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جامعة القدس
عمادة الدراسات العليا
معهد التنمية المستدامة

إجازة الرسالة

واقع التمويل في المشروعات الصغيرة: دراسة ميدانية محافظة سلفيت.

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نوقشت هذه الرسالة وأجيزت بتاريخ 2012/01/11 من لجنة المناقشة المدرجة أسماؤهم
وتواقيعهم:

- | | |
|---|---------------------------------------|
|التوقيع:  | 1. رئيس لجنة المناقشة: د. مفيد الظاهر |
|التوقيع:  | 2. ممتحنا داخليا: د. ابراهيم عتيق |
|التوقيع:  | 3. ممتحنا خارجيا: د. مجيد منصور |

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Nature of funding of the small projects: field study – Salfit Governorate

Abstract

This study aims to identify problems facing small projects in Salfit governorate and to find some mechanisms to improve investment in order to maintain its lasting and continuity in addition of knowing the economical and social.

This study identifies the main problems facing the funding of small projects in Salfit governorate and to know the role of small projects in creating new jobs in Salfit government.

Study and examine the suitability of investment policies that small projects use in s.g in addition to studying and testing the role of s.p in s.g in sustainable development and the role s.p have in finding job opportunities in s.g. For this purpose the (sample) of study this study was from all owners of s.p in s.g and the targeted group included of 500 people of owners of small projects in s.g for the year 2010-2011.

This study found that there are many problems facing investors in s.g in managing and establishing s.p since there is a great effect of the Israeli obstacles which put constraints on exporting or importing raw materials needed for these projects and the lack of experience for investors and the lack of money. It is found that there are many resources that owners of s.p go to which help in supporting and investment in small projects. There were many goals for owners to have money in order to direct and invest money in fixed assets which makes a start point for the project and the most important basic column - and investing it it gives high financial outcome through which owners of s.p can expand their projects and increase benefits and guarantee the competition to remain in the market.

This study also found that there is an agreement and compatibility in the average responses of the targeted group about the nature of funding small projects in Salfit go v. according to the variable number of employees in the facility in the area of the problems face the project the preferable financial dealings the difficulty of getting the loan and the available funding resources.

In addition there are many obstacles facing owners of s.p in getting and hunting the fund in order to invest in their s.p either the high benefits or the complexity of procedures in getting a loan and the absence of guarantees that they will pay back in dates agreed on. This study also found that there is agreement and compatibility of the target group in the average of responses of (targeted people) about investment and funding strategy in s.p in s.g according to the variable of the number of workers in the facility in the scope of problems that face the project the preferable financial dealings the difficulty of getting loans and in the available funding resources.

In order to make this study have its role and achieve its goals in the best way it was essential to provide some recommendations. The most important and essential is to provide loans and the necessary support to fund the working capital and to improve tools

and capital assets or to expand existing projects or funding new leadership ideas in order to improve small projects socially and economically. and to encourage banks to fund small projects with low benefits through giving them some financial privileges such as adventure tax on benefits gained by funding these projects activities. In addition to decreasing compulsory reserve ratio to the banks in accordance with the amounts of money that have been funded in s.p and other motivations. Finally the role of crediting institutions in providing loans for sips must be in forced and expanded with easy conditions in guarantees and paying pack periods.

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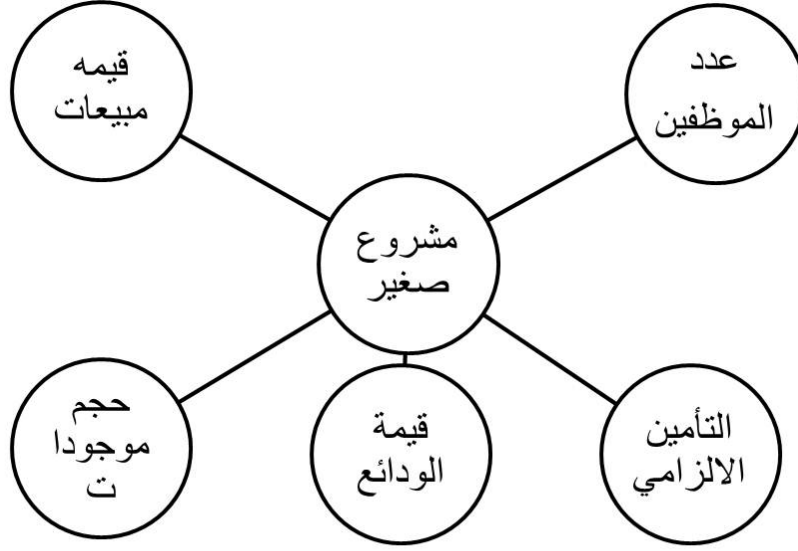


