



*Impact of Reef Loans on Food Security
In
Palestinian Rural Areas
Between 2011 and 2013*

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Introduction

The improvement and promotion of rural food security forms as one of the important development objectives and dimensions of Reef company lending and credit activities, where a broadening and strengthening of food production represents an important component of this targeting, it must be noted in this context that the proportion of self produced food of the total food consumed in rural areas has decreased to 9% in 2011 after reaching in 2009 approximately 12.4%,with an increase of nearly 38% from 2007, where this percentage was 9%, "the Palestinian Central Bureau of Statistics, expenditure and household consumption in the Palestinian territories, 2007 and 2009 and 2011."

This decline in the self-production of food and returning to 2007 levels due primarily to the continued policies and procedures of the Israeli occupation in restricting and preventing Palestinian farmers from access to more than 34% of agricultural land in the West Bank and thus depriving them of operating and investing them, and the increasing of international food aid, (where 25% of the households in the West Bank and 80% of households in Gaza Strip received aid during the year 2011), and increased public sector spending, and the declining of interest in agricultural work and the growth of consumerism in Palestinian society.

In spite of the low percentage of food insecure among households in Gaza Strip from 60% in 2009 to 44% in 2011, and a decrease in the West Bank from 22% to 17% for the same years, but that does not reflect the real growth in the basis and principles to achieve food security based primarily on increase of agricultural and food production, whether at the household level or public level.

The slowdown in the self-production of food is a key factor in the continued existence of high levels of rural households suffers from food insecurity or vulnerable to food insecurity, as the impact of international did not exceed 5% in reducing the rates of food-insecure households

There are still high levels of the rural and Palestinian households suffering from food insecurity or vulnerable to food insecurity and prices average still increasing and the daily share of Palestinian citizen from energy and nutrients declining on permanent basis, which calls for work on the development and expansion of self-production of food to reach the advanced levels of self-reliance in food security.

In this context, this study aimed to pinpoint the actual level of Reef company loans and services impact and its contribution to the improvement and development of food security in the Palestinian rural areas between 2011 and 2013.

• the source of the statistical data of the above "Food Security Bulletin, No. 7/2012, the Institute for Palestine Economic Policy Research (MAS)"

Methodology

1- The questionnaire has been considered as a tool to get the data from the field, where this questionnaire has been prepared on the basis of assumptions and key indicators for the study, it has been field-tested and modified in the light of the test results.

2 Active agricultural loans at Reef Company until the date of 01.31.2013 total of 935 loans considered as a research community.

3 - A systematic random sample of 10% was sorted of the research community, which constitute 94 loans / borrowers.

4-Sample distribution per governorates was as follows:-

| Area/ Governorate | Number of Units | Area/ Governorate | Number of Units |
|----------------------|-----------------|----------------------|-----------------|
| Gaza strip | 23 | Nablus | 9 |
| Hebron | 22 | Jenin | 9 |
| Bethlehem | 6 | Tulkarm | 9 |
| Ramallah | 3 | Tubas | 4 |
| Jericho | 3 | Qalqilya | 2 |
| Salfeet | 4 | | |

5 - Information was collected during the period between 02/25/2013 - 04/15/2013

6 - Data entry and analysis using SPSS

7 The study was completed and released in early May, 2013

Executive Summary and Results

The data of the field study revealed on several indicators and results of which the most important the following: -

1 - Projects of raising sheep and goats are currently forming the largest proportion of agricultural projects financed by Reef and accounted for about 60%, while this percentage was in 2011, nearly 54%, followed by protected plantation projects represented nearly 13% compared to almost 15% in 2011, and then poultry projects, which currently make up 10.2% compared to 17.3% in 2011, while plantations projects (exposed / irrigated)declined between 2011 and 2013 of up to approximately 6% rate to a percentage does not exceed 1.3%.

2 - Nearly 85% of the projects financed by Reef are existing projects according to the data of 2013, while this percentage did not exceed 73.9% in 2011, while the new financed projects declined from 26.1% in 2011 to 15.4% in 2013. The proportion of wage earners in the existing financed projects is 19.7% and unpaid workers are 80.3%, while these percentages were in 2011, 16% and 84% respectively. In the new project, the proportion of wage earners now stands at 28.6% and workers without pay 71.4%, and these percentages in 2011 were 17.4% and 82.6% respectively.

3 - According to the data in 2013, the proportion of existing projects which employs one worker is 73.3% and which employs from 2-3 workers is 20% and the rest of the projects are employing more than 3 workers, whereas these percentages in 2011, 67% and 33%,0% respectively. The new projects, which employs one worker stands at 75% and the rest employing from 2-3 workers, while in 2011, all new projects were employing one paid worker. In terms of employing workers without pay, the rate of existing projects that employs one worker is 62.3%, and projects employs from 2-3 workers amounting to 36% and the rest of the existing projects employs more than 3 workers, while in 2011, these ratios reached, 53.2% and 36.2% and 10.6% respectively. The proportion of new projects that are employing one unpaid worker 40%, and 60% are employing from 2-3 workers, while these ratios reached respectively, in 2011 as follows 42.1%, 52.6% and 5.3%.

4 - The data of the study indicates that in 2013 only 7.7% of agricultural projects / planting financed by Reef do not use chemicals in agriculture, and 53.8% used chemicals partially and limited, but projects that use chemicals in agriculture is up to 38.5%. While the percentage according to 2011 data, reached 23.5%, 41.2% and 35.3% respectively.

5- The study output showed in 2013 that 39.5% of the agricultural projects / Animal financed by Reef rely on grazing for feeding up to 5 - 20%, while projects that rely on grazing by 21 -

40% its percentage reaches 37.2%, while the proportion of projects that rely on grazing by more than 40% not exceeding 23.3%, while in 2011 these ratios were respectively 53% and 26.4% and 20.6%.

6 - The proportion of agricultural projects financed by Reef which directs part of its production toward home and family consumption reached 81%, according to data 2013, while this figure reached in 2011 to 88.4%, where 92.1% of these projects up to 50% of its production is consumed within the family, but in 2011, this percentage reached to 93.3%. The percentage of projects that directs part of its production to sell in the market is up to approximately 97.5%, according to data 2013 while this percentage reached in 2011 to 98.6%, where 92.2% of these projects sell more than 50% of its production in the market, although in 2011 this percentage was only 88.2%.

7 - Data of field study in 2013 showed that 56.3% of the agricultural projects financed by Reef, which markets its products within the sites, marketing more than 50% within these sites, while agricultural projects, which markets its products in provincial centers (main cities) and by more than 50%, its percentage approximately 60%, and these percentages reached in 2011, 57.4% and nearly 81% respectively.

