sampling

The population of the study consisted of the owners of MSEs in Al Karak governorate. Primary data was collected from the owners' questionnaires. 74 questionnaires was administered to owners of MSEs. This was done through purposive sampling that depended on the ability of an individual on providing information for the study .The study used random sampling to allow all respondents to have equal chance of being selected.

3.3.2 Sampling process and technique

A purposive sampling technique used in the selection of the respondents since the researcher had to identify respondents with enough knowledge on the financing, management and the performance of micro and small enterprises in Jordan in Al Karak governorate.

3.3.3 Data collection sources

The study relied on both primary sources and secondary sources. The primary sources of data were owners of MSEs who given questionnaires to respond to during the research. Secondary sources obtained by reviewing the literature on the MSEs in Jordan, previous research carried out from the same field and journals regarding the productive projects.

3.3.4 Data Processing

Primary data was edited and coded to ensure minimal errors. The questions were in closed-ended form. The researcher used computer software like MS Excel, SPSS and AMOS for processing data.

3.4 Ethical Issues

When conducting the research, various ethical considerations must be taken into account, over and above those ethical, moral issues, which guide all research. In research, ethical issues fall into three phases of the research process – research design, data collection and data analysis – all of which are cautiously considered during the process (Oppenheim, 2000). Consideration is also given to collected data that could contain some incomplete or dishonest answers. It is important that respondents are contacted prior to receipt of the questionnaires, since this will address ethical concerns and increase response rates (Saunders & Lewis, 2012).

With this in mind, a questionnaire was designed containing relevant questions and prior to its distribution a letter was sent to possible participants explaining the purpose of the research (see Appendix). Further considerations came into play with the face-to-face interviews in which the rights of the participants are extended. The following ethical rights were duly adhered to and were spelled out to the participants at the beginning of each interview.

Data Protection Act and Confidentiality

That any data collected will conform to the Data Protection Act and will remain confidential.

Recruitment of Participants

Those participants are made aware of the purpose that their data will be put.

Inclusion/Exclusion Criteria

To document any reason for the exclusion of participants from the study or reasons to include identified participants.

Participant Information Sheets

The researcher gave each participant full details of the nature, object and duration of the proposed investigation.

Consent

The full, informed and voluntary consent of the participant were obtained before the investigation begins and recorded via appropriate form.

Financial Incentives

There were no financial incentives nor any other form of coercion to get participants involved in the study.

Withdrawal from the Investigation

Participants were free to withdraw from the study with all their data destroyed.

Data Records

Appropriate data records will be kept for a period no longer than six years and the participants were informed of this.

The Respondents' Rights also included the Following:

1. Information and consent. The researcher gave the participants information that was relating to the study such as the aim, objectives, nature and the scope of study. These information was given in written form way before the survey was done giving details on the subject matter of the research, time scale and what is required from the participants without any information being withheld. Subsequently, prospective participants were contacted by telephone to determine if they wished to reveal their personal details such as telephone numbers and/or emails and if they required any clarification. The participants were also asked to give their consent in participating in the research by signing the sent document to show that they had agreed in taking part in the research.
2. Withdrawal. The participants given an option of withdrawing from the research in case they felt they felt anxieties or for any other reason.
3. Confidentiality. The participants were informed that the data gathered was only to be used for the research and that incase it would be used for any other purpose then consent must be obtained from them. The participants were also not referenced by name to be able to protect them.
4. Observations. Consent was acquired for observational research .A well detailed summary of the research requirement was given to the participants before consent was obtained .In fact very little risk was present to participants under observation.
5. Debriefing. The research mad a follow up call to the participants to thank them for their cooperation and any participant who wanted to know the findings of the research wa issued with one.

3.5 Reliability and validity

Testing the validity and reliability of the research is important to ensure that the concept that should be measured and achieved.

3.5.1 Reliability

Reliability refers to the extent to which the results are consistent over time and are a true depiction of the total population. To ensure that the results depicted by the study are reliable, they are reproduced. If the second production of the

results, using a different methodology, produces similar results, the results are assumed reliable and consistent.

3.5.2 Validity

Validity ensures that the extend in which an instrument accurately described the concept it demands to measure .Validity can refer to the checks the researcher uses to make sure that the data collected is accurate by employing certain procedures and checks. It is how well the instruments used measure the concept that studied.

Validity refers to the extent to which the research measures the attributes that it was intended to measure or the extent to which the results of a study are accurate. The validity of the research was accomplished by ensuring that the results of the study were consistent with theories and models defining the performance and factors affecting MSEs.

After ensuring the face validity of the study tools, the researcher applied it on an exploratory sample of five specialists and experts. They were chosen from the fields of the study; Princess Basma Center and academic at Mu'tah University and Al-Hussein Bin Talal University.

3.6 Summary

Within this chapter the candidate research method has been reviewed; the choice was a quantitative methodology approach, as it provides a more rounded insight into the research area and bridges the gap between subjectivity and objectivity to a certain degree.

Questionnaires used to collect data from respondents and literature review used as a means of gaining further insight into the research domain. Furthermore, it adopted ensures that the researcher provided with a wide body of data, which could subsequently be compared and contrasted before any solid conclusions reached and presented within the recommendations of the study.

As a means of drawing conclusions and recommendations from the research data, a number of techniques were used: which included tables and charts for visualization. The subsequent chapter will detail findings of the primary research conducted for the purpose of this study.

Chapter 4

Findings and discussions

4.1 Introduction

This chapter composed of four main sections. First section demonstrates the reliability test. The second describe the demographic details of the responded. The third section illustrates a descriptive analysis while the final section involves hypothesis testing.

4.2 Reliability Test

Cronbachs' Alpha Coefficient is a measure that used to estimate the reliability. A consistence among researchers that an instrument considered reliable and stable if the alpha value is equal or greater more than 0.7. Herein, Cronbachs' (α) coefficient for questionnaire is 0.979. Therefore, the instrument is reliable and consistent. Cronbachs' (α) coefficients for the questionnaire dimensions ranged from 0.860 to 0.952 and they considered reliable and consistent, Table 4.1.

Table 4.1: Reliability Test

Dimension	Cronbach Alpha
Administrative support	0.881
Financial support	0.860
Technical Support	0.946
Financial performance	0.952
Efficiency of internal operations	0.927
Conditioning design and engineering	0.950
All the above of dimintion	0.979

4.3 Demographic Descriptions

Demographic section in this study designed to describe sex, age, educational level, professional experience, credits status, the support organization and the type of projects funded. Table 4.2 shows that out of 74 respondents, 62.2% were males and the rest were female. Only 23% had age less than 30 years, 39.2% had age between 30-40 years, 21.6% had age between 40-50 years and the rest had age more than 50 years. Further, 24.3% of respondents were graduated from high school diploma, 20.3% had bachelor's degree, 43.2% graduated from under high school, 10.8% had master degree and the rest had PhD. In terms of experience, 28.4% had less than 5 years' experience, 37.8% had experience between 5-10 years, 16.2% had experience between 10-15 years, and the rest had more than 15 years' experience. The results demonstrate that the most credits were granted by Islamic Murabaha while Interest (36.5%), Islamic Murabaha (25.7%), non-

profit Loans (17.6%), Interest (14.9%) and Consulting and training only (5.4%) granted other credits. The most supportive organizations were banks (41.9%) followed by governmental organizations (36.5%) and non-governmental organizations (21.6%). The most projects funded were commercial (51.4%) followed by services (25.7%), industrial (17.6%), tourist (4.1%) and agriculture (1.4%).

Table 4.2: Demographic and project variables descriptions

Respondent's Information	Frequency	Percent
Sex		
Male	46	62.2
Female	28	37.8
Age		
Less than 30 years	17	23.0
Between 30 – 40 years	29	39.2
Between 40 – 50 years	16	21.6
More than 50 years	12	16.2
Educational		
High school diploma	18	24.3
Bachelor's degree	15	20.3
under high school	32	43.2
Master degree	8	10.8
Phd	1	1.4
Experience		
Less than 5 years	21	28.4
Between 5 – 10 years	28	37.8
Between 10 – 15 years	12	16.2
More than 15 years	13	17.6
Grant credits		
Islamic Murabaha and Interest	27	36.5
Interest	11	14.9
Islamic Murabaha	19	25.7
non-profit Loan	13	17.6
Consulting and training only	4	5.4
Grant provider		
Governmental organization	27	36.5
Banks	31	41.9
Non-governmental organization	16	21.6
Type of Project		
Industrial	13	17.6
Tourist	3	4.1
Agricultural	1	1.4
Commercial	38	51.4
Services	19	25.7

4.4 The answers of the research questions

In this section, the mean (X), standard deviation (SD), relative importance index (RII), and coefficient of variation (COV) are obtained to describe the respondents' perspectives toward each item.

Q 1: What is the level of administrative supports' offered to the micro, small or medium projects owners?

Table 4.3 shows the COV of administrative supports items. It ranged from 24.52% to 31.98%. COV values are relatively low to moderate and they demonstrate a good level of agreement between the respondents. The RII values ranged from 74.86% to 83.51%. These values mean respondents' consider each item of the administrative supports dimension were important.

Table 4.3: Descriptive Statistics of Administrative Support Variable

Item	X	SD	RII (%)	Rank	COV(%)
The supporting Organization simplifies the procedures for obtaining the required loan	3.85	1.143	77.03	3	29.69
The supporting Organization announces the conditions required for borrowing on the websites	3.74	1.034	74.86	5	27.65
The supporting organization abide by the dates of disbursement of the required loan payments	4.18	1.025	83.51	1	24.52
The supporting organization undertakes to provide facilities in the collateral required for the loan	3.84	1.228	76.76	4	31.98
The supporting organization can give credit on different types of projects	4.11	1.154	82.16	2	28.08

X: mean, SD: standard deviation, RII: relative importance index, COV: coefficient of variation

The mean (X) ranged from (3.74±1.034) to (4.18±1.025). The item nominated "The supporting organization abide by the dates of disbursement of the required loan payments" got the highest mean (4.18±1.025), and the item nominated "The supporting Organization announces the conditions required for borrowing on the websites", got the lowest mean (3.74 ±1.034).

Q 2: What is the level of the financial supports' offered to the micro, small or medium projects owners?

Table 4.4 shows the COV of items ranged from 22.94% to 40.27%. It indicates the variation of respondents' perspectives related to these items is relatively low to moderate and it is a good indication, which demonstrates a relatively good level of agreement between the respondents. In addition, the table shows that the RII values ranged from 74.59% to 83.78%. These values

mean that all these items considered as an important item from the respondent's perspective.

The mean (x) ranged from (3.73±1.502) to (4.19±0.961). The item nominated "The supporting organization accepts mutual guarantees of group projects" came at the first rank and the item nominated "The supporting Organization provides credit programs for lending to women on concessional terms" came at the least rank.

Table 4.4: Descriptive Statistics of Financial Support Variable

Item	X	SD	RII (%)	Rank	COV (%)
The supporting organization accepts mutual guarantees of group projects	4.19	0.961	83.78	1	22.94
The supporting Organization provides loans to those who are willing to establish projects.	3.82	0.998	76.49	4	26.13
The supporting organization provides loans to those interested in an appropriate interest or murabaha	3.93	1.231	78.65	2	31.32
The grace periods given to start repayment are proportional to the project cash flow	3.89	1.223	77.84	3	31.44
Delayed payment of the loan installment at a specified time does not result in financial fines	3.73	1.502	74.59	5	40.27
The supporting Organization provides credit programs for lending to women on concessional terms	3.73	1.185	74.59	5	31.77

X: mean, SD: standard deviation, RII: relative importance index, COV: coefficient of variation

Q3: What is the level of the technical supports' offered to micro, small or medium projects owners?

Table 4.5 shows the COV of items ranged from 26.18% to 37.39%. It indicates that variation of respondents' perspectives related to these items is relatively low to moderate and it is a good indication that demonstrates relatively good level of agreement between the respondents. In addition, the RII values ranged from 71.35% to 80.00%. These values mean that all these items considered as an important item from the respondent's perspective.

The mean (x) ranged from (3.57±1.335) to (4.00±1.047). The item nominated "The supporting organization provides the required consultancy services to the owners of small and medium enterprises" came at the first rank and with highest mean and the item nominated "The supporting organization provides the necessary training on how to use modern technology appropriate to the project" came at the lowest rank and lowest mean

Table 4.5: Descriptive Statistics of Technical Support Variable

Item	X	SD	RII (%)	Rank	COV (%)
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	3.92	1.144	78.38	2	29.18
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	4.00	1.047	80.00	1	26.18
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	3.57	1.335	71.35	6	37.39
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	3.68	1.229	73.51	5	33.40
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	3.85	1.081	77.03	4	28.08
Monitoring is carried out periodically for funded SMEs	3.89	1.154	77.84	3	29.67

X: mean, SD: standard deviation, RII: relative importance index, COV: coefficient of variation.

Q 4: Are projects owners' of micro, small, or medium project satisfied with their projects financial performances'?

Table 4.6 shows the COV of items ranged from 30.44% to 36.40%. It indicates that variation of respondents' perspectives related to these items is relatively low to moderate. In addition, it is a good indication that demonstrates a relatively good level of agreement between the respondents. Further, it shows that the RII values ranged from 69.46 % to 73.78%. These values mean that all these items considered as an important item from the respondents' perspective.

Table 4.6: Descriptive Statistics of Financial Performance Variable

Item	X	SD	RII (%)	Rank	COV (%)
I am satisfied with the average return on sales that my project has achieved	3.66	1.114	73.24	3	30.44
I am satisfied with the average return on assets that my project has achieved	3.69	1.134	73.78	1	30.73
I am satisfied with the average profit before the interest and losses achieved by my project	3.68	1.183	73.51	2	32.15
Return on sales during the past two years is flexible	3.47	1.263	69.46	5	36.40
Average profitability over the past two years is flexible	3.59	1.292	71.89	4	35.99

X: mean, SD: standard deviation, RII: relative importance index, COV: coefficient of variation

The mean ranged from (3.47 ±1.263) to (3.69 ±1.134). The item nominated "I am satisfied with the average return on assets that my project has achieved" came at first rank and the highest mean, while the item nominated "Return on sales during the past two years is flexible" came at the lowest rank and lowest mean.

Q5: Are projects owners' of micro, small or medium project satisfied with their projects internal operations performances'?

Table 4.7 shows the COV of items ranged from 23.22% to 33.42%. It indicates that variation of respondents' perspectives related to these items is relatively low to moderate. In addition, it is a good indication that demonstrates a relatively good level of agreement between the respondents. In addition, the RII values ranged between 69.73% and 82.16%. These values mean that all these items considered as an important item from the respondent’s perspective.

Table 4.7: Descriptive Statistics of Efficiency of Internal Operations Variable

Item	X	SD	RII (%)	Rank	COV (%)
Defective production cost rates has been decreased	3.76	1.031	75.14	7	27.42
The daily performance of workers has been improved	4.04	1.013	80.81	2	25.07
Machine shutdown rates has been improved	3.76	0.873	75.14	7	23.22
Technology use efficiency has been improved	3.93	1.038	78.65	5	26.41
Production unit cost ratios has been decreased	3.49	1.063	69.73	9	30.46
The ratio of raw materials costs to total costs have been decreased	3.51	1.173	70.27	8	33.42
Computer-based manufacturing waste costs have been decreased	3.81	0.932	76.22	6	24.46
The efficiency of the use of technical and administrative human resources has been improved	4.00	0.951	80.00	4	23.78
Computer manufacturing systems have been improved	4.03	1.146	80.54	3	28.44
Machine operation ratios has been improved	4.11	1.054	82.16	1	25.64

X: mean, SD: standard deviation, RII: relative importance index, COV: coefficient of variation

The mean ranged from (3.76±1.031) to (4.11±1.054). The item nominated "Machine operation ratios have been improved" came at the first rank and highest mean and the item nominated "Defective production cost rates has been decreased" came with lowest rank and lowest mean.

Q 6: 6-Are projects owners' of micro, small or medium project satisfied with their projects accommodations design and engineering?

Table 4.8 shows the COV of items ranged from 21.89% to 27.79%. It indicates that variation of respondents' perspectives related to these items is relatively low to moderate, and it is a good indication, which demonstrates a relatively good level of agreement between the respondents. In addition, the RII values ranged from 78.92% to 84.32%. These values mean that all these items considered as an important item from the respondent’s perspective.

Table 4.8: Descriptive Statistics of Conditioning Design and Engineering Variable

Item	X	SD	RII (%)	Rank	COV (%)
We were able to quickly meet customer requirements In the marketing environment	4.05	1.071	81.08	5	26.44
The time period between product development and delivery to customers in the marketing environment has been decreased	3.95	1.032	78.92	7	26.13
New features have been added to the products in response to customer requirements in the marketing environment	4.00	1.007	80.00	6	25.18
The quality and quality of products have been improved	4.22	0.940	84.32	1	22.27
The benefits to customers are increased in the marketing environment	4.19	0.917	83.78	2	21.89
Customer complaints about products have been decreased	4.11	1.142	82.16	3	27.79
Customer value has been maximized in the product marketing environment	4.04	0.928	80.81	4	22.97

The mean ranged from (4.22±0.940) to (3.95±1.032). The item nominated "The quality and quality of products have been improved" came at first rank with highest mean and the item nominated "The time period between product development and delivery to customers in the marketing environment has been decreased" came at least rank and lowest mean.

4.5 Hypothesis Testing

The research model consists of two main variables. The first variable is Micro, small and medium project supporting and it consists of three dimensions, those are administrative supports, Financial support, and Technical Support and the second variable is Project performance and it consists of three dimensions; those are financial performance, internal operations performances, and accommodation design and engineering. Testing the hypotheses conducted to determine whether each independent variable; Administrative Support, Financial Support, and Technical Support affects the three dependent variables; Financial Performance, Efficiency of Internal Operations, and Conditioning Design and Engineering. Structural equation modeling (SEM), used to test the hypotheses. Figure 4.1 shows the proposed Model SEM.

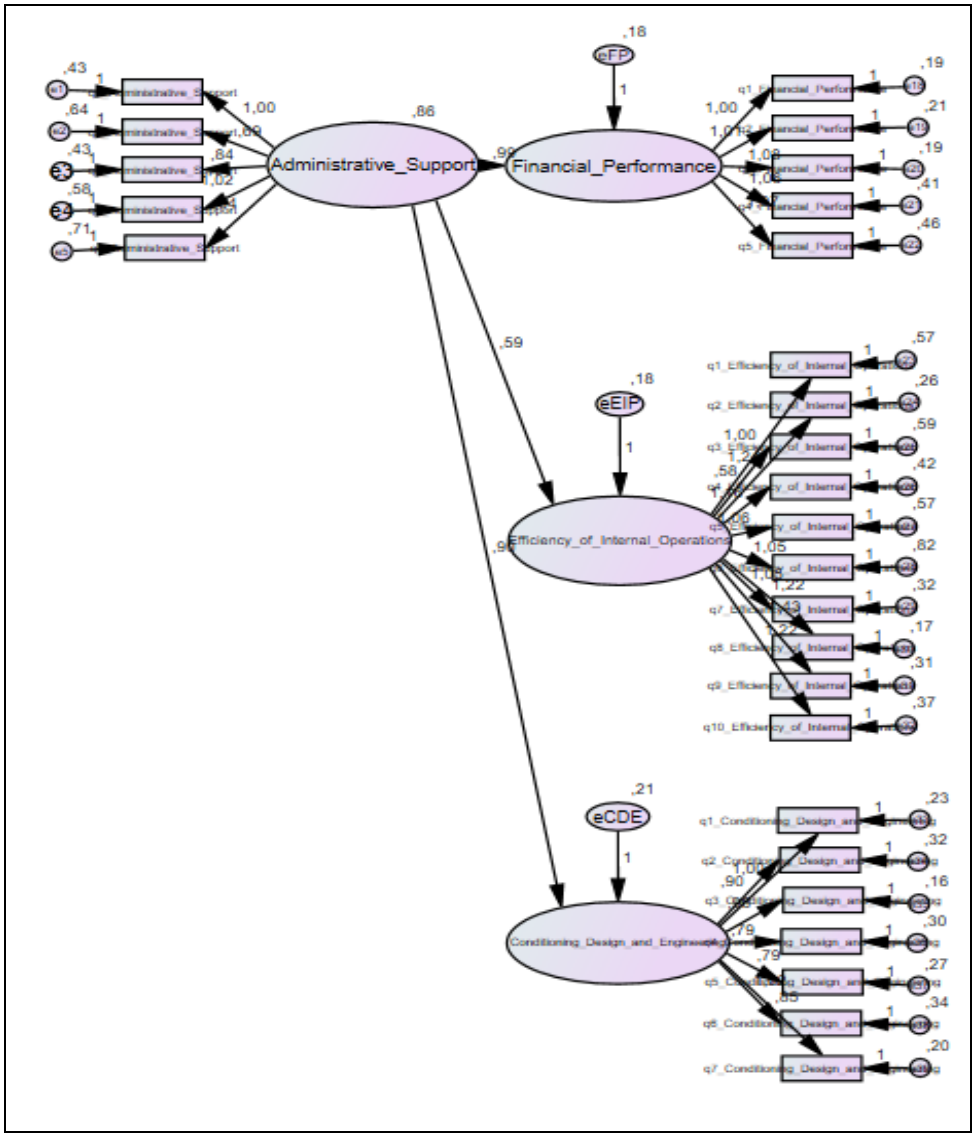

Figure 4.1 proposed Model SEM

H1: There is no statistically significant relationship between "Administrative Support" dimension and "project performance and its dimensions".

Table 4.9 presents the structural model parameters with the hypothesized relationships and the hypotheses test results.

Table 4.9: Result of Testing of Model SEM for Administrative Support Variable

H	Relation	Regression Coefficient	Standard Error	P-value	Decision
1	Administrative Support → Financial Performance	0.995	0.116	0.000	Reject
2	Administrative Support → Efficiency of Internal Operation	0.589	0.109	0.000	Reject
3	Administrative Support → Conditioning Design and Engineering	0.895	0.113	0.000	Reject

The results show that there is a statistically significant association between the Administrative Support and the project performance dimensions; Financial Performance, Efficiency of Internal Operation, and Conditioning Design and Engineering.

H2: there is no statistically significant association between "Financial Support" and "project performance" and its sub-dimensions".

Table 4.10 presents the structural model parameters with the hypothesized relationships and the hypothesis test results.

Table 4.10: Result of Testing of Model SEM for Financial Support Variable

H	Relation	Regression Coefficient	Standard Error	P-value	Decision
1	Financial Support → Financial Performance	1.114	0.138	0.000	Reject
2	Financial Support → effect to Efficiency of Internal Operation	0.717	0.129	0.000	Reject
3	Financial Support → Conditioning Design and Engineering	1.061	0.133	0.000	Reject

The result shows that there is a statistically significant association between "Financial Support" and "Financial Performance", "Efficiency of Internal Operation", and "Conditioning Design and Engineering".

H3: there is no statistically significant association between "Technical Support" and "project performance" and its dimensions.

Table 4.11 presents the structural model parameters with the hypothesized relationships and the hypothesis test results.

Table 4.11: Result of Testing of Model SEM for Technical Support Variable

H	Relation	Regression Coefficient	Standard Error	P-value	Decision
1	Technical Support → Financial Performance	0.908	0.111	0.000	Reject
2	Technical Support → effect to Efficiency of Internal Operation	0.618	0.106	0.000	Reject
3	Technical Support → Conditioning Design and Engineering	0.858	0.107	0.000	Reject

The result shows that there is a statistically significant association between; Technical Support and: Financial Performance, Efficiency of Internal Operation, and Conditioning Design and Engineering.

4.6 Hypotheses testing for related to agreement

Related to Respondent's Sex

H: there is no statistically significant difference at $\alpha \leq 0.05$ in responses due to the difference in respondent sex.

Table 4.12 presents The Independent Samples T-Test with the hypothesis test results for Administrative Support variable.

