

Determinants of SMEs' Access to Governmental Support Programs: Evidence from Jordan Using Logistic Regression An Applied Study on the Jordan Enterprise Development Corporation (JEDCO)

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Abstract: *Objectives: This paper investigates the determinants influencing the acceptance of applications submitted by small and medium-sized enterprises (SMEs) owners seeking to benefit from governmental support programs. Given the continued and substantial demand for these programs- evidenced by the number of applicants- identifying the factors that govern acceptance or rejection constitutes an important research question, with implications for broadening the beneficiary base and stimulating economic activity in Jordan. The research aims to identify the determinants that most significantly influence acceptance outcomes.*

Methods: The research employs a quantitative econometric approach, utilizing binary logistic regression which is well-suited for the analysis of primary categorical data. Data were collected through an electronic questionnaire.

Results: Several independent variables hypothesized to influence the probability of acceptance into governmental support programs were tested. The results indicate that enterprise activity sector was statistically significant as an overall predictor of acceptance probability, followed by enterprise geographic location and enterprise readiness. Enterprises located in the Central Region had approximately 7.9 times higher odds of acceptance compared with those in the Southern Region, while institutionally ready enterprises had approximately 2.09 times higher odds of acceptance than non-ready enterprises. Agricultural and service-sector enterprises showed lower odds of acceptance compared with industrial enterprises, with odds ratios of 0.362 and 0.253, respectively. However, these sector-specific results should be interpreted with caution, since the individual sector coefficients were not statistically significant at the 5% level, despite the overall significance of the enterprise activity variable.

Conclusions: The research concludes that enterprise activity sector, enterprise geographic location, and readiness of enterprise were the most prominent factors influencing acceptance into support programs. Conversely, the gender of the enterprise manager and enterprise size were found to be statistically non-significant determinants of acceptance.

Recommendations: The research recommends: (1) conducting more targeted awareness workshops for agricultural and service-sector enterprises to improve their acceptance rates; (2) intensifying the outreach and promotional campaigns for governmental support programs among enterprises in the Southern Region of Jordan; and (3) incentivizing enterprises to transition toward the formal economy through reduced transaction fees, tax exemptions, and streamlined administrative procedures.

Keywords: Governmental Support Programs; Binary Logistic Regression; Odds Ratio (Or); Small And Medium-Sized Enterprises (Smes); Jordan Enterprise Development Corporation (Jedco)

Introduction

Small and medium-sized enterprises (SMEs) typically occupy a prominent position in the business landscape of developing economies, and the Jordanian economic system is no exception-relying more heavily on SMEs than on large enterprises. The Jordanian business sector is composed of SMEs accounting for approximately 90% of all business activity. They represent the backbone of the economy, constituting nearly 95% of all registered enterprises with the Companies Control Department at the Ministry of Industry and Trade, contributing approximately 50% of GDP, and employing roughly 60% of the workforce [1]. These figures underscore the critical importance of SMEs to the Jordanian economy and the imperative of incorporating them into economic development plans and governmental support programs.

Among the most significant governmental institutions providing financial support to SMEs is the Jordan Enterprise Development Corporation (JEDCO). Data from the Central Government Budget Semi-Annual Report for 2025 indicate that the Jordanian government has continued to allocate financial resources to support enterprise development programs, disbursing approximately one million Jordanian dinars during the first half of 2025 on programs implemented through JEDCO. This expenditure reflects the government's commitment to enhancing the role of SMEs in the national economy and improving their productive and competitive capacities, particularly in light of the financing and managerial challenges confronting this category of enterprises. These programs are of particular importance because they extend beyond financial support alone; they also contribute to strengthening enterprise readiness through technical assistance, improving enterprises' capacity to access available grants, and developing their products and services in alignment with Jordan's economic development priorities [2].

