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## **"Role of the Islamic Development Bank in Palestine"**

### **Abstract:**

This study aims to explore the contribution of Islamic Development Bank and the Quds – Aqsa Fund to the development of Palestine. Also, to analyze the points of strength and weaknesses of the Palestinian Institutions.

Exploring the national economical sectors in the Palestinian Society, it is clear that there is a lot of effort that should be implemented in order to support the development activities.

A lot of governmental and private institutions depend on the financial support of the Islamic Development Bank and the Quds – Aqsa Fund, and the Palestinian Investment Institutions are unable to effectively make use of the funds provided. This is could be due to some rezones... the political and economical situations, insufficient infrastructure for the healthy operations for the Palestinian institutions, finally, lake of some professional human resources which are capable of developing the Palestinian economy.

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7%	2,633,290.00	/	<b>1999/12/31</b>
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8%	2,974,069.00		<b>2002/10/23</b>
15%	6,072,059.00		<b>2002/10/23</b>
15%	5,824,220.00		<b>2003/02/25</b>
20%	7,744,973.00		<b>2003/02/25</b>
<b>100%</b>	<b>39,524,060.00</b>		



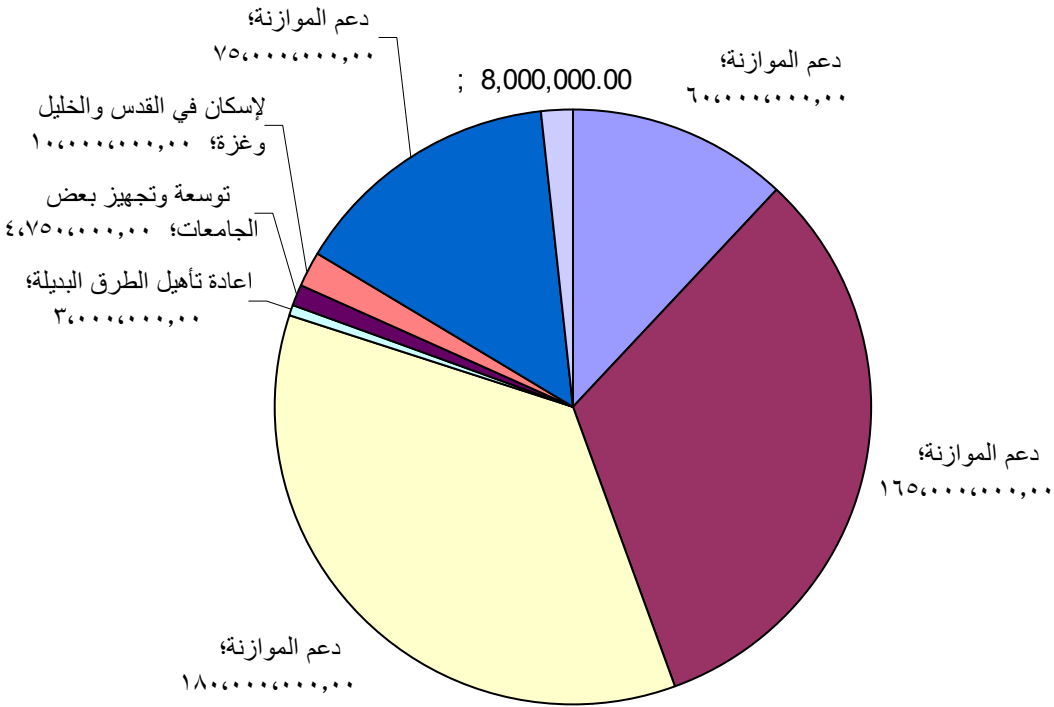


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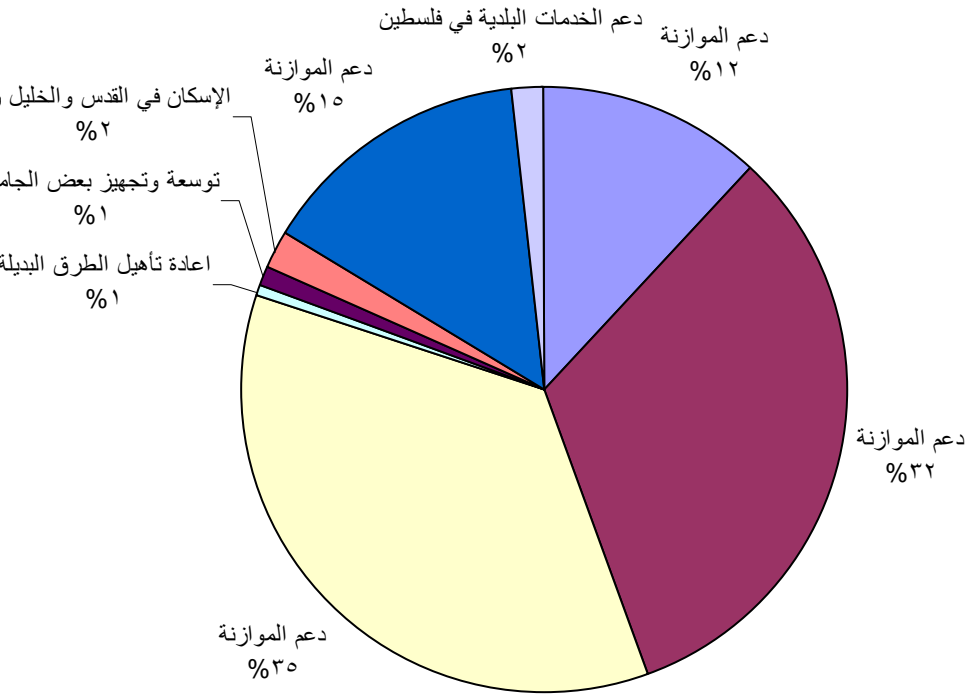
## صندوق الأقصى والقدس





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## صندوق الأقصى والقدس



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انٹرنیشنل آرکائیو ایسوسی ایشن

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**Abstract:**

This study has figured out the continuous negative impact of Israeli Polices accompanying Al-Aqsa Intefada for almost four years on the economic infrastructure of the industrial sector in Jenin district. This study illustrated the way Palestinian live and how could they sustain with these crises. Taking into consideration the major impact of the destruction of Jenin city by Israeli army in Particular and the whole district in general, since Jenin City forms the focus point of this Intefada. It was noted from this study and the intensive interviews made by the researcher that the Industry sector was negatively affected more than the other sectors in the district. In addition to that, all the obstacles and hard procedures Israelis used on the Palestinian, have frozen commodity prices and increases the production cost, while the foreign products keeps on entering the Palestinian markets, resulting to an equivalent competition with the local products. It was also noted no restriction and financial supports has been done to this sector, which in return resulted to low income for a wide range of people that resulted in decreasing the purchasing capability of this sector. The continuous closure and curfews resulted into lack of raw materials, and spare parts. While the well power and determination of those who are in-charge of this sector many factories would have been closed although some of these industries has been closed.

