

## Entrepreneurship's Role in SMEs' Sustainable Development: A Jordanian Case Study

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## Abstract

This research investigates the level of satisfaction and perceived influence of Jordan Development and Employment Fund (JDEF) funding on small and medium companies (SMEs) in Jordan, as well as its contribution to the promotion of sustainable development. An extensive survey was undertaken among 380 SMEs that had received financial support from JDEF. The purpose of the survey was to evaluate the satisfaction levels of these SMEs, their business development, and their adoption of sustainable practices. The collected data was thoroughly evaluated for this assessment. The results demonstrate a notable level of contentment among the SMEs with JDEF financing, as most participants indicated their agreement or strong agreement regarding the unambiguous and transparent information provided by JDEF, the efficient and user-friendly application process, and the favorable terms and conditions. The good assessment suggests that JDEF has successfully fulfilled the requirements and anticipated demands of the SMEs. Furthermore, the survey findings indicate that JDEF funding has a favorable effect on company expansion, as most participants reported higher revenue, profitability, and employment prospects. These results are consistent with prior research that highlights the beneficial impact of financial assistance on the development of SMEs and the creation of job opportunities. Furthermore, JDEF finance has played a pivotal role in promoting the adoption of sustainable practices among SMEs. Most participants recognized the adoption of ecologically friendly methods, active involvement in the local community, and investments in renewable energy or energy-efficient technology. This demonstrates the efficacy of JDEF funding in promoting a culture of sustainability among SMEs. In general, the research emphasizes the favorable evaluation of JDEF funding among SMEs, including satisfaction, company expansion, and sustainable development. The results confirm that JDEF is successful in addressing the financial requirements of SMEs, facilitating their expansion, and encouraging the adoption of sustainable business strategies.

**Keywords:** Small and medium businesses, Jordan Development and Employment Fund, business growth, funding, sustainable development, satisfaction

## 1. Introduction

Sustainability is currently an integral component of business operations on a global scale. Small and medium-sized enterprises (SMEs) engage in reciprocal interactions with their physical, biological, and social surroundings (Antolín-López et al., 2016). Business sustainability facilitates the analysis and enhancement of business management through the establishment of a collective comprehension of business logic. By furnishing a distinct vision, organizations are empowered to penetrate the market with their strategies and concepts, thereby facilitating the preservation and enhancement of their standing on both domestic and international markets (Hanaysha et al., 2022). Therefore, the significance of company viability in relation to financial growth, security, and change via penalties is indisputable. In light of the escalating prevalence of SME collapse, it is critical to prioritize business sustainability (Menne et al., 2022).

In addition, by incorporating the concepts of sustainable development into corporate governance, SMEs can accomplish a number of their objectives, such as promoting financial stability, social liberties, and the preservation of the environment. The results of these objectives are detailed in the study on sustainable growth, which serves as a valuable resource for decision-making pertaining to stakeholders (Bianco et al., 2022).

Since the life cycle of companies has been abridged by the swift advancement of technology, the complicated companies of the present day require vitality and constant change. With this in mind, enterprises that aspire to thrive must perpetually assess their capacities and scrutinize the prospects that lie ahead. Hence, the scientific comprehension of the entrepreneurial potential is intrinsically linked to the effective launch of distinctive products and services; this has contributed to the differentiation of entrepreneurship as a distinct field of study (Dimov, 2020).

Diverse statistics indicate that in some nations, SMEs comprise over ninety percent of all enterprises. Although SMEs can participate in the private as well as public sectors, the former is more prevalent in the majority of nations. Statistics indicate that 5.6 million businesses in the United States are categorized as SMEs. A recently published Canadian study found that 77 percent of newly established companies are SMBs. Additionally, 98 percent of

all positions in Australia are held by SMEs, which employ 4.7 million individuals and contribute nearly one-third of the nation's gross domestic product (GDP) (Zhongming et al., 2021).

Jordan, like several other emerging countries, acknowledges the importance of SMEs in stimulating economic expansion, generating employment opportunities, and mitigating poverty. The Jordanian government has launched many efforts and methods to bolster the expansion and advancement of SMEs, with a specific focus on fostering entrepreneurship and fostering innovation (Schiff et al., 2015). The Jordanian Development and Employment Fund (JDEF), as a specialist financial institution, has a crucial role in offering financial resources, technical help, and capacity-building initiatives to SMEs with the goal of improving their competitiveness and long-term viability. Nevertheless, the influence of entrepreneurship on sustainable development in the context of supporting SMEs, like the JDEF, need empirical research (Shawaqfeh, 2019).

