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Abbreviation	Description
CHF	: Cooperative Housing Foundation
GWFL	: Gaza Women Foundation Loans
NOVIB	: Netherlands Organization for International Development Cooperation
ANERA	: American Near East Refugee Aid
USAID	: United State Agency for International Development
NGLOs	: Non Governmental Lending Organizations
CGAP	Consultative Group to Assist the Poor.
SME	Small to Medium Enterprise.
IFAD	International Fund for Agricultural Development.
IECA	International Energy Credit Association..
SIDI	Solidarity International for development and Investment.
KFW	The Kentucky Foundation For Women

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The Role of the Non-Governmental Lending Organizations in the Palestinian Economical Development

Abstract

This study aimed at throwing light on the role of the non-governmental lending organizations (NGLOs), and bringing into view the financial aid provided to the small projects, as this aid is expected to contribute to the socioeconomic development, both at the individual and national levels.

This study has been conducted in the period between September 2005 and June 2006 in the southern part of the West Bank (Hebron and Bethlehem), to measure the attitudes towards NGLOs functioning in the study area. The study was based on questions and assumptions to measure the level of satisfaction and contentment of the beneficiaries (debtors).

The researcher used the descriptive-analytical approach. To achieve the study objectives, the necessary data was gathered using the questionnaires as well as reviewing the previous literature. The gathered data was treated and analyzed using the SPSS statistical package.

The findings of the study were presented as the assessment of the role of the Palestinian NGLOs in the Palestinian development activities through its support to small projects.

The majority of the investigated sample showed a moderate level of satisfaction about the contribution of the given loans in expanding and developing new projects and in increasing the sales or the services provided to the small projects. In addition to a low assessment in regard of the effects on establishing new projects, improving the income or increasing the number of employees of the project.

The majority of the surveyed sample highly emphasized that the size of required warranties did not match with the value of the low given loans. Since the loans are extremely small, an appropriate warranty system should be introduced to match with their needs, as this group finds it highly difficult to provide the required guarantees.

The majority of the examined sample assessed extremely negatively the conditions imposed on them as to: the high interest rate, as well as the fines and penalties required upon delaying payments, leading to increment of the financial burden on the beneficiary debtors. These conditions, according to the examinee, limited the opportunities to create new jobs, as the examinee demonstrated a high degree of agreement to search for alternative sources of lending. As to the measures or procedures imposed on the beneficiaries (debtors), the findings highlighted the complexity of the procedures adopted by the NGLOs to grant the loans. This negative assessment brought about as a result of the long and complicated procedures that affect or delay the plan to execute the project, in addition to the fact that these complicated procedures are not proportionate to the small values of the given loans. Therefore, there was a high degree of agreement between the examinee that these procedures did not work well for the poor groups, and consequently the interest or willingness in getting the loans was limited.

The majority of the tested sample stressed their un-satisfaction about the technical and administrative support provided by the NGLOs. There was no contribution in assigning personnel to follow up the beneficiaries after getting the loans, weakness in the

mechanisms and standards of selecting the beneficiaries, and no provision of training courses and developing action plans to execute the projects. The main concern of the NGLOs was to provide the financial support, which was reflected negatively on the mechanism of selecting the beneficiaries.

The findings also showed that the majority of the surveyed emphasized a low level of satisfaction in regard to the objectives and policies of the NGLOs. This assessment arise as to the conditional aid to these organizations provided by the foreign donors, and supporting the existing projects without establishing new ones or creating new job opportunities. The aims of these NGLOs are to gain profits, and their aims and policies are incompatible with the Palestinian situation as to the scarcity of the loans given currently and the absence of positive competition between these organizations to provide financial facilities to the debtors. The majority of the surveyed stressed that NGLOs did not direct or forward them to similar organizations, as it is important to organize and coordinate the activities of these organizations in order to support and meet the financial and technical needs of the debtors.

Based on the results of the study, the researcher recommends that the necessity of providing financial services from NGLOs to small debtors, that meet the needs of the poor groups through careful or close examination of the conditions put by NGLOs. The necessity that the NGLOs activities being compatible with the local Palestinian economic activities. Other recommendations, minimizing or simplifying needed guaranties as to the sufficiency of the reputation of the selected beneficiary or certain individual or collective guarantees for the loans. The researcher recommends, holding periodical meetings with the beneficiaries including visiting them at their work places even outside regular working hours to provide assistance. Developing a data base encompassing all NGLOs as well as administering and following up the projects and providing the needed services to them. The researcher also recommends, connecting the financial services with other technical and counseling services,. Connecting the services provided to the small and infinitesimal projects with the socioeconomic development programs, both at the local and national levels. Simplification of the procedures of granting the debts., Enhancement of the transparency of the Palestinian NGLOs.