Significance of the research

The significance of this study lies in its provision of a rigorous scientific analysis of the factors influencing the acceptance of applicants to governmental support programs, in a context of

sustained demand for such programs¹. The findings are intended to enable future program designers to develop more inclusive initiatives covering a broader segment of applicants, and to stimulate greater participation informed by the study's conclusions and recommendations. Moreover, the results of this study will facilitate a more nuanced understanding of the factors that do and do not influence applicants' acceptance into governmental support programs.

Research Objectives

- To predict the most important factors that significantly influence acceptance and rejection decisions in governmental support programs.
- To identify the relative contribution of each research variable in predicting acceptance or rejection outcomes for governmental support programs.

Population, Sample, and Research Instrument

The research population comprised all applicants during 2025 who sought to benefit from JEDCO's financial and technical support programs and were eligible for technical evaluation, totaling 2872 enterprises. To determine the required sample size, the Krejci and Morgan table was employed, which facilitates sample size determination based on total population size, with an accepted margin of error of 5% and a confidence level of 95%. Accordingly, the required sample size² was determined to be 338 enterprises [3].

Simple random sampling was employed to minimize bias and ensure that the sample accurately reflects the characteristics of the statistical population as a whole. An electronic questionnaire was designed via Google Forms and distributed by email to all applicants. More than 350 questionnaires were distributed to ensure approximate attainment of the required sample size and to account for anticipated incomplete responses. The number of valid responses suitable for analysis, approaching the required sample size, was 250 questionnaires marginally below the target figure.

Data Sources

The study relied on collaboration with departmental and directorate officials responsible for launching SME support programs at JEDCO to obtain applicant contact data as primary data sources. Secondary data and information were drawn from reports and programs published on JEDCO's official website [4].

Research limitations

Time limitations: This research was conducted during the period from January 1, 2026 - June 1, 2026.

¹ 3621 applications were received during 2025

² The sample size was also verified using the following link:
<https://www.calculator.net/sample-size-calculator.html>

Geographical limitations: The study is geographically limited to SMEs operating across the various regions³ of the Kingdom that applied to benefit from JEDCO programs.

Human limitations: The study population consisted of all managers working in small and medium-sized enterprises in Jordan.

Theoretical Framework

Supporting SMEs has become an indispensable policy direction in Jordan-not only because of their role as the primary driver of a national economy built upon them, but also to achieve sustainable and inclusive development. Overcoming the challenges that these enterprises face, to the greatest extent possible, and providing an enabling environment for investment and innovation, will yield significant positive effects on economic and social stability in Jordan and in other nations that rely on SMEs as the main engine of growth and economic development. Notably, Jordan ranks second in the region in terms of total early-stage entrepreneurial activity, with a rate of approximately 16% [5].

SMEs face a range of challenges that may impede their sustainability and limit their capacity for growth and expansion. Among the most prominent are the procedural requirements associated with registration and licensing, as well as limited financial resources that prevent access to specialized financial and legal consulting in the founding stages and beyond. Legal compliance requirements following registration, and limited access to financing channels, represent additional constraints on enterprise expansion and export capacity. To ensure their growth and continuity, SMEs require specialized advisory services in financial, legal, human resources, and marketing domains-services that constitute a pivotal element in fostering success and sustainability. In this context, the Economic Modernization Vision was introduced as a national strategic plan aimed at supporting and accelerating economic growth and assisting weak enterprises under the banner of (A Better Future) [6].

JEDCO serves as the executive arm of the Jordanian Ministry of Industry and Trade, entrusted with implementing and monitoring announced programs supporting SMEs and facilitating their transition into the formal economy, and out of the informal (shadow) economy. During 2025, JEDCO launched the following programs: Launch Your Project, Upgrade, E-Commerce Support for Enterprises, Engineering Industries and Fourth Industrial Revolution Solutions Support, Export on Our Account, the Women Exporters Fund in the Digital Economy, Industry Modernization, and Consulting.

