

Attitudes and Behaviors of Consumers toward Local Markets in the Badia Region of Jordan

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Abstract

The Badia region of Jordan is under a vicious cycle of poverty. One of the reasons behind this cycle is the Out-flow of Bedouin communities' assets to urban centers. This out-flow of assets reduces the communities' savings, investment, productivity, output, and savings again respectively. Hence, the poverty cycle complete.

This paper investigates the Bedouin consumers out-flow expenditure to urban centers. The consumers' attitudes and behavior are investigated in four Bedouin communities. The results reveal that there is a significant positive association between market's diversity and consumers' satisfaction with that market. Also consumers' spending ratio in the market is positively and significantly influenced by: his or her satisfaction, the awareness of the importance to spend locally for positive development outcomes, and by the belief in the importance of such spending behavior. This study reveals a significant positive association between the market's diversity and the consumers' spending ratio in that market.

Keywords: Badia, Bedouin, Consumer, Development, Jordan, Market, Poverty, Rural.

1. Introduction

The Bedouin live in the Badia, the arid-semiarid lands of the Middle East. In Jordan, the size of the Badia is 74,000 km², which constitutes around 80% of the total area of the country. It is the vast eastern part of state (Alsirhan 1999). For thousands of years, the Bedouin maintained a common lifestyle. This lifestyle is associated with nomadism and pastoralism. Nomadism refers to human group movements while pastoralism refers to livestock husbandry activities (Alkasasbeh 1988). However, during the second half of the twentieth century, Bedouin abandoned nomadism and pastoralism for the village lifestyle.

With the goal of contributing to development efforts in the Bedouin communities in Jordan, this study focuses on the Bedouin market structure in terms of the availability of the goods and services needed by the Bedouin consumers. It is hoped that studying this structure, in addition to studying the consumer's spending behavior in the market, may reduce the out-flow of the assets of the Bedouin community and thereby retain needed consumer's assets for local economies and opportunities. The goal is to help the Bedouin to preserve their resources in order to utilize them effectively in developing their communities. The Bedouin buy most of their needs of goods and services from the cities. Fighting poverty and unemployment requires a strong economy, but spending outside the community does not help to improve any local economy. Rather, the flow of the financial capital outside the local economy leads to 'the vicious cycle of poverty' (Lynn 2003). The out-flow of consumer's assets from local communities to urban centers prevents financial accumulation in the local market. This participates in reducing the community savings. Low savings leads to low investment which, in turn, reduces the productivity of the local economy. Low productivity leads to low output, and this leads to low savings. Hence, 'the vicious cycle of poverty' is complete.

1.1. Research Problem and Its Significance

Kretzmann and McKnight (1993) state that communities are not likely to be rebuilt by focusing on their needs, problems, and deficiencies. Rather, building communities starts by focusing on the assets available to these communities. Development takes place in a community only when the local people are committed to invest themselves and their resources in the effort. Current development models argue that it is possible to achieve development with scarce resources. Instead of focusing on the limitations and needs, it is better to focus on what is available (although limited) and start to develop that part. One of the resources available in the Bedouin communities is the community asset of consumers. The Bedouin receive their monthly salaries, retirements, or government financial aid from the banks in the city. Consequently, it is convenient for them to buy needed goods and services from the city since the city market is more structured than their market. There are more options, varieties, and competition among the shops in the city which give the Bedouin the best they can get with the lowest cost possible. In the long run, however, this will raise the likelihood of Lynn's 'vicious cycle of poverty' in the Bedouin communities as discussed above. Studying the association between the structure of the Bedouin market and the attitudes and behaviors of the consumer could be the beginning to limit consumers' spending in the city market.

