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2010 / 1431

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2010/ 7 / 11 :

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(2008)

-3000

5000-2000

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10000-3000

10000

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(1985).

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(1985) .

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(2008) .

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%40

%40

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40%

568

(2009)

List of Abbreviations

CGAP	:	Consultative Group to Assist The Poor
FAO	:	Food And Agriculture Organization
WFP	:	World Food Program
EDG	:	Economic Development Group
ADCC	:	Arab Development and Credit Company
MFIs	:	: Microfinance Institutions
MTDP	:	Medium Term Development Plan
PRDP	:	Palestinian Rehabilitation Development Program
PDF	:	Palestinian Development Fund
ARIJ	:	Applied Research Institution. Jerusalem

1325
12.1%

2007-2008

160

2010

2009

.SPSS

45%

44%

29%

76%

77%

24%

95%

81%

19%

45%

30-50%

48%

63%

$(0.05 \geq \alpha)$

$(0.05 \geq \alpha)$

1000\$

The Role of Microfinance in Improving Food Security: A Case Study: Northern Governorates of the West Bank

Abstract

This study aimed to assess the role of microfinance programs in improving the food security in the Palestinian territory, with a focus on the northern governorates of West Bank as a case study. The impact of microfinance on food security was assessed as per three dimensions: accessibility, availability and receipt of nutrition elements. In addition, to clarify the role of microfinance programs in the efforts of improving food security. And analyzing the differences of the role according to variables related to the family and the loans. Also to identify the procedure and sustainability of microfinance programs.

The study population consisted of the loans beneficiaries for the agricultural sector during the period 2007-2008, and the microfinance institutions, which are members of the Palestinian Net Work for Microfinance (MFIs). A stratified random sample was used to select 160 beneficiaries representing circa 12.1% of the total study population. All microfinance institutions were surveyed. Data were collected between November 2009 and February 2010. and analyzed using the Statistical Package for Social Science (SPSS).

Results showed that the informal social network was the main source of information about MFIs for about 45% of the beneficiaries. This may indicated the lack of appropriate polices to outreach potential beneficiaries. The simple MFIs' lending procedures represented the main reason of borrowing from MFIs for about 44% of beneficiaries. As far as the utilization of loans is concerned, study results showed that about 29% of beneficiaries used the loans to set up vegetables projects. About 76% of the loan-funded projects succeeded, while 77% of the households, which were forced to stop their projects, attributed that to a financial failure. Concerning lending procedure, 95% of the beneficiaries thought that the MFIs' lending procedures are rather simple, while about 81% of the beneficiaries were generally satisfied of dealing with these institutions. Nonetheless, 19% of the beneficiaries were not satisfied due mainly to the high rate of interest charged by the MFIs. Results also demonstrated high expenditure patterns on food. Indeed, about 63% of the households spent more than 45% of their total spending on food, whereas 48% of the households spent between 30- 50% of their total food spending on meet only.

Our results showed that the role of microfinance in improving the level of food security is somewhat limited as per the availability dimension, but very good as per the dimensions of accessibility and receipt of diverse food items. There were no statistically significant differences (at $\alpha \leq 0.05$) in the role of microfinance in improving the three dimensions of food security according to the variables of interest (size of family, level of income, type of loan). However, there were statistically significant differences (at $\alpha \leq 0.05$) in the role of microfinance in improving availability of food as per the size of loan and the repayment period of loan. The role was better when the loans are less than 1000\$ and repayment period less than one year. Regarding the other dimensions (accessibility and receipt), no significant differences appeared. Most of studied MFIs were similar in many respects such as the target groups, the working mechanisms, the source of funding, the methods used to improve food security, the means of sustainability and even the difficulties they face.

Several recommendations to enhance the role of microfinance in ensuring food security are advanced. These include: the necessity to find out alternative sources of funding, reducing

the interest rate in order to increase the number of loans and. Establishing a partnership with the government and the private sector shall also help improving the capacity of MFIs in the ensuring higher degree of food security.

1.1

(2008) .

(Wright, 2000) .

(2008) .

(2006) .

2.1

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3.1

4.1

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(MTDP)
.2010-2008

(PRDP)

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5.1

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6.1

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-6

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-1

-2

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-7

-8

7.1

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-1
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$(0.05 \geq \alpha)$

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8.1

.2007-2008

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9.1

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10.1

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1.2

(2008)

: .1.1.2

(Unit Desa)

1995

(CGAP)

(Win-win situation)

(2008) .

2005

2006

(2008)

: **.2.1.2**

(2008) .

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: **.3.1.2**

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(2008)

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(2007) .

: **.5.1.2**

،2006) .

.(25 تموز).

: **.6.1.2**

(2008) .

2.2

: **.1.2.2**

(1998) .

: **.2.2.2**

(Harper, 2003) .

: **.3.2.2**

70%

(Bayes, 2002) .

