



**Developmental Impact of Reef Company Loans
On the Economic and Social Dimensions
of Farmers' and Peasants' Life**

BETWEEN 2010 AND 2012

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Introduction

This study is gaining increasing importance in the context of the growing trends and efforts to strengthen and expand development and social implications for small and micro finance and the structuring and development of social and development responsibility of small and micro-finance institutions, And work to re-focus on this trend, especially since the main message of small and micro-finance related centrally in the big and pivotal role for this financing in the fight against poverty and draining its resources and to assist and support the poor and destitute categories in the society and enable them to generate income and gain food on a regular , continuous and sustainable basis, and thus contribute to liberate these categories of the cycle of poverty and achieve a decent life to them. Also, this study(which is an update to the study that was carried out in the year 2010)demonstrate the importance of the institutions involved in small and micro-lending, and its permanent continuity to review and evaluate its programs and activities and work hard to follow up and ensure the development and social significant impact of these programs and activities and work on self re-correction permanently to maintain and strengthen its social and development mission.

Study Problem

The main components of the research problem for this study represented in the limited and the weakness and lack of clarity over the impact and effectiveness of lending and financing services provided by Reef company on the dimensions of development and the social and economic lives of farmers and countrymen, which calls for the need to continuous trace and monitoring of the level of this impact and effectiveness.

Objectives of the study

The study aims at: -

- Comparison of the most prominent features economic, social and professional features of beneficiaries / borrowers and sectors in which they work between 2010 and 2012.
- Comparison of the financed projects in terms of its structure and nature, as well as at the level of employment , production inputs, marketing and the elements and the level of sustainability of these projects between 2010 and 2012.
- Comparison of the generated income impact from the financed projects by the company's on social indicators and the different living conditions of beneficiaries between 2010 and 2012.
- Comparison of the economic and social and development impact of the loans provided by Reef between 2010 and 2012, and the nature of the assessment of the beneficiaries of these loans, and the impact of loans in the promotion and strengthening of social capital in the rural areas.
- Comparing the level of borrowers possess the skills and professional experiences between 2010 and 2012.
- Comparing the extent of impact of the loans provided between 2010 and 2012 on the sustainability of projects and their self dependence and the level of need for additional loans.
- Explore the change in the actual motives behind the approach of customers to deal with Reef company and borrowing from between 2010 and 2012.
- Comparison of the deficiencies and gaps in lending business of Reef company between 2010 and 2012.

• The study seeks to answer the following questions: -

- What are the changes in the economic and social and professional characteristics of rural borrowers from Reef between 2010 and 2012?
- What are the changes in the basic features of the financed f projects in terms of the nature of these projects , specialization, and employment, between 2010 and 2012?
- What is the change in the level of income generated by the financed project in 2010 and 2012, and in any direction is spent?
- What is the change in the economic , social and development impact of Reef loans between 2010 and 2012?

- What is the change in the evaluation of the beneficiaries of the loans provided by Reef between 2010 and 2012?
- Is there a change in the social / rural categories targeted primarily by Reef company between 2010 and 2012?

• Study Methodology

1 - The questionnaire was adopted as a tool for information collection, where it has been prepared on the basis of many variables and data required for the study.

2 - A random sample was taken by size of 5% of the research community of 1314 existing loans (which is the total of outstanding / active loans until 30/6/2012), and hence the number of research units included in the sample 66 respondents.

3 - Research units were distributed(sample targeted in the study)on the areas as follows :the northern West Bank21respondents, central West Bank9respondents, southern West Bank19respondents, Gaza Strip17respondents, targeted research units at each site were selected randomly based on the data of the names of the borrowers.

4-The questionnaire has been tested in the field and was amended in the light of the results of the field test.

5 - Information was collected in the period between 6/8/2012-09/25/2012

6 -Filled questionnaires were audited before entered into the computer

7 -SPSS program was adopted as a platform for entering and analysis of information

8 - The analysis of the information and the issuance of the final report(study) was at the beginning of November 2012

• Executive Summary and the results of the study

Direct field study data indicated through a survey of the random sample, the following: -

- 1 - The percentage of borrowers who the number of their family members do not exceed 6 members 71.2% of the total borrowers from Reef company in 2012, while this percentage was nearly 66% in 2010.
- 2 -The percentage of borrowers who are under the age of 40 years in 2012 (which is the age of youth and manhood) 66.1%, this figure in 2010 reached nearly 72% of the total borrowers, but those who are under the age of 31 years their percentage in 2012 reached 37.3%, while that percentage has reached in 2010 to 43.6%. The percentage of borrowers who are over the age of 58 years old in the years 2010 and 2012 did not exceed 2% and 1.7%, respectively. In terms of educational level of the borrowers, mostly possess a high school diploma or more, with a percentage of 75% of the total borrowers in 2010 and nearly 70% in the year 2012 and the remaining percentage holds a preparatory and elementary diploma .
- 3 - The percentage of borrowers who do not own land in 2010, nearly 30% , this percentage have increased in 2012 to reach nearly 41%, while the percentage of those who owns up to 10 donums , reached in 2010 the percentage of 57.1% and decreased in 2012 to 44.1% of the total borrowers, while the percentage of those who own more than 10 acres did not exceed in 2010 and 2012, 13.4% and 15.3%, respectively.
- 4 -The percentage of borrowers in 2010 who their monthly income do not exceed NIS 2300 was 30.2%, this ratio has increased in 2012 to reach nearly 33%, and the percentage of those their income range between NIS 2301 up to 5000 in 2010 was 60.3% of the total borrowers and this ratio declined in 2012 to nearly 57%, while the percentage of people whose income more than NIS 5000 did not exceed 9.5% in 2010 and 10.4% in 2012
- 5 - The percentage of borrowers are not affiliated to any of the cooperative societies and other professional bodies related to agriculture in 2010, nearly 89% of the total borrowers and this ratio have declined in 2012 to reach 76%, also the percentage of associates in 2010 to agricultural cooperative associations(Plant and animal) 5.4% and this percentage increased in 2012 to 10.3%, the percentage of members of charitable associations and agricultural trade union did not change between 2010 and 2012 and was 3.4%.