The responsible people in-charge of this sector believes that situation will be more difficult even after the end of this Intefada, because they will be compelled to pay their due money. And it is expected more than half of these firms will be closed due to these circumstances which indicates that losses will be very high as compared to what they paid as capital and goodwill. This was what Jenin Champers of commerce and the representative of the Ministry of Industry and commerce were calling for. Also it was noted that some of these industries has been shifted from the city to the near by villages.

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3.5	17.07	7	35 – 31
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2	19.51	8	5
1	24.39	10	7 – 5
3	17.07	7	10 – 8

5.5	12.20	5	15 – 11
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3	26.83	11	
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1	63.41	26	
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3	17.07	7	5
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Test of Hypotheses,

The one way Analysis of Variance was used (Kruskal-Wallis Test)

With regards to the following variables:

- ❖ Age
- ❖ Education
- ❖ Type of Work
- ❖ Experience
- ❖ Work Place

Variable	Age			Education			Type of Work			Experience			Work Place		
	Chi-Square	df	Asymp. Sig.	Chi-Square	df	Asymp. Sig.	Chi-Square	df	Asymp. Sig.	Chi-Square	df	Asymp. Sig.	Chi-Square	df	Asymp. Sig.

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VAR00010	9.459	5	.092	3.196	3	.362	.997	2	.607	4.298	5	.507	1.200	1	.273
VAR00011	4.874	5	.431	8.359	3	.099	4.639	2	.098	.862	5	.973	.192	1	.661

VAR00 012	4.32 5	5	.504	6.73 6	3	.08 1	3.55 8	2	.16 9	6.04 9	5	.30 1	.023	1	.880
VAR00 013	5.37 7	5	.372	7.92 7	3	.08 8	.700	2	.70 5	3.82 4	5	.57 5	1.29 8	1	.255
VAR00 014	3.49 0	5	.625	.894	3	.82 7	1.64 3	2	.44 0	8.39 9	5	.13 6	.228	1	.633
VAR00 015	.780	5	.978	2.51 3	3	.47 3	.553	2	.75 8	4.80 1	5	.44 1	.017	1	.896
VAR00 016	3.28 0	5	.657	2.56 2	3	.46 4	1.24 0	2	.53 8	4.10 5	5	.53 4	1.84 1	1	.175
VAR00 017	7.13 0	5	.211	8.14 2	3	.07 3	.804	2	.66 9	3.11 0	5	.68 3	1.26 8	1	.260
VAR00 018	3.34 7	5	.647	4.59 6	3	.20 4	4.14 6	2	.12 6	1.68 4	5	.89 1	.055	1	.815
VAR00 019	1.36 1	5	.929	.879	3	.83 1	.035	2	.98 3	2.79 1	5	.73 2	.318	1	.573
VAR00 020	6.24 8	5	.283	3.74 2	3	.29 1	2.16 7	2	.33 8	4.85 5	5	.43 4	.258	1	.612
VAR00 021	2.19 7	5	.821	2.43 8	3	.48 7	5.07 3	2	.07 9	3.14 4	5	.67 8	.304	1	.582
VAR00 022	2.10 7	5	.834	7.46 1	3	.05 9	.355	2	.83 7	3.82 3	5	.57 5	.263	1	.608
VAR00 023	1.74 0	5	.884	.550	3	.90 8	2.53 4	2	.28 2	6.57 0	5	.25 5	.002	1	.964
VAR00 024	3.05 7	5	.523	2.02 6	3	.56 7	1.37 6	2	.50 3	2.19 0	5	.82 2	.947	1	.331
VAR00 025	8.00 7	5	.156	.954	3	.81 2	1.68 5	2	.43 1	7.85 0	5	.16 5	.320	1	.571
VAR00 026	4.51 2	5	.478	1.34 0	3	.72 0	2.81 4	2	.24 5	6.34 2	5	.27 4	1.01 3	1	.314
VAR00 027	4.76 0	5	.446	3.03 6	3	.38 6	.371	2	.83 1	3.96 0	5	.55 5	.010	1	.919
VAR00 028	8.52 9	5	.129	2.11 3	3	.54 9	2.17 4	2	.33 7	10.2 27	5	.06 9	1.12 1	1	.290

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VAR00 029	2.24 4	5	.815	5.29 8	3	.15 1	7.81 0	2	.12 0	4.22 7	5	.51 7	.301	1	.583
VAR00 030	1.95 3	5	.856	6.91 5	3	.07 5	1.86 9	2	.39 3	.961	5	.96 6	.645	1	.422

VAR00 031	2.44 1	5	.785	1.22 0	3	.74 8	.111	2	.94 6	3.10 4	5	.68 4	.270	1	.603
VAR00 032	7.32 0	5	.198	7.67 8	3	.05 3	5.41 8	2	.06 7	2.64 3	5	.75 5	.704	1	.401
VAR00 033	4.04 5	5	.543	11.6 91	3	.11 9	2.98 7	2	.22 5	5.35 3	5	.37 4	.001	1	.975
VAR00 034	5.20 8	5	.391	3.37 3	3	.33 8	.184	2	.91 2	9.02 7	5	.10 8	5.38 7	1	.020
VAR00 035	2.39 3	5	.792	3.67 4	3	.29 9	3.31 4	2	.19 1	7.54 8	5	.18 3	3.46 6	1	.063
VAR00 036	5.28 5	5	.382	1.81 8	3	.61 1	1.90 1	2	.38 7	2.09 2	5	.83 6	.023	1	.880
VAR00 037	7.82 8	5	.166	2.64 4	3	.45 0	4.17 3	2	.12 4	4.62 4	5	.11 2	.016	1	.899
VAR00 038	5.34 2	5	.376	5.25 6	3	.15 4	.124	2	.94 0	5.17 7	5	.39 5	.144	1	.705
VAR00 039	.793	5	.977	5.20 7	3	.22 2	6.80 7	2	.08 3	7.94 4	5	.15 9	.008	1	.931
VAR00 040	2.83 2	5	.726	5.43 7	3	.14 2	2.49 4	2	.28 7	6.91 0	5	.22 7	1.50 4	1	.220
VAR00 041	7.67 7	5	.175	4.40 4	3	.22 1	3.82 6	2	.14 8	5.23 9	5	.38 7	.551	1	.458
VAR00 042	4.69 7	5	.454	3.94 5	3	.26 7	5.62 7	2	.06 0	.791	5	.97 8	.741	1	.389
VAR00 043	3.06 6	5	.690	2.71 6	3	.43 7	4.05 5	2	.13 2	7.20 3	5	.20 6	.336	1	.562
VAR00 044	1.54 3	5	.908	1.10 8	3	.12 1	11.3 26	2	.08 3	4.19 6	5	.52 2	.872	1	.351
VAR00 045	7.68 7	5	.174	1.52 3	3	.67 7	.412	2	.81 4	8.71 8	5	.12 1	1.19 6	1	.274
VAR00 046	3.97 9	5	.552	7.65 9	3	.05 4	2.26 5	2	.32 2	1.66 4	5	.89 3	.474	1	.491
VAR00 047	2.15 6	5	.827	1.05 8	3	.78 7	1.49 4	2	.47 4	2.74 0	5	.74 0	1.50 6	1	.220