8 - Study outputs showed in 2013 that the percentage of agricultural projects financed by Reef that marketing part of their products within sites (villages) of approximately 90%, and projects marketing portion of its products in the major cities (provincial centers), its percentage reaches approximately 66%. The agricultural projects that markets part of its products in Israel and abroad does not exceed 1.3% and 1.3% respectively. As in 2011 these ratios were, 78.3% and 61%, 4.9% and 2.9% respectively.

9 - The proportion of agricultural projects financed by Reef, which contributed to the land reclamation and cultivation of new lands nearly 29% according to the data of the field study in 2013, the percentage of financed agricultural projects that have contributed in generating additional income for rural households is up to 91.1%, and in 2011 these percentages were 27% and 91.3% respectively.

10 - Nearly 89% of the of agricultural projects financed by Reef company produces a monthly income of up to 2500 NIS and in accordance with 2013 data, while this percentage reached nearly 97% in the year 2011. the field study data in 2013 also indicates that 61% of the owners of financed agricultural projects their gross monthly income reaches up to 3,500 shekels, where this ratio reached 2011 to 73%.

11 - At the level of the contribution of financed agricultural projects in different food variables at the household level the field study data has revealed that in 2013 that 73.4% of

the financed agricultural projects have contributed significantly or in part in increasing the amount of food consumed in the family, and the ratio of the number of agricultural projects contribute significantly or in part in improving the quality of food consumed amounts to 81%, while the proportion of agricultural projects that contribute significantly or in part in adding food products and varieties of new food types did not exceed 68.4%, these ratios reached in 2011, 84.1% and 71% and 46.4% respectively.

12 –Data of field study showed in 2013 that the percentage of number of agricultural projects financed by Reef company which has contributed to the development of home gardening and better investment of approximately 27%, while the ratio in 2011 was approximately 35%.

13- Data of the field study showed that in 2013 nearly 34% of the owners of agricultural projects financed by Reef rely in their food rely on self-produced food and by more than 30%, while in 2011 this percentage has reached nearly 30%.

14 - The study data showed that 82% of owners of financed agricultural projects the value of their monthly consumption reaches up to 2500 NIS, the study also revealed that nearly 79% of the financed agricultural projects is directing / allocating up to 80% of their income to spend on food.

15 - Data of the study revealed that the percentage of the number of owners of financed projects who have expressed their need for other loans / additional amounted to 60.3%, and this ratio concentrates mainly in the southern West Bank, followed by Gaza Strip and the northern West Bank, and the least ratio to the need for other loans / Additional exist in the center of the West Bank.

Statistical tables and datum

Table (1) distribution of financed agricultural projects according to its type

| type of agricultural project | Percentage % of projects 2011 | Percentage % of projects 2013 |
|-------------------------------------|-------------------------------|-------------------------------|
| Protected agriculture | 14.5 % | 12.7% |
| Not covered / irritated agriculture | 5.8 % | 1.3% |
| Sheeps and goats | 53.6 % | 59.5% |
| Cows | 4.3 % | 5.1% |
| Chicken gives eggs | 1.4 % | 1.3% |
| Chickens for eat | 15.9 % | 8.9% |
| Others | 4.3% | 11.2% |
| Total | 100% | 100% |

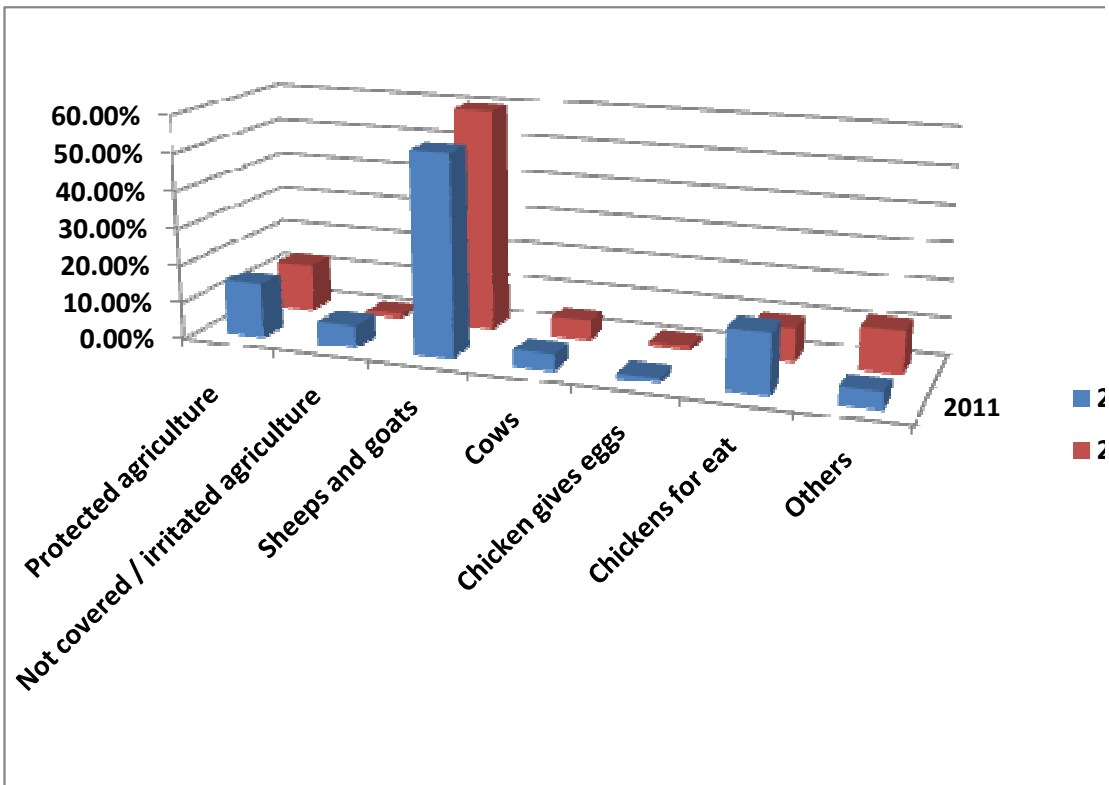


Table (2) distribution of financed agricultural projects according to its status (already existing or newly established)

| | Percentage % of projects 2011 | Percentage % of projects 2013 |
|-------------------|-------------------------------|-------------------------------|
| Existing projects | 73.9% | %84.6 |
| Newly established | %26.1 | 15.4 % |
| Total | 100% | 100% |

Table (3) distribution of financed agricultural projects (existed and new) according to the employers scope of work (paid / unpaid)

| | Employers % 2011 | | Employers % 2013 | |
|-------------------|------------------|--------|------------------|--------|
| | paid | Unpaid | Paid | Unpaid |
| Existing projects | 16 % | 84 % | 19.7% | 80.3% |
| Newly established | 17.4 % | 82.6 % | 28.6 % | 71.4 % |