6 - The percentage of borrowers who do not have any experience in the field of their projects did not change between 2010 and 2012, reaching 3.4% and 3.3% respectively, while those who have the experience of inherited local / traditional experience in 2010, their percentage approaching 85% and this percentage in 2012 reached 83.1%, followed by the experience resulting from working in Israel by 5.6% in 2010 and 1.7% in 2012, and then the experience from working in the local market by 4.7% in 2010 and 10.2% in 2012, and the gained experience and knowledge from training courses did not constitute in 2010 and 2012, only a small percentage not more than 1.4% and 1.7%, respectively.

7 -Regarding the nature of the agricultural projects Financed by Reef company the study showed in 2012 that the traditional animal projects, constituting 59.2%, while this percentage was in 2010,nearly 67% of the total financed agricultural projects, while intensive livestock projects constitute 22.4%, while this percentage was 15.3% in 2010, , and greenhouses projects 8.2%and in 2010 was 11.1%, while exposed agriculture projects did not exceed 2% after this percentage was nearly 3% in 2010.

8- The results of the study indicates that the percentage of workers without pay in the projects after obtaining the loan has increased in 2012 by 5.8% while it did not exceed 1.7% in 2010, and the percentage of paid workers after obtaining the loan increased in 2012 by 65.7% and in turn the attrition rate at the level of paid workers in 2010 after obtaining the loan is 5.7%. The results of the study also indicated in 2012 that more than 48% of the financed projects contribute by more than 30% of the total income of the owners of these projects, while this percentage was in 2010, more than 65%, and the percentage of projects that contribute by less than 20% of the Total income of the owners has increased from 8.9% in 2010 to 22.4% in 2012.

9 -The percentage of borrowers in 2010 who allocate more than 30% of the income generated by their projects to repay the loan payments nearly 94%,this ratio has fallen in 2012 to nearly 88%,and who allocate more than 30% of the income generated by their projects towards the development of these projects their percentage in 2010,nearly 19% and this ratio have fallen in 2012 to nearly 10%,and those who direct more than 30% toward education nearly 22% in 2010 and to 0% in 2012, while the percentage of those who direct more than 30% of income generated by their projects towards food, reaching in 2010 almost 29%, while this percentage increased in 2012 to reach nearly 32%.

10-Nearly 60% of borrowers in 2010 expressed their need for additional loans, while this percentage dropped in 2012 to reach 42.4%.

11 - About the evaluation of borrowers of the impact of loans on aspects of their economic and living conditions, the results show in 2010 that their assessment of the impact of loans on increasing the profitability of the project and the expansion of the project was positive and at a percentage around 68%,In 2012 these percentages reached 69% and 60.3% respectively, the percentage of positive evaluation in 2010 of the impact of loans to improve the standard of living is 51.4%, to solve the financial problems of the family

42%,to provide a steady source of income 35%,to stabilize the level of household income nearly 38%,and the quantity and quality of food for the family 49.3%. These percentages reached in 2012, 55.2%, 34.5%, 56.9%, 56.9%, 41.4% respectively.

12 - Data in 2010 on evaluation of Reef loans by borrowers indicated that 52% of them have answered that warranties and guarantees of loans is acceptable and unacceptable to some extent, and to the procedures for the submission and disbursement of loans 26% of borrowers has explained it is acceptable and acceptable to some extent,and about the value of the loan 30.4% has answered as unacceptable and acceptable to some extent, about the repayment period, this ratio is 56.8%, and the grace period,38.5%,and the proportion of profits and fees of services nearly48%,the nature of the targeted projects nearly 13%,the method of follow up of the loan repayment 4.8%, and the way to deal when default nearly 16%,these percentages according to results in 2012 has reached, 34.5%, 27.6%, 34.5%, 44.8%, 44.8%, 55.2%, 8.7%, 6.9%, 39.7% respectively.

13-50.7% of borrowers answered (according to the data, of 2010) that they selected Reef because of the Islamic financing approach and 1.4% due to the method off in-kind financing, these percentages in 2012 reached, approximately 31% and 26%,respectively, and who selected Reef due to the company's sounded reputation and the relationship of trust with its field officers has reached in 2010,for approximately 30.5%, while this figure did not exceed 20.6% in 2012,while those who selected the company because of a lower interest rate and speed of procedures did not exceed 10.1%in and this percentage remained almost unchanged in 2012 at 10.3%.

14 - 55.4% of borrowers explained (according to the data, 2010) that they learned about the company through the impacts of loans in different locations and through the relationship with borrowers from the company this ratio dropped in 2012 to reach 46.6%, and those who knew about the company (according to the data 2010)through the social relationship with the staff and through the staff of partner institutions reached 32.4% and declined in 2012 to 15.5%, while those who knew about the company through various media tools did not exceed the percentage of9.3% in 2010, while this figure increased to reach almost 21% in 2012 .

Study Main topics (statistical tables & datum)

Borrowers' Social, Economical and Professional characteristics

Table (1) REEF company borrowers' distribution rate according to their age and year

Age	Percentage % 2010	Percentage % 2012
18-25	10.7%	15.3 %
26-31	32.9%	22 %
32-40	28.2%	28.8 %
41-49	18.1%	20.3 %
50-58	8.1%	11.9 %
59-65	2%	1.7 %
Total	100%	100%

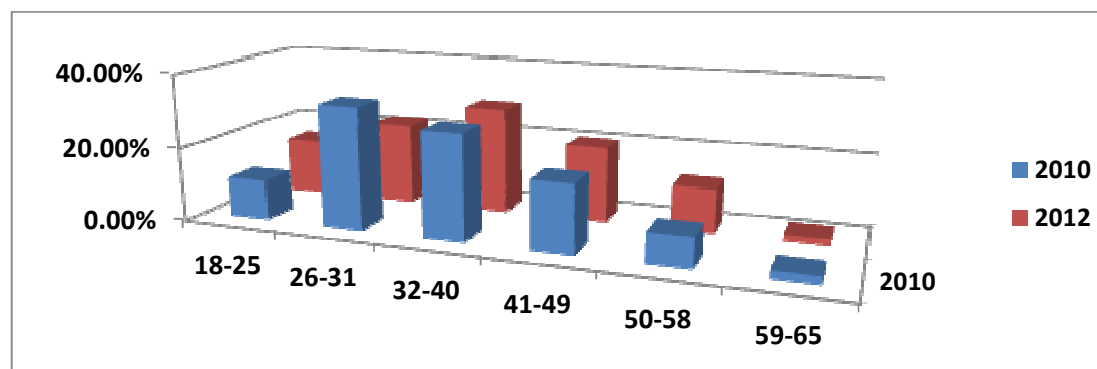


Table (2) Borrowers' distribution rate according to their education and year

Educational Background	Percentage % 2010	Percentage % 2012
Elementary	7%	11.9 %
Preparatory	18.2%	18.6%
Secondary	42.7%	42.4%
B.A	29.4%	25.4%
M.A	2.8%	1.7%
Total	100 %	100 %

