

PLANET FINANCE

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The Microfinance Platform



Impact and Market Research report. UNRWA

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Summary of Results

Micro-enterprise and demographic characteristics

Average age of respondents is 37 years old and the median age is 36 years. 57.8% of respondents are female versus 42.2% male. On average male respondents are younger than females.

Only 3.4% of the respondents have no education but 7.6% are not able to read a letter. 34.3% of respondents have reached secondary education. Only 11% have the university degree.

Most of the clients are married (86%) and 11% are single.

The first main activities of UNRWA clients ordered by importance are: trade, services and handcrafts.

74.8% of them are outside based activities and only 39.9% of them are formally registered.

31% of the respondents purchase their input daily against 28.5% who purchase their input several times per week.

On the other hand, the frequency of their sales is daily (57.5%), several times per week (20.5%).

More than the half of the respondent is not satisfied with their input purchase and the level of their sales.

According to 43.4% of clients; the main reason for not selling more is the difficulty in acquiring enough inputs. 19.2% declare that it's due to lack of demand.

To increase sales, 63% of the microentrepreneurs need liquidity / financing and a capital increase, 11% hope for good economic conditions, 7.3% need support for their business and 5.2% call for the disappearance of the checkpoints.

The evolution of UNRWA clients 'cash flows in both regions (Gaza Strip and West bank) has followed the same trend all along the year. The lowest cash flow period is in December and the highest is from May until September.

Financial services use and access

The majority of the borrowers use their loans to reinforce their business. 16.4% use them to pay their household expenses and 8% ask loan to pay others debts they take elsewhere.

What UNRWA clients appreciate the most is the easiness of its credit procedures. They also value the fact that it is fast to get a loan at UNRWA and that contract terms are easy and understandable.

On the other hand respondents (38.7% of them) dislike the interest rates applied by UNRWA, while 18.8% of them consider the loan amount as insufficient. 12.4% consider the repayment period as too short and 7.5% do not like the way UNRWA pushes to enforce repayment. Only 16.9 % declare being satisfied with everything.

For the borrowers who find the UNRWA's loan amount too low in relation to their financial needs, only 33.7% can find other credit sources to close the gap. The main source of additional funding to is respectively, family or friends, other MFI, banks and money lender.

During the last two years, 83.1% of the clients did not use any source of financing for their activities other than UNRWA. Among those who did use other sources, 23% got loans from other MFI, 22% from banks, 21% from their family or friends and 4% from money lenders.

Potential demand

In relation to the seasonality of the cash flow of their activities, the majority of UNRWA clients express the need for credit from end April,/beginning May to September. According to UNRWA clients the loan amount that they would need to finance their activities is set between 1,200NIS and 1,000,000 NIS. The gap between the two extremes is obviously too large.

More precisely, the new clients in the program ask for on average 24,940 NIS, the medium clients ask for 44,540 NIS and the old clients ask for 19,347 NIS. The clients who are not educated asked on average for 7,010 NIS while the educated clients are expecting to be given 44,540 NIS.

Relationship between UNRWA and its clients

Almost 50% of the respondents consider their relationship with UNRWA staff as excellent. 40% considers the relation as good. Only 5% think that their relation with the staff is bad.

The opinion of the clients on UNRWA skills, products and services is positive for the overwhelming majority. The opinion is also positive for almost all the clients, concerning the availability of UNRWA products and services.

Impact of the UNRWA program on the economic activities

- Profit

The descriptive analysis shows that profits are significantly correlated to the length of participation in the program. In other words, the most active clients (old clients) have the highest monthly median profits (500 NIS). The median decreases to about 250 NIS for the medium clients and to about 125 NIS for the new clients. There is thus a positive relation between the level of participation in the program and the profits of the microentrepreneurs.

It is however important to consider the results from the econometric analysis of the data. The fact that the variables related to the oldness are not statistically significant does not allow any statistical interpretation of the program impact.

- Investment

There is definitely a positive impact of the UNRWA program on the investment of its clients. Actually, there is a significant difference between the average current investment of the active clients and the former clients (drop out). The average current investment of the drop out is lower than that of the active clients.

In addition, the respondents in West Bank region have on average a higher current investment in comparison to Gaza Strip respondents.

Males on the other hand have less current investment in comparison to the females.

- Employment

The level of employment two year ago does not change in comparison with the current situation. Most of the respondents don't want to employ more employees because they don't have sufficient income and also the salary costs are very high.

It is difficult from the data in our possession, to say that there is a clear impact of the program on the employment. However, It is important to notice that the probability of a former client (drop out) to hire an employee is less than the probability of an active client to hire employees.

Impact of the program on the household

- Contribution in the household budget

On average, the older the clients' activities are the more they participate in the household budget. We also observe that the male contribute for about 32% less than female. Non married clients also contribute for about 13% less than the married person in the household budget.

There is not a significant difference between new clients, medium clients and old clients related to their contribution in the household budget.

- Monthly expenses

There is not any difference statistically speaking in the total amount spent monthly by the active and the former clients. The mean amount spent is about 10108 NIS for both the active and the former clients.

The only significant difference we can notice is that the mean amount spent by clients in Gaza is lower at 6094 NIS in comparison to that of the clients in West bank

- Asset detention

There is not any significant statistical variables that allow efficient interpretation concerning asset detention.(See Annex)

However, the probit estimation shows that the probability of a client to be rich now is higher when he was rich three years ago than the probability of the moderately poor clients and than the probability of the poor clients three year ago. In other words, if a client was rich three years ago, he is likely to stay rich and if the client was moderately poor or poor three years ago he has less probability of becoming rich.

- Savings and debts

The majority of the borrowers find that they have a positive change on their debts while 22.2% have a negative change on their debts. Only 35.6% of the borrowers declare that they increase their savings after they have become UNRWA members. 41.2% didn't find any change on their savings and 23.2% noticed a reduction of their savings.

The probit analysis on savings and debts allow us to estimate the probability of a UNRWA client to have a positive change in his savings and debts. The results show that the probability of a new client and a former client (drop out) to have a positive change in his savings and his debts is higher than the medium clients. The variable of the old clients is not significant and does not allow any interpretation.

Clients' perception of impact

- Intangible indicators

From the data analysis, the probability of a client to notice a positive change in his autonomy and his partner's respect is very high when he stays longer in the program. The longer is the participation in the program, the more autonomous the client is likely to become. The client is likely to be also more respected by his or her partner when he stays longer in the program.

On the other hand, the majority of the respondents think there isn't any change in the way they are estimated by their children. However, 46.1% of them think their children respect them more than before they started benefiting from the UNRWA loans. The probit estimation shows that there is a correlation between the probabilities of having a positive change in the children behaviour towards their parents and the participation in the program. In other words, the longer is the client's participation in the program; the most likely he will be respected by his children.

In relation to stress, most of the borrowers consider UNRWA program as positive in the reduction of stress. However 21.4% of the respondents think they are more stressed than in their previous situation.

Finally, the analysis of the result on the impact of the loan on the conflicts and tension in the borrowers' family shows that there is a positive change for 52.4% , no change for 29.2% and a negative change for 18.4%.

- **Tangible indicators**

The microfinance program of UNRWA has a positive impact on food conditions for 55.6% of its borrowers. Only 7.2 have noticed a negative impact of the program on their food condition.

According to 47.3% of clients, the impact of UNRWA program on the children education is positive. Only 6.6% find it, negative. Moreover the data regression shows that when the participation in the program is long the client is likely to have a positive change in his children education.

In relation to health condition, there is a positive change for 54.2% of the borrowers, no change for 35.4% and negative change for 10.4%. The probit analysis shows here also the importance of the participation in the positive change on the health conditions.

Finally, 48% of the borrowers' family increase their leisure after they become UNRWA clients while 17.6% notice a reduction in their leisure.

Drop outs

36% of the former UNRWA clients find the repayment period inadequate. 27% of the respondents find the loan interest too high. 23% of them find the loan amount inappropriate. Only 9% of the former clients quit UNRWA because UNRWA did not renew their credit.

Concerning the personal reasons for drop out, 50% of the respondents did not wish a new loan and 8% spent their loans for unexpected events. The religion is also a reason for drop out. According to some respondent the interest rate on loans is prohibited by the religion.

Concerning the socioeconomic reasons, 66% of the drop outs indicated that the bad economic situation in the country was the main reason for dropping out. There clients could not afford to buy their products or services. For 28% of the former clients, the military occupation was the handicap of their development.

Most of the former clients of UNRWA found their participation in the program as very positive (33%) or just positive (36.9%). However for 8.7% and 2.9%, their participation in the program was respectively negative and very negative.

Solidarity group clients

For the overwhelming majority (68.2%) of UNRWA solidarity group clients, they choose to borrow through the group lending methodology because it's the only way they can get a loan. 24.6% of the respondents think the group lending gives them security while 2.1% choose the group lending because it's less costly.

In Gaza Remal and Middle camps, most of the borrowers are in credit group because UNRWA asked them. On the other hand, in Khan Younes, the main reason evocated by the borrowers for being in credit groups is the security the group lending gave them in the beginning.

The majority of the group borrowers (66.1%) express their willing to borrow individually against 33.9% who want to remain in the group lending methodology. their reasons are hierarchically, the easiness to manage individual loans, the fact that the loan amount is higher than in the groups and the fact that the borrowers don't like groups.

1. Introduction

1.1. Context

Since 1991, the UNRWA Microfinance and Microenterprise Program (MMP) has been operating in the Palestinian territories and has invested more than 102 million USD in around 100 000 small and microenterprises (30 % of the loans have been given to women microentrepreneurs).

The program's mission is "to improve the quality of life of small business owners and microentrepreneurs, sustain jobs, reduce unemployment and poverty, empower women and provide income-generating opportunities to Palestine refugees and other proximate poor and marginal groups through the provision of credit".

In parallel to continuous efforts to improve operational and financial sustainability, UNRWA wishes to assess the achievements of its MMP and prepare for its future development. PlaNet Finance proposes to implement IKM with UNRWA by carrying out an impact study on its clients and providing technical support for the MMP's Business Research Office.

1.2. Presentation of IKM

Impact – Knowledge – Market (IKM) is a training and action-research program aimed at microfinance institutions (MFIs), federations, donors and international organizations.

Its primary objective is to provide information and to make recommendations to strengthen the viability of MFIs, to help them achieve their social objectives and to assist the design of microfinance and micro-enterprise development policies.

IKM uses qualitative and quantitative methods as part of a participative and multidisciplinary approach. IKM consists of three main components: client knowledge, market research and impact assessment

IKM studies may be implemented in the form of short-term studies, training and R&D assistance programs or sectorial research.

1.3. Objectives of the Market study for NMB

IKM was implemented in the West Bank and Gaza where UNWRA has branches (Gaza/Remal, Khan Younis, Middle Camps in Gaza and Nablus, Tulkarem, Hebron in West Bank).

It included:

- Collection of primary quantitative and qualitative data on UNRWA's clients and their activities with a representative sample of existing and potential clients;
- Data Analysis aiming at estimating the trends of impact of microfinance at the enterprise, household and individual levels
- Research on specific issues in order:
 - To measure client satisfaction;
 - To evaluate overlapping;
 - To estimate the characteristics of financial services desired (types, amount, rate, repayment);
 - To provide information to develop adequate products.

2. Methodology

2.1. Sampling

The market and impact study was consisted in a sequence of IKM analyses carried out among four representative samples: "old clients" (client for more than 3 years), Medium Clients (clients for more than 6 months and less than 3 years), "new clients" (clients which are in their first cycle of loan) and drop outs based on the following methodology:

The sample was stratified according several variables such as gender, type of business and localization.

The survey was conducted on 492 micro-enterprises in Gaza Strip (Gaza Remal, Khan Yunis, Middle Camp) and West Bank (Nablus, Tulkarem, Hebron)

	Gaza Strip	West Bank
Sample	326	166

	Gaza Remal	Khan Yunis	Middle Camp	Total
Gaza Strip	147	97	82	326

	Nablus	Tulkarem	Hebron	Total
West Bank	84	46	36	166

2.2. Data collection methodology

Qualitative methods were used to identify the questionnaire and to evaluate financial demand. 3 focus group discussions were conducted with an expert. The interviewing team is composed of 7 people who have completed 2-day training and have conducted field testing previous to launching the data collection.

A large type of information has been collected among respondents (see questionnaire in annex): household information, asset ownership, economic activities, access to markets, use of financial services, investments, credit demand.

2.2 Impact evaluation methodology

2.2.1 General framework of an impact evaluation

The principal objective of the impact study is to assess the effect of the participation on a series of indicators (profits, food, credits...) such as:

$$Y_i = \alpha X_i + \beta R_i + \gamma C_i + \epsilon_i \quad (1)$$

With Y_i , standing for the studied indicator; X_i a demographic characteristic vector; R_i a vector indicating the characteristics of the region or the sector and C_i , indicating the level of participation.

Treat this specification alone is likely to produce biased results. Actually, the level of participation is potentially correlated to the characteristics of the population and the indicators. It is possible to control the observable characteristics (those of the household for example represented here by " X_i ") but the unobservable characteristics (such as the "entrepreneurial" aptitudes or qualities) are likely to determine jointly C and Y . In the majority of the cases, the degree of participation is not exogenous, therefore to estimate correctly the impact, one need to estimate the impact of C on Y separating the correlation between X and C and by resolving the causality problem between Y and C .

2.2.2 Criterion of the study

The evaluation of the impact of the UNRWA program was to respect the economic and political situation in Palestine. The particularity of the situation in Palestine and the changing almost constantly of the living conditions of the household might be determinant in the analysis of data and the interpretation of the results.

2.2.3 Methodological implications

The methodological approach for the evaluation consists of comparing the impact on the clients' activities and living conditions according to their participation in the UNRWA program. As said above, the study includes four representative samples: "old clients" (client for more than 3 years), Medium Clients (clients for more than 6 months and less than 3 years), "new clients" (clients who are in their first cycle of loan) and drop outs.

Taking into account the “drop outs” helps to limit the bias in the comparison of the clients according to their duration of participation in the program. Actually, the clients who stay in the program are likely to have different characteristics than those who leave - the drop out were probably the best clients (who used to repay without problem) or always had a need for significant credit - whereas the new clients are potentially clients who will stay or leave the program. Comparing only former and new clients could lead on an over-estimation or under-estimation of the impact, if the clients who remain are better or worse than those who leave.

It remains however a potential source of bias: the change of the program policy during the time (the program might start by targeting poorest and directing itself towards less poor categories or doing the opposite) is likely to distort the results.

2.2.4 The impact of the duration effect of the participation in the program

A first evaluation method is to compare the impact indicators in relation to the duration of the participation in the program, from the date of the first credit at the moment of the investigation.

$$Y_i = \alpha X_i + \beta R_i + \gamma D_i + \varepsilon_i \quad (2)$$

Y_i is the impact indicator to be studied; X_i and R_i are the demographic and regional characteristic of the vectors; D_i represents the degree of participation in the program.

The analysis is more specified when we take into account the level of wealth of the clients at this moment and three years ago.

$$Y_i = \alpha X_i + \beta R_i + S_1 T_{i1} + S_2 T_{i2} + S_3 T_{i3} + S_1 T'_{i1} + S_2 T'_{i2} + S_3 T'_{i3} + \gamma D_i + \gamma_2 D_{i2} + \gamma_3 D_{i3} + s_i \quad (3)$$

With T_1 , T_2 and T_3 , corresponding to the terciles of the clients current wealth - poor, medium, Rich; T'_{i1} , T'_{i2} and T'_{i3} correspond to the terciles of the clients wealth three years ago and D_1 , D_2 et D_3 corresponding to their duration in the program.

2.2.5 The impact of the participation effect

Another approach is to use probit method to estimate the probability of a client with a determined level of wealth three years ago, to become rich taking into account his duration in the UNRWA program.

The impact equation is:

$$Y_i = S_1 T_{i1} + S_2 T_{i2} + S_3 T_{i3} + \gamma D_i + \gamma_2 D_{i2} + \gamma_3 D_{i3} + s_i \quad (3)$$

With $Y_i=1$ if the client is rich and $Y_i=0$ otherwise

2.2.6 Interpretation of the results

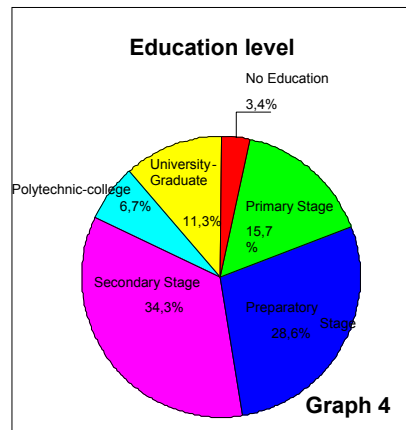
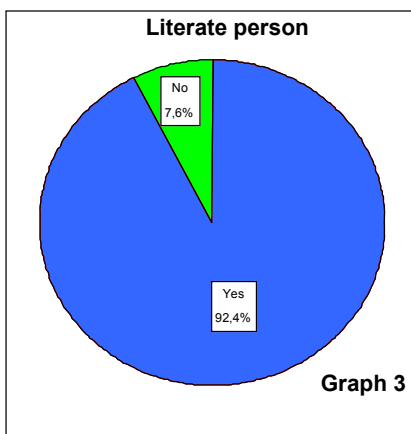
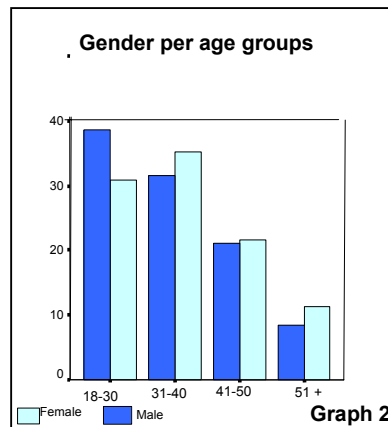
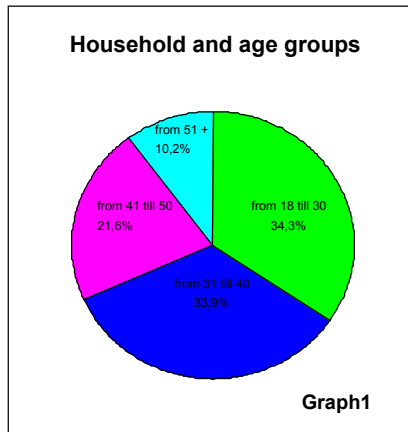
The different results are presented with their level of significance at 1%, 5% and 10%. (Above these levels of significance, the results are not considered for the study if the variables are quantitative and not qualitative).

The results should be however interpreted with precaution because of the limited number of observations our study has and because of the non quantifiable aspects (the political and economical situation, the managerial skill of the clients) that might affect the results.

3. Characteristics of households and their activities

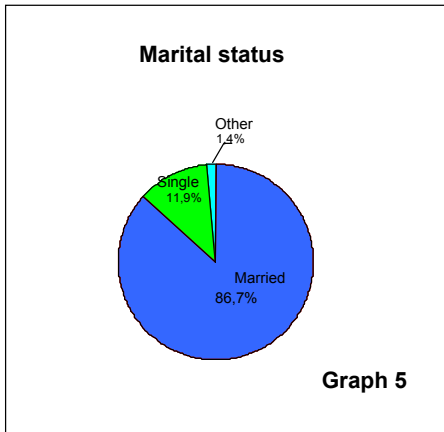
3.1 Socioeconomic data

3.1.1. General information



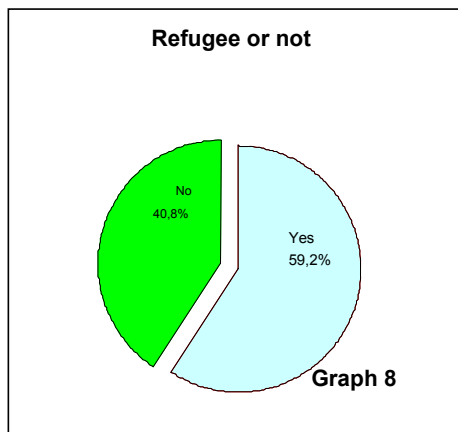
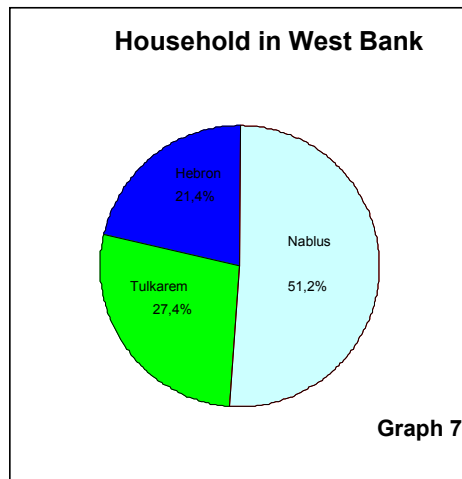
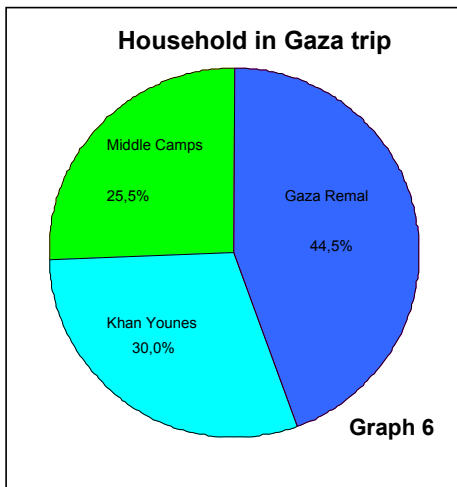
Average age of respondent is 37 years. The median of age is 36 years. Almost 70 % of the respondents are between 18 and 40 years old (graph 1). There are 57.8% of female against 42.2% of male. On average males are younger than females.