1.2. Objectives of the Study

This study is conducted in order to answer the following questions:

1. To what extent does the diversity level of the Bedouin market influence the consumer's satisfaction with that market?
2. To what extent does the consumer's satisfaction of the market influence his or her spending behavior in that market?
3. To what extent does the consumer's awareness of the importance to spend in the market for positive development outcomes influence his or her spending behavior in that market?
4. To what extent does the consumer's belief in the importance of spending in the market for positive development outcomes influence his or her spending behavior in that market?
5. To what extent does the diversity level of the Bedouin market influence the consumer's spending behavior in that market?

2. Literature Review

The literature available for this study is discussed under two relevant topics: rural development, and Bedouin communities and markets.

2.1. Rural Development

Development means achieving structural changes in different aspects in the society such as the legislative and political system, infrastructure, education, health, and economic growth, among many other areas. Economic growth is defined as achieving an increase in the per capita income which is the average share of each individual of the population of the national income (Lowe 1976; Reynolds 1986; Lombardini 1996). In the third world, the inhabitants of rural communities are usually poor or poorer than those who live in urban centers. Rural development seeks to improve the standard of living in the rural areas (Lele 1975; Wihtol 1988). Kretzmann and McKnight (1993) argue that such development or significant change should occur with mainly local resources because relying heavily on outside help may drive people apart. The emphasis should be placed on using the local resources meaningfully through building the capacities and improving and strengthening their institutions.

There has been a change in the development theory in terms of not only focusing on capital accumulation (which is important), but also in focusing on understanding the importance of the participation of the community institutions in achieving development (Evans 2004). Bebbington *et al.* (2004) and Shortall (2004) emphasize that there is a growing belief that decentralization and local participation may bring government closer to people, which may allow greater involvement, increase the flow of information from the locals to the government, and enable them to participate in shaping their local governance.

Shortall also adds that rural policies should aim to develop rural capacities for self-support through capability building, community initiatives, and partnership. Community participatory approaches aim to increase local per capita income, and participation in creating democratic governance, local sustainability, social equity, and poverty alleviation (Platteau and Abraham 2002; Platteau and Gaspart 2003). The Capacity-Focused Development Approach of Kretzmann and McKnight (1993) seeks to developing the policies and activities based on the capacities, skills, and assets of the people. Kretzmann and McKnight propose that community development requires the participation of the people by investing in them and their resources in the process. The communities are built from the inside out and from the bottom up. Outside help is welcome, however, but as a secondary not a primary source. It is essential to locate the available local assets and then connect them to each other, which will allow to multiply their power and effectiveness, and to develop the institutions. In this study, the researcher investigates the association between two local assets, the consumers as individual assets and the markets as institutional assets.

2.2. Bedouin Communities and Markets

In the Badia of Jordan, there are water, mineral, grazing, and agriculture resources that can support future development plans (Hnaiti 1997). Hnaiti stated that the water pipes and the power lines reached 99% and 93%, respectively, of the Bedouin communities. He also reported that in the Bedouin communities the average size of the family is 7.3 persons per household, while the unemployment was 31%, and those below the poverty line were 39%. Bdour (1999) states that development strategies designed for the Bedouin communities should use the available local resources with the cooperation of the target groups. Critical information is not found in the studies conducted about the Bedouin communities, such as the level and reasons behind the out-flow of the community assets of consumers. Moreover, the status of the current market structure in the Bedouin communities and its impact on the consumers' behavior has not been covered in the literature.

Study of rural markets is usually associated with agriculture activities. In this study, however, the discussion of the rural market is limited to the sort of markets that provide goods and services for the people. In order to improve the community's economy, Kretzmann and McKnight (1993) state that it is important to focus on local purchasing, hiring locally, developing new businesses, developing human resources, and preparing local investment strategies. These activities should take place within the community market. Miller (2001) believes that, in reality, the rural market environment makes many businesses fail to thrive or survive because local consumers' dissatisfaction with local shops' goods and services leads to 'outshop' or shopping outside their market. According to Ortiz (1967), the size of the community population and its economic structure influence the marketing system in that community. In other words, the larger the size of the population in a given community, the higher the number of the marketing activities take place at that market. In this study area, there is less population size than in the urban centers and this requires more efforts to utilize the scarce assets including the consumers and markets.