(Dixon, 1980) .

(Wright, 2002) .

: **.4.2.2**

(Goldberg, 2005)

: **.5.2.2**

2007

190000

280

(2009) .

3.2

(2009) .

:

.1.3.2

30

(Planet Finance, 2007) .

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.2.3.2

()

(2006) .

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.3.3.2

150

110

15

200

(2006) .

4.2

(Financial Sustainability)

(2009) .

(2009) .

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.1.4.2

(2009) .

5.2

(2009) .

70%

(2009) .

.1.5.2

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1997

(2009) .

2001

6.2

36%

37%

%36

13%

58%

45%

(2009) .

2006

25%

(2009) .

(2009) .

DEEP /

7.2

)

(

(2009) .

.(2004) .

DEEP

UNDP

/

286

16

12000

(UNDP, 2008) .

8.2

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.1.8.2

500

95%

(2003) .

(2009) .

:

.2.8.2

.(1999) .

(2003) .

9.2

2006 (IFAD) .

(2008) .

1.9.2

: 2008

(2008) :1.2

1	
2	
3	
4	
5	
6	
7	
8	

1% 2006
 1% 1994-2008

1%-2%

9

11%

68%

(2008) .25%

PNSM,) 2007 -1987

:2.2

(2008

68%	6.9	
25%	2.2	
24%	1.6	
18%	1.1	
9%	3.9	
8%	6.4	
7%	7.8	
1%	0.1	
12%	29.9	
12%	4	

:

.2.9.2

•

(2004) .

•

.24%

(2008) .

:

/

.2.9.3

2007

49

()

2008

(2008) .

2004

2002

185000

256000

55

30000

(2006

)

:

.1.10.2

25

:

200

•

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•

(2008) .

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- /
- /CHF /
- /ANERA /
- / /
- /
- / /
- /
- / /
- /()
- /
- /()
- / /
- (2006) . /

.2.10.2

:Arab Center For Agriculture Development

-

1987

12000 2009

3000 2007-2008

1500 3000

3

7- .2005

12%

3500-5000\$ 500-3000\$

4500\$-7000\$

700-1800\$ 700-1500\$

.700-1500\$ 700-1200\$

(2009) .

1998 : / •

2007-2008 75000 2009

2497 8725

4000 .

15 2500

.2005

3000 . 6.5-12%

7000- 3000-7000

.(2009) .15000\$

- 1000\$ \$ 3000- \$100

15000\$

(2009) .1000-3000\$

12 : •

(11)

6086

135

.(2003) .

2009 2003

3129528

.2008 970 2007 765 4336 2009

900 . 674 548

8-12% 1500

2008

2000-5000\$

2000\$

(2009

) .5000-7000\$

) 1997

: /

2001

(

10

2009

2009

2800000

2008

1179

2007

785

12000

476

344

1700

1000

1.5-2%

.2005

. 8%

.5000-15000\$

3000-5000\$

300-1500\$

(2009

)

1996

:PDF

(EDG)

:

(ADCC)

2001

.(2006) .

90%

2001
 10000
 14200000 2009
 9000\$.2008 90 700
 5-7% 200-250
 3000\$
 3000-10000\$
 .2001 10000-25000\$
 (2009) .

11.2

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) .
 .(2006
 ()
 () 80 2800
 (2007)
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 (1998) .

: **.1.11.2**

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-

) .

(2006

: () **.2.11.2**

:

(Availability) •

(Accessibility) •

(Utilization) •

(Adequacy) •

(Acceptability) ()

•

(Agency)
(2007) .

•

:

.3.11.2

•

•

•

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(1999) .

:

.4.11.2

:

(1999) .

12.2

(FAO)

(2006)

) .

(2008

2009

1.6

%61

%36

2008

.2009

%.66

% 34.5

%24.3

%26.5

%32.8

%18.2

% 8.5

.(ARIJ,2010) .

:

.1.12.2

) .

.(2006

:

•

•

•

(2006

) .

:

.2.12.2

2005/1/14

()

) .

(2006

:

.3.12.2

:

2008

2.6

:

•

()

:

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2.6

2.6

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1.9

:

•

(2009) .

:

.4.12.2

:

.30%

:

•

.30-44%.

:

•

(2009) .45-100%

:

•

:

.5.12.2

.

) .

.(2006

2000

199

%18

. 709

(ARIJ,2010).

