



جمعية البنوك في فلسطين
Association of Banks in Palestine

"Consumption Loans Effects on Standards of Living In Palestine"

Master of Business Administration

(BUSA637, Statistics & Research Methodology)

Prepared by:

Qais Sbaih

Coordinated by:

Dr. Salwa Massad

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Background: consumption loans negatively affect micro and macro living standards.

Methods: two samples were randomly selected, one for loan takers and the other for non-loan takers (n=65) each. ELSI short form is used to measure living standards for each sample in order to compare them. Other variables are taken into consideration.

Results: loan takers living standards are less than non-loan takers living standards. Consumption loans are negatively associated with living standards in Palestine.

Conclusion: Consumption loans negatively affect living standards in Palestine; taking loans without suitable planning for monthly payments might harm loan takers by adding financial burden to them, banks and PMA should review loan payment-to-income ratio to the interest of clients.

Keywords: Consumption Loans, Living Standards, Residual Income.

Introduction

Commonly known; the consumption loans increase the life quality of people by enable them to pay for unaffordable or expensive products or services. In the past people were saving their income to purchases a specific product or service, but today people can immediately collect the future cash flow by applying for loans. However, people will not have money for free; they have to pay interest as cost for fund. Spending what is necessary and desire, purchasing furniture and automobile, House financing and pay for a journey to turkey increase the standard of living. Well that was not affordable in the past. But since the banks were created, people now can do whatever they want. However, financial burden is added to the people who take loans due to mandatory and regular payments and the risk of default.

The last decade in Palestine witnessed a major change in Palestinian lives and economy; number of cars and mortgages was increased dramatically, malls and luxury life began to appear in public and people start to consume more and more. The figures of total consumption show that it has increased by 181.2% since 2008 and by 349.5% since 1997 (PCBS, Palestinian Central Bureau of Statistics) see figure 1¹. Increase in consumption would never take a place without doing some changes in Palestinian banking system. By the end of 2007 the Palestinian Monetary Authority (PMA) announced series of measures to reform the banking system. That policy was to encouraging individual to access soft and long-term loans, but also encouraged bank to offer more loans and that would never happened unless PMA in 2007 approved directives to raise facilities to deposit ratio from 24% to 50%. Moreover the loans offer to people is of a consumer type that used to purchase imported products (Riyahi & Samarah, 2014)

Unfortunately, observer of the Palestinian public talk will notice that people are complaining of the current economic situation especially to the people whom are involved with loans. The truth is; people with middle and low income can buy expensive cars and their houses are full of luxury and necessary furniture on which they would never purchase without banks. But they are complaining that their liquidity cannot cover their daily life expenditure. People who took loans can't afford the monthly payments to the bank any more taking into consideration that Palestinian economy is not doing well

¹ This chart is inserted based in figured published by Palestinian Central Bureau of Statistics - State of Palestine (PCBS).

and the consumer prices are too high relative to the average income. On the other hand the legislative parties who are responsible for banks (i.e. PMA) allow people to pay half their income as monthly payment to the bank (PMA, 2015). Some say that this portion is unjustifiable and unfair to the people especially for the people whom are middle and low income. On the other hand, some would say that the concept of personal financing does not exist widely between the public, so it all about management culture. But also many blame the economy rather blaming the banks and PMA, Palestinian economy is not doing well the families expenditures already exceeded income (Muzhir, 2015)².

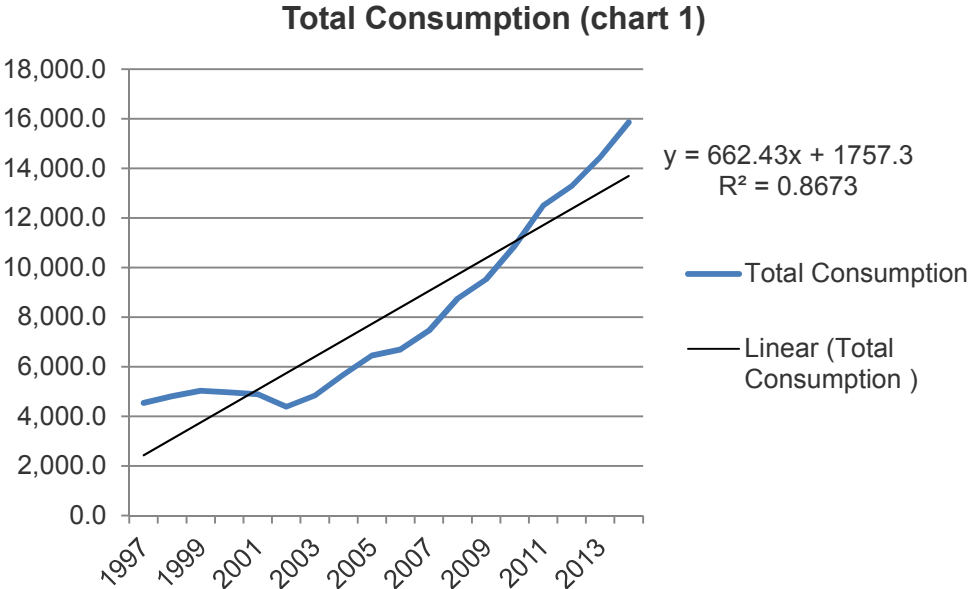


Figure 1 “Source: Palestinian Central Bureau of Statistics - State of Palestine (PCBS)” (PCBS, Household Budget, 2011)

Upon our knowledge, there have been no literature reviews available that link directly between consumption loans and living standards In Palestine; however, a few studies have been published stating indirectly the correlation between standard of living and consumption loans. These studies focused mainly on the macro economic effects in some Living standards’ components in Palestinian community. Example of methods used to measure living standard on macro Level GBP/Capita, Human Development Index and Happy Planet Index (ROWLANDS, 2011)³. One of the studies that conducted

²Interview with Marwan Muzhir the National Bank “Personal Interview by Qais Sbaih.

³ 4 WAYS TO MEASURE YOUR STANDARD OF LIVING (web site)

in Palestine mentioned the socio economics effects of consumption loans in Palestine (Abu Rjailah & Srouji, 2013) says that expansion of consumption loans in Palestine contributed to Imitates western consumption culture. It's also affects the economic growth more than commercial loans do.

Moreover, the study (Abu Rjailah & Srouji, 2013) explains that total loans were increased proportionally to the gross domestic's product (GDP) but in limited proportion comparing with other developed and developing countries. Keeping in mind that GDP measure is one of the methods used to measure standards of living in macro level. At the same time the study demonstrates the relation between consumption loans and the GDP as a negative relationship because Palestine depends on import. On the other hand, it mentioned the relationship between the consumption loans and some social factors in Palestine. Two of these factors are marriage and divorce rates; the study stated that there is no relationship between consumption loans and marriage. However, there is an inverse correlation between consumption loans and number of divorce cases and the reason is that household now is able to provide family basis like furniture and durables by taking loans. It's worth mentioning that there is no relationship between consumption loans and unemployment and poverty levels.

Another study (Zaideh & Dr. Faris, 2006) stated that consumption loans are used mainly to acquire home furniture, houses and cares. Hence, if these loans were used to purchase durable goods that are locally manufactured then increasing in consumption will increase gross domestic product (GDP), but if the goods were foreigners or imported from outside the country then increasing in consumption will decrease GDP. On the other hand, increasing loans might lead to increase in prices due to increasing demand in products and services.

“Loans designed for improving living standards”. That's what the national bank⁴ provides for its clients as a target group services according to (Muzhir, 2015) deputy general manager of TNB. He affirms that such loans would increase living standards for people. In his opinion when client purchase a car using loans, his living standards would definitely increase. Adding new goods or services for a person life which was not affordable in that past (before have it using credit) would increase living standards. However, we argued that would be true unless those payments for a car loan for example would stand against paying for other necessities, also available liquidity for

⁴ The National Bank, (TNB). Palestine

debt holders or loan takers would be decrease due to payments. We searched the internet looking for loans for improving living standards; we find that some banks around the world already providing that kind of loans. One of these banks is Pro Credit bank (Bank, 2015). They provide two products loan under their loans-for-improving-living standards which are housing loans and house improving loan. AlQuds⁵ bank also affirms that consumption loans increase living standards. “Loans increase living standards, but the problem is with individuals whom are not aware of financial or personal managements” (Sbaih, 2016).

According to (Beck, Asli, & Levine, 2004)increasing credit is bad indicator for an economy and might lead to economic crash; increasing in credit of consumption type lead to increase in liability without changing income level. However, the expansion of investment loans might contribute in making a bank crash but its effects is less than consumption loans.

However, our current study is not focusing on macro economical indexes. Rather, it aims to track the effect of consumptions loans on micro living standard. Upon our knowledge few studies found regarding this subject and they **all stating that there are a negative relationship between loans and living standards** , one of the studies that stating the relationship between living standards and credit was published in 2011 (Gibbons, Vaid, & Gradiner, 2011) said *“Many lower income households struggle to make ends meet and are frequently faced with a choice of either using consumer credit or ‘going without’, both of which can have negative welfare implications where living standards are reduced for long periods of time”*. The study used the methodology of the Minimum Income Standard (MIS) provides a measure of what members of the public, informed where relevant by expert knowledge, think should go into a budget in order to achieve a *minimum socially acceptable standard of living*.

Another study (Chambers, 1992) that conducted on student loans says that debt payments are not the largest factor in their lower income, but the payments will a large effect on their actual standard of living than payments of those with much higher income. Another journal report published USA Today website (Meyers, 2013) stating that massive student loan could threaten the standards living for this generation and harm the country’s economic competitiveness.

