

The Role of Islamic Banks in Financing Economic Development in Palestine

Abstract: This study is discussing the role of Islamic Banks in financing economic development in Palestine. The researchers depend on the published as well as the primary data, collected from Islamic Banks and its branches that work in Gaza Strip, through a self-designed questionnaire prepared for this reason.

The study confirms the role of Islamic Banks in financing economic development from the theoretical point of view, but results of the field work assures that Islamic Banks in Palestine could not play this role.

Although results show that Islamic Banks succeeded in support saving and collect a reasonable amount of deposits, but they failed support direct or indirect investment and facilitate loans especially in Palestine, and this will reduce the role of Islamic Banks in compliance the economic development in Palestine.

The researchers proposed some important recommendations to improve the developmental role of Islamic Banks in Palestine, and we believe that those recommendations are valid elsewhere. Researchers assured the importance of

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planning, and trying to find alternatives to facilitate financing development, Depending on Murabaha, and Musharaka. This includes the clearance of rules and principles for different ways of Islamic finance, that are valid for application under the Palestinian economy.

Researchers also confirmed the role that the Palestinian National Authority should play, to support the role of Islamic Banks in Palestine.

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11.8	145.2	12.34	124.03	12.56	104.61	12.29	75.3	11.0	46.62	
28.3	348.5	26.39	265.33	24.71	205.84	37.15	227.67	35.5	150.45	
2.7	32.9	3.48	35.00	2.64	21.69	1.39	8.5	1.5	6.36	
10.2	125.5	12.87	129.37	6.99	58.22	4.38	26.83	3.8	16.1	
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