:

.6.12.2

6.2 (1994- 2003)

69%

7%

(2006

)

:

.7.12.2

.2003

2007

2008

158

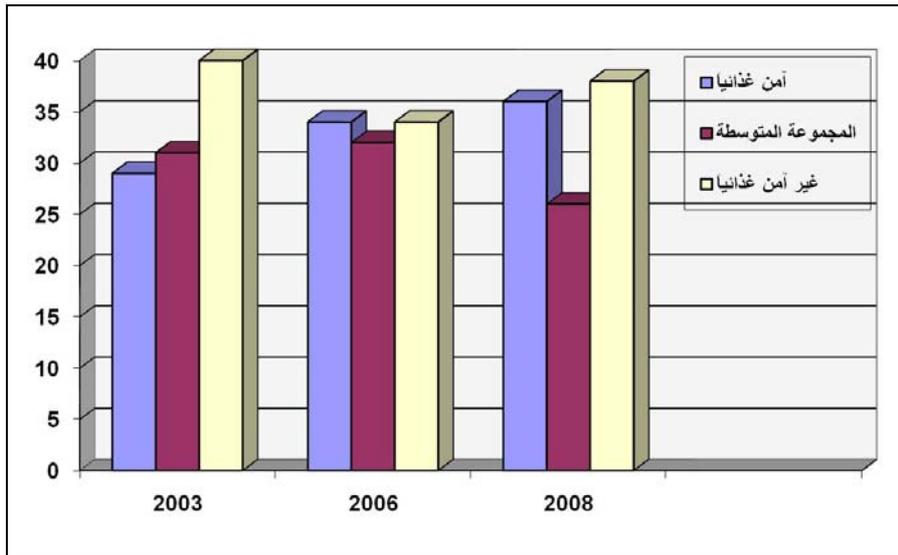
38%

.(1.2)

()

2009

4960
 . 2008 25% 24.1%
 21.5 % 25%
 12%
 (2009) .16% 2008



:1.2

8.12.2

2008
 30
 35
 (2009) .2004 2008

2008
 7.44%
 2008 3.22%
 (2009) .8.01%
 : **.9.12.2**

2007
 269 400) 669
 :

()

1.7

(2009) .

: **.10.12.2**

2006 %14

%34
 %25
 %8
 (2008) .2007
 %53.8
 2006-2005
 -2007
 1835 2008-2006 1854 2008
 .(2008).

(16 2009)

:

: •

. (2450)

.(2006) .

2007

(2008) . 256,619

280.8 2003 48.2% 583

286.8 49.2 2004

(2005) .

21

: •

. 400 45 .

57.6 402 .(2009) .

2003 14.3%

(2005) 12.4 50 2004

) . 50,261 2007

.(2008

56

: •

221.2 605 43
) 2004 2003 (2009) .
 2007 36.6% .(2005
 (2008)320,830

() :

15
 . 27

2007 (2009)
 .(2008) 157,988
 59.1% 145.3 246
 2004 141.6 2003
 (2005) .57.6%

:

(2009) .
 91,21 2007
 59.8 166 .(2008)
 2004 2003 36%

) . 37.8 % 62.8
(2005

: •

19 .

(1,555)

)
59,570 2007 (2009
204 (2008)
2003 40.3% 82.2
(2005) .2004 83.7 41%

14.2

:

: **.1.14.2**

.() :2004

()

()

) :2009

.(

40%

57%

31-60

79%

95%

.2.14.2

2008

.()

2133

2008

)

(

):2009

:(

2007-1995

.1988-1994

) :2009

:(

(PPP)

.2006

2087

من قبل المؤسسات العاملة

) : 2009

في محافظه جنين من وجهة نظر المستفيدين).

:

2008

2009

900

2000-2007

3.14.2

) :2005

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.(

) :2004



1.3

(2006) .

2.3

1325

2007-2008

3.3

: **.1.3.3**

•

.1325

160

%12.1

:

.2.3.3

(2.3 1.3)

2007-2008

:1.3

%		2008	2007	
12.6	167	102	65	
4.5	59	48	11	
18.9	250	159	91	
47	622	427	195	
17	227	165	62	
100	1325	901	424	

:2.3

%		2008	2007	
12.6	20	12	8	
4.5	7	6	1	
18.9	31	20	11	
47	75	52	23	
17	27	20	7	
100	160	110	50	

2007-2008

:

•

○

2007-2008

CHF

○

%25

○

()

160

/ 1325

12.1%

() . /

4.3

:

.1.4.3

:

•

38

•

.

:

.2.4.3

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•

.

39

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.3.4.3

(Cronbach Alpha)

(Consistency)

38

0.70

(3.3)

87.35

(-)

:3.3

0.72	11		1
0.97	16		2
0.85	7		3
0.86	5		4
0.87	39		5

: **.4.4.3**

5.3

.1.5.3

(4.3)

:)

: -4.3

(

30	48	20-30	
29.3	47	31-40	
26.9	43	41-50	
13.8	22	50	

:)

: -4.3

(

78.8	126		
21.2	34		
6.9	11	/	
93.1	149	/	
.6	1		
41.3	66		
39.4	63		
7.5	12		
11.3	18		
20.6	33	4	
43.8	70	5-7	
28.8	46	8-10	
6.9	11	10	