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VAR00 048	6.81 9	5	.234	2.57 2	3	.46 2	10.0 23	2	.33 7	7.03 2	5	.21 8	1.85 1	1	.174
VAR00 049	3.50 0	5	.623	7.63 9	3	.05 4	1.83 4	2	.40 0	.979	5	.96 4	.156	1	.693

VAR00 050	2.61 8	5	.759	.881	3	.83 0	1.52 0	2	.46 8	5.37 1	5	.37 2	2.55 5	1	.110
VAR00 051	4.59 2	5	.468	10.5 84	3	.15 7	3.46 3	2	.17 7	2.05 2	5	.84 2	1.10 0	1	.294
VAR00 052	6.72 1	5	.242	10.5 56	3	.12 1	3.20 9	2	.20 1	12.8 06	5	.10 5	.547	1	.460
VAR00 053	1.61 2	5	.900	1.92 6	3	.58 8	.021	2	.99 0	6.02 1	5	.30 4	.936	1	.333
VAR00 054	5.61 8	5	.345	6.54 3	3	.08 8	2.16 6	2	.33 9	2.79 7	5	.73 1	.031	1	.861
VAR00 055	2.00 3	5	.849	2.16 8	3	.53 8	.399	2	.81 9	3.95 3	5	.55 6	1.33 3	1	.248
VAR00 056	5.38 0	5	.371	2.37 5	3	.49 8	.525	2	.76 9	5.01 2	5	.41 4	.156	1	.693
VAR00 057	10.6 42	5	.059	3.25 7	3	.35 4	4.87 2	2	.08 7	5.29 4	5	.38 1	.645	1	.422
VAR00 058	1.95 5	5	.855	4.43 9	3	.21 8	.410	2	.81 5	1.16 8	5	.94 8	.067	1	.795
VAR00 059	4.77 5	5	.444	.772	3	.85 6	2.44 0	2	.29 5	13.4 35	5	.09 2	.115	1	.734
VAR00 060	8.28 3	5	.153	2.71 2	3	.43 8	5.51 5	2	.06 3	3.12 7	5	.68 0	.816	1	.366
VAR00 061	4.68 9	5	.455	7.10 6	3	.06 9	.691	2	.70 8	2.93 8	5	.71 0	.008	1	.928
VAR00 062	4.29 0	5	.508	5.10 0	3	.16 5	2.06 2	2	.35 7	3.50 4	5	.62 3	.097	1	.755
VAR00 063	2.24 3	5	.815	7.07 4	3	.07 0	.717	2	.69 9	1.56 2	5	.90 6	1.77 9	1	.182
VAR00 064	4.55 1	5	.473	2.36 8	3	.50 0	.404	2	.81 7	1.53 9	5	.90 8	.804	1	.370
VAR00 065	1.59 1	5	.902	3.53 0	3	.31 7	.205	2	.90 3	2.35 5	5	.79 8	.168	1	.682
VAR00 066	6.74 7	5	.240	3.09 4	3	.37 7	1.46 0	2	.48 2	11.4 15	5	.08 4	1.76 1	1	.185

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VAR00 067	7.44 2	5	.190	.801	3	.84 9	4.20 9	2	.12 2	1.35 2	5	.93 0	.449	1	.503
VAR00 068	2.46 8	5	.781	4.08 3	3	.25 3	4.85 0	2	.08 8	2.66 7	5	.75 1	.272	1	.602

VAR00 069	10.2 25	5	.069	9.22 7	3	.06 7	6.90 3	2	.07 2	1.43 3	5	.92 1	1.63 9	1	.200
VAR00 070	6.27 2	5	.281	4.43 5	3	.21 8	1.99 1	2	.36 9	4.44 6	5	.48 7	2.07 8	1	.149
VAR00 071	2.26 4	5	.812	1.91 7	3	.59 0	1.50 0	2	.47 2	3.47 0	5	.62 8	.078	1	.780
VAR00 072	5.87 1	5	.319	.172	3	.98 2	1.78 8	2	.40 9	6.34 6	5	.27 4	1.43 2	1	.231
VAR00 073	3.21 0	5	.668	4.41 3	3	.22 0	1.33 0	2	.51 4	5.41 9	5	.36 7	4.97 3	1	.026
VAR00 074	3.94 3	5	.558	.939	3	.81 6	2.35 0	2	.30 9	6.35 0	5	.27 4	1.32 6	1	.249
VAR00 075	6.09 8	5	.197	3.86 5	3	.27 6	3.11 0	2	.21 1	8.46 5	5	.13 2	.056	1	.813
VAR00 076	6.92 4	5	.226	10.2 82	3	.01 6	.105	2	.94 9	8.35 9	5	.13 8	.474	1	.491
VAR00 077	3.88 8	5	.566	6.94 0	3	.07 4	.222	2	.89 5	1.69 3	5	.89 0	.406	1	.524
VAR00 078	8.40 9	5	.135	7.24 8	3	.06 4	.723	2	.69 7	5.08 8	5	.40 5	.608	1	.436





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**Abstract:**

In 1997, the donor countries have undertaken to offer financial and technical assistance for Palestinian authority for the rehabilitation of infrastructure and institutional capacity building, in addition to finance social and economical projects. In fact, these countries have paid only 50% from its total committed fund. This situation was created unfair allocation among different Palestinian sectors, some donations focused on financing job creation programs and paying governmental employees salaries. These measures have generated negative impact on the indicators of general performance of the Palestinian economy. These donations faced some problems and created some challenges as misuse and unfair distribution among different Palestinian sectors, in addition , some donors have identify the assistance kind and its allocation without looking for the actual Palestinian need .For example, some donors offer some technical assistance in such way that didn't serve the priorities of Palestinian community. Therefore there is clear and urgent need to reallocate and redistribute the external donations in such way, serving the priorities of the Palestinian community as the enhancing the main components of the production, development, and capacity building. These actions will support the Palestinian economy to be in the right track.