Table 4.12: Result of Testing of T Test for Administrative Support Variable

Item	T-value	P-value	Decision
The supporting Organization simplifies the procedures for obtaining the required loan	0.157	0.693	Accepted
The supporting Organization announces the conditions required for borrowing on the websites	0.254	0.616	Accepted
The supporting organization abide by the dates of disbursement of the required loan payments	0.782	0.38	Accepted
The supporting organization undertakes to provide facilities in the collateral required for the loan	1.043	0.311	Accepted
The supporting organization can give credit on different types of projects	0.262	0.61	Accepted

The result shows that; respondents with different sex have no differences in their responses towards each term of the Administrative Support terms.

Table 4.13 presents The Independent Samples T-Test with the hypothesis test results for Financial Support variable.

Table 4.13: Result of Testing of T Test for Financial Support Variables

Item	T-value	P-value	Decision
The supporting organization accepts mutual guarantees of group projects	0.821	0.368	Accepted
The supporting Organization provides loans for those who are willing to establish project.	2.929	0.91	Accepted
The supporting organization provides loans to those interested in an appropriate interest or murabaha	1.67	0.2	Accepted
The grace periods given to start repayment are proportional to the project cash flow	0.268	0.606	Accepted
Delayed payment of the loan installment at a specified time does not result in financial fines	6.313	0.014	Rejected
The supporting Organization provides credit programs for lending to women on concessional terms	1.812	0.182	Accepted

The result shows that; respondents with different sex have differences in their responses towards delayed payment of the loan installment at a specified time does not result in financial fines, and respondents with different sex have no differences in their responses towards other items Financial Support Variables.

Table 4.14 presents The Independent Samples T-Test with the hypothesis test results for Technical Support variable.

Table 4.14: Result of testing of T-Test for Technical Support Variable

Item	T-value	P-value	Decision
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	0.065	0.8	Accept
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	0.009	0.924	Accept
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	2.006	0.155	Accept
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	0.011	0.918	Accept
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	0.464	0.498	Accept
Monitoring is carried out periodically for funded SMEs	0.019	0.89	Accept

The result shows that; respondents with different sex have no differences in their responses towards the Technical Support Variables.

Table 4.15 presents The Independent Samples T-Test with the hypothesis test results for Financial Performance variable.

Table 4.15: Result of Testing of T Test for Financial Performance Variable

Item	**T-value**	P-value	Decision
I am satisfied with the average return on sales that my project has achieved	7.935	0.006	Reject
I am satisfied with the average return on assets that my project has achieved	5.911	0.018	Reject
I am satisfied with the average profit before the interest and losses achieved by my project	1.913	0.171	Accept
Return on sales during the past two years is flexible	1.182	0.281	Accept
Average profitability over the past two years is flexible	0.429	0.515	Accept

The result shows that; respondents with different sex have differences in their responses towards "i am satisfied with the average return on sales that my project has achieved", and "i am satisfied with the average return on assets that my project has achieved". While, there were no statistically significant effect of respondents sex on the rest of items.

Table 4.16 presents The Independent Samples T-Test with the hypothesis test results for Efficiency of Internal Operation variable.

Table 4.16: Result of Testing of T Test for Efficiency of Internal Operation Variable

Item	t-value	P-value	Decision
Defective production cost rates has been decreased	0.669	0.416	Accept
The daily performance of workers has been improved	0.36	0.551	Accept
Machine shutdown rates has been improved	1.411	0.239	Accept
Technology use efficiency has been improved	2.184	0.114	Accept
Production unit cost ratios has been decreased	0.244	0.623	Accept
The ratio of raw materials costs to total costs have been decreased	1.266	0.264	Accept
Computer-based manufacturing waste costs have been decreased	0.453	0.503	Accept
The efficiency of the use of technical and administrative human resources has been improved	1.429	0.236	Accept
Computer manufacturing systems have been improved	0.065	0.8	Accept
Machine operation ratios has been improved	0.119	0.731	Accept

The result shows that respondents with different sex have no differences in their responses towards Efficiency of Internal Operation Variables.

Table 4.17 presents the Independent Samples T-Test with the hypotheses test results for Conditioning Design and Engineering variable.

Table 4.17: Result of Testing of T Test for Conditioning Design and Engineering Variable

Item	t-value	P-value	Decision
We were able to quickly meet customer requirements In the marketing environment	0.043	0.836	Accept
The time period between product development and delivery to customers in the marketing environment has been decreased	0.46	0.5	Accept
New features have been added to the products in response to customer requirements in the marketing environment	0.212	0.647	Accept
The quality and quality of products have been improved	0.403	0.528	Accept
The benefits to customers are increased in the marketing environment	0.021	0.884	Accept
Customer complaints about products have been decreased	3.482	0.066	Accept
Customer value has been maximized in the product marketing environment	0.267	0.607	Accept

The result shows that respondents with different sex have no differences in their responses towards Conditioning Design and Engineering Variable.

Related to Respondent's Age

H: there are no statistically significant differences in responses due to the difference in respondent age.

Table 4.18 presents The ANOVA with the hypothesis test results for Administrative Support variable.

Table 4.18: Result of Testing of ANOVA for Administrative Support Variable

Item	F	P-value	Decision
The supporting Organization simplifies the procedures for obtaining the required loan	1.684	0.178	Accept
The supporting Organization announces the conditions required for borrowing on the websites	1.232	0.305	Accept
The supporting organization abide by the dates of disbursement of the required loan payments	2.954	0.038	Reject
The supporting organization undertakes to provide facilities in the collateral required for the loan	2.422	0.073	Accept
The supporting organization can give credit on different types of projects	0.941	0.426	Accept

The result shows that respondents with different age have differences in their responses towards the supporting organization abide by the dates of

disbursement of the required loan payments only, and they haven't statistically significant differences due to the age towered other items.

Table shows 4.19 that the differences appeared between least than 30 and more than 50 for the supporting organization abide by the dates of disbursement of the required loan payments.

Table 4.19: Tukey for Hyphotesis Related for Administrative Support Variable

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	P-value
The supporting organization abide by the dates of disbursement of the required loan payments	Less than 30	Between 30 - 40	-0.653	0.301	0.142
		Between 40 - 50	-0.787	0.344	0.110
		More than 50	-0.995	0.372	0.045
	Between 30 - 40	Least than 30	0.653	0.301	0.142
		Between 40 - 50	-0.134	0.307	0.972
		More than 50	-0.342	0.339	0.744
	Between 40 - 50	Least than 30	0.787	0.344	0.110
		Between 30 - 40	0.134	0.307	0.972
		More than 50	-0.208	0.377	0.945
	More than 50	Least than 30	0.995	0.372	0.045
		Between 30 - 40	0.342	0.339	0.744
		Between 40 - 50	0.208	0.377	0.945

Table 4.20 presents The ANOVA with the hypothesis test results for Financial Support variable.

Table 4.20: Result of Testing of ANOVA for Financial Support Variable

Item	F	P-value	Decision
The supporting organization accepts mutual guarantees of group projects	2.188	0.097	Accept
The supporting Organization provides loans to those who are willing to establish projects.	3.724	0.015	Reject
The supporting organization provides loans to those interested in an appropriate interest or murabaha	2.276	0.087	Accept
The grace periods given to start repayment are proportional to the project cash flow	4.071	0.01	Reject
Delayed payment of the loan installment at a specified time does not result in financial fines	0.714	0.547	Accept
The supporting Organization provides credit programs for lending to women on concessional terms	4.614	0.005	Rejects

The result shows that the respondents with different age have differences in their responses towards "the supporting organization announces the conditions required for borrowing on the websites", "the grace periods given to start repayment are proportional to the project cash flow", and "the supporting organization provides credit programs for lending to women on concessional terms". While they have no statistically significant differences due to the differences in their age towards other items. Post hoc test conducted for the hypotheses that have significant differences to find out the sources of these differences. The results from table 4.21 illustrates that the differences appeared between the age group of (30 – 40) and (more than 50) for the "supporting organization announces the conditions required for borrowing on the websites" item. In addition, the differences appeared between the age group (less than 30) and (more than 50) for "the grace periods given to start repayment are proportional to the project cash flow". Moreover, the differences appeared between the age group (less than 30) and between the age group (40 – 50), and between (less than 30) and (more than 50) for "the supporting organization provides credit programs for lending to women on concessional terms" item.

Table 4.21: Tukey for Hypotheses Related for Financial Support Variable

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	P-value
The supporting Organization provides loans to those who are willing to establish projects.	less than 30	Between 30 - 40	0.223	0.289	0.867
		Between 40 - 50	-0.357	0.330	0.702
		More than 50	-0.794	0.357	0.126
	Between 30 – 40	less than 30	-0.223	0.289	0.867
		Between 40 - 50	-0.580	0.295	0.210
		More than 50	-1.017	0.325	0.013
	Between 40 – 50	less than 30	0.357	0.330	0.702
		Between 30 - 40	0.580	0.295	0.210
		More than 50	-0.438	0.361	0.622
	More than 50	less than 30	0.794	0.357	0.126
		Between 30 - 40	1.017	0.325	0.013
		Between 40 - 50	0.438	0.361	0.622
The grace periods given to start repayment are proportional to the project cash flow	less than 30	Between 30 - 40	-0.558	0.352	0.394
		Between 40 - 50	-0.952	0.401	0.092
		More than 50	-1.431	0.434	0.008
	Between 30 – 40	less than 30	0.558	0.352	0.394
		Between 40 - 50	-0.394	0.359	0.691
		More than 50	-0.874	0.395	0.131
	Between 40 – 50	less than 30	0.952	0.401	0.092
		Between 30 - 40	0.394	0.359	0.691
		More than 50	-0.479	0.440	0.697
	More than 50	less than 30	1.431	0.434	0.008
		Between 30 - 40	0.874	0.395	0.131
		Between 40 - 50	0.479	0.440	0.697
The supporting Organization provides credit programs for lending to women on concessional terms	less than 30	Between 30 - 40	-0.655	0.338	0.221
		Between 40 - 50	-1.188	0.385	0.015
		More than 50	-1.333	0.417	0.011
	Between 30 – 40	less than 30	0.655	0.338	0.221
		Between 40 - 50	-0.532	0.344	0.416
		More than 50	-0.678	0.380	0.289
	Between 40 – 50	less than 30	1.188	0.385	0.015
		Between 30 - 40	0.532	0.344	0.416
		More than 50	-0.146	0.422	0.986
	More than 50	less than 30	1.333	0.417	0.011
		Between 30 - 40	0.678	0.380	0.289
		Between 40 - 50	0.146	0.422	0.986

Table 4.22 presents The ANOVA with the hypothesis test results for Technical Support variable.

Table 4.22: Result of Testing of ANOVA for Technical Support Variable

Item	F	P-value	Decision
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	2.553	0.062	Accept
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	2.875	0.042	Rejects
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	4.157	0.009	Reject
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	3.711	0.015	Reject
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	1.996	0.122	Accept
Monitoring is carried out periodically for funded SMEs	3.684	0.016	Reject

Table 4.22 shows there is a difference in the responses due the difference in the respondent age groups towards the following items: "the supporting organization provides the required consultancy services to the owners of small and medium enterprises", "the supporting organization provides the necessary training on how to use modern technology appropriate to the project" and "The supporting organization provides training to owners of small projects during the implementation phase if the need arises". While there were no statistically significant difference due to the differences in the age group of respondents towards other items.

Table 4.23 shows the differences appeared in between the age groups (less than 30) and (more than 50) in relating to "the supporting organization provides the required consultancy services to the owners of small and medium enterprises" item. In addition, it appeared between the age groups (less than 30) and (40 – 50), (less than 30) and (more than 50) in relating to "the supporting organization provides the necessary training on how to use modern technology appropriate to the project". Moreover, the differences appeared between (less than 30) and (more than 50), (30 – 40) and (more than 50) in relating to "the supporting organization provides training to owners of small projects during the implementation phase if the need arises". Finally, a difference appeared between the age group (30 – 40) and (more than 50) it relating to "monitoring is carried out periodically for funded smes".

Table 4.23: Tukey for Hyphotesis Related for Technical Support Variable

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	P-value
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	Less than 30	Between 30 - 40	-0.308	0.308	0.750
		Between 40 - 50	-0.537	0.351	0.427
		More than 50	-1.078	0.380	0.030
	Between 30 - 40	Less than 30	0.308	0.308	0.750
		Between 40 - 50	-0.228	0.314	0.886
		More than 50	-0.770	0.346	0.127
	Between 40 - 50	Less than 30	0.537	0.351	0.427
		Between 30 - 40	0.228	0.314	0.886
		More than 50	-0.542	0.385	0.500
	More than 50	Less than 30	1.078	0.380	0.030
		Between 30 - 40	0.770	0.346	0.127
		Between 40 - 50	0.542	0.385	0.500
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	Less than 30	Between 30 - 40	-0.276	0.384	0.889
		Between 40 - 50	-1.188	0.438	0.041
		More than 50	-1.250	0.474	0.049
	Between 30 - 40	Less than 30	0.276	0.384	0.889
		Between 40 - 50	-0.912	0.391	0.101
		More than 50	-0.974	0.431	0.118
	Between 40 - 50	Less than 30	1.188	0.438	0.041
		Between 30 - 40	0.912	0.391	0.101
		More than 50	-0.063	0.480	0.999
	More than 50	Less than 30	1.250	0.474	0.049
		Between 30 - 40	0.974	0.431	0.118
		Between 40 - 50	0.063	0.480	0.999
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	Less than 30	Between 30 - 40	-0.178	0.356	0.958
		Between 40 - 50	-0.765	0.406	0.244
		More than 50	-1.265	0.439	0.027
	Between 30 - 40	Less than 30	0.178	0.356	0.958
		Between 40 - 50	-0.586	0.363	0.377
		More than 50	-1.086	0.400	0.041
	Between 40 - 50	Less than 30	0.765	0.406	0.244
		Between 30 - 40	0.586	0.363	0.377
		More than 50	-0.500	0.445	0.676
	More than 50	Less than 30	1.265	0.439	0.027
		Between 30 - 40	1.086	0.400	0.041
		Between 40 - 50	0.500	0.445	0.676
Monitoring is carried out periodically for funded SMEs	Less than 30	Between 30 - 40	0.154	0.334	0.967
		Between 40 - 50	-0.357	0.381	0.786
		More than 50	-1.044	0.413	0.064
	Between 30 - 40	Less than 30	-0.154	0.334	0.967
		Between 40 - 50	-0.511	0.341	0.444

	More than 50	-1.198	0.376	0.011
Between 40 - 50	Less than 30	0.357	0.381	0.786
	Between 30 - 40	0.511	0.341	0.444
	More than 50	-0.688	0.418	0.361
More than 50	Less than 30	1.044	0.413	0.064
	Between 30 - 40	1.198	0.376	0.011

Table 4.24 presents The ANOVA with the hypothesis test results for Financial Performance variable.

Table 4.24: Result of Testing of ANOVA for Financial Performance Variable

Item	F	P-value	Decision
I am satisfied with the average return on sales that my project has achieved	0.521	0.669	Accept
I am satisfied with the average return on assets that my project has achieved	1.741	0.166	Accept
I am satisfied with the average profit before the interest and losses achieved by my project	1.809	0.153	Accept
Return on sales during the past two years is flexible	0.909	0.441	Accept
Average profitability over the past two years is flexible	1.11	0.351	Accepts

The result shows there is no difference in the respondents' responses' towards the financial performance items due to the differences in the respondents' age groups.

Table 4.25 presents The ANOVA with the hypothesis test results for Efficiency of Internal Operation variable.

Table 4.25: Result of Testing of ANOVA for Efficiency of Internal Operation Variable

Item	F	P-value	Decision
Defective production cost rates has been decreased	3.936	0.012	Reject
The daily performance of workers has been improved	1.688	0.177	Accept
Machine shutdown rates has been improved	0.117	0.95	Accept
Technology use efficiency has been improved	2.602	0.059	Accept
Production unit cost ratios has been decreased	2.374	0.078	Accept
The ratio of raw materials costs to total costs have been decreased	3.482	0.02	Reject
Computer-based manufacturing waste costs have been decreased	1.852	0.146	Accept
The efficiency of the use of technical and administrative human resources has been improved	2.476	0.068	Accept
Computer manufacturing systems have been improved	1.445	0.237	Accept
Machine operation ratios has been improved	1.874	0.142	Accept

Table 4.25 shows the differences in respondents' age groups affect the respondents' responses towards "defective production cost rates has been decreased" only. While there were no differences in the respondents' response towards other items due the differences in respondents age groups.

Table 4.26 shows the differences appeared between the age groups (less than 30) and (more than 50) in relating to "defective production cost rates has been decreased", and between the age groups (less than 30) and (more than 50), also between the age groups (40 – 50) and (more than 50) in relating to "the ratio of raw materials costs to total costs have been decreased".

Table 4.26: Tukey for Hyphotesis Related for Efficiency of Internal Operation Variable

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	P-value
Defective production cost rates has been decreased	Least than 30	Between 30 - 40	-0.292	0.298	0.760
		Between 40 - 50	-0.768	0.339	0.116
		More than 50	-1.123	0.367	0.016
	Between 30 - 40	Least than 30	0.292	0.298	0.760
		Between 40 - 50	-0.476	0.303	0.402
		More than 50	-0.830	0.334	0.071
	Between 40 - 50	Least than 30	0.768	0.339	0.116
		Between 30 - 40	0.476	0.303	0.402
		More than 50	-0.354	0.372	0.777
	More than 50	Least than 30	1.123	0.367	0.016
		Between 30 - 40	0.830	0.334	0.071
		Between 40 - 50	0.354	0.372	0.777
The ratio of raw materials costs to total costs have been decreased	Least than 30	Between 30 - 40	-0.189	0.341	0.946
		Between 40 - 50	0.169	0.389	0.972
		More than 50	-1.123	0.421	0.046
	Between 30 - 40	Least than 30	0.189	0.341	0.946
		Between 40 - 50	0.358	0.348	0.734
		More than 50	-0.934	0.384	0.080
	Between 40 - 50	Least than 30	-0.169	0.389	0.972
		Between 30 - 40	-0.358	0.348	0.734
		More than 50	-1.292	0.427	0.018
	More than 50	Least than 30	1.123	0.421	0.046
		Between 30 - 40	0.934	0.384	0.080
		Between 40 - 50	1.292	0.427	0.018

Table 4.27 presents The ANOVA with the hypothesis test results for Conditioning Design and Engineering variable.

Table 4.27: Result of Testing of ANOVA for Conditioning Design and Engineering Variable

Item	F	P-value	Decision
We were able to quickly meet customer requirements In the marketing environment	4.673	0.005	Reject
The time period between product development and delivery to customers in the marketing environment has been decreased	2.844	0.044	Reject
New features have been added to the products in response to customer requirements in the marketing environment	3.634	0.017	Reject
The quality and quality of products have been improved	2.033	0.117	Accept
The benefits to customers are increased in the marketing environment	2.235	0.092	Accept
Customer complaints about products have been decreased	4.158	0.009	Reject
Customer value has been maximized in the product marketing environment	5.264	0.002	Reject

Table 4.27 shows that respondents with different age groups have differences in their responses towards "we were able to quickly meet customer requirements in the marketing environment", "the time period between product development and delivery to customers in the marketing environment has been decreased", and "new features have been added to the products in response to customer requirements in the marketing environment". While, there were no statistically significant differences in respondents responses due to the differences in age groups in other items.

Table 4.28 illustrates that the differences appeared between less than 30 and more than 50 for "we were able to quickly meet customer requirements in the marketing environment", and between (less than 30) and (more than 50) for "the time period between product development and delivery to customers in the marketing environment has been decreased". In addition, it appeared between (less than 30) and (more than 50) for "new features have been added to the products in response to customer requirements in the marketing environment", also between (less than 30) and (more than 50) for" customer complaints about products have been decreased". Moreover, it appeared between (less than 30) and (40 – 50) and finally, between less than 30 and more than 50 for "customer value has been maximized in the product marketing environment".

Table 4.28: Tukey for Hyphotesis Related for Conditioning Design and Engineering Variable

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	P-value
We were able to quickly meet customer requirements In the marketing environment	less than 30	Between 30 - 40	-0.588	0.305	0.226
		Between 40 - 50	-0.901	0.348	0.055
		More than 50	-1.338	0.377	0.004
	Between 30 - 40	Least than 30	0.588	0.305	0.226
		Between 40 – 50	-0.313	0.311	0.747
		More than 50	-0.750	0.343	0.137
	Between 40 - 50	Least than 30	0.901	0.348	0.055
		Between 30 – 40	0.313	0.311	0.747
		More than 50	-0.438	0.381	0.662
	More than 50	Least than 30	1.338	0.377	0.004
		Between 30 – 40	0.750	0.343	0.137
		Between 40 – 50	0.438	0.381	0.662
The time period between product development and delivery to customers in the marketing environment has been decreased	Least than 30	Between 30 – 40	-0.519	0.304	0.327
		Between 40 - 50	-0.776	0.347	0.123
		More than 50	-1.005	0.375	0.045
	Between 30 - 40	Least than 30	0.519	0.304	0.327
		Between 40 - 50	-0.256	0.310	0.841
		More than 50	-0.486	0.342	0.490
	Between 40 - 50	Least than 30	0.776	0.347	0.123
		Between 30 - 40	0.256	0.310	0.841
		More than 50	-0.229	0.380	0.931
	More than 50	Least than 30	1.005	0.375	0.045
		Between 30 - 40	0.486	0.342	0.490
		Between 40 - 50	0.229	0.380	0.931
New features have been added to the products in response to customer requirements	Least than 30	Between 30 - 40	-0.367	0.292	0.593
		Between 40 - 50	-0.658	0.333	0.207

in the marketing environment		More than 50	-1.137	0.361	0.012
		Least than 30	0.367	0.292	0.593
	Between 30 - 40	Between 40 - 50	-0.291	0.298	0.763
		More than 50	-0.770	0.328	0.098
		Least than 30	0.658	0.333	0.207
	Between 40 - 50	Between 30 - 40	0.291	0.298	0.763
		More than 50	-0.479	0.365	0.559
		Least than 30	1.137	0.361	0.012
	More than 50	Between 30 - 40	0.770	0.328	0.098
		Between 40 - 50	0.479	0.365	0.559
		Between 30 - 40	-0.854	0.328	0.054
	Least than 30	Between 40 - 50	-0.960	0.374	0.059
		More than 50	-1.314	0.405	0.010
		Least than 30	0.854	0.328	0.054
	Between 30 - 40	Between 40 - 50	-0.106	0.334	0.989
Customer complaints about products have been decreased		More than 50	-0.460	0.369	0.599
		Least than 30	0.960	0.374	0.059
	Between 40 - 50	Between 30 - 40	0.106	0.334	0.989
		More than 50	-0.354	0.410	0.824
		Least than 30	1.314	0.405	0.010
	More than 50	Between 30 - 40	0.460	0.369	0.599
		Between 40 - 50	0.354	0.410	0.824
		Between 30 - 40	-0.495	0.262	0.241
	Least than 30	Between 40 - 50	-0.842	0.298	0.031
		More than 50	-1.196	0.323	0.002
Customer value has been maximized in the product marketing environment		Least than 30	0.495	0.262	0.241
	Between 30 - 40	Between 40 - 50	-0.347	0.267	0.565
		More than 50	-0.701	0.294	0.089
		Least than 30	0.842	0.298	0.031
	Between 40 - 50	Between 30 - 40	0.347	0.267	0.565
		More than 50	-0.354	0.327	0.701
	More than 50	Least than 30	1.196	0.323	0.002

	Between 30 - 40	0.701	0.294	0.089
	Between 40 - 50	0.354	0.327	0.701

Related to Respondent's Educational levels

H: there is no statistically significant difference in responses due to the difference in respondent educational levels.

Table 4.29 presents The ANOVA with the hypothesis test results for Administrative Support variable.

