
The Small Entrepreneurial Projects Financed by the Islamic Bank and the Swedish Development Agency: Reasons of Halt and Suggested Solving

Nadeem Al-Qadi

Abstract

The study aimed to investigate the small entrepreneurial projects financed by the Islamic Bank and the Swedish Development Agency: reasons of halt and suggested solving, which implemented (2013-2017). The study approached the literature as a multi-dimensional phenomenon, which addressed both theoretical and applied research. The study adopted the combining quantitative and qualitative approaches to establish a clearer understanding of the reasons and relevance of the study purposes, in terms of monitoring and analyzing the reality of statement of the problem at present. The questionnaire, interview, observation and focus group are appropriate for the exploratory nature of the study.

The target population consisted of (250) beneficiaries from Economic Empowerment Program during the period 2013-2016. The study population was divided into two strata: Class (A), which represents Hebron governorate contains (160 beneficiaries), and Class (B), which represents Bethlehem governorate (90 beneficiaries), information obtained using the stratified random sample that contains (80) beneficiaries.

A 47-item questionnaire was formulated which was divided into three sub-scales as follows: the general information of the participants; the second section dealt with the Administrative reasons leading to halt of small entrepreneurial projects (14 items); and the third section included the marketing reasons leading to halt of small entrepreneurial (12 items). The fourth section had the promotional reasons leading to the halt of small entrepreneurial (11 items), while the fifth section included the financial reasons leading to the halt of small entrepreneurial (10 items).

The findings revealed the absence of project concept from the outset; lack of management skills for small project management; absence of marketing and promotion skills by beneficiaries; selection of inappropriate location to implement the project; and the absence of project financial account they are used for personal matters.

Keywords: Small Entrepreneurial Projects, Palestine, Islamic Bank, Swedish Development Agency.

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