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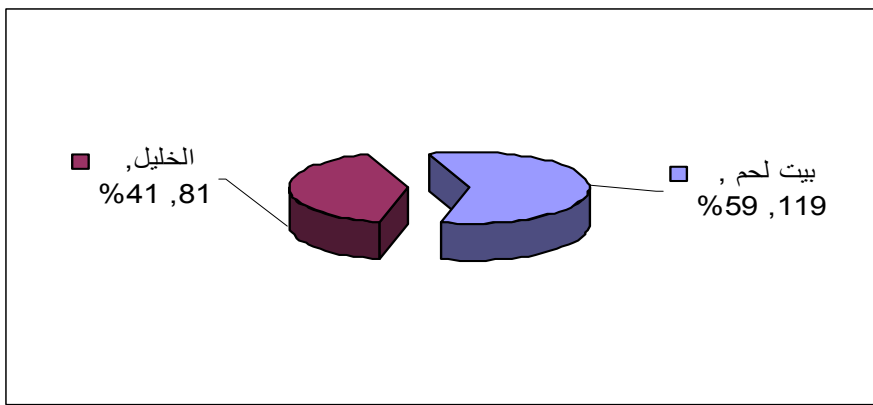
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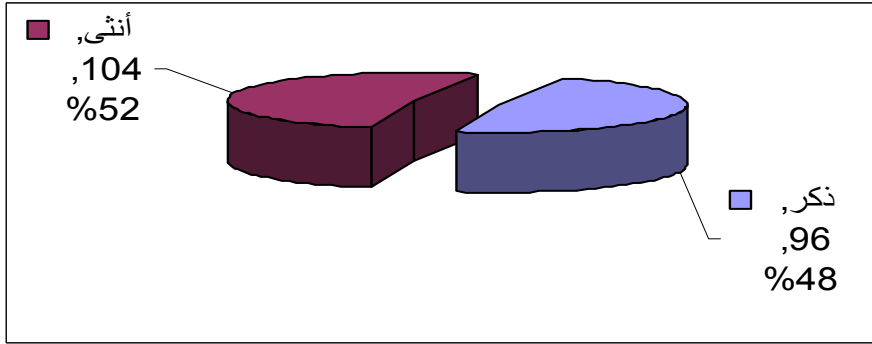
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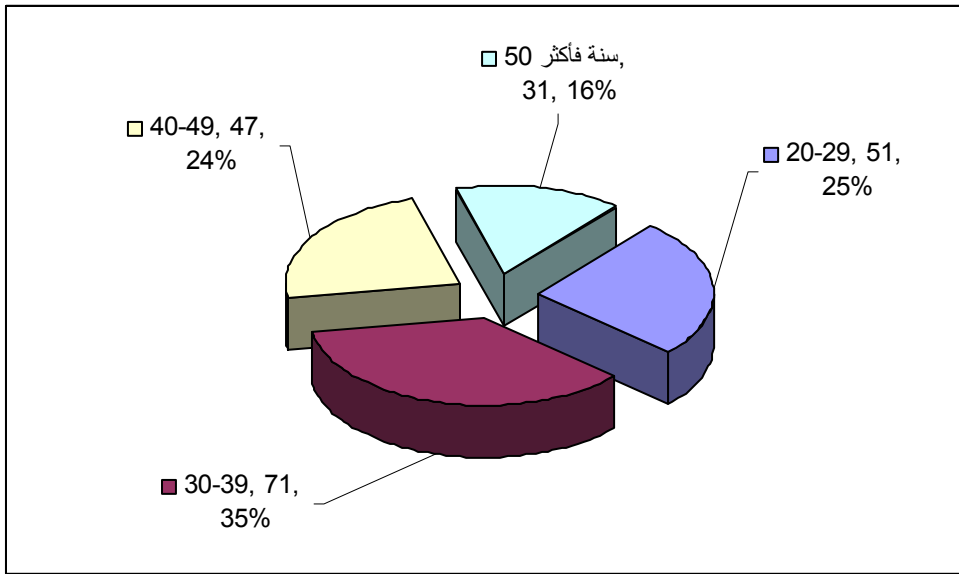
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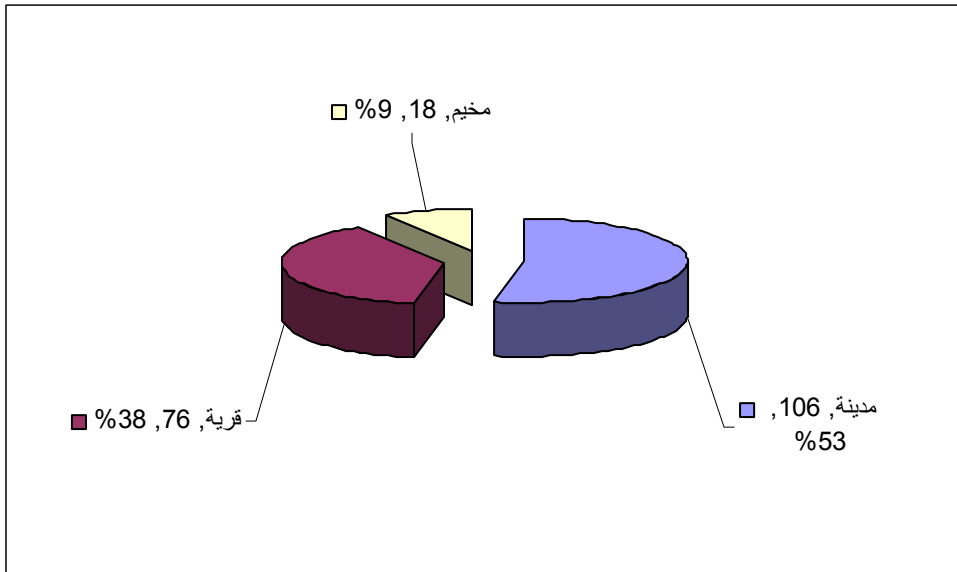
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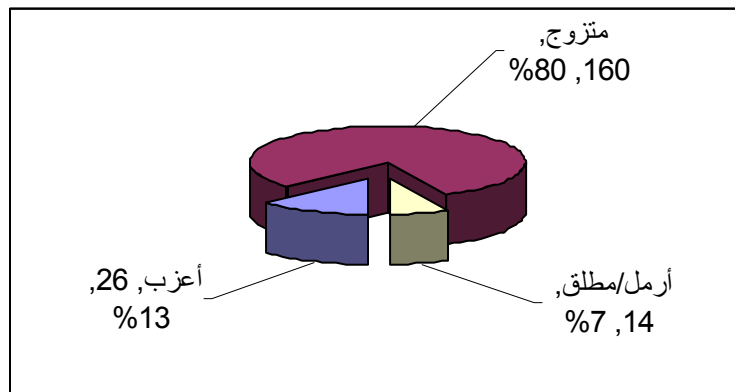