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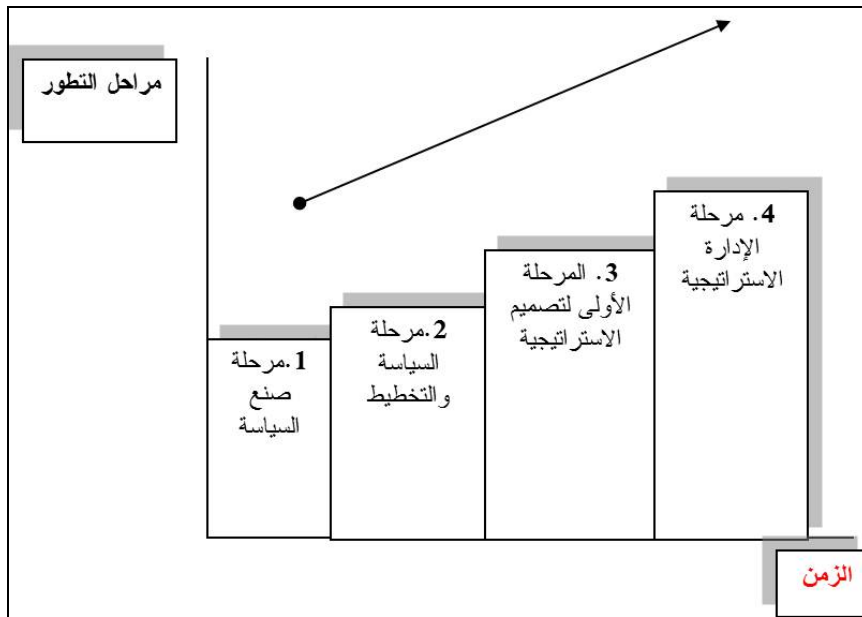
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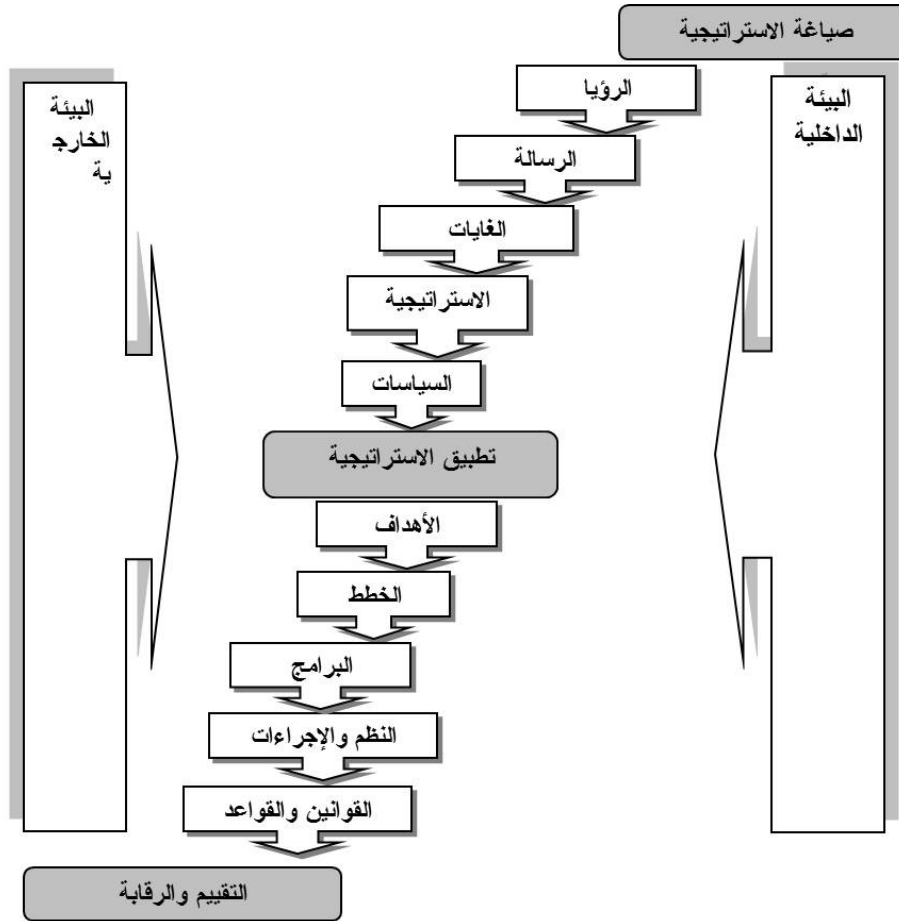
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	1.046	4.330		1
	1.085	2.544		2
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	1.155	3.560		4
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	1.145	2.608		2
	1.297	3.064		3
	1.236	2.810		4
	0.818	3.204		