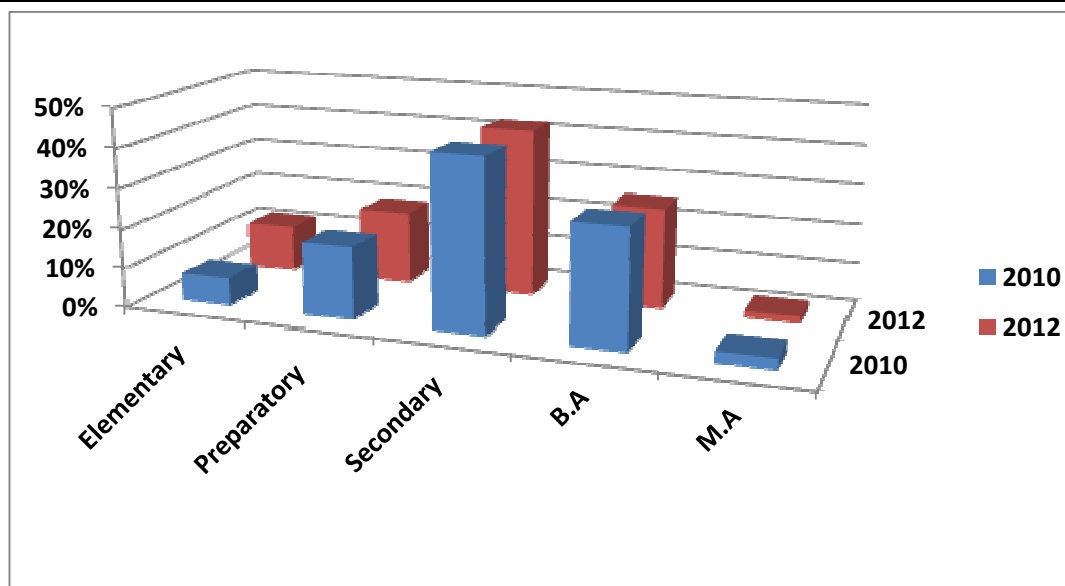


Table (3) Borrowers' Distribution Rate according to number family members and year

# of family members	Percentage % 2010	Percentage % 2012
Less than 6 persons	65.5 %	%71.2
More than 6 persons	34.5 %	%28.8
Total	100 %	100 %

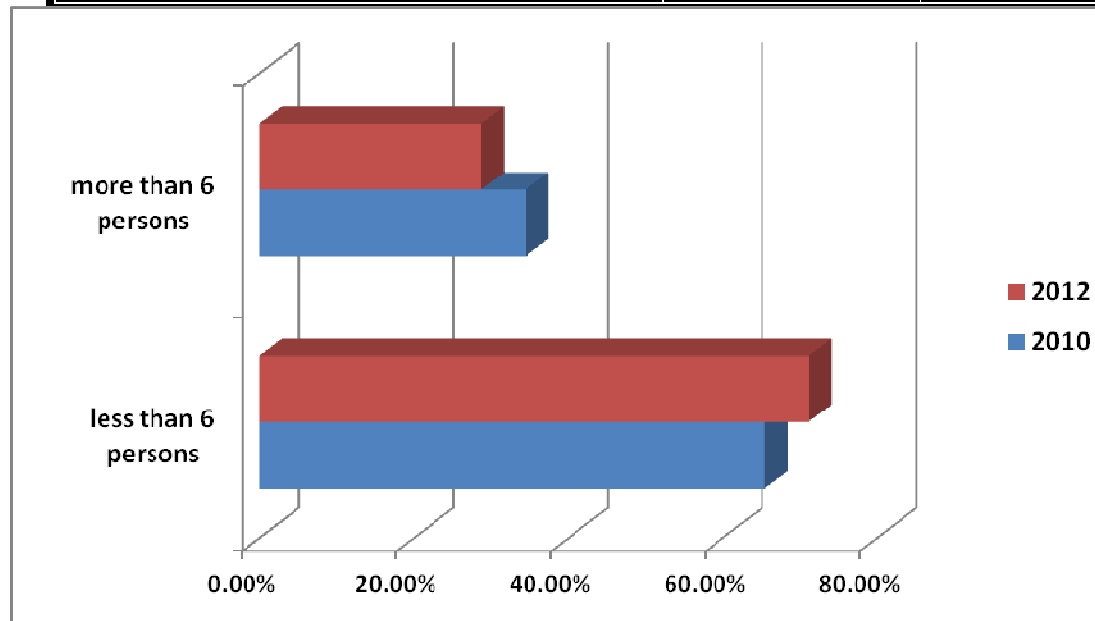


Table (4) Borrowers' Distribution Rate according to their membership in associations and year

Association / professional framework	Percentage % 2010	Percentage % 2012
Agricultural cooperative association	5.4 %	10.3 %
Charity association / Agricultural union	%3.4	%3.4
workers Trade unions	%2.7	%10.3
Non member	%88.5	%76
Total	100 %	100 %