Only 3.4% of the respondents have no education but 7.6% are not able to read a letter (graph 3). The majority of learned persons (34.3%) have reached the secondary stage in education. Only 11% have the university degree (Graph 4).



From graph 5, we can see that most of the clients are married (86%) and 11% are single.

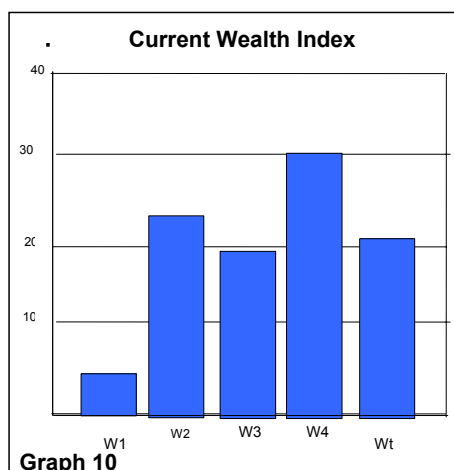
3.1.2. Repartition of UNRWA clients



More than 50% of UNRWA clients are refugees. In Gaza Strip, 44.5% live in Gaza remal, 30% in Khan younes and 25.5% in Middle camps. 51.2% of UNRWA clients living in West bank, come from Nablus, 27.4% from Tulkarem and 21.4% from Hebron.

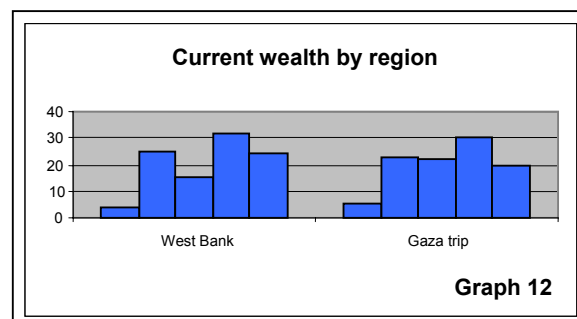
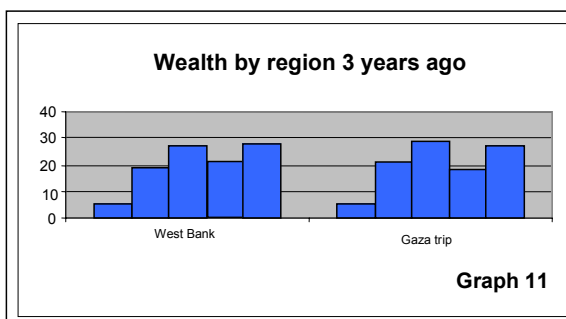
3.1.3. Evaluation of wealth: index of asset ownership

An index of asset ownership is used to identify several groups within the sample regarding their degree of wealth. To each individual or household is given a score regarding the number or nature of assets owned by the household. The index is then divided in quintiles: five groups of equal sizes. (See the method in annex)



From the two graphs above one can observe the evolution of UNRWA clients' wealth during the last three years. In general the wealth evolution is mitigated and the trend differs from one wealth group to another. In the group of the poorest (W1 being the group of the poorest and W5 the richest), there has not been any change so far. In the group W2, there is an increase of 4% of its population. Those four percent might have come from the group W3 which population has decreased for about 10%. The population in the group W4 has dramatically increased for 12% against a decrease in the group W5.

3.1.3.1 Wealth index and regions

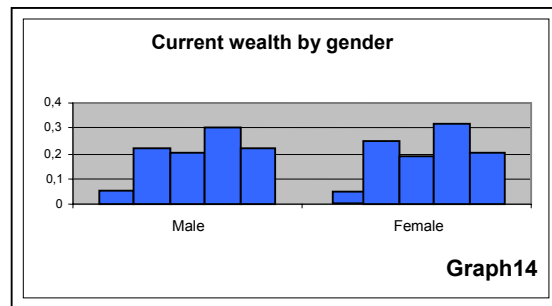
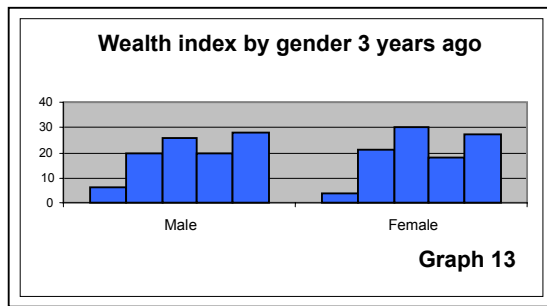


The wealth index by region shows a significant difference between West Bank and Gaza Strip. Three years ago the two regions look alike in terms of wealth and asset detention.

In west Bank, at the moment the survey took place we could observe that there was an increase in the population of the group W2 and a decrease in the group W3. Concomitantly, the number of micro entrepreneurs in the group W4 increased while the group W5 decreased.

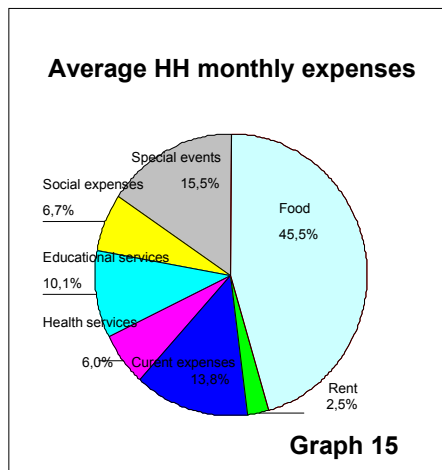
In Gaza Strip the wealth evolution looks the same like in West Bank. However the decrease in the group of the W5 is higher than in West bank and the increase in the group W4 is lower than the one observed in West Bank.

3.1.3.2. Wealth index and gender.



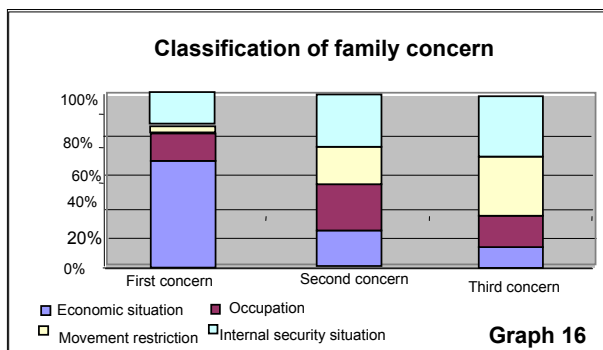
Three years ago, there were more male than female in the wealthiest groups (W4 and W5). But in the poorest population (W1 and W2), males were also in the majority (more than 5%). Today, there are less “wealthiest” persons (male and female) in the last two groups than three years ago.

3.1.4. Household expenses



In average Households spend 45.5% of the monthly budget on food. The expenditure on special events come in second and are followed by respectively, current expenses, educational services, social expenses and health services. The rent expenses occupy only 2.5% of the Households budget.

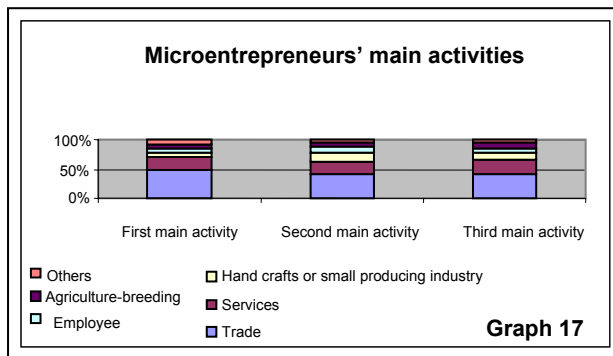
3.1.5. Family concerns in general



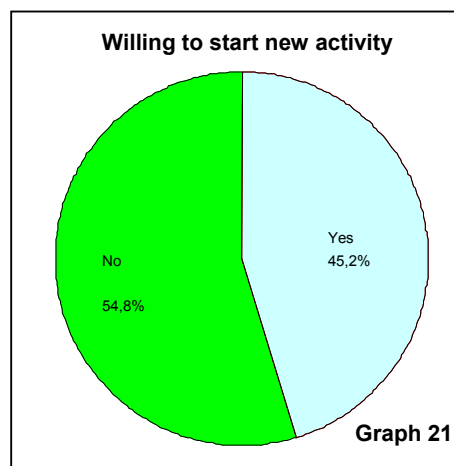
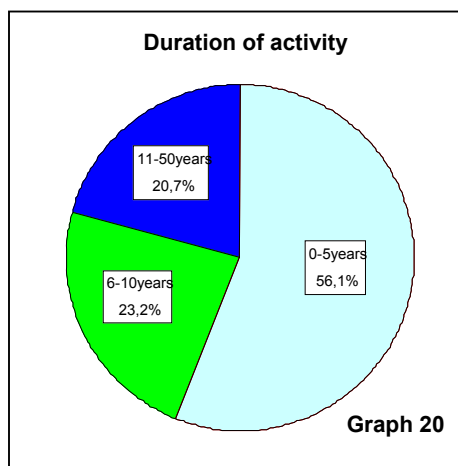
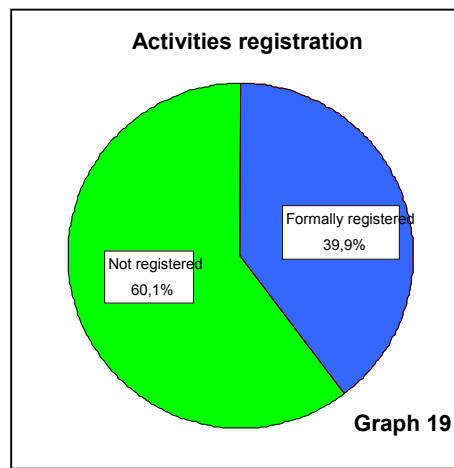
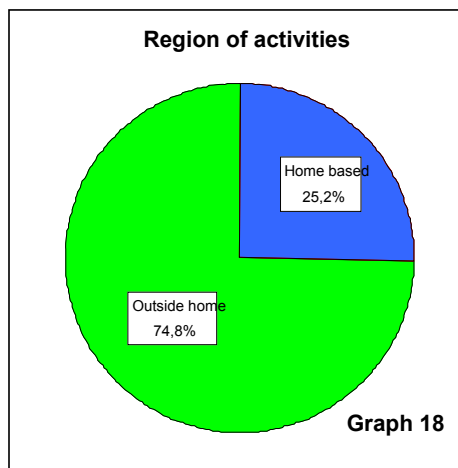
The economic situation in the region is the family first concern with more than 60 percent of the voice. The second main concern according to 30% of the respondents is the internal security situation. The third main concern is the movement restriction.

3.2. Information about economic activities

3.2.1. General information



The three main activities of UNRWA clients are respectively, trade, services and hand crafts and small producing industry.

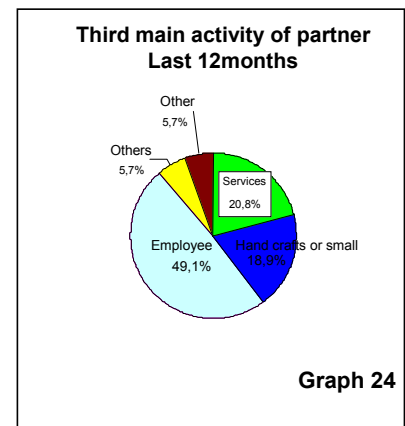
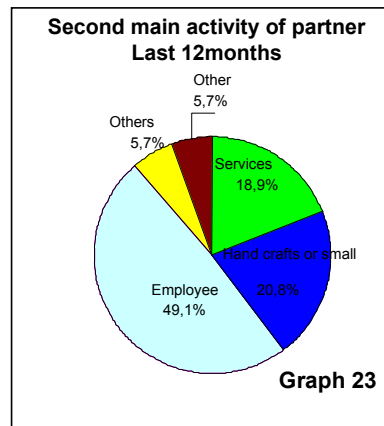
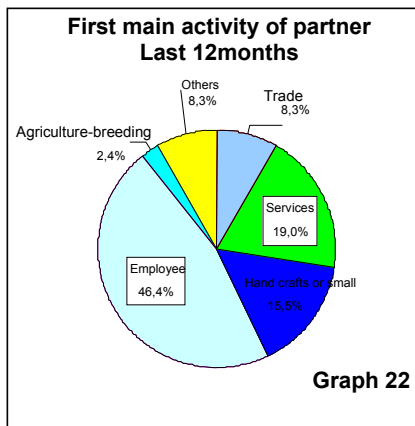


74.8% of the households activities are outside home ones (graph 18). Only 39.9% of the activities are formally registered.

56% of the activities are less than 5 years old. 23.2% are between 6 and 10 years old. 20.7% are more than 10 years old.

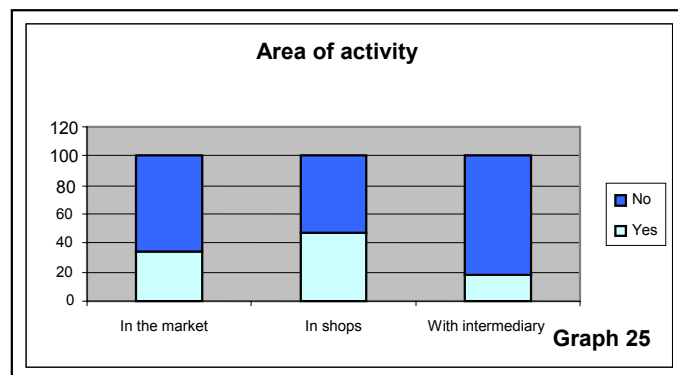
The households seem to like their current activities since 54.8% of them are not willing to start a new activity (graph 21).

3.2.2. Activities of other members of the HH



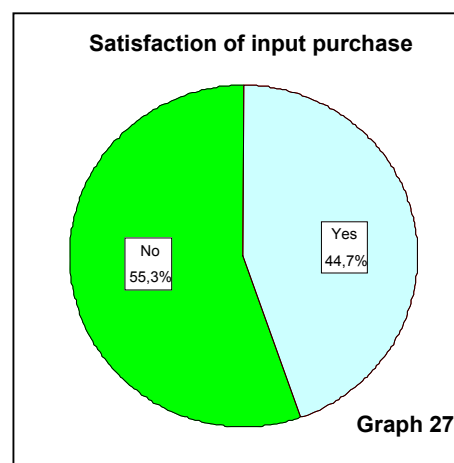
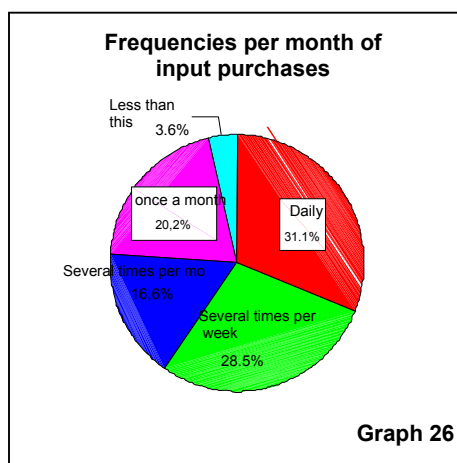
The first main activity of the respondents' partners is "employee" (46.4%), The second main activity is hand craft (20%) and the third main activities are services (20%).

3.2.3. Activities characteristics.

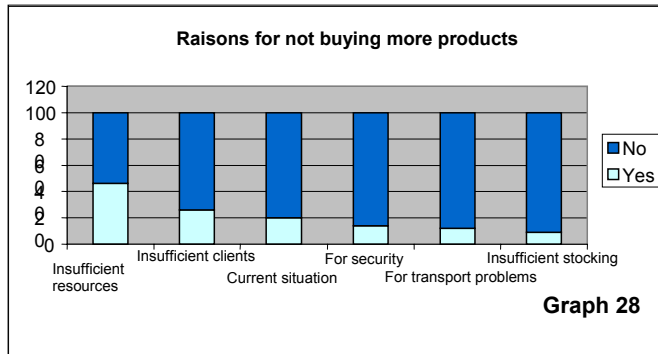


47% of the respondents sell their products and services in shops. Only 34% of them sell their products in the market.

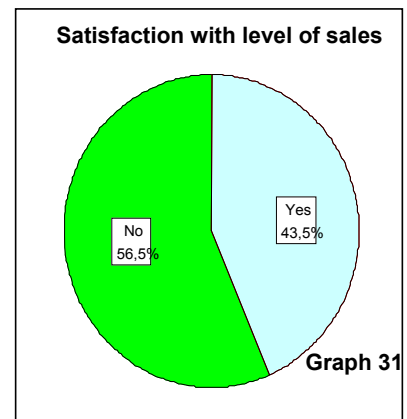
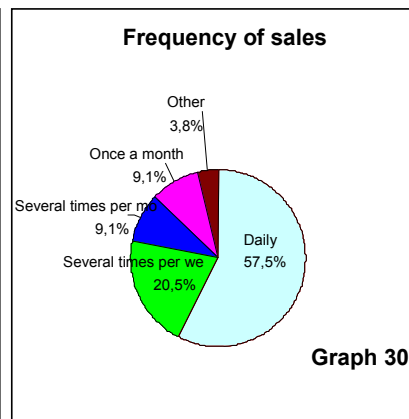
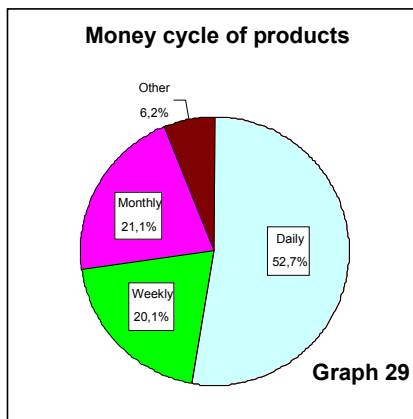
The overwhelming majority of the UNRWA borrowers sell their products and services without any intermediary (82%).



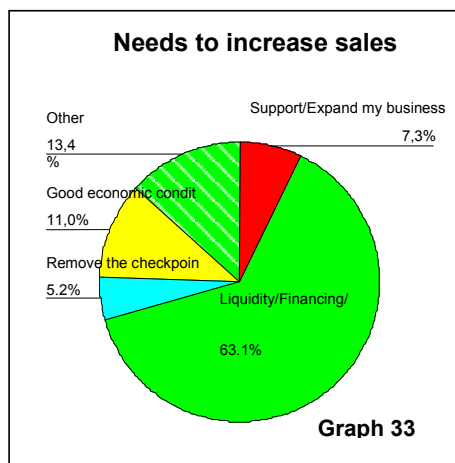
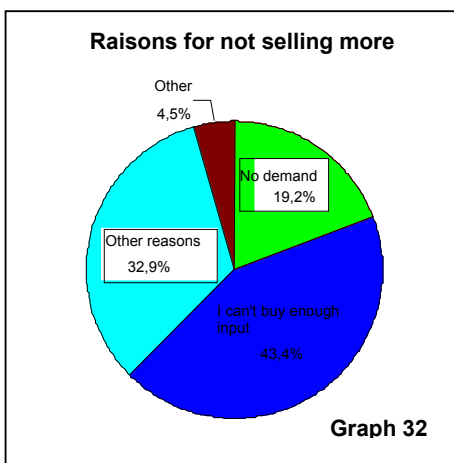
Most of the respondents purchase their input daily (31%). 28.5% purchase their input several times per week while 20.2% shop once a month. From the graph 27, 55% of the respondents are not satisfied with the input purchase.



The main reason evocated by the borrowers for not buying more products is the insufficient resources (46%). The second reason which is: insufficient number of clients is evocated by 26% of the respondents. The rest of the reasons are hierarchically, the “security reason”, the “transport problems” and the “insufficient stocking area”.



The money cycle is mostly daily (52%), monthly (21%) and weekly (20%). The frequency of the UNRWA clients' sales is daily (57.5%). 20.5% of the respondents sell several times per week. The analysis of the graph 31 shows that almost 60% of the clients of UNRWA are not satisfied with the level of their sales.



According to 43.4% of the UNRWA clients; the main reason of not selling more is that they can't buy enough input. 19.2% declare that it's because of non existence of demand.

To increase their sales, 63% of the clients need liquidity/financing and capital increase, 11% expect good economic condition, 7.3% need support for their business and 5.2% ask for the disappearance of the checkpoints.

3.2.4. Profits by type of activity and localization

3.2.4.1 Monthly profit of the clients (OLS method)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
Intercept	3265.638	756.0061	4.319592	0.0000
West Bank	934.2778	808.6701	1.155326	0.2490
Home based activities	-857.4961	824.6015	-1.039892	0.2993
Non registered activities	-1723.347	776.7988	-2.218524	0.0274
R-squared	0.068555	Included observations	268	

As these regression results show, the mean monthly profit of UNRWA clients in Gaza is about 3265 NIS. That of the clients in West bank whose activities are home based is about the same since the corresponding variable is not statistically significant.

On the other hand, we can observe that the monthly profit of the non registered activities in comparison to the registered ones, are lower for about 1723 NIS.