: **.1.1.5.3**

20-30

30%

26.9%

29.3%

31-40

13.8

50

41-50

%

: **.2.1.5.3**

.21.2%

78.8%

1994

1995

(

)

:

.3.1.5.3

/

6.9%

/

93.1%

:

.4.1.5.3

41.3%

39.4%

5

409,087

410,415

.2007

1998

11.3%

7.5%

: **.5.1.5.3**

5-7

43.8%

2007

28.8%

8-10

5.5

20.6%

4

6.9%

10

:)

:5.3

(

50		20-50		7-19		1-6				
%		%		%		%		%		
26.3	42	57.5	92	25.6	41	25	40	11.3	18	1
-	-	21.3	34	26.9	43	6.9	11	.6	1	2
-	-	11.9	19	6.9	11	.6	1	-	-	3
-	-	4.4	7	2.5	4	-	-	-	-	4
-	-	.6	1	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	-	6
-	-	-	-	.6	1	-	-	-	-	7
-	-	-	-	-	-	-	-	-	-	8
-	-	.6	1	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-	-	10
-	-	-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	-	-	12
-	-	.6	1	-	-	-	-	-	-	13
26.3	42	96.9	155	62.5	100	32.5	52	11.9	19	

: **.6.1.5.3**

96.9% 20-50

2007

10 536,354

2,350,583

459,890

2004 40.4%

62.5% 7-19

32.5% 1-6

11.9% 26.3% 50

: :6.3

50		20-50		7-19		1-6				
23.8	38	60.6	97	30	48	23.8	38	9.4	15	1
-	-	18.8	30	12.5	20	6.3	10	.6	1	2
-	-	9.4	15	12.5	20	1.9	3	-	-	3
-	-	3.1	5	1.9	3	-	-	-	-	4
-	-	1.9	3	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-	-	10
-	-	-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	-	-	12
-	-	-	-	-	-	-	-	-	-	13
23.8	38	93.8	150	56.9	91	31.9	51	10	16	

: **.7.1.5.3**

20-50
7-19 93.8%
56.9%

31.9% 1-6
23.8% 50
. 10%

: **.2.5.3**

(7.3)

() :7.3

1.3	2	11.3	18	/
9.4	15	15	24	/
-	-	5.6	9	/
9.4	15	35	56	/
-	-	3.1	5	/
-	-	21.9	35	
74.4	119	6.3	10	/
5.6	9	1.9	3	
100	160	100	160	

: **.1.2.5.3**

35%

2004-2008

2006

2007

11.3%

15%

21.9%

5.6%

6.3%

.1.9%

3.1%

:

.1.2.5.3

74%

)

:

8.3

(

64.4	103	
27.5	44	
6.9	11	
1.3	2	
100	160	

1999

83.6% 60.6% 55.06%
 .1.3% 5.6% (85.7%)
 9.4%
 :

.2.2.5.3

64.4%
 6.9% 27.5%
 .1.3%
) :9.3
 (

45.6	73	
54.4	87	
100	160	

.3.2.5.3

54.4%
 45.6%
 2008 10%
 2007

36%

)

:10.3

(

15.6	25	
14.4	23	
13.8	22	
1.9	3	
45.6	73	

:

.4.2.5.3

45.6%

14.4%

15.6%

13.8%

1.9%

)

:11.3

(

2.5	4	1000
12.5	20	1001-1500
25.6	41	1501-2000
59.4	95	2000
100	160	

.5.2.5.3

2000 59.4%
 35%
 2100-3000
 12.5% 1501-2000 25.6%
 1001-1500
 .2.5% 1000
) :12.3
 (

	7	6	5	4	3	2	1		
28		-	-	1	1	4	22		
17.5		-	-	0.6	0.6	2.5	13.8		
27		-	-	-	-	2	25		
16.9		-	-	-	-	1.3	15.6		
14		-	-	-	-	-	14		
8.8		-	-	-	-	-	8.8		
62		-	-	-	2	2	58		
38.8		-	-	-	1.3	1.3	36.3		
6	-	-	-	-	-	1	5		
3.8	-	-	-	-	-	0.6	3.1		
44	-	-	-	-	-	7	37		
27.5	-	-	-	-	-	4.4	23.1		
103	1	-	-	6	10	36	50		
64.4	0.6	-	-	3.8	6.3	22.5	31.3		
45	-	-	-	-	3	9	33		
28.1	-	-	-	-	1.9	5.6	20.6		

: **.6.2.5.3**

28.1% 64.4%
 2006
 20% 75% 15-19
 20-29
 17.5% 27.5% 38.8%
 8.8% 16.9%
 3.81%
) :13.3
 (