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4169	4326	4619	4883	4486	4011	3577	3490	3290	
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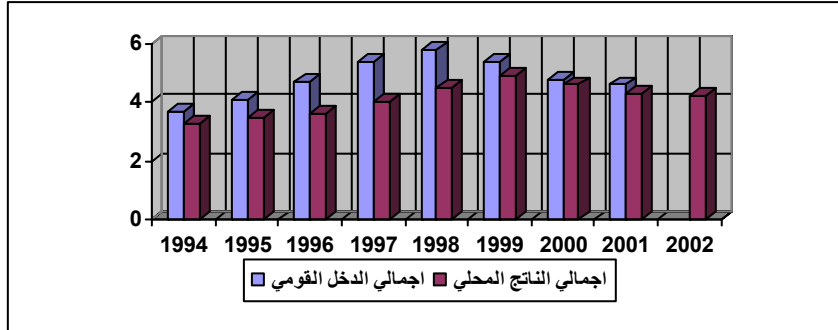
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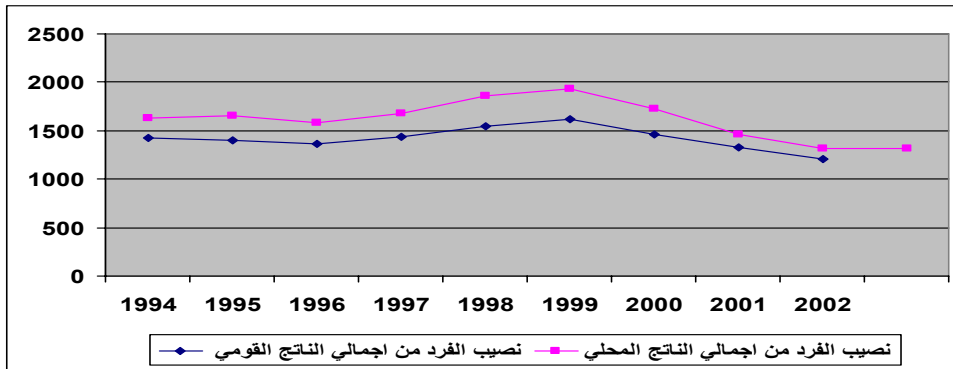
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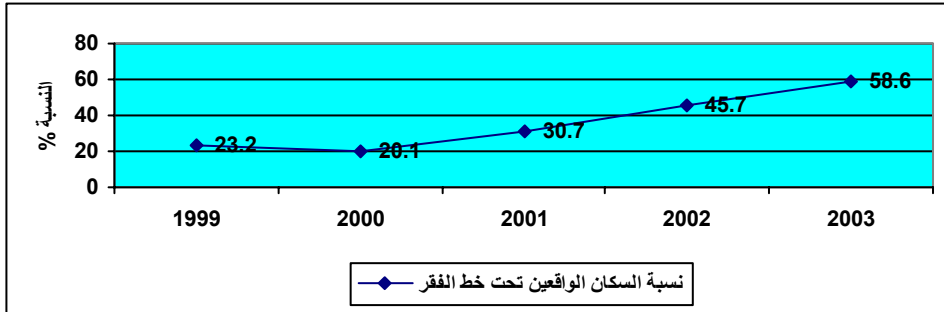
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(2) Source: The World Bank : "Disengagement ,the Palestinian Economy and the Settlements " June 23 , 2004 , p 30.

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2004	2003	2002	2000	1999	1998	1997	1996	
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1694	1278	1227	1364	1758	1858	1211	927	
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0.000	1,430	1,580	1,580	
0.005	17,662	17,941	19,790	
0.007	27,071	34,490	34,901	

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0.008	32,236	51,536	60,527	
0.002	6,000	6,000	6,000	
0.016	63,106	74,053	74,053	

0.002	6,328	21,625	29,635	
0.001	3,910	4,608	4,660	
0.018	69,830	71,451	83,098	
0.004	17,283	20,889	20,889	
0.026	101,919	254,545	254,545	
0.135	524,646	841,194	841,194	
0.003	12,718	22,027	22,027	
0.023	90,667	172,969	172,969	
0.046	178,898	455,873	455,873	
0.009	36,934	45,180	52,891	
0.000	70	70	1,300	
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0.001	2,378	2,378	3,000	
0.001	2,000	2,000	2,000	
0.004	16,292	17,246	17,417	
0.005	17,560	33,560	33,560	
0.034	134,206	223,550	258,550	
0.112	438,390	510,048	510,048	
0.005	19,876	23,656	23,740	
0.006	25,078	25,545	42,000	
0.002	6,447	12,855	18,025	
0.067	262,540	276,876	276,876	
0.001	2,270	2,470	2,470	

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0.000	1,786	3,475	3,475	
0.003	11,083	11,083	11,083	
0.000	1,021	1,037	1,728	

0.001	5,092	7,582	17,000	
0.000	1,800	2,880	2,880	
0.001	5,523	5,334	5,523	
0.042	162,656	226,450	300,000	
0.041	159,889	230,130	279,928	
0.037	142,365	186,084	186,084	
0.015	57,135	67,441	71,939	
0.037	145,278	193,158	195,119	
0.002	8,333	8,776	55,607	
0.006	22,346	22,346	22,369	UNDP
0.005	19,000	69,040	310,000	
0.021	83,211	83,269	143,656	
0.169	660,018	932,031	1,326,731	
0.056	218,906	340,600	350,600	
0.004	14,347	19,889	16,889	
1.000	3,897,456	5,737,795	6,898,229	
	284,997	427,353	911,712	
	3,612,459	5,310,442	5,986,517	
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Source : Palestine National Authority:" The 3 rd and 4 The Quarterly monitoring

report donors assistance of the year 2001" ministry of fanning and international cooperation. December 2001 p 12.

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2001	2000	1999	1998	1997	1996	1995	1994	
588.8	878.4	730.7	668.7	660.8	770.2	630.2	821.3	
477.8	501.7	517.1	419.1	526.1	515.9	426.5	508.3	
%81	%57	%70	%63	%79	%67	%67	% 62	:

Source: Palestine National Authority : "The 3 rd and 4 The Quarterly monitoring report of donors assistance of the year 2001" p 2.

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(1) Palestine National Authority : " Donors Assistance in Occupied Palestinian Territory for Year 2003 " Ministry of Planning ,General Directorate of Management and Coordination , June 2004, p 15 , 46 .