In addition to providing needed goods and services for the community members, the rural market is supposed to serve as a mediation entity between rural agricultural producers and local consumers. The agriculture sector, however, is no longer considered the backbone of the rural economy (Terluin 2003). The agriculture sector contributes no more than 8.5% of total income of the rural settlers in Jordan (Adams 2001), while Hnaiti (1997) indicated that only 2.5% of them put agricultural activities, including raising livestock, as their first income resource. This drop can be seen in the Bedouin markets. As a consumer, the researcher is familiar with the fact that only a small amount of local dairy products are produced and consumed locally, while the vast majority of the goods and services consumed by the local consumers are bought from the urban centers. He is also familiar with a strange situation in his community in which the vegetables and fruits produced in local farms find their way to the local shops only after being shipped first to urban centers, where shop owners buy them from the cities. Perhaps the shop owners lack the initiative to approach these farms in order to purchase the needed amount of fruits and vegetables.

The status of the Bedouin markets is unique in terms of being located in rural areas but having little association with the agricultural sector. Almost all of the goods and services available in the markets are brought from urban centers. The researcher and his fellow consumers buy most of the needed goods and services from urban centers. This out-flow of the consumers' assets in the community hinders community development. The lack of literature that provides answers to these concerns makes this study important.

3. Theoretical Framework

The aim of this study is to investigate the association between the Bedouin market and their spending behavior. In order to achieve this goal, Homans' work on exchange theory is used as a theoretical framework. Homans' exchange theory contains five propositions (Homans 1961:53-55, 75):

1. If in the past the occurrence of a particular stimulus-situation has been the occasion on which a man's activity has been rewarded, then the more similar the present stimulus-situation is to the past one, the more likely he is to emit the activity, or some similar activity, now.
2. The more often within a given period of time a man's activity rewards the activity of another, the more often the other will emit the activity.
3. The more valuable to a man a unit of the activity another gives him, the more often he will emit activity rewarded by the activity of the other.
4. The more often a man has in the recent past received a rewarding activity from another, the less valuable any further unit of that activity becomes to him.
5. The more to a man's disadvantage the rule of distributive justice fails of realization, the more likely he is to display the emotional behavior we call anger.

A person is more likely to perform an activity if it is the same or similar to rewarded activity conducted by the same person in the past. If an activity conducted by person A within a given period of time is rewarded more often by an activity conducted by person B, person A will more likely repeat this activity. A person more often performs an activity if this activity receives more valuable rewards from another person. When considering consuming material goods, similar to the economist's concept of 'marginal utility,' the more a person consumes the same good within a short period of time, the less valuable to that person an additional unit of that good (Pasinetti 1981). *Distributive justice* is "justice in the distribution of rewards and costs between persons" (Homans 1961:74). If in the past a person was rewarded for performing an activity and later he or she repeated this activity without receiving the same previous reward, he or she will be more likely to feel anger and resentment.

These propositions allow the researcher to hypothesize that a consumer will continue to buy from specific markets which have provided him or her with the needed goods and services with the best quality and price possible perceived by that consumer. This consumer will buy the needed goods and services from a list of shops that have provided him or her with the best combination of quality and price. Any change in this situation made by a shop owner in terms of the quality or price, will result in a change in the consumer's attitudes and behaviors positively associated with the change made by that shop owner. If the quality and/or price are improved, this will enhance the relationship between the consumer and the shop owner. If the change is the opposite, the shop owner may lose that consumer.

3.1. Concepts and Propositions

At this point, it is important to note that there are some key concepts that have been introduced in Homans' work and are important in applying his theory. These concepts are: (1) organization's complexity, (2) individual perception, and (3) individual attachment. The organization's ability to reward or punish its members indicates its complexity. How much the individuals evaluate the rewards or punishment they receive from the organization indicates their perception, while how much the individuals interact with their organization indicates their attachment to that organization (Homans 1961). This argument derived from Homans' work allows the researcher to develop the following propositions as a theoretical framework to test the research hypotheses:

P1: The complexity of the market structure influences the perception of the consumers.