⁵ Al Quds Bank, Palestine

Measuring Living Standards

Some books use popular part of measuring of living standards which are income and consumption but a new way found to measure living standards has become the most widely used marketing research tool in Southern Africa (SAARF, 2012). It divides the population into 10 LSM groups, 10 (highest) to 1 (lowest). This measure called LSM (Living standards measures) used first by SAARF⁶. According to official website of SAARF they said that “SAARF was awarded the prestigious AAA “Media Innovator of the Year” award in 1993 for its contribution in helping marketers, advertising agencies and media owners define their target markets more precisely using the SAARF LSM groupings”. In order to measure LS using SAARF model we need to ask the sample a specific questions about product or services they use in their houses and items. However, each item is given a weight then compared to 1 to 10 scales. LSMs are calculated based on ownership of household assets and a few other requirements.

Another way to measure living standards is ELSI_{SF}⁷. Economic standard of living refers to the material aspect of wellbeing that is reflected in a person’s consumption and personal possessions – their household durables, clothing, recreations, access to medical services, and so on (Jensen, Spittal, & Krishnan, 2005). This study depends on several factors for measuring LS: Ownership restrictions, social participation restrictions & economising (i.e. Financial hardship) it’s also taking into consideration the “self rating” of Living Standards. Our study will use the ELSI short Form (ELSI_{SF}) for its simplicity. To see how the scale is used and how to give scores please refer to (Appendix 1- A)⁸.

Method

The expected study duration is from October to December 2015. The study based on collection of primary and secondary data. The study will take place in Ramallah. As of primary data people will be divided into two groups: Loan takers and Non-loan takers (as two equal different samples S1 & S2). But the two different questionnaires will be spread to three target groups as follows:

⁶South African Audience Research Foundation (SAARF) is a non-profit organization which publishes media audience and product/brand research on traditional media

⁷ELSI_{SF}: Economic Living Standard Index Short Form

⁸We used the same procedures and items that used by original issuers of ELSI_{SF}

- a. TG1 (Target Group 1), which are the people from public sector who have a regular monthly salary. (usually their salary is used as a collateral for bank to take loans)
- b. TG2 (Target Group 2), which are the people from the Private sector who have a regular monthly salary.
- c. TG3 (Target Group 3), which are the people form public community whom might be employed or not but they don't receive regular salary so they cannot use their income as collateral for bank. (see the flow chart below)

Mentioning that all targeted groups might be loan takers or non-loan takers. TG3 might take loans by using others salary as collateral or might be any kind of collateral the bank can accept.

As of secondary data Palestinian Central Bureau of Statistics - State of Palestine (PCBS) will be used in addition to Palestinian Monetary Authority (PMA) official statistics in analysing the published figures and compare them with outcomes of the primary data collection. Interviews with some policy makers and bankers will be used as references.

Description of Target Population and Sampling Design

We conducted a selected sample in regarding to sample type; Loan Takers (S1) and Non-Loan Takers (S2). Both were equal sample (n=65). The reason stands behind use selected data rather than randomly, is that because this study is not intended to describe number of loans and non-loans taker in Palestine, description on such statistics are already available in Palestinian Central Bureau of Statistics - State of Palestine (PCBS). However, inside each sample S1 and S2 all data were randomly distributed as of TG1, TG2 and TG3. As mentioned above all data are were taken in Ramallah city, we see that Ramallah contains a population that can express all west bank because most residence of Ramallah city are mixture that comes from all over west bank cities and Ramallah considered to be the economical capital of Palestine and the centre of business.

Recruitment

Data were collected using 2 questionnaires (see Appendix 3). Questionnaire 1 was assigned for S1 (Loan takers), while questionnaire 2 was assigned for S2 (Non-loan

takers). Both questionnaires S1 and S2 have two common questions parts: General Questions part and ELSI_{SF} for measuring living standards.

General questions are asking for marital statuses, number of family members on which participant might or might not financially participate in it, total household income and total household expenditures not include loan payments. All questions are asked in multiple choice forms. Income and expenditure were come in ranges expressing eight income and expenditure levels.

As of ELSI_{SF} for measuring living standards as listed above it contains several questions that will be describe in detail in variable measurements. However, there are specific questions designed for each questionnaire. For Loan Takers (S1) they are asked for loan monthly payment, purpose for the loan and satisfaction level for taking that loan. While, on the other hand, non-loan takers (S2) are asked for if they are intended for taking that loan in addition to expected monthly payment if they are willing to.

Living Standard Measurement/ Assessments

Using ELSI_{SF} for measuring living standards rather than ELSI Direct measurement is very important to our study due to its simplicity and timeliness. It's true that Economic Living Standard Index used by New Zealand but it can be applied in most countries. ELSI direct of long form (Jensen, Spittal, Crichton, Sathiyandra, & Krishnan, 2002) measures: 1. **Ownership restrictions:** *Often people fail to own something they want because they cannot afford it. In contrast, it is an indicator of high living standards to have most of the things that one wants,* 2. **Social participation restrictions:** *A second important indicator of living standards is a restriction in the social activities that a person wanted to undertake, but could not because they couldn't afford to. In contrast, it is an indicator of high living standards to be free of such a restriction,* 3. **Economising:** *When people are in a position of financial hardship they will often reduce their spending on items. In contrast, people with high living standards will generally be free from a need to economise,* 4. **Serious financial problems:** *another indicator of living standards is the extent to which a household has recently faced severe financial problems and* 5. **Self-ratings:** *Self-ratings give a person's own perceptions and assessments. (See figure 2)*

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⁹ Figure Source: John Jensen et al, 2002. DIRECT MEASUREMENT OF LIVING STANDARDS: THE NEW ZEALAND ELSI SCALE, Ministry of Social Development

ELSI_{SF} (short form) make it easier for participant to fill up the questionnaires. The short form measure uses only four components of the ELSI which are ownership restriction, social participation, economisation and self-rating living standards. However, the chosen questions in ELSI short form are designed for Material Living standards. “Economic standard of living refers to the material aspect of wellbeing that is reflected in a person’s consumption and personal possessions – their household durables, clothing, recreations, access to medical services, and so on” (Jersen, Spittal, & Krishnan, 2005)

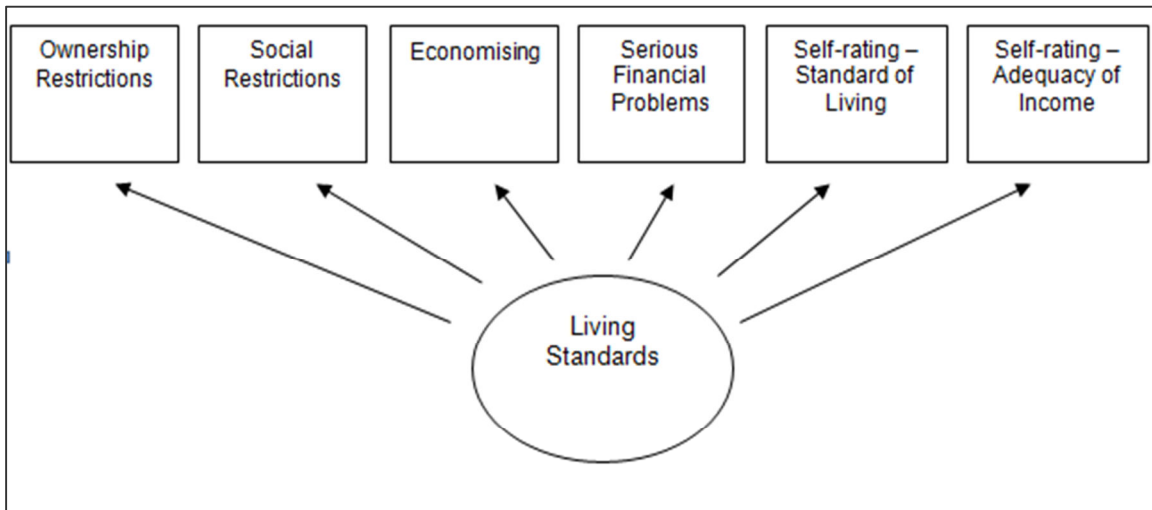


Figure 2

Some critics (Muzhir, 2015) claim that ELSI short form cannot be applied in Palestine for two reasons, first the living standard of Palestine is different from those whom in New Zealand. Second, ELSI short form does not include durable goods like Microwaves or cars which on the other hand could increase living standards. However, our response to critics, ELSI short measures precisely material living standards by asking for financial ability to acquire some selected products or services that in average can represent what household needs. We have compared all questions listed in ELSI short form and study if they are applicable to Palestinian society and it works.

Each question in ELSI questionnaire is given a score, and by calculating the summation of all the scores for each participant you will give a total score. However, total score is subtracted by ten to give a score ranges between 0 and 31. General equation of ELSI short form gives each part of the ELSI a specific score. See equation 1

$$ELSI\ sf = (\sum^{14} Economization + 2 \sum^7 Social\ participation\ restrictions + 2 \sum^3 Self - ratings) \mp 10^{10}$$

Equation 1

For our study purpose we only need the total score of ELSI short form without dividing it into parts of Economization, social participation and self rating.

The next step of ELSI short form calculation is assigning each result for each participant into a range of living standards level ranges between level 1 (the worst living standards) to level 7 (the best living standard) see the table 1 below ¹¹ . For more details about each level see appendix (1-B)

Table 1

Score ranges for the ELSI _{SF}		
ELSI _{SF} score	Living standard level	Label
0 – 8	1	Severe hardship ²
9 – 12	2	Significant hardship ²
13 – 16	3	Some hardship ¹²
17 – 20	4	Fairly comfortable
21 – 24	5	Comfortable
25 – 28	6	Good
29 – 31	7	Very good

Explanatory Variables

The main explanatory data were Total household expenditures and income. The difference between them is called residual income or saving. Another explanatory variable is called the ratio of total loan monthly payment to total income. According to

¹⁰ Equation : (Jensen, Spittal, Crichton, Sathiyandra, & Krishnan, 2002)

¹¹ Table1 : (Jensen, Spittal, & Krishnan, 2005)

PMA announcement this ratio must be < 50% as mentioned in the introduction; the study aims to study if that proportion is fair to the loan takers.