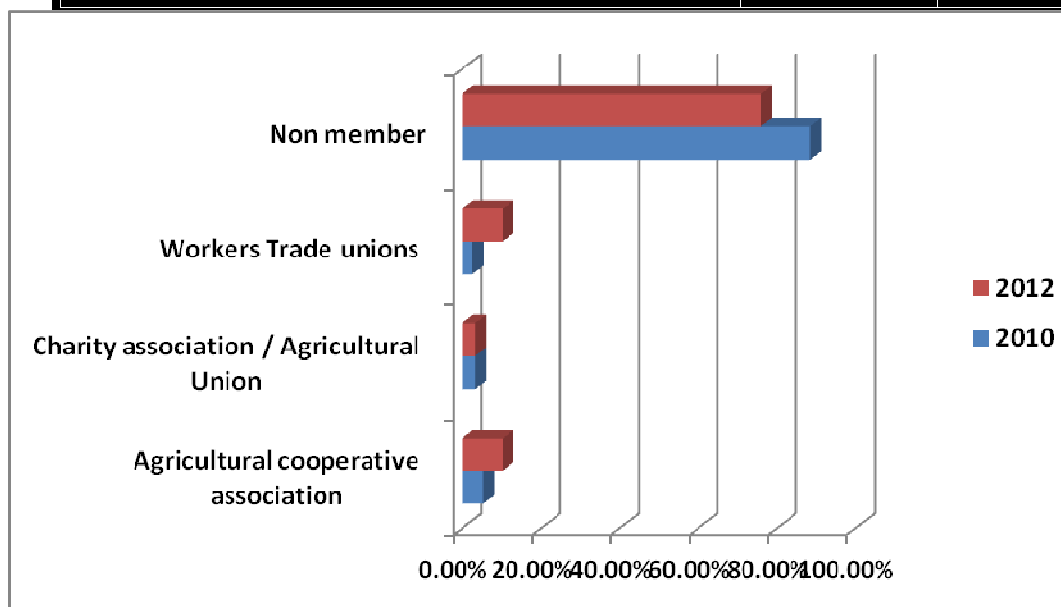


Table (5) Borrowers' distribution rate according to their monthly income and year

Monthly income / NIS	Percentage % 2010	Percentage % 2012
Less than 1000 NIS	2.7 %	0%
1900 – 1000 NIS	10.3 %	22.4 %
2300 – 1901 NIS	17.2%	10.3 %
5000 – 2301 NIS	60.3%	56.9%
7500 – 5001 NIS	4.1%	5.2 %
10,000 – 7501 NIS	2.7 %	5.2 %
More than 10,000 NIS	2.7 %	0%
Total	100 %	100 %

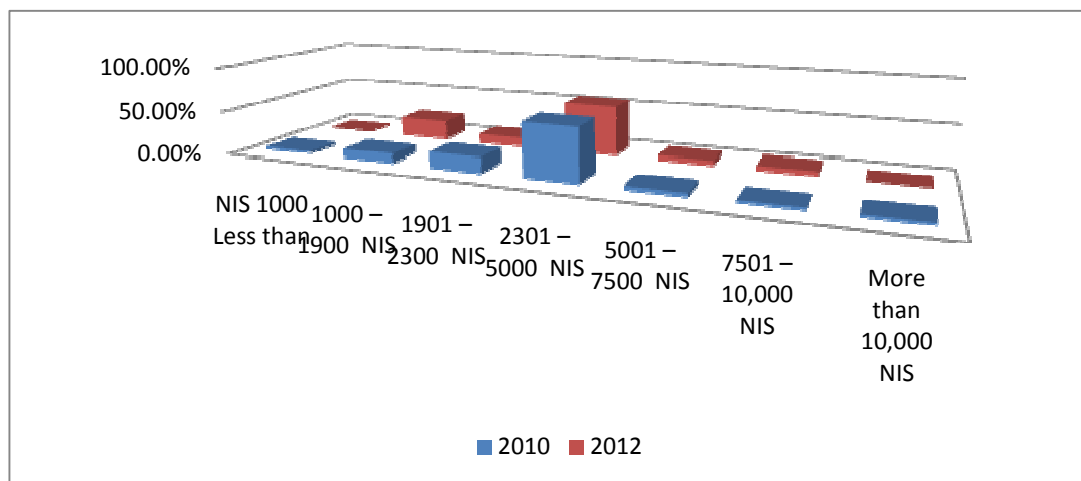


Table (6) Borrowers' distribution rate according to land ownership and year

Land ownership	Percentage % 2010	Percentage % 2012
Doesn't own a land	29.5 %	40.7 %
Own less than 10 donums	57.1 %	44.1 %
Own 11-20 donum	6.7 %	11.9 %
Own 21-30 donum	2 %	1.7 %
Own more than 30 donums	4.7 %	1.7 %
Total	100 %	100 %