P2: The perception of the consumers influences their attachment to the markets.

P3: The complexity of the market structure influences the attachment of the consumers.

3.2. Research Hypotheses

Starting from the propositions derived from Homans work and the discussion of Bedouin market, the researcher conducted this study in order to test 5 research hypotheses. From proposition P1 “the complexity of the market structure influences the perception of the consumers”, the researcher derived Hypothesis HR1. It is about the association between market’s diversity and the consumer’s satisfaction with that market.

HR1: There is a positive association between the market’s level of diversity and the consumer’s degree of satisfaction with that market.

From proposition P2 “the perception of the consumers influences their attachment to the markets”, the researcher derived Hypotheses HR2, HR3, and HR4. Hypothesis HR2 is about the association between the consumer’s satisfaction with the market and his or her spending ratio in that market. Hypothesis HR3 is about the association between the consumer’s awareness of the importance of spending in the local market for positive development outcomes and his or her spending ratio in that market. Hypothesis HR4 is about the association between the consumer’s belief in the importance of spending in the local market for positive development outcomes and his or her spending ratio in that market.

HR2: There is a positive association between the consumer’s degree of satisfaction with the market and his or her spending ratio in that market.

HR3: There is a positive association between the consumer’s awareness of the importance of spending in the local market for positive development outcomes and his or her spending ratio in that market.

HR4: There is a positive association between the consumer’s belief in the importance of spending in the local market for positive development outcomes and his or her spending ratio in that market.

From proposition P3 “the complexity of the market structure influences the attachment of the consumers”, the researcher derived Hypothesis HR5. It is about the association between the market’s level of diversity and the consumer’s spending ratio in that market.

HR5: There is a positive association between the market’s level of diversity and the consumer’s spending ratio in that market.

4. Methodology

The research methodology explains the tested variables, the sample and data collection, the statistical procedures used to test the research hypotheses, and the inclusion of qualitative interviewing.

4.1. Research Variables

The research variables included in this study are: market diversity and consumers’ satisfaction, spending ratio, awareness, and belief in the importance of local spending

- **Market Diversity**

Market diversity includes the number of shops and their types in the markets of the study area. The goal was to study the impact of the availability of shops and their types on the consumer’s attitudes and behavior. The researcher chose the downtown in each local market to unite the standard when comparing between them. The market diversity is calculated by multiplying number of shops on the street by number of types of shops, then dividing the result by length of the street (meters). The market diversity for each town included in the study is: Mughayir Alsirhan (.89), Manshyyat Alkaaiber (.02), Umm Alqutain (.74), and Khshaa Slaiteen (.01).

- **Consumers’ Satisfaction**

In the research questionnaire, the consumers were asked about their satisfaction with the market in terms of: (1) availability of goods and services; (2) availability of debt-sale; (3) diversity of choices of goods and services; (4) convenience of geographic distribution of shops; (5) quality of goods and services; and (6) level of prices.

- ***Spending Ratio***

In the research questionnaire, the consumers were asked about how much they spent in the local and urban markets during the last month before the interview. The amount that the consumer spent in the local market was divided by the total amount he or she spent in local and urban markets combined. The goal was to find out the percentage of the money spent in the local market out of the consumer total spending in the local and urban markets combined. The average spending ratio by the consumers in the local market is .40 comparing to .60 in the urban market.

- ***The Consumer's Awareness of the Importance of Local Spending.***

The consumer's questionnaire asked the respondents the following question "Development models argue that the more local consumer spends in his or her local market, the more he or she becomes a beneficiary either in the short run or in the long run and either directly or indirectly. Have you heard of this argument? Yes/No".