³ The locations of the enterprises were classified according to the regions of the Kingdom as follows:

- Governorates in the Northern Region: Irbid, Ajloun, Jerash, and Mafraq.
- Governorates in the Central Region: the capital Amman, Zarqa, Balqa, and Madaba.
- Governorates in the Southern Region: Karak, Tafilah, Ma'an, and Aqaba.

It is worth noting that JEDCO's governmental support programs are specifically targeted at small and medium-sized enterprises. The demand for financing from SMEs is notably high, motivated by the desire to achieve faster growth, improve efficiency, and expand sustainably. SMEs-particularly smaller ones-frequently require financing to expand operations, recruit new staff, increase production, or open new branches; expansion of this nature requires substantial investment that enterprises cannot realistically achieve through retained profits alone. In this regard, it is important to reference the Council of Ministers' 2019 decision [7] to adopt a unified classification of enterprise sizes in the industrial, service, and commercial sectors, which is binding on all government ministries and agencies, and which JEDCO has adopted in its programs, as presented below in Table 1.

Table 1. Criteria for categorizing the size of enterprises by activity.

Activity	Classification criterion		Micro	Small	Medium
industrial	Number of workers		Less than 5 and Less than 100 thousand Jordanian dinars	Less than 20 and Less than JD 1 million	Less than 100 and Less than JD 3 million
	Sales value				
Commercial	Number of workers		Less than 5 and Less than 120 thousand Jordanian dinars	Less than 10 and Less than 150 thousand Jordanian dinars	Less than 50 and Less than JD 1 million
	Sales value				
Services	Number of workers		Less than 5 and Less than 200 thousand Jordanian dinars	Less than 25 and Less than 500 thousand Jordanian Dinars	Less than 50 and Less than JD 1 million
	Sales value				

Literature Review

Audretsch et al. [8] examined the impact of government financial aid and digital transformation tools on the survival and sustainability of SMEs across 16 European countries, using data from 5,469 firms in the World Bank Enterprise Survey. The study found that financial support improved SMEs' survival during and after crises, while combining it with digital transformation enhanced resilience, operational continuity, competitiveness, and long-term sustainability.

Abdelnaby, El Sherbini, and Elnamky [9] studied the effect of SME financing on job creation in rural Egypt during 2018–2022. The findings showed that SME financing helped reduce

unemployment, expand employment opportunities, support agricultural development projects, and increase the number of beneficiaries among both men and women. The study recommended improving the distribution and monitoring of financing programs.

Sun [10] examined the effectiveness of government subsidies in improving SMEs' access to finance in China. The study found that subsidies reduced financing constraints, increased access to external finance, supported investment opportunities, and improved enterprise performance, competitiveness, innovation, and operational efficiency.

Touati [11] investigated the role of Algerian government support agencies in ensuring SME and startup sustainability. The study analyzed support services, enterprise survival, and the performance of support agencies, aiming to help decision-makers evaluate current mechanisms and improve existing support programs.

Prasannath et al. [12] reviewed 65 international studies on the impact of government support policies on SME performance and entrepreneurial orientation. The study found that financial and non-financial support influence SME performance in different ways depending on the sector, growth intentions, and type of support, while also highlighting the need to improve follow-up mechanisms.

Mukhtar [13] analyzed governmental support for SMEs in Oman in relation to digital transformation. The study found that government support included training, financial and technical assistance, digital platforms, and technological awareness, and recommended improving these programs and strengthening public-private cooperation.

Hayahim and Ghouila [14] evaluated Algeria's efforts to promote SMEs through a specialized ministry, facilitation centers, a national consultative council, and qualification programs. The study showed that these mechanisms aimed to support SME survival, market continuity, and expansion.

Al-Shammari [15] examined the legal framework regulating crowdfunding for SMEs in Kuwait. The study found that current legislation is a positive step toward supporting SME financing, but still requires improvements in supervision, transparency, and investor protection. **In summary**, these studies indicate that government support, whether financial, technical, institutional, or legislative, plays an important role in enhancing SME survival, sustainability, competitiveness, and resilience, especially when accompanied by digital transformation and effective follow-up mechanisms.