Table 4.29: Result of Testing of ANOVA for Administrative Support Variable

Item	F	P-value	Decision
The supporting Organization simplifies the procedures for obtaining the required loan	3.962	0.006	Reject
The supporting Organization announces the conditions required for borrowing on the websites	2.77	0.034	Reject
The supporting organization abide by the dates of disbursement of the required loan payments	3.343	0.015	Reject
The supporting organization undertakes to provide facilities in the collateral required for the loan	3.241	0.017	Reject
The supporting organization can give credit on different types of projects	5.192	0.001	Rejects

Table 4.29 shows that the respondents with different educational levels have differences in their responses towards all the Administrative Support items. Post hoc test not performed for Administrative Support items because one of educational group (Phd) has one respondent. Necessarily, one of educational group has fewer than two cases (respondent).

Table 4.30 presents The ANOVA with the hypothesis test results for Financial Support variable.

Table 4.30: Result of Testing of ANOVA for Financial Support Variable

Item	F	P-value	Decision
The supporting organization accepts mutual guarantees of group projects	3.999	0.006	Reject
The supporting Organization provides loans to those who are willing to establish projects.	2.069	0.094	Accept
The supporting organization provides loans to those interested in an appropriate interest or murabaha	1.364	0.255	Accept
The grace periods given to start repayment are proportional to the project cash flow	1.948	0.112	Accept

Delayed payment of the loan installment at a specified time does not result in financial fines	5.606	0.001	Reject
The supporting Organization provides credit programs for lending to women on concessional terms	4.763	0.002	Reject

Table 4.30 shows the respondents with different educational levels have differences in their responses towards "the supporting organization accepts mutual guarantees of group projects", "delayed payment of the loan installment at a specified time does not result in financial fines", and "the supporting organization provides credit programs for lending to women on concessional terms". While, there were no statistically significant differences in other items due to differences in educational levels. Post hoc test not performed for Financial Support items because one of educational group (Phd) has one respondent. Necessarily, one of educational group has fewer than two cases (respondent).

Table 4.31 presents The ANOVA with the hypothesis test results for Technical Support variable.

Table 4.31: Result of Testing of ANOVA for Technical Support Variable

Item	F	P-value	Decision
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	1.65	0.172	Accept
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	2.808	0.032	Reject
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	3.404	0.013	Reject
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	3.459	0.012	Reject
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	2.512	0.049	Reject
Monitoring is carried out periodically for funded SMEs	3.241	0.017	Reject

Table 4.31 shows the respondents with different educational levels have no a difference in their responses towards "the supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures" only. While the respondents with different educational levels have a difference in their responses towards all other items. Post hoc test not performed for Technical Support items because one of educational group (Phd) has one respondent. Necessarily, one of educational group has fewer than two cases (respondent).

Table 4.32 presents The ANOVA with the hypothesis test results for Financial Performance variable.

Table 4.32: Result of Testing of ANOVA for Financial Performance Variable

Item	F	P-value	Decision
I am satisfied with the average return on sales that my project has achieved	3.468	0.012	Reject
I am satisfied with the average return on assets that my project has achieved	3.103	0.021	Reject
I am satisfied with the average profit before the interest and losses achieved by my project	4.083	0.005	Reject
Return on sales during the past two years is flexible	4.281	0.004	Reject
Average profitability over the past two years is flexible	3.777	0.008	Reject

Table 4.32 shows the respondents with different educational levels have differences in their responses towards all the items of Financial Performance sub-dimension. Post hoc test not performed for Financial Performance items because one of educational group (Phd) has one respondent. Necessarily, one of educational group has fewer than two cases (respondent).

Table 4.33 presents The ANOVA with the hypothesis test results for Efficiency of Internal Operation variable.

Table 4.33: Result of Testing of ANOVA for Efficiency of Internal Operation Variable

Item	F	P-value	Decision
Defective production cost rates has been decreased	3.563	0.011	Reject
The daily performance of workers has been improved	2.806	0.032	Reject
Machine shutdown rates has been improved	2.664	0.04	Reject
Technology use efficiency has been improved	2.544	0.047	Reject
Production unit cost ratios has been decreased	3.098	0.021	Reject
The ratio of raw materials costs to total costs have been decreased	3.571	0.01	Reject
Computer-based manufacturing waste costs have been decreased	1.293	0.281	Accept
The efficiency of the use of technical and administrative human resources has been improved	4.959	0.001	Reject
Computer manufacturing systems have been improved	1.829	0.133	Accept
Machine operation ratios has been improved	4.073	0.005	Reject

Table 4.33 shows the respondents with different educational levels have differences in their responses towards "defective production cost rates has been decreased", "daily performance of workers has been improved",

"machine shutdown rates has been improved", "technology use efficiency has been improved", "production unit cost ratios has been decreased", "the ratio of raw materials costs to total costs have been decreased", "the efficiency of the use of technical and administrative human resources has been improved", and "machine operation ratios has been improved". While, the respondents with different educational levels have no differences in their responses towards "computer-based manufacturing waste costs have been decreased", and "computer manufacturing systems have been improved". Post hoc test not performed for Efficiency of Internal Operation items because one of educational group (Phd) has one respondent. Necessarily, one of educational group has fewer than two cases (respondent).

Table 4.34 presents The ANOVA with the hypothesis test results for Conditioning Design and Engineering variable.

Table 4.34: Result of Testing of ANOVA for Conditioning Design and Engineering Variable

Item	F	P-value	Decision
We were able to quickly meet customer requirements In the marketing environment	5.279	0.001	Reject
The time period between product development and delivery to customers in the marketing environment has been decreased	4.632	0.002	Reject
New features have been added to the products in response to customer requirements in the marketing environment	4.415	0.003	Reject
The quality and quality of products have been improved	2.942	0.026	Reject
The benefits to customers are increased in the marketing environment	4.712	0.002	Reject
Customer complaints about products have been decreased	3.748	0.008	Reject
Customer value has been maximized in the product marketing environment	7.146	0	Reject

Table 4.34 shows the respondents with different educational have differences in their responses towards all the items of Conditioning Design and Engineering sub-dimension.

Related to Respondent's Experience

H: there is no statistically significant difference in responses due to the difference in respondent experience.

Table 4.35 presents The ANOVA with the hypothesis test results for Administrative Support variable.

Table 4.35: Result of Testing of ANOVA for Administrative Support Variable

Item	F	P-value	Decision
The supporting Organization simplifies the procedures for obtaining the required loan	1.718	0.171	Accept
The supporting Organization announces the conditions required for borrowing on the websites	3.48	0.02	Reject
The supporting organization abide by the dates of disbursement of the required loan payments	1.377	0.257	Accept
The supporting organization undertakes to provide facilities in the collateral required for the loan	2.372	0.078	Accept
The supporting organization can give credit on different types of projects	2.43	0.072	Accept

Table 4.35 shows the respondents with different experience have differences in their responses towards "the supporting organization announces the conditions required for borrowing on the websites". While, the respondents with different experience have no differences in their responses towards the other Administrative Support sub-dimension items.

Table 4.36 illustrates that the differences appeared between 5 and 10 years and between 10 and 15 years for the supporting organization announces the conditions required for borrowing on the websites.

Table 4.36: Tukey for Hyphotesis Related for Administrative Support Variable

Dependent Variable	(I) experiences	(J) experiences	Mean Difference (I-J)	Std. Error	P-value
The supporting Organization announces the conditions required for borrowing on the websites	Less than 5 Years	Between 5 and 10 Years	-0.381	0.284	0.541
		Between 10 and 15 Years	0.595	0.357	0.348
		More than 15 Years	0.377	0.348	0.700
	Between 5 and 10 Years	Less than 5 Years	0.381	0.284	0.541
		Between 10 and 15 Years	0.976	0.340	0.027
		More than 15 Years	0.758	0.331	0.110
	Between 10 and 15 Years	Less than 5 Years	-0.595	0.357	0.348
		Between 5 and 10 Years	-0.976	0.340	0.027
		More than 15 Years	-0.218	0.395	0.946
	More than 15 Years	Less than 5 Years	-0.377	0.348	0.700
		Between 5 and 10 Years	-0.758	0.331	0.110
		Between 10 and 15 Years	0.218	0.395	0.946

Table 4.37 presents The ANOVA with the hypothesis test results for Financial Support variable.

Table 4.37: Result of Testing of ANOVA for Financial Support Variable

Item	F	P-value	Decision
The supporting organization accepts mutual guarantees of group projects	2.796	0.046	Reject
The supporting Organization provides loans to those who are willing to establish projects.	1.477	0.228	Accept
The supporting organization provides loans to those interested in an appropriate interest or murabaha	0.343	0.794	Accept
The grace periods given to start repayment are proportional to the project cash flow	1.936	0.132	Accept
Delayed payment of the loan installment at a specified time does not result in financial fines	3.009	0.036	Reject
The supporting Organization provides credit programs for lending to women on concessional terms	6.082	0.001	Reject

Table 4.37 shows the respondents with different experiences have differences in their responses towards "the supporting organization accepts mutual guarantees of group projects", "delayed payment of the loan

installment at a specified time does not result in financial fines", and "the supporting organization provides credit programs for lending to women on concessional terms". While the respondents with different experiences have no differences in their responses towards the other items.

Table 4.38 illustrates that the differences appeared between (5 and 10) years and between (10 and 15) years for "the supporting organization accepts mutual guarantees of group projects", and in (less than 5 years) and more than 15 years for "delayed payment of the loan installment at a specified time does not result in financial fines", in addition, the differences appeared between (less than 5 years) and (5 and 10 years), (5 and 10 years) and 10 and (15) years for "the supporting organization provides credit programs for lending to women on concessional terms".

Table 4.38: Tukey for Hyphotesis Related for Financial Support Variable

Dependent Variable	(I) experiences	(J) experiences	Mean Difference (I-J)	Std. Error	P-value
The supporting organization accepts mutual guarantees of group projects	Less than 5 Years	Between 5 and 10 Years	-0.345	0.268	0.572
		Between 10 and 15 Years	0.440	0.335	0.558
		More than 15 Years	0.344	0.327	0.719
	Between 5 and 10 Years	Less than 5 Years	0.345	0.268	0.572
		Between 10 and 15 Years	0.786	0.320	0.076
		More than 15 Years	0.690	0.311	0.129
	Between 10 and 15 Years	Less than 5 Years	-0.440	0.335	0.558
		Between 5 and 10 Years	-0.786	0.320	0.076
		More than 15 Years	-0.096	0.371	0.994
	More than 15 Years	Less than 5 Years	-0.344	0.327	0.719
		Between 5 and 10 Years	-0.690	0.311	0.129
		Between 10 and 15 Years	0.096	0.371	0.994
Delayed payment of the loan installment at a specified time does not result in financial fines	Less than 5 Years	Between 5 and 10 Years	0.345	0.417	0.841
		Between 10 and 15 Years	0.738	0.522	0.495
		More than 15 Years	1.469	0.509	0.026
	Between 5 and 10 Years	Less than 5 Years	-0.345	0.417	0.841
		Between 10 and 15 Years	0.393	0.498	0.859
		More than 15 Years	1.124	0.484	0.103
	Between 10 and	Less than 5 Years	-0.738	0.522	0.495

	15 Years	Between 5 and 10 Years	-0.393	0.498	0.859
		More than 15 Years	0.731	0.578	0.588
	More than 15 Years	Less than 5 Years	-1.469	0.509	0.026
		Between 5 and 10 Years	-1.124	0.484	0.103
		Between 10 and 15 Years	-0.731	0.578	0.588
The supporting Organization provides credit programs for lending to women on concessional terms	Less than 5 Years	Between 5 and 10 Years	-0.988	0.311	0.012
		Between 10 and 15 Years	0.417	0.390	0.710
		More than 15 Years	-0.513	0.381	0.536
	Between 5 and 10 Years	Less than 5 Years	0.988	0.311	0.012
		Between 10 and 15 Years	1.405	0.372	0.002
		More than 15 Years	0.475	0.362	0.558
	Between 10 and 15 Years	Less than 5 Years	-0.417	0.390	0.710
		Between 5 and 10 Years	-1.405	0.372	0.002
		More than 15 Years	-0.929	0.432	0.147
	More than 15 Years	Less than 5 Years	0.513	0.381	0.536
		Between 5 and 10 Years	-0.475	0.362	0.558
		Between 10 and 15 Years	0.929	0.432	0.147

Table 4.39 presents The ANOVA with the hypothesis test results for Technical Support variable.

Table 4.39: Result of Testing of ANOVA for Technical Support Variable

Item	F	P-value	Decision
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	1.695	0.176	Accept
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	3.168	0.03	Reject
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	2.197	0.096	Accept
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	3.977	0.011	Reject
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	6.925	0	Reject

Monitoring is carried out periodically for funded SMEs	4.494	0.006	Reject

Table 4.39 shows the respondents with different experiences levels have a difference in their responses towards "the supporting organization provides the required consultancy services to the owners of small and medium enterprises", "the supporting organization provides training to owners of small projects during the implementation phase if the need arises", "necessary information is provided on the required commodities on the market for borrowers to take advent experience of available investment opportunities", and "monitoring is carried out periodically for funded smes". While they do not have a difference in their responses towards other items.

Table 4.40 illustrates that the differences appeared between (5 - 10) years and (10 - 15) years for "the supporting organization provides the required consultancy services to the owners of small and medium enterprises". In addition, the differences appeared between (5 - 10) years and (more than 15) years for "the supporting organization provides training to owners of small projects during the implementation phase if the need arises". Moreover, the differences appeared between (less than 5) years and (10 - 15) years, (5 – 10) years and (10 - 15) years, between (5 – 10) years and (more than 15) years for necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities. Further, the differences appeared between (5 – 10) years and (10 – 15) years, between (5 – 10) years and (more than 15) years for "monitoring is carried out periodically for funded smes".

Table 4.40: Tukey for Hyphotesis Related for Technical Support Variable

Dependent Variable	(I) experiences	(J) experiences	Mean Difference (I-J)	Std. Error	P-value
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	Less than 5 Years	Between 5 and 10 Years	-0.524	0.290	0.278
		Between 10 and 15 Years	0.405	0.363	0.682
		More than 15 Years	0.212	0.354	0.932
	Between 5 and 10 Years	Less than 5 Years	0.524	0.290	0.278
		Between 10 and 15 Years	0.929	0.346	0.044
		More than 15 Years	0.736	0.337	0.137
	Between 10 and 15 Years	Less than 5 Years	-0.405	0.363	0.682
		Between 5 and 10 Years	-0.929	0.346	0.044
		More than 15 Years	-0.192	0.402	0.964
	More than 15 Years	Less than 5 Years	-0.212	0.354	0.932
		Between 5 and 10 Years	-0.736	0.337	0.137
		Between 10 and 15 Years	0.192	0.402	0.964
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	Less than 5 Years	Between 5 and 10 Years	-0.250	0.335	0.878
		Between 10 and 15 Years	0.774	0.420	0.262
		More than 15 Years	0.857	0.409	0.165
	Between 5 and 10 Years	Less than 5 Years	0.250	0.335	0.878
		Between 10 and 15 Years	1.024	0.400	0.060
		More than 15 Years	1.107	0.389	0.029
	Between 10 and 15 Years	Less than 5 Years	-0.774	0.420	0.262
		Between 5 and 10 Years	-1.024	0.400	0.060
		More than 15 Years	0.083	0.464	0.998
	More than 15 Years	Less than 5 Years	-0.857	0.409	0.165
		Between 5 and 10 Years	-1.107	0.389	0.029
		Between 10 and 15 Years	-0.083	0.464	0.998
Necessary information is provided on the required commodities on	Less than 5 Years	Between 5 and 10 Years	-0.274	0.280	0.762
		Between 10 and 15 Years	1.048	0.351	0.020
		More than 15 Years	0.740	0.342	0.144

the market for borrowers to take advantage of available investment opportunities	Between 5 and 10 Years	Less than 5 Years	0.274	0.280	0.762
		Between 10 and 15 Years	1.321	0.335	0.001
		More than 15 Years	1.014	0.325	0.014
	Between 10 and 15 Years	Less than 5 Years	-1.048	0.351	0.020
		Between 5 and 10 Years	-1.321	0.335	0.001
		More than 15 Years	-0.308	0.388	0.858
	More than 15 Years	Less than 5 Years	-0.740	0.342	0.144
		Between 5 and 10 Years	-1.014	0.325	0.014
		Between 10 and 15 Years	0.308	0.388	0.858
Monitoring is carried out periodically for funded SMEs	Less than 5 Years	Between 5 and 10 Years	-0.357	0.311	0.662
		Between 10 and 15 Years	0.750	0.390	0.229
		More than 15 Years	0.692	0.381	0.273
	Between 5 and 10 Years	Less than 5 Years	0.357	0.311	0.662
		Between 10 and 15 Years	1.107	0.372	0.021
		More than 15 Years	1.049	0.362	0.025
	Between 10 and 15 Years	Less than 5 Years	-0.750	0.390	0.229
		Between 5 and 10 Years	-1.107	0.372	0.021
		More than 15 Years	-0.058	0.432	0.999
	More than 15 Years	Less than 5 Years	-0.692	0.381	0.273
		Between 5 and 10 Years	-1.049	0.362	0.025
		Between 10 and 15 Years	0.058	0.432	0.999

Table 4.41 presents The ANOVA with the hypothesis test results for Financial Performance variable.

Table 4.41: Result of Testing of ANOVA for Financial Performance Variable

Item	F	P-value	Decision
I am satisfied with the average return on sales that my project has achieved	3.264	0.026	Reject
I am satisfied with the average return on assets that my project has achieved	2.578	0.061	Accept
I am satisfied with the average profit before the interest and losses achieved by my project	3.961	0.011	Reject
Return on sales during the past two years is flexible	9.684	0	Reject
Average profitability over the past two years is flexible	6.474	0.001	Reject

Table 4.41 shows the respondents with different experiences levels have no differences in their responses towards "i am satisfied with the average return on assets that my project has achieved". On the other hand, the respondents with different experiences levels have a difference in their responses towards all other items.

Table 4.42 shows that the differences appeared between (5 – 10) years and (more than 15) years for the item "i am satisfied with the average return on sales that my project has achieved". In addition, the differences appeared between (5 – 10) years and (10 and 15) years, (5 - 10) years and (more than 15) years for the items "i am satisfied with the average profit before the interest and losses achieved by my project. Moreover, the differences appeared between (less than 5 years) and (more than 15) years, (5 – 10) years and (10 – 15) years, (5 – 10) years and (more than 15) years for the item "return on sales during the past two years is flexible". Further, a difference appeared between (5-10) years and (more than 15) years, (5 – 10) years and (more than 15) years for the item "Average profitability over the past two years is flexible".

Table 4.42: Tukey for Hyphotesis Related for Financial Performance Variable

Dependent Variable	(I) experiences	(J) experiences	Mean Difference (I-J)	Std. Error	P-value
I am satisfied with the average return on sales that my project has achieved	Less than 5 Years	Between 5 and 10 Years	-0.405	0.308	0.556
		Between 10 and 15 Years	0.250	0.386	0.916
		More than 15 Years	0.667	0.376	0.295
	Between 5 and 10 Years	Less than 5 Years	0.405	0.308	0.556
		Between 10 and 15 Years	0.655	0.368	0.291
		More than 15 Years	1.071	0.358	0.019
	Between 10 and 15 Years	Less than 5 Years	-0.250	0.386	0.916
		Between 5 and 10 Years	-0.655	0.368	0.291
		More than 15 Years	0.417	0.426	0.763
	More than 15 Years	Less than 5 Years	-0.667	0.376	0.295
		Between 5 and 10 Years	-1.071	0.358	0.019
		Between 10 and 15 Years	-0.417	0.426	0.763
I am satisfied with the average	Less than 5 Years	Between 5 and 10 Years	-0.512	0.323	0.393

profit before the interest and losses achieved by my project		Between 10 and 15 Years	0.583	0.404	0.477
		More than 15 Years	0.513	0.394	0.566
	Between 5 and 10 Years	Less than 5 Years	0.512	0.323	0.393
		Between 10 and 15 Years	1.095	0.385	0.029
		More than 15 Years	1.025	0.375	0.039
	Between 10 and 15 Years	Less than 5 Years	-0.583	0.404	0.477
		Between 5 and 10 Years	-1.095	0.385	0.029
		More than 15 Years	-0.071	0.447	0.999
	More than 15 Years	Less than 5 Years	-0.513	0.394	0.566
		Between 5 and 10 Years	-1.025	0.375	0.039
		Between 10 and 15 Years	0.071	0.447	0.999
Return on sales during the past two years is flexible	Less than 5 Years	Between 5 and 10 Years	-0.393	0.313	0.594
		Between 10 and 15 Years	0.964	0.392	0.076
		More than 15 Years	1.330	0.383	0.005
	Between 5 and 10 Years	Less than 5 Years	0.393	0.313	0.594
		Between 10 and 15 Years	1.357	0.374	0.003
		More than 15 Years	1.723	0.364	0.000
	Between 10 and 15 Years	Less than 5 Years	-0.964	0.392	0.076
		Between 5 and 10 Years	-1.357	0.374	0.003
		More than 15 Years	0.365	0.434	0.834
	More than 15 Years	Less than 5 Years	-1.330	0.383	0.005
		Between 5 and 10 Years	-1.723	0.364	0.000
		Between 10 and 15 Years	-0.365	0.434	0.834
Average profitability over the past two years is flexible	Less than 5 Years	Between 5 and 10 Years	-0.548	0.337	0.371
		Between 10 and 15 Years	0.583	0.422	0.515
		More than 15 Years	1.051	0.412	0.061
	Between 5 and 10 Years	Less than 5 Years	0.548	0.337	0.371
		Between 10 and 15 Years	1.131	0.403	0.032
		More than 15 Years	1.599	0.392	0.001
	Between 10 and 15 Years	Less than 5 Years	-0.583	0.422	0.515
		Between 5 and 10 Years	-1.131	0.403	0.032
		More than 15 Years	0.468	0.467	0.749

	More than 15 Years	Less than 5 Years	-1.051	0.412	0.061
		Between 5 and 10 Years	-1.599	0.392	0.001
		Between 10 and 15 Years	-0.468	0.467	0.749

Table 4.43 presents The ANOVA with the hypothesis test results for Efficiency of Internal Operation variable.

Table 4.43: Result of Testing of ANOVA for Efficiency of Internal Operation Variable

Item	F	P-value	Decision
Defective production cost rates has been decreased	1.291	0.284	Accept
The daily performance of workers has been improved	1.921	0.134	Accept
Machine shutdown rates has been improved	0.333	0.801	Accept
Technology use efficiency has been improved	1.584	0.201	Accept
Production unit cost ratios has been decreased	2.951	0.038	Reject
The ratio of raw materials costs to total costs have been decreased	1.262	0.294	Accept
Computer-based manufacturing waste costs have been decreased	1.82	0.151	Accept
The efficiency of the use of technical and administrative human resources has been improved	1.876	0.142	Accept
Computer manufacturing systems have been improved	1.279	0.288	Accept
Machine operation ratios has been improved	1.743	0.166	Accept

Table 4.44 shows the respondents with different experiences levels have a difference in their responses towards "production unit cost ratios have been decreased" only. Post hoc test conducted for the hypotheses that have significant differences to find out these differences. The results in table 4.44 illustrates that the differences appeared between (5 – 10) years and (10 and 15) years for the item "production unit cost ratios has been decreased".

Table 4.44: Tukey for Hyphotesis Related for Efficiency of Internal Operation Variable

Dependent Variable	(I) experiences	(J) experiences	Mean Difference (I-J)	Std. Error	Sig.
Production unit cost ratios has been decreased	Less than 5 Years	Between 5 and 10 Years	-0.250	0.295	0.832
		Between 10 and 15 Years	0.738	0.370	0.200
		More than 15 Years	0.341	0.361	0.781
	Between 5 and 10 Years	Less than 5 Years	0.250	0.295	0.832
		Between 10 and 15 Years	0.988	0.353	0.033
		More than 15 Years	0.591	0.343	0.321
	Between 10 and 15 Years	Less than 5 Years	-0.738	0.370	0.200
		Between 5 and 10 Years	-0.988	0.353	0.033
		More than 15 Years	-0.397	0.409	0.766
	More than 15 Years	Less than 5 Years	-0.341	0.361	0.781
		Between 5 and 10 Years	-0.591	0.343	0.321
		Between 10 and 15 Years	0.397	0.409	0.766

Table 4.45 presents The ANOVA with the hypothesis test results for Conditioning Design and Engineering variable.