- ***The Consumer's Belief in the Importance of Local Spending***

The questionnaires asked the respondents the following question "Development models argue that the more local consumer spends in his or her local market, the more he or she becomes a beneficiary either in the short run or in the long run and either directly or indirectly. Do you agree with this argument? Yes/No".

4.2. Sample and Data Collection

This study investigates the attitudes and behavior of the Bedouin consumers and the structure of their markets. The primary data for this study were obtained from consumers in the Jordanian Badia. In order to make the sample more representative of the Bedouin communities, this study includes four communities. Of key importance is access to larger, more diverse levels of markets. Therefore, of these four, two are closer to an urban market and two are further away. In addition, of these pairings, one is larger and has a higher level of market diversity than the other. In this manner, the impact of proximity and size are taken into account at all levels. The communities chosen for the fieldwork are: (1) Mughayir Alsirhan, (2) Manshyyat Alkaaiber, (3) Umm Alqutain, and (4) Khshaa Slaiteen. Mughayir Alsirhan is one of the biggest towns among those close to the urban center. It is about 12 kms away from Mafraq City and includes 1,429 households (Jordanian Department of Statistics, 2006, phone contact). Manshyyat Alkaaiber is also close to Mafraq, around 14 kms, but with only 82 households. Umm Alqutain is one of the biggest towns that are further away from Mafraq, around 50 kms. It has a relatively big population, 745 households. Finally, Khshaa Slaiteen is also far from Mafraq, around 50 kms, but has a relatively small population, 191 households. The researcher was able to complete 180 questionnaires: 96 from Mughayir Alsirhan, 9 from Manshyyat Alkaaiber, 55 from Umm Alqutain, and 20 from Khshaa Slaiteen.

4.3. Statistical Procedures

For research hypotheses HR1, HR2, HR3, and HR4, the magnitude and direction of association are determined using Spearman's rho, and significance is determined with Chi-square. For research hypotheses HR5 and HR6, the magnitude of association is determined using Phi (Φ), and significance is determined with Chi-square. For research hypotheses HR7 and HR8, the magnitude and direction of association are determined using Pearson's r, and significance is determined with t-tests. An alpha level of .05 is used to either support or not support the research hypotheses.

4.4. Qualitative Approach

The researcher conducted five interviews with public figures in the study area in order to illustrate the findings of the survey. The goal was to selectively expand on the quantitative data obtained from the questionnaire with qualitative data from some of those who can make decisions at the community level. A semi-structured interview guide was designed for this purpose. The researcher interviewed in his district: the district governor; the head of the municipality; a local shop-owner; a head of a local cooperative society; and a local consumer.

5. Findings

The findings of this research are organized under three headings: descriptive analysis, results of hypotheses testing, and result of the semi-structured interviews.

5.1. Descriptive Analysis

The results of the survey show that there is a positive association between the diversity level of the market and the consumers' satisfaction with that market. The consumers spend more in the urban market than in their local markets. With regard to the consumers' awareness and belief in the importance of spending in the local market for positive development outcomes, those who have heard of the development argument are almost half the number of those who have not. After all of those interviewed (180) heard about the argument, whether before or during the interviews, only 51% of them believe in it.

5.2. Results of Hypotheses Testing

Table 1 summarizes the results of hypotheses test including the number of the sample, the statistics used, the strength and direction of the association, the P-value, and whether the test supports the research hypotheses. The test supports all of the research hypotheses. The semi-structured interviews support or agree with the findings of the study in terms of the attitudes and behaviors of the consumers as a response to the status of their market structure.

5.3. Semi-Structured Interviews

Within the district of the field site, Mughayir Alsirhan, the researcher interviewed: (1) the district governor, (2) the head of the municipality, (3) a local shop-owner, (4) a head of a local cooperative society, and (5) a local consumer in order to find out about their views regarding some results of the consumer's questionnaire. Those interviewed were not surprised to know that the local consumers spend less in their markets than in the urban market. When they were asked about the reasons, in their views, behind this consuming trend, they thought that the reasons were: the inconvenience of the geographic distribution of the local shops; the unavailability of most of the needed goods and services in the local market; and the concentration of the shops in the urban market. They thought that this consuming trend causes financial out-flow outside the community which reduces the local investment and, therefore, hinders the local development.