Variable Definitions

For combined data, which is the data that is common between loan and non-loan taker, we define each variable as follows:

- Statues (dependent variable) : which defines if the participant is loan or non loan-taker (0= non- loan taker, 1= loan taker)
- Marital status: which is defined as (1= single , 2= engaged, 3= married , 4 =widower , 5= divorced)
- Occupation: (1= public sector employee, 2= private sector employee , 3= NGOs employee, 4= private business and 5= unemployment)
- To measure income and expenditure levels we used the same range list as follow in the table 2 below

Table 2

Item	Ranges	Income	Expenditures
1	Less than 2000 NIS	Very Low Income	Minimum Average Expenses
2	From 2000 to 2999 NIS	Low Income	Low Expenses
3	From 3000 to 3999 NIS	Lower Middle Income	Lower Middle Expense
4	From 4000 to 4999 NIS	Middle Income	Middle Expenses
5	From 5000 to 5999 NIS	Upper Middle Income	Upper Middle Expenses
6	From 6000 to 6999 NIS	High Income	High Expense
7	From 7000 to 10000 NIS	Very High Income	Very High Expenses
8	Above 10000	Wealth makers	Super High Expenses

Income and expenditure are given in range or scale in order to make it easy for a participant to estimate his or her monthly income and cost. While in calculation the saving or residual income variable, we were more conservative by applying the higher income and the highest expenses into a specific range¹³.

¹³ Example : as of income level 3 and expenditure level 2, total residual income will be 4000-3000= 1000 NIS

- Living slandered score/ level (dependent Variable) : is assigned to each participant in levels from 1 to 7 see table (1) in page (xx)

Other variables were designed especially for each sample S1 and S2 (Loan takers and non-loan takers) were defined as follows:

Loan Takers Variables

- Purpose for taking the loan: (1= land purchase, 2= automobile purchasing , 3= housing, 4 = basics purchase, 5= personal loan, 6= marriage loan, 7= educational loan, 8= investment or business financing, 9= others)¹⁴
- Total monthly payment which were nominal amount in Israeli shekel currency NIS¹⁵
- If participant is satisfied of taking loan (0= No, 1 = yes)
- Satisfaction level of taking the loan (0= no satisfaction, 1= very low satisfaction, 2= low satisfaction, 3= neutral satisfaction, 5= high satisfaction, 5= very high satisfaction)
- If a participant is willing to take another loan (0= no, 1 = yes)
- If a participant feeling a financial burden due taking loan (0=no, 1= yes)

Non-Loan Takers Variables

- If a participant is willing to take a future loan : (0= no, 1= yes)
- Expected monthly payment in NIS the participant is willing to pay if he answers yes.
- If the answer was no, the reason stands behind why the participant is not willing to take a loan (1= inability for commitment a monthly payment, 2= legal or any kind of barrier to take loans, 3= low income, 4= no need for a loan, 5= others¹⁶)

Data Analysis

The data set was analyzed with SPSS 20 (Statistical Package for the Social Science). Microsoft excel was used to design charts and calculation of ELSI score using

¹⁴ This variable applies on non-loan takers also

¹⁵ Amount that were entered by participant in USD where converted to NIS using rate of 3.80

¹⁶ Most of participant answers to choice "others" was religiously not accepted to take a loan so we want to consider that answer (Loans are Haram in Islamic Countries)

summation function and value look up function to assign for standard of living (=Vlookup (score summation, table array, column index, approximate match). To analysis data in SPSS we used data description to describe all variables using the combined sheets and each sample alone (S1 and S2). Cross tables using qui square is added to compare dependent variable to independent set. Correlation is not required upon our professor instruction but it might be stated as an appendix. However, regression is used as liner and binary logistic regression were needed.

Results

For combined samples (Loan taker and Non-Loan Takers), total sample is 130. No missing value for each variable. Loan taker and non loan takers were equal in count (n= 65 each). Most of sample for both status were married (71.5 %). most of them are private sectors employee about (63.1%). The majority of the sample are having a surplus/ saving of their income about (54.6%) but most of the rest are having equal income to exponders (31.5%). Most of sample is focused in 4 to 6 living standards (fairly comfortable to good) see table 3 and appendix 2-A

Cross tabulation and qui square. For the first look at the cross tabulation result that compares each living standard to respective statues you will notice a difference across statues. In simple words it seems that loan takers are suffer more than non-loan takers in fact living standards of non-loan takers is better than loan taker.

Table 3

	N	Minimum	Maximum	Mean	Std. Deviation
Status (Loan taker or not)	130	0	1	.50	.502
Marital Status	130	1	5	2.70	.895
Occupation	130	1	4	1.75	.636
Number of Family member	130	1	13	3.16	2.209
Living Standard Level	130	1	7	4.68	1.489
Residual Income Or Saving	130	-1.00	1.00	.4077	.72279
Valid N (listwise)	130				

Beginning with the worst living standards which is level 1 (Severed Hardship) people who are involved with loans are 60% suffer of severe hardship comparing to 40% only of non-loan takers. Moving to the less bad living standards (level 2) which labelled as (Significant Hardship) you will find that 28.6% for non- loan taker are facing significant hardships and 71.4% for loan taker, still the case in favour for the non-loan takers. Now for the thirds level of living standards which is still one of the bad living standards level labelled as (Some Hardship), non-loan takers are 23.1% who suffer some hardship in their lives in comparing to loan taker 76.9% of loan takers.

Now moving to the good living standards and starting with less good living standards which is level 4 labelled as (Fairly comfortable). At this level you will notice that loan taker and non-loan takers are a little bit close to each others, 42.9% for non-loan taker and 57.1% for loan takers. So they both have a lack of 6% of basis, have 31% of comforts/ luxuries, have 12% of financial problems and 14% of accommodation problems and lack 3% of the child basics. In our opinion this level is considered as moderate **level** which can be affected by another factor (i.e. Income level) as you will see after.

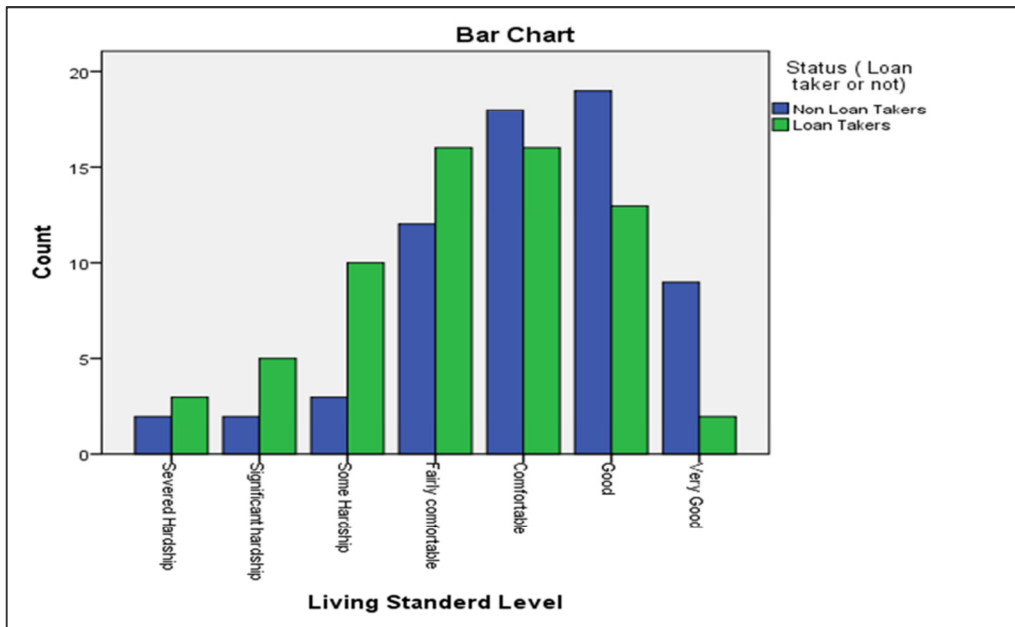
Moving to better level as of level 5 which is labeled as (comfortable), again you will find that non-loan taker are better in regarding of their living standards 52.9% but the loan takers are 47.1 %. Also the 6th and the 7th levels are showing the same for non-loan takers 49.4%, 81.8% and 40.6%, 18.3% for loan taker respectively.(See Appendix 2-B and figure 3).

Qui square value shows 11.524 with significant value of .059 which means across all values non-loan takers will have a value of living standards better than loan takers. (See table 4)

Table 4

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.524 ^a	6	
Likelihood Ratio	12.147	6	
Linear-by-Linear Association	9.022	1	
N of Valid Cases	130		

a. 4 cells (28.6%) have expected count less than 5. The minimum expected count is 2.50.



However, bivariate correlation shows that there negative correlation between consumption loans and living standards in Palestine -0.276 at significant of .001 which consider as a weak correlation (see table 5 below).

Table 5

		Status (Loan taker or not)	Living Standard Level
Spearman's rho	Correlation	1.000	-.276**
	Coefficient		
	Sig. (2-tailed)	.	.001
	N	130	130
	Correlation	-.276**	1.000
	Coefficient		
Living Standard Level	Sig. (2-tailed)	.001	.
	N	130	130

** . Correlation is significant at the 0.01 level (2-tailed).

The linier regression also shows a significant negative relationship between consumption loans and living standards with beta B of $-.785$ and significant at $.002$. (See table 6).