Table 4.45: Result of Testing of ANOVA for Conditioning Design and Engineering Variable

Item	F	P-value	Decision
We were able to quickly meet customer requirements In the marketing environment	1.285	0.286	Accept
The time period between product development and delivery to customers in the marketing environment has been decreased	5.213	0.003	Reject
New features have been added to the products in response to customer requirements in the marketing environment	2.832	0.044	Reject
The quality and quality of products have been improved	2.165	0.1	Accept
The benefits to customers are increased in the marketing environment	1.873	0.142	Accept
Customer complaints about products have been decreased	1.971	0.126	Accept
Customer value has been maximized in the product marketing environment	4.489	0.006	Reject

Table 4.45 shows the respondents with different experiences levels' have a difference in their responses towards these items "the time period

between product development and delivery to customers in the marketing environment has been decreased", "new features have been added to the products in response to customer requirements in the marketing environment", and "customer value has been maximized in the product marketing environment". On the other hand, the respondents with different experiences levels have no differences in their responses towards other items.

Table 4.46 illustrates that the differences appeared between (5 – 10) years and (10 – 15) years, (5 – 10) years and(more than 15) years for the time "period between product development and delivery to customers in the marketing environment has been decreased". In addition, the differences appeared between (5 – 10) years and (10 – 15) years for the item "new features have been added to the products in response to customer requirements in the marketing environment". Moreover, the differences appeared between (5 – 10) years and (10 – 15) years, (5 – 10) years and (more than 15) years for the item "customer value has been maximized in the product marketing environment".

Table 4.46: Tukey for Hyphotesis Related for Conditioning Design and Engineering Variable

Dependent Variable	(I) experiences	(J) experiences	Mean Difference (I-J)	Std. Error	P-value
The time period between product development and delivery to customers in the marketing environment has been decreased	Less than 5 Years	Between 5 and 10 Years	-0.476	0.275	0.316
		Between 10 and 15 Years	0.452	0.345	0.559
		More than 15 Years	0.645	0.336	0.230
	Between 5 and 10 Years	Less than 5 Years	0.476	0.275	0.316
		Between 10 and 15 Years	0.929	0.329	0.031
		More than 15 Years	1.121	0.320	0.004
	Between 10 and 15 Years	Less than 5 Years	-0.452	0.345	0.559
		Between 5 and 10 Years	-0.929	0.329	0.031
		More than 15 Years	0.192	0.382	0.958
	More than 15 Years	Less than 5 Years	-0.645	0.336	0.230
		Between 5 and 10 Years	-1.121	0.320	0.004
		Between 10 and 15 Years	-0.192	0.382	0.958
New features have been added to the products in response to customer requirements in the marketing environment	Less than 5 Years	Between 5 and 10 Years	-0.405	0.280	0.477
		Between 10 and 15 Years	0.536	0.351	0.428
		More than 15 Years	0.106	0.343	0.990
	Between 5 and 10 Years	Less than 5 Years	0.405	0.280	0.477
		Between 10 and 15 Years	0.940	0.335	0.032
		More than 15 Years	0.511	0.326	0.403
	Between 10 and 15 Years	Less than 5 Years	-0.536	0.351	0.428
		Between 5 and 10 Years	-0.940	0.335	0.032
		More than 15 Years	-0.429	0.389	0.688
	More than 15 Years	Less than 5 Years	-0.106	0.343	0.990
		Between 5 and 10 Years	-0.511	0.326	0.403
		Between 10 and 15 Years	0.429	0.389	0.688
Customer value has been maximized in the product	Less than 5 Years	Between 5 and 10 Years	-0.464	0.251	0.258
		Between 10 and 15 Years	0.500	0.314	0.390

marketing environment		More than 15 Years	0.308	0.306	0.747
	Between 5 and 10 Years	Less than 5 Years	0.464	0.251	0.258
		Between 10 and 15 Years	0.964	0.299	0.010
		More than 15 Years	0.772	0.291	0.048
	Between 10 and 15 Years	Less than 5 Years	-0.500	0.314	0.390
		Between 5 and 10 Years	-0.964	0.299	0.010
		More than 15 Years	-0.192	0.347	0.945
	More than 15 Years	Less than 5 Years	-0.308	0.306	0.747
		Between 5 and 10 Years	-0.772	0.291	0.048
		Between 10 and 15 Years	0.192	0.347	0.945

Related to Respondent's Grant Credits

H: there are no statistically significant differences in the respondents' responses due to the difference in Grant Credits.

Table 4.47: Result of Testing of ANOVA for Administrative Support Variable

Item	F	P-value	Decision
The supporting Organization simplifies the procedures for obtaining the required loan	5.262	0.001	Reject
The supporting Organization announces the conditions required for borrowing on the websites	2.89	0.028	Reject
The supporting organization abide by the dates of disbursement of the required loan payments	5.833	0	Reject
The supporting organization undertakes to provide facilities in the collateral required for the loan	4.432	0.003	Reject
The supporting organization can give credit on different types of projects	4.606	0.002	Reject

Table 4.47 shows the respondents with different grand credits have differences in their responses towards the all the Administrative Support items. Table 4.48 illustrates that the differences appeared between Islamic murabaha and interest and consulting and training only, between interests and consulting and training only, between non-profit loan and consulting and training only for the supporting organization simplifies the procedures for obtaining the required loan. there no differences grand credits group for the supporting organization announces the conditions required for borrowing on the websites. the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and consulting and training only, between

non-profit loan and consulting and training only for the supporting organization abide by the dates of disbursement of the required loan payments. the differences appeared between interest and consulting and training only, between non-profit loan and consulting and training only for the supporting organization can give credit on different types of projects. the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between non-profit loan and consulting and training only for the supporting organization can give credit on different types of projects.

Table 4.48: Tukey for Hyphotesis Related for Administrative Support Variable

Dependent Variable	(I) grant credits	(J) grant credits	Mean Difference (I-J)	Std. Error	P-value
The supporting Organization simplifies the procedures for obtaining the required loan	Islamic Murabaha and Interest	Interest	-0.694	0.368	0.335
		Islamic Murabaha non-profit Loan	0.273	0.308	0.901
			-0.379	0.347	0.811
		Consulting and training only	1.852	0.551	0.011
	Interest	Islamic Murabaha and Interest	0.694	0.368	0.335
		Islamic Murabaha	0.967	0.390	0.107
		non-profit Loan	0.315	0.422	0.945
		Consulting and training only	2.545	0.601	0.001
	Islamic Murabaha	Islamic Murabaha and Interest	-0.273	0.308	0.901
		Interest	-0.967	0.390	0.107
		non-profit Loan	-0.652	0.370	0.405
		Consulting and training only	1.579	0.566	0.052
	non-profit Loan	Islamic Murabaha and Interest	0.379	0.347	0.811
		Interest	-0.315	0.422	0.945
		Islamic Murabaha	0.652	0.370	0.405
		Consulting and training only	2.231	0.588	0.003
	Consulting and training only	Islamic Murabaha and Interest	-1.852	0.551	0.011
		Interest	-2.545	0.601	0.001
		Islamic Murabaha	-1.579	0.566	0.052
		non-profit Loan	-2.231	0.588	0.003
The supporting Organization announces the conditions required for borrowing on the websites	Islamic Murabaha and Interest	Interest	-0.606	0.352	0.428
		Islamic Murabaha	0.298	0.295	0.849
		non-profit Loan	-0.564	0.332	0.443
		Consulting and training only	0.667	0.528	0.714
	Interest	Islamic Murabaha and Interest	0.606	0.352	0.428
		Islamic Murabaha	0.904	0.373	0.121
		non-profit Loan	0.042	0.403	1.000
		Consulting and training only	1.273	0.575	0.187

	Islamic Murabaha	Islamic Murabaha and Interest	-0.298	0.295	0.849
		Interest	-0.904	0.373	0.121
		non-profit Loan	-0.862	0.354	0.119
		Consulting and training only	0.368	0.542	0.960
	non-profit Loan	Islamic Murabaha and Interest	0.564	0.332	0.443
		Interest	-0.042	0.403	1.000
		Islamic Murabaha	0.862	0.354	0.119
		Consulting and training only	1.231	0.563	0.197
	Consulting and training only	Islamic Murabaha and Interest	-0.667	0.528	0.714
		Interest	-1.273	0.575	0.187
		Islamic Murabaha	-0.368	0.542	0.960
		non-profit Loan	-1.231	0.563	0.197
The supporting organization abide by the dates of disbursement of the required loan payments	Islamic Murabaha and Interest	Interest	-0.508	0.326	0.528
		Islamic Murabaha	-0.016	0.273	1.000
		non-profit Loan	-0.809	0.308	0.076
		Consulting and training only	1.537	0.488	0.020
	Interest	Islamic Murabaha and Interest	0.508	0.326	0.528
		Islamic Murabaha	0.493	0.345	0.613
		non-profit Loan	-0.301	0.373	0.928
		Consulting and training only	2.045	0.532	0.002
	Islamic Murabaha	Islamic Murabaha and Interest	0.016	0.273	1.000
		Interest	-0.493	0.345	0.613
		non-profit Loan	-0.794	0.328	0.123
		Consulting and training only	1.553	0.501	0.023
	non-profit Loan	Islamic Murabaha and Interest	0.809	0.308	0.076
		Interest	0.301	0.373	0.928
		Islamic Murabaha	0.794	0.328	0.123
		Consulting and training only	2.346	0.521	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.537	0.488	0.020
		Interest	-2.045	0.532	0.002
		Islamic Murabaha	-1.553	0.501	0.023
		non-profit Loan	-2.346	0.521	0.000
The supporting organization	Islamic Murabaha	Interest	-0.552	0.403	0.648
		Islamic Murabaha	-0.055	0.337	1.000

undertakes to provide facilities in the collateral required for the loan	and Interest	non-profit Loan	-1.063	0.380	0.051
		Consulting and training only	1.380	0.604	0.162
	Interest	Islamic Murabaha and Interest	0.552	0.403	0.648
		Islamic Murabaha	0.498	0.427	0.771
		non-profit Loan	-0.510	0.461	0.803
		Consulting and training only	1.932	0.658	0.035
	Islamic Murabaha	Islamic Murabaha and Interest	0.055	0.337	1.000
		Interest	-0.498	0.427	0.771
		non-profit Loan	-1.008	0.405	0.106
		Consulting and training only	1.434	0.620	0.153
	non-profit Loan	Islamic Murabaha and Interest	10.063	0.380	0.051
		Interest	0.510	0.461	0.803
		Islamic Murabaha	1.008	0.405	0.106
		Consulting and training only	2.442	0.644	0.003
	Consulting and training only	Islamic Murabaha and Interest	-1.380	0.604	0.162
		Interest	-1.932	0.658	0.035
		Islamic Murabaha	-1.434	0.620	0.153
		non-profit Loan	-2.442	0.644	0.003
The supporting organization can give credit on different types of projects	Islamic Murabaha and Interest	Interest	-0.525	0.377	0.634
		Islamic Murabaha	0.374	0.316	0.759
		non-profit Loan	-0.581	0.356	0.482
		Consulting and training only	1.611	0.565	0.044
	Interest	Islamic Murabaha and Interest	0.525	0.377	0.634
		Islamic Murabaha	0.900	0.399	0.173
		non-profit Loan	-0.056	0.432	1.000
		Consulting and training only	2.136	0.615	0.008
	Islamic Murabaha	Islamic Murabaha and Interest	-0.374	0.316	0.759
		Interest	-0.900	0.399	0.173
		non-profit Loan	-0.955	0.379	0.098
		Consulting and training only	1.237	0.580	0.218
	non-profit Loan	Islamic Murabaha and Interest	0.581	0.356	0.482
		Interest	0.056	0.432	1.000
		Islamic Murabaha	0.955	0.379	0.098

	Consulting and training only	2.192	0.603	0.005
Consulting and training only	Islamic Murabaha and Interest	-1.611	0.565	0.044
	Interest	-2.136	0.615	0.008
	Islamic Murabaha	-1.237	0.580	0.218
	non-profit Loan	-2.192	0.603	0.005

Table 4.49 presents The ANOVA with the hypothesis test results for Financial Support variable.

Table 4.49: Result of Testing of ANOVA for Financial Support Variable

Item	F	P-value	Decision
The supporting organization accepts mutual guarantees of group projects	5.87	0	Reject
The supporting Organization provides loans to those who are willing to establish projects.	3.605	0.01	Reject
The supporting organization provides loans to those interested in an appropriate interest or murabaha	4.623	0.002	Reject
The grace periods given to start repayment are proportional to the project cash flow	10.07	0	Reject
Delayed payment of the loan installment at a specified time does not result in financial fines	3.909	0.006	Reject
The supporting Organization provides credit programs for lending to women on concessional terms	9.982	0	Reject

Table 4.49 shows the respondents with different grant credits have differences in their responses towards Financial Support items. Table 4.50 illustrates that the differences appeared between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for the supporting organization accepts mutual guarantees of group projects. the differences appeared between islamic murabaha and non-profit loan for the supporting organization announces the conditions required for borrowing on the websites. the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between non-profit loan and consulting and training only for the supporting organization provides loans to those interested in an appropriate interest or murabaha. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only for the grace periods given to start repayment are

proportional to the project cash flow. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, between non-profit loan and consulting and training only for delayed payment of the loan installment at a specified time does not result in financial fines. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for the supporting organization provides credit programs for lending to women on concessional terms.

Table 4.50: Tukey for Hyphotesis Related for Financial Support Variable

Dependent Variable	(I) grant credits	(J) grant credits	Mean Difference (I-J)	Std. Error	P-value
The supporting organization accepts mutual guarantees of group projects	Islamic Murabaha and Interest	Interest	-0.653	0.305	0.215
		Islamic Murabaha	0.232	0.256	0.893
		non-profit Loan	-0.772	0.288	0.067
		Consulting and training only	1.074	0.457	0.142
	Interest	Islamic Murabaha and Interest	0.653	0.305	0.215
		Islamic Murabaha	0.885	0.323	0.059
		non-profit Loan	-0.119	0.350	0.997
		Consulting and training only	1.727	0.498	0.008
	Islamic Murabaha	Islamic Murabaha and Interest	-0.232	0.256	0.893
		Interest	-0.885	0.323	0.059
		non-profit Loan	-1.004	0.307	0.014
		Consulting and training only	0.842	0.469	0.386
	non-profit Loan	Islamic Murabaha and Interest	0.772	0.288	0.067
		Interest	0.119	0.350	0.997
		Islamic Murabaha	1.004	0.307	0.014
		Consulting and training only	1.846	0.488	0.003
	Consulting and training only	Islamic Murabaha and Interest	-1.074	0.457	0.142
		Interest	-1.727	0.498	0.008
		Islamic Murabaha	-0.842	0.469	0.386
		non-profit Loan	-1.846	0.488	0.003
The supporting Organization provides loans to those who are willing to establish projects.	Islamic Murabaha and Interest	Interest	-0.037	0.334	1.000
		Islamic Murabaha	0.647	0.280	0.153
		non-profit Loan	-0.422	0.315	0.669
		Consulting and training only	0.963	0.500	0.314
	Interest	Islamic Murabaha and Interest	0.037	0.334	1.000
		Islamic Murabaha	0.684	0.354	0.309
		non-profit Loan	-0.385	0.382	0.852
		Consulting and training only	1.000	0.545	0.363
	Islamic Murabaha	Islamic Murabaha and Interest	-0.647	0.280	0.153

		Interest	-0.684	0.354	0.309
		non-profit Loan	-1.069	0.336	0.018
		Consulting and training only	0.316	0.514	0.972
	non-profit Loan	Islamic Murabaha and Interest	0.422	0.315	0.669
		Interest	0.385	0.382	0.852
		Islamic Murabaha	1.069	0.336	0.018
		Consulting and training only	1.385	0.534	0.083
	Consulting and training only	Islamic Murabaha and Interest	-0.963	0.500	0.314
		Interest	-1.000	0.545	0.363
		Islamic Murabaha	-0.316	0.514	0.972
		non-profit Loan	-1.385	0.534	0.083
The supporting organization provides loans to those interested in an appropriate interest or murabaha	Islamic Murabaha and Interest	Interest	-0.710	0.402	0.402
		Islamic Murabaha	0.242	0.337	0.952
		non-profit Loan	-0.382	0.380	0.852
		Consulting and training only	1.926	0.603	0.017
	Interest	Islamic Murabaha and Interest	0.710	0.402	0.402
		Islamic Murabaha	0.952	0.426	0.179
		non-profit Loan	0.329	0.461	0.953
		Consulting and training only	2.636	0.657	0.001
	Islamic Murabaha	Islamic Murabaha and Interest	-0.242	0.337	0.952
		Interest	-0.952	0.426	0.179
		non-profit Loan	-0.623	0.405	0.540
		Consulting and training only	1.684	0.619	0.061
	non-profit Loan	Islamic Murabaha and Interest	0.382	0.380	0.852
		Interest	-0.329	0.461	0.953
		Islamic Murabaha	0.623	0.405	0.540
		Consulting and training only	2.308	0.643	0.005
	Consulting and training only	Islamic Murabaha and Interest	-1.926	0.603	0.017
		Interest	-2.636	0.657	0.001
		Islamic Murabaha	-1.684	0.619	0.061
		non-profit Loan	-2.308	0.643	0.005
The grace periods given to start repayment	Islamic Murabaha and Interest	Interest	-0.896	0.357	0.101
		Islamic Murabaha	0.267	0.299	0.899
		non-profit Loan	-1.105	0.337	0.014

are proportional to the project cash flow		Consulting and training only	1.991	0.535	0.004
	Interest	Islamic Murabaha and Interest	0.896	0.357	0.101
		Islamic Murabaha	1.163	0.379	0.025
		non-profit Loan	-0.210	0.409	0.986
		Consulting and training only	2.886	0.583	0.000
	Islamic Murabaha	Islamic Murabaha and Interest	-0.267	0.299	0.899
		Interest	-1.163	0.379	0.025
		non-profit Loan	-1.372	0.360	0.003
		Consulting and training only	1.724	0.550	0.021
	non-profit Loan	Islamic Murabaha and Interest	1.105	0.337	0.014
		Interest	0.210	0.409	0.986
		Islamic Murabaha	1.372	0.360	0.003
		Consulting and training only	3.096	0.571	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.991	0.535	0.004
		Interest	-2.886	0.583	0.000
		Islamic Murabaha	-1.724	0.550	0.021
		non-profit Loan	-3.096	0.571	0.000
Delayed payment of the loan installment at a specified time does not result in financial fines	Islamic Murabaha and Interest	Interest	-0.704	0.499	0.623
		Islamic Murabaha	-0.598	0.418	0.609
		non-profit Loan	-1.396	0.471	0.033
		Consulting and training only	1.296	0.747	0.420
	Interest	Islamic Murabaha and Interest	0.704	0.499	0.623
		Islamic Murabaha	0.105	0.528	1.000
		non-profit Loan	-0.692	0.571	0.745
		Consulting and training only	2.000	0.814	0.113
	Islamic Murabaha	Islamic Murabaha and Interest	0.598	0.418	0.609
		Interest	-0.105	0.528	1.000
		non-profit Loan	-0.798	0.502	0.509
		Consulting and training only	1.895	0.767	0.110
	non-profit Loan	Islamic Murabaha and Interest	1.396	0.471	0.033
		Interest	0.692	0.571	0.745
		Islamic Murabaha	0.798	0.502	0.509

		Consulting and training only	2.692	0.797	0.010
	Consulting and training only	Islamic Murabaha and Interest	-1.296	0.747	0.420
		Interest	-2.000	0.814	0.113
		Islamic Murabaha	-1.895	0.767	0.110
		non-profit Loan	-2.692	0.797	0.010
The supporting Organization provides credit programs for lending to women on concessional terms	Islamic Murabaha and Interest	Interest	-0.131	0.347	0.996
		Islamic Murabaha	0.462	0.291	0.509
		non-profit Loan	-0.991	0.328	0.028
		Consulting and training only	2.278	0.520	0.000
	Interest	Islamic Murabaha and Interest	0.131	0.347	0.996
		Islamic Murabaha	0.593	0.368	0.494
		non-profit Loan	-0.860	0.398	0.206
		Consulting and training only	2.409	0.567	0.001
	Islamic Murabaha	Islamic Murabaha and Interest	-0.462	0.291	0.509
		Interest	-0.593	0.368	0.494
		non-profit Loan	-1.453	0.349	0.001
		Consulting and training only	1.816	0.534	0.010
	non-profit Loan	Islamic Murabaha and Interest	0.991	0.328	0.028
		Interest	0.860	0.398	0.206
		Islamic Murabaha	1.453	0.349	0.001
		Consulting and training only	3.269	0.555	0.000
	Consulting and training only	Islamic Murabaha and Interest	-2.278	0.520	0.000
		Interest	-2.409	0.567	0.001
		Islamic Murabaha	-1.816	0.534	0.010
		non-profit Loan	-3.269	0.555	0.000

Table 4.51 presents The ANOVA with the hypothesis test results for Technical Support variable.

Table 4.51: Result of Testing of ANOVA for Technical Support Variable

Item	F	P-value	Decision
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	4.115	0.005	Reject
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	6.034	0	Reject
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	11.447	0	Reject
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	9.339	0	Reject
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	6.258	0	Reject
Monitoring is carried out periodically for funded SMEs	4.777	0.002	Reject

Table 4.51 shows the respondents with different grant credits have differences in their responses towards all the items of Technical Support Variable. Table 4.52 illustrates that the differences appeared between interest and consulting and training only, between non-profit loan and consulting and training only for the supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures. the differences appeared between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for the supporting organization provides the required consultancy services to the owners of small and medium enterprises. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, between interest and islamic murabaha, between interest and consulting and training only, between islamic murabaha and interest, between islamic murabaha and non-profit loan for the supporting organization provides the necessary training on how to use modern technology appropriate to the project. the differences appeared between islamic murabaha and interest and non-profit loan, between interest and islamic murabaha, between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for the supporting organization provides training to owners of small projects during the implementation phase if the need arises. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only

for necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for monitoring is carried out periodically for funded smes.

