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**Identification Of The Social and Economic Impacts Of The Saving and Credit Program on The Members Of the Women Associations In The West Bank.**

**Prepared by : Munjed Abu Jaish**

**Supervisor : Thameen  Hijawi**

**Abstract:**

This study was conducted between June 2008 till October 2011, where the study community consisted of the members of saving and credit program in women associations in the West Bank. This study aimed at identifying the social and economic impacts of the saving and credit program on the members of the women associations in the West Bank.

In order to achieve the study's goal , the researcher followed a descriptive approach where a questionnaire was designed which included (77) paragraphs covered 5 areas  and had a degree of validity and reliability that reached (0.88) through Cronbach's alpha test. The questionnaire was distributed on the study sample which included (608) members of saving and credit programs as a sample was taken by 10% systematic random manner.

After the process of collecting and analyzing the data through statistical analysis software (Spss), a set of study results were observed including the high member's satisfaction concerning the nature of savings represented in a high arithmetic mean (3.81) as well as a high member's satisfaction concerning the credit mechanism in their associations represented in a high arithmetic mean ( 3.73).

The study results showed that the  program of saving and credit in women associations in the West Bank has tangible economic impacts on the members, as it contributed to the provision of services to the Palestinian women community and the prosperity of this important group which enhances the pioneering role of the Palestinian women  in achieving economic and social development.

For the importance of the role played by these associations in empowering women economically especially those who can't provide the guarantees needed for getting a bank loan, the relation between  saving and credit seems to be acceptable as a mechanism to guarantee their loans and also more comfortable than other credit programs.  It also appeared that these programs have tangible and clear impact socially, as women developed visions and opinions regarding the surrounding society due to their involvement in the various fields of work where they became more able to interact and integrate in the society according to the methodology followed by these associations.

In addition, the study results showed that there are some obstacles that threaten the continuity of these associations including the religious beliefs adopted by many people that prohibit loaning due to high interests and labeling this as usury,  the economic instability, and the destruction of the projects' infrastructure in the Occupied Palestinian Territories by the Israeli occupation.

As for the examination of demographic variables, it is clear that there are no statistically significant differences at the level of statistical significance ( $\alpha \leq 0.05$) among the answers of the sample averages regarding the social and economic impacts of the saving and credit program in term of age variable in years , martial status , rate of gross monthly income of the family in NIS , difficulties when joining the society,qualifications,and years of membership in the association.Wheras, there was a difference in the answers of the members in term of governorate variable , and the variable of " your current balance in the association (shares and savings) in dinars.

 Finally, the researcher presented a set of recommendations in light of the study results. The main recommendations are the importance of disseminating this experience to other groups that work with the Agricultural Development Association such as youth and farmers and the importance of moving this experience to neighboring countries. Moreover, it's important to find other sustainability sources for this program without the help of the Agricultural Development Association, coordinate with the associations working in micro credit in order to unify the mechanisms and procedures aiming to reach as much as possible of the target group, and organize awareness campaigns all over Palestine to change the society's perception of the stereotypical role of the women and their capacities.

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للمجموعة الفرعية وطبيعة عملها كما يوضح دور الهيئة الإدارية للجمعية المركزية، إلا انه لا يتضمن نظام مكتوب ينص بشكل واضح على دور واليات العمل المطلوب من الجمعية الأم لمتابعة عمل المجموعات الفرعية.

### 8.2.2. اتحاد جمعيات التوفير والتسليف:

تأسس الاتحاد في عام 2005، كإطار نقابي ومظلة لجميع جمعيات التوفير والتسليف في فلسطين بغض النظر عن جنس أعضاء الجمعيات ( شبابية أو نسائية ). عضوية الاتحاد هي طوعية وباب الانتساب مفتوح أمام كل الجمعيات التعاونية للتوفير والتسليف التي تنطبق عليها شروط العضوية. يحكم الاتحاد من الناحية الرسمية نظام داخلي مصادق عليه من الإدارة العامة للتعاون في وزارة العمل، هذا النظام يشمل نفس المواد التي تحكم الجمعيات التعاونية الأخرى ولم يعطي خصوصيات خاصة للاتحاد.فالنظام الأساسي ينص على أهداف العامة والخاصة ، العضوية، والهيئة العامة ومجلس الإدارة، والأحكام المالية بالإضافة إلى مجموعة من المواد الخاصة بأحكام عامة.