Research Methodology

This study employs the Binary Logistic Regression model using SPSS to identify the most significant determinants of acceptance into governmental support programs and to test the research hypotheses. Binary logistic regression is a special case of the generalized linear model (GLM) and is the appropriate analytical technique when the dependent variable is nominal and dichotomous-that is, when it follows a Bernoulli distribution for binary outcomes-enabling the

estimation of the size and direction of each independent variable's relative effect on the dependent variable [16].

Binary logistic regression is particularly well-suited to this analysis given that the binary dependent variable data do not follow a normal distribution. It is statistically more powerful than alternative approaches such as simple or multiple linear regression, particularly in identifying the strongest factors explaining the phenomenon [17]. This methodology applied to data from the enterprises under study is expected to yield more precise information in identifying and ranking statistically significant variables. Model parameters are estimated through Maximum Likelihood Estimation (MLE), which selects parameter values that maximize the probability of observing the observed values. The objective of MLE is to maximize the log-likelihood function (LLF) to obtain unknown parameter values such that the probability of observing the Y's values is maximized [18].

Equation (1) represents the general empirical model employed in this study:

$$pr(Y_i = 1|X_i) = F(X_i, \dots, X_j) \quad (1)$$

Where:

Y_i : The dependent variable representing acceptance or rejection probability; a nominal binary variable taking the value (1) if the enterprise is accepted, and (0) if rejected.

X_{ij} : A set of nominal independent variables hypothesized to influence the acceptance decision, including various economic and social factors, namely: gender of the enterprise manager; enterprise size category (small or medium) ; enterprise activity sector; enterprise geographic location; and institutional readiness of the enterprise⁴.

Since the dependent variable in such models is non-quantitative, the use of linear regression would be statistically inappropriate for analyzing factors influencing acceptance or rejection decisions. This approach would violate two key assumptions of linear regression analysis: normality of distribution and homoscedasticity-both of which arise due to the binary nature of the dependent variable [19].

Accordingly, the dependent variable takes only two values (0, 1), representing whether acceptance for support has been granted. This variable takes the value (1) with probability (P) if the enterprise is accepted, and the value (0) with probability (1-P) if rejected. Since $0 \leq P_i \leq 1$ this implies that $\frac{P_i}{1-P_i}$ takes a positive continuous value in the range $0 \leq \frac{P_i}{1-P_i} \leq \infty$ Taking the natural logarithm of this value, the range becomes $-\infty \leq \ln \frac{P_i}{1-P_i} \leq \infty$ The logistic regression model derived from Equation (1) can therefore be expressed as:

$$\ln \frac{P_i}{1-P_i} = \beta_0 + \sum_{j=1}^k \beta_j X_{ij} + v_i \quad (2)$$

Where $\frac{P_i}{1-P_i}$ is known as the Odds ratio.

⁴ The descriptive statistics for the independent variables and the dependent variable are presented in Appendix No. (2).

For the analysis of a binary dependent variable [20], the logistic model which relies on the cumulative normal distribution function with its characteristic S-shaped curve assumes the following cumulative probability density function is:

$$P(Y) = \frac{1}{1 + e^{-(\beta_0 + \sum_{j=1}^k \beta_j X_{ij})}} \quad (3)$$

Equation (3) expresses the probability of Y occurring (i.e., the probability that a given case belongs to a specific category), yielding a probability value between 0 and 1. A value close to 0 indicates low likelihood of Y occurring, while a value close to 1 indicates high likelihood. The empirical analysis in this study therefore estimates the binary logistic model parameters for acceptance probability as follows:

$$AP = \beta_0 + \sum_{i=1}^3 \beta_1 EA_i + \sum_{i=1}^3 \beta_2 EGI_i + \beta_3 ES_i + \beta_4 RE + \beta_5 Gen + \epsilon_i \quad (4)$$

Where β_0 through β_5 represent the binary logistic function parameters, and the variables⁵ are defined as follows:

AP: the probability of acceptance or rejection of the application for support program benefits (ranges between 0 and 1).