Table (4) distribution of financed agricultural projects (existed and new) according to the number of workers

| Number of workers 2011 | | | | | | |
|------------------------|-------------------|-------------|-------------|---------------------|-------------|-------------|
| | # of paid workers | | | # of unpaid workers | | |
| | 1 worker | 2-3 workers | More than 3 | 1 worker | 2-3 workers | More than 3 |
| Existing projects | 66.7% | 33.3% | 0 | 53.2% | 36.2% | 10.6% |
| Newly established | 100% | 0 | 0 | 42.1% | 52.6% | 5.3% |

| # of workers 2013 | | | | | | |
|-------------------|-------------------|-------------|-------------|---------------------|-------------|-------------|
| | # of paid workers | | | # of unpaid workers | | |
| | 1 worker | 2-3 workers | More than 3 | 1 worker | 2-3 workers | More than 3 |
| Existing projects | 73.3% | 20% | 6.7% | 62.3% | 36% | 1.7% |
| Newly established | 75% | 25% | 0 | 40% | 60% | 0 |

Table (5) distribution of financed agricultural / vegetarian projects with accordance to its use of chemicals in planting

| chemicals use | Percentage % of projects 2011 | Percentage % of projects 2013 |
|--------------------------|-------------------------------|-------------------------------|
| Uses chemicals | 35.3 % | 38.5 % |
| doesn't use chemicals | 23.5 % | 7.7 % |
| partially uses chemicals | 41.2 % | 53.8 % |
| Total | 100 % | 100 % |

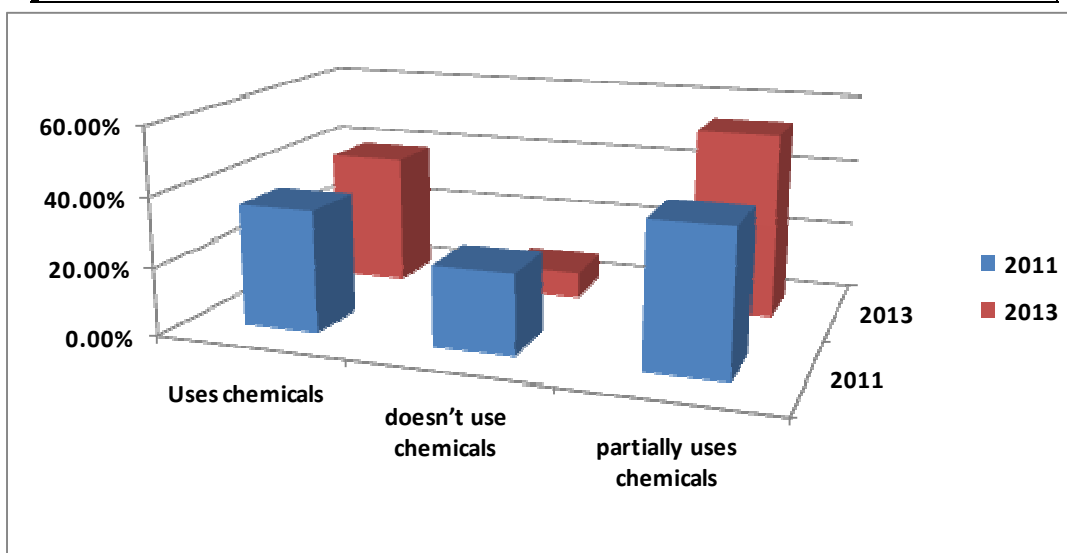


Table (6) distribution of financed agricultural / animal projects according to its reliance on pastures

| Reliance on pastures % | Percentage % of projects 2011 | Percentage % of projects 2013 |
|------------------------|-------------------------------|-------------------------------|
| from 5-20 % | 53 % | 39.5% |
| %21-40 | 26.4% | 37.2% |
| %41-60 | 6% | 16.3% |
| %61-80 | 8.8% | 7% |
| more than 80 % | 5.8% | 0 |
| Total | 100% | 100% |

Table (7) distribution of financed agricultural projects according to its household consumption

| % household consumption | Percentage % of projects 2011 | Percentage % of projects 2013 |
|-------------------------|-------------------------------|-------------------------------|
| 1-25 % | 70.3 % | 57.7% |
| 26-50 % | 23% | 34.4% |
| 51-75 % | 4.6% | 4.7% |
| More than 75 % | 2.1% | 3.2% |
| Total | % 100 | % 100 |

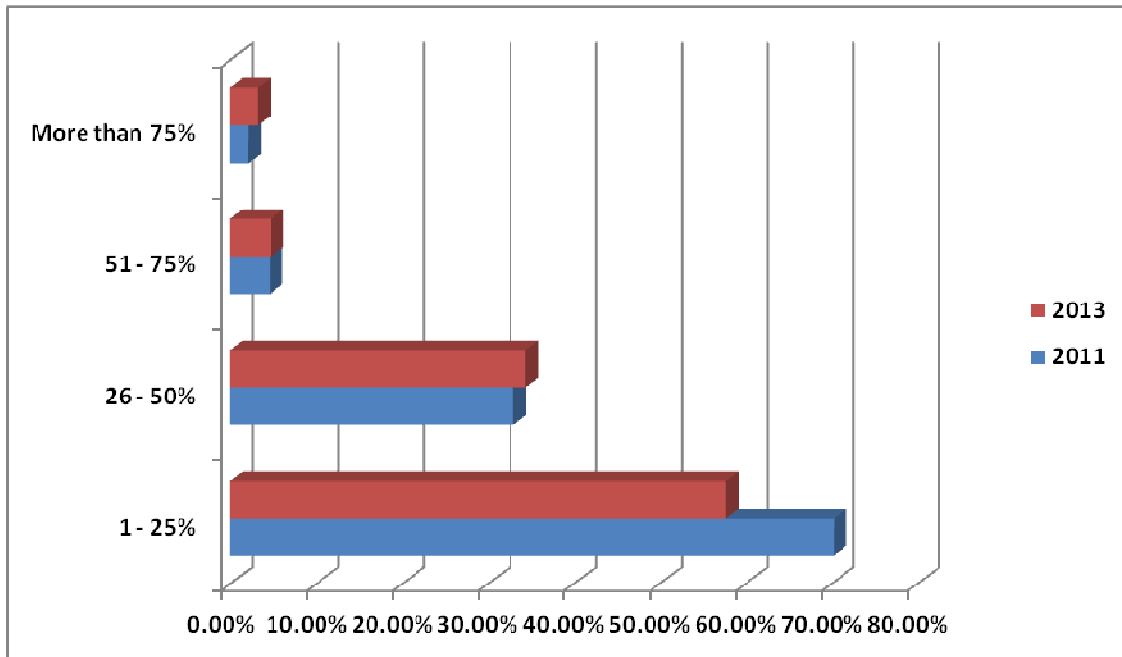


Table (8) distribution of financed agricultural projects according to the percentage of its products' selling in markets

| Percentage of selling | Percentage % of projects 2011 | Percentage % of projects 2013 |
|-----------------------|-------------------------------|-------------------------------|
| 1-25 % | 4.5 % | 1.3% |
| 26-50 % | 7.3% | 6.5% |
| 51-75 % | 19.2% | 27.2% |
| More than 75 % | 69% | 65% |
| Total | 100 % | 100% |