Table 6

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.077	.179		28.390	.000
	Status (Loan taker or not)	-.785	.253	-.264	-3.103	.002

a. Dependent Variable: Living Standard Level

Analysing other factors

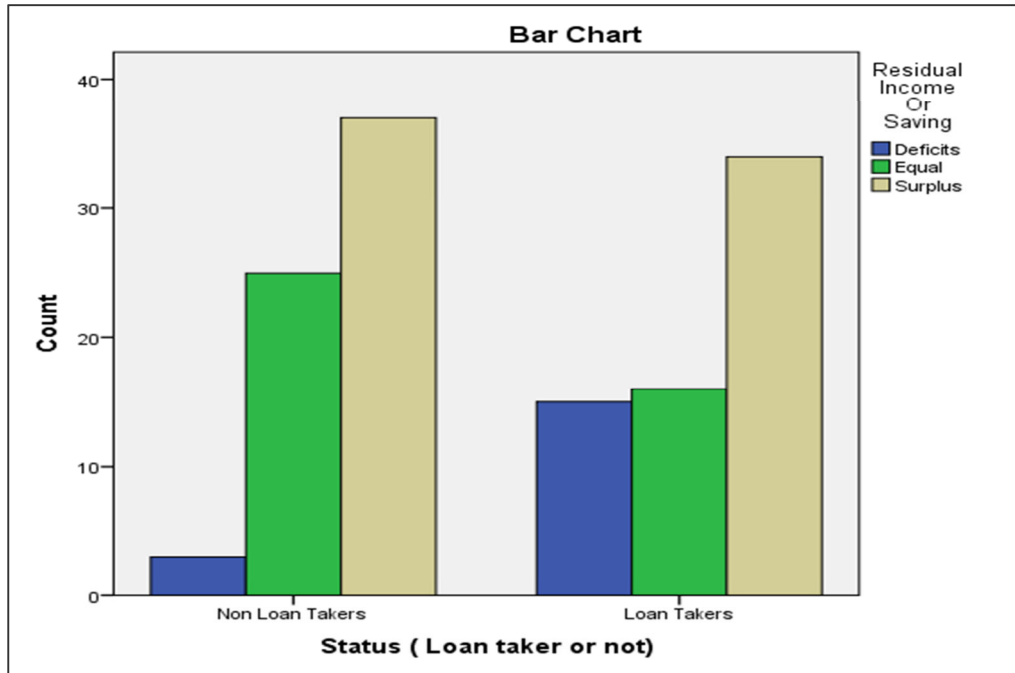
Now after we figured out the relationship between living standards and consumption loans in Palestine, we need to analyse other factors that might play role and affect living standards within consumption loans in Palestine.

1. Statuses (Loan Taker or Not) VS Residual Income (Income – Expenders)

Within statuses, we can notice that loan taker is suffering of deficit more than non-loan takers. As you can see from (table 7) 4.6% are suffering deficit of non-loan takers, while 23.1% in loan takers are having monthly deficits on their income. Also non-loan taker having a good indicator of equal monthly income with monthly expanders as of 38.5 % of non-loan taker and 24.6% of loan takers while the surplus or saving was in favor of non-loan takers also as you can see 56.9% for non-loan takers and 52.3% for loan takers.

Table 7

Status (Loan taker or not) * Residual Income Or Saving Cross tabulation						
		Residual Income Or Saving			Total	
		Deficits	Equal	Surplus		
Status (Loan taker or not)	Non Loan Takers	Count	3	25	37	65
		% within Status (Loan taker or not)	4.6%	38.5%	56.9%	100.0%
		% within Residual Income Or Saving	16.7%	61.0%	52.1%	50.0%
	Loan Takers	Count	15	16	34	65
		% within Status (Loan taker or not)	23.1%	24.6%	52.3%	100.0%
		% within Residual Income Or Saving	83.3%	39.0%	47.9%	50.0%
Total	Count	18	41	71	130	
	% within Status (Loan taker or not)	13.8%	31.5%	54.6%	100.0%	
	% within Residual Income Or Saving	100.0%	100.0%	100.0%	100.0%	



By checking the correlation and regression between status and residual income, we can say that loans affect negatively residual income or saving because the correlation recorded $-.160$ with significant of $.069$ while the linier regression beta coefficient was about $-.111$ with a significant of $.069$ (See table 8)

Correlations			
		Status (Loan taker or not)	Residual Income Or Saving
Status (Loan taker or not)	Pearson Correlation	1	$-.160$
	Sig. (2-tailed)		$.069$
	N	130	130
Residual Income Or Saving	Pearson Correlation	$-.160$	1
	Sig. (2-tailed)	$.069$	
	N	130	130

Table 8

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.545	.050		10.879	.000
	Residual Income Or Saving	-.111	.061	-.160	-1.837	.069

a. Dependent Variable: Status (Loan taker or not)

2. Number of Family Member VS Living Standards

Figure 3 show that increasing of number of family member will decrease the living standards. Linier regression between the two variables shows beta coefficient of -1.31 with .319 significant levels. However, it was not possible in this study to interfere the status variable in order to study if loan taking affected by family number will affect living standards. (See table 9)

Figure 3

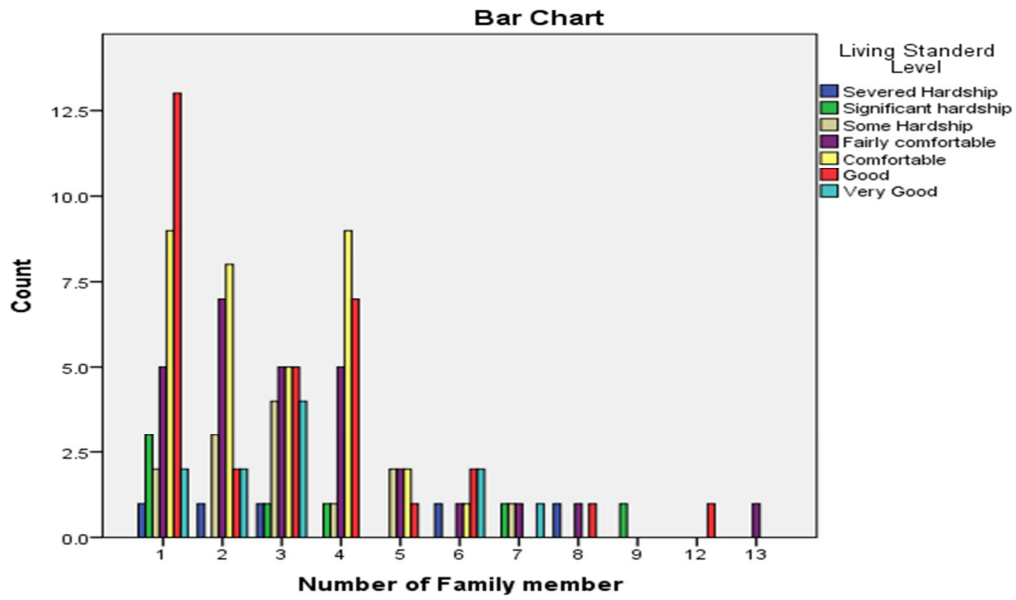


Table 9

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.		
	B	Std. Error	Beta				
1	(Constant)	3.774	.642		5.879	.000	
	Living Standard Level	-.131	.131		-.088	-1.000	.319

a. Dependent Variable: Number of Family member

3. Loan Takers Debt to Monthly Income Ratio VS Living Standard

This variable comparison is for loan takers only. Correlations is negative $-.018$ between total debt payment as a percentage of income and living standards which means it's better to lower this ratio as much as possible. (See table 10).

Table 10

Correlations			
		Living Standards	Total debt repayments as a percentage of income as Level
Living Standards	Correlation Coefficient	1.000	-.018
	Sig. (2-tailed)	.	.885
	N	65	65
Spearman's rho	Correlation Coefficient	-.018	1.000
	Sig. (2-tailed)	.885	.
	N	65	65
Total debt repayments as a percentage of income as Level			
	Correlation Coefficient	-.018	1.000
	Sig. (2-tailed)	.885	.
	N	65	65

Also linier regression shows that the relation is negative with beta coefficient B of $-.034$ with $.674$ significant levels. (See table 11). It worth mentioning that most of sample data are not exceeding 50% of monthly payments to monthly income ratio which is comply with PMA announce. The fact that most of loan takers are not paying more than 50% and a big portion (29.2%) not paying more than 25% of monthly payments to monthly income. however, few have exceeding 100% which we suggest it might be for two reason; either because participant where not entering their monthly income as the questionnaire requires, or because participant have another source of income but could not declared to our questionnaire for some reason. (See table 12 and figure 5)

Table 11

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.132	.367		5.806	.000
	Living Standards	-.034	.081	-.053	-.423	.674

Table 12

Total debt repayments as a percentage of income as Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less or equal 25%	19	29.2	29.2	29.2
	between 25% - 50%	36	55.4	55.4	84.6
	between 50%-75%	4	6.2	6.2	90.8
	between 75%-100%	4	6.2	6.2	96.9
	more than 100%	2	3.1	3.1	100.0
	Total	65	100.0	100.0	