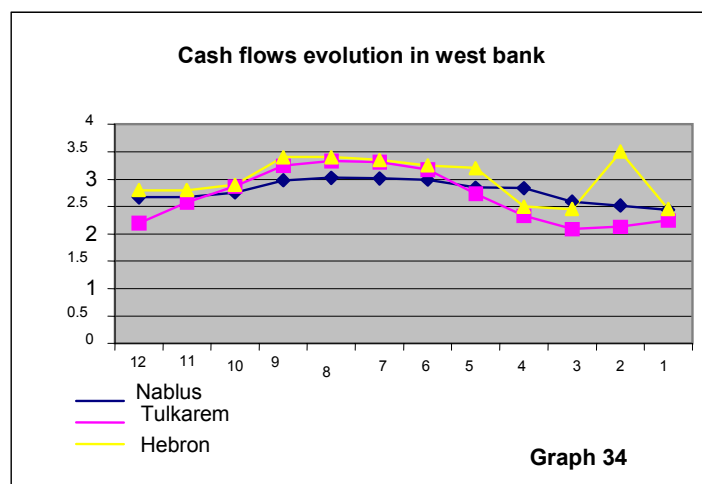
3.2.4.2 Monthly profit in relation to the first main activities of the clients (OLS method)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
Intercept	2473.000	408.4498	6.054599	0.0000
Service	-543.1370	713.8874	-0.760816	0.4474
Agriculture breeding	-1397.400	1080.657	-1.293103	0.1970
Handcraft	-944.6667	1000.494	-0.944201	0.3459
Employee	7427.000	1934.370	3.839493	0.0002
R-squared	0.063379	Included observations	285	

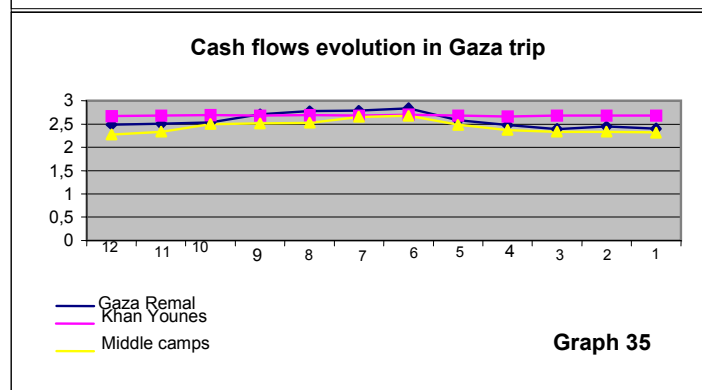
The above table shows that the mean monthly profit of UNRWA client whose first main activities are trade is about 2473 NIS. That of the clients whose first main activities are services, agriculture breeding and handcraft is about the same since the corresponding variables are not statistically significant.

Only the clients whose first main activities is “employee” have on average a higher monthly profit equal to about 9900 NIS.

3.2.5. Seasonality of activities



Graph 34



Graph 35

The evolution of the UNRWA clients ‘activities cash flows in the six areas has the same trend all along the year. The lowest cash flow period is in December and the highest is from May until September.

In west bank, the highest average cash flow is in Hebron all along the year apart from March and April where Nablus has the highest cash flow (graph 34).

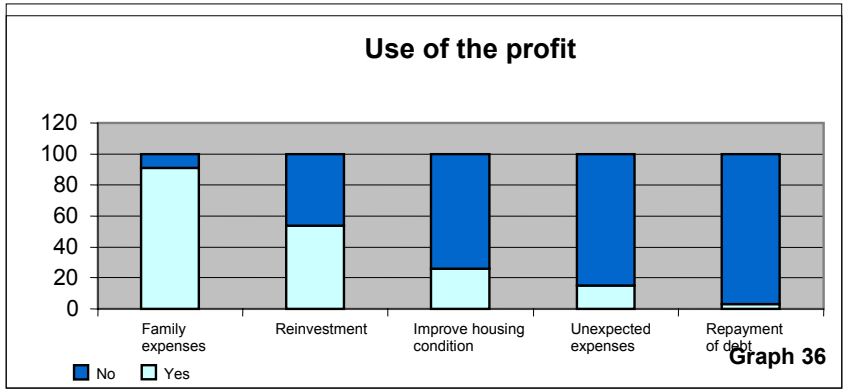
In Gaza Strip, the highest average cash flow is in Khan Younis during the years (graph 35).

4. Evaluation results on the impact of the participation in the program

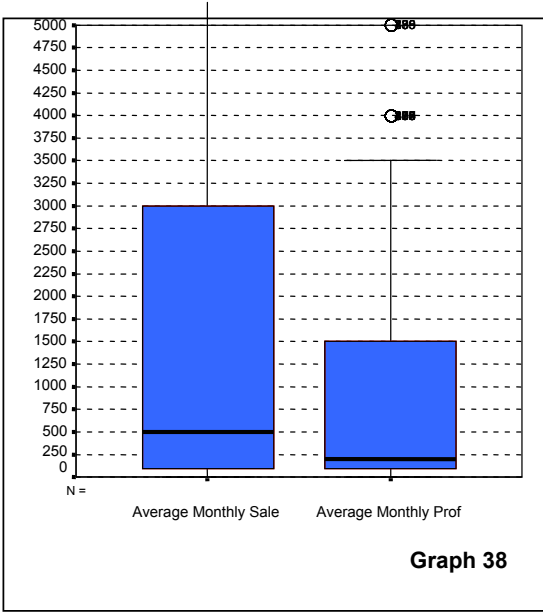
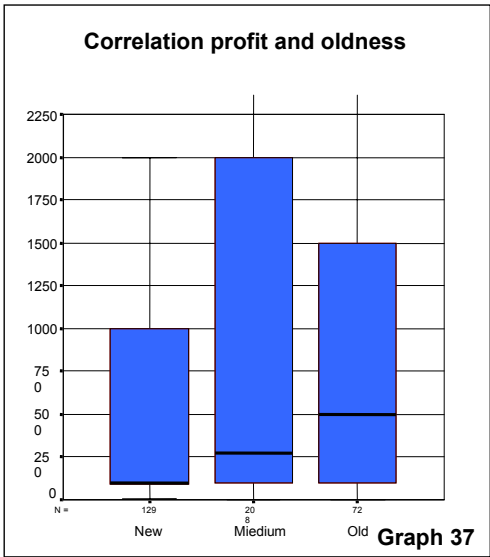
The goal of this section is to present the results of the analysis of the impact of the participation in the program: Comparison between new clients, medium clients, old clients and the impact of the duration of participation in the UNRWA program.

4.1 Impact on the economic activity

4.1.1 Profits



From the above graph, 91% of the UNRWA clients use a part of their profit to face family expenses. 54% of the clients use a part of their profit for reinvestment and 26 % improve their housing conditions with the profits they make.



From the graph 37, the profits are significantly correlated to the oldness of the clients. The global sample shows that the old clients have the highest monthly median profits (500 NIS). This median decreases to 250 NIS for the medium clients and to 125 NIS for the new clients.

There is thus a positive relation between the level of participation in the program and the profits of the microentrepreneurs.

In addition , the graph 38 shows that 50% of the interviewees sell in average 500 NIS and gain monthly 250 NIS. 25% make on average monthly sale between 500 and 3000 NIS with a profit between 250 and 1,500 NIS.

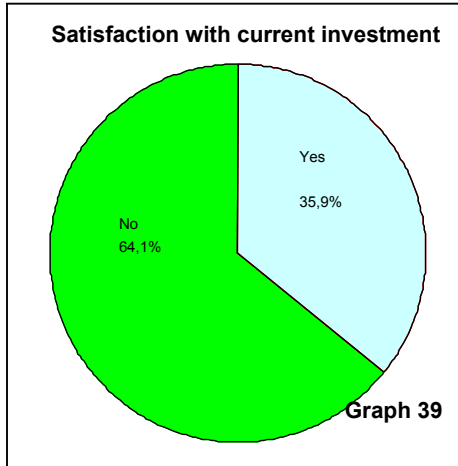
Only 25% of our sample makes more than 1,500 NIS of monthly profit.

From the econometric analysis of the impact of the UNRWA program on the monthly sales and profit, we find that there is a significant difference between male and female. Actually, males make on average about 1496 NIS less profit and about 4611 less sales than female. (See the annex). However, since the variables related to duration (old, medium, old) are not statistically significant, we can say that the mean monthly profit of all the clients are about the same.

4.1.2 Investment

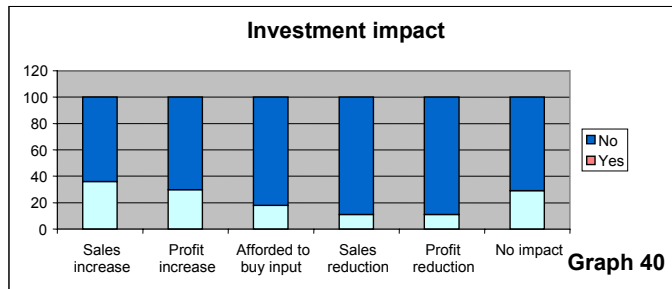
The investment of the year before the survey was mainly identified in stock and input (30%). Then follow the investments in machine/equipment (20%) and in shop/premises (10%).

In terms of amount invested monthly, one can observe on average 45,000 NIS for shop premise, 35,000 NIS for stock and input, 10,000 NIS for machine and equipment and 2,500 for livestock.



More than 64% of the respondents are not satisfy with their current investment.

Graph 39



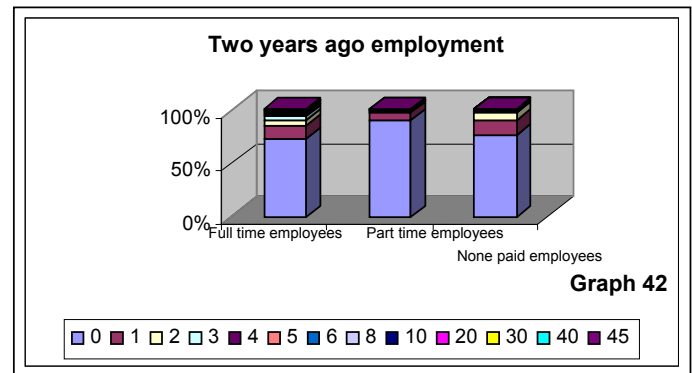
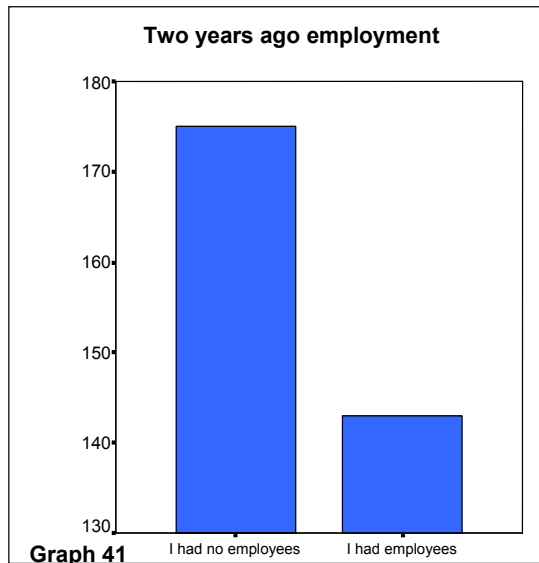
Graph 40

The analysis of the investment impact shows that 71% of the borrowers noticed an impact on their investment against 29% who didn't. Coming to the area of the impact, 36% of the respondents have noticed an increase in their sales and only 30% of them noticed the increase of their profit.

On the other hand, 11% of the clients had faced a decrease of their sales and of their profit.

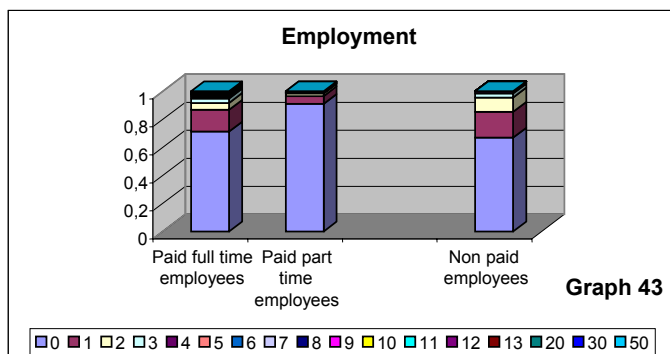
The data regression shows the significance of the following variables (Drop out, gender and region). The interpretation of the results shows that the average current investment of the drop out is lower than that of the active clients. The west bank region has in average a higher current investment in comparison to Gaza Strip. Males on the other hand have less current investment in comparison to the females.

4.1.3 Employment of the microentrepreneurs



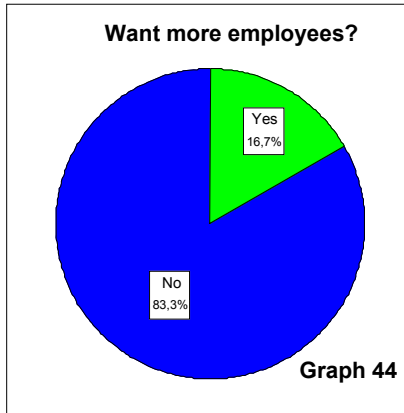
The level of employment two year ago does not change in comparison to the current situation. Almost 60% of the respondents did not have any employee two years ago (Graph 41).

The proportion of the respondents who have employees decreases with the increase of the number of employees (Graph 42). In other words, the number of microenterprises employing for example ten persons is less than the number of microenterprises employing one person.



On average, more than 60% of the respondents are self-employed without any other employees. About 15% employ one paid full time employee, 5% employ one paid part time employee against 18% who employ one non paid employee.

Ten percent of the interviewees employ 2 non paid employees. 4% employ 2 paid full time employees and 2% employ 2 paid part time employees.

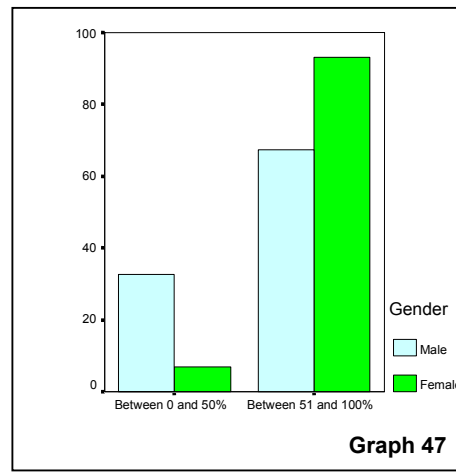
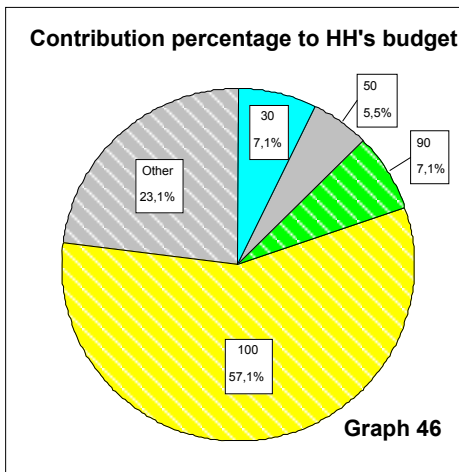


Most of the respondents don't want to employ more employees (graph 44). The main reason for not hiring more employees is that the microentrepreneurs assume they don't have sufficient income and also the salary costs are very high (graph 45).

The probit analysis of the impact on employment shows that the probability of a drop out to hire an employee is less than the probability of an active client to hire an employee. (See the annex)

4.2. Impact on the household

4.2.1 Contribution in the household's budget



In general, 57.1% of the respondents declare that they participate up to 100% in the household expenditure. 7.1% of the respondents contribute up to 90% in the household expenditure and 5.5% contribute up to 50% of the expenses (Graph.46)

From the graph 47, one can see that there are more males than females financing up to 50% of the household's budget. However, between 51and 100% of contribution, there are more female than male.

The results from data regression show the following significant variables (Age, Gender, marital status, oldness of the client activity and the wealth of the client three years ago). From these results, we can see that, on average, when the clients' activities are old (more than 10 years), their contribution in the household budget is important. We also observe that the male contribute 32% less than female. Non married clients also contribute 13% less than the married person in the household budget.

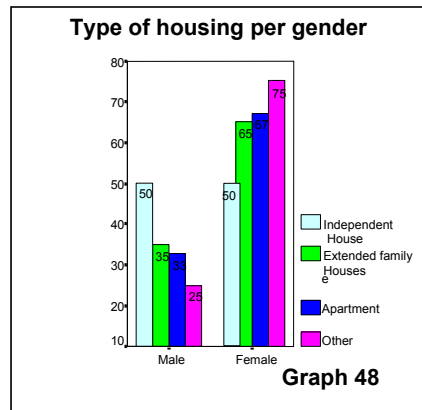
4.2.2 Monthly expenses

The median amount spent monthly by the household for their food is 1000 NIS. It is followed by the “current expenses” which cost almost 250 NIS. The median amounts of the remaining expenses are less than 250 NIS.

There is not any statistically speaking any difference in the total amount spent monthly by the active and the non active clients. The mean amount spent is about 10,108 NIS for both the active and the former clients.

The only difference one can notice is that the mean amount spent by the client in Gaza is less for about 6,094 NIS in comparison to those from West bank. (See annex)

4.2.3 Housing conditions



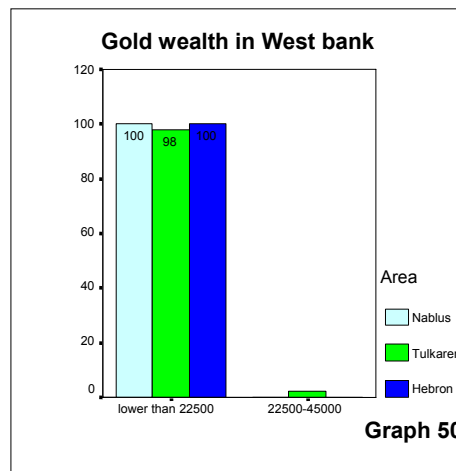
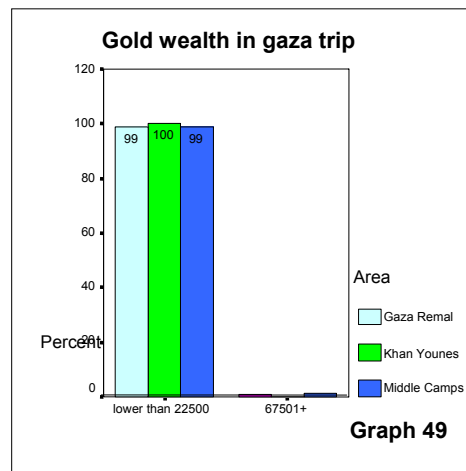
We can observe that when one considers only the type of housing of the respondents, the females live in better conditions than male because more than 50% of the females live in extended family houses and apartments.

In Gaza Strip, on average, people living in Gaza Remal have better housing condition than those who are in Khan Younis and Middle camps. However there are more persons in Khan Younis who live in independent houses than in Gaza Remal and in Middle camps.

In West bank, the respondents from Nablus are in better housing condition than those in Tulkarem and Hebron.

4.2.4 Assets detention

The estimated gold wealth of the respondents is lower than 22,500 NIS for almost 100% of them in the two regions studied (graphs 49 and 50).

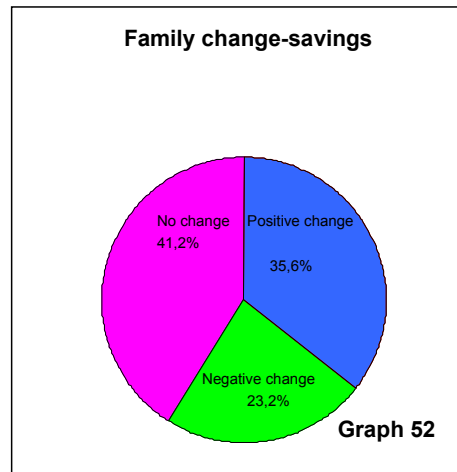
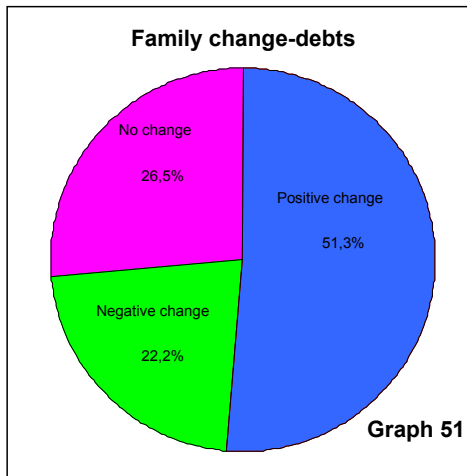


From the regression of the current wealth in relation to the characteristics of the clients and their participation in the program, we can observe that there are not any significant variables that allow efficient interpretation. (See Annex)

However, the probit estimation shows that the probability of a client to be rich now is higher when he was rich three years before than the probability of the moderate clients and than the probability of the

poor clients (See Annex). The participation variables are not statistically significant to allow any interpretation.