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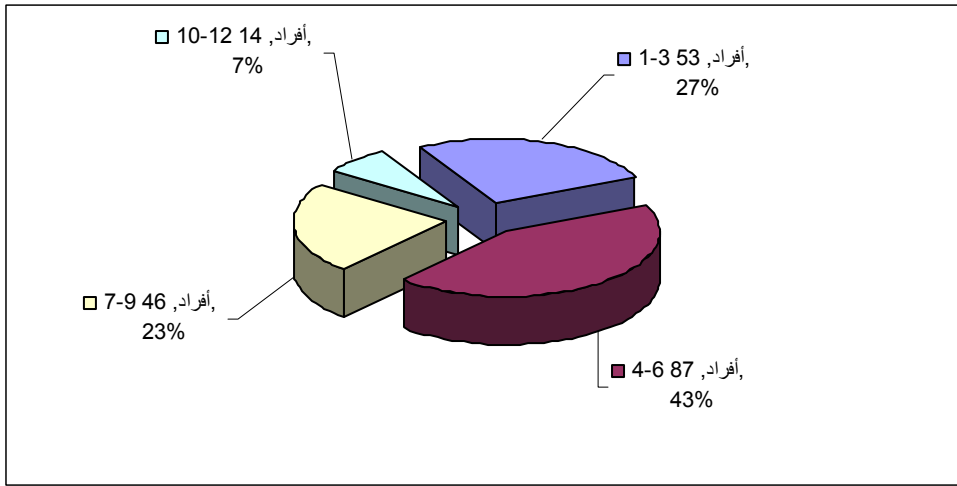
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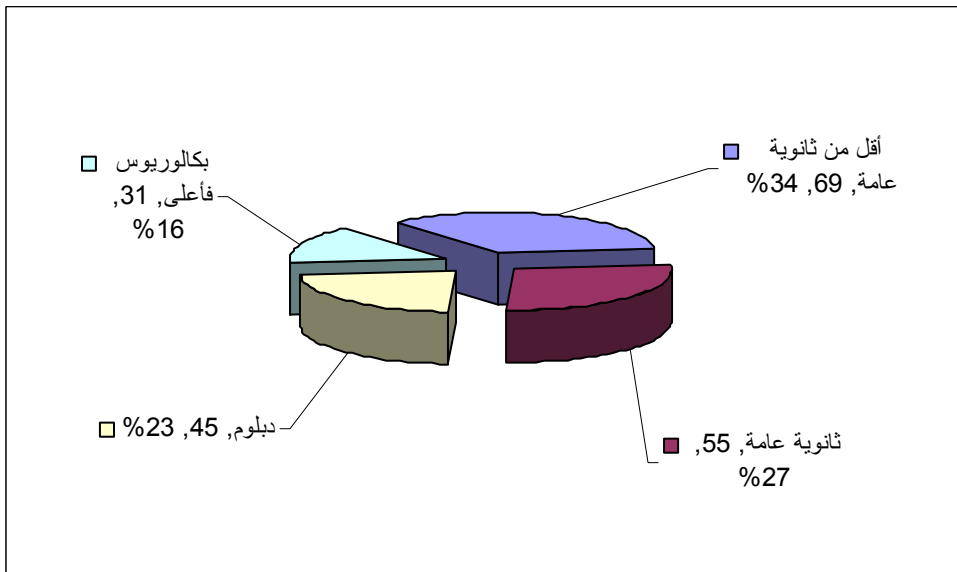
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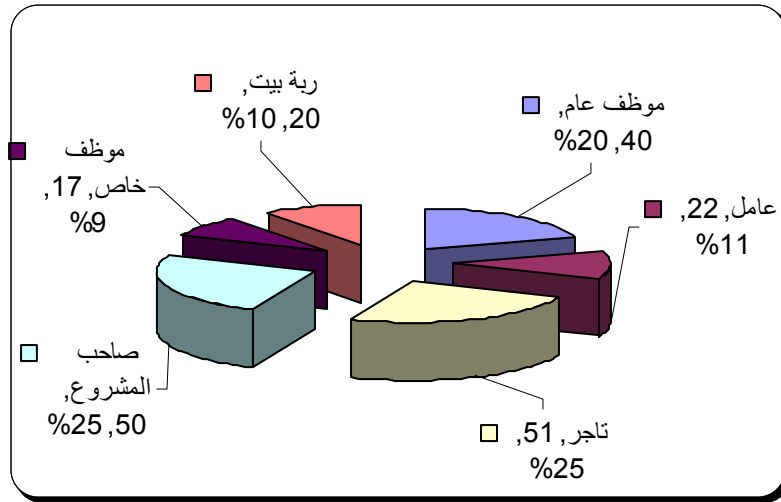
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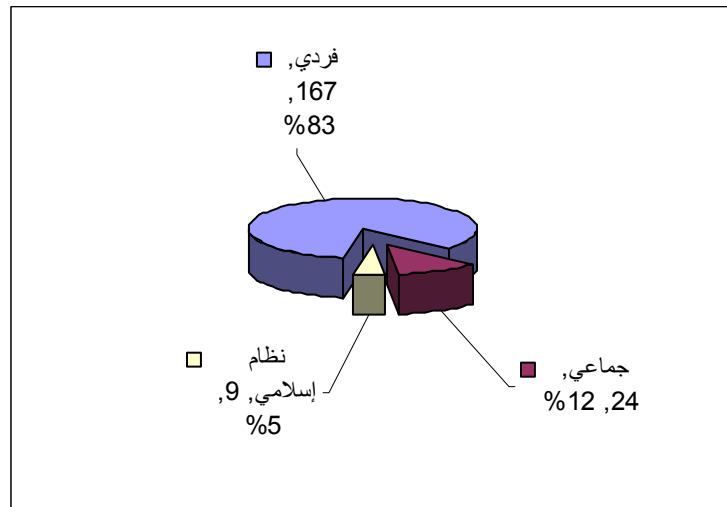