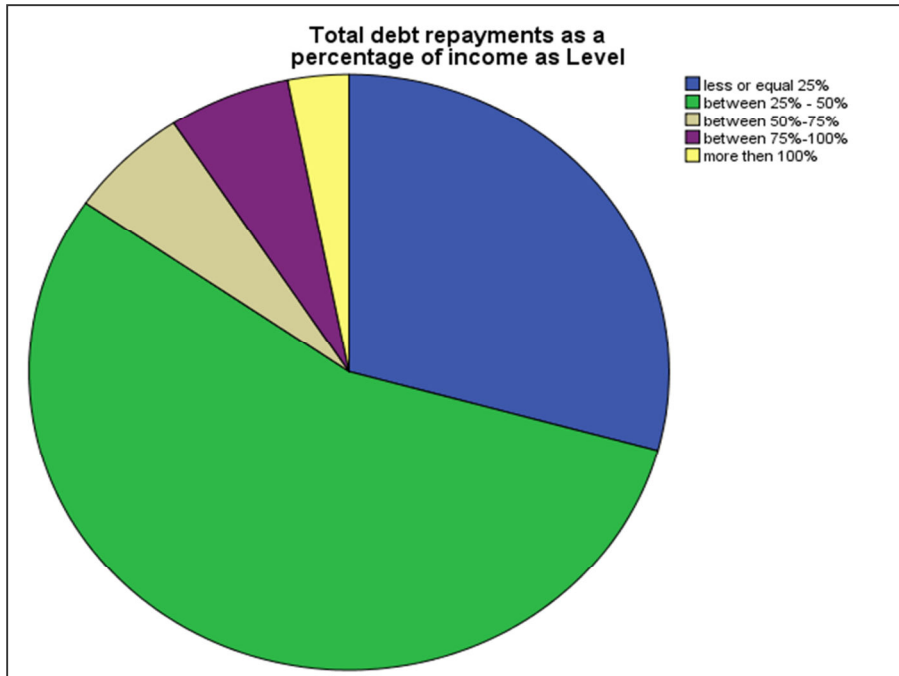


Figure 4

4. Loan Satisfaction Level with Living Standards

Most of loan taker sample (66.2%) is not satisfied for taking the loan (see figure 6). loan satisfaction level for the sample was mostly neutral and highly satisfied (see table 13). However, a big portion not satisfied at all about 22.5%.

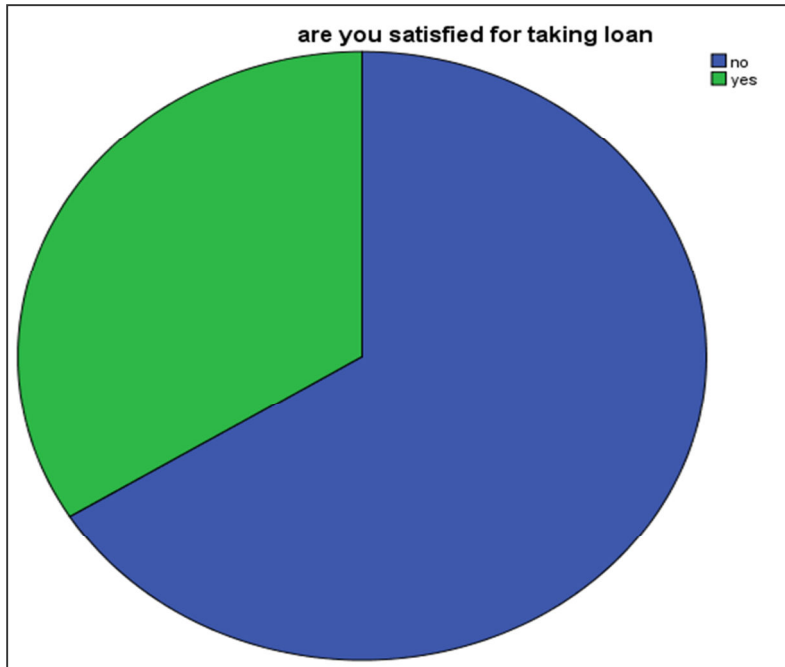


Figure 5

Table 13

Loan Satisfaction Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
	no satisfaction	14	21.5	21.9	21.9
	very low Satisfaction	9	13.8	14.1	35.9
	Low Satisfaction	8	12.3	12.5	48.4
Valid	Neutral Satisfaction	16	24.6	25.0	73.4
	high Satisfaction	15	23.1	23.4	96.9
	very high Satisfaction	2	3.1	3.1	100.0
	Total	64	98.5	100.0	
Missing	System	1	1.5		
	Total	65	100.0		

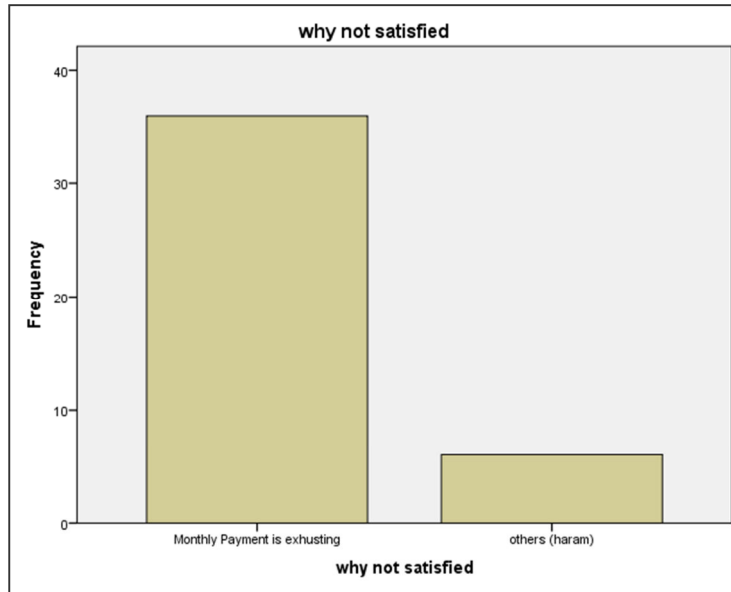
We suggest that there is a relation between loan satisfaction and living standards for loan takers. Table 14 shows that there is a positive correlation between loan satisfaction level and living standards of .281 at .025 significant levels.

Table 14

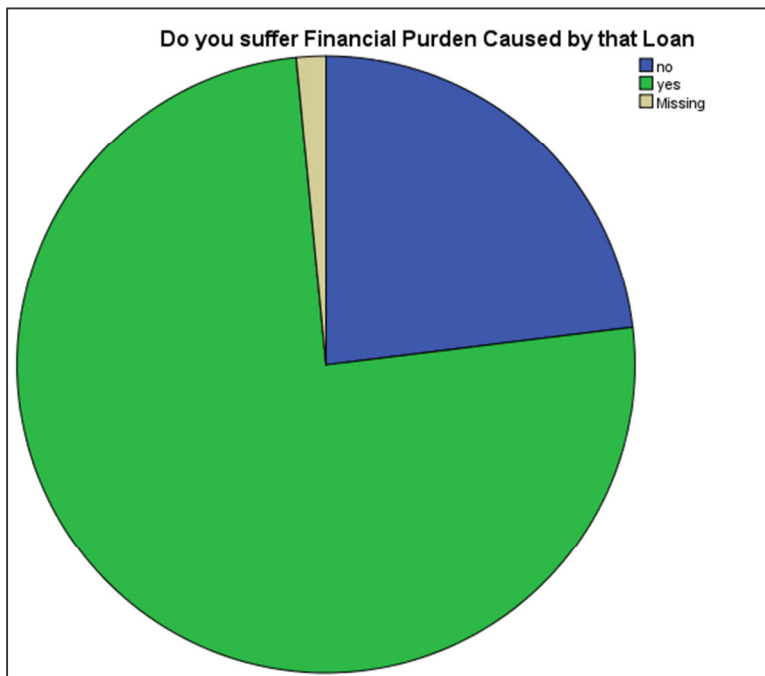
Correlations			
		Living Standards	Loan Satisfaction Level
Spearman's rho	Correlation Coefficient	1.000	.281*
	Living Standards		
	Sig. (2-tailed)	.	.025
	N	65	64
	Correlation Coefficient	.281*	1.000
	Loan Satisfaction Level		
	Sig. (2-tailed)	.025	.
	N	64	64

*. Correlation is significant at the 0.05 level (2-tailed).

Most of sample answer for why they are not satisfied of taking loan was because monthly payments are too much and exhausting. But others which are the minority answered because of religious reason (loans are Haram in Islam).



Most loan takers are suffering of financial burden due taking loans.



5. Non-Loan Takers Variable Description and Some Cross Tabulation

Most of non-loan taker sample are agreed not to take loan in the future (see figure 7)

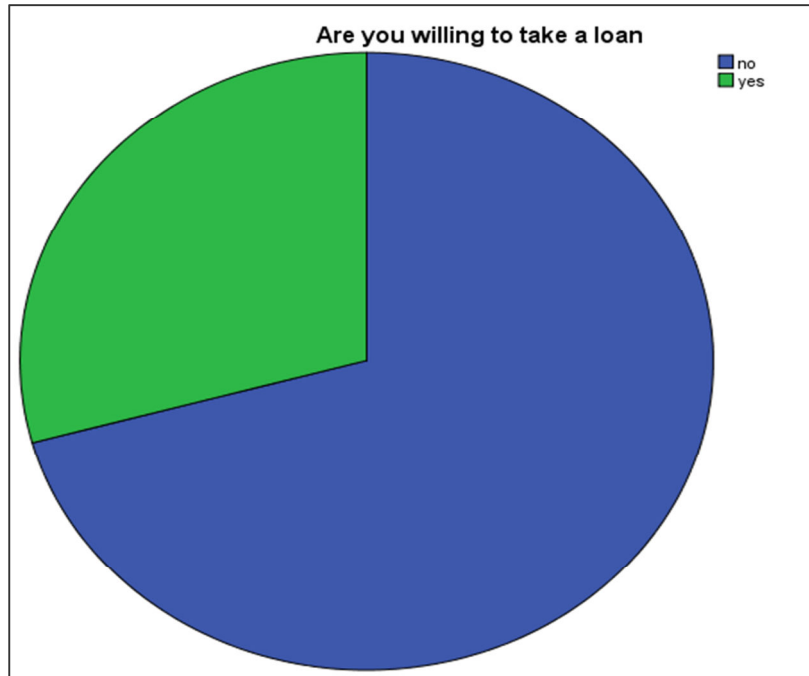


Figure 6

However, the reasons stand behind making them disagree of taking loans in the future was varied but mostly because they don't need loan and religious reasons (i.e. Haram) see table 15 below