	7	6	5	4	3	2	1		
2		-	-	-	-	-	2		
1.3		-	-	-	-	-	1.3		
15		-	-	-	-	-	15		
9.4		-	-	-	-	-	9.4		
-		-	-	-	-	-	-		
-		-	-	-	-	-	-		
15		-	-	-	-	-	15		
9.4		-	-	-	-	-	9.4		
4	-	-	-	-	-	2	2		
2.6	-	-	-	-	-	1.3	1.3		
9	-	-	-	-	-	-	9		
5.6	-	-	-	-	-	-	5.6		
89	-	-	-	3	16	19	51		
55.6	-	-	-	1.9	10	11.9	31.9		
37	-	-	-	-	1	5	31		
23.1	-	-	-	-	0.6	3.1	19.4		

: **.7.2.5.3**

23.1%

55.6%

9.4%

(7.3)

5.6%

(7.3)

(7.3)

2.6%

1.3%

(7.3)

6.3

: **.1.6.3**

()

1501-2000\$ 1000-1500\$ 1000\$)

(2000\$

24 13-24 6-12 6)

(

(10 8-10 5-7 4)

1501- 1000-1500 1000)

(2000

2000

: **.2.6.3**

7.3

:

2010

2009

-
-
-
-

8.3

(SPSS) Statistical Package For Social Science
Oneway

T-Test
(LSD)

Anova



1.4

.

:

- (3.50-5) •
- (2.50-3.49) •
- (1-2.49) •

2.4

:

:

.1.2.4

.1.1.2.4

:

)

:1.4

(

8.1	13		
13.1	21		
45.6	73		
16.9	27		
10.6	17		
5.6	9	()	
16.2	26		
100	160		

45%

16.9%

10.6%

16.9%

5.6%

13.1%

8.1%

()

:2.4

8.8	14	
44.4	71	
40.6	65	
40.6	65	
8.1	13	
1.3	2	()
100	160	

:

44.4%

40.6%

8.8%

40.6%

1.3%

8.1%

()

:3.4

28.8	46	
1.3	2	
8.1	13	
25	40	
4.4	7	
1.9	3	
16.3	26	
1.9	3	
12.5	20	
100	160	

35%
 13%
 64.4%
 28.1%
 10%
 21.9% (35%)
 () :5.4

(160)	()		
18.8	77	30	
3.1	13	5	
2.5	10	4	
24.4	100	39	

() :6.4

86.9	139	
10.6	17	
2.5	4	
100	160	

86.9%
 10.6%
 2.5%

()

:7.4

95	152	5	8	
88.1	141	11.9	19	
94.4	151	5.6	9	

95%

(2009)

95%

11.9%

5%

88.1%

94.4%

5.6%

7-12%

()

()

:8.4

81.2%	130	
18.8%	30	
100	160	

81.2%

18.8%

2005

(2009)

() :9.4

93.8	150	/
6.2	10	
100	160	

93.8%

6.2%

2005

() :10.4

19.4	31	1000
18.8	30	1000-1500
16.8	27	1501-2000
45	72	2000
100	160	

19.4%
 1000-1500\$ 18.8% 1000\$
 1501-2000% 16.9%
 45% 2000\$

() :11.4

3.8	6	6
20.6	33	6-12
47.5	76	13-24
28.1	45	24
100	160	

6 3.8%
 6-12
 47.5% 13-24 20.6%
 28.1% 24

:

.2.1.2.4

:

()

:12.4

3.8	6	30%
33.1	53	30-44%
63.1	101	45-100%
100	160	

30%

3.8%

33.1%

63%

30-44%

45-100%

(2009

)

:

30%

:

•

44% - 30%

:

•

45% - 100%

:

•

33.1%

63%

3.8%

2008
66% 56% 61%

2006-2008

2008 10%

2008

:13.4

()

		45-100%		30-44%		30%		
20.6	33	9.4	15	10	16	1.2	2	4
43.7	70	29.4	47	13.1	21	1.2	2	5-7
28.8	46	20.6	33	6.9	11	1.2	2	8-10
6.9	11	3.8	6	3.1	5	-	-	10
100	160	63.1	101	33.1	53	3.8	6	

: 45%
 20.6% 5-7 29.4%
 3.8% 4 9.4% 8-10
 . 10

(10)

11

:14.4

()

		50-100%		30-50%		30%		
100	160	-	-	47.5	76	52.5	84	
100	160	-	-	20.6	33	79.4	127	/
100	160	-	-	1.3	2	98.8	158	/
100	160	-	-	7.5	12	92.5	148	/
100	160	-	-	5	8	95%	152	
100	160	-	-	1.9	3	98.1	157	/
100	160	-	-	1.3	2	98.8	158	

30%

30-50%

47.5%

(2008)

45.8

2008

20.6%

50.5

(15.4)

5-10

46.9% :

10

87.5%

5-10 50.6%
 10 86.3%
 59.4% 5-10 46.9%
 54.4% 5-10
 5-10
 5-10
 :15.4
 ()