السنة	الجهة الممولة	قيمة القرض	المسحوب	الإقساط المسددة	رصيد الالتزامات	سعر الفائدة	رسوم الخدمة	عمولة	فترة السماح	فترة السداد
	بنك الصين	3,624,720	2,852,368	-	2,852,368	0	0	0	5	5
	البنك الوطني اليوناني	15,159,742	15,159,742	4,162,435	10,997,306	ليور+1.7	0	0	1	6
1993	الاجمالي	18,784,462	18,012,110	4,162,435	13,849,674					
	بنك الصين	9,061,801	1,092,902	-	1,092,902	0	0	0	5	5
	البنك الدولي	30,000,000	30,000,000	300,000	29,700,000	0	0.75	0.5	10	30
1994	الاجمالي	39,061,801	31,092,902	300,000	30,792,902					
	البنك الدولي	20,000,000	20,000,000	-	20,000,000	0	0	0	10	10
	البنك العقاري العربي والاهلي المصري	18,309,898	16,636,071	-	16,636,071	ليور+1.5	0	0	3	10
1995	الاجمالي	38,309,898	36,636,071	-	36,636,071					
	الحكومة الاسبانية	14,900,000	13,374,649	-	13,374,649	0	0	0	12	20
	البنك الدولي	91,000,000	91,000,000	-	91,000,000	0	0.75	0.5	10	30
	بنك الاستثمار الاوروبي	36,880,409	3,500,000	279,200	3,220,800	ليور-3	0	0	6	14
1996	الاجمالي	142,780,409	107,874,649	279,200	107,595,449					
	الحكومة الاسبانية	50,000,000	53,900,379	-	53,900,379	0	0	0	15	20
	البنك الدولي	45,379,337	39,226,331	-	39,226,331	0	0.75	0.5	10	30
	الصندوق العربي للتنمية الاقتصادية والاجتماعية	37,324,826	34,586,540	-	34,586,540	3	0	0	6	20
1997	الاجمالي	132,704,163	127,713,250	-	127,713,250					
	صندوق الاونك	10,000,000	10,000,000	416,660	9,583,340	2	1	0	5	12
	البنك الدولي	34,852,559	31,086,305	-	31,086,305	0	0.75	0.5	10	30
	الصندوق الدولي للتنمية الزراعية	8,513,761	556,010	-	556,010	0	0.75	0	10	30
	بنك الاستثمار الاوروبي	104,494,491	33,853,600	481,000	33,372,600	ليور-3	0	0	7.5	13
1998	الاجمالي	157,860,811	75,495,915	897,660	74,598,255					
	الصندوق العربي للتنمية الاقتصادية والاجتماعية	10,179,498	5,600,138	-	5,600,138	3	0	0	7	19
	صندوق الاونك	8,000,000	8,000,000	-	8,000,000	1	1	0	5	12
	البنك الدولي	44,000,000	39,648,067	-	39,648,067	0	0.75	0.5	10	30
	البنك العقاري العربي	3,657,600	3,609,522	-	3,609,522	ليور+2	0	0	2	10
	بنك الاستثمار الاوروبي	12,293,469	2,780,200	-	2,780,200	ليور-3	0	0	7	30
	مؤسسة التنمية الدولية السويدية/السويد	24,681,312	22,084,334	-	22,084,334	0.75	0.25	0	10	6
	البنك الاسلامي للتنمية/ جدة	2,495,412	1,076,086	-	1,076,086	0	0.75	0	10	20
1999	الاجمالي	105,307,291	82,798,347	-	82,798,347					
	البنك الدولي	24,900,000	17,020,472	-	17,020,472	0	0.75	0.5	10	30
	الحكومة الاسبانية	60,000,000	-	-	-	0	0	0	15	20
	بنك ميديتر بنكو الايطالي	41,268,807	1,709,745	-	1,709,745	0.5	0	0	14	21
2000	الاجمالي	126,168,807	18,730,217	-	18,730,217					
	لدول العربية لصندوق الاقصى	422,750,000	407,001,518	-	407,001,518	0	0	0	7:03	18:07
	البنك الدولي	7,000,000	5,458,337	-	5,458,337	0	0.75	0.5	10	30
2001	الاجمالي	429,750,000	412,459,855	-	412,459,855					
	لدول العربية لصندوق الاقصى	75,000,000	75,000,000	-	75,000,000	0	0	0	5	15
	البنك الدولي	30,000,000	24,131,172	-	24,131,172	0	0.75	0.5	10	30
	البنك الاسلامي للتنمية/ جدة	22,100,466	-	-	-	0	2.5	0	7	18
2002	الاجمالي	127,100,466	99,131,172	-	99,131,172					
	البنك الاسلامي للتنمية/ جدة	12,858,715	-	-	-	0	0.75	0	10	20
	لدول العربية لصندوق الاقصى	8,000,000	-	-	-	0	0	0	7	18
2003	الاجمالي	20,858,715	-	-	-					
	الاجمالي الكلي	1,338,686,823	1,009,944,488	5,639,295	1,004,305,192					
2003:	اجمالي دين المؤسسات العربية	612,676,415	543,509,875	-	543,509,875					
2003:	اجمالي دين المؤسسات الاجنبية	726,010,408	466,434,613	5,639,295	460,795,317					
2003:	اجمالي دين البنك الدولي	307,131,896	277,570,684	300,000	277,270,684					

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%78	361,655	460,740	
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Source : Palestine National Authority: "The 3 rd and 4 The Quarterly monitoring report of donors assistance of the year2001" p 7.

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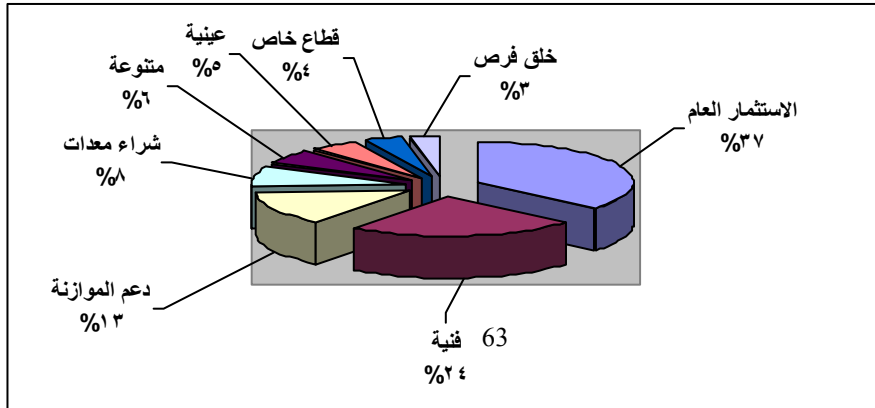
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Source: Palestine National Authority: "The 3 rd and 4 The Quarterly monitoring report of donors assistance of the year 2001" p 5.