Table (9) distribution of financed agricultural projects according to the percentage of its products marketing within locations

| Percentage of marketing | Percentage % of projects 2011 | Percentage % of projects 2013 |
|-------------------------|-------------------------------|-------------------------------|
| 1-25 % | 18.6 % | 26.8% |
| 26-50 % | 24% | 16.9% |
| 51-75 % | 7.4% | 9.8% |
| More than 75 % | 50% | 46.5% |
| Total | 100% | 100% |

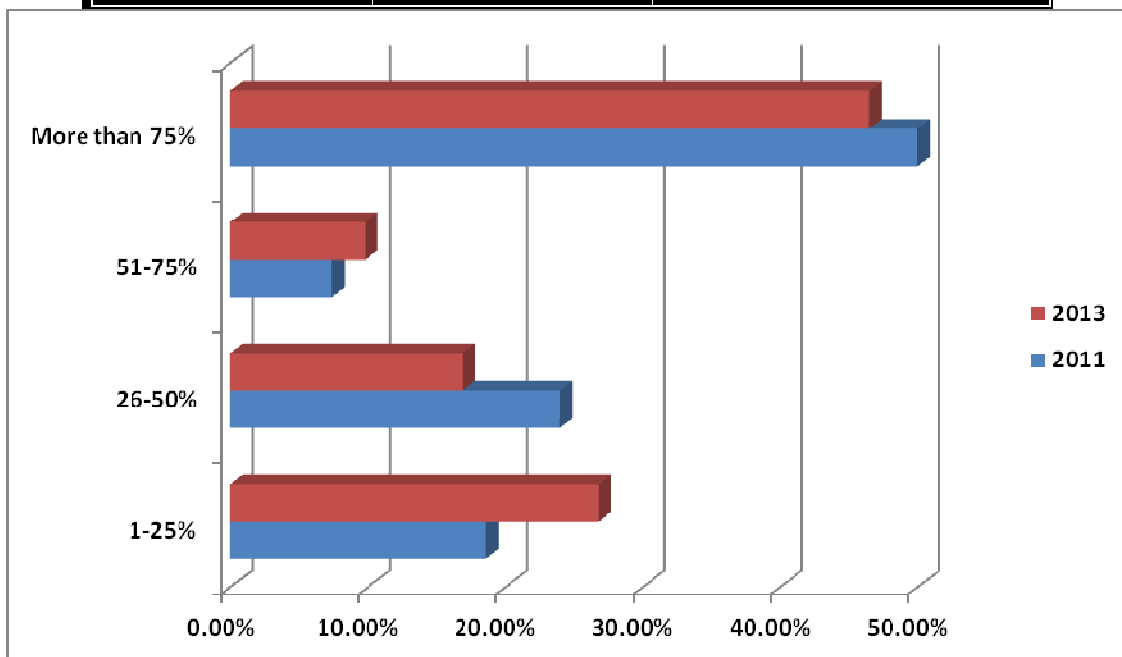


Table (9) distribution of financed agricultural projects according to the percentage of its products marketing outside locations (in governorates)

| Percentage of marketing | Percentage % of projects 2011 | Percentage % of projects 2013 |
|-------------------------|-------------------------------|-------------------------------|
| 1-25 % | 2.4% | 13.4% |
| 26-50 % | 16.7% | 26.9% |
| 51-75 % | 23.7% | 11.5% |
| More than 75 % | 57.2% | 48.2% |
| Total | 100% | 100% |

Table (11) distribution of financed agricultural projects according to the sites where its products are marketed

| Site | Percentage % of 2011 | Percentage % of 2013 |
|------------------------------------|----------------------|----------------------|
| Inside locations /villages | 78.3% | 89.9% |
| Main cities / governorates centers | 61% | 65.8% |
| In Israel | 4.9% | 1.3% |
| Abroad | 2.9% | 1.3% |

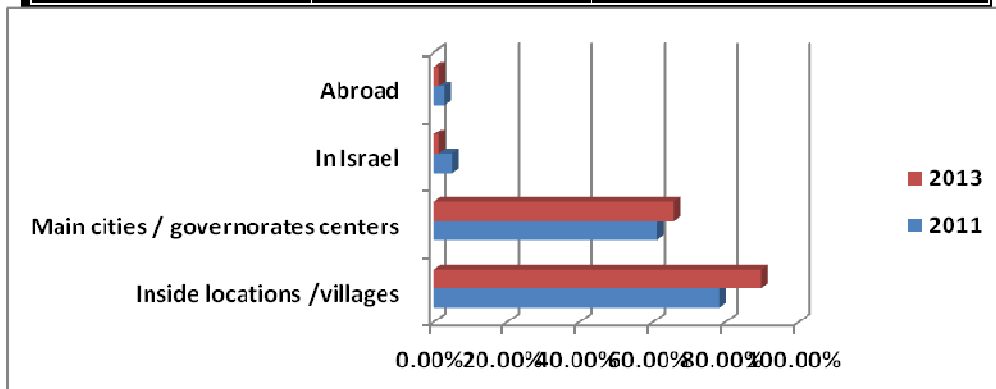


Table (12) distribution of financed agricultural projects according to its contribution to land reclamation and planting

| Contribution | Percentage % of projects 2011 | Percentage % of projects 2013 |
|--|-------------------------------|-------------------------------|
| Contributed to land reclamation and planting | 27% | 28.6% |
| Didn't contribute | 73% | 71.4% |
| Total | 100% | 100% |

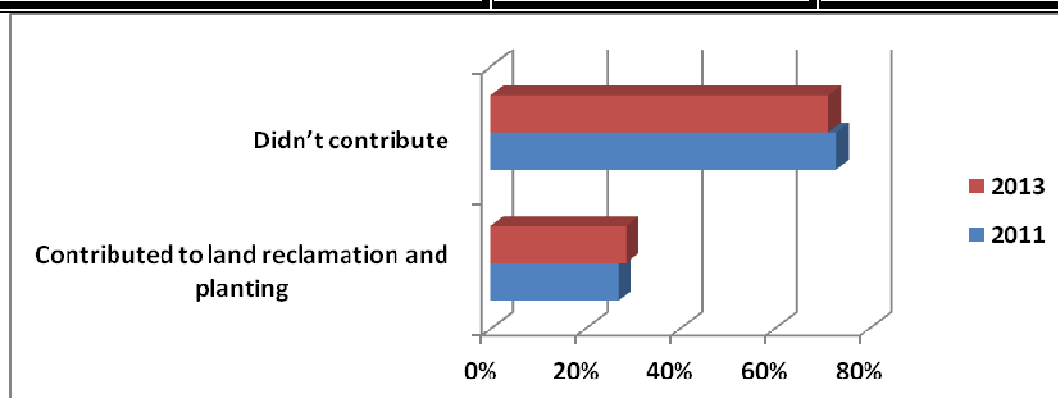


Table (13) distribution of financed agricultural projects according to its contribution to generating additional income for families

| Contribution | Percentage % of projects 2011 | Percentage % of projects 2013 |
|---|-------------------------------|-------------------------------|
| Contributed to generating additional income | 91.3% | 91.1% |
| Didn't contribute | 8.7% | 8.9% |
| Total | 100% | 100% |