		10		5-10		5		
100	160	43.1	69	46.9	75	10	16	
100	160	87.5	140	11.9	19	.6	1	/
100	160	43.8	70	50.6	81	5.6	9	/
100	160	86.3	138	10.6	17	3.1	5	/
100	160	42.5	68	46.9	75	10.6	17	
100	160	31.3	50	59.4	95	9.4	15	/
100	160	34.4	55	54.4	87	11.3	18	

4 (-16.4)
 33 20.6%
 5-10 60.6%
 10 72.7%
 5-10 42.4%
 10 81.8% 10
 5-10 48.5%
 57.6% 5-10 63.6%
 5-10

4

: -16.4

()

4								
		10		5-10		5		
100	33	24.2	8	60.6	20	15.2	5	
100	33	72.7	24	27.3	9	-	-	/
100	33	42.4	14	42.4	14	15.2	5	/
100	33	81.8	27	18.2	6	-	-	/
100	33	12.1	4	48.5	16	39.4	13	
100	33	9.1	3	63.6	21	27.3	9	/
100	33	12.1	4	57.6	19	30.3	10	

5-7

: -16.4

()

5-7								
		10		5-10		5		
100	70	42.8	30	48.6	34	8.6	6	
100	70	92.9	65	7.1	5	-	-	/
100	70	38.6	27	57.1	40	4.3	3	/
100	70	85.7	60	8.6	6	5.7	4	/
100	70	34.3	24	61.4	43	4.3	3	
100	70	30	21	61.4	43	8.6	6	/
100	70	25.7	18	62.9	44	11.4	8	

5-7

(-16.4)

70

43.7%

5-10 48.6% :
 92.9% 10 42.8%
 57% 10
 85.7% 5-10
 61.4% 10
 5-10 5-10
 5-10 62.9%

20.1% 33.1% 28.8%

8- : -16.4
 () 10

8-10								
		10		5-10		5		
160	46	52.2	24	41.3	19	6.5	3	
160	46	91.3	42	8.7	4	-	-	/
160	46	43.5	20	56.5	26	-	-	/
160	46	93.5	43	6.5	3	-	-	/
160	46	67.4	31	32.6	15	-	-	
160	46	37	17	63	29	-	-	/
160	46	50	23	50	23	-	-	

8-10
 46 28.8%
 10 52.2% :

10 5-10 41.3%
 28.8% 91.3%
 5-10 56.5%
 10 43.5%
 53.1%
 10 93.5%
 5- 63% 10 67.4%
 5-10 50% 10
 10

: -16.4

() 10

10								
		10		5-10		5		
100	11	63.6	7	18.2	2	18.2	2	
100	11	81.8	9	9.1	1	9.1	1	/
100	11	81.8	9	9.1	1	9.1	1	/
100	11	72.7	8	18.2	2	9.1	1	/
100	11	81.8	9	9.1	1	9.1	1	
100	11	81.8	9	18.2	2	-	-	/
100	11	90.9	10	9.1	1	-	-	

10

11 6.9%

10 63.6% :

81.8%

90.9% . 10 .

10 72.7% 10

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18.2%

9.1% 10

10

5

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.3.1.2.4

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: -17.4

()

	.768	4.037		1
	1.342	3.150		2
	.606	2.168		3
	.442	2.106		4
	1.416	3.106	/	5
	1.093	2.512		6
	.829	2.268		7

: -17.4

()

	.647	2.168		8
	1.185	2.906		9
	1.305	3.425		10
	1.167	2.787		11
	.3128	2.785		12

)

(4.037) (

)

(3.425) (

60%

)

(3.150) (

30.1%

)

(3.106) (

33.1%

)

(2.906)

(

60%

(2004)

(2.785)

70-

80%

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.4.1.2.4

:18.4

()

	.7472	3.912		1
	.663	4.00		2
	.678	3.706		3
	.699	3.456		4
	.475	3.081		5
	.652	3.543		6
	.653	3.531		7
	.642	3.543	/	8
	.632	3.550	/	9
	.632	3.543	/	10
	.624	3.518	/	11
	.623	3.531	/	12
	.623	3.531	/	13
	.6233	3.537	/	14
	.745	3.850		15
	.641	3.562		16
	.544	3.587		17

)

(4.00) (

()

(3.912)

)

(

(3.850)

)

(3.706)

(

2009

)

(3.587)

(

(3.587)

2008

:

.5.1.2.4

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:

()

:19.4

6.9	11	
93.1	149	
100	160	

()

:20.4

81.8	9	
18.2	2	
100	11	

6.9%

81.8%

11

:

:21.4

()

	.721	3.712		1
	.681	3.725		2
	.681	3.725		3
	.683	3.718		4
	.683	3.718		5
	.681	3.725		6
	.684	3.743		7
	1.18	3.71		8

(3.743 – 3.712)

()