Table 15

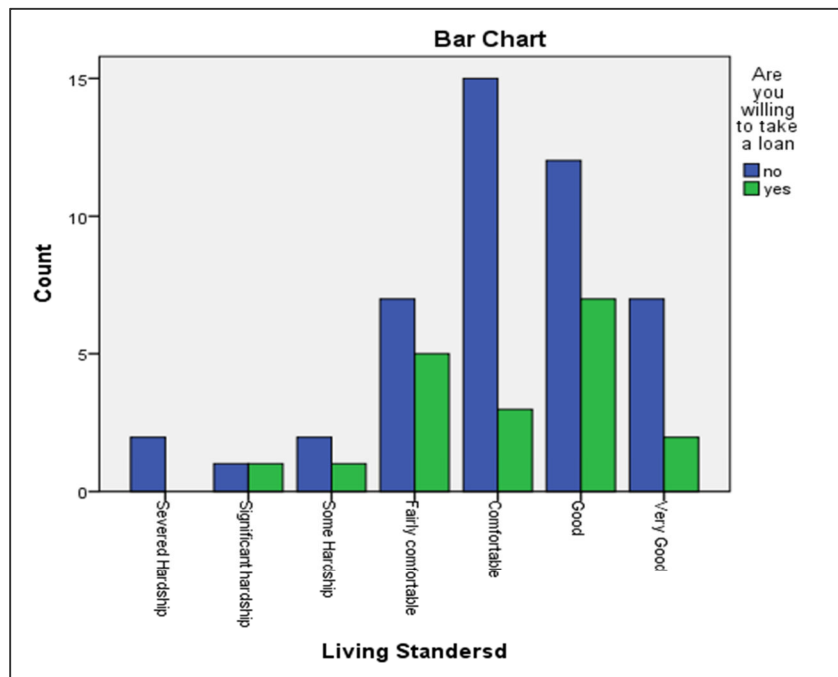
If you are not willing to take a Loan, what is the reason?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No financial ability to handle payments	4	6.2	8.3	8.3
	Legal barrier	2	3.1	4.2	12.5
	low income	2	3.1	4.2	16.7
	I don't need loan	28	43.1	58.3	75.0
	Haram	12	18.5	25.0	100.0
	Total	48	73.8	100.0	
Missing	System	17	26.2		
Total		65	100.0		

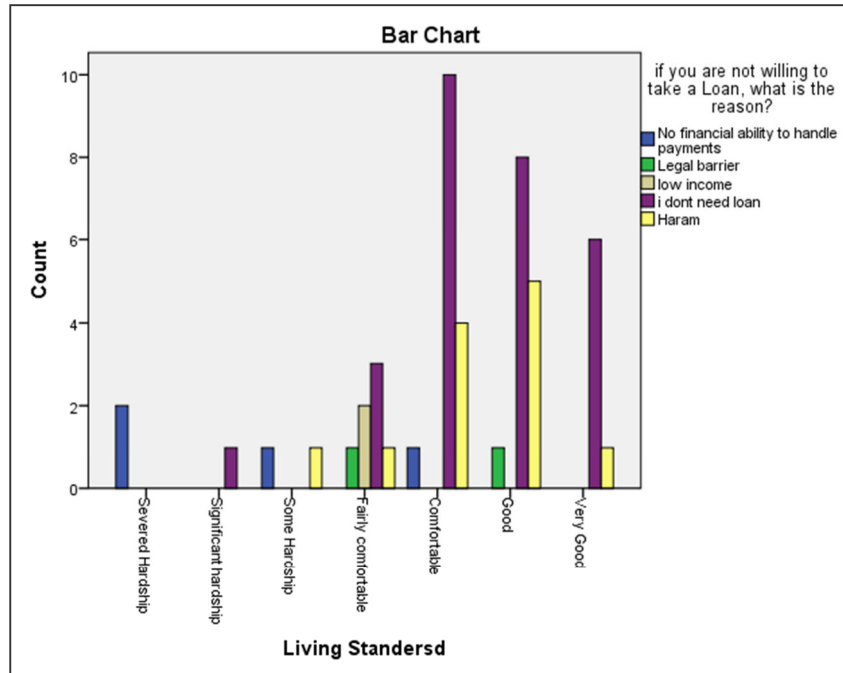
Cross tabulation- qui square shows that most of which are not willing to take a loan in the future are having better living standards (see table 16)

Table 16

Living Standards * Are you willing to take a loan Cross tabulation					
			Are you willing to take a loan		Total
			no	yes	
Living Standards	Severed Hardship	Count	2	0	2
		% within Living Standards	100.0%	0.0%	100.0%
	Significant hardship	% within Are you willing to take a loan	4.3%	0.0%	3.1%
		Count	1	1	2
	Some Hardship	% within Living Standards	50.0%	50.0%	100.0%
		% within Are you willing to take a loan	2.2%	5.3%	3.1%
	Fairly comfortable	Count	2	1	3
		% within Living Standards	66.7%	33.3%	100.0%
	Comfortable	% within Are you willing to take a loan	4.3%	5.3%	4.6%
		Count	7	5	12
	Good	% within Living Standards	58.3%	41.7%	100.0%
		% within Are you willing to take a loan	15.2%	26.3%	18.5%
		Count	15	3	18
		% within Living Standards	83.3%	16.7%	100.0%
		% within Are you willing to take a loan	32.6%	15.8%	27.7%
		Count	12	7	19

		% within Living Standards	63.2%	36.8%	100.0%
		% within Are you willing to take a loan	26.1%	36.8%	29.2%
		Count	7	2	9
	Very Good	% within Living Standards	77.8%	22.2%	100.0%
		% within Are you willing to take a loan	15.2%	10.5%	13.8%
		Count	46	19	65
Total		% within Living Standards	70.8%	29.2%	100.0%
		% within Are you willing to take a loan	100.0%	100.0%	100.0%





Discussion and Findings

In line with results above, living standards for non-loan takers is higher than loan takers. The living standard mean for non-loan taker is 5 and 4 for loan takers. So consumption loans in Palestine have a negative relation with living standards. There is a negative relationship between consumptions loan and residual income. It's worth mentioning that number of family member affects negatively living standards in Palestine. Results shows that the less the ratio of monthly payment to income the higher living standards. Most of loan takers are not satisfied with taking loans. But when talking about satisfaction level, there is a positive relationship between loan satisfaction level and living standards. Most loan takers are suffering of financial burden due taking loans, however, talking about non-loan most of non-loan taker sample are agreed not to take loan in the future. But there is a negative relationship between standards of living and willingness for taking loan. Finally, by reviewing participant comments; most of them agreed that consumptions loans negatively associated with living standards.

Recommendations

We recommend that people should be more conservative before taking loans by

- Doing suitable budgeting planning on which their payments should not be exhausting.
- Keeping their payment-to-income ratio less than 25% as much as possible but not exceeding half of income (50%) in order to save liquidity for the rest of the month.
- People take loans only if needed. But also they should provide all necessities before taking loans.

We also recommend banks and debt agencies to take these items into considerations before taking loans:

- Legislative parties that responsible for banks in Palestine (PMA) or debt agencies should approve for monthly payments that is suitable to living standard for clients. However. We suggest that 50% of payment-to-income ratio should be reviewed for client interests.
- Banks should develop integral system that measures each client living standards (not only income) before approve for loans.
- Bank should inform each client individually for all kind of risks of taking loans.

Acknowledgements

We would like to express our special thanks of gratitude to our teacher Dr. Salwa Massad¹⁷ for giving us the opportunity to create. This achievement is all refers to her by choosing the topic (Consumptions loans effects on living standards in Palestine) and giving all kinds of support and knowledge to us.

Secondly, we would like to thank Birzeit University for its generous support for students.

¹⁷ Dr. Salwa G Masad , Research Specialist , Birzeit University

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Appendix 1

1. A (Interpretation of ELSI_{SF} scores)¹⁸

	Item description	A Yes, have it	B No, because I don't want it	C No, because of the cost	D No, for some other reason
1	A best outfit for special occasions	1	1	0	1
2	A washing machine	1	1	0	1
3	Heating available in all rooms	1	1	0	1
4	A good pair of shoes	1	1	0	1
5	A telephone	1	1	0	1
6	A personal computer	1	1	0	1
7	Home contents insurance	1	1	0	1

¹⁸ (Jersen, Spittal, & Krishnan, 2005)

	Activity description	A Yes, do it	B No, because I don't want to	C No, because of the cost	D No, for some other reason
8	Give presents to family or friends on birthdays, Christmas or other special occasions	1	1	0	1
9	Visit the hairdresser once every three months	1	1	0	1
10	Have holidays away from home every year	1	1	0	1
11	Have a holiday overseas at least every three years	1	1	0	1
12	Have a night out at least once a fortnight	1	1	0	1
13	Have family or friends over for a meal at least once a month	1	1	0	1
14	Have enough room for family to stay the night	1	1	0	1

	Economizing items	Not at all	A little	A lot
15	Gone without fresh fruit and vegetables to help keep down costs	2	1	0
16	Continued wearing clothing that was worn out because you couldn't afford a replacement	2	1	0
17	Put off buying clothes for as long as possible to help keep down costs	2	1	0
18	Stayed in bed longer to save on heating costs	2	1	0
19	Postponed or put off visits to the doctor to help keep down costs	2	1	0
20	NOT picked up a prescription to help keep down costs	2	1	0
21	Spent less time on hobbies than you would like to help keep down costs	2	1	0
22	Done without or cut back on trips to the shops or other local places to help keep down costs	2	1	0