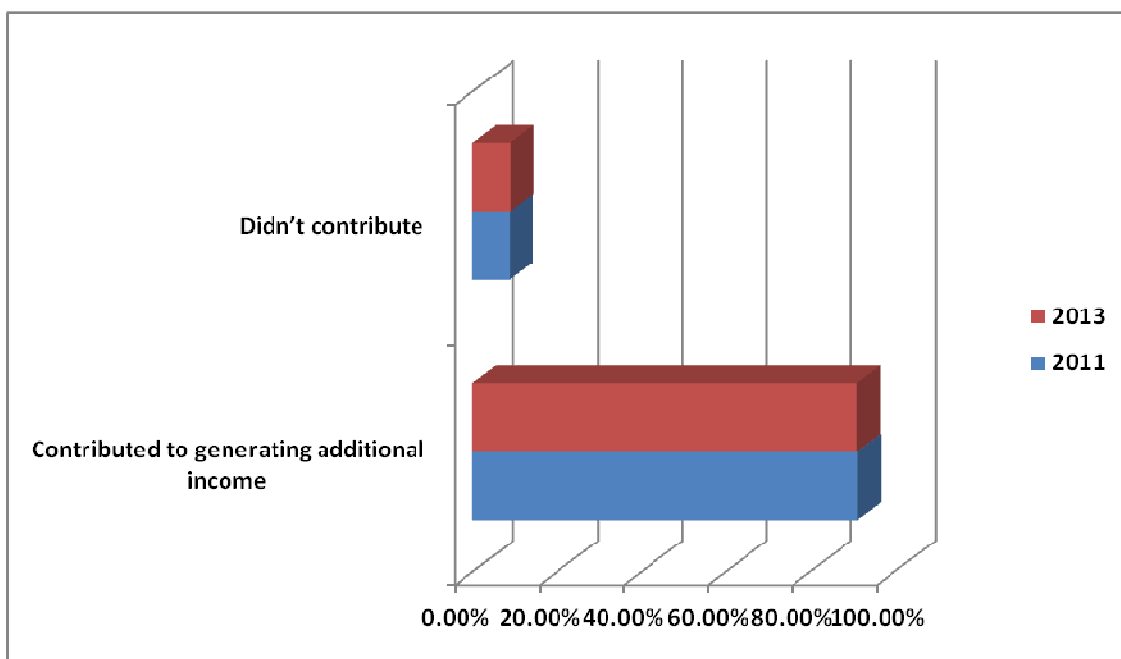


Table (14) distribution of financed agricultural projects according to its generated monthly income

| Income amount | Percentage % of projects 2011 | Percentage % of projects 2013 |
|--------------------|-------------------------------|-------------------------------|
| Less than 1000 Nis | 25.3 % | 40.3% |
| 1000-1500 Nis | 35% | 33.3% |
| 1501-2000 Nis | 28.5% | 12.5% |
| 2001-2500 Nis | 8% | 2.8% |
| More than 2500 Nis | 3.2% | 11.1% |
| Total | 100% | 100% |

Table (15) distribution of financed agricultural projects according to its total monthly income

| Total monthly income | Percentage % of projects 2011 | Percentage % of projects 2013 |
|----------------------|-------------------------------|-------------------------------|
| Less than 2000 Nis | 7.6% | 19% |
| 2000-2800 Nis | 27.6% | 20.5% |
| 2801-3500 Nis | 37.8% | 21.5% |
| 3501-4300 Nis | 11.4% | 11.4% |
| 4301- 5000 Nis | 11.4% | 12.6% |
| More than 5000 Nis | 4.2% | 15% |
| Total | 100% | 100% |

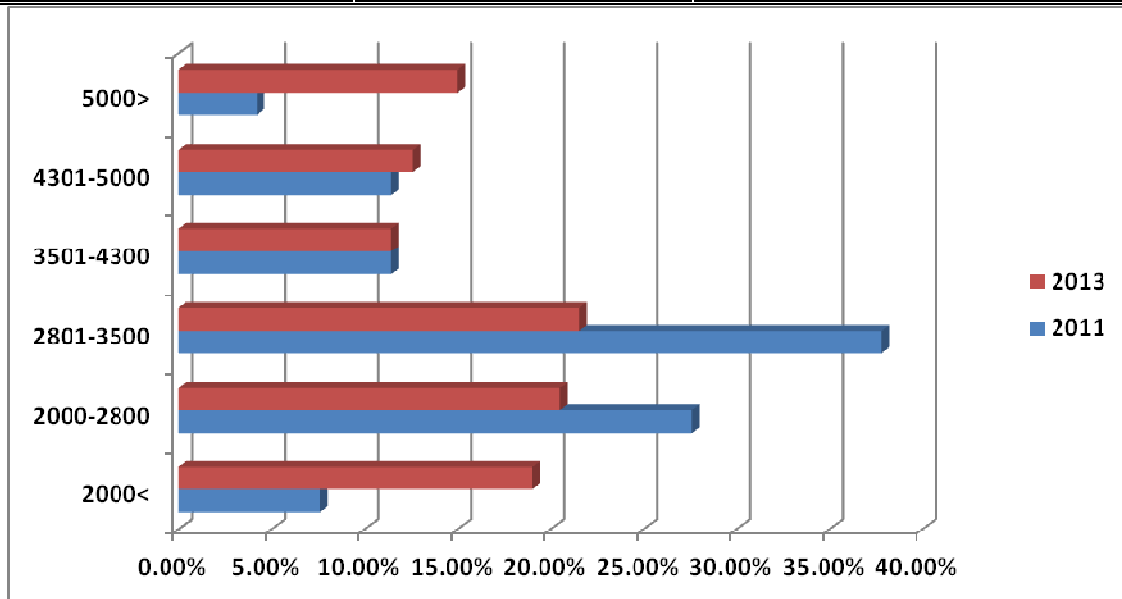


Table (16) distribution of financed agricultural projects according to its contribution in changing type of food on the family level

| | Contribution of Projects 2011 | | | Contribution of projects 2013 | | |
|---|-------------------------------|-------|-----------|-------------------------------|-------|-----------|
| | Yes | No | Partially | Yes | No | Partially |
| Increase in the quantity of consumed food within the family | 46.4 % | 15.9% | 37.7% | 22.8% | 26.6% | 50.6% |
| Adding new products | 30.5% | 53.6% | 15.9% | 29.2% | 31.6% | 39.2% |
| Improving the quality of the consumed food | 45% | 29% | 26% | 43% | 19% | 38% |