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	1.479	3.087		1
	0.9391	3.265		2
	1.048	2.587		3
	0.7955	2.980		

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	0.926	3.692		1
	0.886	3.398		2
	0.943	3.930		3
	1.008	3.760		4
	0.857	4.264		5
	0.973	3.834		6
	0.563	3.813		

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	0.945	4.150		1
	0.834	4.297		2
	0.802	4.410		3
	.8521	4.025		4
	1.131	3.682		5
	0.670	4.113		

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(Oneway- Anova)

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2.63	3.46	3.32	
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3.19	3.04	2.96	
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0.927	0.076	0.263	397	104.4	0.02	2	0.04	
0.000*	9.291	0.473	397	187.7	4.392	2	8.784	
0.165	1.805	0.668	497	332.1	1.206	2	2.413	
0.435	0.835	0.633	397	251.4	0.529	2	1.058	
0.000*	26.88	0.287	497	142.8	7.722	2	15.44	
0.000*	79.94	0.322	397	127.9	25.75	2	51.5	

(Scheffe)

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Scheffe

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(3.83)	(3.36)	(3.88)	
0.500*	0.519*	---	(3.88)
*-0.519	---	---	(3.36)
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Scheffe

:10.4

(2.63)	(3.46)	(3.32)	
0.695*	0.137-	---	(3.32)
*0.832	---	---	(3.46)
---	---	---	(2.63)

(Scheffe)

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Scheffe

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(2.42)	(4.04)	(4.20)	
1.779*	0.158	---	(4.20)
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(Scheffe)

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4.4533	4.1814	4.0923	
3.7050	3.3070	3.2389	
3.4722	2.8646	3.2507	
2.9733	3.3418	2.8758	
3.4974	3.9549	3.8314	
4.1160	4.0937	4.1181	

(Oneway-Anova)

:13.4

	F							
*0.000	11.19	0.249	397	98.82	2.786	2	5.572	
*0.000	9.719	0.472	397	187.3	4.585	2	9.171	
*0.000	12.76	0.64	497	318.2	8.168	2	16.34	
*0.000	11.02	0.603	397	239.2	6.643	2	13.29	
*0.000	13.8	0.302	497	149.9	4.162	2	8.324	
0.96	0.041	0.452	397	179.3	0.018	2	0.037	

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Scheffe

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Scheffe

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(3.47)	(2.86)	(3.25)	
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-.60764-*	---	---	(2.86)
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Scheffe

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-.39804-*	---	---	(3.30)
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(Scheffe) (16.4)

(3.70)

.(3.70)