EA_i: Classified according to the main economic sectors in the Kingdom:

EA1: Agricultural sector

EA2: Services sector

EA3: Industrial sector

EGI_i: Classified into regional subgroups:

EGI1: Central Region

EGI2: Northern Region

EGI3: Southern Region

ES: Takes the value (1) if medium-sized, and (0) if small⁶.

RE: Takes the value (1) if readiness is present, and (0) if absent. readiness of enterprise was defined as the enterprise's possession of the legal, financial, and administrative requirements necessary for applying to governmental support programs including a valid commercial registration and professional license, accredited financial records, and a clearly defined project plan and budget.

Gen: Takes the value (1) if the manager is male, and (0) if female.

ϵ_i : Error term.

Each sub-variable in the above categorical variables takes the value (1) if the enterprise belongs to the specified category, and (0) otherwise. The last category is adopted as the reference category in all comparisons. The research is based on the following null hypothesis:

Main Hypothesis: Socioeconomic factors do not significantly contribute to predicting the probability of acceptance or rejection of governmental support.

This main hypothesis yields the following sub-hypotheses:

⁵ Appendix No. (1).

⁶ Micro-enterprises were not included in the classification because they were not present in the study sample.

- **Sub-hypothesis 1:** Enterprise activity sector does not significantly contribute to predicting the probability of acceptance or rejection.
- **Sub-hypothesis 2:** Enterprise geographic location does not significantly contribute to predicting the probability of acceptance or rejection.
- **Sub-hypothesis 3:** Enterprise size does not significantly contribute to predicting the probability of acceptance or rejection.
- **Sub-hypothesis 4:** Readiness of Enterprise does not significantly contribute to predicting the probability of acceptance or rejection.
- **Sub-hypothesis 5:** The gender of the enterprise manager does not significantly contribute to predicting the probability of acceptance or rejection.

Results

Table 2 presents the iteration history for the maximum likelihood function derivatives, aimed at obtaining the minimum value of (-2 Log Likelihood) for optimal parameter estimation in the model. The minimum value of 308.995 was obtained at iteration five; the analysis converged at this iteration as it achieved the smallest differences between coefficients, reflecting that these parameters represent the best possible estimates. It is noted that convergence was effectively achieved by the third iteration, given the negligible difference between successive iterations.

Table 2. Iteration History for Maximum Likelihood Function Derivatives

		Iteration History				
Iteration		Coefficients				
		-2 Log Likelihood	Constant	Gen	ES	RE
Step 1	1	309.628	-0.939	0.289	0.661	0.181
	2	309.002	-1.206	0.342	0.737	0.216
	3	308.995	-1.237	0.344	0.739	0.217
	4	308.995	-1.237	0.344	0.739	0.217
	5	308.995	-1.237	0.344	0.739	0.217
Iteration		Coefficients				
		-2 Log Likelihood	EA1	EA2	EG11	EG12
Step 1	1	309.628	-0.926	-1.259	1.744	0.960
	2	309.002	-1.014	-1.372	2.039	1.204
	3	308.995	-1.016	-1.375	2.069	1.234
	4	308.995	-1.016	-1.375	2.070	1.234
	5	308.995	-1.016	-1.375	2.070	1.234

Source: Author's output from SPSS

The Chi-square statistic, used to assess overall model fit (equivalent to F and R² in linear regression), confirms that the model is appropriate, with a value of 31.78 significant at p = 0.000. The Hosmer & Lemeshow test yielded a value of 21.88 at p = 0.059, indicating that the null hypothesis of adequate model fit cannot be rejected (Table 3). The Nagelkerke R² and Cox & Snell R² values, which reflect the explanatory power of the model-indicate that the model explains approximately 16% (Nagelkerke R²) and 11% (Cox & Snell R²) of the variance in support acceptance probability.