:22.4

63.1	101	36.9	59	
61.9	99	38.1	61	
33.1	53	66.9	107	
36.3	58	63.8	102	
63.8	102	36.3	58	

36.9%

38.1%

63.8%

66.9%

36.3%

:23.4

)

(

	1.421	5.062		1
	1.418	5.037		2
	1.312	4.462		3
	1.282	4.550		4
	1.504	4.975		5
	.907	4.817		6

(5.062-4.462)

(22.4)

:

.2.2.4

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○

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•

:

$(0.05 \geq \alpha)$

:

:

(Oneway-Anova)

:

.1.2.2.4

(24.4)

:24.4

10	8-10	5-7	4	
2.93	2.74	2.79	2.76	
3.84	3.60	3.58	3.48	
4.63	4.72	4.89	4.85	

:25.4

1.28	1.09	0.35		
3	3	3		
0.42	0.36	0.12		
129.71	46.08	15.21		
156	156	156		
0.83	0.29	7.5		
0.51	1.23	1.19	F	
0.67	0.3	0.31		

(25.4)

($0.05 \geq \alpha$)

(0.67 0.30 0.31)

:

: •

- : 35.7% من الأسر المبحوثة لديها أكثر من فرد عامل يساعد في الإنفاق على الأسر، كما أن نسبة 45.6%

.2.2.2.4 :

:26.4

2000	1501-2000	1001-1500	1000	
2.76	2.78	2.86	2.77	
3.63	3.49	3.59	3.45	
4.77	4.69	5.16	5.30	

:27.4

4.02	0.601	0.165		
3	3	3		
1.34	0.2	5		
126	46.57	15.39		
156	156	156		
0.81	0.29	8.7		
1.64	0.67	0.55	F	
0.18	0.57	0.64		

(0.18 0.57 0.64)

(27.4)

$(0.05 \geq \alpha)$

2000

59%

.3.2.2.4

(T-test)

T-test :28.4

	T					
0.75	0.31	0.33	2.75	10		
		0.31	2.78	150		
0.09	1.69	0.52	3.86	10		
		0.97	3.56	150		
0.56	0.58	0.89	2.30	10		
		0.91	2.98	150		

(28.4)

(0.05≥α)

(0.56 0.09 0.75)

:

: •

6.2%

10

2007-2008

.4.8%

2005

: •

(2008 2007

)

(9.4)

(2009)

.4.2.2.4

:29.4

2000\$	1501-2000\$	1000-1500\$	1000\$	
2.72	2.82	2.73	2.92	
3.56	3.61	3.58	3.61	
4.80	5.02	4.56	4.92	

:30.4

3.47	9.05	0.95		
3	3	3		
1.16	9.68	0.32		
127.5	47.11	14.6		
156	156	156		
0.82	0.3	3.62		
1.14	0.065	3.4		F
0.23	0.97	0.019		

(31.4)

) (0.23, 0.97)

(0.05 $\geq\alpha$) (

)

(0.05 $\geq\alpha$) .(

(0.05) (0.01)

:

(LSD)

(LSD) : 31.4

2000\$ (2.72)	1501-2000\$ (2.82)	1000-1500\$ (2.73)	1000\$ (2.92)	
0.1982*	0.1018	0.1873*	---	1000\$ (2.92)
0.086	0.552	---	---	1001-1500\$ (2.73)
0.638	---	---	---	1501-2000\$ (2.82)
---	---	---	---	2000\$ (2.72)

1000-)

1000\$

(2000\$) (1500\$

.(2.92) 1000\$

. 1000\$

:

.5.2.2.4

:32.4

24	13-24	6-12	6	
2.74	2.72	2.97	2.84	
3.55	3.54	3.74	3.44	
4.79	4.81	4.81	4.96	

:33.4

0.15	1.13	1.55		
3	3	3		
1.75	0.37	0.51		
130.8	46.04	14.01		
156	156	156		
0.83	0.29	9.81		
0.06	1.28	5.75	F	
0.98	0.28	0.001		

(34.4)

)

(0.98 0.28)

($0.05 \geq \alpha$)

(

)
 (0.05 $\geq\alpha$) .(

(0.05) (0.001)

: (LSD)

(LSD) :34.4

24 (2.74)	13-24 (2.72)	6-12 (2.97)	6 (2.84)	
0.103	0.126	-0.124	---	6 (2.84)
0.227*	0.250*	---	---	6-12 (2.97)
0.296	---	---	---	13-24 (2.72)
---	---	---	---	24 (2.74)

13-) : (12-6)
 (24) (24
 .(2.97) (12-6)

.(6-12)

: **.6.2.2.4**

() :

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-
-
-

1000\$

63.1%

45%

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.7.2.2.4

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: •

: **.3.2.4**

: **.1.3.2.4**

() :35.4

-		
-		
1		
-		
2		
1		
1		
2		
5		

(2008)