Table (17) distribution of financed agricultural projects according to its contribution to improving house gardens

| Contribution to improving the house garden | Percentage % of projects 2011 | Percentage % of projects 2013 |
|--|-------------------------------|-------------------------------|
| Contributed to improving house gardens | 34.8% | 26.6% |
| Didn't contribute | 65.2% | 73.4% |
| Total | 100% | 100% |

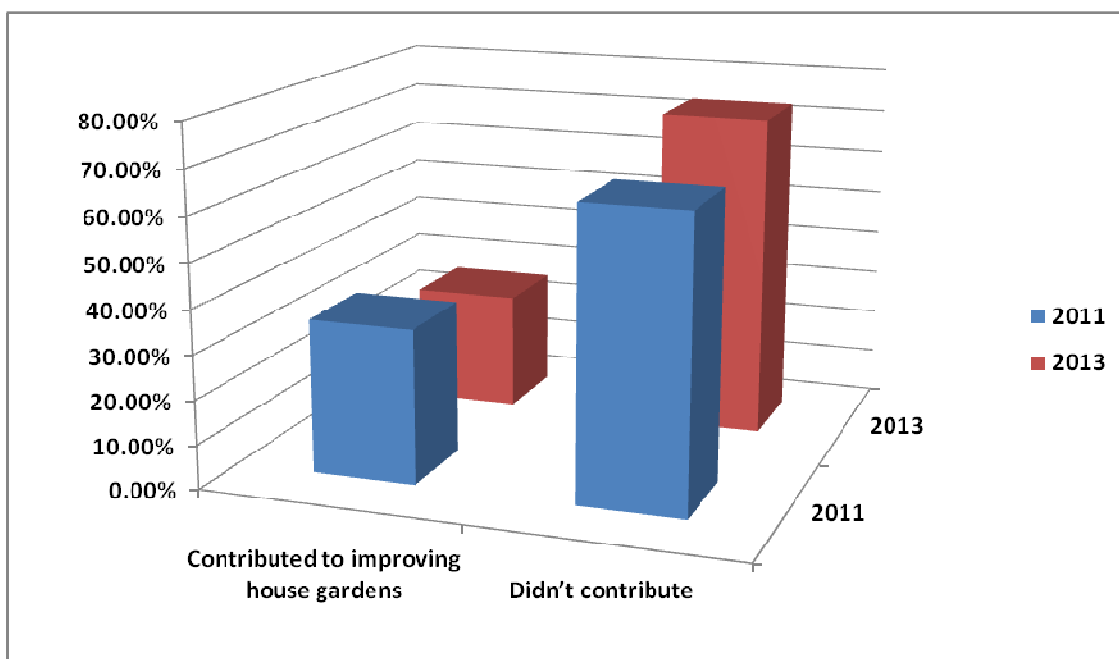


Table (18) distribution of the owners of the financed agricultural projects according to the percentage of the individually produced food from the total consumed amount

| Percentage of produced vs. consumed | Percentage of projects' owners 2011 | Percentage of projects' owners 2011 |
|-------------------------------------|-------------------------------------|-------------------------------------|
| 5-15 % | %29.6 | 25.4% |
| 16-30 % | 40.5% | 40.8% |
| 31-45 % | 14.2% | 14.1% |
| 46 – 60 % | 14.2% | 8.4% |
| More than 60 % | 1.5% | 11.3% |
| Total | 100% | 100% |

Table (19) distribution of the owners of the financed agricultural projects according to their families monthly consumption

| Monthly consumption Amount | Percentage |
|----------------------------|------------|
| 2000 Nis and less | 67% |
| 2001- 2500 Nis | 15% |
| 2501 – 3000 Nis | 6.6% |
| 3001- 4000 Nis | %4 |
| 4001- 5000 Nis | 4% |
| More than 5000 Nis | 3.4% |
| Total | 100% |

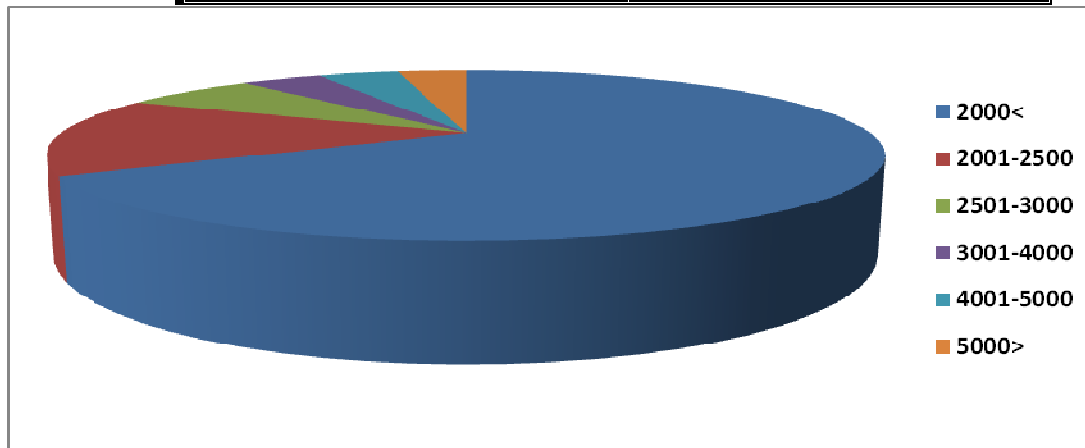


Table (20) distribution of financed agricultural projects according to the specified amounts consumed on food

| Consumption percentage | Percentage of projects # |
|------------------------|--------------------------|
| 20 % and less | 1.4% |
| 21-40 % | 26.8% |
| 41- 60 % | 29.6% |
| 61- 80 % | 21.1% |
| More than 80 % | 21.1% |
| Total | 100% |

Table (21) distribution of the owners of the financed agricultural projects according to their need for additional loans / area

| Area | Need for additional Loans | |
|--------------|---------------------------|--------------|
| | Yes | No |
| North WB | 57.7 % | 42.3% |
| Middle WB | 50% | 50% |
| South WB | 68% | 32% |
| Gaze Strip | 57.9% | 42.1% |
| Total | 60.3% | 39.7% |