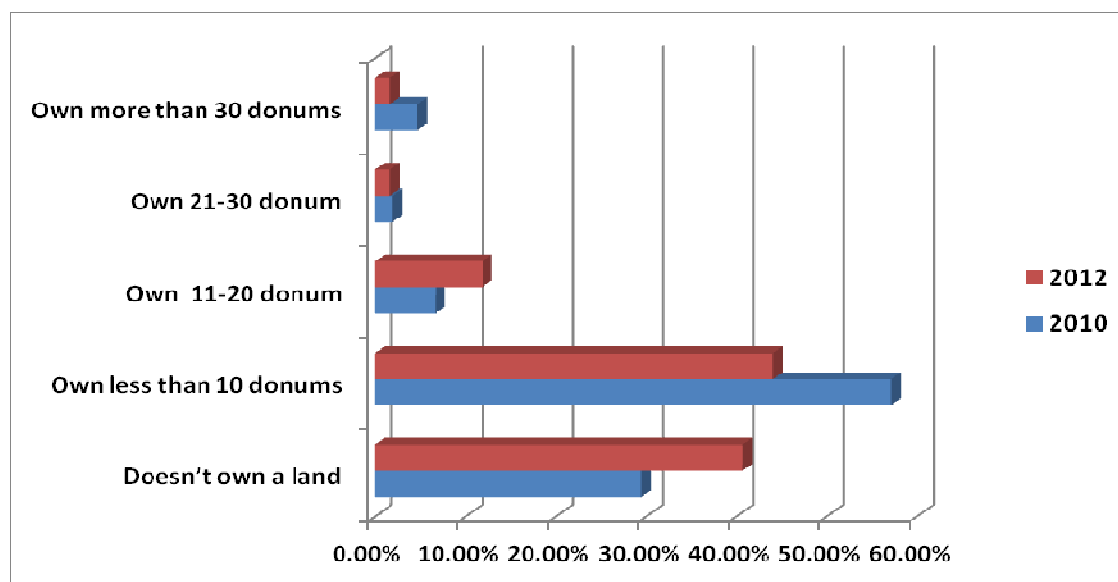
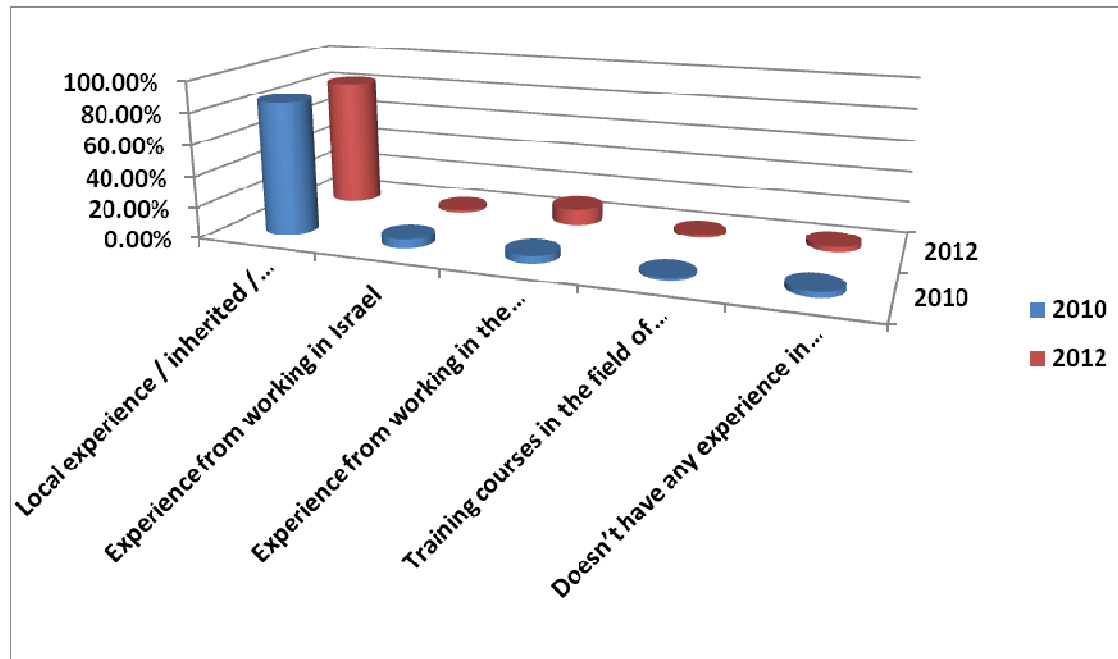


Table (7) Borrowers' distribution according to their professional experience and year

Source of experience	Percentage % 2010	Percentage % 2012
Local experience / inherited / traditional	84.9 %	83.1 %
Experience from working in Israel	5.6 %	1.7 %
Experience from working in the local market	4.7 %	10.2 %
Training courses in the field of work	1.4 %	1.7 %
Doesn't have any experience in the field of work	3.4 %	3.3 %
Total	100 %	100 %



2- The status and the characteristics of the projects financed by Reef
Table (8) funded agricultural projects' distribution rate according to the type of projects and year

Type of agricultural project	Percentage 2010%	Percentage 2012 %
Plastic house	11.1 %	8.2 %
Uncovered planting	2.8 %	2 %
Condensed animal raising	15.3 %	22.4 %
Traditional animal raising	66.6 %	59.2 %
Others	4.2 %	8.2%
Total	100 %	100 %

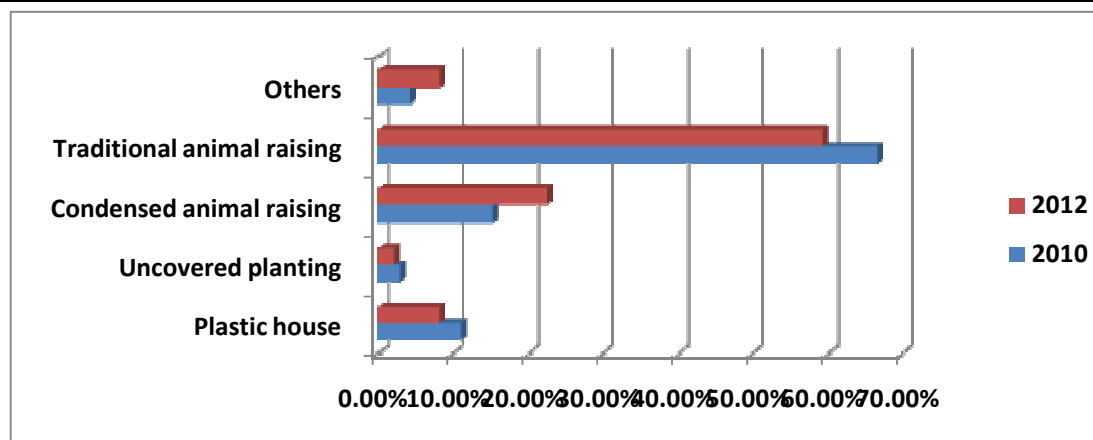


Table (9) the distribution of the status of the financed projects before and after in accordance to employment rate and year

	2010			2012		
	Before	After	Change %	Before	After	Change %
% of paid workers	22.8%	21.5%	5.7 - %	10.2%	16.9%	65.7 + %
% of un paid workers	77.2 %	78.5 %	1.7+ %	89.8 %	95 %	5.8 + %

Table (10) distribution of financed projects from Reef according to percentage of returns from family total income and year

Percent % of project income from the family total income	Percentage % of number of projects 2010	Percentage % of number of projects 2012
less than 20 %	8.9%	22.4 %
20 % - 30 %	25.9 %	29.3 %
31 % - 40 %	25.2 %	24.1 %
More than 40 %	40 %	24.2 %
Total	100 %	%100