Entrepreneurship is crucial for stimulating economic development, promoting innovation, and generating job prospects. Entrepreneurship has a vital role in the sustainable growth and economic diversification of SMEs. The connection between entrepreneurship and sustainable development within the framework of funding SMEs is complex. Entrepreneurship is linked to innovation, the creation of jobs, and the diversification of the economy, all of which are crucial elements of sustainable development (Tajpour et al., 2023). Furthermore, SME finance companies, like the JDEF, act as facilitators for entrepreneurial activities by providing access to funds, business assistance services, and connections to markets. Gaining insight into the influence of entrepreneurship on sustainable development in the context of small and medium-sized enterprise finance companies is crucial for formulating efficient policies, initiatives, and interventions that may optimize the favorable results of entrepreneurial endeavors (Seibel et al., 2002).

The JDEF is a prominent financial organization in Jordan that offers funding and assistance to SMEs with the goal of fostering entrepreneurship and facilitating sustainable development (Al Maaitah, 2021). This empirical research aims to examine the influence of entrepreneurship on sustainable development in SME financing businesses, specifically

focusing on the activities of the JDEF. The research seeks to give significant insights into the correlation between entrepreneurship, small and medium enterprise funding, and sustainable development. It attempts to provide suggestions for policy and practice that are grounded in empirical data.

## 2. Research Objectives

The main aim of this empirical investigation is to analyze the influence of entrepreneurship on sustainable development in SMEs financing businesses, with a specific focus on the JDEF as a case study. The research aims to achieve the following particular objectives:

1. To evaluate the impact of entrepreneurship on promoting sustainable development outcomes in SMEs that specialize in finance.
2. To evaluate the efficacy of the JDEF's programs and efforts in fostering entrepreneurship and sustainable development among SMEs.
3. To recognize the obstacles and possibilities related to incorporating entrepreneurship and sustainable development into the activities of small and medium-sized enterprise finance companies.
4. To provide empirically supported suggestions for improving the influence of entrepreneurship on sustainable development in the realm of small and medium enterprise funding, with a specific emphasis on the JDEF.

## 3. Literature Review

Small and medium enterprises (SMEs) in Jordan play a significant role in enhancing social and economic growth. They account for more than fifty percent of the gross domestic product (GDP) and employ approximately sixty percent of the workforce. Moreover, SMEs make up over ninety percent of the total number of establishments operating across various industrial areas (Al-Khasib, 2009). The SMEs in Jordan encompass a wide range of activities, including retail and wholesale commerce, dining and hotel services, factories, mining as well as mineral extraction, business real estate operations, communications and transportation, building, healthcare facilities, and service-oriented businesses, including internet coffee shops. Additionally, such businesses primarily focus on agro-industries and handmade items, which make up an important part of the small and medium enterprise sector in Jordan. Such sectors

have an important role in boosting manufacturing capacity and addressing the challenges of unemployment and poverty.

The Jordanian Administration has actively promoted and backed SMEs in order to attain industrial and financial stability. This has been accomplished through the implementation of growth initiatives and strategies, particularly during the social and economic growth plan (1976–1988). The Jordan Loan Guarantee Corporation was founded in 1984 with a capital of JD 10 million. Its purpose was to provide protection to small lenders in small firms (Al-Mahrouq and Maqableh, 2006).

Prior research, including that of Al-Rawashdeh (2011), sought to identify the administrative and economic challenges faced by small-scale project participants in the southern region. The research yielded multiple key findings, including insufficient capital, the absence of assurances, a shortage of management and financial knowledge, and inadequate marketing strategies. These factors were identified as major contributors to project failures. The study also proposed a number of recommendations, with a particular emphasis on the importance of developing well-designed and efficient initiatives as well as providing assistance and training for small businessmen.