.2.3.2.4

:36.4

-	
-	
3	
-	
-	
2	
5	

مؤسسین

10.6%

16.9%

66.8%

: **.3.3.2.4**

:

() . :37.4

2	
-	
3	
5	

: **.4.3.2.4**

:

() :38.4

-	
2	
3	
5	

: .5.3.2.4

:

) :39.4

(

5	-	5	
5	-	5	
5	-	5	
5	-	5	
5	1	4	
5	4	1	

() :40.4

3	
2	
5	

()

:41.4

3	
3	
3	
1	

(2009)

()

:42.4

2	
-	
3	
5	

()

:43.4

-	/
-	
5	
5	

6.2%

(28.4)

()

:44.4

-	5%
2	5-8%
2	8%
1	
5	

5-8%

8%

7-12%

45.4: إجابات المبحوثين حول أسس تحديد سعر الفائدة () .(

5	1	4	
5	2	3	
5	3	2	
5	5	-	

(2009)

(8.4)

18.8%

46.4: () .(

-	
5	
5	

.()

:47.4

1	2001-3000
4	3000\$
5	

2001-3000\$

3000\$

.()

:48.4

	-	5	
5	1	4	
5	2	3	
5	4	1	
5	3	2	
5	3	2	

.25000 -1000\$

:

.6.3.2.4

:

.() :49.4

5	-	5	
5	3	2	
5	3	2	
5	5	-	

.() :50.4

5	-	5	

: **.7.3.2.4**

) :51.4

.(

5	3	2	
5	3	2	
5	3	2	

30%

.8.3.2.4

(52.4)

.() :52.4

5	1	4	
5	-	5	
5	5	-	
5	-	5	

.() :53.4

5	-	5	
5	5	-	
5	1	4	
5	4	1	

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.9.3.2.4

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: **.10.3.2.4**

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1.5

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.1.1.5

56.2%
93.1% 78.8% 31-50
43.8% 41.3%
35% 5-7
64.4% 74.4%
54.4%
92.5% 2000 59.4%

78.7%

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.2.1.5

45%

44.4%

28.8%

75.6%

77%

95%

81.2%

18.8%

45%

/

93.8%

13-24

47.5%

2000\$

45%

63.1%

30-50%

47.5%

:

.3.1.5

86.9%

40%

60%

80%

(

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60%

60%

5-8%

40%

80%

8%

40%

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.4.1.5

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$(0.05 \geq \alpha)$

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$(0.05 \geq \alpha)$

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$(0.05 \geq \alpha)$

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$(0.05 \geq \alpha)$

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1000\$

$(0.05 \geq \alpha)$

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6-12

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.5.1.5

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مشرف الرسالة

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		-2	-1	2.4
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-3	-2		-1	4.4
-3	-2	/	-1	5.4
%8	-3	%8-%5 -2	%5 -1	6.4
			-1	7.4
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(-2	-1	8.4
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	2000- 1000	-2	1000 -1	10.4
	3000	-4	2001-3000 -3	

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			-1	1.7
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	20- 30 -2		20 -1		1.1
	41-50-4		31-40 -3		
			50 -5		
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	/ -2		/ -1		4.1
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	5-7-2		4 -1		5.1
	10 -4		8-10 -3		
					6.1
	50	20-50	7-19	6-1	
	-3	-2	-1		1.2

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	1000-1500 -2	1000 -1	/		5.2
	2000 -4	1501-2000 -3			
					6.2

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			-2			-1	1.4
2000\$		1501-2000\$ -3	1000-1500\$ -2	1000\$	-1	2.4	
24	-4	13-24 -3	6-12 -2	6	-1	3.4	
%45-100 -3		30-44% -2	%30	-1		1.5	
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144	3

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23	1.2
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522007-2008	1.3
52	2.3
55(-)	3.3
55	4.3
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63	10.3
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81 4	16.4
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91		23.4
	
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94		26.4
	
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95	T-test	28.4
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97	(LSD)	31.4
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99	(LSD)	34.4
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107		46.4
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110	53.4

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8	2.2

14	3.2
16	4.2
17	5.2
19	6.2
20	7.2
21	8.2
22	9.2
26	10.2
30	11.2
33	12.2
42	13.2
44الدراسات السابقة.....	14.2
51 :	
51	.....	1.3
51	.....	2.3
51	.....	3.3
51	.....	1.3.3
52	.....	2.3.3
53	.....	4.3
53	.....استمارة مقابلة المستفيدين.....	1.4.3
54	.....	2.4.3
54	.....	3.4.3
55	.....	4.4.3
55	5.3
56	6.3
67	7.3
67	8.3

68	:	
68		1.4
68		2.4
68		1.2.4
92		2.2.4
101		3.2.4
113	:	
113		1.5
117		2.5
119		3.5
123		
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