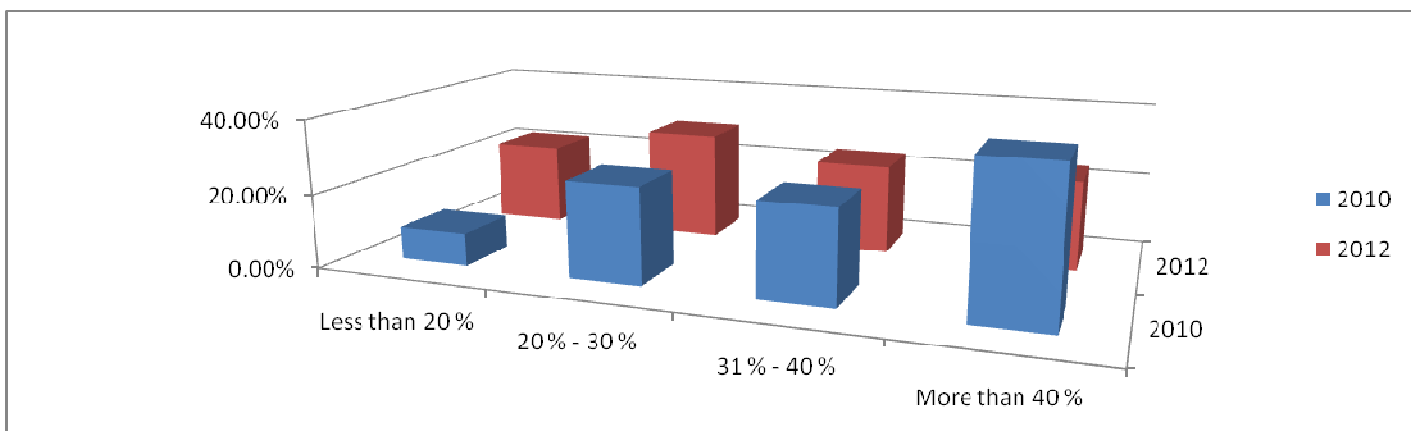
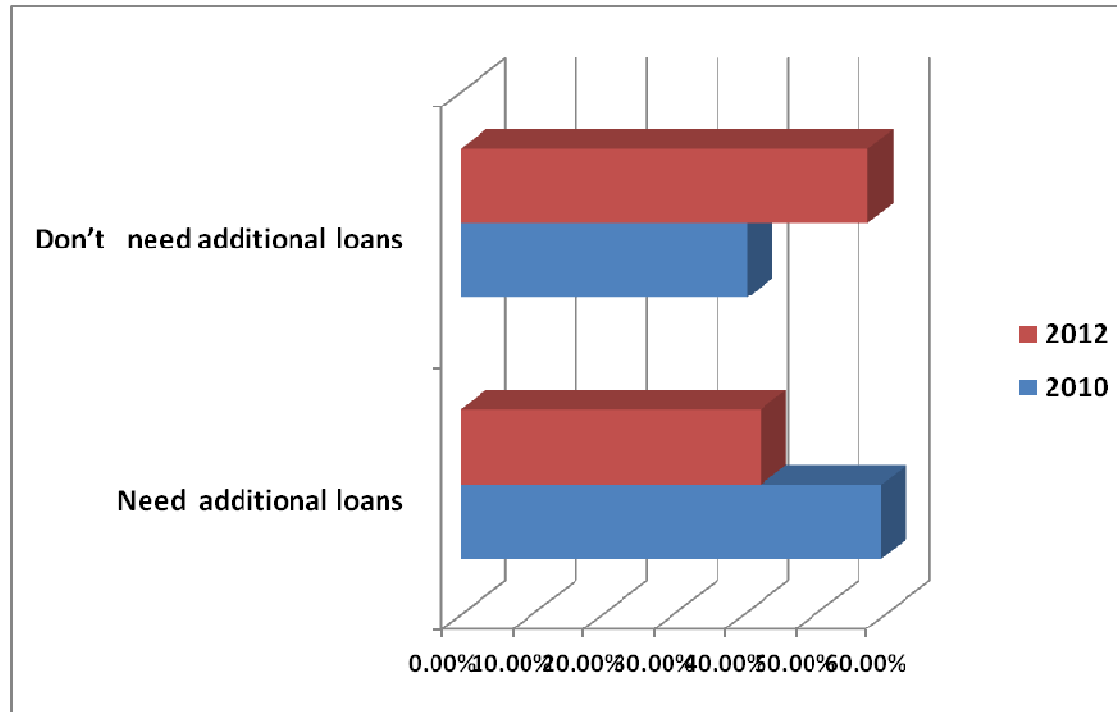


Table (11) Projects distribution according to their need for additional loans and year

	Percentage % of number of projects 2010	Percentage % of number of projects 2012
Need additional loans	59.5 %	%42.4
Don't need additional loans	40.5 %	%57.6
Total	100 %	%100



3- Economical, social and developmental impact of the granted loans

Table (12) distribution of financed projects according to areas of expenses

Areas of expenses	Projects distribution according to areas of expenses 2010				Projects distribution according to areas of expenses 2012			
	0-30 %	31-60 %	61-90 %	More than 90 %	0-30 %	31-60 %	61-90 %	More than 90 %
Loan repayment	6.2 %	35.3%	31.6%	26.9%	12.5%	37.5%	23.2%	26.8%
Project development	71.2 %	24.7%	1.4%	2.7%	90.3%	9.7%	0	0
Education	79.3 %	17.3%	3.4%	0	100%	0	0	0
Health	100%	0	0	0	100%	0	0	0
Food	70.9 %	29.1%	0	0	68.4%	26.3%	5.3%	0
Buying / renovation of furniture	100%	0	0	0	100%	0	0	0
Expansion and rehabilitation of houses	83.3%	16.7%	0	0	100%	0	0	0
Trips and entertainment	100%	0	0	0	100%	0	0	0
Others	95.2 %	4.8%	0	0	100%			

Table (13) Borrowers' distribution according to their assessment of the impact of loans on their economical and social lives

Economical and Social Aspects	Distribution % according to their assessment for the achieved impact 2010				Distribution % according to their assessment for the achieved impact 2012			
	Positive	Negative	Moderate	No obvious impact	Positive	Negative	Moderate	No obvious impact
Increase in projects profits	67.8	5.5	24	2.7	69	1.7	27.6	1.7
Project expansion	67.8	2.1	21.9	8.2	60.3	1.7	25.9	12.1
Improvement of family standards of living	51.4	8.9	34.9	4.8	55.2	1.7	36.2	6.9
Solving of families' financial problems	41.8	8.2	41.1	8.9	34.5	5.2	39.6	20.7
Secure stable income	34.9	6.2	47.3	11.6	56.9	1.7	41.4	0
Stability of income average	37.7	6.8	41.1	14.4	56.9	5.2	31	6.9
Quality & quantity of the families food	49.3	2.7	31.5	16.5	41.4	1.7	43.1	13.8