من حيث النظام الداخلية يعمل الاتحاد في مجال المساهمة في صياغة السياسات والتشريعات والقوانين التي تنظم حياة الجمعيات وبناء القدرات لجمعيات التوفير والتسليف وتمثيل الجمعيات وتوفير فرص تمويلية لها والمساهمة في التنمية الاجتماعية والاقتصادية.

### 1.8.2.2. حكم الاتحاد:

تمثل الهيئة العمومية للاتحاد اعلي سلطة حاكمة وهي تتكون من 36سيدة ( ثلاثة أعضاء من كل جمعية مشاركة)، تعمل الهيئة العمومية في إطار مسؤوليات حددها لها النظام الأساسي وذلك من خلال اجتماع سنوي عادي على الأقل. شارك في آخر اجتماع عقدته الهيئة العامة في شهر شباط 2008، 25 عضو من اصل 36 عضو( عضوان شاركا من غزة تلفونياً) .حيث في هذا الاجتماع تم اعتماد الميزانية العمومية للسنوات 2005، 2006، وتالإداري للسنواتد لانتخابات مجلس الإدارة بتاريخ 31\8\2008 والتي لم تتم حتى كتابة هذا التقرير.في هذا الاجتماع أيضاً تم اختيالعمومية كمجلست جديدة ونقاش واعتماد التقرير الإداري للسنوات 2005، 2006.

تم انتخاب 7 أعضاء من الهيئة العمومية كمجلس إدارة (حسب النظام الداخلي) عند التأسيس، ولا زال نفس المجلس يحكم الاتحاد من النواحي الرسمية. تشير محاضر اجتماعات مجلس الإدارة

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| 217 | 80 | 68 | 69 |  |
| 168 | 56 | 56 | 56 |  |
| 6 | 1 | 1 | 4 |  |
| 42 | 0 | 14 | 28 | (              ) |
| 10 | 0 | 2 | 8 |  |
| 102 | 34 | 34 | 34 |  |
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| 35 | 12 | 12 | 11 | |
| 228 | 40 | 40 | 148 | |
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(Cronbach-Alpha)-                                        (Consistency)

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| | 20 | 3.3% |
| | 104 | 17.1% |
| | 63 | 10.4% |
| | 69 | 11.3% |
| | 114 | 18.8% |
| | 60 | 9.9% |
| | 23 | 3.8% |
| | 10 | 1.6% |
| | 70 | 11.5% |
| | 75 | 12.3% |
| | 608 | %100.0 |

(1.3)          (%3.3)

(%17.1)

(%10.4)                              (%11.3)

(%18.8)                    (%9.9)

(%3.8)

(%1.6)                                        (%11.5)

(%12.3)                    .

(2.3)          (%13.3)                              18-27

(%27.1)                    28-37

(%33.6)                    38-47

(%26.0)                    48-59    .

65

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|---|---|---|
| 13.3% | 81 | 27-18 |
| 27.1% | 165 | 37-28 |
| 33.6% | 204 | 47-38 |
| 26.0% | 158 | 59-48 |
| 100.0 | 608 | |

47-38 ( %33.6)

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|---|---|---|
| 4.4% | 27 | |
| 13.3% | 81 | |
| 20.6% | 125 | |
| 33.4% | 203 | |
| 14.3% | 87 | |
| 13.2% | 80 | |
| 0.8% | 5 | |
| %100.0 | 608 | |

(%4.4) (3.3)

(%20.6) (%13.3)

(%33.4)

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|---|---|---|
| 13.8% | 84 | |
| 76.6% | 466 | |
| 7.6% | 46 | |
| 2.0% | 12 | |
| %100.0 | 608 | |

(%13.8)          (4.3)

(%76.6)

(%7.6)

.                                    (%2.0)

:5.3

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|---|---|---|
| 10.2% | 62 | |
| 49.2% | 299 | 1-4 |
| 24.2% | 147 | 5-7 |
| 16.4% | 100 | 8 |
| %100.0 | 608 | |