4.2.5 Savings and debts



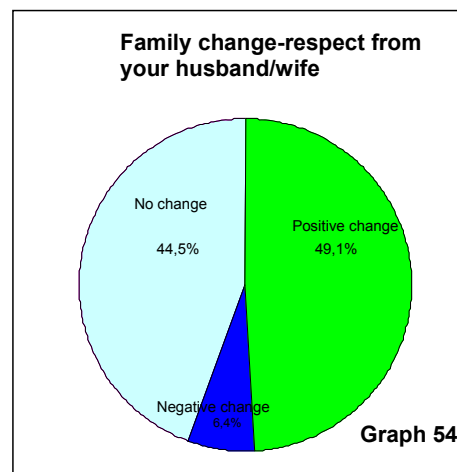
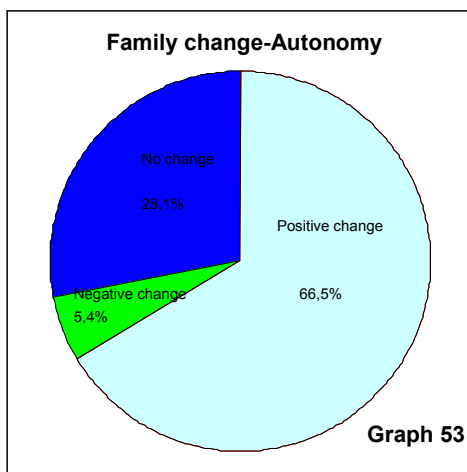
The majority of the borrowers find that they have a positive change on their debts while 22.2% have a negative change on their debts.

Only 35.6% of the borrowers declare that they increase their savings after they have become UNRWA members. 41.2% didn't find any change on their savings and 23.2% noticed a reduction of their savings.

The probit analysis on savings and debts allow us to estimate the probability of a UNRWA client having a positive change in his savings and debts. The results show that the probability of a new client and a drop out to have a positive change in his savings and his debts is higher than the medium clients. The variable of the old clients is not significant and cannot allow any interpretation.

4.3. Impact Perception

4.3.1 Intangible indicators

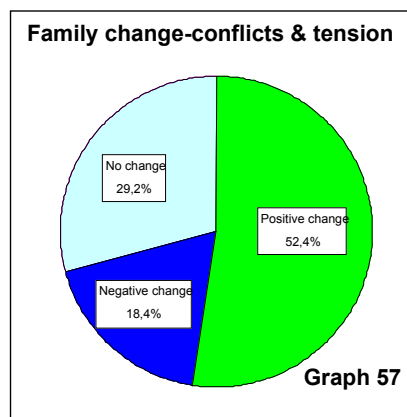
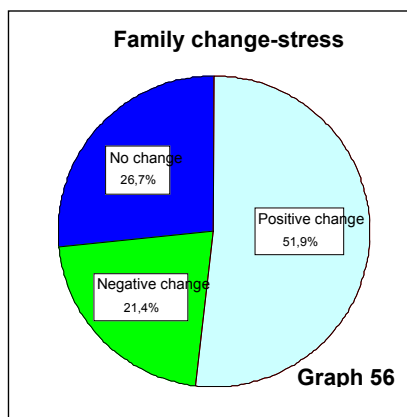
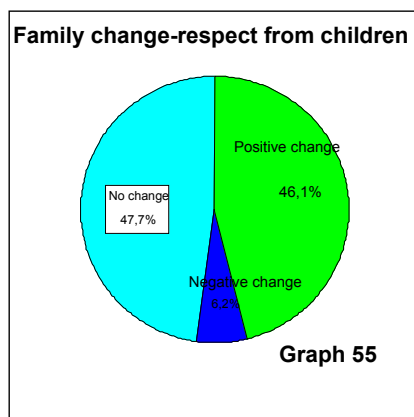


To the question what has been changed in their family since they have become UNRWA clients in relation to their autonomy, 66.5% said that they have noticed a positive change and only 5.4% said that the change in their autonomy has been negative.

From the graph 54, we can read that for 49.1% of the microentrepreneurs, there has been a positive change in relation to the respect from their partner since they have become UNRWA clients.

44.5% didn't notice any change in the way they are treated by their partners. At the same time 6.4% of the clients think they are less respected by their partners since they have become UNRWA clients.

From the data regression, the probability of a client to notice a positive change in his autonomy is very high when he stays longer in the program. The longer is the participation in the program, the more autonomous the client is likely to become. The client is likely to be also more respected by his or her partner when he stays longer in the program (See Annex).



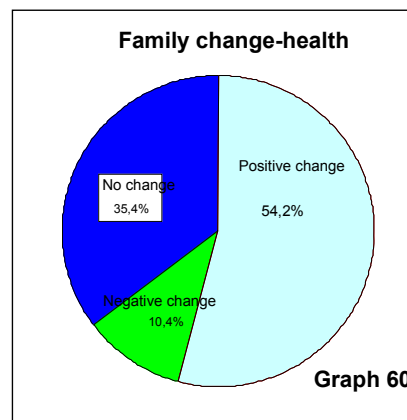
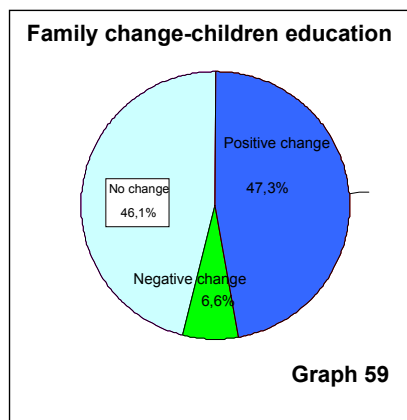
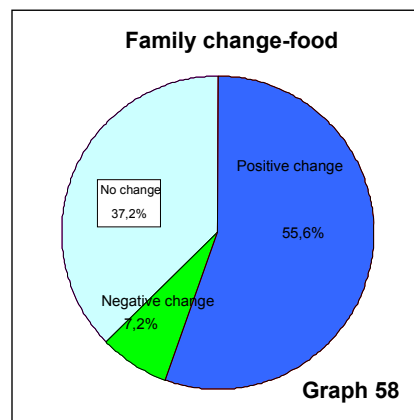
The majority of the respondents think there isn't any change in the way they are estimated by their children. However, 46.1% of them think their children respect them more than before they started benefiting from the UNRWA loans.

The probit estimation shows that there is a correlation between the probabilities of having a positive change in the children behaviour toward their parents and the participation in the program. The longer is the client's participation in the program; the most likely he will be respected by his children.

In relation to stress, most of the borrowers consider UNRWA program as positive in the reduction of stress. 21.4% of the respondents think they are more stressed than in their previous situation.

The analysis of the result of the impact of the loan on the conflicts and tension in the borrowers' family shows that there is a positive change for 52.4% , no change for 29.2% and a negative change for 18.4%.

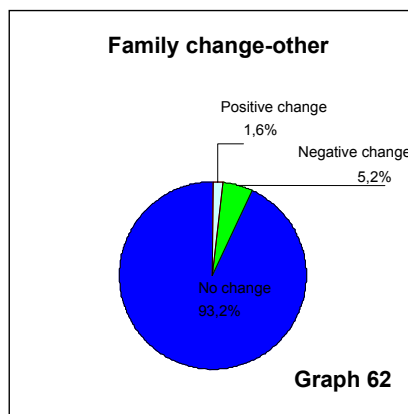
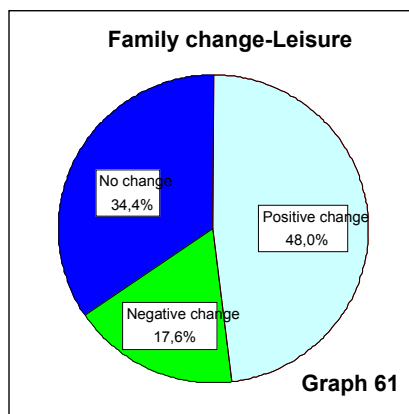
4.3.2 Tangible indicators



The microfinance program of UNRWA has a positive impact on food conditions for 55.6% of its borrowers. Only 7.2% have noticed a negative impact of the program on their food condition. The probit analysis shows that the probability of a medium client to have a positive change in his food conditions is slightly higher than the old clients (See annex).

From the graph 69, the impact of UNRWA program on the children education is positive for 47.3% and negative for 6.6%. The data regression shows that when the participation in the program is long the client is likely to have a positive change in his children education.

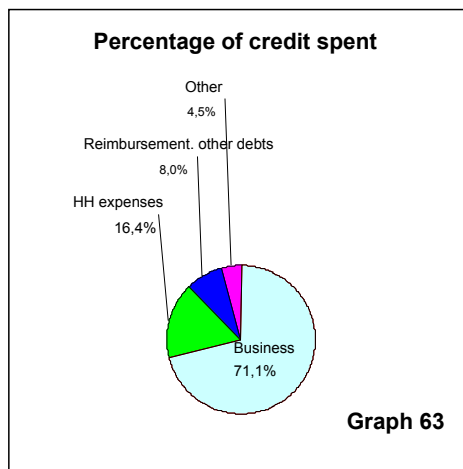
In relation to health condition, there is a positive change for 54.2% of the borrowers, no change for 35.4% and negative change for 10.4%. The probit analysis shows here also the importance of the participation in the positive change on the health conditions. And the results show that it is obvious that the clients who are at present rich are likely to have a positive change in their health condition.



48% of the borrowers' family increase their leisure after they became UNRWA clients while 17.6% notice a reduction in their leisure. These results are confirmed by our probit estimation.

5. Financial services use and access

5.1. Credit



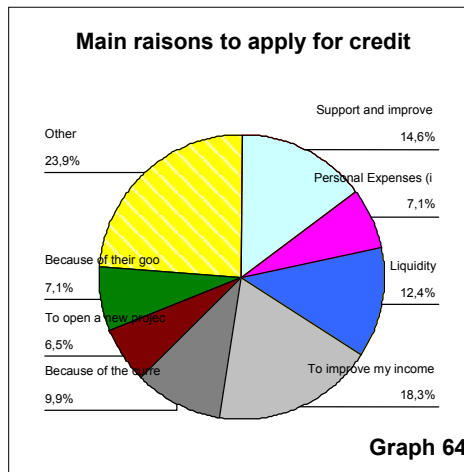
In Gaza Strip, there are two groups of borrowers: Solidarity lending groups (SLC) and individual lending (MEC).

66% of the borrowers from the sample in Middle camps are group borrowers and 34% individual borrowers.

In Khan Younes there are 58 % of group borrowers against 54% in Gaza Remal.

The majority of the borrowers use their loans to reinforce their business. 16,4% use the loan to pays their household expenses and 8% use it to pay others debts they take somewhere else.

5.1.1 Evaluation of demand

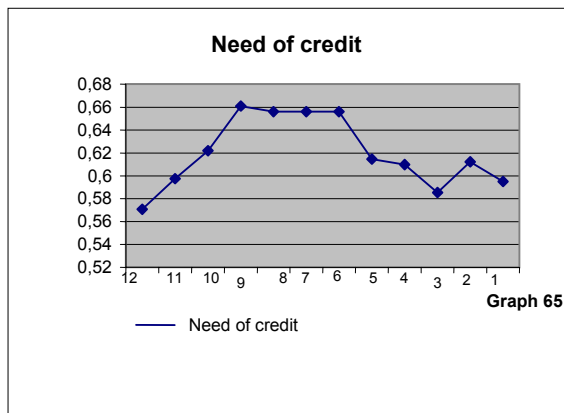


There are several reasons to applying for UNRWA credit.

18.8% of the borrowers apply for UNRWA credit to improve their income.

14.6% want credit to support and improve their business.

12.4% increase their liquidity with UNRWA loans.



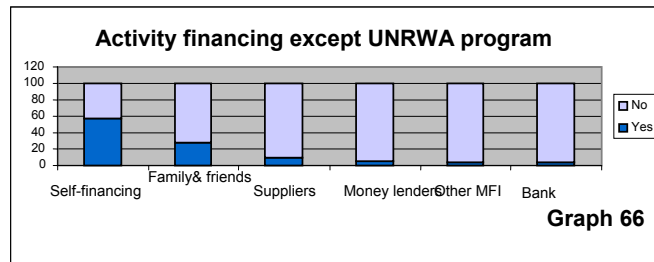
As one should expect, in relation to the seasonality of their activities' cash flow the majority of UNRWA clients express the need for a credit from end April, beginning May till September (graph 70).

According to the UNRWA clients the loan amount that they would need to finance their activities is situated between 1,200NIS and 1,000,000 NIS.

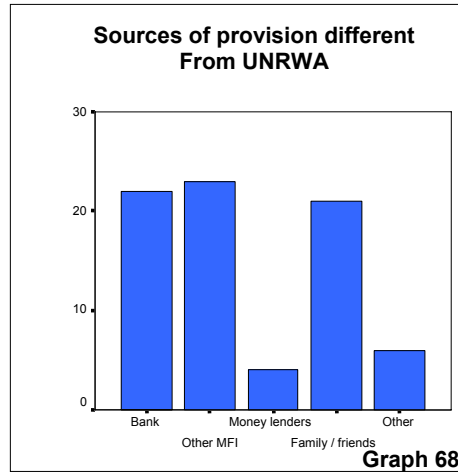
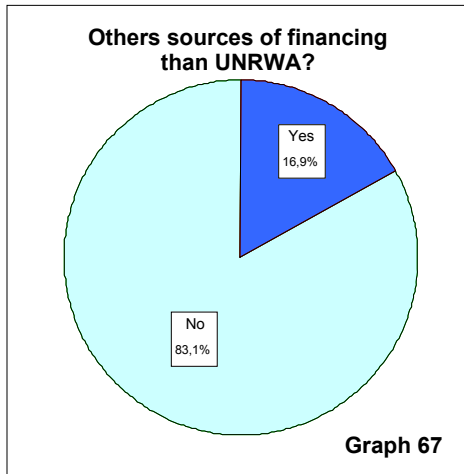
The data regression on the loan amount needed by the clients, shows that the new clients ask on average for 24,940 NIS, the medium clients ask for 44,540 NIS and the old clients ask for 19,347

NIS. The clients who are not educated asked on average for 7,010 NIS while the educated clients are expecting to be given 44,540 NIS (See annex).

5.1.2 Sources of financing activities

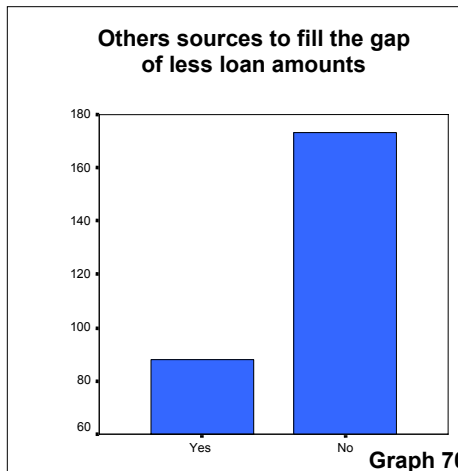
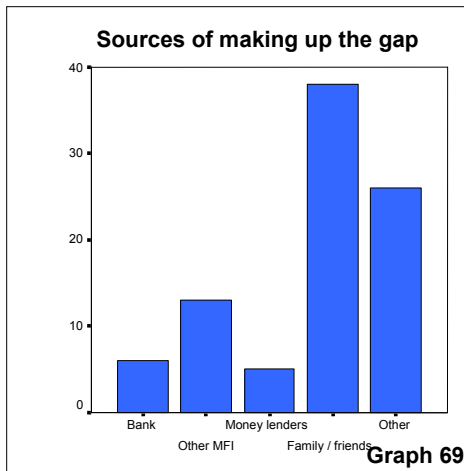


The main source of financing the microentrepreneurs' activities except the UNRWA program is the self-financing. Actually, 57% of the respondents declared that they self finance their activities. " Family & friends" is quoted as the second source of financing by 28% of the respondents. 9% of the respondents finance their activities through the suppliers. Less than 5% of them are financed by money lenders, other MFI and by banks



During the last two years, 83.1% of the clients did not use any other source of financing their activities different from UNRWA.

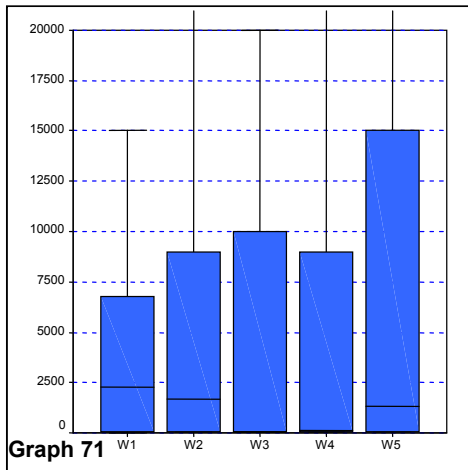
Among the 16.9% of the clients who had other sources of financing their activities, 23% got loans from other MFI, 22% from banks, 21% from their family or friends and 4% from money lenders.



For the borrowers who find the UNRWA loan amount too low in relation to their financial needs, only 33.7% can find other sources to make up the gap.

The main source for making up the gap of low loan amount is respectively, family or friends, other MFI, banks and money lender.

5.1.3 Credit and household wealth



There is not a clear relation between the household wealth and the amount of credit asked. The data regression does not show significant variables concerning the client wealth

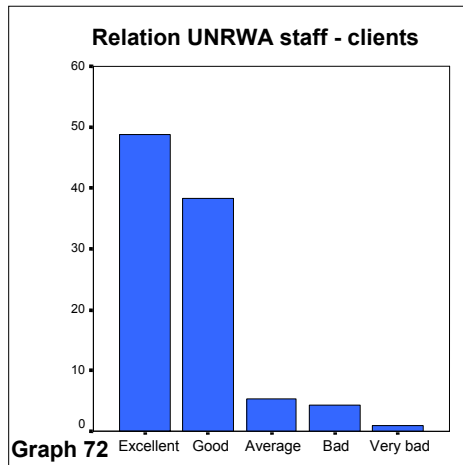
As mentioned above in the evaluation of demand section, one can also observe from the graph 71 that the poorest households (W1 and W2) ask for a higher median credit amount in comparison to the wealthiest (W4 and W5).

5.2. Clients satisfaction

The first thing that the clients of UNRWA like the most is the easiness of its credit procedure. They also like the fact that it is fast to get a loan at UNRWA and that the contract terms are easy and understandable. The second thing which is liked by the clients is the fact that there isn't any collateral and that there is guidance. Finally the third thing that the clients like the most about UNRWA products and services is the repayment period.

On the other hand, the respondents don't like the interest rates that UNRWA applies (38.7% of them). 18.8% of them consider the loan amount as insufficient. Only 16.9 % declare being satisfied with everything. 12.4% consider the repayment period as too short and 7.5% don't like the way UNRWA pushes for repayment.

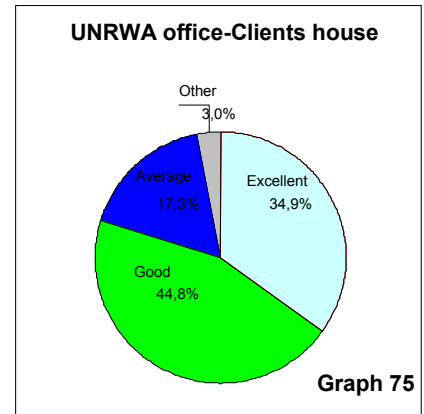
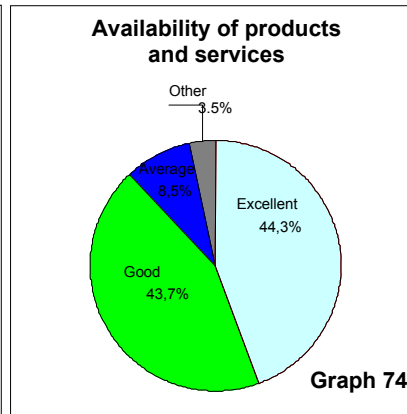
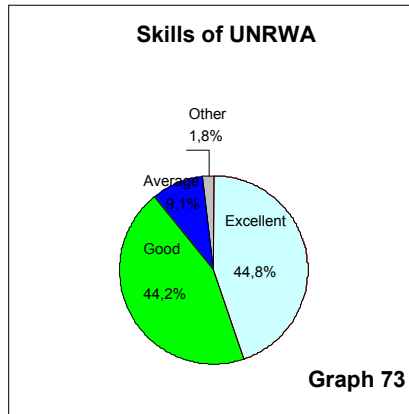
5.4. Relationship between UNRWA and its clients



Almost 50% of the respondents consider their relationship with UNRWA staff as excellent.