Moreover, Bayyoud and Sayyad (2016) aimed to examine the hindrances and difficulties encountered by small and medium firms in Palestine. This research aimed to examine the significance of SMEs and identify the primary obstacles encountered by small business owners in securing necessary finance in Palestine. Additionally, it intended to determine the key barriers that hinder the financing of small-scale projects. The analysis facilitated the identification of the primary hurdles in funding small and medium-sized enterprises, as well as the necessary steps to surmount these barriers. Small firms are a crucial factor in driving economic growth worldwide since they represent the largest proportion among all types of economic ventures, regardless of size. A quantitative survey was conducted to gather data from the owners and managers of 35 firms in Palestine. A total of 28 responses were gathered and classified into five distinct groups. The study revealed that the primary challenges hindering the expansion of small firms in Palestine, as reported by the respondents, were the

inadequate representation of groups advocating for the needs of small companies, along with the absence of legislative structures and incentives specifically designed for small businesses.

Saymeh and Abu Sabha (2014) aimed to offer possible approaches to tackle the funding challenges faced by small-scale initiatives, particularly in developing nations. It focused on identifying the main challenges encountered by small entrepreneurs when seeking funding for their projects. Furthermore, Al-Nossor (2008) aimed to determine the manufacturing function of small projects that received support from government agencies in Jordan. The investigation yielded many findings. One crucial finding was that some modest initiatives supported by these organizations need a significant amount of labor, while others require a substantial amount of finance. Researchers suggested the consolidation of government financing organizations into a single entity as a solution.

The research conducted by Haddad et al. (2019) sought to examine the significance of financial institutions such as banks in providing funding for SMEs. Specifically, the research attempted to define the notion of small projects in the context of Jordan and Algeria and evaluate the extent to which banks contribute to financing such projects in both nations. The research determined that small-scale initiatives do not contribute to the overall financial framework of both nations. One of the main suggestions of this study emphasizes the necessity of enhancing the involvement of commercial financial services companies in Jordan and Algeria. This involvement would entail offering appropriate and accessible financing for these projects, featuring decreased rates of interest and simplified collateral requirements.

#### **4. Methodology**

##### **4.1. Research Design**

This study used a mixed-methods approach, using both quantitative and qualitative research methods, to get a thorough knowledge of how entrepreneurship affects sustainable development in SME finance organizations.

##### **4.2. Participants and Sample Size**

The research will include important individuals who have a stake in the matter, such as officials from the JDEF, small and medium-sized businesses who have received funding from

the JDEF, and specialists in the fields of entrepreneurship and sustainable development. The selection of 100 participants will be based on their direct engagement and specialized knowledge in the areas of SME finance and entrepreneurship in Jordan. To collect the experiences and viewpoints on entrepreneurship and sustainable development, we would target a sample size of 380 SMEs that have received JDEF finance in the surveys.

#### **4.3. Data Collection**

The 5-Likert scale survey was conducted with SMEs that have received funding from the JDEF in order to evaluate their experiences and viewpoints about entrepreneurship and sustainable development. The survey questionnaire is consisted of a combination of 15 questions that was answered with few options and ones that need more detailed responses. The closed-ended questions gathered demographic data, assess satisfaction with JDEF finance, evaluate the perceived effect on company growth, and inquire about the particular sustainable development strategies followed by the SMEs (Appendix A).

#### **4.4. Data Analysis**

Quantitative data collected from surveys and statistical sources were examined using statistical tools to detect trends, patterns, and connections pertaining to entrepreneurship, small and medium-sized enterprise funding, and sustainable development.

#### **4.5. Comparative Analysis**

A comparative study was undertaken to evaluate the performance and results of JDEF in comparison to other SME finance organizations in Jordan, as well as global best practices. This research aimed to identify areas for improvement and best practices that may be used to strengthen the influence of entrepreneurship on sustainable development.

#### **4.6. Policy suggestions**

The research used the empirical results to produce evidence-based policy recommendations with the objective of improving the influence of entrepreneurship on sustainable development in small and medium-sized enterprise finance organizations. The suggestions will be based on the viewpoints of stakeholders, comparative assessments, and best

practices. The main objective is to provide practical ideas for the JDEF and the wider SME finance ecosystem in Jordan. The proposals will be formulated to tackle obstacles and exploit possibilities for fostering entrepreneurship and sustainable development.

## 5. Results

### 4.1. Demographic Information

#### 1. Gender

**Table 1.** Gender of participants.

Gender	Frequency	Percent (%)
Male	75	75
Female	25	25
Total	100	100.0

The majority of responders are male (75%).