(%10.2)          (5.3)

4-1                              (%49.2)

(%24.2)

(%16.4)                    7-5

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3.6:

| | | |
|---|---|---|
| 4.6% | 28 | 500 |
| 11.5% | 70 | 501-1000 |
| 17.6% | 107 | 1001-1500 |
| 22.2% | 135 | 1501-2000 |
| 23.5% | 143 | 2001-2500 |
| 14.5% | 88 | 2501-3000 |
| 6.1% | 37 | 3001 |
| 100.0% | 608 | |

(6.3)          (4.6%)                                        500

(11.5%)                                             501-

1000          (17.6%)                                         1001-

1500          (22.2%)                                         1501-

2000          (23.5%)

2001-2500                                        (14.5%)

2501-3000          (6.1%)

3001          .

3.7:                                                        (          )

| | | رصيدك الحالي في الجمعية من (الأسهم والسندات) بالدينار |
|---|---|---|
| 7.4% | 45 | 100 |
| 31.4% | 191 | 101-300 |
| 27.0% | 164 | 301-500 |
| 16.4% | 100 | 501-700 |
| 9.5% | 58 | 701-900 |
| 8.2% | 50 | 900 |
| 100.0% | 608 | |

(7.3)                    (%7.4)

100                                        (%31.4)

300-101

(%27.0)                                301-500

(%16.4)                          700-501

(%9.5)                          900-701

(%8.2)                          900    .

:8.3

| | | |
|---|---|---|
| 9.7% | 59 | |
| 4.1% | 25 | |
| 3.3% | 20 | |
| 2.1% | 13 | |
| 80.3% | 488 | |
| 0.5% | 3 | |
| %100.0 | 608 | |

(8.3)                    (%9.7)

(%4.1)

(%3.3)

(%2.1)

(%80.3)

(%0.5)

.

_____

**1.4**

:

**.1.1.4** :

:

| | | |
|---|---|---|
| 4-4.99 | 5 | |
| 3.01-3.99 | 4 | |
| 3 | 3 | |
| 2-2.99 | 2 | |
| 1-1.99 | 1 | |

●

"

**.1.1.1.4**

:.1.4

| | | | (    ) | |
|---|---|---|---|---|
| | 0.579 | 4.136 | . | 1 |
| | 0.696 | 4.037 | . | 2 |
| | 0.930 | 3.792 | . | 3 |
| | 0.510 | 4.348 | . | 4 |
| | 0.718 | 4.174 | | 5 |
| | 0.937 | 3.840 | | 6 |
| | 0.629 | 4.129 | | 7 |
| | 1.054 | 3.233 | | 8 |
| | 1.045 | 2.555 | | 9 |
| | 0.865 | 3.945 | | 10 |
| | 0.339 | 3.819 | | |

• (5) .

(1.4)

0.937 4.34

.

.

(1.4)

1.045                          2.55

.

3.81                                                         (1.5)
0.339

2009

**4.1.1.2.**

4.2- :

| | | | ( ) | |
|---|---|---|---|---|
| | 0.741 | 3.955 | . | 1 |
| | 0.634 | 4.227 | . | 2 |
| | 0.688 | 4.106 | . | 3 |
| | 0.748 | 4.075 | | 4 |
| | 0.858 | 3.952 | | 5 |
| | 1.057 | 3.718 | . | 6 |

:  -2.4

| | | | (        ) | |
|---|---|---|---|---|
| | 1.042 | 3.513 | . | 7 |
| | 0.911 | 3.809 | . | 8 |
| | 0.993 | 3.796 | . | 9 |
| | 1.209 | 2.672 | | 10 |
| | 0.868 | 3.802 | . | 11 |
| | 0.482 | 3.784 | . | |

.        (5)                                    •

(2.4)

0.688                            4.10

.

(2.4)

2.67

1.209

.

(2.4)

3.78

0.482

/ (2003).

•

"

"

:

**3.1.1.4.**

.