40% consider the relation as good and 5% think that their relation with the staff is bad

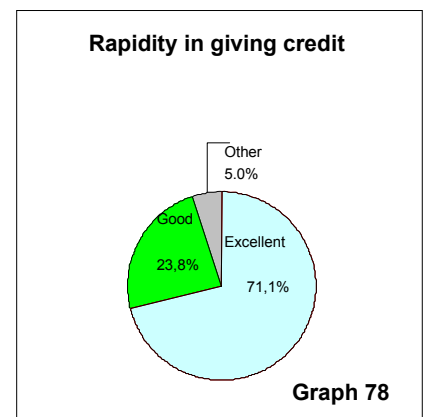
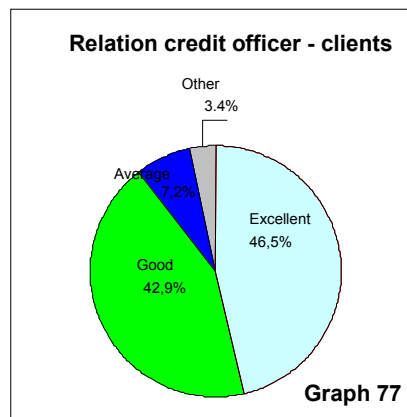
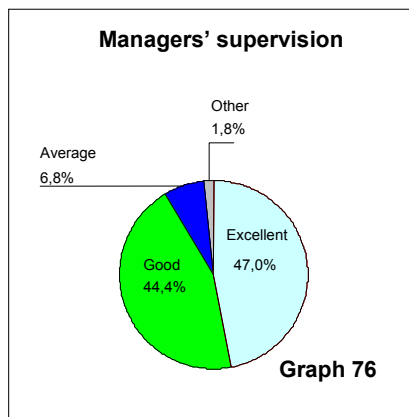
5.5. Clients perception on the UNRWA services and products



44.8% of the clients assume that the skills of UNRWA in relation to its products and services are excellent. For 44.2% of the clients, the skills are good.

The availability of UNRWA products and services is considered respectively by its clients as excellent (44.3%) and good (43.7%).

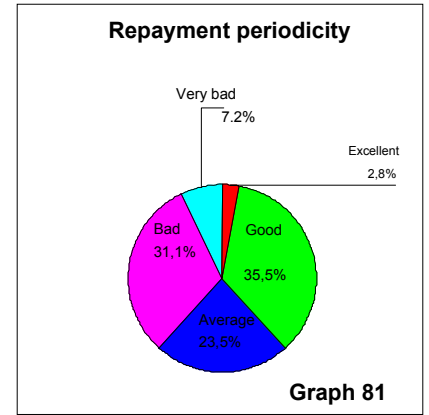
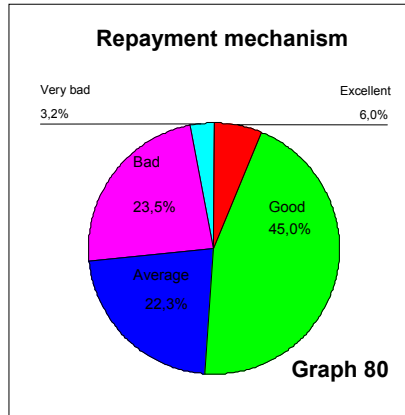
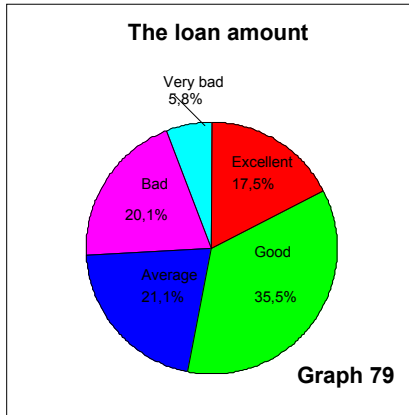
The location of the office of UNRWA in relation to its clients' houses is considered as good by 44.8% of its clients and excellent by 34.9% of them.



The managers' supervision of the activities of UNRWA is excellent for 47% of the respondents and good for 44.4%.

46.5% of the clients consider their relation with the credit officers as excellent and 42.2% evaluate their relation with the credit officers as just good.

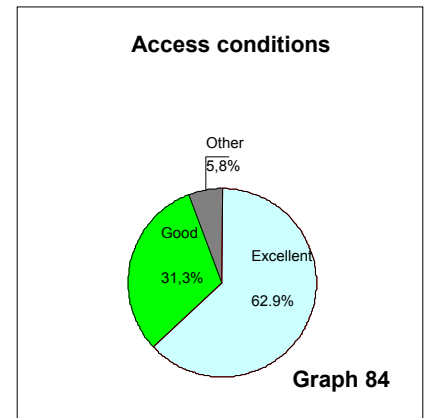
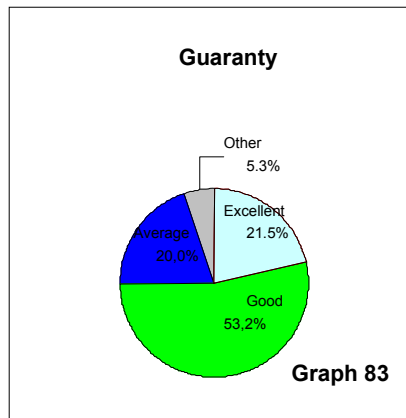
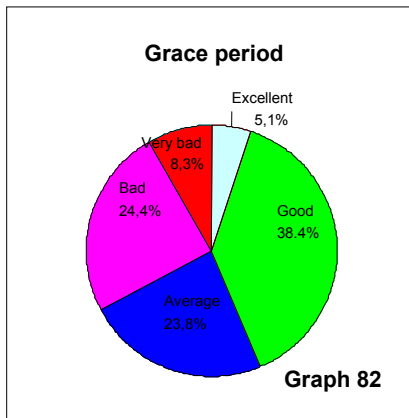
71.1% of the clients are very satisfied with the UNRWA rapidity of giving loans.



The loan amount is considered as excellent by only 17.5% of the borrowers. 35.5% of the respondents consider it as good enough and 20.1% consider it as bad.

23.5% of the borrowers consider the repayment mechanism as bad while 45% consider it as good.

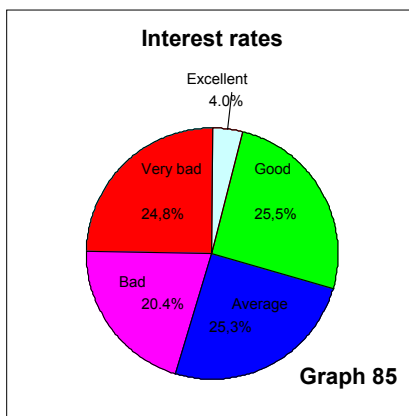
The repayment periodicity is bad for 31.1% of the borrowers, good for 35.5% and average for 23.5%.



The grace period given by UNRWA is considered as good by 38.8% of the borrowers and it's considered as bad by 24.4%.

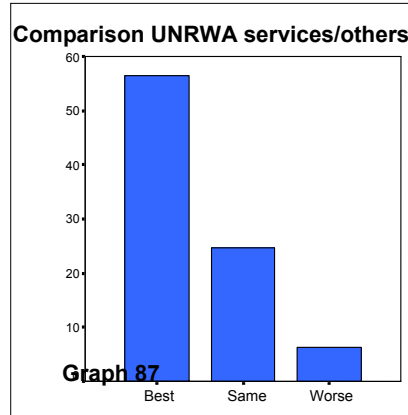
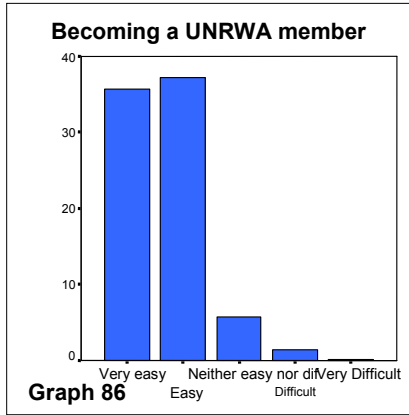
The majority of the borrowers (53.2%) are satisfied with the guaranty conditions of UNRWA. 21.5% of the borrowers consider the guaranty conditions as excellent.

The access conditions are also considered by almost all the borrowers as perfect.



The results on the analysis of the clients' perceptions of the interest rate are mitigated because 25.5% of the borrowers estimate the interest rates as good and 25.3% as average.

At the same time 24.8% of the borrowers consider the interest rate as very bad and 20.4% as bad.

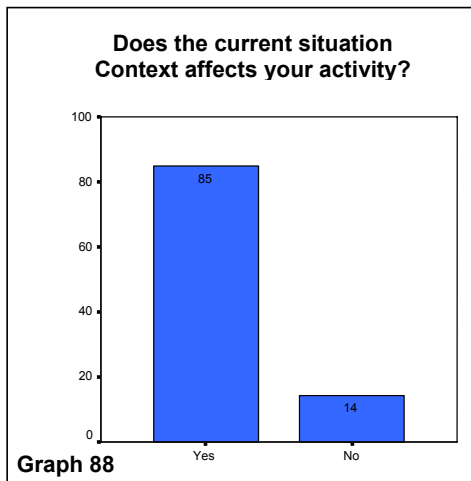


The majority of the clients of UNRWA think that it's easy or even very easy to become a member of UNRWA. A very few percentage estimate that it's difficult to become a member (less than 5%).

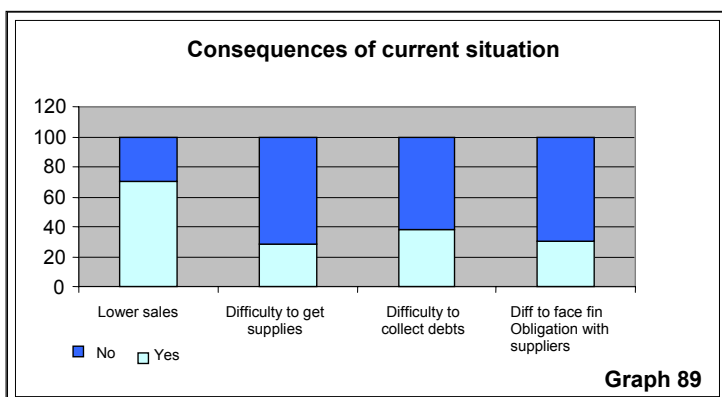
For more than 55% of the clients, the services of UNRWA are the best in comparison to others financial services providers. 25% of the clients consider the services of UNRWA and of its competitors as the same.

39% of the borrowers think that nothing would have changed in their business if UNRWA wouldn't have existed. 30% think that they would not have invested and 14% recognised that they would have stopped their business without UNRWA products.

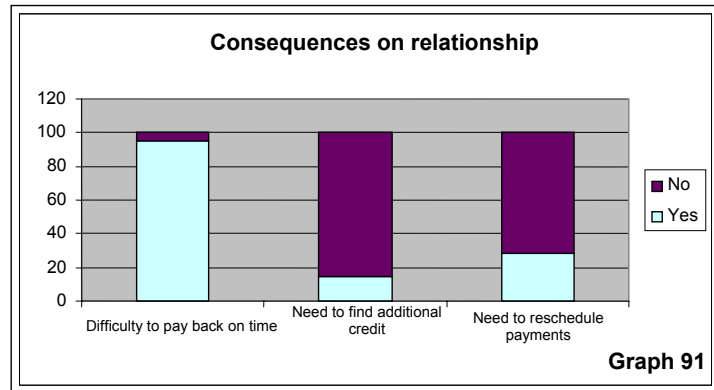
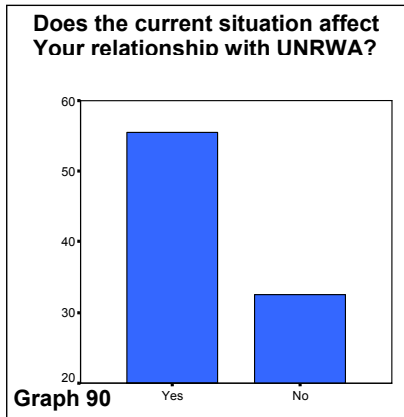
6. Coping Strategy – Context



85% of the microentrepreneurs declare that the current situation in Palestine affect their activities. However 14% don't think the situation has any influence on their activities.



For the majority of the respondents (70%) the current situation affects negatively their sales. 28% of the respondents declare that, apart from the sales decrease, they face difficulties in getting supplies. 38% have difficulty in collecting their debts from their own clients. Finally 30% of the respondents have difficulties to face financial obligations with their suppliers.



The majority of the respondents think that the current situation has an impact on their relationship with UNRWA.

Due to the current situation, the clients of UNRWA (95%) declare that they have difficulties to pay back on time. More over, 15% of the borrowers need to find additional credit to face the situation and 28% need a reschedule of their payments.

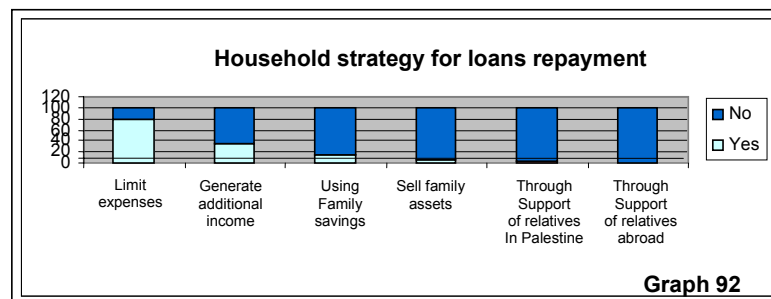
In the current situation, 55.3% of the borrowers consider the loans of UNRWA as inappropriate

For the respondents who think the loans are not appropriate, 70% would like a change in the amount of loans they receive. 64% would like some changes in the pay back periods, and 56% would like a change in the interest rate.

36% of the borrowers want a change in the grace period while 16% would enjoy the possibility of taking additional loans (see the graphs below)

6.1 Strategies to cope with the current situation

To answer the following question: “How do you adjust your activity to cope with the current situation?”, 64% of the respondents declared that they reduce their business purchases. 48% of the respondents said that another strategy is to reduce credit sales. For some borrowers (28%), delaying payment to their suppliers helps to face the current situation. Only 13% of the respondents reduce the number of their employees to solve the problem.

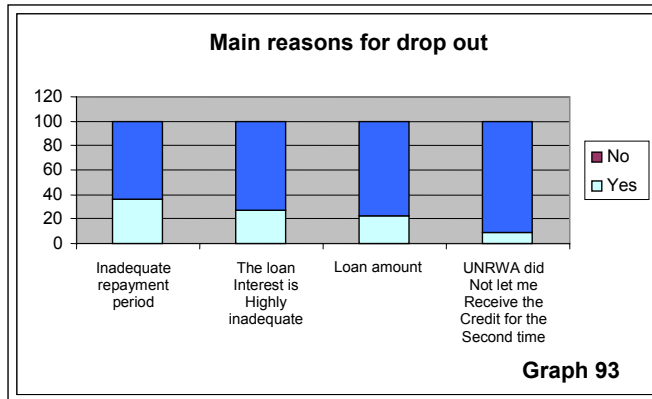


To repay the loans of UNRWA, 80% of the borrowers adjust their strategy at the household level by limiting their expenses. 34% of the respondents generate additional income in addition to the expenses limitation. Only 16% of the borrowers use their family savings for the same purpose.

The analysis of the alternative strategies shows that some clients borrow money from their family and relatives or from other MFI to repay UNRWA loans. Some of the respondents said that they also count on their partners salaries or collect old debts from their own clients.

7. Drop out clients

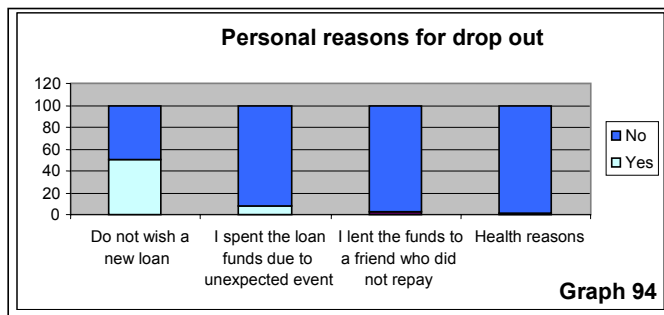
7.1 Institutional reasons



The former UNRWA clients gave several institutional reasons that explained why they don't benefit any more from UNRWA products and services. 36% of them find the UNRWA repayment period inadequate. 27% of the respondents find the loan interest too high. 23% of them find the loan amount inappropriate. Only 9% of the former clients quit UNRWA because UNRWA did not renew their credit.

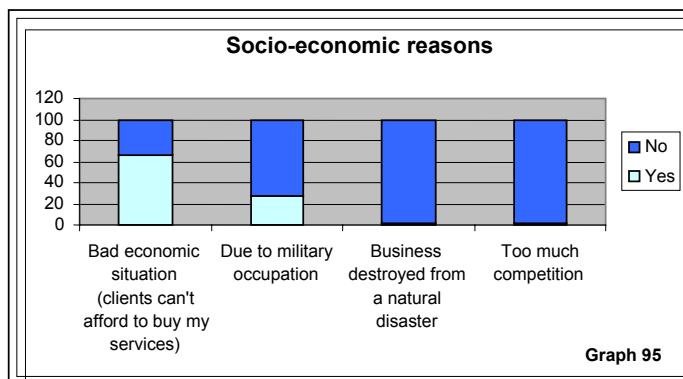
7.2 Personal reasons

Concerning the personal reasons for drop out, about 50% of the respondents did not wish a new loan and 8% spent their loans for unexpected events (see the graph below).



The other reason is the religion. Most of the borrowers who pointed this reason said that interest rate on loans is prohibited by the religion. The last reason is the fact that after one loan, the borrowers did not need any further loan.

7.3 Socio-economic reasons

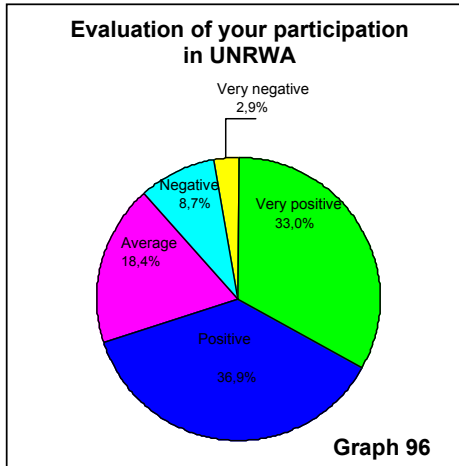


66% of the drop outs indicated that the bad economic situation in the country is the socio-economic reason for dropping out. Their clients could not afford to buy their products or services. For 28% of the former clients, the military occupation was the handicap of their development.

In addition, 41% of the former group borrowers who responded quitted the program because their group loan broke out.

Apart from the political situation and the religion, one of the other reasons of dropping out of the program is the incapability of the borrower to repay regularly their loans. Some of the drop outs stopped taking loan because their husband/partner found a work, or because their project has failed or because UNRWA refused to grant them a new loan.

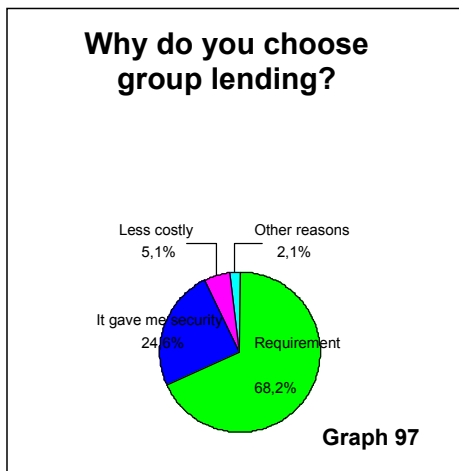
7.4 Participation evaluation



Most of the former clients of UNRWA found their participation in the program as very positive (33%) or just positive (36.9%)

For 8.7% and 2.9%, their participation in the program was respectively negative and very negative.

8. Solidarity group clients

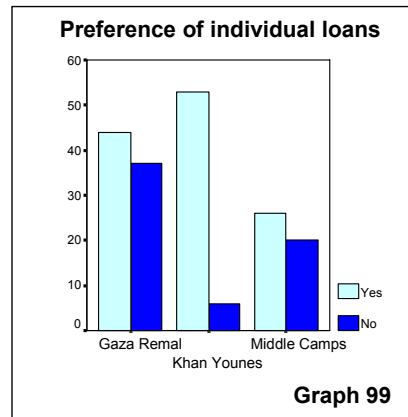
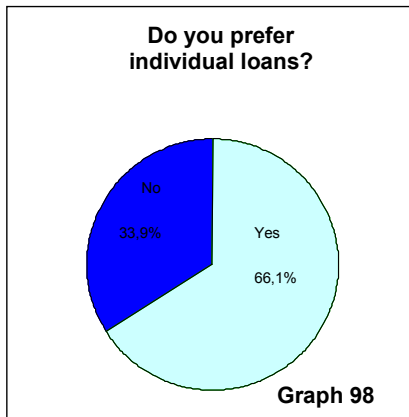


For the overwhelming majority (68.2%) of the borrowers of UNRWA, they choose to borrow through the group lending methodology because it's the only way they could get a loan.

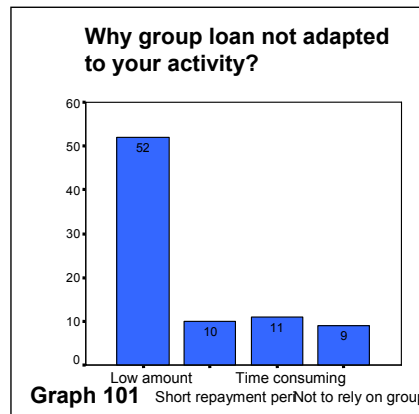
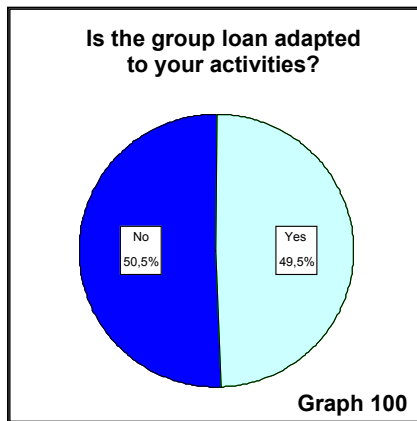
However, 24.6% of the respondents think the group lending gave them security while 2.1% choose the group lending because it was less costly.