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1. Palestine National Authority : " **The 3<sup>rd</sup> and 4<sup>th</sup> Quarterly Monitoring Report of Donors Assistance of the Year 2001** " Ministry of Planning & International Cooperation ,2001.
2. Palestine National Authority : " **Donors Assistance in Occupied Palestinian Territory for Year 2003** " Ministry of Planning ,General Directorate of Management and Coordination , June 2004 .
3. The World Bank : " **Disengagement ,the Palestinian Economy and the Settlements** " June 23 , 2004.
4. United Nation : " **The Impact of Closure and Other Mobility Restrictions on Palestinian Productivities** " Office of the United Nations Special Coordinator .October 2002.

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**Abstract:**

This study aims at determining the role Palestine and effect of this role on various economic sectors, including the agriculture, commerce, etc. sectors which the Palestinian 71economy is based on and the roles of banks in supporting these sectors. In addition, the study aims at identifying the current status of banks working in Palestine and the most important problems that represent the stumbling block in the way of their participation in economic development.

The study used the descriptive analytical approach to come out with the study conclusions.

**Study Conclusions:**

**The study concluded the following:**

1. The banks working in Palestine have the desire to expand giving facilities to the different economic sectors. Nonetheless, the banks do not perform their assigned roles in supporting economic development properly.
2. Banks give a lot of interest to the guarantees provided by the client as a precondition for accepting facilitation of its credit.
3. The problems faced by banks and settling disputes between the banks and clients in delay in paying their dues.

**Study Recommendations:**

In the light of the study conclusions, the following recommendations were drawn:

1. It is necessary for businessmen and owners of various businesses to provide sufficient guarantees for credit facilitation so that their applications to get the loan facilitation, which banks, can accept.
2. Directing businessmen and directors to ask for help from specialized institutions, especially universities, in the field of preparing feasibility studies on scientific bases.
3. Investigating the chances of investment in Palestine and contributing to funding the different sectors them as partners.

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2571.87 1	21	874.783	16.3	561.902	16.8	571.201	0.16	563.985	
11196.6 61	75	3.114.37 0	79	2722711	77.4	2.632.65 6	77.7	2.726.92 4	
862.477	3.1	132.005	3.5	121.340	3.97	135.220	3.82	134.252	
75									
190.52	0.06	24.912	0.7	24.142	2.2	59.735	2.3	81.731	
14821.5	100	4146.07	100	3430.09	100	3398.81	100	3506.89	

2		0				2		2	
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( )

(%75) ( 2003)

.(%21)

(2/2)

-:

2003		2002		2001		2000		
%		%		%		%		
29.5	317.089	28	269.92	24	294.141	21.3	287.406	
61.2	656.263	61	585.05	65.	798.695	68	919.414	
8.9	95.460	10.8	98.565	8.3	101.891	7.7	104.797	
0.29	3.193	0.37	3.579	2.0	25.266	2.7	36.523	
100	1072.00 5	100	957.122	100	1219.99 3	100	1348.14	

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(3/2)

76

2003	2002	2001	2000	
36.2%	48%	%51.49	%51	
21%	%21	30.34%	%33.72	

%72.3	81%	75.35%	%78.06	
12.8%	%15	%42.3	%44.69	

( 2003) (%72.3)

(%21)

(4/2)

2003		2002		2001		2000		
%		%		%		%		
1.53	.164	1.68	161	1.15	140	% 1.56	20.99	
8.64	.926	10.56	101	9.2	112	8.16	110	
12.4 7	1334	12.16	116	10.5	129	9.23	124.2	
24.6	264	27.49	263	25.2	308	26.5 8	358	
3.12	.334	4.0	39.05	3.3	41.1	3.64	49	
2.02	.216	2.4	.230	1.9	241	2.22	30	
11	123	13	.127	9.8	120	9.01	121.3	
6.3	680	4.8	46.44	3.2	400	3.34	44.97	
4 0.	424	0.25	2.42	5.7	.705	0.94	12.72	
30	318	23	222	35	438	35.3 1	475.3	
77								
<b>100</b>	<b>1.072</b>	<b>100</b>	<b>957</b>	<b>100</b>	<b>1219</b>	<b>100</b>	<b>1346</b>	

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(49 2002 ) .

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(50)

18

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80

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(50)

(42)

(50)

(50)

.( %84)

-:

" :

( 2001)

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" :

( 2004)

-2

"

%35 ( 1999)

81

(%38)

90)

(%62) ( 1997)

(%

(1/3)

%	%		
9.5	2.4	1	
57	19.0	8	
42	21.4	9	
57	57.1	24	
	100.0	42	

%57

2.4

%19

%21.4

%

82

(2/3)

%	%		
38	9.5	4	



67	33.3	14	
36	11.9	5	
40	40.5	17	
24	4.8	2	
	%100.0	42	

%40.5

%%11.9

%33.3

%4.8

%9.5

(3/3)

%	%		
64	64.3	27	
71	%35.7	15	
-	%100.0	42	

%64.3

%35.7

(4/3)

%	%		
		83	
15	4.8	2	
47.5	45.2	19	
95	45.2	19	

	4.8	2	
	%100	42	

%45.2

%4.8

(5/3)

%	%		
57	19.0	8	
43	42.9	18	
28.5	7.1	3	
48	23.8	10	
28.5	7.1	3	
	100.0	42	

%42.9

%19.0.

% 7.1

%23.8 .

%7.1

(6/3)

84

%	%		
12	2.4	1	
23	4.8	2	

21.4	7.1	3	
57	57.1	24	
57	28.6	12	
	100.0	42	

%57.1

%28.6

%4.8

%7.1

%2.4

(7/3)

%	%		
28.5	2.4	1	
91	38.1	16	
68	7.1	3	
67	33.3	14	
13.5	19.0	8	
	100.0	42	

%38.1

%19.0

%33.3

%2.4

%4.1

(8/3)

85

%	%		
50	16.7	7	

57	14.3	6	
59.5	11.9	5	
38	19.0	8	
38	38.1	16	
	100.0	42	

%38.1

%19.0

11.9

%14.3

%16.7

%

(9/3)

%	%		
39	9.5	4	
39	38.1	16	
36.5	11.9	5	
58.5	28.6	12	
39	9.5	4	
	2.4	1	
	100	42	

%38.1

%29.3

%9.5

%11.9

86

(10/3)

%	%		
4	2.4	1	

2	16.7	7	
3	7.1	3	
1	57.1	24	
33.3	16.7	7	
	100.0	42	

%57.1

%16.7

%7.1

%16.7

2.45

(11/3)

%	%		
-	2	0	
7.1	2.4	1	
57	57	24	
80.9	40.5	17	
	100.0	42	

%57

%2.4

%40.5

(12/3)

%	%		
---	---	--	--

87

12	2.4	1	
54	26.2	11	
73	23.8	10	

31.8	31.0	13	
58.5	14.3	6	
	2.4	1	
	100.0	42	

%31.0

%26.25

%14.3

%23.8

%2.4

(13/3)

%	%		
21.4	7.1	3	
19	4.8	2	
57	57.1	24	
62	31.0	13	
	100.0	42	

%57.1

%31.0

%4.8

%7.1

(14/3)

88

%	%		
24	%4.8	2	
52	26.2	11	

50	16.7	7	
49	40.5	17	
39	9.5	4	
-	2.4	1	
	100	42	

%40.5

%26.2

%4.8

%9.5

%16.7

**(15/3)**

%	%		
24	4.8	2	
57	28.6	12	
64	21.4	9	
33	33.3	14	
48	11.9	5	
	100	42	

%33.3

%28.6

%4.8

%11.9

%21.4

89

**(16/3)**

%	%		
28	7.1	3	





31	31.0	13	
48	23.8	10	
	100.0	42	

%31.0

%11.9

%23.8

%9.5

**(19/3)**

%	%		
15.3	4.8	2	
15	4.8	2	
54	50.0	21	
72	33.3	14	
	7.1	3	
	100.0	39	

%50.0

%33 .