These goodness-of-fit statistics indicate that the proposed model is statistically acceptable and can be relied upon to interpret the direction and magnitude of the estimated variables. The binary logistic regression employed in this research yields relatively reliable results, further reinforcing confidence in the function's findings.

Table 3. Model Goodness of Fit Tests

Goodness of Fit		Chi-square	df	Sig.
		31.780	10	0.000
		Hosmer & Lemeshow	7	0.059
		21.883		
Cox & Snell R ²	0.119	Nagelkerke R ²	0.160	

Source: Author's output from SPSS

The estimation results indicate that the logistic function successfully predicted approximately 169 out of 250 enterprises correctly⁷, yielding an overall classification accuracy of 67.6%, which provides additional evidence of the model's predictive usefulness, as shown in Table 4.

Table 4. Classification Accuracy of the Model

Observed			Predicted		
			Var. IAP		Percentage Correct
			0.00	1.00	
Step 1	Var. IAP	0.00	115	29	79.9
		1.00	52	54	50.9
Overall Percentage					67.6
The cut value is 0.50					

Source: Author's output from SPSS

Table 5 presents the relative effect of each independent variable⁸ on the acceptance decision. The binary logistic regression estimation results reveal that certain independent variables

⁷ The sum of the actual observed values and the correctly predicted values in the table is (54 + 115).

⁸ It was confirmed that there were no high or moderate linear correlations among the independent variables. Therefore, there was no multicollinearity problem, ensuring that the data met the assumptions of regression analysis. Appendix No. (3).

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exhibited statistically significant effects. Enterprise activity sector, geographic location, and institutional readiness emerged as the most prominent variables with statistically significant and substantively meaningful effects on acceptance probability. Conversely, the results generally indicate that gender and enterprise size are non-significant factors, with negligible influence on acceptance into governmental support programs.

Regarding enterprise activity sector, the results show that this variable is statistically significant as an overall predictor of acceptance into governmental support programs. Agricultural and service-sector enterprises showed lower odds of acceptance compared with industrial enterprises, with odds ratios of 0.362 and 0.253, respectively. This indicates that the odds of acceptance were approximately 63.8% lower for agricultural enterprises and 74.7% lower for service-sector enterprises. However, these results should be interpreted with caution, since the individual sector coefficients were not statistically significant at the 5% level, despite the overall significance of the activity sector variable.

Regarding enterprise geographic location-ranked second-the results indicate a statistically significant and positive effect. The odds of acceptance are approximately 8 times higher for enterprises located in the Central Region compared to those in the Southern Region (reference category). For enterprises in the Northern Region, the odds of acceptance are approximately 3 times higher than those in the Southern Region.

Regarding institutional readiness-ranked third-the results indicate that the odds of acceptance for enterprises classified as institutionally ready are approximately 2 times higher than for enterprises not classified as ready, with statistical significance and a positive effect.

Conversely, the logistic regression results using the study sample indicate that gender and enterprise size variables previously hypothesized to influence acceptance were found to be statistically non-significant and do not affect the probability of acceptance.

Based on these findings, the final binary logistic regression model for predicting the most significant determinants of acceptance encompasses three of the five variables analyzed:

$$\log Odds(Y) = -1.37 + 2.070EGL - 1.016EA + 0.739RE \quad (5)$$

Table 5. Binary Logistic Regression Estimates: Determinants of Acceptance into Governmental Support Programs

Dependent Var. Acceptance Probability (AP) No. of Observations:250						
Variable ⁹	β	S.E.	Wald	df	Sig.	Exp(β)
Gen	0.344	0.512	0.452	1	0.501	1.411
EA			19.973	5	0.001	
EA1	-1.016	0.694	0.144	1	0.143	0.362
EA2	-1.375	0.788	3.046	1	0.081	0.253
RE	0.739	0.331	4.970	1	0.026	2.09
ES	0.217	0.334	0.422	1	0.516	1.243
EG1			9.46	2	0.009	
EG11	2.070	0.764	7.337	1	0.007	7.922
EG12	1.234	0.751	2.701	1	0.100	3.436
Constant¹⁰	-1.37	0.899	1.896	1	0.169	0.290