In Gaza Remal and Middle camps, most of the borrowers are in credit group because UNRWA asked them.

On the other hand, in Khan Younes, the main reason evocated by the borrowers for being in credit groups is the security the group lending gave them in the beginning.

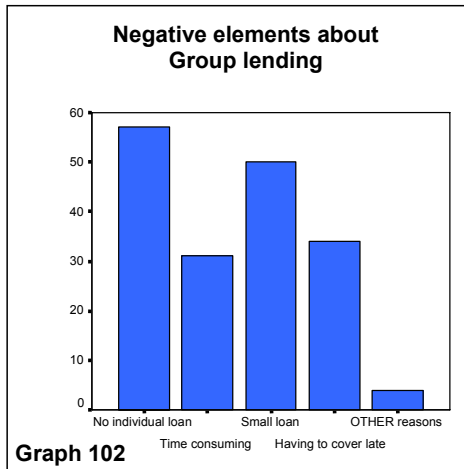


The majority of the group borrowers (66.1%) express their willingness to borrow individually against 33.9% who want to remain in the group lending methodology. In the three areas in Gaza Strip, microentrepreneurs prefer individual loans. For those who prefer individual loans (66.1%), their reasons are hierarchically, the easiness to manage individual loans, the fact that the loan amount is higher than in the groups and the fact that the borrowers don't like groups.



For 50.5% of the solidarity group clients, the group loans are not adapted to their activity while it's appropriate for 49.5% of clients.

The main reasons that explain why the group loans are not adapted to the borrowers activities are that the loan amounts seem to be too low, the group loan consumes too much time and that the repayment period is too short.



According to the respondents, the positive elements about the group lending is first of all, learning to deal with loan, secondly, having a first loan, thirdly, starting small, fourthly, the solidarity among group members, fifthly, making new contacts and finally, learning new things.

The negative things pointed out by the solidarity group clients are, first, no possibility of having an individual loan, second, the loan amounts are too small, third, having to cover late amounts for other group members and finally the time consuming.

9. Annex

9.1 Assets detention index

The specific index method, developed by Filmer and Pritchett (World Bank), is constituted of the following components:

$$Ai = f_1 \times (aj_1 - a_1)/(s_1) + fn \times (aj_n - a_n)/(s_n)$$

Where f_1 is the factorial score of the first asset, aj_1 is the value j of the first asset for the household and a_1 is the mean and standard deviation of the first asset across the all sample and s_1 its standard deviation.

Each household receives a score relative to the amount and nature of assets owned. The score is then divided in 5 quintiles (5 groups of equal size). Wealth 1 is the poorest and Wealth 5 is the richest.

9.2 Results charts

9.2.1 Regression method: Ordinary Least Square (OLS)

Where * indicates significance at 10%, ** indicates 5% and *** indicates 1%

Dependant variables →	Loan needed	Food expenditure
Variable	Coefficient	Coefficient
Intercept	44540.82 (1.262751)	3.501.012 (1.881.427)*
New Clients	-19600.27 (-2.672876)***	-2.487.355 (-0.218590)
Old Clients	-25193.10 (-1.762682)**	3.809.430 (0.033885)
Drop out	3536.632 (0.174282)	-6.839.151 (-0.707245)
West Bank	-2268.997 (-0.268132)	4.039.877 (3.785.972)***
Age	731.5258 (1.240828)	1.878.692 (3.598.286)***
Male	1405.747 (0.094076)	-3.340.707 (-4.263.588)***
Non married clients	4290.313 (0.250002)	4.950.665 (0.512562)
Non Educated clients	-37530.00 (-1.899200)*	-2.153.277 (-1.534.077)
more than 10 years activity	-11513.38 (-1.391881)	1.191.286 (1.454.057)
Current poor Clients	-27384.98 (-0.814902)	3.411.669 (0.338180)
Current rich clients	-7007.862 (-0.295818)	1.385.569 (1.447.401)
Three years ago poor clients	-11968.90 (-0.417349)	1.816.772 (0.178921)
Three years ago rich clients	-34431.98 (-1.714919)*	2.534.589 0.264655
R-squared	0.050092	0.228511
Included observations:	248	482

Dependant variables →	Monthly profit	Contribution in Budget	Investment in Stock
Variable	Coefficient	Coefficient	Coefficient
Intercept	1906.316 (2.159230)**	83.93552 (16.94440)***	-1925.700 (-0.188481)
New Clients	-725.9988 (-1.303225)	1.658206 (0.555094)	8898.977 (1.012629)
Old Clients	218.6275 (0.238685)	-5.982113 (-1.446036)	-1458.971 (-0.262440)
Drop out	408.4519 (0.318946)	-2.392721 (-0.746662)	-8123.674 (-1.705724)**
West Bank	1376.849 (1.628886)	0.838333 (0.342273)	11671.09 (1.888654)**
Age	4.520979 (0.202867)	0.430988 (3.269893)***	166.8813 (0.610462)
Male	-1496.167 (-3.475981)***	-32.12373 (-10.66088)***	-9861.996 (-3.763293)***
Non married clients	453.1816 (0.514950)	-13.42279 (-2.780785)***	4519.719 (0.724525)
Non Educated clients	37.19258 (0.064087)	0.939242 (0.136879)	635.8479 (0.171073)
More than 10 years activity	698.7743 (0.954261)	-5.653547 (-2.044265)**	3229.506 (0.415077)
Current poor Clients	-490.2211 (-0.452314)	-0.130934 (-0.038125)	1220.760 (0.216994)
Current rich clients	-1311.338 (-0.777602)	0.437063 (0.128963)	-328.3351 (-0.096118)
Three years ago poor clients	196.4378 (0.376100)	-3.001456 (-0.852337)	2760.050 (0.450623)
Three years ago rich clients	1504.064 (1.338166)	-6.192685 (-1.893955)*	6354.078 (1.574366)
R-squared	0.080489	0.376783	0.056700
Included observations:	298	415	315

Dependant variable →	Wealth evaluation
Variable	Coefficient
Intercept	-0.111170 (-0.915387)
New Clients	0.012978 (0.179217)
Old Clients	-0.141279 (-1.901860)*
Drop out	0.003295 (0.049040)
West Bank	0.018989 (0.278337)
Age	0.002869 (1.062973)
Male	0.009868 (0.154246)
Non married clients	-0.010422 (-0.121477)
Non Educated clients	0.243843 (2.125058)**
R-squared	0.016325
Included observations:	487

Dependant variable →	Total expenses monthly
Variable	Coefficient
Intercept	10108.73 (5.052415)***
New Clients	-3138.603 (-1.266212)
Old Clients	-1718.532 (-0.653705)
Drop out	-1493.471 (-0.583474)
GAZA region	-6094.428 (-2.914769)***
Male clients	-2802.262 (-1.329432)
Non married clients	2893.521 (1.102126)
More than 10 years activity	1554.075 (0.725639)
Included observations:	338

9.2.2 Regression method: Binary probit (Client perception of impact)

Where * indicates significance at 10%, ** indicates 5% and *** indicates 1%

Dependant variable →	Probability of being rich
Variable	Coefficient
Intercept	-0.308650 (-2.357968)**
New Clients	0.150292 (0.789183)
Old Clients	-0.049129 (-0.212931)
Drop out	-0.223880 (-1.215423)
Three year ago poor client	-1.279703 (-6.049479)***
Three years ago rich client	1.436582 (9.485576)***
Included observations:	491

Dependant variable →	Probability of employing
Variable	Coefficient
Intercept	0.132809 (0.772482)
New Clients	0.206837 (1.008317)
Old Clients	-0.188993 (-0.848823)
Drop out	-0.437717 (-2.182247)**
Current poor client	-0.139207 (-0.664724)
Current rich clients	0.214613 (1.136257)
Included observations:	309

Dependant variables →	Probability of positive change in autonomy	Probability of positive change in partner respect	Probability of positive change in children respect
Variable	Coefficient	Coefficient	Coefficient
Intercept	1.433330 (5.976605)***	1.116087 (4.753056)***	1.028127 (4.344443)***
New Clients	0.681713 (1.624193)	0.758557 (1.671938)*	0.496773 (1.302562)
Old Clients	8.190185 (57.60962)***	6.830339 (38.71959)***	7.209589 (35.79897)***
Drop out	-0.310907 (-1.327737)	-0.303835 (-1.266292)	-0.103122 (-0.411522)
Current poor client	-0.096196 (-0.308289)	-0.187273 (-0.630228)	-0.234168 (-0.765835)
Current rich clients	-0.041146 (-0.150638)	0.145587 (0.536219)	0.178925 (0.664116)
Included observations:	351	270	253

Dependant variables →	Probability of positive change in food expenditure	Probability of positive change in children education	Probability of positive change in health	Probability of positive change in leisure
Variable	Coefficient	Coefficient	Coefficient	Coefficient
Intercept	0.896601 (4.260453)***	0.825886 (3.744809)***	0.583308 (3.088153)***	0.480116 (2.690410)***
New Clients	0.389003 (1.237130)	0.628622 (1.756159)*	0.304460 (1.199200)	0.389835 (1.677856)*
Old Clients	7.013336 (44.31070)***	6.687512 (43.79233)***	0.691089 (2.257254)**	0.414927 (1.605493)
Drop out	-0.064992 (-0.275098)	0.058342 (0.234299)	0.138492 (0.605795)	0.027992 (0.141370)
Current poor client	0.159690 (0.586183)	0.139830 (0.463523)	0.197492 (0.812419)	-0.125555 (-0.573296)
Current rich clients	0.289708 (1.172701)	0.247713 (0.957890)	0.417224 (1.959654)*	0.146594 (0.741906)
Included observations:	305	261	313	319

Dependant variables →	Probability of positive change on debts	Probability of positive change on savings
Variable	Coefficient	Coefficient
Intercept	0.402990 (2.430388)***	0.096392 (0.535450)
New Clients	0.355962 (1.767051)*	0.260862 (1.206467)
Old Clients	0.200018 (0.878769)	0.707997 (2.738494)***
Drop out	0.333740 (1.686541)*	0.663310 (3.030661)***
Current poor client	-0.187211 (-0.912432)	-0.184421 (-0.831939)
Current rich clients	0.049288 (0.268611)	0.023925 (0.120754)
Included observations:	356	285

9.3 Questionnaire

استمارة - مايو 2006 - المناطق الفلسطينية Questionnaire - May 2006 - Occupied Palestinian Territories
المحتلة

معلومات الزبون يجب تعبئتها قبل البدء بالمقابلة

Client data to be filled in prior to interview

	1.1..1 المنطقة 1.1..2 Area		اسم الباحث Name of interviewer
<input type="checkbox"/>	1.1..4 تم اجراء المقابلة في مكان العمل 1.1..5 Interview at activity place	1.1..6	رقم الزبون Client number
<input type="checkbox"/>	تم اجراء المقابلة في المنزل Home interview	1.1..8	نوع القرض (المنتج) Loan (product) type
	1.1..10 التاريخ Date	1.1..11	وقت بدء المقابلة Start time
	1.1..13 اسم الشخص الذي تقابله Name of respondent		وقت انتهاء المقابلة End time
	رقم الاستبانة Questionnaire No	1.1..15	تاريخ إدخال البيانات Date of data entry

اقرأ للشخص المبحوث

Read to the interviewee

<p>إننا نقوم بإجراء دراسة لدائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية لكي نتفهم أنشطتك الاقتصادية وطبيعة عملك، واحتياجاتك للخدمات المالية . وتهدف الدراسة إلى تقديم أفضل خدمات التمويل لك في المستقبل . وإننا نؤكد لك بأن المعلومات المقدمة منك ستبقى سرية تماما وسوف تستخدم حصريا لأغراض البحث من أجل تطوير خدماتنا . ويتضمن الاستبيان عدة أسئلة عن انشطتك الاقتصادية و استخدامك للخدمات المالية . علما أن تعبئة الاستبيان لا تستغرق أكثر من 30 دقيقة فقط .</p>
<p>We are conducting a survey for UNRWA, MMD to better understand your economic/business activities and needs for financial services. This survey is being done to bring you better credit services in the future. We want to assure you that the information you give us will be completely confidential and will be used exclusively for our research to help us improve our services. The survey asks several questions about your economic/business activity and your use of financial services. The survey will not take more than 30 minutes to complete.</p>

معلومات سكانية ومنزلية

Demographics and households information

معلومات عامة

General information

A1	العمر الفئة العمرية المسموح بمقابلتها : 18 - 75 سنة	A1
	Age (Allowed age group : 18-75)	
A2	النوع الاجتماعي 1 أنثى 2 ذكر	A2
	Gender : 1 female / 2 male	
A3	الحالة الاجتماعية 1 متزوج 2 أعزب 3 مطلق 4 أرمل	A3
	Marital status: 1 married/ 2 single /3 divorced/ 4 widow	
A4	المؤهلات العلمية (إقرأ الأجوبة) 1 غير متعلم 2 مرحلة ابتدائية 3 مرحلة اعدادية 4 مرحلة ثانوية 5 كلية / معهد مهني 6 جامعة	A4
	Formal education completed grade (read the answer) : 1 no education/ 2 primary stage/ 3 preparatory stage/ 4 secondary stage/ 5 polytechnic – college/ 6 university – graduate	
A5	في حال استلامك رسالة، هل تستطيع قراءتها؟ 1 نعم 2 لا 99 لا ارجب بالاجابة/ لا اعرف الجواب	A5
	If you receive a letter, are you able to read it? 1 yes/ 2 no 99 doesn't know, doesn't want to answer	
A6	هل أنت لاجئ؟ 1 نعم 2 لا	A6
	Are you a refugee? 1 yes/ 2 no	
أعضاء الأسرة:-أسئلة عن الآخرين الذين يعيشون معك في منزل واحد و يعتمدون عليك (أطفالك...الخ) و الذين يتشاركون معك بالمصروف Def : Household members – living in the same house than you , people who depend on you (your children, etc.) or people who share with you		
A7.1	عدد المعالين من 18 سنة فما فوق:	A7.1
	Number of dependant 18 years old or more	
A7.2	عدد المعالين اقل من 18 سنة:	A7.2
	Number of dependant less than 18 years old	
A7.3	عدد الأطفال بعمر اقل من 6 سنوات	A7.3
	Number of children less than 6 years old	
A7.4	عدد الأشخاص اللذين يذهبون إلى المدارس أو الجامعة/الكلية	A7.4
	Number of person who attend primary school, secondary school, college	
A7.5	عدد الأشخاص اللذين يذهبون إلى مدرسة مهنية أو مركز تدريب مهني	A7.5
	Number of person who attend technical institute	
A7.6	عدد الأفراد بدون أي عمل/دراسة (بغض النظر عن اعمارهم)	A7.6
	Number of person without any work/ study (regardless of their age)	

موجودات المنزل سنطرح عليك بعض الأسئلة بخصوص أصولك (موجوداتك)

Household assets – below, we will ask you a set of questions regarding your assets

A8	هل تمتلك منزل لا ؟ 1 نعم 2 لا	A8
	Do you own a house? 1 yes/ 2 no	

A9	3 شقة 4 غيرها	نوع السكن (اقرأ الاجابات) 1 منزل مستقل 2 سكن مع عائلتك الممتدة	A9
Type of housing (read the answers): 1 independant house/ 2 extended family house/ 3 apartment/ 4 other			
A10	3 لم تتغير 99 لا تعلم / تفضل عدم الاجابة	في السنتين الماضيتين، ان ظروف سكنك قد: 1 تحسنت 2 ساءت	A10
In the last 2years, your housing conditions 1 have been improved/ 2 have got worse/ 3 have not changed/ 99 doesn't know – prefers not to say			
A11		هل تمتلك الموجودات التالية بمنزلك حالياً	A11
Do you own the following assets in your house? 1yes/ 2 no			
A11.1	2 لا	1 نعم	A11.1
سيارة	car		
A11.2	2 لا	1 نعم	A11.2
ارض زراعية	Agricultural land		
A11.3	2 لا	1 نعم	A11.3
ذهب	Gold		
A11.3.1		كم تبلغ قيمته (التقديرية): 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 غير مناسب	A11.3.1
How much is it worth (estimation) (99 doesn't know/doesn't want to answer, 88 not applicable)			
A11.4	2 لا	1 نعم	A11.4
منزل اخر (للإيجار)	Second house (to rent)		
A11.5	2 لا	1 نعم	A11.5
تلفزيون	TV		
A11.6	2 لا	1 نعم	A11.6
هاتف نقال	Mobile		
A11.7	2 لا	1 نعم	A11.7
ساتلايت	Satellite antenna		
A11.8	2 لا	1 نعم	A11.8
هاتف ثابت	Fixed phone		
A11.9	2 لا	1 نعم	A11.9
كمبيوتر	Computer		
A11.10	2 لا	1 نعم	A11.10
انترنت متوفر في المنزل	Internet		
A11.11	2 لا	1 نعم	A11.11
جهاز تشغيل الأقراص المدمجة	DVD Player		
A11.12	2 لا	1 نعم	A11.12
غسالة كهربائية	Washing Machine		
A11.13	2 لا	1 نعم	A11.13
ميكروويف	Microwave		
A12		هل تمتلك الموجودات التالية بمنزلك منذ 3 سنوات	A12
Do you own the following assets in your house? 1yes/ 2 no			
A12.1	2 لا	1 نعم	A12.1
سيارة	car		
A12.2	2 لا	1 نعم	A12.2
ارض زراعية	Agricultural land		
A12.3	2 لا	1 نعم	A12.3
ذهب	Gold		
A12.3.1		كم تبلغ قيمته (التقديرية): 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 غير مناسب	A12.3.1
How much is it worth (estimation) (99 doesn't know/doesn't want to answer, 88 not applicable)			
A12.4	2 لا	1 نعم	A12.4
منزل اخر (للإيجار)	Second house (to rent)		
A12.5	2 لا	1 نعم	A12.5
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هاتف نقال	Mobile		
A12.7	2 لا	1 نعم	A12.7
ساتلايت	Satellite antenna		
A12.8	2 لا	1 نعم	A12.8
هاتف ثابت	Fixed phone		

A12.9	Computer	2 لا	1 نعم	كمبيوتر	A12.9
A12.10	Internet	2 لا	1 نعم	انترنت متوفر في المنزل	A12.10
A12.11	DVD Player	2 لا	1 نعم	جهاز تشغيل الأقراص المدمجة	A12.11
A12.12	Washing Machine	2 لا	1 نعم	غسالة كهربائية	A12.12
A12.13	Microwave	2 لا	1 نعم	ميكروويف	A12.13
A12.14	Computer	2 لا	1 نعم	كمبيوتر	A12.14
A13	كم يبلغ متوسط مصاريفك العائلية الشهرية للأصناف التالية (بالشيكل)؟ In average, what are your monthly household expenditures for the following categories (in NIS)?				A13
A13.1	Food			الطعام	A13.1
A13.2	Rent (house)			أجرة المنزل	A13.2
A13.3	Housing current expenses (water, gas, electricity...)			مصاريف المنافع (كهرباء، ماء، غاز...)	A13.3
A13.4	Health services			خدمات صحية	A13.4
A13.5	Educational services (school, supplies...)			خدمات تعليمية (بما فيها المدارس، مستلزمات)	A13.5
A13.6	Social expenses			المصاريف الاجتماعية	A13.6
A13.7	Special events (weddings...) yearly			المناسبات الخاصة (أعراس....) سنويا	A13.7
A14	كم تعتقد نسبة مساهمتك في ميزانية المنزل (بالنسبة المئوية)؟ 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق In percentage, how much do you think you contribute to the households' budget? 99 doesn't know/doesn't want to answer / 88 not applicable				A14

المشاكل الأساسية والأولويات

Main problems and priorities

	1. الوضع الاقتصادي 2. الاحتلال 3. القيود المفروضة على الحركة	4. الانفلات الأمني الداخلي 99. لا أعرف / لا جواب
A15	اذكر أهم 3 مشاكل لعائلتك؟ رتبها حسب الأهمية من الأهم ثم الأقل أهمية What are the 3 main concerns of your family? Classify from the most or the less important	
A15.1		
A15.2		
A15.3		

معلومات عن الأنشطة الاقتصادية نود أن نسألك بعض الأسئلة عن نشاطاتك

Economic activity Information - We would like to ask you several questions about your activity

B1	في الأشهر ال 12 الماضية، عدد نشاطاتك المختلفة؟ (رتبها حسب أهميتها من الأهم للأقل أهمية) Over the last 12 months, enumerate your different activities? from the most to the least important		B1
B1.1	1 النشاط 2 خدمات (من ضمنها خدمات النقل) 3 أعمال يدوية أو صناعة إنتاجية صغيرة 4 موظف 5 زراعة وتربية حيوانات ودواجن 6 غيرها 88 غير مناسب		B1.1