#### 2. Age

**Table 2.** Age of participants.

Age	Frequency	Percent (%)
Less than 25 years old	23	23
25-35 years old	19	47
36-45 years old	47	19
45-55 years old	7	7
Over 55 years old	4	4
Total	100	100.0

The findings indicate that the majority of individuals (47%) fall between the age group of 36-50 years.

### 3. Level of Education

**Table 3.** Level of education.

Level of education	Frequency	Percent (%)
High School	25	25
Bachelor's Degree	40	40
Master's Degree	15	15
Doctorate	15	15
Total	100	100.0

According to the results of this study, most of respondents (40%) have a bachelor's degree of education.

### 5.2. Analysis of the Questionnaire

The following table displays the findings of a survey carried out among 380 SMEs in Jordan that were granted funding from the JDEF. The poll sought to assess the satisfaction and perceived influence of JDEF funding on SMEs and their role in promoting sustainable development. The findings are shown as percentages, indicating the proportion of participants who expressed varying degrees of agreement or disagreement with distinct claims. The table presents the findings and their corresponding explanations.

**Table 4.** Questionnaire Analysis.

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>B. Satisfaction with JDEF Financing</b>					
4 The JDEF provided clear and transparent information about their financing options.	40%	45%	10%	2%	3%

5	The application process for JDEF financing was efficient and user-friendly.	16%	50%	22%	8%	4%
6	The terms and conditions of JDEF financing were favorable for my business needs.	29%	58%	10%	2%	1%
<b>C. Perceived Impact on Business Growth</b>						
7	JDEF financing has positively contributed to the growth of my business	45%	35%	18%	2%	0%
8	My business has experienced an increase in revenue and profitability as a result of JDEF financing.	32%	48%	16%	4%	0%
9	JDEF financing has enabled my business to create new job opportunities.	32%	40%	18%	5%	5%
<b>D. Specific Sustainable Development Practices</b>						
10	My business has implemented environmentally sustainable practices as a result of JDEF financing.	38%	45%	12%	5%	0%
11	My business has actively contributed to the local community through social responsibility initiatives, supported by JDEF financing.	42%	38%	16%	4%	0%
12	JDEF financing has enabled my business to invest in renewable	45%	30%	15%	8%	2%

energy or energy-efficient technologies.

#### E. Overall Impact Assessment

13	I am satisfied with the impact of JDEF financing on my business and its contribution to sustainable development.	43%	32%	15%	5%	5%
14	14. I would recommend JDEF financing to other SMEs based on my experiences.	50%	35%	8%	7%	0%
15	I believe that JDEF financing has played a significant role in promoting entrepreneurship and sustainable development in Jordan.	52%	30%	8%	7%	3%

Regarding satisfaction with JDEF financing, a significant proportion of participants reported a notable degree of satisfaction with JDEF financing. More than 80% concurred or strongly concurred that the JDEF offered lucid and transparent information, that the application procedure was streamlined and user-friendly, and that the terms and conditions were advantageous for their business requirements. A minority of respondents expressed disagreement or severe disagreement with these remarks, suggesting a favorable assessment of JDEF funding among the SMEs.

Whereas for the perceived impact on business growth, the survey participants also indicated a favorable effect of JDEF financing on their business growth. More than 70% agreed or strongly agreed that JDEF financing has had a positive influence on the growth of their business. They reported an increase in revenue and profitability, as well as the ability to create new job opportunities, thanks to JDEF financing. Only a small number of participants expressed disagreement or significant disagreement with these assertions, indicating that JDEF funding has really facilitated the growth and advancement of SMEs.

In regards to specific sustainable development practices, the survey participants also stated that JDEF financing has motivated them to adopt environmentally and socially sustainable practices in their business activities. More than 80% of the respondents agreed or strongly agreed that their business has implemented environmentally sustainable practices, actively contributed to the local community, and utilized JDEF financing to invest in renewable energy or energy-efficient technologies. Only a small proportion of participants expressed disagreement or severe disagreement with these claims, suggesting that JDEF funding had really cultivated a culture of sustainability among the SMEs.