When they were asked how it would be possible to secure the consumers with the most needed goods and services in the local market, they thought that this requires investment. However, they thought that it would be difficult to attract investment in the community because the size of the local demand, in their views, is not enough to encourage those who can invest. As a solution, they thought that increasing the quantity and quality of the available goods and services may increase the local spending. Also, they thought that the locals should realize the importance of local spending on local development because the community can then utilize more of its financial resources. In their views, the government can play an important role to encourage local spending. They think that the government should provide the infrastructure in order to create a new local market. The goal, in their views, was to concentrate the shops within a close distance which would make local spending more convenient for the local consumers. In general, the views of those interviewed above support the findings of the hypotheses testing.

6. Discussion

This study investigates the association among: (1) the market's level of diversity; (2) the consumer's degree of satisfaction, awareness, and belief; and (3) their spending behavior.

6.1. Market Diversity v. Consumers' Satisfaction

The hypotheses testing indicates that those who live in communities with higher market diversity (quantity and types of shops) are more satisfied with their local markets. If the diversity level of the local market is high, the consumers' satisfaction with that market will be high as well.

6.2. Consumers' Satisfaction, Awareness, and Belief v. Their Spending Behavior

The hypotheses testing reveals that there is a significant association between the consumers' satisfaction with the market and the ratio of their money spent at that market. Those who are more satisfied with their local market spend more in their local markets. It is important to consider the attitudes of the consumers when planning to improve the local market. Changing the structure of the market requires, as well, participating in changing or influencing the attitudes of the consumers.

With regard to the consumers' awareness and belief, the results reveal that there is a significant positive association between the consumers' awareness of the importance to buy the needed goods and services from the local market for positive development outcomes and their spending ratio at that market. Also there is a significant positive association between the consumers' belief in the importance of local spending and their spending ratio in the local market. Those who are aware and/or believe in the importance of local spending for future development outcomes actually spend more in their markets.

6.3. Market Diversity v. Consumers' Spending Behavior

This study also indicates that there is a significant association between the diversity level of the market and the consumers' spending status. The consumers who have local markets with higher diversity spend more in their markets than those who have markets with lower diversity. The discussion above provides answers to the research questions. First, the study findings indicate that there is a significant positive influence of the diversity level of the Bedouin market on the consumer satisfaction with that market ($\rho = .448$). As indicated in Homans theory, the complexity of the market structure influences the perception of the consumers involved. Second, there is a significant positive influence of the consumer's satisfaction of the local market on his or her spending behavior in that market ($\rho = .472$). Third, the consumer awareness of the importance to spend in local market for positive development outcomes influences significantly and positively his or her spending behavior in that market ($\phi = .327$). Fourth, the consumer belief in the importance of local spending influences significantly and positively his or her spending behavior in that market ($\phi = .312$). For the points second, third, and fourth, Homans theory indicates that the consumers perception influences their attachment to their markets. Finally, the diversity level of the Bedouin local market has a significant positive influence on the consumer spending behavior in that market ($r = .494$). Also Homans theory indicates that the complexity of the market structure influences the attachment of the consumers to their markets.

6.4. Significance of the Research Findings

This study fills some gaps in the literature regarding the financial out-flow from rural to urban areas. The findings reveal that there are significant associations among market's diversity; consumer's satisfaction, awareness, and belief; and his or her spending behavior. By investigating the level and reasons behind the consumers out-flow from the Bedouin communities, this research is hoped to participate in breaking up "the vicious cycle of poverty" which characterizes the rural economies in the less developed countries. Persuading rural consumers to spend more locally is not an easy task. This study shows that individual association with his or her local organization is person-specific. The individual makes calculations in order to make gains or reduce loses in his or her association. Therefore, the question is how to make local spending beneficial in the eye of the Bedouin consumer.