Table 4.52: Tukey for Hyphotesis Related for Technical Support Variable

Dependent Variable	(I) grant credits	(J) grant credits	Mean Difference (I-J)	Std. Error	P-value
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	Islamic Murabaha and Interest	Interest	-0.549	0.378	0.597
		Islamic Murabaha	0.183	0.317	0.978
		non-profit Loan	-0.801	0.357	0.176
		Consulting and training only	1.315	0.566	0.151
	Interest	Islamic Murabaha and Interest	0.549	0.378	0.597
		Islamic Murabaha	0.732	0.401	0.366
		non-profit Loan	-0.252	0.433	0.977
		Consulting and training only	1.864	0.617	0.028
	Islamic Murabaha	Islamic Murabaha and Interest	-0.183	0.317	0.978
		Interest	-0.732	0.401	0.366
		non-profit Loan	-0.984	0.381	0.084
		Consulting and training only	1.132	0.582	0.304
	non-profit Loan	Islamic Murabaha and Interest	0.801	0.357	0.176
		Interest	0.252	0.433	0.977
		Islamic Murabaha	0.984	0.381	0.084
		Consulting and training only	2.115	0.604	0.007
	Consulting and training only	Islamic Murabaha and Interest	-1.315	0.566	0.151
		Interest	-1.864	0.617	0.028
		Islamic Murabaha	-1.132	0.582	0.304
		non-profit Loan	-2.115	0.604	0.007
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	Islamic Murabaha and Interest	Interest	-0.657	0.332	0.286
		Islamic Murabaha	0.205	0.278	0.947
		non-profit Loan	-0.803	0.313	0.088
		Consulting and training only	1.389	0.497	0.051
	Interest	Islamic Murabaha and Interest	0.657	0.332	0.286
		Islamic Murabaha	0.861	0.351	0.114
		non-profit Loan	-0.147	0.380	0.995
		Consulting and training only	2.045	0.541	0.003
	Islamic Murabaha	Islamic Murabaha and Interest	-0.205	0.278	0.947

		Interest	-0.861	0.351	0.114
		non-profit Loan	-1.008	0.334	0.028
		Consulting and training only	1.184	0.510	0.150
	non-profit Loan	Islamic Murabaha and Interest	0.803	0.313	0.088
		Interest	0.147	0.380	0.995
		Islamic Murabaha	1.008	0.334	0.028
		Consulting and training only	2.192	0.530	0.001
	Consulting and training only	Islamic Murabaha and Interest	-1.389	0.497	0.051
		Interest	-2.045	0.541	0.003
		Islamic Murabaha	-1.184	0.510	0.150
		non-profit Loan	-2.192	0.530	0.001
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	Islamic Murabaha and Interest	Interest	-0.973	0.381	0.091
		Islamic Murabaha	0.534	0.319	0.456
		non-profit Loan	-1.134	0.359	0.020
		Consulting and training only	2.231	0.571	0.002
	Interest	Islamic Murabaha and Interest	0.973	0.381	0.091
		Islamic Murabaha	1.507	0.403	0.003
		non-profit Loan	-0.161	0.436	0.996
		Consulting and training only	3.205	0.622	0.000
	Islamic Murabaha	Islamic Murabaha and Interest	-0.534	0.319	0.456
		Interest	-1.507	0.403	0.003
		non-profit Loan	-1.668	0.383	0.000
		Consulting and training only	1.697	0.586	0.039
	non-profit Loan	Islamic Murabaha and Interest	1.134	0.359	0.020
		Interest	0.161	0.436	0.996
		Islamic Murabaha	1.668	0.383	0.000
		Consulting and training only	3.365	0.609	0.000
	Consulting and training only	Islamic Murabaha and Interest	-2.231	0.571	0.002
		Interest	-3.205	0.622	0.000
		Islamic Murabaha	-1.697	0.586	0.039
		non-profit Loan	-3.365	0.609	0.000
The supporting organization provides training	Islamic Murabaha and Interest	Interest	-1.084	0.364	0.032
		Islamic Murabaha	0.265	0.305	0.907
		non-profit Loan	-1.476	0.344	0.001

to owners of small projects during the implementation phase if the need arises		Consulting and training only	0.870	0.545	0.505
	Interest	Islamic Murabaha and Interest	1.084	0.364	0.032
		Islamic Murabaha	1.349	0.386	0.007
		non-profit Loan	-0.392	0.417	0.881
		Consulting and training only	1.955	0.594	0.013
	Islamic Murabaha	Islamic Murabaha and Interest	-0.265	0.305	0.907
		Interest	-1.349	0.386	0.007
		non-profit Loan	-1.741	0.366	0.000
		Consulting and training only	0.605	0.560	0.816
	non-profit Loan	Islamic Murabaha and Interest	1.476	0.344	0.001
		Interest	0.392	0.417	0.881
		Islamic Murabaha	1.741	0.366	0.000
		Consulting and training only	2.346	0.582	0.001
	Consulting and training only	Islamic Murabaha and Interest	-0.870	0.545	0.505
		Interest	-1.955	0.594	0.013
		Islamic Murabaha	-0.605	0.560	0.816
		non-profit Loan	-2.346	0.582	0.001
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	Islamic Murabaha and Interest	Interest	-0.919	0.341	0.065
		Islamic Murabaha	-0.082	0.285	0.998
		non-profit Loan	-1.402	0.322	0.000
		Consulting and training only	-0.056	0.510	1.000
	Interest	Islamic Murabaha and Interest	0.919	0.341	0.065
		Islamic Murabaha	0.837	0.361	0.151
		non-profit Loan	-0.483	0.390	0.730
		Consulting and training only	0.864	0.556	0.533
	Islamic Murabaha	Islamic Murabaha and Interest	0.082	0.285	0.998
		Interest	-0.837	0.361	0.151
		non-profit Loan	-1.320	0.343	0.002
		Consulting and training only	0.026	0.524	1.000
	non-profit Loan	Islamic Murabaha and Interest	1.402	0.322	0.000
		Interest	0.483	0.390	0.730
		Islamic Murabaha	1.320	0.343	0.002

		Consulting and training only	1.346	0.545	0.109
	Consulting and training only	Islamic Murabaha and Interest	0.056	0.510	1.000
		Interest	-0.864	0.556	0.533
		Islamic Murabaha	-0.026	0.524	1.000
		non-profit Loan	-1.346	0.545	0.109
Monitoring is carried out periodically for funded SMEs	Islamic Murabaha and Interest	Interest	-0.825	0.376	0.193
		Islamic Murabaha	0.103	0.314	0.997
		non-profit Loan	-1.140	0.354	0.016
	Interest	Consulting and training only	0.630	0.563	0.796
		Islamic Murabaha and Interest	0.825	0.376	0.193
		Islamic Murabaha	0.928	0.398	0.147
		non-profit Loan	-0.315	0.430	0.948
	Islamic Murabaha	Consulting and training only	1.455	0.613	0.135
		Islamic Murabaha and Interest	-0.103	0.314	0.997
		Interest	-0.928	0.398	0.147
		non-profit Loan	-1.243	0.378	0.013
	non-profit Loan	Consulting and training only	0.526	0.578	0.892
		Islamic Murabaha and Interest	1.140	0.354	0.016
		Interest	0.315	0.430	0.948
		Islamic Murabaha	1.243	0.378	0.013
	Consulting and training only	Consulting and training only	1.769	0.600	0.034
		Islamic Murabaha and Interest	-0.630	0.563	0.796
		Interest	-1.455	0.613	0.135
		Islamic Murabaha	-0.526	0.578	0.892
		non-profit Loan	-.769	0.600	0.034

Table 4.53 presents The ANOVA with the hypothesis test results for Financial Performance variable.

Table 4.53: Result of Testing of ANOVA for Financial Performance Variable

Item	F	P-value	Decision
I am satisfied with the average return on sales that my project has achieved	8.081	0	Reject
I am satisfied with the average return on assets that my project has achieved	6.622	0	Reject
I am satisfied with the average profit before the interest and losses achieved by my project	7.142	0	Reject
Return on sales during the past two years is flexible	8.268	0	Reject
Average profitability over the past two years is flexible	5.656	0.001	Reject

Table 4.53 shows the respondents with different grant credits have differences in their responses towards all the items of Financial Performance. Table 4.54 illustrates that the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for i am satisfied with the average return on sales that my project has achieved. the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for i am satisfied with the average return on assets that my project has achieved. the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for i am satisfied with the average profit before the interest and losses achieved by my project. the differences appeared between islamic murabaha and interest and non-profit loan, between interest and islamic murabaha, between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for return on sales during the past two years is flexible. the differences appeared between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for Average profitability over the past two years is flexible.

Table 4.54: Tukey for Hyphotesis Related for Financial Performance Variable

Dependent Variable	(I) grant credits	(J) grant credits	Mean Difference (I-J)	Std. Error	P-value
I am satisfied with the average return on sales that my project has achieved	Islamic Murabaha and Interest	Interest	-0.333	0.338	0.861
		Islamic Murabaha non-profit Loan	0.404	0.283	0.614
			-0.872	0.319	0.059
		Consulting and training only	1.917	0.506	0.003
	Interest	Islamic Murabaha and Interest	0.333	0.338	0.861
		Islamic Murabaha	0.737	0.358	0.250
		non-profit Loan	-0.538	0.387	0.636
		Consulting and training only	2.250	0.552	0.001
	Islamic Murabaha	Islamic Murabaha and Interest	-0.404	0.283	0.614
		Interest	-0.737	0.358	0.250
		non-profit Loan	-1.275	0.340	0.003
		Consulting and training only	1.513	0.520	0.038
	non-profit Loan	Islamic Murabaha and Interest	0.872	0.319	0.059
		Interest	0.538	0.387	0.636
		Islamic Murabaha	1.275	0.340	0.003
		Consulting and training only	2.788	0.541	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.917	0.506	0.003
		Interest	-2.250	0.552	0.001
		Islamic Murabaha	-1.513	0.520	0.038
		non-profit Loan	-2.788	0.541	0.000
I am satisfied with the average return on assets that my project has achieved	Islamic Murabaha and Interest	Interest	-0.461	0.355	0.692
		Islamic Murabaha	0.209	0.297	0.955
		non-profit Loan	-0.832	0.335	0.106
		Consulting and training only	1.880	0.531	0.006
	Interest	Islamic Murabaha and Interest	0.461	0.355	0.692
		Islamic Murabaha	0.670	0.376	0.391
		non-profit Loan	-0.371	0.406	0.891
		Consulting and training only	2.341	0.579	0.001

	Islamic Murabaha	Islamic Murabaha and Interest	-0.209	0.297	0.955
		Interest	-0.670	0.376	0.391
		non-profit Loan	-1.040	0.357	0.037
		Consulting and training only	1.671	0.545	0.025
	non-profit Loan	Islamic Murabaha and Interest	0.832	0.335	0.106
		Interest	0.371	0.406	0.891
		Islamic Murabaha	1.040	0.357	0.037
		Consulting and training only	2.712	0.567	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.880	0.531	0.006
		Interest	-2.341	0.579	0.001
		Islamic Murabaha	-1.671	0.545	0.025
		non-profit Loan	-2.712	0.567	0.000
I am satisfied with the average profit before the interest and losses achieved by my project	Islamic Murabaha and Interest	Interest	-0.478	0.366	0.688
		Islamic Murabaha	0.598	0.306	0.300
		non-profit Loan	-0.835	0.346	0.123
		Consulting and training only	1.704	0.548	0.022
	Interest	Islamic Murabaha and Interest	0.478	0.366	0.688
		Islamic Murabaha	1.077	0.388	0.053
		non-profit Loan	-0.357	0.419	0.914
		Consulting and training only	2.182	0.598	0.004
	Islamic Murabaha	Islamic Murabaha and Interest	-0.598	0.306	0.300
		Interest	-1.077	0.388	0.053
		non-profit Loan	-1.433	0.368	0.002
		Consulting and training only	1.105	0.563	0.295
	non-profit Loan	Islamic Murabaha and Interest	0.835	0.346	0.123
		Interest	0.357	0.419	0.914
		Islamic Murabaha	1.433	0.368	0.002
		Consulting and training only	2.538	0.585	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.704	0.548	0.022
		Interest	-2.182	0.598	0.004
		Islamic Murabaha	-1.105	0.563	0.295
		non-profit Loan	-2.538	0.585	0.000
Return on sales during the past	Islamic Murabaha	Interest	-0.721	0.382	0.335
		Islamic Murabaha	0.634	0.320	0.286

two years is flexible	and Interest	non-profit Loan	-1.245	0.361	0.008
		Consulting and training only	1.120	0.572	0.297
	Interest	Islamic Murabaha and Interest	0.721	0.382	0.335
		Islamic Murabaha	1.354	0.405	0.011
		non-profit Loan	-0.524	0.438	0.752
		Consulting and training only	1.841	0.624	0.034
	Islamic Murabaha	Islamic Murabaha and Interest	-0.634	0.320	0.286
		Interest	-1.354	0.405	0.011
		non-profit Loan	-1.879	0.384	0.000
		Consulting and training only	0.487	0.588	0.921
	non-profit Loan	Islamic Murabaha and Interest	1.245	0.361	0.008
		Interest	0.524	0.438	0.752
		Islamic Murabaha	1.879	0.384	0.000
		Consulting and training only	2.365	0.611	0.002
	Consulting and training only	Islamic Murabaha and Interest	-1.120	0.572	0.297
		Interest	-1.841	0.624	0.034
		Islamic Murabaha	-0.487	0.588	0.921
		non-profit Loan	-2.365	0.611	0.002
Average profitability over the past two years is flexible	Islamic Murabaha and Interest	Interest	-0.535	0.412	0.693
		Islamic Murabaha	0.503	0.345	0.594
		non-profit Loan	-0.983	0.389	0.097
		Consulting and training only	1.556	0.618	0.098
	Interest	Islamic Murabaha and Interest	0.535	0.412	0.693
		Islamic Murabaha	10.038	0.437	0.134
		non-profit Loan	-0.448	0.472	0.877
		Consulting and training only	2.091	0.673	0.022
	Islamic Murabaha	Islamic Murabaha and Interest	-0.503	0.345	0.594
		Interest	-1.038	0.437	0.134
		non-profit Loan	-1.486	0.415	0.006
		Consulting and training only	1.053	0.634	0.466
	non-profit Loan	Islamic Murabaha and Interest	0.983	0.389	0.097
		Interest	0.448	0.472	0.877
		Islamic Murabaha	1.486	0.415	0.006

	Consulting and training only	2.538	0.659	0.002
Consulting and training only	Islamic Murabaha and Interest	-1.556	0.618	0.098
	Interest	-2.091	0.673	0.022
	Islamic Murabaha	-1.053	0.634	0.466
	non-profit Loan	-2.538	0.659	0.002

Table 4.55 presents The ANOVA with the hypothesis test results for Efficiency of Internal Operation variable.

Table 4.55: Result of Testing of ANOVA for Efficiency of Internal Operation Variable

Item	F	P-value	Decision
Defective production cost rates has been decreased	4.899	0.002	Reject
The daily performance of workers has been improved	5.715	0	Reject
Machine shutdown rates has been improved	4.287	0.004	Reject
Technology use efficiency has been improved	9.196	0	Reject
Production unit cost ratios has been decreased	9.631	0	Reject
The ratio of raw materials costs to total costs have been decreased	8.254	0	Reject
Computer-based manufacturing waste costs have been decreased	5.555	0.001	Reject
The efficiency of the use of technical and administrative human resources has been improved	9.121	0	Reject
Computer manufacturing systems have been improved	14.553	0	Reject
Machine operation ratios has been improved	7.233	0	Rejects

Table 4.55 shows the respondents with different grant credits have differences in their responses towards Efficiency of Internal Operation items. Table 4.56 (see appendices) illustrates that the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between non-profit loan and consulting and training only for defective production cost rates has been decreased. the differences appeared between islamic murabaha and interest and non-profit loan, between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for the daily performance of workers has been improved. the differences appeared between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for machine shutdown rates has been improved. the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and

consulting and training only, between non-profit loan and consulting and training only for technology use efficiency has been improved. the differences appeared between islamic murabaha and interest and non-profit loan, between interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for production unit cost ratios has been decreased. the differences appeared between islamic murabaha and interest and interest, between islamic murabaha and interest and non-profit loan, between islamic murabaha and non-profit loan for the ratio of raw materials costs to total costs have been decreased. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for computer-based manufacturing waste costs have been decreased. the differences appeared between islamic murabaha and interest and non-profit loan, between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for the efficiency of the use of technical and administrative human resources has been improved. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and non-profit loan,, between slamic murabaha and consulting and training only, between non-profit loan and consulting and training only for computer manufacturing systems have been improved. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for machine operation ratios has been improved.

Table 4.56: Result of Testing of ANOVA for Conditioning Design and Engineering Variable

Item	F	P-value	Decision
We were able to quickly meet customer requirements In the marketing environment	19.705	0	Reject
The time period between product development and delivery to customers in the marketing environment has been decreased	12.815	0	Reject
New features have been added to the products in response to customer requirements in the marketing environment	9.534	0	Reject
The quality and quality of products have been improved	3.67	0.009	Reject
The benefits to customers are increased in the marketing environment	6.382	0	Reject
Customer complaints about products have been decreased	12.215	0	Reject
Customer value has been maximized in the product marketing environment	14.961	0	Reject

Table 4.57 shows the respondents with different grant credits have differences in their responses towards Efficiency of Internal Operation items. Table 4.58 illustrates that the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, interest and between islamic murabaha, between interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for we were able to quickly meet customer requirements in the marketing environment. the differences appeared between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, interest and between islamic murabaha, between interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for the time period between product development and delivery to customers in the marketing environment has been decreased. the differences appeared between islamic murabaha and interest and consulting and training only, interest and between islamic murabaha, between interest and consulting and training only, between islamic murabaha and non-profit loan, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for new features have been added to the products in response to customer requirements in the marketing environment. the differences appeared between non-profit loan and consulting and training only for the quality and quality of products have been improved. the differences appeared between islamic murabaha and

interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for the benefits to customers are increased in the marketing environment. the differences appeared between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between islamic murabaha and consulting and training only, between non-profit loan and consulting and training only for customer complaints about products have been decreased. the differences appeared between islamic murabaha and interest and interest, between islamic murabaha and interest and non-profit loan, between islamic murabaha and interest and consulting and training only, between interest and consulting and training only, between interest and islamic murabaha, between islamic murabaha and non-profit loan, between non-profit loan and consulting and training only for customer value has been maximized in the product marketing environment.

Table 4.57: Tukey for Hyphotesis Related for Conditioning Design and Engineering Variable

Dependent Variable	(I) grant credits	(J) grant credits	Mean Difference (I-J)	Std. Error	P-value
We were able to quickly meet customer requirements In the marketing environment	Islamic Murabaha and Interest	Interest	-0.599	0.269	0.183
		Islamic Murabaha	0.248	0.225	0.807
		non-profit Loan	-0.809	0.254	0.018
		Consulting and training only	2.787	0.403	0.000
	Interest	Islamic Murabaha and Interest	0.599	0.269	0.183
		Islamic Murabaha	0.847	0.285	0.032
		non-profit Loan	-0.210	0.308	0.960
		Consulting and training only	3.386	0.440	0.000
	Islamic Murabaha	Islamic Murabaha and Interest	-0.248	0.225	0.807
		Interest	-0.847	0.285	0.032
		non-profit Loan	-1.057	0.271	0.002
		Consulting and training only	2.539	0.414	0.000
	non-profit Loan	Islamic Murabaha and Interest	0.809	0.254	0.018
		Interest	0.210	0.308	0.960
		Islamic Murabaha	1.057	0.271	0.002
		Consulting and training only	3.596	0.430	0.000
	Consulting and training only	Islamic Murabaha and Interest	-2.787	0.403	0.000
		Interest	-3.386	0.440	0.000
		Islamic Murabaha	-2.539	0.414	0.000
		non-profit Loan	-3.596	0.430	0.000
The time period between product development and delivery to customers in the marketing environment has been decreased	Islamic Murabaha and Interest	Interest	-0.582	0.288	0.265
		Islamic Murabaha	0.542	0.241	0.174
		non-profit Loan	-0.806	0.271	0.032
		Consulting and training only	1.963	0.431	0.000
	Interest	Islamic Murabaha and Interest	0.582	0.288	0.265
		Islamic Murabaha	1.124	0.305	0.004
		non-profit Loan	-0.224	0.329	0.960
		Consulting and training only	2.545	0.470	0.000

	Islamic Murabaha	Islamic Murabaha and Interest	-0.542	0.241	0.174
		Interest	-1.124	0.305	0.004
		non-profit Loan	-1.348	0.289	0.000
		Consulting and training only	1.421	0.442	0.017
	non-profit Loan	Islamic Murabaha and Interest	0.806	0.271	0.032
		Interest	0.224	0.329	0.960
		Islamic Murabaha	1.348	0.289	0.000
		Consulting and training only	2.769	0.460	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.963	0.431	0.000
		Interest	-2.545	0.470	0.000
		Islamic Murabaha	-1.421	0.442	0.017
		non-profit Loan	-2.769	0.460	0.000
New features have been added to the products in response to customer requirements in the marketing environment	Islamic Murabaha and Interest	Interest	-0.673	0.297	0.169
		Islamic Murabaha	0.384	0.249	0.539
		non-profit Loan	-0.729	0.281	0.082
		Consulting and training only	1.713	0.445	0.002
	Interest	Islamic Murabaha and Interest	0.673	0.297	0.169
		Islamic Murabaha	1.057	0.315	0.011
		non-profit Loan	-0.056	0.340	1.000
		Consulting and training only	2.386	0.485	0.000
	Islamic Murabaha	Islamic Murabaha and Interest	-0.384	0.249	0.539
		Interest	-1.057	0.315	0.011
		non-profit Loan	-1.113	0.299	0.004
		Consulting and training only	1.329	0.457	0.038
	non-profit Loan	Islamic Murabaha and Interest	0.729	0.281	0.082
		Interest	0.056	0.340	1.000
		Islamic Murabaha	1.113	0.299	0.004
		Consulting and training only	2.442	0.475	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.713	0.445	0.002
		Interest	-2.386	0.485	0.000
		Islamic Murabaha	-1.329	0.457	0.038
		non-profit Loan	-2.442	0.475	0.000
The quality and quality of	Islamic Murabaha and	Interest	-0.525	0.314	0.458
		Islamic Murabaha	0.164	0.263	0.971

products have been improved	Interest	non-profit Loan	-0.658	0.296	0.185
		Consulting and training only	0.861	0.471	0.365
	Interest	Islamic Murabaha and Interest	0.525	0.314	0.458
		Islamic Murabaha	0.689	0.333	0.245
		non-profit Loan	-0.133	0.360	0.996
		Consulting and training only	1.386	0.513	0.064
	Islamic Murabaha	Islamic Murabaha and Interest	-0.164	0.263	0.971
		Interest	-0.689	0.333	0.245
		non-profit Loan	-0.822	0.316	0.081
		Consulting and training only	0.697	0.483	0.602
	non-profit Loan	Islamic Murabaha and Interest	0.658	0.296	0.185
		Interest	0.133	0.360	0.996
		Islamic Murabaha	0.822	0.316	0.081
		Consulting and training only	1.519	0.502	0.028
	Consulting and training only	Islamic Murabaha and Interest	-0.861	0.471	0.365
		Interest	-1.386	0.513	0.064
		Islamic Murabaha	-0.697	0.483	0.602
		non-profit Loan	-1.519	0.502	0.028
The benefits to customers are increased in the marketing environment	Islamic Murabaha and Interest	Interest	-0.434	0.288	0.561
		Islamic Murabaha	0.164	0.241	0.960
		non-profit Loan	-0.735	0.272	0.064
		Consulting and training only	1.361	0.432	0.020
	Interest	Islamic Murabaha and Interest	0.434	0.288	0.561
		Islamic Murabaha	0.598	0.305	0.297
		non-profit Loan	-0.301	0.330	0.892
		Consulting and training only	1.795	0.470	0.003
	Islamic Murabaha	Islamic Murabaha and Interest	-0.164	0.241	0.960
		Interest	-0.598	0.305	0.297
		non-profit Loan	-0.899	0.290	0.023
		Consulting and training only	1.197	0.443	0.064
	non-profit Loan	Islamic Murabaha and Interest	0.735	0.272	0.064
		Interest	0.301	0.330	0.892
		Islamic Murabaha	0.899	0.290	0.023

		Consulting and training only	2.096	0.461	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.361	0.432	0.020
		Interest	-1.795	0.470	0.003
		Islamic Murabaha	-1.197	0.443	0.064
		non-profit Loan	-2.096	0.461	0.000
Customer complaints about products have been decreased	Islamic Murabaha and Interest	Interest	-0.781	0.321	0.119
		Islamic Murabaha	0.142	0.269	0.984
		non-profit Loan	-0.732	0.303	0.124
		Consulting and training only	2.537	0.481	0.000
	Interest	Islamic Murabaha and Interest	0.781	0.321	0.119
		Islamic Murabaha	0.923	0.340	0.062
		non-profit Loan	0.049	0.368	1.000
		Consulting and training only	3.318	0.525	0.000
	Islamic Murabaha	Islamic Murabaha and Interest	-0.142	0.269	0.984
		Interest	-0.923	0.340	0.062
		non-profit Loan	-0.874	0.323	0.064
		Consulting and training only	2.395	0.494	0.000
	non-profit Loan	Islamic Murabaha and Interest	0.732	0.303	0.124
		Interest	-0.049	0.368	1.000
		Islamic Murabaha	0.874	0.323	0.064
		Consulting and training only	3.269	0.514	0.000
	Consulting and training only	Islamic Murabaha and Interest	-2.537	0.481	0.000
		Interest	-3.318	0.525	0.000
		Islamic Murabaha	-2.395	0.494	0.000
		non-profit Loan	-3.269	0.514	0.000
Customer value has been maximized in the product marketing environment	Islamic Murabaha and Interest	Interest	-0.855	0.250	0.009
		Islamic Murabaha	0.542	0.209	0.083
		non-profit Loan	-0.883	0.236	0.003
		Consulting and training only	1.213	0.374	0.015
	Interest	Islamic Murabaha and Interest	0.855	0.250	0.009
		Islamic Murabaha	1.397	0.265	0.000
		non-profit Loan	-0.028	0.286	1.000
		Consulting and training only	2.068	0.408	0.000

	Islamic Murabaha	Islamic Murabaha and Interest	-0.542	0.209	0.083
		Interest	-1.397	0.265	0.000
		non-profit Loan	-1.425	0.251	0.000
		Consulting and training only	0.671	0.384	0.413
	non-profit Loan	Islamic Murabaha and Interest	0.883	0.236	0.003
		Interest	0.028	0.286	1.000
		Islamic Murabaha	1.425	0.251	0.000
		Consulting and training only	2.096	0.399	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.213	0.374	0.015
		Interest	-2.068	0.408	0.000
		Islamic Murabaha	-0.671	0.384	0.413
		non-profit Loan	-2.096	0.399	0.000

Related to Respondent's Grant Provider

H: there is no statistically significant difference in respondents' responses due to the difference in respondent Grant Provider.