3.4- :

.

| | | | | | | |
|---|---|---|---|---|---|---|
| | 0.614 | 4.412 | | | 22 | 1 |
| | 0.621 | 4.271 | | | 23 | 2 |
| | 0.716 | 4.054 | | | 34 | 3 |
| | 0.681 | 4.003 | | | 33 | 4 |

74

.

| | | | | |
|---|---|---|---|---|
| | 0.774 | 3.958 | | 37 | 5 |
| | 0.747 | 3.945 | | 35 | 6 |
| | 0.762 | 3.911 | | 38 | 7 |
| | 0.834 | 3.878 | | 39 | 8 |
| | 0.908 | 3.840 | | 36 | 9 |
| | 0.735 | 3.814 | | 40 | 10 |

•      (5)    .

(3.4)

4.41

0.614      .

.

0.621      4.27

0.716                    4.05

.

                    0.681                              4.003

.

3.95

                                0.774

.

3.94

                                0.747

3.91

0.762

.

0.834                          3.87

.

0.908                          3.84

.

0.735                          3.81

.

(2008)

(1998).

( :

4.4:

.

| | 0.408 | 3.599 | | 1 |
|---|---|---|---|---|

● (5) .

(4.4)

0.408 3.59

.

(2008)

(1998).

**4.1.1.4.**

.

● "

"

(1                                                                                    :

:5.4

.

| | | | | | |
|---|---|---|---|---|---|
| | 0.713 | 4.187 | | 52 | 1 |
| | 0.712 | 4.171 | | 55 | 2 |
| | 0.707 | 4.128 | | 48 | 3 |
| | 0.689 | 4.100 | | 51 | 4 |
| | 0.641 | 4.085 | | 45 | 5 |
| | 0.653 | 4.074 | | 54 | 6 |
| | 0.750 | 4.072 | | **57** | 7 |
| | 0.674 | 4.054 | | 44 | 8 |
| | 0.752 | 4.039 | | 58 | 9 |
| | 0.857 | 4.018 | . | 23 | 10 |

●                                                             (5)        .

(5.4)

4.18

.                                                                                    0.713

.

4.171

0.712

.

0.707                                    4.128

.

4.10

0.698

.

80

0.641                                    4.08

.

0.653                              4.07

.

0.750                              4.07

.

0.674                         4.05

.

81

0.752                    4.03

.

(5.4)

0.857              4.01                                .

.

(2005)

:                                        (

:6.4

.

| | | | | |
|---|---|---|---|---|
| | 0.472 | 3.816 | | 1 |

.        (5)                    •

82

(6.4)

0.472    3.81

"    ●

:

**.5.1.1.4**

.

(                    :

:7.4

.

| | | | | | |
|---|---|---|---|---|---|
| | 0.993 | 3.817 | . | 68 | 1 |
| | 1.331 | 3.399 | . | 67 | 2 |
| | 1.214 | 3.345 | . | 69 | 3 |
| | 1.194 | 3.024 | . | 74 | 4 |
| | 1.210 | 3.011 | . | 76 | 5 |

(7.4)

.

0.993                          3.81

.

.

1.331                          3.39

.

3.34

1.214

.

3.02

1.194

84

.

(5.4)

.‎.

1.210                          3.01

.

(1991)

(2000)                                        (2009)

(2001)

(2003)                          (2007)

**4.1.2.**                                        :

●   :                                        : "

(α ≤ 0.05)

.

( One

ANOVA  -way)

:

:8.4

| | | | |
|---|---|---|---|
| 3.754 | 3.908 | 3.6 | |
| 3.756 | 3.908 | 3.604 | |
| 3.705 | 3.802 | 3.608 | |
| 3.679 | 3.814 | 3.544 | |
| 3.761 | 3.818 | 3.704 | |
| 3.826 | 3.947 | 3.705 | |
| 3.948 | 4.115 | 3.78 | |
| 3.981 | 4.117 | 3.845 | |
| 3.744 | 3.834 | 3.653 | |
| 3.337 | 3.422 | 3.252 | |

(Oneway-ANOVA) :9.4

| | | | | |
|---|---|---|---|---|
| 13.996 | 16.747 | 12.756 | | |
| 9 | 9 | 9 | | |
| 1.555 | 1.861 | 1.417 | | |
| 68.767 | 118.586 | 88.556 | | |
| 598 | 598 | 598 | | |
| 0.115 | 0.198 | 0.148 | | |
| 13.523 | 9.383 | 9.571 | F | |
| 0.000* | 0.000* | 0.000* | | |

(9.4)

$(\alpha \leq 0.05)$

(0.000)

$(\alpha \leq 0.05)$

(0.000)

.