23	Generally, how would you rate your material standard of living? Would you say that it is high, fairly high, medium, fairly low or low?				
	High	Fairly high	Medium	Fairly low	Low
	4	3	2	1	0

24	Generally, how satisfied are you with your current material standard of living? Would you say you were very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied or very dissatisfied?				
	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
	4	3	2	1	0

25	How well does your (and your partner's combined) total income meet your everyday needs for such things as accommodation, food, clothing and other necessities? Would you say you have not enough money, just enough money, enough money, or more than enough money?			
	Not enough	Just enough	Enough	More than enough
	0	1	2	3

1-B Calibration Results of ELSI_{SF}

Calibration summary (2000)			
ELSI _{SF} score range	ELSI level	Calibration results	Label
0–8	Level 1	Lack 39% of basics Have 10% of comforts/luxuries Have 52% of the financial problems Have 34% of the accommodation problems Lack 24% of the child basics	Severe hardship
9–12	Level 2	Lack 22% of basics Have 17% of comforts/luxuries Have 38% of the financial problems Have 27% of the accommodation problems Lack 13% of the child basics	Significant hardship
13–16	Level 3	Lack 13% of basics Have 24% of comforts/luxuries Have 23% of the financial problems Have 22% of the accommodation problems Lack 7% of the child basics	Some hardship
17–20	Level 4	Lack 6% of basics Have 31% of comforts/luxuries Have 12% of the financial problems Have 14% of the accommodation problems Lack 3% of the child basics	Fairly comfortable
21–24	Level 5	Lack 2% of basics Have 44% of comforts/luxuries Have 6% of the financial problems	Comfortable

		<p>Have 11% of the accommodation problems</p> <p>Lack 1% of the child basics</p>	
25–28	Level 6	<p>Lack 0.1% of basics</p> <p>Have 64% of comforts/luxuries</p> <p>Have 2% of the financial problems</p> <p>Have 7% of the accommodation problems</p> <p>Lack 0% of the child basics</p>	Good
29–31	Level 7	<p>Lack 0% of basics</p> <p>Have 88% of comforts/luxuries</p> <p>Have 1% of the financial problems</p> <p>Have 4% of the accommodation problems</p> <p>Lack 0% of the child basics</p>	Very good

Appendix 2 (SPSS tables results)

2-A Descriptive of Combined Data Analysis

Occupation					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Public Sector Employee	42	32.3	32.3	32.3
	Private Sector Employee	82	63.1	63.1	95.4
	NGOs Employee	2	1.5	1.5	96.9
	Self Employed	4	3.1	3.1	100.0
	Total	130	100.0	100.0	

Status (Loan taker or not)					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Non Loan Takers	65	50.0	50.0	50.0
	Loan Takers	65	50.0	50.0	100.0
	Total	130	100.0	100.0	

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	20	15.4	15.4	15.4
	Engaged	11	8.5	8.5	23.8
	Married	93	71.5	71.5	95.4
	Divorced	6	4.6	4.6	100.0
	Total	130	100.0	100.0	

monthly income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very low income	10	7.7	7.7	7.7
	low income	25	19.2	19.2	26.9
	lower middle income	21	16.2	16.2	43.1
	middle income	11	8.5	8.5	51.5
	upper middle income	14	10.8	10.8	62.3
	high income	15	11.5	11.5	73.8
	very high income	19	14.6	14.6	88.5
	wealth makers	15	11.5	11.5	100.0
	Total	130	100.0	100.0	

monthly Expenditure					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Minimum AVG Expenses	17	13.1	13.1	13.1
	Low Expenses	32	24.6	24.6	37.7
	lower middle expenses	19	14.6	14.6	52.3
	middle expenses	21	16.2	16.2	68.5
	upper expense	12	9.2	9.2	77.7
	high expenses	15	11.5	11.5	89.2
	very high expenses	9	6.9	6.9	96.2
	super high expenses	5	3.8	3.8	100.0
	Total	130	100.0	100.0	

Living Standard Level					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Severed Hardship	5	3.8	3.8	3.8
	Significant hardship	7	5.4	5.4	9.2
	Some Hardship	13	10.0	10.0	19.2
	Fairly comfortable	28	21.5	21.5	40.8
	Comfortable	34	26.2	26.2	66.9
	Good	32	24.6	24.6	91.5
	Very Good	11	8.5	8.5	100.0
	Total	130	100.0	100.0	

2-B Living Standard Level * Status (Loan Taker or Not) Cross Tabulation

Living Standard Level * Status (Loan taker or not) Cross tabulation					
			Status (Loan taker or not)		Total
			Non Loan Takers	Loan Takers	
Living Standard Level	Severed Hardship	Count	2	3	5
		% within Living Standard Level	40.0%	60.0%	100.0%
		% within Status (Loan taker or not)	3.1%	4.6%	3.8%
	Significant hardship	Count	2	5	7
		% within Living Standard Level	28.6%	71.4%	100.0%
		% within Status (Loan taker or not)	3.1%	7.7%	5.4%
	Some Hardship	Count	3	10	13
		% within Living Standard Level	23.1%	76.9%	100.0%
		% within Status (Loan taker or not)	4.6%	15.4%	10.0%
	Fairly comfortable	Count	12	16	28
		% within Living Standard Level	42.9%	57.1%	100.0%
		% within Status (Loan taker or not)	18.5%	24.6%	21.5%
Comfortable	Count	18	16	34	
	% within Living Standard Level	52.9%	47.1%	100.0%	
	% within Status (Loan taker or not)	27.7%	24.6%	26.2%	

	Good	Count	19	13	32
		% within Living Standard Level	59.4%	40.6%	100.0%
		% within Status (Loan taker or not)	29.2%	20.0%	24.6%
	Very Good	Count	9	2	11
		% within Living Standard Level	81.8%	18.2%	100.0%
		% within Status (Loan taker or not)	13.8%	3.1%	8.5%
Total	Count	65	65	130	
	% within Living Standard Level	50.0%	50.0%	100.0%	
	% within Status (Loan taker or not)	100.0%	100.0%	100.0%	

Appendix 3

3_A Questionnaire 1 (for Loan Takers S1)



حضرة السيد/ السيدة:

نحن طلاب ماجستير ادارة اعمال – جامعة بيرزيت، نقوم بعمل دراسة تأثير القروض الاستهلاكية على مستوى الحياة في فلسطين.

عزيزي المشارك في الاستمارة نبقىك على ثقة تامة ان المعلومات التي تزودنا بها ستبقى معلومات سرية لا يمكن لأي كان الاطلاع عليها لذا انت لست مضطرا لكتابة اسمك او اي معلومة تفصح فيها عن هويتك. وان لدينا الواجب الكامل بإجابتك عن اي سؤال يتعلق بالاستمارة.

اجابتك الصريحة قد تكون سببا رئيسا للتغير...

مع فائق الاحترام

1. الحالة الاجتماعية

أ. اعزب ج. خاطب ب. متزوج ج. أرمل د. مطلق

2. القطاع - المهنة

أ. موظف قطاع عام(حكومة) ب. موظف قطاع خاص ت. مؤسسات غير حكومية (NGOs)
ث. عمل خاص ج. عاطل عن العمل

3. عدد أفراد الاسرة المعالة (اذا كان لديك لديك اسرة تقوم باعاليتها)

4. الدخل بعملة الشيكال (او مجموع الدخل الشهري الكلي للأسرة اذا كنت تعيش ضمن اسرة)

أ	اقل من 2000
ب	من 2000 الى 2999
ت	من 3000 الى 3999
ث	من 4000 الى 4999
ج	من 5000 الى 5999
ح	من 6000 الى 6999
خ	من 7000 الى 10000
د	اكثر 10000

5. النفقات الشهرية بعملة الشيكال الكلية (الاسرة) _ غير شامل دفعة القرض

أ	اقل من 2000
ب	من 2000 الى 2999
ت	من 3000 الى 3999
ث	من 4000 الى 4999
ج	من 5000 الى 5999
ح	من 6000 الى 6999
خ	من 7000 الى 10000
د	اكثر 10000

إذا كنت من الأشخاص الحاصلين على تسهيل ائتماني (حاصل على قرض حالياً) اما على شكل قرض مباشر من البنك او على شكل تسهيل ائتماني لغرض شراء منتج معين (مثال شراء سيارات، غسالات .. الخ) ارجو الاجابة على الاسئلة الاتية:

1. سبب الحصول على قرض: (الاجابة تحتمل عدة خيارات)

أ	شراء ارض
ب	شراء سيارة
ت	شراء منزل
ث	شراء مستلزمات اساسية
ج	مقتنيات شخصية
ح	قرض زواج
خ	تعليم
د	لغرض تمويل مشروع معين
ذ	لأغراض اخرى.
	حدد.....