	Activity 1: _____ 1 trade/ 2 service/ 3 handicraft or small producing industry/ 4 employed/ 5 agriculture – breeding/ 6 other/ 88 not applicable	
B1.2	<p>النشاط 2 _____</p> <p>1 تجارة 2 خدمات (من ضمنها خدمات النقل) 3 أعمال يدوية أو صناعة إنتاجية صغيرة 4 موظف 5 زراعة وتربية حيوانات ودواجن 6 غيرها 88 غير مناسب</p> <p>Activity 2: _____ 1 trade/ 2 service/ 3 handicraft or small producing industry/ 4 employed/ 5 agriculture – breeding/ 6 other/ 88 not applicable</p>	B1.2
B1.3	<p>النشاط 3 _____</p> <p>1 تجارة 2 خدمات (من ضمنها خدمات النقل) 3 أعمال يدوية أو صناعة إنتاجية صغيرة 4 موظف 5 زراعة وتربية حيوانات ودواجن 6 غيرها 88 غير مناسب</p> <p>Activity 3: _____ 1 trade/ 2 service/ 3 handicraft or small producing industry/ 4 employed/ 5 agriculture – breeding/ 6 other/ 88 not applicable</p>	B1.3
B2	<p>تمارس نشاطك في:</p> <p>1 المنزل 2 خارج المنزل 88 لا ينطبق</p> <p>Your activity is: 1 home based/ 2 outside home 88 not applicable</p>	B2
B2.1	<p>هل مشروعك 1 مرخص رسمياً 2 غير مرخص رسمياً 99 لا ارغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>Your activity is: 1 formally registered/ 2 not registered 99 doesn't know/doesn't want to answer 88 not applicable</p>	B2.1
B3	<p>كم سنة مضى عليك وأنت تعمل في مجال نشاطك (مشروعك) الرئيسي؟ _____ سنوات</p> <p>88 لا ينطبق</p> <p>How long have you been working in your main activity? _____ years</p>	B3
B4	<p>هل ترغب بالبدء في مشروع جديد؟ 1 نعم 2 لا</p> <p>Would you like to start a new activity? 1 yes/ 2 no</p>	B4
B5.1	<p>هو متوسط الدخل الشهري للأشخاص الآخرين الذي يحصلون على رواتب غيرك في الأسرة سواء كنت اعزبا او متزوجا؟ 88 لا ينطبق</p> <p>What is the average monthly income of the other wage earners of your household other than you (regardless if you are married or single)?</p>	B5.1
B5.2	<p>إذا كنت متزوجا، ما هو متوسط الدخل الشهري لزوجك/قربنك؟ 88 لا ينطبق</p> <p>If you are married, what is the average monthly income of your husband/spouse?</p>	B5.2
B6	<p>ما هي النشاطات التي يمارسها زوجك (زوجتك)؟ النشاطات التي تولد دخل. (اقرأ الأجوبة) عدة إجابات محتملة</p> <p>What is the activity of your husband (your wife)? Activities generating some income (read the answer) several answers possible</p>	B6
B6.1	<p>النشاط 1 _____</p> <p>1 تجارة 2 خدمات (من ضمنها خدمات النقل) 3 أعمال يدوية أو صناعة إنتاجية صغيرة 4 موظف 5 زراعة وتربية حيوانات ودواجن 6 غيرها 88 غير مناسب</p> <p>Activity 1: _____ 1 trade/ 2 service/ 3 handicraft or small producing industry/ 4 employed/ 5 agriculture – breeding/ 6 other/ 88 not applicable</p>	B6.1
B6.2	<p>النشاط 2 _____</p> <p>1 تجارة 2 خدمات (من ضمنها خدمات النقل) 3 أعمال يدوية أو صناعة إنتاجية صغيرة 4 موظف 5 زراعة وتربية حيوانات ودواجن 6 غيرها 88 غير مناسب</p> <p>Activity 2: _____ 1 trade/ 2 service/ 3 handicraft or small producing industry/ 4 employed/ 5 agriculture – breeding/ 6 other/ 88 not applicable</p>	B6.2
B6.3	<p>النشاط 3 _____</p> <p>1 تجارة 2 خدمات (من ضمنها خدمات النقل) 3 أعمال يدوية أو صناعة إنتاجية صغيرة 4 موظف 5 زراعة وتربية حيوانات ودواجن 6 غيرها 88 غير مناسب</p> <p>Activity 3: _____ 1 trade/ 2 service/ 3 handicraft or small producing industry/ 4 employed/ 5 agriculture – breeding/ 6 other/ 88 not applicable</p>	B6.3
B7	<p>كيف تمول مشروعك غير برنامج وكالة الغوث؟ . احرص بأن يذكر كافة مصادر التمويل</p>	B7

	<p>1 تمويل ذاتي 2 ديون من العائلة / الأصدقاء 3 منحة 4 البنوك</p> <p>5 الموردين 6 مقرضوا اموال 7 مصادر إقراض أخرى 88 غير مناسب</p>																																																					
	<p>How do you finance your activity excepted UNRWA's program? Several answers possible. 1 self financing/ 2 family – friends/ 3 donation/ 4 banks/ 5 suppliers/ 6 money lender/ 7 other MFI/ 88 not applicable</p>																																																					
B8	<p>كيف تقوم ببيع منتجك او خدمتك (اقرأ الأجوبة، عدة اجابات محتملة) 1 في الأسواق (على البسطة) 1 2 في الدكان 3 من خلال وسيط (تاجر جملة أو بائع مفرق) 88 لا ينطبق</p> <p>How do you sell your product or services (read the answer) several answers possible 1 in souks – market/ 2 in shop /3 with intermediary (wholesaler, retailer...)</p>	B8																																																				
B9	<p>ما هي الدورة المالية لمنتجك؟ (من لحظة شراء المواد الخام حتى بيع البضاعة) 1. يوميا 2. أسبوعيا 3. 15 يوم 4. شهريا</p> <p>5. أخرى 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>What is the money cycle of your products? (since buy raw materials until sell the good). 1 daily/ 2 weekly/ 3 15 days/ 4 monthly/ 5 others: 99 doesn't know/doesn't want to answer 88 not applicable</p>	B9																																																				
B10	<p>نرغب بمعرفة كيف يتغير حجم مبيعاتكم من فترة لأخرى خلال السنة. نرجو الإشارة إلى تدفقاتك النقدية لكل شهر من اشهر السنة حسب درجات التقييم التالية 1 لاشيء 2 ضعيف 3 متوسط 4 قوي</p> <p>We would like to know how is your activity varying throughout the year, please indicate the intensity of your cash flows for each month according to this scale 0= without activity/ 1= low/ 2 = average/ 3=strong</p> <table border="1"> <thead> <tr> <th>B10.1</th> <th>B10.2</th> <th>B10.3</th> <th>B10.4</th> <th>B10.5</th> <th>B10.6</th> <th>B10.7</th> <th>B10.8</th> <th>B10.9</th> <th>B10.10</th> <th>B10.11</th> <th>B10.12</th> <th></th> </tr> </thead> <tbody> <tr> <td>ديسمبر</td> <td>نوفمبر</td> <td>أكتوبر</td> <td>سبتمبر</td> <td>أغسطس</td> <td>يوليو</td> <td>يونيو</td> <td>مايو</td> <td>أبريل</td> <td>مارس</td> <td>فبراير</td> <td>يناير</td> <td>الشهر</td> </tr> <tr> <td>Dec</td> <td>Nov</td> <td>Oct</td> <td>Sept</td> <td>Aug</td> <td>Jul</td> <td>Jun</td> <td>May</td> <td>Apr</td> <td>Mar</td> <td>Feb</td> <td>Jan</td> <td>Month</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>النشاط Activity</td> </tr> </tbody> </table>	B10.1	B10.2	B10.3	B10.4	B10.5	B10.6	B10.7	B10.8	B10.9	B10.10	B10.11	B10.12		ديسمبر	نوفمبر	أكتوبر	سبتمبر	أغسطس	يوليو	يونيو	مايو	أبريل	مارس	فبراير	يناير	الشهر	Dec	Nov	Oct	Sept	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Month													النشاط Activity	B10
B10.1	B10.2	B10.3	B10.4	B10.5	B10.6	B10.7	B10.8	B10.9	B10.10	B10.11	B10.12																																											
ديسمبر	نوفمبر	أكتوبر	سبتمبر	أغسطس	يوليو	يونيو	مايو	أبريل	مارس	فبراير	يناير	الشهر																																										
Dec	Nov	Oct	Sept	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Month																																										
												النشاط Activity																																										
B11	<p>ما هي أشهر السنة التي تحتاج فيها إلى تمويل أكبر لمشروعك من المتوسط؟ 1: هناك حاجة 2: لا حاجة لذلك 99: لا توجد اجابة</p> <table border="1"> <thead> <tr> <th>B10.1</th> <th>B10.2</th> <th>B10.3</th> <th>B10.4</th> <th>B10.5</th> <th>B10.6</th> <th>B10.7</th> <th>B10.8</th> <th>B10.9</th> <th>B10.10</th> <th>B10.11</th> <th>B10.12</th> <th></th> </tr> </thead> <tbody> <tr> <td>ديسمبر</td> <td>نوفمبر</td> <td>أكتوبر</td> <td>سبتمبر</td> <td>أغسطس</td> <td>يوليو</td> <td>يونيو</td> <td>مايو</td> <td>أبريل</td> <td>مارس</td> <td>فبراير</td> <td>يناير</td> <td>الشهر</td> </tr> <tr> <td>Dec</td> <td>Nov</td> <td>Oct</td> <td>Sept</td> <td>Aug</td> <td>Jul</td> <td>Jun</td> <td>May</td> <td>Apr</td> <td>Mar</td> <td>Feb</td> <td>Jan</td> <td>Month</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>النشاط Activity</td> </tr> </tbody> </table> <p>Which month do you need more credit? 1: need, 2: no need, 99 no answer</p>	B10.1	B10.2	B10.3	B10.4	B10.5	B10.6	B10.7	B10.8	B10.9	B10.10	B10.11	B10.12		ديسمبر	نوفمبر	أكتوبر	سبتمبر	أغسطس	يوليو	يونيو	مايو	أبريل	مارس	فبراير	يناير	الشهر	Dec	Nov	Oct	Sept	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Month													النشاط Activity	B11
B10.1	B10.2	B10.3	B10.4	B10.5	B10.6	B10.7	B10.8	B10.9	B10.10	B10.11	B10.12																																											
ديسمبر	نوفمبر	أكتوبر	سبتمبر	أغسطس	يوليو	يونيو	مايو	أبريل	مارس	فبراير	يناير	الشهر																																										
Dec	Nov	Oct	Sept	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Month																																										
												النشاط Activity																																										
B12	<p>ما هو متوسط مبيعاتك في الشهر (بالشيكل): _____ شيكل 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>In average how much do you sell per month (in NIS)? 99: doesn't know/doesn't want to answer</p>	B12																																																				
B13	<p>ما هو متوسط أرباحك (بالشيكل) الربح الشهري؟ _____ شيكل 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>What is your average profit per month (in NIS)?</p>	B13																																																				
B14	<p>كم عدد العمال الذين يعملون لديك حاليا من الفئات التالية 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>How many workers do you employ currently in the following categories?</p>	B14																																																				
B14.1	<p>دوام كلي Paid full time</p>	B14.1																																																				
B14.2	<p>دوام جزئي Paid part time</p>	B14.2																																																				

B14.3	Non-paid (incl. family members)	موظفين بدون رواتب (احد أفراد العائلة)	B14.3
B14.4	No employee	لا يوجد موظفين	B14.5
B15	كم عدد العمال الذين يعملون لديك منذ سنتين من الفئات التالية 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق How many workers did you employ 2 years ago in the following categories?		B15
B15.1	Paid full time	دوام كلي	B15.1
B15.2	Paid part time	دوام جزئي	B15.2
B15.3	Non-paid (incl. family members)	موظفين بدون رواتب (احد أفراد العائلة)	B15.3
B15.4	No employee	لا يوجد موظفين	B15.4
B16	هل تود تشغيل موظفين آخرين؟ 1 نعم 2 لا Would you like to have more employees? 1 yes/ 2 no		B16
B17	إذا كان الجواب نعم، لماذا لا تشغل المزيد الآن؟ 1 الأجور مرتفعة 2 لا يوجد عمال متخصصون 3 لا يوجد دخل كافي للتوظيف 4 لا يوجد طلب كافي على السلع/ الخدمات التي أقدمها 5 غيره If yes, why do you not have more today? 1 High salaries/ 2 lack of qualification/ 3 insufficient income/ 4 weak demand for my products/ 5 Other		B17
B18	ما هي التكاليف المختلفة لنشاطاتك؟ (بالشيكل) قدر المبالغ في المتوسط - التكاليف الشهرية 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق What are the different costs of your activity (in NIS)? Estimate their amount in average - monthly costs		B18
B18.1	النقل (بتروول) Transport (petrol...)		B18.1
B18.2	الطاقة/ الخدمات (كهرباء، ماء ، غاز ، خشب ، فحم ...) Energy/utilities (Electricity, water, gas, wood, coal...)		B18.2
B18.3	مواد خام Raw materials		B18.3
B18.4	إيجار المحل Rent (activity)		B18.4
B18.5	أجور العمال Wages		B18.5
B18.6	غيرها Other		B18.6
B19	ماذا تفعل بأرباحك - تستطيع اختيار أكثر من إجابة 1 أعيد استثماره في المشروع 2 أقوم بتحسين مكان سكني 3 أقوم بالصرف على العائلة 4 للمصاريف الطارئة وغير المتوقعة 5 لتسديد قرض آخر (غير قرض وكالة الغوث) 6 اخرى (حددها) 88 لا ينطبق What do you do with your profit - you can make more than one answer 1 investment in the activity/ 2 housing improvement / 3 family expenses/ 4 unexpected or emergency/ 5 repayment of debt (expect UNRWA)/ 6 others		B19
B20	إذا حدثت التغييرات التالية على مشروعك خلال السنة الماضية، قم بتقييم التغيير بناء على المقياس التالي: (الرجاء الملاحظة، يتم التقييم إذا حدثت هذه التغييرات، إن لم تحت تبقى قيمة التقييم 99) 1 تغيير ايجابي 2 تغيير سلبي 3 لا تغيير يذكر 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق If the following changes happened to your business during the last year, evaluate the change according to the following scale: :1 : positive change/ 2 : negative change / 3: if no change / 99 doesn't know/doesn't want to answer / not applicable		B20
B20.1	تملك المشروع أو توسعته Physical acquisition or expansion of the business/		B20.1

B20.2	Sale of new products/	البدء في بيع سلع جديدة	B20.3
B20.3	Products quality improvement/	تطوير بعض السلع وزيادة جودتها	B20.3
B20.4	Hiring new employees/	توظيف عاملين جدد	B20.4
B20.5	Cost reduction during the input purchase/	تخفيض التكاليف (تخفيض سعر الشراء للمدخلات)	B20.5
B20.6	New business development/	البدء بمشروع جديد	B20.6
B21	<p>هل حدثت أي من التغييرات التالية على أعمالك من القائمة (خلال الـ 3 سنوات الماضية)</p> <p>1. نعم 2. لا</p> <p>1. تملك المشروع أو توسعته 2. بيع سلع جديدة 3. تطوير جودة السلعة</p> <p>4. توظيف عاملين جدد 5. تخفيض التكاليف (تخفيض سعر الشراء للمدخلات) 6. تطوير مشروع جديد</p> <p>Select your business change (in the last 3 years) from the following list : 1 Physical acquisition or expansion of the business/ 2 Sale of new products/ 3 Products quality improvement/ 4 Hiring new employees/ 5 Cost reduction during the input purchase/ 6 New business development</p>		B21

ظروف السوق - نود أن نوجه لك أسئلة بخصوص طبيعة نشاطك الاقتصادي (مشروعك)
Market conditions - We would like to ask you several questions your activity

C1	<p>ما هو متوسط عدد المرات التي تشتري فيها مدخلات لمنتجك؟ (اقرأ الأجوبة)</p> <p>1 كل يوم 2 عدة مرات في الأسبوع 3 عدة مرات في الشهر</p> <p>4 مرة في الشهر 5 أقل من ذلك 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>On average, how many times per month do you purchase inputs (read the answer) 1 every day/ 2 several times per week / 3 only several times per month/ 4 once a month / 5 even less frequently than that/ 99 doesn't know doesn't want to answer</p>	C1
C2	<p>هل أنت راض عن كمية المدخلات التي تشتريها في كل مرة؟</p> <p>1 نعم 2 لا</p> <p>Are you satisfied with the quantity of inputs you purchase each time? 1 yes/ 2 no</p>	C2
C3	<p>لماذا لا تشتري كميات أكبر من البضاعة في كل مرة؟ (من الممكن وضع أكثر من اجابة)</p> <p>1 عدد غير كاف من الزبائن 2 لاعتبارات الأمان 3 مشاكل في النقل 4 موارد غير كافية</p> <p>5 عدم وجود مساحة كافية للتخزين 6 غير متوفرة بسبب الظروف الحالية 7 أسباب أخرى (أذكرها)</p> <p>99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>Why do you not buy more goods each time? (several answers possible) 1 insufficient clients/ 2 for security/ 3 for transport problems/ 4 insufficient resources/ 5 insufficient stocking area/ 6 not available at the moment because of the situation 7 for other reasons/ 99 doesn't know/doesn't want to answer/ 88 not applicable</p>	C3
C4	<p>ما هو تكرار مبيعاتك / خدمات التي تقدمها؟ اقرأ الأجوبة</p> <p>1 كل يوم 2 عدة مرات في الأسبوع 3 عدة مرات في الشهر 4 مرة في الشهر</p> <p>5 أقل من ذلك 6 فصلي 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>What is the frequency of your sales/ services? 1 every day/ 2 several times per week / 3 only several times per month/ 4 once a month / 5 even less frequently than that/ 6 seasonal / 99 doesn't know/ doesn't want to answer/ 88 not applicable</p>	C4
C5	<p>هل أنت راض عن مستوى مبيعاتك / خدماتك؟</p> <p>1 نعم 2 لا 88 لا ينطبق</p> <p>Are you satisfied with the level of your sales/services? 1 yes/ 2 no/ 88 not applicable</p>	C5
C6	<p>لماذا لا تبيع كميات أكبر؟</p>	C6

	<p>1 لا يوجد طلب على السلع التي أبيعها 2 قلة الوقت المتاح لإنتاج/بيع كميات أكبر 3 عدم القدرة على شراء كميات أكبر من المدخلات</p> <p>4 قلة عدد العاملين بالمشروع 5 أسباب أخرى (أذكرها) 99 لا أرغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>Why do you not sell more quantity? 1no demand for my products/ 2 no time to produce/sell more/ 3 I cannot buy enough inputs for more sale insufficient employees/ 4 not available at the moment because of the situation 5 other reason/ 99 doesn't know doesn't want to answer</p>	
C7	<p>ماذا تحتاج لزيادة مبيعاتك أو أنشطتك ؟ 99 لا أرغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>What do you need to increase you sales or activities?</p>	C7
C7.1		C7.1
C7.2		C7.2
C7.3		C7.3

الاستثمارات - نود أن نسألك عدة أسئلة عن استثماراتك السابقة والمستقبلية
Investments - We are going to ask you several questions about your past and future investments

D1	<p>خلال العام السابق ، ما هو الحجم الاجمالي لاستثماراتك في أعمالك ؟ 99 لا أرغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>Last year, how much was the total investment in your activity? (in NIS)</p>	D1
D2	<p>خلال العام السابق ، هل قمت بالاستثمار فيما يلي : 88 لا ينطبق</p> <p>Last year, have you invested in the following?</p>	D2
D2.1	<p>المخزون/المدخلات 1 نعم 2 لا</p> <p>Stock / inputs 1 yes/ 2 no</p>	D2.1
D2.1bis	<p>كم المبلغ شهريا بالشيكال</p> <p>How much per month? (NIS)</p>	D2.1bis
D2.2	<p>شراء ماكنات / معدات 1 نعم 2 لا</p> <p>Machine, equipment 1 yes/ 2 no</p>	D2.2
D2.2bis	<p>كم المبلغ سنويا بالشيكال</p> <p>How much per year? (NIS)</p>	D2.2bis
D2.3	<p>المحل / مرافق المشروع (شراء أو توسعة) 1 نعم 2 لا</p> <p>Shop/premises (acquisition/expansion) 1 yes/ 2 no</p>	D2.3
D2.3bis	<p>كم المبلغ سنويا بالشيكال</p> <p>How much per year? (NIS)</p>	D2.3bis
D2.4	<p>المواشي/الدواب 1 نعم 2 لا</p> <p>Livestock 1 yes/ 2 no</p>	D2.4
D2.4bis	<p>كم المبلغ شهريا او (سنويا) بالشيكال</p> <p>How much per month (or per year)? (NIS)</p>	D2.4bis
D2.5	<p>غيرها 1 نعم 2 لا</p> <p>Other 1 yes/ 2 no</p>	D2.5
D2.5bis	<p>كم المبلغ شهريا او (سنويا) بالشيكال</p> <p>How much per month (or per year)? (NIS)</p>	D2.5bis
D3	<p>ما هو المبلغ الذي استثمرته بمشروعك/ نشاطك خلال العامين الماضيين؟ 99 لا أرغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>How much did you invest in your activity two years ago?</p>	D3
D4	<p>هل انت راض عن حجم استثمارك الحالي؟ 1 نعم 2 لا 88 لا ينطبق</p> <p>Are you satisfied with your current level of investment? 1 yes/ 2 no</p>	D4
D5	<p>ماذا كان اثر الزيادة في الاستثمار على مشروعك (من الممكن وضع أكثر من اجابة)</p>	D5