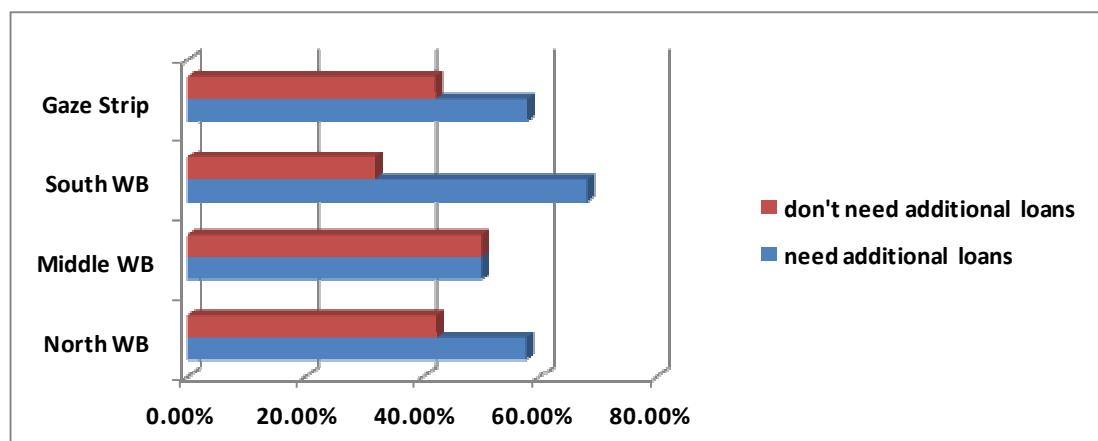


Table (22) distribution of the owners of the financed agricultural projects according to their need for additional loans / Governorate

| Governorate | Need additional loans | | Governorate | Need additional loans | |
|-------------|-----------------------|-------|-------------|-----------------------|-------|
| | Yes | No | | Yes | No |
| Jenin | 66.7% | 33.3% | Ramallah | 33.3% | 66.7% |
| Tulkarem | 50% | 50% | Jericho | 50% | 50% |
| Qalqilya | 50% | 50% | Bethlehem | 16.7% | 83.3% |
| Nablus | 60% | 40% | Hebrom | 84.2% | 15.8% |
| Tubas | 50% | 50% | Gaza strip | 57.9% | 42.1% |
| Salfeet | 66.7% | 33.3% | | | |

Table (23) distribution of workers (from projects' owners' families') according to the number of family members vs. adult members (who can work) / area

| Area | Workers percentage | |
|------------|--|---------------------------------|
| | Percentage out of total family members | Percentage out of adult members |
| North WB | 28.3% | 54.4% |
| Middle WB | 31% | 70% |
| South WB | 30.6% | 62.7% |
| Gaze Strip | 37.9% | 65.8% |
| Total | 30.9% | 61% |

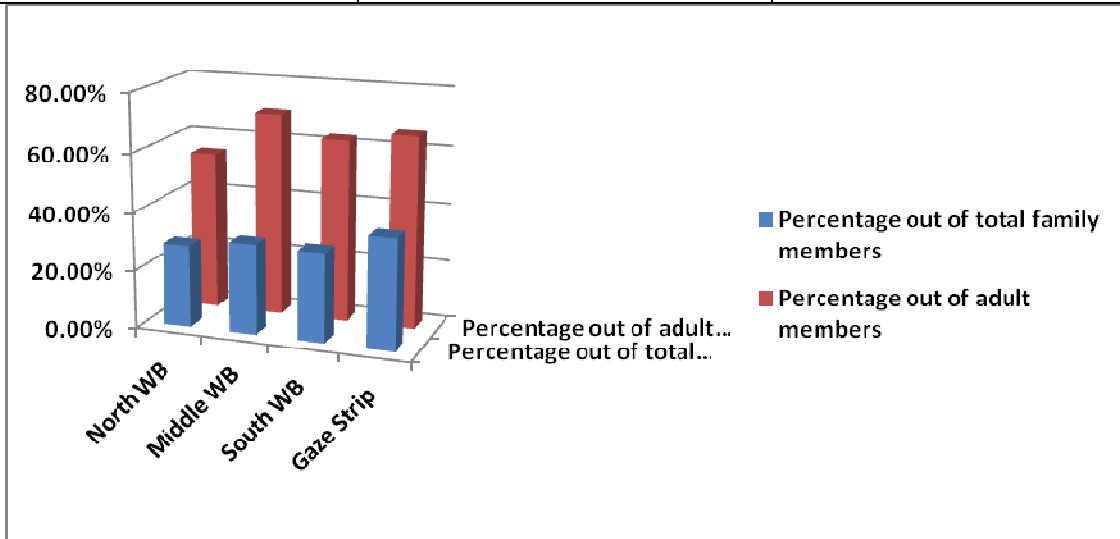


Table (24) distribution of workers (from projects' owners' families') according to the number of family members vs. adult members (who can work) / governorate

| Governorate | Need additional loans | | Governorate | Need additional loans | |
|-------------|------------------------------------|-----------------------------|-------------|-----------------------|-------|
| | Percentage of total family members | Percentage of adult members | | Yes | No |
| Jenin | 23.7% | 33.3% | Ramallah | 35.3% | 66.7% |
| Tulkarem | 31.6% | 50% | Jericho | 27.8% | 83.3% |
| Qalqilya | 31.6% | 50% | Bethlehem | 20.6% | 46.7% |
| Nablus | 28.6% | 40% | Hebrom | 32.6% | 65.5% |
| Tubas | 37.5 | 50% | Gaza strip | 37.9% | 65.8% |
| Salfeet | 66.7% | 33.3% | | | |

Conclusions

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

1 - The majority of agricultural projects financed by Reef are livestock and poultry and protected crops projects according to, 2011 and 2013 data, despite the decline in the proportion of poultry projects and protected crops projects financed by the company during this period compared to the increasing proportion of raising sheep and goats projects, also noted a clear decline in the proportion of financed exposed/irrigated agriculture projects and an increase in the percentage of other various projects and probably reflects the reality of some changes in priorities within the agricultural sector in the light of the continued presence of the growing need for financing for the livestock sector and clearly sheep, goats and poultry projects.

2 –It is noted from the data and the results of the study in 2011 and its updating in 2013, constantly most of the agricultural projects financed by Reef (if existing projects or new) primarily and largely depends on employing unpaid family labor despite the decline of its percentage during the period between 2011 and 2013, in the opposite, there is an increase during this period in the percentage of paid labor in each of the agricultural projects either existing or new, and there is a continuation of the increase concentrated in the proportion of paid labor mainly in new agricultural projects, also seen from the data and the results increased percentage of financed agricultural projects and decline in the percentage of financed new projects during the period between 2011 and 2013. The data and results revealed that during this period on a continuing crucial presence for small projects that do not employ more than 3 workers (paid and unpaid) within the financed and target projects by Reef.