2. قيمة الدفعة الشهرية -----

3. هل تشعر بالرضا من الحصول على قرض

أ. نعم ب. لا

4. إذا كانت إجابتك لا:

• ما سبب الندم (عدم الشعور بالرضا):

أ. قيمة الدفعات الشهرية مهلكة بالنسبة للدخل ب. قيمة القرض لا تلبى الاحتياجات ج. غير ذلك

• إذا كنت بحاجة لأخذ قرض آخر رغم ندمك على أخذ القرض السابق، هل تقوم بأخذ قرض جديد؟

أ. نعم ب. لا

5. ما مستوى الرضا نتيجة الحصول على قرض:

أ. عالي جدا	ب. عالي	ت. متوسط	ث. قليل	ج. قليل جدا	د. لا يوجد رضا
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6. رغم حصولك على قرض، هل تعاني من ضائقة مالية بسبب هذا القرض
أ. نعم ب. لا

القسم الاخير: تقييم مستوى الحياه باستخدام نظام model (ELSI_{SF})

ث. لا، لأسباب اخرى	ت. لا، بسبب التكاليف	ب. لا، بسبب عدم الرغبة في ذلك	أ. نعم	
				1 هل تمتلك هاتف ارضي بالمنزل ؟
				2 هل تمتلك غسالة ؟
				3 هل تمتلك تدفئة مركزية في كل الغرف ؟
				4 هل تمتلك زوجان ممتازان من الاحذية ؟
				5 هل تمتلك زي رسمي للمناسبات الخاصة ؟
				6 هل تمتلك جهاز حاسوب شخصي ؟
				7 هل يوجد لديك تأمين على المنزل او على مقتنيات المنزل ؟
				8 هل تقوم بجلب هدايا للأصدقاء او للعائلة في المناسبات الخاصة او الاعياد ؟
				9 هل تزور مصفف الشعر (الحلاق) مرة كل ثلاث شهور على الاقل ؟
				10 هل تقوم بقضاء ليلة العيد خارج المنزل كل سنة ؟
				11 هل يوجد لديك غرف كافية لاستضافة العائلة ؟
				12 هل قمت بقضاء اجازتك خارج البلاد مرة كل ثلاث سنوات على الاقل ؟
				13 هل تقوم بقضاء الليل بالخارج كل ليلة؟ (مثال زيارة المقاهي كل ليلة)
				14 هل تقوم بدعوة الاصدقاء او العائلة لتناول الطعام مرة كل شهر على الاقل ؟

ت. نعم كثيرا	ب. قليلًا	أ. كلا ليس صحيحا		
			لا اشترى فواكه وخضروات طازجة لغرض تقليل التكاليف	15
			استمر في لبس ثياب قديمة لانني لا استطيع تحمل تكلفة شراء جديد؟	16
			اتوقف عن شراء ثياب جديدة قدر المستطاع لتقليل التكاليف؟	17
			في ايام الشتاء والبرد ابقى في السرير لوقت اطول لتجنب تشغيل التدفئة؟	18
			لا ازرو الطبيب او اقوم بتأجيل الزيارة لغرض تقليل التكاليف؟	19
			لا اقوم بصرف الوصفة الطبية بغرض تقليل التكاليف؟	20
			اقضي اوقات اقل في الترفيه والهوايات لغرض تقليل التكلفة	21
			لا اقوم بالذهاب الى المتاجر والاماكن العامة لغرض تقليل التكاليف؟	22

• بشكل عام، كيف تقوم بتقييم مستوى الحياه المادي لديك؟

ج	ث	ت	ب	أ
منخفض	قليلًا نوعا ما	متوسط	عاليا نوعا ما	عالي

• بشكل عام ، كيف تصنف نسبة الرضا عن المستوى المادي لحياتك ؟

ج	ث	ت	ب	أ
غيرا راض ابدا	غير راض	لست راضيا ولست غير راض	راضي	راضي جدا

- بناءا على تقديرك الشخصي، هل ترى ان دخلك ودخل الشريك مجتمعان يلبي الاحتياجات الاساسية من مسكن وملبس وطعام وضروريات اخرى؟

أ	ب	ت	ث
غير كافي	بالكاد كافي	كافي	اكثر من كافي

سؤال اختياري ..

عزيزي المشترك/المشتركة، هل ترى ان القروض الاستهلاكية تساهم في زيادة مستوى الحياه ام تقلله؟ رأيك يهمنا

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3_B Questionnaire 1 (for Non-Loan Takers S2)



حضرة السيد\ السيدة:

نحن طلاب ماجستير ادارة اعمال – جامعة بيرزيت، نقوم بعمل دراسة تاثير القروض الاستهلاكية على مستوى الحياة في فلسطين.

عزيزي المشارك في الاستمارة نبيك على ثقة تامة ان المعلومات التي تزودنا بها ستبقى معلومات سرية لا يمكن لأي كان الاطلاع عليها لذا لا نقوم بكتابتك اسمك او اي معلومة تفصح فيها عن هويتك. وان لدينا الواجب الكامل بإجابتك عن اي سؤال يتعلق بالاستمارة.

اجابتك الصريحة قد تكون سببا رئيسا للتغير...

مع فائق الاحترام

1. الحالة الاجتماعية

أ. اعزب ب. خاطب ت. متزوج ت. أرمل ج. مطلق

2. القطاع_ المهنة

ب. موظف قطاع عام(حكومة) ب. موظف قطاع خاص ت. مؤسسات غير حكومية (NGOs)
ث. عمل خاص ج. عاطل عن العمل

3. عدد أفراد الاسرة المعالة (اذا كان لديك لديك اسرة تقوم باعالتها)

4. الدخل بعملة الشيكال (او مجموع الدخل الشهري الكلي للأسرة اذا كنت تعيش ضمن اسرة)

أ	اقل من 2000
ب	من 2000 الى 2999
ت	من 3000 الى 3999
ث	من 4000 الى 4999
ج	من 5000 الى 5999
ح	من 6000 الى 6999
خ	من 7000 الى 10000
د	اكثر 10000

5. النفقات الشهرية بعملة الشيكال الكلية (الاسرة) _ غير شامل دفعة القرض ان وجدت

أ	اقل من 2000
ب	من 2000 الى 2999
ت	من 3000 الى 3999
ث	من 4000 الى 4999
ج	من 5000 الى 5999
ح	من 6000 الى 6999
خ	من 7000 الى 10000
د	اكثر 10000

1. هل تخطط للحصول على قرض (تشمل اي شكل من اشكال القروض والتسهيلات الائتمانية)

أ. نعم ب. لا

2. إذا كانت الإجابة نعم:

• ما غرض القرض الذي تخطط لأخذه:

أ	شراء ارض
ب	شراء سيارة
ت	شراء منزل
ث	شراء مستلزمات اساسية
ج	مقتنيات شخصية
ح	قرض زواج
خ	تعليم
د	لغرض تمويل مشروع معين
ذ	لأغراض اخرى.
	حدد.....

3. ما قيمة الدفعة الشهرية المستعد لدفعها -----

4. إذا كانت الإجابة على السؤال الأول لا:

• السبب في عدم الرغبة في الحصول على قرض:

أ. عدم القدرة المالية على السداد ب. وجود معيق للحصول على قرض ت. تدني مستوى الدخل

ث. لست بحاجة للحصول على قرض خ. غير ذلك. حدد.....

القسم الاخير: تقييم مستوى الحياه باستخدام نظام model (ELSI_{SF})

ث. لا، لأسباب اخرى	ت. لا، بسبب التكاليف	ب. لا، بسبب عدم الرغبة في ذلك	أ. نعم		
				هل تمتلك هاتف ارضي بالمنزل ؟	1
				هل تمتلك غسالة ؟	2
				هل تمتلك تدفئة مركزية في كل الغرف ؟	3
				هل تمتلك زوجان ممتازان من الاحذية ؟	4
				هل تمتلك زي رسمي للمناسبات الخاصة ؟	5
				هل تمتلك جهاز حاسوب شخصي ؟	6
				هل يوجد ليك تامين على المنزل او على مقتنيات المنزل ؟	7
				هل تقوم بجلب هدايا لأصدقاء او للعائلة في المناسبات الخاصة او الاعياد ؟	8
				هل تزور مصفف الشعر (الحلاق) مرة كل ثلاث شهور على الاقل ؟	9
				هل تقوم بقاء ليلية العيد خارج المنزل كل سنة ؟	10
				هل يوجد لديك غرف كافية لاستضافة العائلة ؟	11
				هل قمت بقضاء اجازتك خارج البلاد مرة كل ثلاث سنوات على الاقل ؟	12
				هل تقوم بقضاء الليل بالخارج كل ليلة ؟ (مثل زيارة المقاهي كل ليلة)	13
				هل تقوم بدعوة الاصدقاء او العائلة لتناول الطعام مرة كل شهر على الاقل ؟	14

ت. نعم كثيرا	ب. قليلًا	أ. كلا ليس صحيحا		
			15	لا اشترى فواكه وخضروات طازجة لغرض تقليل التكاليف
			16	استمر في لبس ثياب قديمة لأنني لا استطيع تحمل تكلفة شراء جديد؟
			17	اتوقف عن شراء ثياب جديدة قدر المستطاع لتقليل التكاليف؟
			18	في ايام الشتاء والبرد ابقى في السرير لوقت اطول لتجنب تشغيل التدفئة؟
			19	لا ازرو الطبيب او اقوم بتأجيل الزيارة لغرض تقليل التكاليف؟
			20	لا اقوم بصرف الوصفة الطبية بغرض تقليل التكاليف
			21	اقضي اوقات اقل في الترفيه والهوايات لغرض تقليل التكلفة
			22	لا اقوم بالذهاب الى المتاجر والاماكن العامة لغرض تقليل التكاليف؟

● بشكل عام، كيف تقوم بتقييم مستوى الحياه المادي لديك؟

ج	ث	ت	ب	أ
منخفض	قليلًا نوعا ما	متوسط	عاليًا نوعا ما	عالي

● بشكل عام، كيف تصنف نسبة الرضا عن المستوى المادي لحياتك؟

ج	ث	ت	ب	أ
غيرا راض ابدا	غير راض	لست راضيا ولست غير راض	راض	راض جدا

- بناءا على تقديرك الشخصي، هل ترى ان دخلك ودخل الشريك مجتمعان يلبي الاحتياجات الاساسية من مسكن وملبس وطعام وضروريات اخرى؟

أ	ب	ت	ث
غير كافي	بالكاد كافي	كافي	اكثر من كافي

سؤال اختياري ..

عزيزي المشترك/المشتركة، هل ترى ان القروض الاستهلاكية تساهم في زيادة مستوى الحياه ام تقلله؟ رأيك يهمنا

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