Table (14) borrowers' distribution and their assessment of the impact of loans on their social, environmental life

Social and Environmental aspects			Distribution % according to their assessment for the achieved impact 2010		Distribution % according to their assessment for the achieved impact 2012			
			Moderate	No obvious impact	Positive	Negative	Moderate	No obvious impact
	Positive	Negative						
Environmental status	32.2	2.7	22.6	42.5	29.3	5.2	10.3	55.2
Location and social presence	3.49	4.1	20.5	26	53.4	1.7	20.8	24.1
Self Confidence and realization	69	2.8	13.1	15.2	77.6	1.7	13.8	6.9
Expand of Social relations circle	49.3	1.4	23.3	26	53.5	1.7	22.4	22.4
Women contribution to the family living	38.4	3.4	21.2	37	32.8	5.2	17.2	44.8
Participation in meeting and public activities	22.6	4.8	24.7	47.9	43.1	1.7	24.2	31

4- Evaluating and assessing Reef company procedures and methodology and the granted loans from the borrowers' / beneficiaries' point of view

Table (15) Borrowers' distribution due to reasons for choosing Reef Company and year

Reason	Percentage % 2010	Percentage % 2012
Its Islamic financing method	% 50.7	31.1%
Low profit rate	8.1%	8.6%
Easy and rapid loan withdrawing procedures	2 %	1.7%
Trust relationship with the field workers	15.5 %	3.4%
Company's good reputation	14.9 %	%17.2
Concrete financing method	1.4%	%25.9
All the above	2.7%	12.1%
Don't know other loaning institutions	4.7%	0
Total	100%	100%

Table (16) borrowers' distribution according to their assessment for Reef Loans and year

Evaluation scope	Borrowers' distribution % according to their assessment rate 2010				Borrowers' distribution % according to their assessment rate 2012			
	Highly accepted	Accepted	Somehow accepted	Not accepted	Highly accepted	Accepted	Somehow accepted	Not accepted
Required guarantees	10.8	37.2	29.7	22.3	5.2	60.3	27.6	6.9
Loans requisition and withdrawal procedures	21.6	52.7	14.9	10.8	17.2	55.2	22.4	5.2
Loan amount	19.6	50	20.3	10.1	15.5	50	32.8	1.7
Loan repay period	15.5	27.7	28.4	28.4	15.5	39.7	36.2	8.6
Allowance period	32.4	29.1	18.9	19.6	27.6	27.6	13.8	31
Service fees and profit rate	12.8	39.2	24.3	23.6	6.9	37.9	44.8	10.4
Type of targeted projects	43.9	43.2	10.1	2.8	53.4	37.9	7	1.7
Loans' repayment follow-up	44.9	50.3	4.8	0	43.1	50	6.9	0
dealing with problems in repaying	38	45.2	13.6	3.2	25.8	34.5	20.7	19

Table (17) borrowers' distribution according to how they get to know about Reef and year

Way	2010 Percentage %	Percentage % 2012
Through the impact of loans offered by the company	31.5 %	17.3 %
Through various media means	9.3 %	20.7 %
Through social relationships with the company staff	18.1 %	10.3 %
Through the staff of sister companies	14.3 %	5.2 %
Through relationships with other borrowers from the company	23.9 %	29.3 %
From all the above	1.5 %	17.2 %
Others ways	1.4 %	0 %
Total	100 %	100 %

Conclusions

In the light of the data and the previous data, it can draw a number of conclusions and perhaps most notably: -

1 - The 2010 and 2012 data revealed that the greatest percentage of borrowers/beneficiaries of Reef financing are farmers with small holdings, as well as landless farmers. The broad targeting by Reef company for this category consistent with the company's mission and its development goals.

- 2010 and 2012 data showed that the income of nearly a third of rural borrowers and beneficiaries from Reef company lies below the national poverty line/medium (approximately 2300NIS), the percentage of low-income beneficiaries/borrowers in 2010 amounted to 60.3% and did not change much in 2012, which reached to 56.9%. This is largely consistent with the company's development mission in focusing its targeting on poor and low-income farmers and peasants.

3 - According to 2010 and 2012 data, the majority of beneficiaries /borrowers from Reef company are characterized as members of youth mature, productive groups and who have at least their education level of a high school diploma, and this is consistent with the company's development mission in focusing on targeting youth groups of farmers and peasants and to expand their opportunities in involvement into the economic ,productive agricultural and rural life and improve their living standards

4 -Notes from 2010 and 2012 data that the bulk of the borrowers are not affiliated with the cooperative societies and other professional bodies (in spite of the decline in2012 and reached to 76% after it was in 2010,nearly89%),and it seems that this may indicate in general that membership of cooperatives are still mostly confined to a large percentage within the categories of farmers and peasants owners of middle-income and relatively high income compared to the low presence of the poor and low-income categories within this membership, it can also pointing to continued weakness in the experience of collaborative work in Palestine at the level of legitimacy of community and professionalism which is not an incentive to enroll for these cooperatives.

5 - 2010 and 2012 data showed that the local traditional/inherited experience constitute the primary source of the experience of most of the beneficiaries /borrowers, compared to large weakness in the percentage of experience and knowledge resulting from training courses, and this may indicate that the mobility and training activities in the Palestinian territories do not touch the developmental

and productivity priorities in the countryside, but determined based on the wishes and priorities of the funder..

6 - 2010 and 2012 data indicated that there is a large concentration by Reef on the financing of livestock projects at the expense of financing plant and agro- production projects. And that the largest share of funding in the field of livestock projects acquired by traditional animal husbandry projects, while in area of plant projects bulk goes to finance greenhouses projects and protected agriculture at the expense of exposed agriculture projects.