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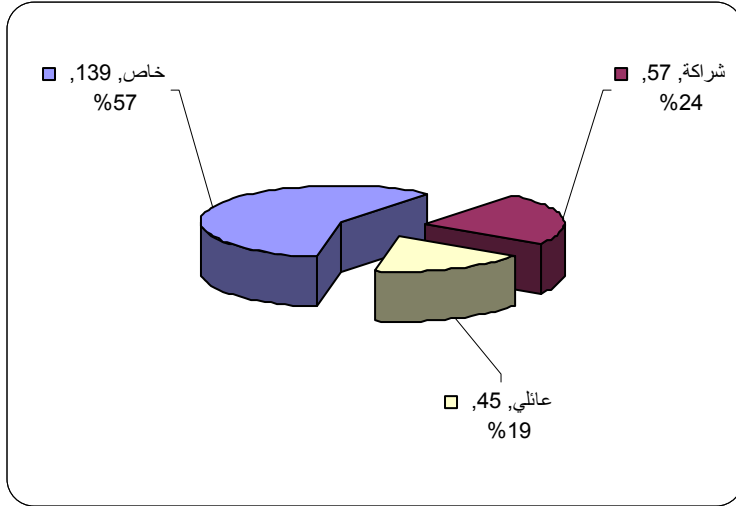
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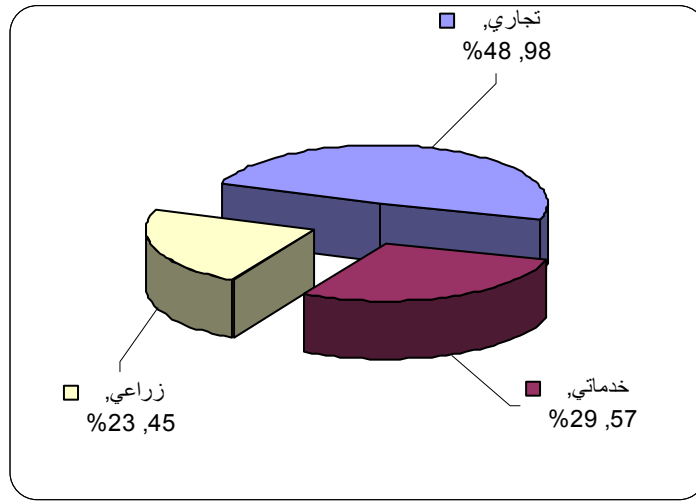
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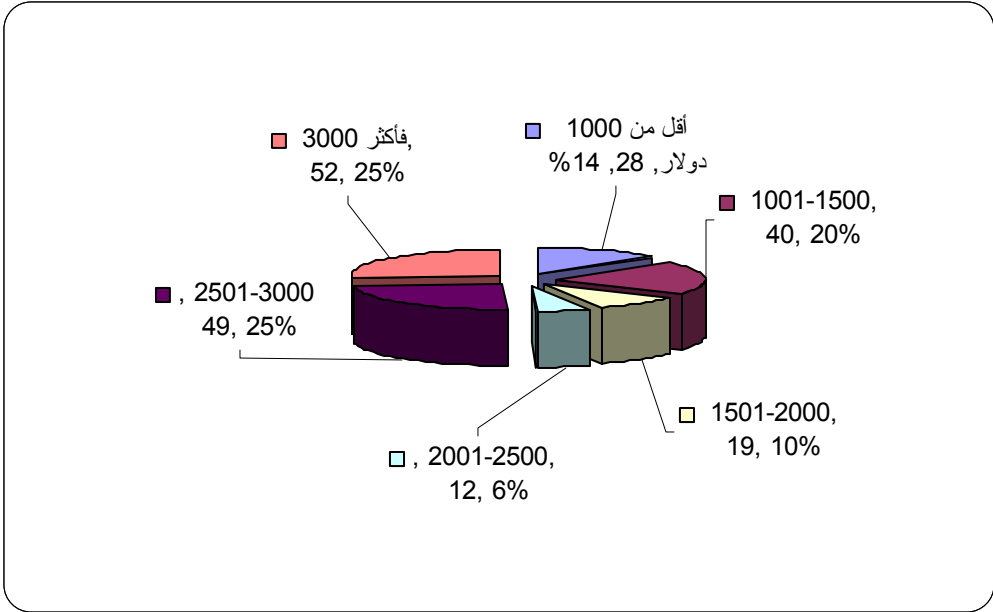
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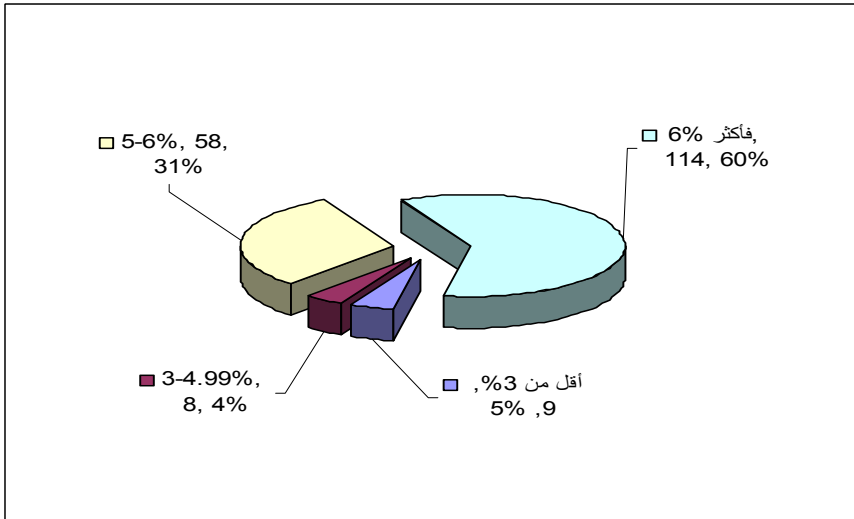
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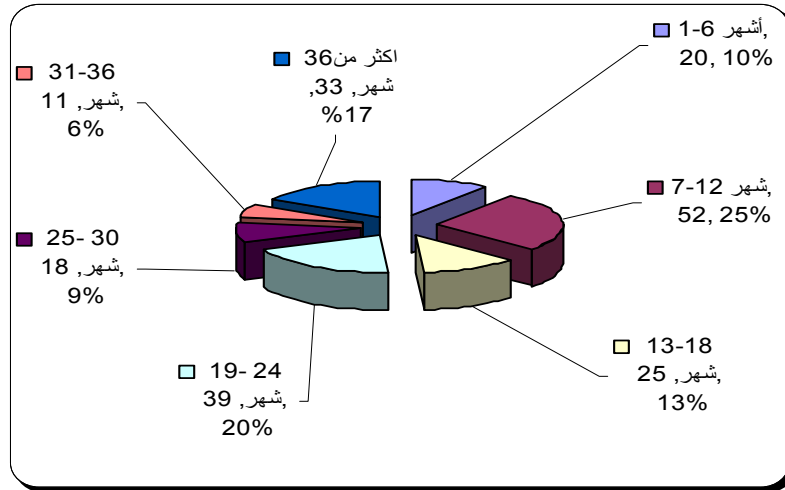