3 - Still the majority of agricultural projects / plant financed by Reef does not use chemicals in agriculture or very limited use in accordance with the data and results in 2011 and 2013 despite the decline in the proportion of projects that do not use chemicals completely. It is further noted that most of the agricultural projects / Animal financed by Reef constantly depends and at different rates on grazing and a growing in the proportions of this reliance on grazing during the period between 2011 and 2013 despite the contraction and the depletion of the pastoral areas and areas available for grazing as a result of factors beyond the structure of these projects and the will of the owners and relevant to the policies of the Israeli occupation and its settlers.

4 – It is noted from the data and the results of 2011 and 2013 that the productivity of agricultural projects financed by Reef is still divided with converged rates on household consumption and to sell in the market, there is an increase in the proportion of household consumption in the context of the part directed for consumption within the relative stability of the rates of sales in the market under the quota of productivity directed for sale in the market, also the data and results revealed constantly directing the bulk of the projects productivity allocated for sale in the market towards the domestic market, which is distributed in turn, between the villages / production sites and between major cities

and provincial centers and the increasing of its percentage during the period between 2011 and 2013, compared to a decline in that percentage of what is directed towards the Israeli market.

5 - The data and the results of 2011 and 2013 shows continuous and significant role of the majority of financed agricultural projects in contributing to the overall income of households and by nearly half, which indicates the continued and growing role and contribution of these projects in saving owners gradually from the circle of the poverty line, where it was noted that there is a clear rise in the level of the total value of the monthly incomes of the majority of the owners of these projects go beyond the limits of the national poverty line.

6-It is noted from the data and the results of 2011 and 2013 that the vast majority of projects financed by Reef is still contributes in generating additional income for their owners. As also noted that nearly a third of financed projects are still contribute to the reclamation and cultivation of new lands and the development of home gardens and investing it in a better way, which means contributing to the creation and preparation of new basis for agricultural production and food security, noting that this relatively low ratio perhaps due to the fact that the largest proportion of the financed Agricultural projects are livestock projects.

7 – It is clear from the data and the results of 2011 and 2013 that all financed agricultural projects allocate portions of their income to spend on food and more than half the income from these agricultural projects is spent on food, also these results indicates that more than one-third of owners of financed agricultural projects consumes self-produced food by more than one-third of the total consumed food, and this reflects the breadth and increasing on self-reliance. As is also evident from the data 2011 and 2013 that the income generated by the majority of financed agricultural projects still have a serious and significant contribution in increasing the amount of food consumed at the household level in spite of the slowdown in this area during the period between 2011 and 2013, and these incomes has maintained on the level of its contribution during this period to improve the quality of the food and, by contrast, the contribution to the provision of new food items is still limited despite the improvement happening during this period, where the primary focus to contribute to the promotion and abundant of existing food items / agricultural items. And continue with the previous context, the data and the results indicate that the value of monthly consumption for the majority of owners of financed agricultural projects does not exceed the level of the national poverty line.

8 - Data and results shows that nearly two-thirds of the owners of financed projects in need of further loans / additional, where the need is highlighted clearly in the south of the West Bank areas, followed by areas of the Gaza Strip and the northern West Bank, but for the central areas of the West Bank data indicates is the least in need for further loans/ additional

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 - Pay more attention to promoting opportunities for financing plant agricultural projects and agro-industrial projects and projects related to agricultural tourism, environmental, etc. so as to achieve balance in the financing of various agricultural sectors.

2 - To strengthen and expand financing for self-production of food projects, especially home economics and family projects plant, animal and agro-production on home / small levels, and expand funding to invest in home gardens and land adjacent to the homes and improve their productivity.

3 - The expansion and development of agricultural projects financing opportunities which contributes and have obvious impact in promoting food safety and security, especially natural and organic farming.

4 - Broaden and strengthen the financing toward traditional agricultural projects and which is characterized by the ability to adapt to the local conditions and climatic and environmental changes, especially projects related to strategic and basic crops for food security (such as wheat, olives, figs, grapes, etc.)

5 - Continue to promote and expand opportunities for financing agricultural projects that directing its production primarily to satisfy the needs and demands of the local market

6 - Continue to give more attention to financing traditional livestock / small projects which highly dependent on the pasture in nutrition, given their positive impact on the chances of continuity on one hand and on the food safety of their products from the other.

7 - focus and pay more attention to actual economic feasibility of advanced projects applied for funding from the company.

8 - To give more attention to finance agricultural projects employing labor and regardless of whether they are paid or unpaid, especially agricultural projects that employs more than one worker (which is often the project owner himself).

9- Motivate owners of financed agricultural projects and facilitate opportunities for them to get additional financing/loans from the company(where most of them expressed their need and will to get additional financing/loans)

Annexes

Questionnaire
Impact of Reef Loans on Food Security
In
Palestinian Rural Areas

Name _____ Location _____ conservative _____

1 - Family members

- The total number of family members _____

- The number of adult individuals (18 years and above) _____

- - Number of employees of the family members who receive income _____

2 - Income and consumption

- The value of total household income / month (NIS) _____

- The value of total household consumption / month (NIS) _____

3 – Type of financed agricultural project

() protected cultivation ()exposed cultivation / irrigated ()exposed agriculture / rain fed

() sheep and goats ()Cattle () egg poultry ()meat poultry () agro-production,

() others select _____

1 - Is the project financed by the company, ()existing project ()a new project

2 - If the project is existing, how many new workers who were employed after obtaining the financing?

Paid workers _____ unpaid workers _____

3 – If it is a new project, how many employees are in?

Paid workers _____ unpaid workers _____

4 - If the project is plants project, do you use chemicals in agriculture?

Yes No partially

5 - If the project is an animal project, what is the ratio of dependence on pasture in nutrition?
_____ %

6 - The objective and purpose of the production

Home and family consumption and by _____%, selling in the market and by _____%

7 - Where are the part allocated for sale of the production is marketed?

within the site (village) by _____%, off-site (in the city) by _____%

in Israel by _____% abroad by _____%

8 - Is the project contributed to reclaim ,invest in and cultivate new land? Yes No

9 - Is the project contributed to generate additional monthly income for the family? Yes no,
and if yes,

How much is the value / monthly NIS _____,

How much is the share of expenditure on food / monthly of this income _____ NIS

10 –How did the generated income from the project contributed to:

- increase the amount of food consumed in the family Yes No partially
- Add products and new varieties of food Yes No partially
- Improve the quality and quality of food consumed Yes No partially

11 – Did the provided financing contributed in the production of new agricultural/food products not existing or exist in small quantities in the site? Yes No

12 Did the provided financing stimulated to invest in the best home garden and the development of its planting? Yes no

13 - What is the ratio posed by food self-product of the total food consumed by the family _____%

14 - Do you need a loan /additional financing from Reef company?. Yes No