Scheffe :17.4

(4.45)	(4.18)	(4.09)	
-.36108 [*]	-.08918-	---	(4.09)
-.27190 [*]	---	---	(4.18)
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(Scheffe) (17.4)

(4.45)

.(4.45)

(Scheffe) (18.4)

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Scheffe

:18.4

(2.97)	(3.34)	(2.87)	
-.36108 [*]	-.08918-	---	(2.87)
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			0.671	3.57	9-5		
0.488	-.693-	498	0.818	3.187	5		3
			0.822	3.242	9-5		
0.221	-1.225-	498	0.798	2.96	5		4
			0.777	3.099	9-5		
0.188	-1.317-	498	0.581	3.791	5		5
			0.521	3.862	9-5		
0.09	-1.702-	498	0.672	4.09	5		6
			0.648	4.253	9-5		

(19.4)

(0.09) (0.48) (0.18)

(0.05= α)

(0.22)

(19.4)

(0.05= α)

2006

2002

(0.004) (0.002)

5-9

(4.33)

(3.57)

5-9

" :

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(0.05= α)

"

Oneway-)

(Anova

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(21.4)

(0.05= α)

"

(0.05= α)

:20.4

31-45	15-30	15	
4.1383	4.7083	4.1077	
3.4048	3.5625	3.2238	
3.3459	3.9911	3.0500	
2.9433	2.8194	3.0204	
3.8576	3.8512	3.7839	
4.1497	4.7000	4.0279	

(Oneway-Anova)

:21.4

	F							
*0.000	16.26	0.243	397	96.49	3.951	2	7.901	
0.11	4.708	0.483	397	191.9	2.276	2	1.552	
*0.000	22.63	0.617	497	306.6	13.96	2	27.93	
0.392	0.94	0.633	397	251.3	0.595	2	1.19	
0.367	1.004	0.317	497	157.6	0.318	2	0.637	
*0.000	11.87	0.426	397	169.2	5.062	2	10.12	

(21.4)

(0.05= α)

(0.39) (0.11) (0.36)

1999

2007

Scheffe

:22.4

(3.34)31-45	(3.99) 15-30	(3.05) 15000	
-.29593*	-.94107*	---	(3.05)15000
.64514*	---	---	(3.99) 15-30
---	---	---	(3.34)31-45

(Scheffe)

(22.4)

15000

15000-30000

15000-30000

(3.99)

15000
 31000-45000
 31000-45000
 (3.34)
 15000-30000
 31000-45000
 (3.99) 15000-30000

Scheffe :23.4

(4.13)31-45	(4.70)15-30	15000 (4.10)	
-.03061-	-.60062-*	---	15000 (4.10)
.57001*	---	---	(4.70)15-30
---	---	---	(4.13)31-45

(Scheffe) (23.4)

15000
 15000-30000
 15000-30000
 (4.70)
 15000-30000
 31000-45000
 (4.70) 15000-30000

(Scheffe) (24.4)

15000
 15000-30000
 15000-30000
 (4.70)
 15000-30000
 31000-45000
 (4.70) 15000-30000
 Scheffe :24.4

(4.14)31-45	(4.70) 15-30	(40.02)15000	
-.12171-	-.67205-*	---	(40.02)15000
.55034*	---	---	(4.70) 15-30
---	---	---	(4.14) 31-45

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(0.05= α)

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(Oneway-Anova)

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(26.4)

(0.05= α)

(0.05= α)

:.25.4

31-45	15-30	15	
4.1535	4.6538	4.0941	
3.3788	3.5673	3.2249	
3.3782	3.9750	2.9945	
3.0364	2.8590	2.9506	
3.8739	3.8611	3.7637	
4.1321	4.6385	4.0325	

(Oneway-Anova)

-26.4

	F							
*0.000	14.81	0.245	397	97.14	3.623	2	7.246	
*0.017	4.142	0.485	397	192.5	2.008	2	4.016	
*0.000	29.77	0.601	497	298.7	17.9	2	35.79	

(Oneway-Anova)