Table 4.59 presents The ANOVA with the hypothesis test results for Administrative Support variable.

Table 4.58: Result of Testing of ANOVA for Administrative Support Variable

Item	F	P-value	Decision
The supporting Organization simplifies the procedures for obtaining the required loan	1.451	0.241	Accept
The supporting Organization announces the conditions required for borrowing on the websites	1.887	0.159	Accept
The supporting organization abide by the dates of disbursement of the required loan payments	2.75	0.071	Accept
The supporting organization undertakes to provide facilities in the collateral required for the loan	0.167	0.846	Accept
The supporting organization can give credit on different types of projects	0.81	0.449	Accepts

Table 4.59 shows the respondents with different grand provider have no differences in their responses towards all the items of Administrative Support dimension.

Table 4.60 presents The ANOVA with the hypothesis test results for Financial Support variable.

Table 4.59: Result of Testing of ANOVA for Financial Support Variable

Item	F	P-value	Decision
The supporting organization accepts mutual guarantees of group projects	2.786	0.068	Accept
The supporting Organization provides loans for those who are willing to establish project.	3.871	0.025	Reject
The supporting organization provides loans to those interested in an appropriate interest or murabaha	2.389	0.099	Accept
The grace periods given to start repayment are proportional to the project cash flow	7.746	0.001	Reject
Delayed payment of the loan installment at a specified time does not result in financial fines	0.715	0.493	Accept
The supporting Organization provides credit programs for lending to women on concessional terms	2.799	0.068	Accept

Table 4.60 shows the respondents with different grant provider have differences in their responses towards "The supporting Organization provides loans for those who are willing to establish project", and "the grace periods given to start repayment are proportional to the project cash flow". While, the respondents with different grant provider have no differences in their responses towards other Financial Support items. Table 4.60 illustrates that the differences appeared between governmental organization and banks for the supporting organization announces the conditions required for borrowing on the websites. the differences appeared between governmental organization and banks for the grace periods given to start repayment are proportional to the project cash flow.

Table 4.60: Tukey for Hyphotesis Related for Financial Support Variable

Dependent Variable	(I) grant provider	(J) grant provider	Mean Difference (I-J)	Std. Error	P-value
The supporting Organization announces the conditions required for borrowing on the websites	governmental organization	Banks	0.701	0.253	0.019
		Non-governmental organization	0.310	0.303	0.565
	Banks	governmental organization	-0.701	0.253	0.019
		Non-governmental organization	-0.391	0.296	0.388
	Non-governmental organization	governmental organization	-0.310	0.303	0.565
		Banks	0.391	0.296	0.388
The grace periods given to start repayment are proportional to the project cash flow	governmental organization	Banks	1.164	0.296	0.001
		Non-governmental organization	0.644	0.354	0.172
	Banks	governmental organization	-1.164	0.296	0.001
		Non-governmental organization	-0.520	0.346	0.295
	Non-governmental organization	governmental organization	-0.644	0.354	0.172
		Banks	0.520	0.346	0.295

Table 4.62 presents The ANOVA with the hypothesis test results for Technical Support variable.

Table 4.61: Result of Testing of ANOVA for Technical Support Variable

Item	F	P-value	Decision
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	4.221	0.019	Reject
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	4.607	0.013	Reject
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	7.249	0.001	Reject
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	8.559	0	Reject
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	4.695	0.012	Reject
Monitoring is carried out periodically for funded SMEs	6.253	0.003	Reject

Table 4.62 shows the respondents with different grant provider have differences in their responses towards all the items of Technical Support dimension. Table 4.63 illustrates that the differences appeared between governmental organization and banks for the supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures. the differences appeared between governmental organization and banks for the supporting organization provides the required consultancy services to the owners of small and medium enterprises. the differences appeared between governmental organization and banks for the supporting organization provides the necessary training on how to use modern technology appropriate to the project. The differences appeared between governmental organization and banks for the supporting organization provide training to owners of small projects during the implementation phase if the need arises. The differences appeared between governmental organization and banks, between non-governmental organization and banks for necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities. the differences appeared between governmental organization and banks for monitoring is carried out periodically for funded smes.

Table 4.62: Tukey for Hyphotesis Related for Technical Support Variable

Dependent Variable	(I) grant provider	(J) grant provider	Mean Difference (I-J)	Std. Error	P-value
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	governmental organization	Banks	0.775	0.289	0.024
		Non-governmental organization	0.072	0.346	0.977
	Banks	governmental organization	-0.775	0.289	0.024
		Non-governmental organization	-0.704	0.338	0.100
	Non-governmental organization	governmental organization	-0.072	0.346	0.977
		Banks	0.704	0.338	0.100
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	governmental organization	Banks	0.795	0.263	0.010
		Non-governmental organization	0.345	0.315	0.520
	Banks	governmental organization	-0.795	0.263	0.010
		Non-governmental organization	-0.450	0.307	0.315
	Non-governmental	governmental organization	-0.345	0.315	0.520

	organization	Banks	0.450	0.307	0.315
The supporting	governmental	Banks	1.227	0.325	0.001
organization	organization	Non-governmental organization	0.822	0.389	0.095
provides the necessary training	Banks	governmental organization	-1.227	0.325	0.001
on how to use modern technology		Non-governmental organization	-0.405	0.380	0.538
appropriate to the project	Non-governmental	governmental organization	-0.822	0.389	0.095
	organization	Banks	0.405	0.380	0.538
The supporting	governmental	Banks	1.195	0.294	0.000
organization	organization	Non-governmental organization	0.384	0.353	0.524
provides training to owners of small	Banks	governmental organization	-1.195	0.294	0.000
projects during the implementation		Non-governmental organization	-0.810	0.344	0.055
phase if the need arises	Non-governmental	governmental organization	-0.384	0.353	0.524
	organization	Banks	0.810	0.344	0.055
Necessary	governmental	Banks	0.729	0.271	0.024
information is	organization	Non-governmental organization	-0.039	0.325	0.992
provided on the required	Banks	governmental organization	-0.729	0.271	0.024
commodities on the market for		Non-governmental organization	-0.768	0.317	0.047
borrowers to take advantage of	Non-governmental	governmental organization	0.039	0.325	0.992
available investment	organization	Banks	0.768	0.317	0.047
opportunities					
Monitoring is	governmental	Banks	0.983	0.284	0.003
carried out	organization	Non-governmental organization	0.308	0.340	0.639
periodically for funded SMEs	Banks	governmental organization	-0.983	0.284	0.003
		Non-governmental organization	-0.675	0.332	0.111
	Non-governmental	governmental organization	-0.308	0.340	0.639
	organization	Banks	0.675	0.332	0.111

Table 4.64 presents The ANOVA with the hypothesis test results for Financial Performance variable.

Table 4.63: Result of Testing of ANOVA for Financial Performance Variable

Item	F	P-value	Decision
I am satisfied with the average return on sales that my project has achieved	3.859	0.026	Reject
I am satisfied with the average return on assets that my project has achieved	1.941	0.151	Accept
I am satisfied with the average profit before the interest and losses achieved by my project	4.585	0.013	Reject
Return on sales during the past two years is flexible	9.316	0	Reject
Average profitability over the past two years is flexible	5.483	0.006	Reject

Table 4.64 shows the respondents with different grant provider have no differences in their responses towards "I am satisfied with the average return on assets that my project has achieved". On the other hand, the respondents with different grant provider have differences in their responses towards the other items for Financial Performance. Table 4.65 illustrates that the differences appeared between governmental organization and banks for i am satisfied with the average return on sales that my project has achieved. The differences appeared between governmental organization and banks for i am satisfied with the average profit before the interest and losses achieved by my project. the differences appeared between governmental organization and interest and banks, banks and non-governmental organization for return on sales during the past two years is flexible. the differences appeared between governmental organization and banks for Average profitability over the past two years is flexible.

Table 4.64: Tukey for Hyphotesis Related for Financial Performance Variable

Dependent Variable	(I) grant provider	(J) grant provider	Mean Difference (I-J)	Std. Error	P-value
I am satisfied with the average return on sales that my project has achieved	governmental organization	Banks	0.784	0.282	0.019
		Non-governmental organization	0.387	0.338	0.491
	Banks	governmental organization	-0.784	0.282	0.019
		Non-governmental organization	-0.397	0.330	0.455
	Non-governmental organization	governmental organization	-0.387	0.338	0.491
		Banks	0.397	0.330	0.455
I am satisfied with the average profit before the interest and losses achieved by my project	governmental organization	Banks	0.885	0.297	0.011
		Non-governmental organization	0.299	0.356	0.681
	Banks	governmental organization	-0.885	0.297	0.011
		Non-governmental organization	-0.587	0.348	0.217
	Non-governmental organization	governmental organization	-0.299	0.356	0.681
		Banks	0.587	0.348	0.217
Return on sales during the past two years is flexible	governmental organization	Banks	1.231	0.300	0.000
		Non-governmental organization	0.225	0.360	0.807
	Banks	governmental organization	-1.231	0.300	0.000
		Non-governmental organization	-1.006	0.351	0.015
	Non-governmental organization	governmental organization	-0.225	0.360	0.807
		Banks	1.006	0.351	0.015
Average profitability over the past two years is flexible	governmental organization	Banks	1.047	0.321	0.005
		Non-governmental organization	0.361	0.385	0.618
	Banks	governmental organization	-1.047	0.321	0.005
		Non-governmental organization	-0.685	0.375	0.168
	Non-governmental organization	governmental organization	-0.361	0.385	0.618
		Banks	0.685	0.375	0.168

Table 4.66 presents The ANOVA with the hypothesis test results for Efficiency of Internal Operation variable.

Table 4.65: Result of Testing of ANOVA for Efficiency of Internal Operation Variable

Item	F	P-value	Decision
Defective production cost rates has been decreased	13.851	0	Reject
The daily performance of workers has been improved	7.347	0.001	Reject
Machine shutdown rates has been improved	0.534	0.589	Accept
Technology use efficiency has been improved	2.745	0.071	Accept
Production unit cost ratios has been decreased	4.644	0.013	Reject
The ratio of raw materials costs to total costs have been decreased	6.978	0.002	Reject
Computer-based manufacturing waste costs have been decreased	11.337	0	Reject
The efficiency of the use of technical and administrative human resources has been improved	13.217	0	Reject
Computer manufacturing systems have been improved	4.678	0.012	Reject
Machine operation ratios has been improved	4.168	0.019	Reject

Table 4.66 shows the respondents with different grant provider have no differences in their responses towards "machine shutdown rates has been improved", and "technology use efficiency has been improved". On the other, they have differences in their responses towards other items. Table 4.67 illustrates that the differences appeared between governmental organization and banks, between governmental organization and non-governmental organization, between banks and non-governmental organization for defective production cost rates has been decreased. the differences appeared between governmental organization and banks for the daily performance of workers has been improved. the differences appeared between governmental organization and banks for production unit cost ratios has been decreased. the differences appeared between governmental organization and banks, banks and non-governmental organization for the ratio of raw materials costs to total costs have been decreased. the differences appeared between governmental organization and banks, banks and non-governmental organization for computer-based manufacturing waste costs have been decreased. the differences appeared between governmental organization and banks, banks and non-governmental organization for the efficiency of the use of technical and administrative human resources has been improved. the differences appeared between governmental organization and banks for the differences appeared between governmental organization and banks. the differences appeared between governmental organization and banks for machine operation ratios has been improved.

Table 4.66: Tukey for Hyphotesis Related for Efficiency of Internal Operation Variable

Dependent Variable	(I) grant provider	(J) grant provider	Mean Difference (I-J)	Std. Error	P-value
Defective production cost rates has been decreased	governmental organization	Banks	1.219	0.233	0.000
		Non-governmental organization	0.819	0.280	0.013
	Banks	governmental organization	-1.219	0.233	0.000
		Non-governmental organization	-0.399	0.273	0.315
	Non-governmental organization	governmental organization	-0.819	0.280	0.013
		Banks	0.399	0.273	0.315
The daily performance of workers has been improved	governmental organization	Banks	0.938	0.246	0.001
		Non-governmental organization	0.394	0.295	0.381
	Banks	governmental organization	-0.938	0.246	0.001
		Non-governmental organization	-0.544	0.288	0.149
	Non-governmental organization	governmental organization	-0.394	0.295	0.381
		Banks	0.544	0.288	0.149
Production unit cost ratios has been decreased	governmental organization	Banks	0.750	0.267	0.017
		Non-governmental organization	0.065	0.320	0.978
	Banks	governmental organization	-0.750	0.267	0.017
		Non-governmental organization	-0.685	0.312	0.079
	Non-governmental organization	governmental organization	-0.065	0.320	0.978
		Banks	0.685	0.312	0.079
The ratio of raw materials costs to total costs have been decreased	governmental organization	Banks	0.847	0.286	0.012
		Non-governmental organization	-0.248	0.343	0.751
	Banks	governmental organization	-0.847	0.286	0.012
		Non-governmental organization	-1.095	0.335	0.005
	Non-governmental organization	governmental organization	0.248	0.343	0.751
		Banks	1.095	0.335	0.005

Computer-based manufacturing waste costs have been decreased	governmental organization	Banks	1.006	0.216	0.000
		Non-governmental organization	0.296	0.259	0.492
	Banks	governmental organization	-1.006	0.216	0.000
		Non-governmental organization	-0.710	0.253	0.018
	Non-governmental organization	governmental organization	-0.296	0.259	0.492
		Banks	0.710	0.253	0.018
The efficiency of the use of technical and administrative human resources has been improved	governmental organization	Banks	1.104	0.217	0.000
		Non-governmental organization	0.431	0.260	0.228
	Banks	governmental organization	-1.104	0.217	0.000
		Non-governmental organization	-0.673	0.253	0.026
	Non-governmental organization	governmental organization	-0.431	0.260	0.228
		Banks	0.673	0.253	0.026
Computer manufacturing systems have been improved	governmental organization	Banks	0.873	0.288	0.009
		Non-governmental organization	0.581	0.345	0.218
	Banks	governmental organization	-0.873	0.288	0.009
		Non-governmental organization	-0.292	0.336	0.661
	Non-governmental organization	governmental organization	-0.581	0.345	0.218
		Banks	0.292	0.336	0.661
Machine operation ratios has been improved	governmental organization	Banks	0.717	0.266	0.024
		Non-governmental organization	0.681	0.319	0.090
	Banks	governmental organization	-0.717	0.266	0.024
		Non-governmental organization	-0.036	0.311	0.993
	Non-governmental organization	governmental organization	-0.681	0.319	0.090
		Banks	0.036	0.311	0.993

Table 4.68 presents The ANOVA with the hypothesis test results for Conditioning Design and Engineering variable.

Table 4.67: Result of Testing of ANOVA for Conditioning Design and Engineering Variabl

Item	F	P-value	Decision
We were able to quickly meet customer requirements In the marketing environment	8.353	0.001	Reject
The time period between product development and delivery to customers in the marketing environment has been decreased	13.106	0	Reject
New features have been added to the products in response to customer requirements in the marketing environment	11.332	0	Reject
The quality and quality of products have been improved	5.305	0.007	Reject
The benefits to customers are increased in the marketing environment	3.938	0.024	Reject
Customer complaints about products have been decreased	4.163	0.02	Reject
Customer value has been maximized in the product marketing environment	13.015	0	Reject

Table 4.68 shows the respondents with different grant provider have differences in their responses towards all the items of Conditioning Design and Engineering dimension. Table 4.69 illustrates that the differences appeared between governmental organization and banks, between governmental organization and non-governmental organization for we were able to quickly meet customer requirements in the marketing environment. the differences appeared between governmental organization and banks for the time period between product development and delivery to customers in the marketing environment has been decreased. the differences appeared between governmental organization and banks, between banks and non-governmental organization for new features have been added to the products in response to customer requirements in the marketing environment. the differences appeared between governmental organization and banks for the quality and quality of products have been improved. the differences appeared between governmental organization and banks for the benefits to customers are increased in the marketing environment. the differences appeared between governmental organization and banks for customer complaints about products have been decreased. the differences appeared between governmental organization and banks, between banks and non-governmental organization for customer value has been maximized in the product marketing environment.

Table 4.68: Tukey for Hyphotesis Related for Conditioning Design and Engineering Variable

Dependent Variable	(I) grant provider	(J) grant provider	Mean Difference (I-J)	Std. Error	P-value
We were able to quickly meet customer requirements In the marketing environment	governmental organization	Banks	0.957	0.257	0.001
		Non-governmental organization	0.979	0.308	0.006
	Banks	governmental organization	-0.957	0.257	0.001
		Non-governmental organization	0.022	0.301	0.997
	Non-governmental organization	governmental organization	-0.979	0.308	0.006
		Banks	-0.022	0.301	0.997
The time period between product development and delivery to customers in the marketing environment has been decreased	governmental organization	Banks	1.205	0.235	0.000
		Non-governmental organization	0.655	0.282	0.059
	Banks	governmental organization	-1.205	0.235	0.000
		Non-governmental organization	-0.550	0.275	0.120
	Non-governmental organization	governmental organization	-0.655	0.282	0.059
		Banks	0.550	0.275	0.120
New features have been added to the products in response to customer requirements in the marketing environment	governmental organization	Banks	1.104	0.234	0.000
		Non-governmental organization	0.431	0.280	0.281
	Banks	governmental organization	-1.104	0.234	0.000
		Non-governmental organization	-0.673	0.274	0.043
	Non-governmental organization	governmental organization	-0.431	0.280	0.281
		Banks	0.673	0.274	0.043
The quality and quality of products have been improved	governmental organization	Banks	0.754	0.234	0.005
		Non-governmental organization	0.280	0.281	0.580
	Banks	governmental organization	-0.754	0.234	0.005
		Non-governmental organization	-0.474	0.274	0.201
	Non-governmental organization	governmental organization	-0.280	0.281	0.580
		Banks	0.474	0.274	0.201

The benefits to customers are increased in the marketing environment	governmental organization	Banks	0.648	0.2320.018
		Non-governmental organization	0.269	0.2780.601
	Banks	governmental organization	-0.648	0.2320.018
		Non-governmental organization	-0.379	0.2710.348
	Non-governmental organization	governmental organization	-0.269	0.2780.601
		Banks	0.379	0.2710.348
Customer complaints about products have been decreased	governmental organization	Banks	0.754	0.2880.029
		Non-governmental organization	0.780	0.3460.069
	Banks	governmental organization	-0.754	0.2880.029
		Non-governmental organization	0.026	0.3370.997
	Non-governmental organization	governmental organization	-0.780	0.3460.069
		Banks	-0.026	0.3370.997
Customer value has been maximized in the product marketing environment	governmental organization	Banks	1.076	0.2120.000
		Non-governmental organization	0.468	0.2540.164
	Banks	governmental organization	-1.076	0.2120.000
		Non-governmental organization	-0.609	0.2480.043
	Non-governmental organization	governmental organization	-0.468	0.2540.164
		Banks	0.609	0.2480.043

Related to Respondent's Project Type

H: there is no statistically significant difference in the respondents responses due to the difference in Project Type.

Table 4.70 presents The ANOVA with the hypothesis test results for Administrative Support variable.

Table 4.69: Result of Testing of ANOVA for Administrative Support Variable

Item	F	P-value	Decision
The supporting Organization simplifies the procedures for obtaining the required loan	1.187	0.324	Accept
The supporting Organization announces the conditions required for borrowing on the websites	1.82	0.135	Accept
The supporting organization abide by the dates of disbursement of the required loan payments	0.466	0.761	Accept
The supporting organization undertakes to provide facilities in the collateral required for the loan	0.961	0.434	Accept
The supporting organization can give credit on different types of projects	0.268	0.898	Accept

Table 4.70 shows the respondents with different Project Type have no differences in their responses towards all the items of Administrative Support.

Table 4.71 presents The ANOVA with the hypothesis test results for Financial Support variable.

Table 4.70: Result of Testing of ANOVA for Financial Support Variable

Item	F	P-value	Decision
The supporting organization accepts mutual guarantees of group projects	0.068	0.991	Accept
The supporting Organization announces the conditions required for borrowing on the websites	2.036	0.099	Accept
The supporting organization provides loans to those interested in an appropriate interest or murabaha	3.259	0.017	Reject
The grace periods given to start repayment are proportional to the project cash flow	2.317	0.066	Accepts
Delayed payment of the loan installment at a specified time does not result in financial fines	2.17	0.081	Accept
The supporting Organization provides credit programs for lending to women on concessional terms	0.957	0.437	Accept

Table 4.71 shows the respondents with different project type have differences in their responses towards "the supporting organization provides loans to those interested in an appropriate interest or murabaha". While, they do not have differences is their responses' towards the other items. Post hoc test not performed for Financial Support items because one of project type group (Agricultural) has one respondent. Necessarily, one of project type group has fewer than two cases (respondent).

Table 4.72 presents The ANOVA with the hypothesis test results for Technical Support variable.

Table 4.71: Result of Testing of ANOVA for Technical Support Variable

Item	F	P-value	Decision
The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures	3.187	0.018	Reject
The supporting organization provides the required consultancy services to the owners of small and medium enterprises	2.544	0.047	Reject
The supporting organization provides the necessary training on how to use modern technology appropriate to the project	1.129	0.35	Accept
The supporting organization provides training to owners of small projects during the implementation phase if the need arises	0.551	0.699	Accept
Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities	0.495	0.739	Accept
Monitoring is carried out periodically for funded SMEs	0.221	0.926	Accept

Table 4.72 shows that the respondents with different project type have differences in their responses towards "the supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures", and "the supporting organization provides the required consultancy services to the owners of small and medium enterprises". While they didn't have differences in their responses towards other items. Post hoc test not performed for Technical Support items because one of project type group (Agricultural) has one respondent. Necessarily, one of project type group has fewer than two cases (respondent).

Table 4.73 presents The ANOVA with the hypothesis test results for Technical Support variable.

Table 4.72: Result of Testing of ANOVA for Financial Performance Variable

Item	F	P-value	Decision
I am satisfied with the average return on sales that my project has achieved	1.597	0.185	Accept
I am satisfied with the average return on assets that my project has achieved	1.28	0.286	Accept
I am satisfied with the average profit before the interest and losses achieved by my project	0.858	0.493	Accept
Return on sales during the past two years is flexible	0.105	0.981	Accept
Average profitability over the past two years is flexible	0.445	0.775	Accept

Table 4.73 shows the respondents with different project type have no differences in their responses towards each items of Financial Performance.

Table 4.74 presents The ANOVA with the hypothesis test results for Efficiency of Internal Operation variable.