	<p>5 انخفاض في الربح 6 لم يكن هناك تأثير يذكر 7 تأثير آخر (الرجاء ذكر التأثير) 99 لا ارجب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p>	<p>1 زيادة في المخزون 2 زيادة في المبيعات 3 زيادة في الربح 4 انخفاض في المبيعات</p>	
	<p>What were the investments impacts on your activities? (several answers are possible) 1afforded to buy stock/input/ 2 sales increase/ 3profits increase/ 4 sales reduction/ 5 profits reduction/ 6 no impact other/ 99 doesn't know, doesn't want to answer</p>		7

الرضى

Satisfaction

E1	<p>ما هي أكثر ثلاثة أمور أنت راض عنها في علاقتك مع دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية What are the 3 things of your relationship and UNRWA, MMD do you like the most?</p>	E1
E1.1		E1.1
E1.2		E1.2
E1.3		E1.3
E2	<p>ما هي أكثر ثلاثة أمور أنت غير راض عنها في علاقتك مع دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية What are the 3 things of your relationship and UNRWA MMD do you unlike the most?</p>	E2
E2.1		E2.1
E2.2		E2.2
E2.3		E2.3
E3	<p>تقييم لمستوى العلاقة بين موظفين دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية وزبائنهم 4 سيء 5 سيء جداً 99 لا ارجب بالاجابة/ لا اعرف الجواب</p> <p>1 ممتاز 2 جيد 3 متوسط</p> <p>evaluation of relationship between UNRWA staff and their clients 1 excellent/ 2 good/ 3 average/ 4 bad/ 5 very bad</p>	E3
E3.1	<p>مستعدين لتقديم خدمات جيدة للزبائن وتفهم مشاكلهم willing to offer better services to clients and understand their problems</p>	E3.1
E3.2	<p>قدراتهم المهنية skills</p>	E3.2
E3.3	<p>توفرهم عند الحاجة Avaibility</p>	E3.3
E3.4	<p>المسافة بين مكان سكنك ومكتب دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية Distance between your house and UNRWA office</p>	E3.4
E3.5	<p>متابعة المدراء لموظفيهم managers supervision</p>	E3.5
E3.6	<p>مستوى العلاقة بين موظفي الإقراض وزبائنهم Relationship between credit officer and clients</p>	E3.6
E3.7	<p>السرعة في إعطاء القروض Rapidly of giving credit</p>	E3.7
E4	<p>تقييم الخدمات الإقراضية المقدمة من دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية 4 سيء 5 سيء جداً 99 لا ارجب بالاجابة/ لا اعرف الجواب</p> <p>1 ممتاز 2 جيد 3 متوسط</p> <p>Evaluation of the financial conditions and services proposed by UNRWA 1 excellent/ 2 good/ 3 average/ 4 bad/ 5 very bad/ 99 doesn't know, doesn't want to answer</p>	E4
E4.1	<p>مبلغ القرض tLoan amoun</p>	E4.1
E4.2	<p>طريقة السداد Repayment mechanism</p>	E4.2
E4.3	<p>فترة السداد repayment periodicity</p>	E4.3
E4.4	<p>فترة السماح Grace period</p>	E4.4
E4.5	<p>الضمانات Guaranty</p>	E4.5

E4.6	سهولة الحصول على القرض	E4.6
E4.7	نسبة الفائدة/	E4.7
E5	حدد ثلاثة أسباب مهمة دفعتك لتقديم طلب للحصول على قرض	E5
E5.1	Classify the three things that influence the most your decision to apply for a credit (from the most to the least important)	E5.1
E5.2		E5.2
E5.3		E5.3
E6	بالنسبة لك كان الاقتراض من دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية 1 سهلاً جداً 2 سهلاً 3 متوسط السهولة 4 صعباً 5 صعباً جداً 99 لا ارجب بالاجابة/ لا اعرف الجواب According to you, becoming member seemed to be 1very easy/ 2 easy/ 3 neither easy nor difficult/ 4 difficult/ 5very difficult/ 99 doesn't know, doesn't want to answer	E6
E7	ما هي النسبة من القرض الذي حصلت عليه من دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية استخدمته في:	E7
E7.1	المشروع	E7.1
E7.2	نفقات اسرية	E7.2
E7.3	تغطية نفقات اخري (ديون)	E7.3
E7.4	أخرى (الرجاء التحديد)	E7.4
E8	كيف تقيم دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية في وكالة الغوث نسبة إلى غيرها من البرامج المشابهة 1 الأفضل 2 لا فرق 3 الأسوء 99 لا ارجب بالاجابة/ لا اعرف الجواب What do you think about UNRWA, MMD services if you compare it with other credits you know of? 1 best/ 2 same/ 3 worst / 9 doesn't know, doesn't want to answer	E8
E9	ماذا تعتقد ما كان سيحدث اذا لم تحصل على ثرض من دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية؟ 1 لم اكن لأستثمر اكثر في مشروعي 2 لم اكن لاوظف عاملين جدد 3 كان من الممكن اغلاق المشروع 4 ما كان ليحصل اي تغيير 5 كان من الممكن الا يكون لدي مشاكل مالية (بسبب الدفعات الشهرية) 6 اخرى (الرجاء التحديد) 99 لا ارجب بالاجابة/ لا اعرف الجواب What do you think that would have happened if you didn't take the loan from the MMD? 1 would not have invested more in the business 2 would not have hired new employee 3 would have stop my business 4 would not have changed anything 5 would have less financial problems (due to the problems of repayment) 6 other (please specify)/99 doesn't know	E9

تقييم الطلب على التمويل

Evaluation of demand

F1	خلال السنتين الماضيتين ، هل استخدمت مصادر اخرى للتمويل غير تمويل دائرة التمويل الصغير و الصغير جدا بوكالة الغوث الدولية 1 نعم 2 لا In the last 2 years, did you use any sources of finance other than UNRWA? 1 yes / 2 no	F1
F2	إذا كانت الاجابة نعم ما الجهة التي قامت بتزويدك بالخدمات المالية؟ 1 البنك 2 مصادر إقراض أخرى 3 مقرضو المال 4 العائلة / الأصدقاء 5 أخرى 88 لا ينطبق If yes who provides you this financial service? 1 bank/ 2 other MFI/ 3 money lender /4 family- friends/ 5 other	F2
F3	ما مبلغ القرض الذي تحتاج اقتراضه لمشروعك/لنشاطك؟ 88 لا ينطبق شيكل _____ What would be the loan amount that you would need to borrow for your activity?	F3

F2	إذا كان المبلغ اكبر من القرض الذي حصلت عليه من وكالة الغوث، هل لديك أية مصادر أخرى للتمويل لتغطية هذا الفرق/ (هذه الفجوة)؟ نعم 1 لا 2 88 لا ينطبق If this amount is higher than the loan that you get from UNRWA, do you have any other sources of finance to make up this gap? 1 yes/ 2 no	F2
F3	إذا كانت الاجابة نعم ما الجهة التي قامت بتزويدك بالخدمات المالية؟ 1 البنك 2 مصادر إقراض أخرى 3 مقرضو المال 4 العائلة / الأصدقاء 5 أخرى 88 لا ينطبق Which ones? (Do not read responses) 1 bank/ 2 other MFI/ 3 money lender /4 family- friends/ 5 other	F3

مدى التأثير على العائلة

Impact on family

G1	ما الذي تغير على مستوى عائلتك منذ مشاركتك بقروض دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية؟ 1 تغيير ايجابي 2 تغيير سلبي 88 لا تغيير يذكر What has been changed in your family since your participation to UNRWA, MMD ? 1 : positive change/ 2 : negative change / 88 : if no change	G1
G1.1	الاستقلالية و الاعتماد على الذات Autonomy	G1.1
G1.2	الاحترام من زوجك/زوجتك Respect from your husband (spouse)	G1.2
G1.3	الاحترام من ابناءك Respect from children	G1.3
G1.4	ضغط اقل Stress	G1.4
G1.5	الصراعات و التوتر Conflicts and tension in the family	G1.5
G1.6	الطعام Food	G1.6
G1.7	تعليم الأبناء Children education	G1.7
G1.8	الصحة Health	G1.8
G1.9	أوقات الراحة Leisure	G1.9
G1.10	الديون Debts	G1.10
G1.11	ادخارات Savings	G1.11
G1.12	أخرى _____ Other explain :	G1.12

إستراتيجية التأقلم – مع الوضع القائم

Coping Strategy – Context

H1	هل يؤثر الوضع الحالي على اعمالك؟ 1 نعم 2 لا Does the current context affect your activity? 1 yes/ 2 no	H1
H2	إذا كانت الاجابة بنعم، كيف؟ (عدة اجابات محتملة) 1 مبيعات منخفضة 2 الصعوبة غي الحصول على المواد الخام (الحركة) 3 الصعوبة في جمع الديون 4الصعوبة في الوفاء بالالتزامات المالية للموردين 5 غير ذلك 99 لا ارغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق If yes, how? (several answers possible) 1 lower sales/ 2 difficulties to get supplies (movement) / 3 difficulties to collect debts / 4 difficulties to face financial obligations with suppliers/ 5 other/99 doesn't know doesn't want to answer	H2
H3	هل يؤثر الوضع الحالي على علاقتك مع دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية 1 نعم 2 لا 88 لا ينطبق Does the current context affect your relationship with UNRWA? 1 yes/ 2 no	H3
H4	إذا كانت الاجابة بنعم، كيف يؤثر ذلك (عدة اجابات محتملة)؟	H4

	<p>1 صعوبة السداد في الوقت المحدد 2 الحاجة لإيجاد اقتراض اضافي للوفاء بالالتزامات تجاه دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية 3 الحاجة لاعادة جدولة الدفعات 4 تأثيرات اخرى (الرجاء التوضيح) 99 لا ارغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>If yes, how? (several answers possible) 1 difficulty to pay back on time / 2 need to find additional credit to meet obligations with UNRWA/ 3 need to reschedule payments/ 4 other (please explain) / 99 doesn't know, doesn't want to answer</p>	
H5	<p>هل تعتبر قروض دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية ملائمة في الوضع الحالي؟ 88 لا ينطبق 2 لا 1 نعم</p> <p>Do you find UNRWA's loans appropriated in this context? 1 yes / 2 no</p>	H5
H6	<p>اذا كانت الاجابة لا، ما الذي تفضل تغييره او اضافته؟ (لا تقرأ الاجابة) اجابات متعددة محتملة 4 مبلغ القرض 5 امكانية الحصول على قرض اضافي 6 اخرى (الرجاء التوضيح) 99 لا ارغب بالاجابة/ لا اعرف الجواب</p> <p>1 نسبة الفائدة 2 فترة السداد 3 فترة السماح</p> <p>If no, what would you like to change? (don't read the answers) several answers possible 1 interest rate / 2 payback period / 3 grace period/ 4 amount/ 5 possibility to take additional loan/ 6 other (please explain)/99 doesn't know</p>	H6
H7	<p>كيف تقوم بالتغيير في مشروعك/نشاطك لتتأقلم مع الوضع الحالي؟ (عدة اجابات محتملة): 4 تاجيل دفعات للموردين 5 اخرى (الرجاء التوضيح) 99 لا ارغب بالاجابة/ لا اعرف الجواب</p> <p>1 تخفيض مشتريات المشروع 2 تخفيض عدد العاملين 3 تخفيض المبيعات بالدين</p> <p>How do you adjust your activity to cope with the current situation? (don't read the answers) 1 reduce business purchases / 2 reduce number of employee/ 3 reduce credit sales/ 4 delay payment to suppliers/ 5 other (please explain)/ 99 doesn't know, doesn't want to answer</p>	H7
H8	<p>كيف تقوم بتعديل استراتيجياتك على مستوى الاسرة لسداد قرض الوكالة؟ (عدة اجابات محتملة) 6. استخدام مدخرات (توفيرات) العائلة 7. غيرها (الرجاء التوضيح) 99 لا ارغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>1. تحديد المصاريف 2. توليد دخل إضافي 3. بيع أصول العائلة (موجودات) 4. من خلال دعم الأقارب داخل فلسطين 5. من خلال دعم الأقارب في الخارج</p> <p>How do you adjust your strategy at household level to repay UNRWA's loan? (several answers possible) 1 limit expenses/ 2 generate additional income/ 3 sell family assets/ 4 through support of relatives in Palestine/ 5 through support of relatives abroad/ 6 using family saving/ 7 other (please explain)/ 99 doesn't know doesn't want to answer</p>	H8

ONLY FOR DROP OUTS

فقط للذين لم يجددوا قروضهم

أسباب ترك دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية - ما هي أسباب تركك للمؤسسة

Reasons for leaving. For which reasons did you leave the institution?

11	<p>أسباب ترك دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية - ما هي أسباب تركك للمؤسسة نوعية الخدمات المقدمة من منتجات/برامج دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية - (من الممكن اختيار أكثر من إجابة) لا تقرأ الاجابات</p> <p>1 قيمة القرض 2 فترة السداد غير كافية 3 عدم قليل من الدفعات الشهرية 4 نسبة فائدة مرتفعة على القرض 5 طريقة تعامل موظف الإقراض</p> <p>6 عدم إعطاني قرصاً آخراً من البرنامج 7 عدم سداي للقرض الأول 8 عروض افضل من مؤسسة إقراض أخرى (أذكرها): 9 اسباب اخرى (الرجاء التوضيح): 88 لا ينطبق</p> <p>UNRWA products and services (several answers possible) DO NOT READ ANSWERS: 1 loan amount/ 2 Inadequate repayment period/ 3 Inadequate instalments/ 4 the loan interest is highly inadequate/ 5 UNRWA personal behaviour problem/ 6 the UNRWA did not let me receive the credit for the second time/ 7 I did not repay the credit/ 8 better plan from another MFI, which one? / 9 Other (please explain)/88 not applicable</p>	11
12	<p>أسباب ترك دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية - ما هي أسباب تركك للمؤسسة أسباب شخصية - من الممكن اختيار أكثر من إجابة - لا تقرأ الاجابات</p> <p>1 لم استطع الاستمرار بسبب صرفي للقرض لأمر طارئة 2 أخذت القرض نيابة عن صديق و لم يقم بالسداد 3 لا استطع الاستمرار لمشاكل صحية</p> <p>4 لا أرغب في الحصول على قرض جديد 5 أسباب اخرى (الرجاء أذكرها): 88 لا ينطبق</p> <p>Individual reasons (several answers possible) DO NOT READ ANSWERS : 1I cannot continue because I spent the loan funds due to unexpected event / 2 I borrowed the loan funds to a friend who did not repay / 3 I cannot continue in the program because of health problems / 4 I do not wish a new loan / 5 Other (please explain)/88 not applicable</p>	12
13	<p>أسباب ترك دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية - ما هي أسباب تركك للمؤسسة أسباب تتعلق في العمل - من الممكن اختيار أكثر من إجابة</p> <p>1 لا أحتاج إلى قرض (لدي تمويل ذاتي) 2 مشروع موسمي، وسأقوم بالإقراض عندما أحتاج ذلك. 3 طبيعة مشروع خطر، مما قد يعرض القرض لعدم السداد</p> <p>4 قمت بإغلاق المشروع الذي حصلت على قرض لأجله وفتحت مشروع جديد 5 أسباب اخرى (أذكرها): 88 لا ينطبق</p> <p>Business reasons : 1I afford to finance my own business and I do not need credit/ 2 My business is periodic, I will borrow again when I will need it / 3 My business is risky and I am not able to apply for a credit or to repay/ 4 I decided to stop my business and to start another one / 5 Other / 88 not applicable</p>	13
14	<p>أسباب ترك دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية - ما هي أسباب تركك للمؤسسة البيئة الإقتصادية/الاجتماعية - من الممكن اختيار أكثر من إجابة</p> <p>1 مشروع تدمر بسبب كارثة طبيعية (حريق الخ ..) 2 العوامل الإقتصادية أضعفت الطلب على بضائعي 3 المنافسة الحادة</p> <p>4 بسبب الإحتلال العسكري 5 أسباب اخرى: (الرجاء أذكرها) 88 لا ينطبق</p> <p>Socio-economic environment reasons (several answers possible) : 1 My business has been destroyed a natural disaster (fire, etc...)/ 2 Bad economic situation (clients do not have enough money to buy my products/services) / 3 There is too much competition / 4 Due to military occupation / 5 other (explain) 88not applicable</p>	14
15	<p>أسباب ترك دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية - ما هي أسباب تركك للمؤسسة أسباب تتعلق بالمجموعة - من الممكن اختيار أكثر من إجابة</p> <p>1 طلبت مني المجموعة الخروج من البرنامج 2 تم حل المجموعة 3 لخلافاتي الشخصية مع المجموعة</p> <p>4 نظراً لقوانين المجموعة التي تقيدني 5 أسباب اخرى (أذكرها) 88 لا ينطبق</p> <p>Group reasons (several answers possible) 1 the group ask me to stop/ 2 the group break out / 3 I decided to leave the group because I do not get on with some of the members / 4 I decided to leave the group because of restricting rules / 5 other reasons / 6 not applicable</p>	15
16	<p>أسباب ترك دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية - ما هي أسباب تركك للمؤسسة بشكل عام كيف تقيم مشاركتك في برنامج الإقراض التابع لوكالة الغوث - إجابة واحدة فقط</p>	16

4 سلبي
5 سلبي جداً
88 غير مناسب

1 إيجابي جداً
2 إيجابي
3 متوسط

Generally, how do you evaluate your participation to the UNRWA program? 1 very positive/ 2 positive / 3 average / 4 negative/ 5very negative / 88. not applicable

ONLY FOR SOLIDARITY GROUP CLIENTS

فقط لزبائن الاقراض الجماعي
زبائن الاقراض الجماعي

Solidarity Group Loan Clients

J1	<p>لماذا حصات على قرض ضمن مجموعة اقراض؟ (لا تقرأي الاجابات) 1لانه من متطلبات الاقراض لدى دائرة التمويل الصغير و البالغ الصغر بوكالة الغوث الدولية 2 لان المجموعة اعطتني الأمان في البداية 3 لانها اقل تكلفة 4 اسباب اخرى 99 لا ارغب بالاجابة/ لا اعرف الجواب</p> <p>Why did you take a group loan? (don't read the answers) 1 because it is a requirement of UNRWA/ 2 it gave me security in the beginning/ 3 because it is less costly / 4 other/ 99 doesn't know, doesn't want to answer</p>	J1
J2	<p>هل كنت تفضلين قرضا فرديا؟ 1 نعم 2 لا 99 لا ارغب بالاجابة/ لا اعرف الجواب</p> <p>Would you have preferred a individual loan? 1 yes / 2 no/ 99 doesn't know, doesn't want to answer</p>	J2
J3	<p>اذا كانت الاجابة نعم، فلماذا؟ (لا تقرأي الاجابات) 1 مبالغ أكبر 2 من السهل ادارته 3 اقل خطورة 4 لا اريد دعم اعضاء اخرين في المجموعة 99 لا ارغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>If yes why? (don't read the answer) 1 higher amount / 2 easier to manage / 3 less risk / 4 don't want to support other group members/ 99 doesn't know, doesn't want to answer</p>	J3
J4	<p>هل تعتبرين قرض المجموعة يتلائم مع نشاطك الاقتصادي؟ 1 نعم 2 لا</p> <p>Do you find the group loan adapted to your activity? 1 yes / 2 no</p>	J4
J5	<p>اذا كانت الاجابة لا فلماذا؟ 1 مبلغ قليل 2 فترة سداد قصيرة 3 يستغرق الكثير من الوقت 4 افضل عدم الاعتماد على اعضاء المجموعة الاخرين 5 اسباب اخرى 99 لا ارغب بالاجابة/ لا اعرف الجواب 88 لا ينطبق</p> <p>If no why not? (don't read the answer) 1 low amount/ 2 short repayment period/ 3 time consuming / 4 prefer not to rely on other group members / 5 other/ 99 doesn't know, doesn't want to answer</p>	J5
J6	<p>ما الايجابي في حصولك على قرض مجموعة؟ 1 التضامن بين اعضاء المجموعة 2 تعلم كيفية التعامل مع القروض 3 البداية كانت صغيرة 4 الحصول على قرض اول 5 تعلم اشياء جديدة من اعضاء اخرين في المجموعة 6 عمل علاقات جديدة 7 اخرى (الرجاء التوضيح) 99 لا ارغب بالاجابة/ لا اعرف الجواب</p> <p>What has been positive for you of taking a group loan? 1The solidarity among group members / 2 Learning to deal with loans 3/ Starting small 4/ Having a first loan / 5 Learning new things from other group members / 6 Making new contacts / 7Other (please explain)/ 99 doesn't know, doesn't want to answer</p>	J6
J7	<p>ما السلبي في حصولك على قرض مجموعة؟ 1 لا توجد امكانية للحصول على قرض فردي 2 يستهلك وقتا 3 قرض صغير 4 يجب تغطية مبالغ متأخرة لاعضاء المجموعة الآخرين 5 اخرى (الرجاء التوضيح) 99 لا ارغب بالاجابة/ لا اعرف الجواب</p> <p>What has been negative for you of taking a group loan?</p>	J7

	1 No possibility of having an individual loan / 2 Time consuming 3/ Small loan 4/ Having to cover late amounts for other group members / 5Other (please explain)/ 99 doesn't know, doesn't want to answer	
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