:(10.4)

:

.

(11.4)

:

.

| (3.25) | (3.65) | (3.84) | (3.78) | (3.70) | (3.70) | (3.54) | (3.60) | (3.60) | (3.60) | |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| .34788 | -.05325- | -.24545- | -.18063- | -.10530- | -.10455- | .05520 | -.00823- | -.00490- | | (3.60) |
| .35277[*] | -.04835- | -.24056- | -.17574- | -.10041- | -.09965- | .06010 | -.00333- | | | (3.60) |
| .35610[*] | -.04502- | -.23723- | -.17241- | -.09708- | -.09632- | .06343 | | | | (3.60) |
| .29267[*] | -.10845- | -.30066- | -.23584- | -.16051- | -.15975- | | | | | (3.54) |
| .45242[*] | .05130 | -.14091- | -.07609- | 00076 | | | | | | (3.70) |
| .45318[*] | .05206 | -.14015- | -.07533- | | | | | | | (3.70) |
| .52851[*] | .12739 | 06482 | | | | | | | | (3.78) |
| .59333[*] | .24545 | | | | | | | | | (3.84) |
| .40113[*] | | | | | | | | | | (3.65) |
| | | | | | | | | | | (3.25) |

(Scheffe)                :11.4            .

| (3.42) | (3.83) | (4.11) | (4.11) | (3.94) | (3.81) | (3.81) | (3.80) | (3.90) | (3.90) | |
|---|---|---|---|---|---|---|---|---|---|---|
| .48667* | -.20870- | .07391 | -.20870- | -.20662- | -.03841- | .09395 | .10607 | -.00017- | | (3.90) |
| .48683* | .07408 | -.20853- | -.20645- | -.03824- | .09002 | .09412 | .10624 | | | (3.90) |
| .38059* | -.31477- | -.31269- | -.31269- | -.14448- | -.01622- | -.01212- | | | | (3.80) |
| .39272* | -.30057- | -.02004- | -.30265- | -.30057- | -.13236- | | | | | (3.81) |
| .39681* | -.01594- | -.29855- | -.29647- | | | | | | | (3.81) |
| .52507* | -.16821- | .11232 | -.16821- | | | | | | | (3.94) |
| .69328* | .28053 | -.00208- | | | | | | | | (4.11) |
| .69536* | .28261 | | | | | | | | | (4.11) |
| .41275* | | | | | | | | | | (3.83) |
| | | | | | | | | | | (3.42) |

(Scheffe)        :12.4     .

| (3.33) | (3.74) | (3.98) | (3.94) | (3.82) | (3.76) | (3.67) | (3.70) | (3.75) | (3.75) | |
|---|---|---|---|---|---|---|---|---|---|---|
| .41727* | .01033 | -.22708- | -.19362- | -.07185- | -.00735- | .07458 | .04892 | -.00253- | | (3.75) |
| .41980* | .01286 | -.22454- | -.19109- | -.06932- | -.00481- | .07711 | .05146 | | | (3.75) |
| .36835* | -.03859- | -.27600- | -.24255- | -.12078- | -.05627- | .02565 | | | | (3.70) |
| .34270* | -.06424- | -.30165- | -.26820- | -.14643- | -.08192- | | | | | (3.67) |
| .42462* | .01768 | -.21973- | -.18628- | -.06451- | | | | | | (3.76) |
| .48913* | .08219 | -.15522- | -.12177- | | | | | | | (3.82) |
| .61090* | .20396 | -.03345- | | | | | | | | (3.94) |
| .64435* | .23741 | | | | | | | | | (3.98) |
| .40694* | | | | | | | | | | (3.74) |
| | | | | | | | | | | (    3.33) |

: (12.4)

:

.

● : : "

(α ≤ 0.05)

.