%4.8

**(20/3)**

91

%	%		
58.5	14.3	6	
49	23.8	10	

39	38.1	16	
66	21.4	9	
	2.4	1	
	100.0	42	

%38.1

%21.4

%23.1

%14.3

(21/3)

%	%		
63	%31.5	13	
34	%33.3	14	
44	%14.3	6	
39	%9.5	4	
39	%9.5	4	
	%2.4	1	
	<b>100%</b>	<b>42</b>	

%33.3

%14.3

%31.5

%9.5

92

(22/3)

%	%		
9.7	2.4	1	

36.5	11.9	5	
56	54.8	23	
58.5	28.6	12	
	2.4	1	
	100	42	

%54.8

%11.9

%28.6

( 23/3 )

%	%		
25	4.8	2	
67	21.4	9	
50	23.8	10	
35	33.3	14	
50	11.9	5	
	4.8	2	
	100	42	

%33.3

21.4

%23.8

(24/3 )

93

%	%		
39	7.1	3	
42	9.5	4	

16	4.8	2	
45	40.5	17	
63	28.6	12	
	9.5	4	
	100	42	

%40.5

9.5

28.6

%7.1

%

( 25/3)

	%		
4	7.1	3	
3	14.3	6	
2	21.4	9	
1	40.5	17	
4	7.1	3	
	9.5	4	
	100	42	

%40.5

%23.7

%21.4

%7.9

(26/3)

94

%	%		
24	2.4	1	

51	23.8	10	
39	16.7	7	
51	33.3	14	
29	19.0	8	
	4.5	2	
	100.0	42	

%33.3

19.0

%23.8

%2.4

%16.7

%

(27/3)

%	%		
24	4.8	2	
51	16.7	7	
39	19.0	8	
51	50.0	21	
29	7.1	3	
	2.4	1	
	100.0	42	

%50

% 4.8

%7.1

%16.7

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2005 - 1426

کتابخانه و اسناد ملی جمهوری اسلامی ایران

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## **Abstract:**

The developing experiments have clarified in most countries either they were progressive or developing ones that the funding problem is considered the most interesting which encountered them as a result of savings reductions and the financial markets modernization. The external efficiency appears at the beginning of 1980s in the form of external payments which seems to be financial phenomenon that worried the commercial banks and the International cash financial Agencies.

The Palestinian Economy depends greatly on the foreign helping to fund the interment spending programmes. Their size relates with the political process which turned out of its main goal to the sake of the continuous conciliation to in convenience with the Palestinian favour.

Going growth to external lending phenomenon enclosed with retreating the International help of Grants make it a source of anxiety in addition to foreign debt maladministration (Multi-responsible sides about the competitive lending on the duplicity Funding.....etc), Despite most of these loans are attainable, dependence acceleration on it and the short period make real funks.

An important part of these helpings come in the form of attainable loans which make one of the main means which cause anxiety and horrible under the continuing of the political and economic unsettled case through the Israeli main effect on the Palestinian economy.

The International help is considered an important mean, decided and necessary to prevent the collapse of the Palestinian National Authority. The foreign debt running process at the best way and to be fit, good and qualified represent the pass rule that state based on to get along with debt and its tax and to achieve the most avail and to continue in providing the national economy with out size of clear important which can get rid of foreign debts on the other hand to achieve self-employed and contribution to create invigorate economy for the debtor country. This enable the country to take over efficiency shortage.

The research examine the credit efficiency of external debt for the Palestinian economy using a common indicators. The results show a low credit efficiency appoints external debt for the Palestinian economy.

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%45      %16.5      %1.5  
101      .2002      .2000

1994

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102

(2004-1994)

.1998

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2004-1995

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1994

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-6

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(95 2000 ) .

(czerkawski 1991.p.40)

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(172 1992 .) .

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(2-3 1994 ) .

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104

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1982 .(

(1-2 1994 ) .

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(322-321 1991 ) .

(feder anduy,1985,pp.133-134) .

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(

OECD

%125

.%3-%2.50

(140-138 1992 )

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(Federanduy, 1985, p.134

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(98 2000 ).

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GDP

"

(Mikesell, 1968, pp.119-121) ."

106

(Euh, 1979, p.41) .



**Liquidity :** .2

( Avramovic, et, 1964, p.11).

**The Debt Service Ratio:** -

( ..... )

107

66

1891

%36

1933

%20

1976

%

%44.35

(60 1985 ).1934-1930

( .... )

(Euh, 1979, p.43) .

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2000 ).

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(80-79 1992 )

%20

(206-205 1992 ) .

: **.3**

108

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(2 1986

(61 1985 ) .

**Coverage Ratio: .4**

- - )

( . - -

109

(Euh, 1979, p.44)

**Political Instability .5**

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: -

(Haque, etal, 1996, p.693) .

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(6- )

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		( )
1		
2		1
3		2
4		3
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6		5

110

7		6
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(Euh, 1978, pp.45-46)

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(85 1992 ) .

(Euh, 1979, p47) .

(Haque,et al., 1996, P. 701

: : - :

(L)

r (L)

(Eaton, etal, 1986, p484)

.(faf champs 1996.p.315)

(Eaton and Gersovitz, 1981a, p.289).

**(1)**

113

**(2)**

: (3)

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(Fa fchamps, 1996, p.316).

(22 23 2000 )



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.3

(Bulow and .

Rogoff,1988,p.646)

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.1990

(lindert, 1991, pp.559-560)

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(Cline, 1984 p.91) .

(86-87 1992 ).

hgjd : ( )  
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(Haque, etal, 1996, p702).

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(kindleberger, 1995, pp.330-340) .

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(Avramovic, etal, pp.87-89) .

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(Abdullah, 1985, p.136) .

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(Czerkawski, 1991, p.41) .