7 -The data of 2010 and 2012 showed that financing/loans provided from Reef company during these years the percentage of its contribution in employing additional paid labors increased also in increasing employing family work (unpaid)in addition to growing of serious contribution for projects financed by Reef in attributing total income for beneficial rural families during the period 2010-2012 with a percentage close to 27%.

8 - The data of 2010 and 2012 showed that there is a clear decline during this period in the percentage of those who evaluated negatively the impact of Reef financing on all areas of economic and living conditions, which means the growing of the positive impact of reef loans / financing on various indicators of economic life and living conditions of borrowers, and that there is a decline also in the percentage of those who evaluated negatively the impact of Reef financing on community and environmental indicators.

9 - Data of 2010 and 2012 indicated that there is a decline during this period in the percentage of borrowers who evaluated negatively all the warrantees and guarantees of loans granted by Reef and the period of repayment of these loans, compared to an increase percentage of those who evaluated negatively services fees and the profit margins and how to deal when default

• Recommendations

In the light of the data and the results of the study and the resulting conclusions, it can be extracted and highlight many of the most important recommendations: -

- 1 - Continue to develop and strengthen the development relationship and communication with farmers and peasants, especially borrowers and beneficiaries of the company's services.**
- 2 - organizing exchange visits among the borrowers to inform them on the successful projects and exchange of experiences and knowledge with each other, and work to promote successful projects in the media and through the media tools of the company**
- 3 -Diversification of financing methods in the company, and the adoption of monetary financing of development as a primary method of financing in the company.**
- 4 -To facilitate and shorten the procedures of providing and disbursement of the loan and reduce the time required to do so.**
- 5 - Work to reduce the value of the loan payments by increasing the repayment period to enable the borrower to increase the utilized percentage of the income generated by the project for developmental, social and sustainability aspects of the project, and therefore the need to strengthen attention to the sustainability of financed projects and their impacts on various aspects of the life of the family in rural areas.**
- 6 - Paying attention to the sustainability and success of the financed projects and to ensure its development, social and environmental contents, where this forms an important and vital indicator on the success of the company and an important factor of the supporting factors of its credibility.**
- 7 - Considering borrowers and recipients of services of Reef company as mbassadors and promoters of the company in various rural locations, which requires more attention and care for them.**
- 8 - To work hard to re-activate and strengthen the field partnership relations with other partners institutions.**
- 9 - Pay more attention to promoting through the media means and attachments with serious developmental messages and away from the pattern of trade promotion.**
- 10 -Communicating toward strengthening and expanding the targeting of poor and low-income farmers and peasants by the company.**

11 -Working with variance development and agencies to re-straighten and build collaborative work and deepen its social content so as to accommodate the categories of farmers and poor farmers and low-income ones.

12 -Working with various development institutions and agencies to rebuild training strategies in line with the development priorities and in creates accumulation and a clear impact, and focus on training issues related to the management of agricultural projects and farms and agricultural and field marketing and planning, etc.

13 -Focus more attention on financing agricultural projects/plant and agro-production projects, as well as exposed agriculture projects and traditional and strategic crops of great significance in food security.

14 -Promote interest in the targeted projects financed based on the level of sustainability indicators and their impact on providing a stable source of income, and its contribution to food security, as well as strengthen interest to indicators of societal and environmental impact of these projects.

15 -to strengthen and expand interest in financing projects that creates job opportunities for paid work and self employment (unpaid work).

Appendix

Questionnaire

1 - Age

18-25 years old 26-31 years old 32-40 years old 41-49 years old

50-58 years old 59-65 years old More than 65 years

2 - Education level: - Elementary Preparative Secondary Bachelor Degree

Graduate studies

3 - The total number of family members Number of workers in the family,

males Females

4 - Membership in any of the following associations and professional associations

Agricultural Cooperative Association

Charitable association / agricultural trade union

Labor union

All of the above

Others, select

5 -land ownership:

Total size of land owned.....donums , size of planted area.....donums

6 -Total income of the family/monthly(from various sources) before taking the loan.....NIS

current income after obtaining the loan.....NIS

7- If it is an agricultural project, what its nature?:

Green House exposed agriculture Intensive animal husbandry

Traditional animal husbandry agro-production

Others, select.....

8 -The main source of the project owner experience in the field of work:

Local experience traditional /inherited, and duration(years)

Experience from working in Israel, and duration()years

Experience from other places of work, and duration() years

Training courses in the field of project work, and duration () days

There is no experience

9 -Work on the project

• Before getting a loan

What was the number of paid workers(), the number of unpaid workers, including the owner of the project()

- After obtaining the loan/ recently

How many are the paid workers(),the number of unpaid workers, including the owner of the project ()

10 - Income generated by the project/monthly.....NIS, its percentage of the total family income.....%

11 -Distribution of spending of income generated by financed project on various:

()To repay the loan payments.....% () on the development of the project.....%, on education.....% on Health%, on food.....%, on the purchase and renewal of furniture and home appliances....% on house expansion and renovation.....%,On welfare and trips.....%, other areas of spending.....%

12- Does the project require additional loans?() Yes () No, and if yes, the amount required() \$

13-What is your assessment of the impact of the loan on the following aspects

	Nature of realized impact			
	positive	negative	neutral	No clear impact
Increase project profitability				
Project expansion				
Improve level of family living				
Solve family financial problems				
Provide stable source of income				
Stability of income level				
Self confidence and actualization				
Impact on environmental status				
Location and social presence				
Quantity and quality of family food				
Expand cycle of social relations				
Woman contribution in family living				
Participate in public meetings and activities				

14-Why did you choose Reef for obtaining a loan?

- The method of in-kind financing
- a lower interest rate compared with others
- As a result of the good reputation of the company
- As a result of the trustworthy relationship with field officers
- For the easiness and quick procedures of loan disbursement
- Islamic financing approach
- all of the above
- Because you do not know other lending institutions
- Others, select.....

15-What is your overall assessment of loans offered by Reef company in terms of: -

	Totally accepted	accepted	Accepted to an extent	Not accepted
Required guarantees and warrants				
Procedures of loans submitting and reimbursement				
Loan size (value0				
Period of loan repayment				
Grace period				
Services fees				
Nature of targeted projects				
Follow up method on loan repayment				
Method of dealing on default				

16-How did you hear about reef Finance company?

- through the