As an attempt to answer this question, the researcher presents the following key findings. The following local factors influence significantly and positively the consumer's spending ratio in the local market: the availability of goods and services ($\rho = .503$); the availability of debt-sale ($\rho = .418$); the diversity of choices of goods and services ($\rho = .488$); the geographic distribution of shops ($\rho = .289$); the quality of goods and services ($\rho = .408$); and the level of prices ($\rho = .325$). Also the consumer awareness of the importance of spending in the local market for positive development outcomes influences significantly and positively his or her spending behavior in that market ($\phi = .327$), while his or her belief in the importance of such spending behavior influences significantly and positively the status of his or her local spending ($\phi = .312$). Based on the questionnaire results and the interviews held with key figures in the study area, the researcher presents the following suggestions in order to encourage the Bedouin to spend more in their local markets:

1. Carrying out workshops or campaigns in order to explain the direct and indirect benefits of preserving local assets, especially the consumers, for positive development outcomes within the community.
2. Providing the necessary infrastructure in order to improve the status of the local market.
3. Making local shopping more convenient for local consumers via encouraging the concentration of shops within a specific geographical location. Perhaps this could be done through creating a complex mall which should be adequate to the size of the local consumption. It could be useful to encourage or allow the local consumers to invest in creating such a local mall which makes local shopping beneficial for them.

4. Encouraging local debt-sale with proper guarantees in order to secure the fulfillment of the consumers to pay his or her dues.
5. The consumers receive their money from the banks in the city and, therefore, they spend most of that money while they are in the city. Perhaps creating a bank branch in the communities or, at least, providing an ATM machine may increase local spending.

Although the researcher admits that this task is difficult, surrendering to the fate of the rural 'vicious cycle of poverty' is worse. The government has duties to participate in this issue within its quest to achieve development in the country, including the Badia region of Jordan. On the other hand, an efficient participation from the people and local entities is equally important.

7. Conclusion

The model of Kretzmann and McKnight (1993) to develop rural communities encourages utilizing local resources including local consumers. The scope of this study is to investigate the rural consumers' out-flow to urban centers. The attitudes and behavior of local consumers are investigated in four rural communities in the Badia region of Jordan. There were 180 consumers interviewed in these areas. The consumers were asked about their attitudes and spending behavior toward the local markets. The results reveal that there is a significant positive association between the diversity level of the market and the consumers' satisfaction with that market. Also, the consumers' spending ratio in the local market is positively and significantly influenced by their satisfaction with that market, their awareness of the importance to spend locally for positive development outcomes, and their belief in the importance of such spending behavior. On the other hand, the study reveals a significant positive association between diversity level of the market and the spending ratio by the consumers in that market.

Based on the results of this research, the researcher can infer that: the complexity of the market structure influences the perception of the consumers; the perception of the consumers influences their attachment to the markets; and the complexity of the market structure influences the attachment of the consumers. This study is an attempt to help the individuals, groups, government, and institutions involved in achieving rural development in order to plan better for such a quest.

Table 1. Summary of Hypotheses Testing

HR	Independent Variable	Dependent Variable	N	Statistics Strength	P	The Test Supports or Does Not Support HR
				rho		
HR1	market's level of diversity	consumer's degree of satisfaction	179	.448	.0009	Support
HR2	consumer's degree of satisfaction	consumer's spending ratio	156	.472	.0009	Support
				phi		
HR3	consumer's awareness	consumer's spending ratio	153	.327	.0009	Support
HR4	consumer's belief	consumer's spending ratio	151	.312	.0009	Support
				r		
HR5	market's level of diversity	consumer's spending ratio	156	.494	.0009	Support

Alpha level (α) is .05

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