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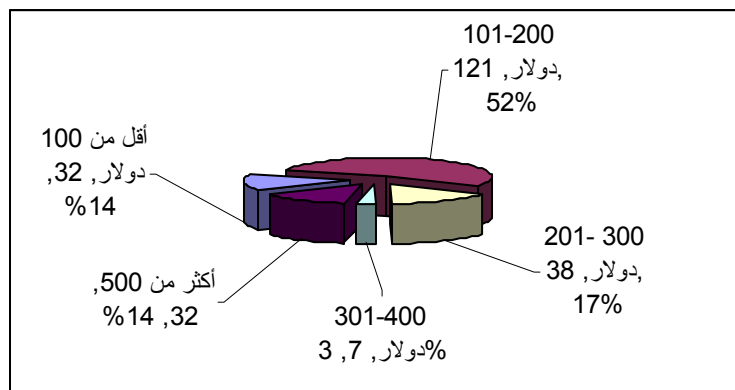
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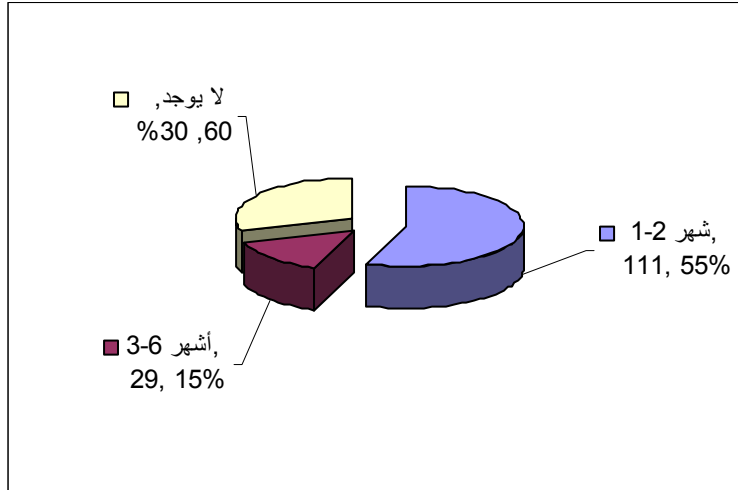
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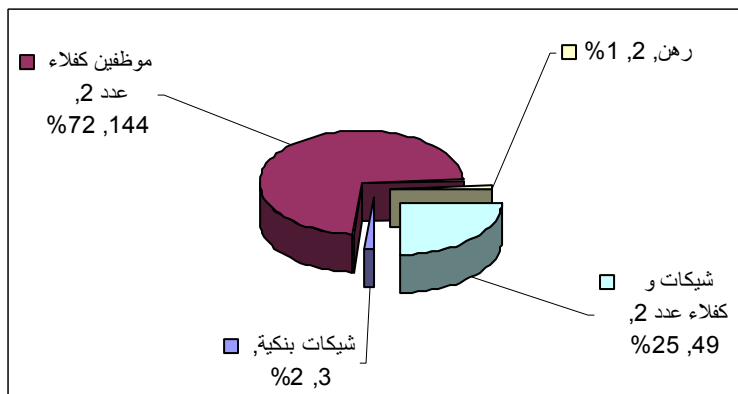
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0,077	2,701		0,428	0,793	
0,413	0,888		0,741	0,332	
0,086	0,701		0,880	0,216	
0,089	0,707		0,080	2,000	
0,132	1,773		0,016	0,764	
0,006	0,832		0,781	0,384	
0,461	0,778		0,868	0,241	
0,842	0,276		0,047	0,806	
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	T/F			T/F	
0,710	0,490		0,00	1,932	
0,137	2,010		0,70	0,386	
0,004	2,217		0,897	0,199	
0,076	2,103		0,804	0,219	
0,018	2,620		0,871	0,236	
0,143	1,739		0,602	0,009	
0,080	0,037		0,344	1,117	
0,760	0,384		0,018	0,847	
			0,166	2,177	