Source: Author's output from SPSS

Recommendations

Based on the analysis and findings presented, the following recommendations and proposals are advanced:

- Since enterprise activity sector was statistically significant as an overall variable, and agricultural and service-sector enterprises showed lower acceptance tendencies relative to industrial enterprises, the study recommends conducting more targeted awareness and capacity-building workshops for these sectors to improve their readiness and access to governmental support programs.
- The results demonstrate that SME owners located in the Central and Northern Regions have significantly higher acceptance rates than those in the Southern Region. The study therefore recommends intensifying the promotion and marketing of governmental support programs in the Southern Region, particularly in areas with relatively lower levels of economic development and basic services.
- The results show that institutionally ready enterprises have significantly higher acceptance odds than non-ready enterprises. Accordingly, enterprises should be encouraged to transition toward the formal economy through reduced transaction fees, tax exemptions, and simplified administrative procedures.
- Training workshops should be organized upon the launch of governmental support programs to guide applicants on completing electronic applications correctly, thereby reducing administrative rejection rates. Evidence suggests that the majority of applications are rejected at the administrative evaluation stage, prior to technical evaluation.

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Appendix 1 - List of Abbreviations & Symbols

Abbreviations or symbols	Word
AP	Acceptance Probability
EA	Enterprise activity
EGI	Enterprise geographic location
RE	Readiness of Enterprise
Gen	Gender
ES	Enterprise size
JEDCO	Jordan Enterprise Development Corporation
SMEs	Small and Medium-sized Enterprises
ε	Error term

Appendix 2 - Descriptive Statistics

Var.	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Accept	250	0.00	1.00	0.4240	0.49518	0.245
ES	250	0.00	1.00	0.4520	0.49869	0.249
EA	250	1.00	6.00	2.5480	1.83662	3.373
EGI	250	1.00	3.00	1.7880	0.54428	0.296
RE	250	0.00	1.00	0.5160	0.50075	0.251
Gen	250	0.00	1.00	0.7800	0.41508	0.172

Appendix 3 - Correlation Matrix

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		Accept	ES	EA	EGI	RE	Gen
Accept	Pearson Correlation	1	0.115	-0.031	-0.082	-0.011	0.026
	Sig. (2- tailed)		0.069	0.622	0.194	0.859	0.685
	N	250	250	250	250	250	250
ES	Pearson Correlation	0.115	1	0.106	0.014	- 0.375**	0.172**
	Sig. (2- tailed)	0.069		0.096	0.824	0.000	0.006
	N	250	250	250	250	250	250
EA	Pearson Correlation	-0.031	0.106	1	- 0.245**	-0.108	-0.463*
	Sig. (2- tailed)	0.622	0.096		0.000	0.089	0.000
	N	250	250	250	250	250	250
EGI	Pearson Correlation	-0.082	0.014	- 0.245**	1	0.020	0.166*
	Sig. (2- tailed)	0.194	0.824	0.000		0.755	0.009
	N	250	250	250	250	250	250
RE	Pearson Correlation	-0.011	- 0.375**	-0.108	0.020	1	0.143*
	Sig. (2- tailed)	0.859	0.000	0.089	0.755		0.024
	N	250	250	250	250	250	250
Gen	Pearson Correlation	0.026	0.172**	- 0.463**	0.166**	0.143*	1
	Sig. (2- tailed)	0.685	0.006	0.000	0.009	0.024	
	N	250	250	250	250	250	250

**correlation is significant at the 0.01 level (2-tailed).

*correlation is significant at the 0.05 level (2-tailed).