Table 4.73: Result of Testing of ANOVA for Efficiency of Internal Operation Variable

Item	F	P-value	Decision
Defective production cost rates has been decreased	1.304	0.277	Accept
The daily performance of workers has been improved	0.378	0.824	Accept
Machine shutdown rates has been improved	2.357	0.062	Accept
Technology use efficiency has been improved	1.122	0.353	Accept
Production unit cost ratios has been decreased	0.862	0.491	Accept
The ratio of raw materials costs to total costs have been decreased	3.78	0.008	Reject
Computer-based manufacturing waste costs have been decreased	0.538	0.708	Accept
The efficiency of the use of technical and administrative human resources has been improved	0.674	0.612	Accept
Computer manufacturing systems have been improved	0.162	0.957	Accept
Machine operation ratios has been improved	1.409	0.24	Accept

Table 4.74 shows the respondents with different project type have differences in their responses towards the "ratio of raw materials costs to total costs have been decreased". While, they do not have differences in their responses towards each other item. Post hoc test are not performed for Efficiency of Internal Operation items because one of project type group (Agricultural) has 1 respondent. Necessarily, one of project type group has fewer than two cases (respondent).

Table 4.75 presents The ANOVA with the hypothesis test results for Technical Support variable.

Table 4.74: Result of Testing of ANOVA for Financial Performance Variable

Item	F	P-value	Decision
We were able to quickly meet customer requirements In the marketing environment	1.577	0.19	Accept
The time period between product development and delivery to customers in the marketing environment has been decreased	0.487	0.745	Accept
New features have been added to the products in response to customer requirements in the marketing environment	0.7	0.595	Accept
The quality and quality of products have been improved	0.488	0.745	Accept
The benefits to customers are increased in the marketing environment	1.375	0.252	Accept
Customer complaints about products have been decreased	0.972	0.428	Accept
Customer value has been maximized in the product marketing environment	0.505	0.732	Accept

Table 4.75 shows the respondents with different project type have no differences in their responses towards each item of Financial Performance.

4.7 Summary of findings

Projects profile

- The most credits were granted by Islamic Murabaha while Interest (36.5%), Islamic Murabaha (25.7%), non-profit Loans (17.6%), Interest (14.9%) and Consulting and training only (5.4%) granted other credits. The most supportive organization was banks (41.9%) followed by governmental organizations (36.5%) and non-governmental organizations (21.6%). The most projects funded were commercial (51.4%) followed by services (25.7%), industrial (17.6%), tourist (4.1%) and agriculture (1.4%).

The answer of research questions

- The level of **administrative supports'** offered to the micro, small or medium projects owners: The COV ranged from 24.52% to 31.98%. The RII values ranged from 74.86% to 83.51%. In addition, the mean ranged from (3.74 ±1.034) to (4.18 ± 1.025).
- The level of the **financial supports'** offered to the micro, small or medium projects owners. The COV of items ranged between 22.94% and 40.27%. The Relative importance index (RII) values ranged between 74.59% and 83.78%. The mean ranged from (3.73 ±1.502) to (4.19 ± 0.961).
- The level of the **technical supports'** offered to micro, small or medium projects owners. The COV of items ranged between 26.18% and 37.39%. The RII values ranged between 71.35% and 80.00%. These values mean

that all these items considered as an important item from the respondent's perspective. In addition, the mean ranged from (3.57 ± 1.335) to (4.00 ±1.047).

- The level of projects owners' of micro, small or medium project satisfaction with their projects **financial performances**. The COV of items ranged between 30.44% and 36.40% which indicates that variation of respondents' perspectives related to these items are relatively low to moderate. The RII values ranged between 69.46% and 73.78%. In addition, the mean ranged from (3.47 ±1.263) to (3.69 ±1.134).
- The level of projects owners' of micro, small or medium project satisfaction with their projects **internal operations performances**. The COV of items ranged between 23.22% and 33.42%. It indicates that variation of respondents' perspectives related to these items is relatively low to moderate. The RII values ranged between 69.73% and 82.16%. In addition, the mean ranged from (3.76±1.031) to (4.11±1.054).
- The level of projects owners' of micro, small or medium project satisfaction with their projects financial performances. The COV of items ranged between 21.89% and 27.79%. The RII values ranged between 78.92% and 84.32% while the mean ranged from (4.22±0.940) to (3.95±1.032).

Hypothesis Testing

- There is a statistically significant association between the Administrative Support and the project performance dimensions; Financial Performance, Efficiency of Internal Operation, and Conditioning Design and Engineering.
- There is a statistically significant association between Financial Support and: Financial Performance, Efficiency of Internal Operation, and Conditioning Design and Engineering.
- There is a statistically significant association between; Technical Support and: Financial Performance, Efficiency of Internal Operation, and Conditioning Design and Engineering.

Hypotheses testing for related to agreement

Sex

- Respondents with different sex have no differences in their responses towards each term of the Administrative Support terms.

- Respondents with different sex have differences in their responses towards "delayed payment of the loan installment at a specified time does not result in financial fines".
- Respondents with different sex have no differences in their responses towards other items Financial Support Variables.
- Respondents with different sex have no differences in their responses towards the Technical Support Variables.
- Respondents with different sex have differences in their responses towards "i am satisfied with the average return on sales that my project has achieved", and "i am satisfied with the average return on assets that my project has achieved". While, there were no statistically significant effect of respondents sex on the rest of items.
- Respondents with different sex have no differences in their responses towards Efficiency of Internal Operation Variables.
- Respondents with different sex have no differences in their responses towards Conditioning Design and Engineering Variable.

Age groups

- Respondents with different age groups have differences in their responses towards "the supporting organization abides by the dates of disbursement of the required loan payments" only, and they have no statistically significant differences due to the age towered other items.
- According to the Post hoc test, the differences appeared between least than 30 and more than 50 for the supporting organization abide by the dates of disbursement of the required loan payments.
- The respondents with different age groups have differences in their responses towards "the supporting organization announces the conditions required for borrowing on the websites", "the grace periods given to start repayment are proportional to the project cash flow", and "the supporting organization provides credit programs for lending to women on concessional terms".
- There is a difference in the respondents' responses due the difference in age groups towards "the supporting organization provides the required consultancy services to the owners of small and medium enterprises", "the supporting organization provides the necessary training on how to

use modern technology appropriate to the project", and "The supporting organization provides".

- There were no differences in the respondents' responses' towards the financial performance items due the differences in the respondents' differences in age.
- Respondents' age groups differences affect the respondents responses towards "defective production cost rates has been decreased" only .
- Respondents with different age groups have differences in their responses towards "we were able to quickly meet customer requirements in the marketing environment", "the time period between product development and delivery to customers in the marketing environment has been decreased", and "new features have been added to the products in response to customer requirements in the marketing environment".

Education levels

- The respondents with different educational levels have differences in their responses towards all the Administrative Support items.
- The respondents with different educational levels have differences in their responses towards "the supporting organization accepts mutual guarantees of group projects", "delayed payment of the loan installment at a specified time does not result in financial fines", and "the supporting organization provides credit programs for lending to women on concessional terms".
- The respondents with different educational levels have no differences in their responses towards "the supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures" only.
- The respondents with different educational levels have differences in their responses towards all the items of Financial Performance sub-dimension.
- The respondents with different educational levels have no differences in their responses towards "computer-based manufacturing waste costs have been decreased", and "computer manufacturing systems have been improved" while the respondents with different educational levels have differences in their responses towards all the items of Efficiency of Internal Operation Variable

- The respondents with different educational have differences in their responses towards all the items of Conditioning Design and Engineering sub-dimension.

Experiences

- The respondents with different experience have differences in their responses towards "the supporting organization announces the conditions required for borrowing on the websites".
- The respondents with different experience have differences in their responses towards "the supporting organization accepts mutual guarantees of group projects", "delayed payment of the loan installment at a specified time does not result in financial fines", and "the supporting organization provides credit programs for lending to women on concessional terms.
- The respondents with different experience have differences in their responses towards "the supporting organization provides the required consultancy services to the owners of small and medium enterprises", "the supporting organization provides training to owners of small projects during the implementation phase if the need arises".
- The respondents with different experience have no differences in their responses towards "i am satisfied with the average return on assets that my project has achieved".
- Different experience have differences in their responses towards production unit cost ratios has been decreased, While, the respondents with different experience have differences in their responses towards all other items.
- The respondents with different experience have differences in their responses towards "the time period between product development and delivery to customers in the marketing environment has been decreased", "new features have been added to the products in response to customer requirements in the marketing environment", and "customer value has been maximized in the product marketing environment".

Grant credits

- The respondents with different grand credits have differences in their responses towards the all the Administrative Support items.
- The respondents with different grant credits have differences in their responses towards Financial Support items.
- The respondents with different grant credits have differences in their responses towards all the items of Technical Support Variable.

- The respondents with different grant credits have differences in their responses towards all the items of Financial Performance.
- The respondents with different grant credits have differences in their responses towards Efficiency of Internal Operation items.
- The respondents with different grant credits have differences in their responses towards Efficiency of Internal Operation items.

Grand provider

- The respondents with different grand provider have no differences in their responses towards all the items of Administrative Support dimension.
- The respondents with different grant provider have differences in their responses towards "the supporting organization announces the conditions required for borrowing on the websites", and "the grace periods given to start repayment are proportional to the project cash flow".
- The respondents with different grant provider have differences in their responses towards all the items of Technical Support dimension.
- The respondents with different grant provider have no differences in their responses towards "i am satisfied with the grant provider return on assets that my project has achieved".
- The respondents with different grant provider have no differences in their responses towards "machine shutdown rates has been improved", and "technology use efficiency has been improved".
- The respondents with different grant provider have differences in their responses towards all the items of Conditioning Design and Engineering dimension.

Project types

- The respondents with different Project Type have no differences in their responses towards all the items of Administrative Support.
- The respondents with different Project Type have no differences in their responses towards all the items of Administrative Support.
- The respondents with different project type have differences in their responses towards "the supporting organization provides loans to those interested in an appropriate interest or murabaha".
- The respondents with different project type have differences in their responses towards "the supporting organization assists in preparing the

economic feasibility studies for the proposed project before undertaking lending procedures", and "the supporting organization provides the required consultancy services to the owners of small and medium enterprises".

- The respondents with different project type have no differences in their responses towards each items of Financial Performance.
- The respondents with different project type have differences in their responses towards the "ratio of raw materials costs to total costs has been decreased".
- The respondents with different project type have no differences in their responses towards each item of Financial Performance.

4.8 Discussions

SME importance has been realized by developed countries due to their role in the provision of intermediate products to large companies that are vital to their operations. Developing countries see SMEs as of interest due to their role in reducing the state's investment and measures of economic reforms (JEDCO, 2010). Jordan is almost dependent on SMEs for the facilitation of economic drive. Most businesses here (98%) are grouped as SMEs, with two-thirds possessing less than 19 employees. Jordan SMEs are carefully functioning to meet the increasing rivalry through the update of technologies and effectiveness development. The promotion of updated activities by SMEs is a result of the obtainability of resources from the government and contributors **(**Saymeh & Sabha, 2014).

The purpose of this study is to assess the financing, management and evaluate the performance of micro and small enterprises in Jordan in Al Karak governorate. This is accomplished through the determination of the level of the administrative supports, financial supports, and technical supports offered to micro, small or medium project owners. The study
also aims to determine the level of project owners' of micro, small, or medium project satisfactions with their projects financial performances and accommodations design and engineering.

According to Rouse et al., (2013), businesses owned by females are few which when compared to their male counterparts, are characterized by the diminished outcome. This is revealed in our study where a majority of the participants (62.2%) were male. Also, our study reveals that; respondents with different sex have differences in their responses towards "i am satisfied with the average return on sales that my project has achieved", and "i am satisfied with the average return on assets that my project has achieved". This shows just how much gender affects SME achievement in sales and asset returns.

Similarly, another study is by Mba (2006) where female entrepreneurs possess diminished self-employment and managerial experience thereby portraying that firms owned by women have a higher probability of underperforming as a result of lacking the necessary experience related to business. This implies that a vital role is played by gender indifference disclosure leading to a gap in observed performance. Therefore, revealing entrepreneurship's diverse nature across various nations is essential due to its role in business outcome explanations at the micro- and macro levels (Terjesen & Hessels, 2016).

Similarly, in our study, the experience of the participants is seen to affect the various administrative, managerial, and financial aspects of SMEs. In our study, there are differences in their responses towards "the supporting organization announces the conditions required for borrowing on the websites" and the differences in their responses towards "the supporting organization provides the required consultancy services to the owners of small and medium enterprises", "the supporting organization provides training to owners of small projects during the implementation phase if the need arises", "necessary information is provided on the required commodities on the market for borrowers to take advent experience of available investment opportunities", and "monitoring is carried out periodically for funded SMEs.

Our results show that the respondents of different ages have differences in their responses towards "the supporting organization abide by the dates of disbursement of the required loan payments". This shows the reluctance by the supporting organization probably due to the varying age in SME businesses. Our results also show that the respondents with different age have differences in their responses towards "the supporting organization announces the conditions required for borrowing on the websites", "the grace periods given to start repayment are proportional to the project cash flow", and "the supporting organization provides credit programs for lending to women on concessional terms". Amaradiwakara and Gunatilake (1980) identify that the number of years in business is crucial in the determination of the business' creditworthiness. The information needed by the lender during credit-granting may be limited for a firm that is young due to the lacking track record establishment. Therefore, lending to a younger firm is associated with a high transaction cost. Also, the necessary collateral may be lacking in a younger firm due to the insufficient fixed assets.

Also, a majority of the participants (39%) were aged between 30-40 years. This shows that change of ownership is minimal whereby most SME owners are middle-aged or old. Ownership succession is a process involved with the change SME ownership due to the owner's retirement or exit from the

business due to ill health or pursuit of new challenges. This shows that there is an increased possibility of succession failure.

The **internal environment** is composed of factors largely controlled by the business within the business environment. The internal environment challenges consist of competency and skills in management, limited know-how in finance, and lacking training in business management and technological capabilities.

Managerial competency and skills

SME performance is also positively influenced by the competency and skills in management. Hisrich and Drnovsek (2002**)** Managerial competencies are measured using education, knowledge, managerial experience and start-up experience. According to our results, education is portrayed as a factor that affects the performance of SMEs. In our study, the level of education affects responses towards all the **financial Support items**, responses towards "the supporting organization accepts mutual guarantees of group projects", "delayed payment of the loan installment at a specified time does not result in financial fines", and "the supporting organization provides credit programs for lending to women on concessional terms".

The level of education also affected the respondent's responses towards all the items of **efficiency of internal operations** sub-dimension, and responses towards "defective production cost rates have been decreased", "daily performance of workers has been improved", "machine shutdown rates have been improved", "technology use efficiency has been improved", "production unit cost ratios have been decreased", "the ratio of raw materials costs to total costs have been decreased", "the efficiency of the use of technical and administrative human resources has been improved", and "machine operation ratios has been improved". Additionally, responses towards all the items of Conditioning Design and Engineering sub-dimension are also affected by the level of education.

A study by **Martin and Staines (1994)** reveals that the main reason for SMEs' failure was found to be a lack of managerial competency. This is similar to evidence in our study where Conditioning design and Engineering whereby "The time between product development and delivery to customers in the marketing environment has been decreased" came at least rank and lowest mean. **Alattar, Kouhy and Innes (2009)** show how little knowledge is possessed by SME owner-managers concerning financial matters. Their study also reveals that SMEs with limited skills in financial planning have no value for the extracted information from the financial statements.

Financial access is considered among the primary challenges hindering SMEs' growth and development. Finance access is of concern in many

developing countries to facilitate growth and expansion. In a majority of these countries, SMEs do not receive enough capital from banks as portrayed by Dalberg (2011). In our study, however, Banks are the most supportive organizations at (41.9%) who to as grant providers. This shows that in Jordan, Banks have improved in the provision of financial services (i.e. in the form of loans) to facilitate the promotion of SMEs. Additionally, internal finance is relied upon by a wide SME majority which involves contributions from owners, friends, and family; which in most instances is not enough for the survival of SMEs. The survival of SMEs has been in shambles whereby, according to Asameerat (2009), within the first five operation years, about 90% of these enterprises have collapsed.

According to Demirbag et al. (2006) the strategic alignment of the employees is positively connected with the application of managerial strategy thereby impacting the performance of SMEs. Additionally, there are a significant number of managerial suggestions for the managers and owners of SME, as the struggle continues to be experienced by the enterprise in the application of managerial strategies and practices. The study also reveals that a misunderstanding of the management of performance is experienced by SMEs. Though, the study shows that gaining a competitive advantage is through the adaptation of strategic performance.

A more thriving economy is achieved by a successful SME sector that accesses the market thereby creating new opportunities and introducing innovative products and services. The encouragement and support of an effective SME ecosystem are facilitated by the government, which enforces laws and rules governing rights of ownership, reduce setting odds cost and improve SME productivity. SME experiences hardship in growth without proper implementation of laws and rules (Doing a Business, 2015).

Ramsden (2010) suggests that the success of any SME of a country is not guaranteed. Also, for the successful operation and performance improvement of SMEs there needs to be cooperation between the private and government bodies in SMEs requirement identification; mainly access to financial needs and innovation and creativity development.

Public funded support measures are susceptible to excessive standardization and not being adaptable enough to certain firm requirements and those involved in running them; for financial and bureaucratic reasons. Recently, a proliferation of separate national and local projects has occurred, subject to varying rules and procedures eligibility. These lack proper networks of referral, coordination, and enough specialization and differentiation. Their impartiality as advisers is also at risk with the pressure on support agencies to

meet the output target and sell discrete services; thereby reducing the likeliness of a patient, sustained, and client-centered approach.

Policy arrangements have also experienced frequent alterations without impact evidence or learning with time. Due to the uncertainty involved in the selection of those with economic additional maximization, the clarity and consistency of development agencies' target farms have not been possible. This has resulted in SME's confusion thereby not assisting in the development of long-term relationships with supporting organizations.

4.9 Recommendations

Strengthening the responsiveness of the government towards SME challenges: The government's response quality possesses a noteworthy effect on transparency, and the ease of doing SMEs business. This is to ensure challenge assessment in policy identification, and to establish leading roles, prioritization, and targets. Prior to policy reform and interventions selection and implementation, an analysis of available tools and options and their potential impact and cost-effectiveness should ensue. The government should consider the points below with regards to its support provision for SMEs: Acceptability and reachability enhancement of support provision by SMEs, Identification and realization of challenges experienced by SMEs, responsiveness measuring for the support of SMEs provision, identifying actions for the enhancement of support provision's awareness and usefulness, perception measuring of support provision by SMEs, and support provision and regional and international best practise comparison Also, data availability improvement and regular collection investment and reliable financial inclusion data dissemination should be stressed by the government; to improve the current SME data landscape.

Improving finance access

Regulation development: A crucial role is played by regulators in the enabling of SME finance design and incorporation that entails the provision of the legal and regulatory structure to enable finance access to SME, and may also entail the interventions for SME finance promotion, and data collection and analysis on financial inclusion. Therefore, the government should create tools to facilitate finance affordability for SMEs. This may entail; Necessitating SMEs lending in specific sectors by banks, arranging substitute finance products for SMEs via regulatory framework, balancing between SMEs assess for the funding of lenders, and lenders protection to facilitate security of financial transaction. This may be through the use of present and future movable assets of SMEs as collateral as opposed to lands and buildings, introducing developed financial rules such as collateral and credit card for the augmentation of the financial infrastructure, and generating competitive

marketplace to facilitate SME finance that should entail financial and non-financial institution providers

Building of capacity: This facilitates SMEs skills and capability improvement, it is crucial that the government provides Capacity-building. This may involve the enhancement of banks and funds of the state, creditworthiness, credit guarantee and finance of supply chain. The organized private sector-led SME support provision model should be seriously considered for the improvement of SME performance. For example, organized private sector network such as the Chambers of Commerce could improve its involvement in SME empowerment design and provision.

Assisting the SMEs in embracing innovation to facilitate the incorporation, and improvement of SME performance.

Training and worker and management action inspection to facilitate performance improvement.

The application of managerial strategy process to ensure a strategic alignment of the employee thereby facilitating an improved performance.

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Panel of questionnaire judgers

Name	Workplace
Professor Raed Mohammed Al-Adayleh Professor of business administration	Mu'tah University
Dr. Salah Hamdan Matruk Aljubur Associate professor of chemical engineering	Mu'tah University
Dr. Hani Al-Rawashdeh The head of mechanical engineering department	Al-Hussein Bin Talal University
Dr. Ali Odeh Mustafa Jaafara Assistance Professor of business administration	Mu'tah University
Ali Al-Saoub	Director of Princess Basma Center

Appendix I

The Research Instrument: Questionnaire

The Role of The Administration in developing investment for productive projects

Dear Mr. (or Mrs) The owner of a small or medium-sized enterprise in Governorate Karak, Jordan.

Hi,

The researcher (*Mr. (or Mrs) ******)* is conducting a study entitled‘’ The Role of The Administration in developing investment for productive projects’’*in Governorate Karak, Jordan.*, in order to complete the Master's degree at the Graduate School - Department of Industrial Engineering - Mutah University.

Therefore, we kindly ask you to fill out the form below (of 6 Pages) with your personal dataand data on your small or medium-sized projects.

The researcher assures that it will be done voluntarily and by preserving your private rights, and that it will be used for scientific research purposes only.

Thanks for your valuable collaboration.

Yours Respectfully

The researcher’s Name: Haya Khaled Al-Masri

Mutah University

Phone Number:

Part 1: Please put an (X) in front of the answer that corresponds to your project

(1) Gender		
Male	Female	
(2) Age		
Between 30 and 40 years	Less than 30 years-old	
More than 50 Years-old	Between 40 and 50 years-old	
(3) Educational level		
High School Diploma	Bachelor's Degree	under High School
Phd	Master degree	
(4) Professional experience		
Between 10 and 15 Years	Between 5 and 10 Years	Less than 5 Years
		More than 15 Years
(5) credits are granted on the basis of		
Islamic Murabaha	Interest	Islamic Murabaha and Interest
Consulting and training only	good Loan	
(6) The Support Organization		
Non-governmental organization	Banks	governmental organization
Type of projects funded		
Agricultural	Tourist Services	Industrial Commercial

Part 2: Please put an (X) in front of the answer that corresponds to your project

N°	Administrative support: simplifying the procedures required to obtain the required loan, providing facilities in the necessary guarantees, and providing borrowing to establish small or medium enterprises in various fields.	*Strongly agree*	*Agree*	*Neutral*	*disagree*	*Strongly disagree*
1	The supporting Organization simplifies the procedures for obtaining the required loan					
2	The supporting Organization announces the conditions required for borrowing on the websites.					
3	The supporting organization abide by the dates of disbursement of the required loan payments.					
4	The supporting organization undertakes to provide facilities in the collateral required for the loan.					
5	the supporting organization can give credit on different types of projects					

N°	Financial support: providing the necessary financial services, such as: providing the necessary financing to establish small or medium entrepreneurial projects, and providing loans to those wishing an appropriate interest or murabaha, and having a sufficient grace period to commence payments commensurate with the date of obtaining the project products.	*Strongly agree*	*Agree*	*Neutral*	*disagree*	*Strongly disagree*
1	The supporting organization accepts mutual guarantees of group projects..					
2	The supporting Organization provides loans for those who are willing to establish project.					
3	The supporting organization provides loans to those interested in an appropriate interest or murabaha.					
4	The grace periods given to start repayment are proportional to the project cash flow.					
5	Delayed payment of the loan installment at a specified time does not result in financial fines.					
6	The supporting Organization provides credit programs for lending to women on concessional terms.					