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1,24	4,00		
1,09	3,80		
1,08	2,20		
1,27	3,00		
1,31	3,34		
1,17	3,80		
0.82	1,80		
0.49	3,20		

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.,826	.,431		.,968	.,080	
.,414	.,991		.,780	.,386	
.,403	.,961		.,041	.,767	
.,243	1,378		.,210	1,070	
.,932	.,081		.,40	2,737	
.,202	1,003		.,204	1,461	
			.,74	2,634	

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1,324	2,30		
1,272	2,36		
1,31	2,24		
1,21	2,21		
1,483	2,70		
1,246	1,96		
1,004	1,84		
1,006	1,77		
0.509	1,07		

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	T/F			T/F	
0,131	2,003		0,010	0,2086	
0,207	1,094		0,734	0,477	
0,416	1,006		0,941	0,132	
0,681	0,070		0,071	2,680	
0,101	1,801		0,144	1,822	
0,484	0,878		0,288	1,203	
0,392	0,941		0,187	1,610	
0,000	0,783		0,087	1,902	
			0,143	1,961	

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1.163	2.32		
1.217	2.8		
1.294	2.82		
1.399	3.13	-	
1.2335	2.7		
1.297	2.71		
1.218	3.63		
1.2020	2.82		
1.2953	2.87		
1.2539	3.84		
0.8993	1.985		
1.004	3.985		
0.7158	1.515		
0.3925	2.85		

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0,199	1,478		0,134	1,880	
0,930	0,214		0,308	1,034	
0,323	1,170		0,318	1,82	
0,247	1,366		0,220	1,026	
0,300	1,212		0,780	0,004	
0,912	0,170		0,087	0,700	
			0,028	0,741	

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