One )

(way- ANOVA

:

:13.4

| | 48-59 | 47–38 | 37–28 | 27–18 |
|---|---|---|---|---|
| | 3.6070 | 3.6355 | 3.5537 | 3.5875 |
| | 3.8297 | 3.8250 | 3.7881 | 3.8288 |
| | 3.7183 | 3.7302 | 3.6709 | 3.7082 |

(14.4)

(α ≤ 0.05)

(0.287)

(α ≤ 0.05)

(0.841)

.

(Onaway-ANOVA)                                    :14.4

| | | | | | |
|---|---|---|---|---|---|
| 0.345 | 0.187 | 0.63 | | | |
| 3 | 3 | 3 | | | |
| 0.115 | 0.062 | 0.21 | | | |
| 82.418 | 135.145 | 100.682 | | | |
| 604 | 604 | 604 | | | |
| 0.136 | 0.224 | 0.167 | | | |
| 0.842 | 0.279 | 1.26 | F | | |
| 0.471 | 0.841 | 0.287 | | | |

0.471                                                    •

(α ≤ 0.05)

.

●   :                                                                    : "

(α ≤ 0.05)

.

One )

(way-  ANOVA

:

:15.4

| | | | | |
|---|---|---|---|---|
| 3.8211 | 3.9098 | 3.7323 | | |
| 3.6805 | 3.8116 | 3.5494 | | |
| 3.6789 | 3.7937 | 3.564 | | |
| 3.7017 | 3.809 | 3.5945 | | |
| 3.7478 | 3.8561 | 3.6395 | | |
| 3.741 | 3.8082 | 3.6739 | | |
| 3.3196 | 3.7391 | 2.9 | | |

(16.4)

(α ≤ 0.05)

(0.001)

(α ≤ 0.05)

.

(0.904)

.

:16.4                                                                  (Oneway-ANOVA)

.

| 1.5 | 0.485 | 3.87 | | | |
|-----|-------|------|--|--|--|
| 6 | 6 | 6 | | | |
| 0.25 | 0.081 | 0.645 | | | |
| 81.263 | 134.847 | 97.442 | | | |
| 601 | 601 | 601 | | | |
| 0.135 | 0.224 | 0.162 | | | |
| 1.849 | 0.36 | 3.979 | F | | |
| 0.088 | 0.904 | 0.001* | | | |

●                                                                  (0.088)

.

94

| (3.900) | (3.673) | (3.639) | (3.594) | (3.564) | (3.549) | (3.732 ) | |
|---------|---------|---------|---------|---------|---------|----------|--------|
| .83232* | .05846 | .09282 | .13783 | .16832 | .18294 | | (3.732 ) |
| .64938 | -.12448- | -.09012- | -.04511- | -.01462- | | | (3.549) |
| .66400* | -.10986- | -.07550- | -.03049- | | | | (3.564) |
| .69449* | -.07937- | -.04501- | | | | | (3.594) |
| .73950* | -.03437- | | | | | | (3.639) |
| .77386* | | | | | | | (3.673) |
| | | | | | | | (3.900) |

:    (17.4)

:

.

●   :                                              : "

$(\alpha \leq 0.05)$

.

One way- )

(ANOVA

:

4.18:

.

| | | | | |
|---|---|---|---|---|
| | | | | |
| 3.4508 | 3.6294 | 3.6155 | 3.5157 | |
| 3.7717 | 3.8062 | 3.8192 | 3.8152 | |
| 3.6112 | 3.7178 | 3.7173 | 3.6655 | |

(19.4)

$(\alpha \leq 0.05)$

(0.107)

(α ≤ 0.05)

(                              )

(0.986)

.

(Oneway-ANOVA)                                        :19.4

.

| | | | | | |
|---|---|---|---|---|---|
| 0.309 | 0.032 | 1.016 | | | |
| 3 | 3 | 3 | | | |
| 0.103 | 0.011 | 0.339 | | | |
| 82.453 | 135.3 | 100.297 | | | |
| 604 | 604 | 604 | | | |
| 0.137 | 0.224 | 0.166 | | | |
| 0.756 | 0.048 | 2.039 | F | | |
| 0.519 | 0.986 | 0.107 | | | |

• 0.519

(α ≤ 0.05)

.