: -26.4

	F							
*0.425	0.858	0.633	397	251.4	0.543	2	1.086	
0.099	2.32	0.315	497	156.7	0.732	2	1.464	
*0.000	9.987	0.43	397	170.8	4.296	2	8.592	

(26.4)

(0.42) (0.09)

(0.05= α)

2006

2006

(Scheffe)

(27.4)

15000

15000-30000

(2.99)

15000

31000- 15000
 45000
 (3.37) 31000-45000

31000- 15000-30000
 31000- 45000
 .(3.37) 45000

Scheffe :27.4

(3.37) 31-45	(2.97) 15-30	(2.99)15000	
-.38367*	-.98049*	---	(2.99)1500
.59683*	---	---	(2.97) 15-30
---	---	---	(3.37) 31-45

Scheffe :28.4

(3.37)31-45	(3.56) 15-30	(3.22) 15000	
-.15391-	-.34243-	---	(3.22) 15000
.34243	---	---	(3.56) 15-30
---	---	---	(3.37) 31-45

(Scheffe) (28.4)

15000
 15000-30000
 15000-30000

(3.56)

15000-30000

31000-45000

.(3.56)

15000-30000

Scheffe

:29.4

(4.15) 31-45	(4.56) 15-30	(4.09) 15000	
-.05944-	-.55975-*	---	(4.09) 15000
.55975*	---	---	(4.56) 15-30
---	---	---	(4.15)31-45

(Scheffe)

(29.4)

15000

15000-30000

15000-30000

(4.56)

15000-30000

31000-45000

.(4.56)

15000-30000

Scheffe

:30.4

(4.15) 31-45	(4.56) 15-30	(4.09)15000	
-.09959-	-.60593-*	---	(4.09) 15000
.60593*	---	---	(4.56) 15-30
---	---	---	(4.15) 31-45

(Scheffe) (30.4)

(Scheffe) (30.4)

15000
15000-30000
15000-30000
(4.65)

15000-30000
31000-45000
15000-30000
(4.65)

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(0.05= α)

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(T-test)

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(0.05= α)

(31.4)

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(0.05= α)

" (t-test) () :31.4

	" "						
0.642	-.465-	422	0.518	4.15			1
			0.471	4.185			
0.315	1.005	422	0.717	3.325			2
			0.595	3.223			
.0604	0.519	422	0.82	3.213			3
			0.816	3.16			
*0.000	-5.462-	422	0.8001	2.8953			4
			0.528	3.5			
*0.005	-2.811-	422	0.591	3.783			5
			0.337	3.977			
0.066	-1.913-	422	0.699	4.087			
			0.427	4.271			

(31.4)

(0.31) (0.060)

(0.05= α)

(0.06) (0.64)

2009

2008

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(0.000) (0.005)

(31.4)

(0.05= α)

(3.50)

(97.3)

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1.5

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(0.05= α)

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(0.05= α)

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$(0.05=\alpha)$

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2.5

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.3.5

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2005 •

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2005/5/9-8

.(37-2)

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2006 •

-13) ()

.(145-125) (2006/2/15

1 2009 •

:(2002) •

2009 •

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- - 1999 •

2005 •

2005/5/31_29 ()

2011 •

1 2007 •

2010 •

2011 •

1 2002 •

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2009 •

: (2006) •

.2 •

2006. •

(2010) •

2000 •

(2004) •

2010 •

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2009 •

.()

2008. •

:(2011) •

2006 •

2006 •

2009 •

(2006_10) •

.(43-1)

2010 •

2005 •

2006 •

- 2006 (18-17)_
(179_172)
1 () (1998) •

2009 •
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1 •

2006 •

2006 (18-17)_
(44_31) -
(419-393)
2011 •

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2000. •

1 (1997) •
1 2008 •

(2005) •
2010 •
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1 2011 •

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.(2007) •

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2010 •

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1 2011 •

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2006 (18-17)_

. 2005 3 2005 •

2008 •

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:(2003) •

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2006 •

2010 •

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	1	2003.	•
		(2005/10)	•
		.(25_9) 2005/2	
		2005.	•
	1	2003.	•
)		2006	•
	(
-	2006	(18-17)_	
		(85_70)	
		: (2002)	•
	1	1998	•
		2006	•
-17)_			
(56_45)	-	2006	(18