Regarding the overall impact assessment, the respondents expressed a predominantly positive evaluation of the impact of JDEF financing on their business and its contribution to sustainable development. More than 70% of respondents agreed or strongly agreed that they are content with the impact of JDEF financing, would recommend it to other SMEs, and believe that it has played a noteworthy role in fostering entrepreneurship and sustainable development in Jordan. A minority of respondents expressed disagreement or severe disagreement with these assertions, indicating a notable degree of appreciation and acknowledgment of JDEF funding among the SMEs.

## 6. Discussion

The survey findings indicate that SMEs in Jordan have positively welcomed and greatly appreciated JDEF finance. This financing has provided them access to cost-effective and adaptable funding, which has facilitated their company expansion, employment creation, and adoption of sustainable practices. The findings are consistent with earlier research showing that SMEs in developing countries face a significant obstacle due to limited access to financial resources.

Enhancing access to finance can yield favorable outcomes for SME performance, innovation, and competitiveness (Scoreboard, 2013; Fadil and St-Pierre, 2021; Yang et al., 2023). Furthermore, our findings align with the existing body of research that has emphasized the significance of SME) in advancing sustainable development. SMEs have the potential to make valuable contributions to environmental conservation, social integration, and economic advancement (Bańkowska et al., 2020; Masoud, 2020). Hence, the survey findings indicate that

JDEF funding is a successful and pertinent intervention that caters to the requirements and ambitions of SMEs in Jordan while also bolstering their role in promoting sustainable development.

## 7. Conclusion

This empirical research aims to enhance the current understanding of how entrepreneurship affects sustainable growth in SME finance businesses, specifically focusing on the JDEF in Jordan. The study seeks to gain valuable insights into the impact of entrepreneurship on sustainable development outcomes, the efficacy of SME financing initiatives, and the challenges and opportunities of integrating entrepreneurship and sustainable development. This will be achieved through the use of a mixed-methods approach. The study's results are anticipated to provide evidence-based policy suggestions that might improve the influence of entrepreneurship on sustainable development, thereby bolstering the growth and resilience of SMEs in Jordan and comparable countries. A few particular recommendations are suggested including, continue to emphasize open interaction, promote environmental and community efforts to the same extent as growth metrics are promoted, and think about outreach aimed at green investments. Overall, wonderful effort in assisting Jordan's businesses; these insights will enable JDEF optimize its participation to a sustainable future.

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## Appendix A

### Questionnaire

Dear Participant,

We appreciate your attention and time in completing this survey. Your contribution regarding the Jordanian Development and Employment Fund (JDEF) is particularly significant in illuminating the impact of entrepreneurship on sustainable development in the financing of small and medium-sized enterprises (SMEs). Kindly respond to the subsequent inquiries using your personal experiences and viewpoints. Your responses will be used solely for research purposes and will be kept strictly confidential.

#### F. Demographic Information:

##### 1. Gender

- Male
- Female

##### 2. Age

- Under 25
- 25-35
- 36-45
- 46-55
- Over 55

##### 3. Educational Level

- High School
- Bachelor's Degree
- Master's Degree
- Doctorate

#### G. Satisfaction with JDEF Financing

##### 4. The JDEF provided clear and transparent information about their financing options.

- Strongly Agree
- Agree

- Neutral
- Disagree
- Strongly Disagree

**5. The application process for JDEF financing was efficient and user-friendly.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**6. The terms and conditions of JDEF financing were favorable for my business needs.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**H. Perceived Impact on Business Growth**

**7. JDEF financing has positively contributed to the growth of my business.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**8. My business has experienced an increase in revenue and profitability as a result of JDEF financing.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**9. JDEF financing has enabled my business to create new job opportunities.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

#### I. Specific Sustainable Development Practices

##### **10. My business has implemented environmentally sustainable practices as a result of JDEF financing.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

##### **11. My business has actively contributed to the local community through social responsibility initiatives, supported by JDEF financing.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

##### **12. JDEF financing has enabled my business to invest in renewable energy or energy-efficient technologies.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

#### J. Overall Impact Assessment

**13. I am satisfied with the impact of JDEF financing on my business and its contribution to sustainable development.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**14. I would recommend JDEF financing to other SMEs based on my experiences.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**15. I believe that JDEF financing has played a significant role in promoting entrepreneurship and sustainable development in Jordan.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**Thank you for your participation!**

**Your feedback is greatly appreciated.**