:                                                                                                  : "

(α ≤ 0.05)

.

(One  way- ANOVA)

:

:20.4

.

| | 1-4 | 5-7 | 8 | |
|---|---|---|---|---|
| 3.6151 | 3.6057 | 3.5962 | 3.5764 | |
| 3.9278 | 3.8286 | 3.7696 | 3.7817 | |
| 3.7714 | 3.7171 | 3.6829 | 3.6791 | |

(21.4)

(α ≤ 0.05)

(0.922)                                                                                    (α ≤ 0.05)

(0.131)

.

(Oneway-ANOVA)                                                      :21.4

.

| 0.451 | 1.255 | 0.082 | | | |
|-------|-------|-------|--|--|--|
| 3 | 3 | 3 | | | |
| 0.15 | 0.418 | 0.027 | | | |
| 82.312 | 134.077 | 101.231 | | | |
| 604 | 604 | 604 | | | |
| 0.136 | 0.222 | 0.168 | | | |
| 1.103 | 1.885 | 0.162 | F | | |
| 0.347 | 0.131 | 0.922 | | | |

• 0.347

($\alpha \leq 0.05$)

.

• :                                                      " :

($\alpha \leq 0.05$)

One )

(way- ANOVA

:

:22.4

.

| | | | | |
|---|---|---|---|---|
| 3.7403 | 3.7857 | 3.6948 | 500 | |
| 3.6637 | 3.7534 | 3.574 | 501-1000 | |
| 3.7197 | 3.8196 | 3.6198 | 1001-1500 | |
| 3.7039 | 3.8119 | 3.596 | 1501-2000 | |
| 3.6815 | 3.8042 | 3.5588 | 2001-2500 | |
| 3.7073 | 3.8434 | 3.5713 | 2501-3000 | |
| 3.8542 | 3.9542 | 3.7543 | 3001 | |

(23.4)

$(\alpha \leq 0.05)$

$(\alpha \leq 0.05)$ $(0.161)$

.

.

| | | | | | |
|---|---|---|---|---|---|
| 1.075 | 1.095 | 1.539 | | | |
| 6 | 6 | 6 | | | |
| 0.179 | 0.183 | 0.257 | | | |
| 81.688 | 134.237 | 99.773 | | | |
| 601 | 601 | 601 | | | |
| 0.136 | 0 .223 | 0.166 | | | |
| 1.318 | 0.817 | 1.545 | F | | |
| 0.247 | 0.557 | 0.161 | | | |

(0.557)

.

•                                                                          0.247

$(\alpha \leq 0.05)$

.

• :       " :

(α ≤ 0.05)

. ( )

One )

(way- ANOVA

:

:24.4

. ( )

| 900 | 701-900 | 501-700 | 301-500 | 101-300 | 100 | |
|---|---|---|---|---|---|---|
| 3.6700 | 3.6019 | 3.5018 | 3.5876 | 3.6261 | 3.6657 | |
| 3.9478 | 3.6919 | 3.7309 | 3.7527 | 3.8971 | 3.9150 | |
| 3.8089 | 3.6469 | 3.6163 | 3.6701 | 3.7616 | 3.7903 | |

(25.4)

(α ≤ 0.05)

(0.096)

(α ≤ 0.05)

(0.001)

.

:25.4 (Oneway-ANOVA)

. ( )

| 2.655 | 4.842 | 1.559 | | | |
|---|---|---|---|---|---|
| 5 | 5 | 5 | | | |
| 0.531 | 0.968 | 0.312 | | | |
| 80.108 | 130.49 | 99.754 | | | |
| 602 | 602 | 602 | | | |
| 0.133 | 0.217 | 0.166 | | | |
| 3.991 | 4.468 | 1.881 | F | | |
| 0.001* | 0.001* | 0.096 | | | |

• 0.001

$(\alpha \leq 0.05)$

. ( )

(26.4) :

:

500-301          100                                    •

700-501          100                                              100

100                                        100

.    100                                  900-701

-101                500-301          300-101                    •

700-501          300-101                                    30

-701          300-101                              300-101

.    300-101                    900

900          500 -301                    •

700-501                              900

900-701                              900                    900

.    900                              900

(LSD)              :26.4

(                    )