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() () () : (3)

() () () : (4)

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() () : (7)

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(11)					
(12)					
(13)					

Case Processing Summary			
		N	%
Cases	Valid	400	80.0
	Excluded ^a	100	20.0
	Total	500	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.879	25

102	.....	1
105	.....	2

9	.....	1
25	.....	2
26	.....	3

58	.....	1.3
58	.....	2.3
59	.....	3.3
59	.....( )	4.3
60	.....( )	5.3
60	.....	6.3
62		1.4
	
63		2.4
	
65		3.4
	
66		4.4
	
67		5.4
	
69		6.4
	
71		7.4
	
72	(Oneway-Anova)	8.4
	
73	Scheffe	9.4
	

73		Scheffe	10.4
		
74		Scheffe	11.4
		
75			12.4
		
75		(Oneway-Anova)	13.4
		
76		Scheffe	14.4
		
77		Scheffe	15.4
		
77		Scheffe	16.4
		
78		Scheffe	17.4
		
79		Scheffe	18.4
		
80	.....	(t-test) ()	19.4
82	101		20.4
		
82		(Oneway-Anova)	21.4
		
83		Scheffe	22.4
		
84		Scheffe	23.4
		
85		Scheffe	24.4

86	.....	25.4
86 (Oneway-Anova)	26.4
88 Scheffe	27.4
88 Scheffe	28.4
88 Scheffe	29.4
89 Scheffe	30.4
89 (t-test) ()	31.4
"	

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1	:
1	1.1
3	2.1
4	3.1
4	4.1
4	5.1
5	6.1
5	7.1
6	8.1
6	9.1
7	10.1
7	11.1
8	:
8	1.2
10	2.2

11	3.2
13	4.2
13	1.4.2
14	2.4.2
14	.....	5.2
16	.....	6.2
17	.....	1.6.2
17	.....	2.6.2
18	.....	3.6.2
18	.....	7.2
20	.....	8.2
20	.....	1.8.2
21	.....	2.8.2
22	.....	3.8.2
22	.....	4.8.2
22	.....	5.8.2
23	.....	6.8.2
23	.....	7.8.2
24	.....	8.8.2
24	.....	9.2
27	.....	10.2
27	.....	11.2
28	.....	1.11.2
28	.....	12.2
29	.....	1.12.2
29	.....	2.12.2
30	.....	3.12.2
31	.....	13.2
33	.....	14.2
35	.....	15.2

35	.....	1.15.2
35	.....	1.1.15.2
36	.....	2.1.15.2
36	.....	3.1.15.2
37	.....	2.15.2
38	.....	3.15.2
39	.....	16.2
39	.....	1.16.2
40	.....	2.16.2
40	.....	3.16.2
41	....	17.2
42	.....	18.2
43	.....	19.2
45	.....	20.2
45	.....	1.20.2
49	.....	2.20.2
50	.....	3.20.2
52	.....	4.20.2
53	.....	:
53	.....	1.3
53	.....	2.3
53	.....	3.3
54	.....	4.3
54	.....	5.3
55	.....	1.5.3
55	.....	2.5.3
56	.....	6.3
57	.....	7.3

57	.....	1.7.3
57	.....	2.7.3
57	.....	3.7.3
61	.....	:
61	.....	1.4
61	.....	1.1.4
61	.....	.1.1.1.4
63	.....	.2.1.1.4
64	.....	.3.1.1.4
66	.....	.4.1.1.4
67	.....	.5.1.1.4
69	.....	.6.1.1.4
70	.....	2.1.4
70	.....	.1.2.1.4
93	.....	:
93	.....	1.5
95	.....	2.5
96	.....	3.5
97	.....
106	.....
107	.....
108	.....
114	.....