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(34 2000 ).

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(37 2000 ) . .

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(36 2000

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(71 1992 ) .

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%20

(72 1992 ) .





1993

1999 2000 %2  
2001 2002 %9  
4143 %10 2002 2003  
3780 2002  
.(2003-1995) %2  
%6  
2002 %13 1999 2000  
.(2003-1999) %4.8 .2001  
%22 2000  
66 2000 %30  
3 124 .2004 %  
2004 2003

2003 %25.6  
 .2003 %35.6  
 ).  
 (

1995 %2.4  
 %14.1 2002 %24.2

.2002 %224 1995 %26.5  
 .(2003-1999) %131.4  
 %108.1 %44.5  
 (2003-1995)

: :

2003  
 28.7

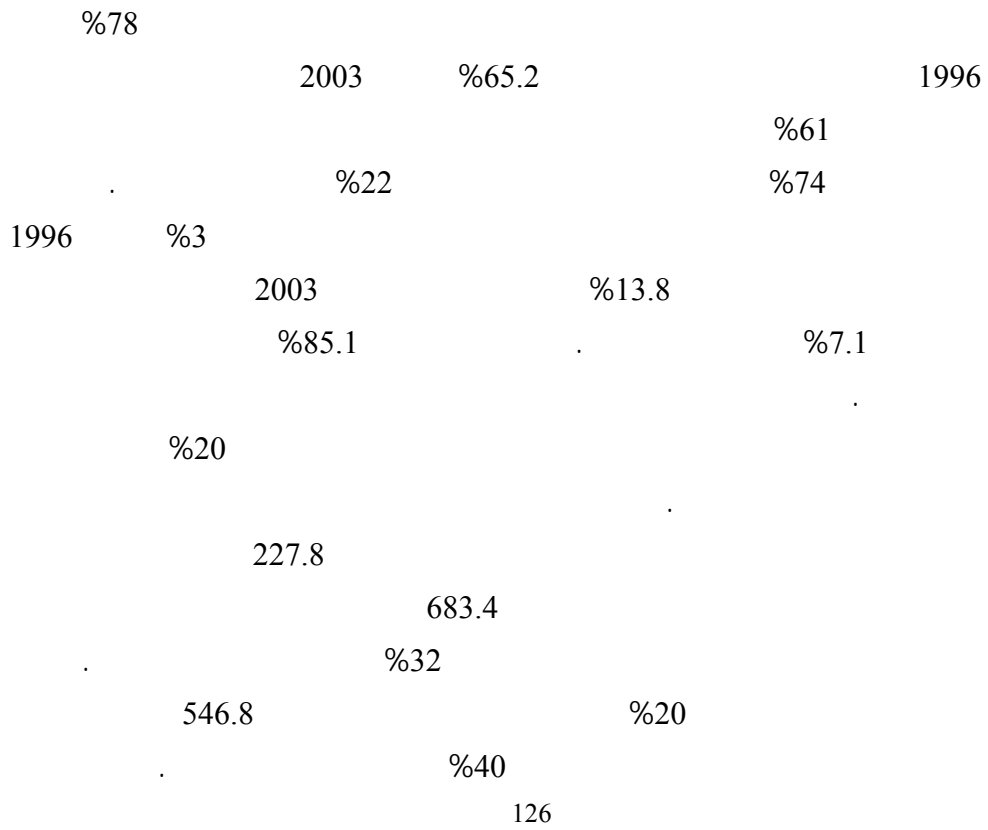
2004 23.8  
 26.7 12.1

2005 47.8 2005

125

1996 %29.4  
 %87.5 %167 2001  
 .(2003-1996)

( 2003 ).



258.3

1996  
%19.0

%7.3

2003 %30.3

%5.9

216

914.1 2002

1996

%14.1

%24.2

( )

%81.5

%1.7

%16.8

(185 2003 ).

3-1

- ).

%3

127

(

%76.5

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%34.9 +

%60.5



(2003-1995)

(1)

	1995	1996	1997	1998	1999	2000	2001	2002	2003
( )	2454	2554	2840	2958	3020	3.150	3.299	3.472	3.648
%		4.1	11.2	4.2	2.1	6.5	4.7	5.2	5.1
( )	3518	3668	4012	4262	4517	4442	4136	3780	4143
%	-	4.3	9.4	6.2	6	2	7	9	10
( )		733.6	767.3	887.0	892	868	670	572	621
( )		2861	3028	3320	3805	3405	3221	2765	2702
( )		87	109	182	184	275	259	274	374
+ ( )		82.6	876.3	106.9	1076	1143	794	846	995
%20	1.4	1.4	1.6	1.4	1.7	1.2	1.5	1.8	1.5
% 3	1.1	1.1	1.3	1.1	1.3	1.4	1.2	1.5	1.2
( )	86.1	216	327.4	400.7	471.9	484.2	893.2	914.1	914.1
%	26.5	88.6	107.0	121.4	200.8	121.5	116.6	224.0	176.1
%	16.4	30.4	41.4	48.9	50.9	51.5	87.8	88.4	73.8
%	20.3	31.6	50.6	53.3	52.4	50.2	311.2	272.9	130.4
%		29.4	42.7	45.2	52.9	55.8	167.0	159.8	147.4
%	2.4	5.9	8.2	9.4	10.4	10.9	21.6	24.2	22.1

129

( )	36.7	129.9	111.4	73.3	71.2	12.3	409.0	20.9	-
%	11.3	53.3	36.4	22.2	30.3	3.1	53.4	5.1	-

%	7.0	18.3	14.1	10.0	7.7	1.3	40.2	0.1	-
%	8.6	19.0	17.2	9.7	7.8	1.3	142.5	6.2	-
%	1.1	3.5	2.8	1.7	1.6	0.3	9.9	0.6	-

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.1999/6/19	(	131	)	. -4

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1998	- 450/449		
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416/415					<b>-25</b>
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427					<b>-26</b>
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**Abstract:**

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This study defines “productivity” and points out its importance, its evaluation measures, and the factors involved. In addition, the study sheds light on the Palestinian economy under *Intefadat-ul-Aqsa*, the problems it faces and the damages inflicted. Productivity has received remarkable



attention in the economic and administrative literature because of its importance in the social, economic and cultural aspects. It is considered as the basic indicator that shows progress in the national economy and the national income, which are the aims that both developed and underdeveloped countries are trying to achieve (Shamel, 1989). This importance is clear in the role of productivity in increasing the national income through a regular increase of products and the decrease of costs. Before the advent of the Palestinian National Authority, there was not any field study on productivity, until the first industrial survey, carried out by the Palestinian Survey System in 1998. However, that survey confined itself to the measures of partial productivity (work productivity)

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	2	% 1.5
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	113	% 86.3
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