.

| 900 (3.940) | 701-900 (3.691) | 501-700 (3.731) | 301-500 (3.752) | 101-300 (3.896) | 100 (3.915) | |
|---|---|---|---|---|---|---|
| -.03285- | *.22307 | *.18411 | *.16232 | .01787 | | 100 (3.915) |
| -.05072- | *.20520 | *.16624 | *.14446 | | | 101-300 (3.896) |
| *-.19517- | .06075 | .02178 | | | | 301-500 (3.752) |
| *-.21696- | .03897 | | | | | 501-700 (3.731) |
| *.25592 | | | | | | 701-900 (3.691) |
| | | | | | | 900 (3.940) |

(Scheffe)                :27.4

(                )

.

| 900 (3.808) | 701-900 (3.646) | 501-700 (3.616) | 301-500 (3.670) | 101-300 (3.761) | 100 (3.790) | |
|---|---|---|---|---|---|---|
| -.01860- | *.14342 | *.17397 | *.12020 | .02870 | | 100 (3.790) |
| -.04729- | *.11473 | *.14528 | *.09150 | | | 101-300 (3.761) |
| *-.13880- | .02322 | .05377 | | | | 301-500 (3.670) |
| *-.19257- | -.03055- | | | | | 501-700 (3.616) |
| *-.16202- | | | | | | 701-900 (3.646) |
| | | | | | | 900 (3.808) |

:       (27.4)

•

:

500-301          100                    •

700-501          100                              100

100                              100

.    100                          900-701

-101                 500-301          300-101            •

700-501          300-101                            30

-701        300-101                      300-101

105

● 900 300-101 .

● 900 500-301 900

700-501 900

900-701 900 900

. 900 900

● : : "

(α ≤ 0.05)

.

(One way- ANOVA)

:

4.28:

.

| | | | | |
|---|---|---|---|---|
| 3.7453 | 3.815 | 3.6757 | | |
| 3.5536 | 3.68 | 3.4273 | | |
| 3.7927 | 3.9217 | 3.6636 | | |
| 3.6782 | 3.7759 | 3.5804 | | |
| 3.7087 | 3.8218 | 3.5956 | | |
| 3.7355 | 3.6377 | 3.8333 | | |

(4.29)

(α ≤ 0.05)

≤ 0.05)                                                                        (0.154)

                                                                                (α

.

                         (Oneway-ANOVA)                                    :29.4

.

| 0.835 | 0.819 | 1.342 | | | |
|-------|-------|-------|---|---|---|
| 5 | 5 | 5 | | | |
| 0.167 | 0.164 | 0.268 | | | |
| 81.927 | 134.514 | 99.97 | | | |
| 602 | 602 | 602 | | | |
| 0.136 | 0.223 | 0.166 | | | |
| 1.228 | 0.733 | 1.617 | F | | |
| 0.294 | 0.599 | 0.154 | | | |

            (0.599)

                                                 .

                    0.294                                                          •

107

$(\alpha \le 0.05)$

.

●    :                              : "

$(\alpha \le 0.05)$

.

One )

(way- ANOVA

:

4.30:

.

| | | | | |  |
|---|---|---|---|---|---|
| | | | | |  |
| 3.5141 | 3.6531 | 3.6412 | 3.5862 | 3.5000 |  |
| 3.8696 | 3.7340 | 3.8184 | 3.8245 | 4.3043 |  |
| 3.6918 | 3.6935 | 3.7298 | 3.7053 | 3.9022 |  |

(4.31)

$(\alpha \le 0.05)$

(0.305)

$(\alpha \le 0.05)$

.

(0.278)

.

(Oneway-ANOVA)                                                    :31.4

.

|       |         |         |   |   |   |
|-------|---------|---------|---|---|---|
| 0.159 | 1.136   | 0.808   |   |   |   |
| 4     | 4       | 4       |   |   |   |
| 0.04  | 0.284   | 0.202   |   |   |   |
| 82.604| 134.196 | 100.505 |   |   |   |
| 603   | 603     | 603     |   |   |   |
| 0.137 | 0.223   | 0.167   |   |   |   |
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