N°	Technical Support: A wide range of non-financial services necessary to secure Small and Medium project's entry and continuity	*Strongly agree*	*agree*	*Neutral*	*disagree*	*Strongly disagree*
1	The supporting organization assists in preparing the economic feasibility studies for the proposed project before undertaking lending procedures					
2	The supporting organization provides the required consultancy services to the owners of small and medium enterprises.					
3	The supporting organization provides the necessary training on how to use modern technology appropriate to the project.					
4	The supporting organization provides training to owners of small projects during the implementation phase if the need arises.					
5	Necessary information is provided on the required commodities on the market for borrowers to take advantage of available investment opportunities.					
6	Monitoring is carried out periodically for funded SMEs					

Part 3: Please put an (X) in front of the answer that corresponds to your project

N°	Financial performance: It means the extent of satisfaction of the administration (the owner of the project) with regard to achieving small and medium projects in Karak by calculating the return on the assets and on the volume of sales and profits before interest and taxes.	*Strongly agree*	*agree*	*Neutral*	*disagree*	*Strongly disagree*
1	I am satisfied with the average return on sales that my project has achieved.					
2	I am satisfied with the average return on assets that my project has achieved.					
3	I am satisfied with the average profit before the interest and losses achieved by my project.					
4	Return on sales during the past two years is flexible					
5	Return on sales during the past two years is flexible.					
6	Average profitability over the past two years is flexible.					
N°	Efficiency of internal operations: means the ability of the administration (owners of projects)of small and medium enterprises in Karak to complete projects by following the best methods, and at the lowest cost.	*Strongly agree*	*agree*	*Neutral*	*disagree*	*Strongly disagree*
1	Defective production cost rates has been decreased.					
2	the daily performance of workers has been improved					
3	Machine shutdown rates has been improved.					
4	Technology use efficiency has been improved.					
5	Production unit cost ratios has been decreased.					
6	The ratio of raw materials costs to total costs have been					

	decreased.					
7	Computer-based manufacturing waste costs have been decreased.					
8	The efficiency of the use of technical and administrative human resources has been improved.					
9	Computer manufacturing systems have been improved.					
10	Machine operation ratios has been improved.					
N°	Conditioning design and engineering: means the extent to which small and medium enterprises in Karak achieve customer satisfaction with the products or services provided by the project.	*Strongly agree*	*agree*	*Neutral*	*disagree*	*Strongly disagree*
1	we were able to quickly meet customer requirements In the marketing environment.					
2	The time period between product development and delivery to customers in the marketing environment has been decreased.					
3	New features have been added to the products in response to customer requirements in the marketing environment.					
4	The quality and quality of products have been improved.					
5	The benefits to customers are increased in the marketing environment.					
6	Customer complaints about products have been decreased.					
7	Customer value has been maximized in the product marketing environment.					

Suggestions:

_____

Thanks for your valuable collaboration.
Yours Respectfully

Appendix II
The Arabic version of the instrument: Questionnaire
دور الإدارة في تطوير الاستثمار للمشاريع الإنتاجية

السيد (ة) مالكة احد المشاريع الصغيرة أو المتوسطة في محافظة الكرك – الاردن المكرم (ة) ...

السلام عليكم ورحمة الله وبركاته ...

تجري الباحثة هيا المصري دراسة بعنوان " دور الإدارة في تطوير الإستثمار للمشاريع الإنتاجية" في محافظة الكرك، من اجل اكمال متطلبات درجة الماجستير في كلية الدراسات العليا – قسم الهندسة الصناعية – جامعة مؤتة.

لذا؛ ترجو منكم التكرم بالاستجابة الى فقرات الاستبانة الاتية، باستكمالها بالبيانات الخاصة بكم شخصيا ومشاريعكم الصغيرة والمتوسطة، وعدد صفحاتها (6) صفحات.

وتؤكد الباحثة على استكمالها طوعيا وبحفظ حقوقكم الخاصة وانها سوف تستخدم لأغراض البحث العلمي فقط.

شاكرة لكم تعاونكم

كل الاحترام والتقدير

الباحثة: هيا المصري

كلية الدراسات العليا – جامعة مؤته

هاتف:

الجزء الاول: تكرما، ارجو وضع علامة (X) أمام الاجابة التي تصفك للفقرات الخاصة بالمتغيرات الشخصية لمالك المشروع.

(1)		الجنس
	ذكر	أنثى
(2)		العمر
	اقل من 30 سنة	30 –40 سنة
	40 –50 سنة	50 سنة فأكثر
(3)		المستوى التعليمي
أقل من الثانوية العامة	دبلوم كلية مجتمع	بكالوريوس
	ماجستير	دكتوراه
(4)		عدد سنوات الخبرة
أقل من 5 سنوات	5 –10 سنوات	10 – 15 سنة
15 سنة فأكثر		
(5)		يتم تقديم الدعم / القروض على أساس
المرابحة الاسلامية والفائدة	الفائدة	المرابحة الاسلامية
	القرض الحسن	استشارات وتدريب فقط
(6)		طبيعة الجهة الداعمة
جهات حكومية	قطاع البنوك	جهات غير حكومية
انواع المشاريع التي يتم تمويلها		
صناعي	سياحي	زراعي
تجاري	خدماتي	

الجزء الثاني: تكرما، ارجو وضع علامة (X) أمام الاجابة التي تراها مناسبة للفقرات الخاصة بطبيعة الدعم لمشروعك في محافظة الكرك.

الرقم	الدعم الاداري: تبسيط الاجراءات المطلوبة للحصول على القرض المطلوب، وتقديم تسهيلات في الضمانات اللازمة، وإتاحة الاقتراض لتأسيس المشاريع الصغيرة أو المتوسطة في مجالات متنوعة.	درجة الموافقة				
		كبيرة جدا	كبيرة	متوسطة	منخفضة	منخفضة جدا
1	تعمل الجهة الداعمة على تبسيط اجراءات الحصول على القرض المطلوب.					
2	تعلن الجهة الداعمة الشروط المطلوبة للإقراض على المواقع الالكترونية.					
3	تلتزم الجهة الداعمة بمواعيد صرف الدفعات للقرض المطلوب.					
4	تلتزم الجهة الداعمة على تقديم تسهيلات في الضمانات المطلوبة للإقراض.					
5	تتبع الجهة الداعمة لاقتراض مشاريع في مجالات متنوعة					
الرقم	الدعم المال: وفير الخدمات التمويلية اللازمة مثل: تقديم التمويل اللازم للقيام بتاسيس المشاريع الريادية الصغيرة أو المتوسطة، وتقديم القروض للراغبين بسعر فائدة او مرابحة مناسب، وجود فترة سماح كافية للبدء بالتسديد تتناسب مع موعد الحصول على منتجات المشروع	درجة الموافقة				
		كبيرة جدا	كبيرة	متوسطة	منخفضة	منخفضة جدا
1	تقدم الجهة الداعمة التمويل اللازم للراغبين بتأسيس المشاريع الصغيرة والمتوسطة.					
2	تقبل الجهة الداعمة بالضمانات التبادلية للمشاريع الجماعية.					
3	تقدم الجهة الداعمة القروض للراغبين بسعر فائدة او مرابحة مناسب.					
4	تتناسب فترات السماح المعطاة للبدء بالتسديد مع التدفقات النقدية الداخلة للمشروع.					
	لا يترتب على التأخر في سداد قسط القرض في موعد محدد غرامات مالية.					
6	توفر الجهة الداعمة برامج ائتمانية لإقراض المرأة بشروط ميسرة.					

الرقم	الدعم الفني: مجموعة واسعة من الخدمات غير المالية الضرورية لتأمين دخول المشاريع الصغيرة والمتوسطة، واستمراريتها، وانتاجيتها، وتنافسيتها، ونموها	درجة الموافقة				
		كبيرة جدا	كبيرة	متوسطة	منخفضة	منخفضة جدا
1	تقوم الجهة الداعمة بالمساعدة في اعداد دراسات الجدوى الاقتصادية للمشروع المقترح قبل القيام بإجراءات الاقراض.					
2	تقدم الجهة الداعمة الخدمات الاستشارية المطلوبة لأصحاب المشاريع الصغيرة والمتوسطة.					
3	توفر الجهة الداعمة التدريب اللازم على كيفية استخدام التكنولوجيا الحديثة الملائمة لعمل المشروع.					
4	تقدم الجهة الداعمة التدريب لأصحاب المشاريع الصغيرة والمتوسطة خلال مرحلة التنفيذ اذا استدعت الحاجة لذلك.					
5	يتم توفير المعلومات اللازمة عن السلع المطلوبة في الاسواق ليستفيد المقترضون من فرص الاستثمار المتاحة.					
6	يتم اجراء متابعة بشكل دوري للمشاريع الصغيرة والمتوسطة التي تم تمويلها.					

الجزء الثالث: تكرما، ارجو وضع علامة (X) أمام الاجابة التي تراها مناسبة للفقرات الخاصة بطبيعة الاداء لمشروعك في محافظة الكرك.

الرقم	الاداء المالي: ويقصد به مدى رضا الادارة (صاحب المشروع) عن تحقيق المشاريع الصغيرة والمتوسطة في الكرك من خلال احتساب العائد على الموجودات وعلى حجم المبيعات والارباح قبل الفوائد والضرائب.	درجة الموافقة				
		كبيرة جدا	كبيرة	متوسطة	منخفضة	منخفضة جدا
1	أنأ راضي عن متوسط العائد على المبيعات الذي حققه مشروعي.					
2	أنأ راضي عن متوسط العائد على الموجودات الذي حققه مشروعي.					
3	أنأ راضي عن متوسط الربح قبل الفوائد والخسائر الذي حققه مشروعي.					
4	اتسم العائد على المبيعات خلال السنتين الآخرتين بالمرونة.					
5	اتسم العائد على المبيعات خلال السنتين الآخرتين بالمرونة.					
6	اتسم متوسط الربحية خلال السنتين الآخرتين بالمرونة.					

الرقم	كفاءة العمليات الداخلية: ويقصد بها قدرة الادارات المشاريع (اصحاب المشاريع) الصغيرة والمتوسطة في الكرك على انجاز المشاريع باتباع افضل الاساليب، وباقل تكلفة.	درجة الموافقة				
		كبيرة جدا	كبيرة	متوسطة	منخفضة	منخفضة جدا
1	انخفضت معدلات تكاليف الانتاج المعيب.					
2	تحسن مستوى الأداء اليومي للعاملين.					
3	تحسنت معدلات توقف الآلات عن العمل.					
4	تحسنت كفاءة استخدم التكنولوجيا.					
5	انخفضت نسب معدلات تكاليف الوحدات الانتاجية.					
6	انخفضت نسب تكاليف المواد الاولية الى اجمالي التكاليف.					
7	انخفضت نسب تكاليف مخلفات التصنيع المعتمدة على الحاسوب.					
8	تحسنت كفاءة استخدام الموارد البشرية الفنية والادارية.					
9	تحسنت نظم التصنيع المعتمدة على الحاسوب.					
10	تحسنت نسب تشغيل الآلات.					

الرقم	تكييف التصميم والهندسة: ويقصد بها مدى تحقيق المشاريع الصغيرة والمتوسطة في الكرك لرضا العملاء عن المنتجات أو الخدمات التي يقدمها المشروع.	درجة الموافقة				
		كبيرة جدا	كبيرة	متوسطة	منخفضة	منخفضة جدا
1	تحققت سرعة الاستجابة لمتطلبات العملاء في البيئة التسويقية.					
2	تقلصت المدة الزمنية بين تطوير المنتجات وبين ايصالها للعملاء في البيئة التسويقية.					
3	تم اضافة خصائص جديدة للمنتجات استجابة لمتطلبات العملاء في البيئة التسويقية.					
4	تم تحسين جودة ونوعية المنتجات.					
5	تم زيادة المنافع التي يحصل عليها العملاء في البيئة التسويقية.					
6	انخفضت نسبة شكاوي العملاء حول المنتجات.					
7	تم تعظيم القيمة التي تتحقق للعملاء في البيئة التسويقية للمنتجات.					

المقترحات:

_____

_____

_____

_____

اشكركم على تعاونكم ووقتكم

كل الاحترام والشكر

الباحثة: هيا المصري.

Table 4.75: Tukey for Hyphotesis Related for Efficiency of Internal Operation Variable

Dependent Variable	(I) grant credits	(J) grant credits	Mean Difference (I-J)	Std. Error	P-value
Defective production cost rates has been decreased	Islamic Murabaha and Interest	Interest	-0.404	0.335	0.747
		Islamic Murabaha	0.357	0.280	0.709
		non-profit Loan	-0.530	0.316	0.455
		Consulting and training only	1.528	0.501	0.026
	Interest	Islamic Murabaha and Interest	0.404	0.335	0.747
		Islamic Murabaha	0.761	0.355	0.213
		non-profit Loan	-0.126	0.383	0.997
		Consulting and training only	1.932	0.547	0.006
	Islamic Murabaha	Islamic Murabaha and Interest	-0.357	0.280	0.709
		Interest	-0.761	0.355	0.213
		non-profit Loan	-0.887	0.337	0.076
		Consulting and training only	1.171	0.515	0.166
	non-profit Loan	Islamic Murabaha and Interest	0.530	0.316	0.455
		Interest	0.126	0.383	0.997
		Islamic Murabaha	0.887	0.337	0.076
		Consulting and training only	2.058	0.535	0.002
	Consulting and training only	Islamic Murabaha and Interest	-1.528	0.501	0.026
		Interest	-1.932	0.547	0.006
		Islamic Murabaha	-1.171	0.515	0.166
		non-profit Loan	-2.058	0.535	0.002
The daily performance of workers has been improved	Islamic Murabaha and Interest	Interest	-0.768	0.323	0.134
		Islamic Murabaha	-0.012	0.270	1.000
		non-profit Loan	-1.068	0.305	0.007
		Consulting and training only	0.778	0.484	0.498
	Interest	Islamic Murabaha and Interest	0.768	0.323	0.134
		Islamic Murabaha	0.756	0.342	0.188
		non-profit Loan	-0.301	0.370	0.926
		Consulting and training only	1.545	0.527	0.036

	Islamic Murabaha	Islamic Murabaha and Interest	0.012	0.270	1.000
		Interest	-0.756	0.342	0.188
		non-profit Loan	-1.057	0.325	0.015
		Consulting and training only	0.789	0.497	0.509
	non-profit Loan	Islamic Murabaha and Interest	1.068	0.305	0.007
		Interest	0.301	0.370	0.926
		Islamic Murabaha	1.057	0.325	0.015
		Consulting and training only	1.846	0.516	0.006
	Consulting and training only	Islamic Murabaha and Interest	-0.778	0.484	0.498
		Interest	-1.545	0.527	0.036
		Islamic Murabaha	-0.789	0.497	0.509
		non-profit Loan	-1.846	0.516	0.006
Machine shutdown rates has been improved	Islamic Murabaha and Interest	Interest	-0.135	0.287	0.990
		Islamic Murabaha	-0.618	0.241	0.088
		non-profit Loan	-0.254	0.271	0.882
		Consulting and training only	1.093	0.430	0.094
	Interest	Islamic Murabaha and Interest	0.135	0.287	0.990
		Islamic Murabaha	-0.483	0.304	0.510
		non-profit Loan	-0.119	0.329	0.996
		Consulting and training only	1.227	0.469	0.079
	Islamic Murabaha	Islamic Murabaha and Interest	0.618	0.241	0.088
		Interest	0.483	0.304	0.510
		non-profit Loan	0.364	0.289	0.716
		Consulting and training only	1.711	0.442	0.002
	non-profit Loan	Islamic Murabaha and Interest	0.254	0.271	0.882
		Interest	0.119	0.329	0.996
		Islamic Murabaha	-0.364	0.289	0.716
		Consulting and training only	1.346	0.459	0.036
	Consulting and training only	Islamic Murabaha and Interest	-1.093	0.430	0.094
		Interest	-1.227	0.469	0.079
		Islamic Murabaha	-1.711	0.442	0.002
		non-profit Loan	-1.346	0.459	0.036

Technology use efficiency has been improved	Islamic Murabaha and Interest	Interest	-0.640	0.308	0.243
		Islamic Murabaha	-0.027	0.258	1.000
		non-profit Loan	-0.724	0.291	0.106
		Consulting and training only	2.065	0.462	0.000
	Interest	Islamic Murabaha and Interest	0.640	0.308	0.243
		Islamic Murabaha	0.612	0.327	0.341
		non-profit Loan	-0.084	0.353	0.999
		Consulting and training only	2.705	0.503	0.000
	Islamic Murabaha	Islamic Murabaha and Interest	0.027	0.258	1.000
		Interest	-0.612	0.327	0.341
		non-profit Loan	-0.696	0.310	0.176
		Consulting and training only	2.092	0.474	0.000
	non-profit Loan	Islamic Murabaha and Interest	0.724	0.291	0.106
		Interest	0.084	0.353	0.999
		Islamic Murabaha	0.696	0.310	0.176
		Consulting and training only	2.788	0.493	0.000
	Consulting and training only	Islamic Murabaha and Interest	-2.065	0.462	0.000
		Interest	-2.705	0.503	0.000
		Islamic Murabaha	-2.092	0.474	0.000
		non-profit Loan	-2.788	0.493	0.000
Production unit cost ratios has been decreased	Islamic Murabaha and Interest	Interest	-0.542	0.313	0.423
		Islamic Murabaha	-0.025	0.262	1.000
		non-profit Loan	-1.507	0.296	0.000
		Consulting and training only	0.935	0.469	0.280
	Interest	Islamic Murabaha and Interest	0.542	0.313	0.423
		Islamic Murabaha	0.517	0.332	0.530
		non-profit Loan	-0.965	0.359	0.066
		Consulting and training only	1.477	0.511	0.040
	Islamic Murabaha	Islamic Murabaha and Interest	0.025	0.262	1.000
		Interest	-0.517	0.332	0.530
		non-profit Loan	-1.482	0.315	0.000
		Consulting and training only	0.961	0.482	0.280

	non-profit Loan	Islamic Murabaha and Interest	1.507	0.296	0.000
		Interest	0.965	0.359	0.066
		Islamic Murabaha	1.482	0.315	0.000
		Consulting and training only	2.442	0.501	0.000
	Consulting and training only	Islamic Murabaha and Interest	-0.935	0.469	0.280
		Interest	-1.477	0.511	0.040
		Islamic Murabaha	-0.961	0.482	0.280
		non-profit Loan	-2.442	0.501	0.000
The ratio of raw materials costs to total costs have been decreased	Islamic Murabaha and Interest	Interest	-1.165	0.355	0.014
		Islamic Murabaha	-0.337	0.297	0.788
		non-profit Loan	-1.766	0.335	0.000
		Consulting and training only	-0.324	0.532	0.973
	Interest	Islamic Murabaha and Interest	1.165	0.355	0.014
		Islamic Murabaha	0.828	0.376	0.191
		non-profit Loan	-0.601	0.407	0.579
		Consulting and training only	0.841	0.579	0.597
	Islamic Murabaha	Islamic Murabaha and Interest	0.337	0.297	0.788
		Interest	-0.828	0.376	0.191
		non-profit Loan	-1.429	0.357	0.001
		Consulting and training only	0.013	0.546	1.000
	non-profit Loan	Islamic Murabaha and Interest	1.766	0.335	0.000
		Interest	0.601	0.407	0.579
		Islamic Murabaha	1.429	0.357	0.001
		Consulting and training only	1.442	0.567	0.093
	Consulting and training only	Islamic Murabaha and Interest	0.324	0.532	0.973
		Interest	-0.841	0.579	0.597
		Islamic Murabaha	-0.013	0.546	1.000
		non-profit Loan	-1.442	0.567	0.093
Computer-based manufacturing waste costs have been decreased	Islamic Murabaha and Interest	Interest	-0.407	0.298	0.651
		Islamic Murabaha	0.014	0.250	1.000
		non-profit Loan	-1.100	0.281	0.002
		Consulting and training only	0.593	0.446	0.675

	Interest	Islamic Murabaha and Interest	0.407	0.298	0.651
		Islamic Murabaha	0.421	0.316	0.671
		non-profit Loan	-0.692	0.341	0.264
		Consulting and training only	1.000	0.487	0.251
	Islamic Murabaha	Islamic Murabaha and Interest	-0.014	0.250	1.000
		Interest	-0.421	0.316	0.671
		non-profit Loan	-1.113	0.300	0.004
		Consulting and training only	0.579	0.458	0.715
	non-profit Loan	Islamic Murabaha and Interest	1.100	0.281	0.002
		Interest	0.692	0.341	0.264
		Islamic Murabaha	1.113	0.300	0.004
		Consulting and training only	1.692	0.476	0.006
	Consulting and training only	Islamic Murabaha and Interest	-0.593	0.446	0.675
		Interest	-1.000	0.487	0.251
		Islamic Murabaha	-0.579	0.458	0.715
		non-profit Loan	-1.692	0.476	0.006
The efficiency of the use of technical and administrative human resources has been improved	Islamic Murabaha and Interest	Interest	-0.677	0.283	0.130
		Islamic Murabaha	0.094	0.237	0.995
		non-profit Loan	-1.145	0.267	0.001
		Consulting and training only	1.028	0.424	0.121
	Interest	Islamic Murabaha and Interest	0.677	0.283	0.130
		Islamic Murabaha	0.770	0.300	0.087
		non-profit Loan	-0.469	0.324	0.601
		Consulting and training only	1.705	0.462	0.004
	Islamic Murabaha	Islamic Murabaha and Interest	-0.094	0.237	0.995
		Interest	-0.770	0.300	0.087
		non-profit Loan	-1.239	0.285	0.000
		Consulting and training only	0.934	0.435	0.213
	non-profit Loan	Islamic Murabaha and Interest	1.145	0.267	0.001
		Interest	0.469	0.324	0.601
		Islamic Murabaha	1.239	0.285	0.000

		Consulting and training only	2.173	0.452	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.028	0.424	0.121
		Interest	-1.705	0.462	0.004
		Islamic Murabaha	-0.934	0.435	0.213
		non-profit Loan	-2.173	0.452	0.000
Computer manufacturing systems have been improved	Islamic Murabaha and Interest	Interest	-0.529	0.311	0.440
		Islamic Murabaha	0.031	0.260	1.000
		non-profit Loan	-0.997	0.293	0.010
		Consulting and training only	2.676	0.465	0.000
	Interest	Islamic Murabaha and Interest	0.529	0.311	0.440
		Islamic Murabaha	0.560	0.329	0.440
		non-profit Loan	-0.469	0.356	0.682
		Consulting and training only	3.205	0.507	0.000
	Islamic Murabaha	Islamic Murabaha and Interest	-0.031	0.260	1.000
		Interest	-0.560	0.329	0.440
		non-profit Loan	-1.028	0.313	0.013
		Consulting and training only	2.645	0.478	0.000
	non-profit Loan	Islamic Murabaha and Interest	0.997	0.293	0.010
		Interest	0.469	0.356	0.682
		Islamic Murabaha	1.028	0.313	0.013
		Consulting and training only	3.673	0.497	0.000
	Consulting and training only	Islamic Murabaha and Interest	-2.676	0.465	0.000
		Interest	-3.205	0.507	0.000
		Islamic Murabaha	-2.645	0.478	0.000
		non-profit Loan	-3.673	0.497	0.000
Machine operation ratios has been improved	Islamic Murabaha and Interest	Interest	-0.364	0.326	0.797
		Islamic Murabaha	0.053	0.273	1.000
		non-profit Loan	-0.923	0.307	0.029
		Consulting and training only	1.750	0.488	0.005
	Interest	Islamic Murabaha and Interest	0.364	0.326	0.797
		Islamic Murabaha	0.416	0.345	0.747
		non-profit Loan	-0.559	0.373	0.566

		Consulting and training only	2.114	0.531	0.002
	Islamic Murabaha	Islamic Murabaha and Interest	-0.053	0.273	1.000
		Interest	-0.416	0.345	0.747
		non-profit Loan	-0.976	0.328	0.032
		Consulting and training only	1.697	0.501	0.010
	non-profit Loan	Islamic Murabaha and Interest	0.923	0.307	0.029
		Interest	0.559	0.373	0.566
		Islamic Murabaha	0.976	0.328	0.032
		Consulting and training only	2.673	0.520	0.000
	Consulting and training only	Islamic Murabaha and Interest	-1.750	0.488	0.005
		Interest	-2.114	0.531	0.002
		Islamic Murabaha	-1.697	0.501	0.010
		non-profit Loan	-2.673	0.520	0.000

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