

(3) (2) (1)

		%22.3				
10222	1999		2008	%16	1999	
			8877	2007		
		2008	%43.3	1999	%52.37	
			.2008	%56.7	%47.3	
	%26.17					
	2008	1999	%0.20			
		%0.06			%36.44	
:					.2008-1999	
						-1
		%28.4				--2
				%22.5		-3
				%11.5		-4
			%4.7			-5
					.(-)	
					:	

(3) (2) (1)

The Difficulties which confront borrowers from the Agricultural Bank in the Syrian Arab Republic

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and S. AL-Atwan⁽³⁾

ABSTRACT

The studying interested in The most important difficulties wick stand against the loaners from Cooperative agricultural bank in Syria within the study services the Agricultural Bank give and most of his activities with guesionnaire the opinions of the benefiter from loans in some tourism to define the most important difficulties that challenge the operation of taking the agricultural loans the agricultural bank help in growing and development stand against workers in giving-division and collecting the agricultural loans. the rote of loans reach in the year 1999e agricultural production in big way ,but the changes and the economic development way require development of the system of loans which go in bank, the study show to the decreased in the agricultural rate from 22.3% in 1999 to 16% in 2008. the loans reached in 1999 (10222) million Syrian pound – white reached in the year 2007 (8877) million Syrian pound , it was observed decrease in the loans rate from 47.3% to 56.7% in the year 2008. There is kontras in the given loans rate to the agricultural crops. for example: the wheat crop took the rate 26.17% while the gram crop took the rate 0.20% in 1999 while in 2008 the wheat crop its loans 36.44% and the gram crop took the rate 0.06% from the given loans. The questionnaire show the most important suggestions to have loans in simple way.

1-give allow to the agricultural bank to give loans to the agricultural culture include economic-manufacture-to wide its base the transportation.

2-interst inoculate way in agricultural cutler within rate 28.4%.

3-increase the rate of loans with the rate 22.5%.

4-increase the period of loans with the rate 11.5%.

5-facility the procedures to take loans with rate 4.7%.

The study finished to suggest the development of bank activity to correspond with demands of transportation changes.

Key words: The Cooperative agricultural bank, Loans, agricultural Finances

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.(F.A.O, 2001) (

(1888)

.(1991)

1999	2008	%16	1999	%22
	(266320)		(10222)	
	(209135)		2007	1999
			(8877)	
:				-1
.				-2
				-3
.				-4

...

-6

-7

.(2000) .

(2003)

(266320) 1999

2007

(8877)

(209135)

1999

2007

(10222)

2008-1999

-1

-2

-3

:

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-

.
-
:
384 ()
62 8 284
() 18 12

SPSS

%41

%47.7

%11.3

(1)

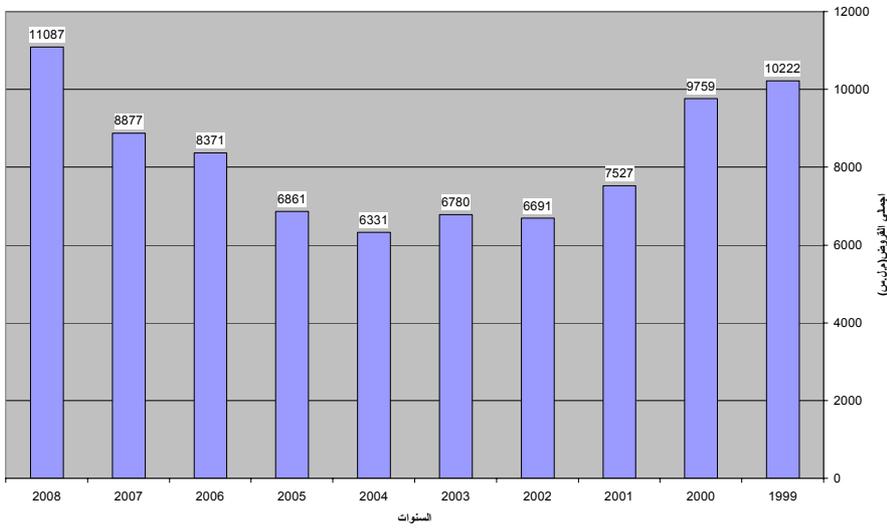
(1)

.2008-1999

(.)		%5		. .	
38.38	266320	56.70	%100	10222	1999
27.23	321659	81.56	%95.47	9759	2000
27.79	270818	85.13	%73.63	7527	2001
32.87	203537	78.72	%65.45	6691	2002
39.89	169942	71.88	%66.32	6780	2003
34.77	182917	83.89	%61.93	6331	2004
30.88	222171	79.30	%67.11	6861	2005
33.53	249591	65.47	%81.89	8371	2006
45.44	209135	54.16	%76.18	8877	2007
44.35	249988	39.69	%108.46	11087	2008

.2008 -1999

.2008-1999



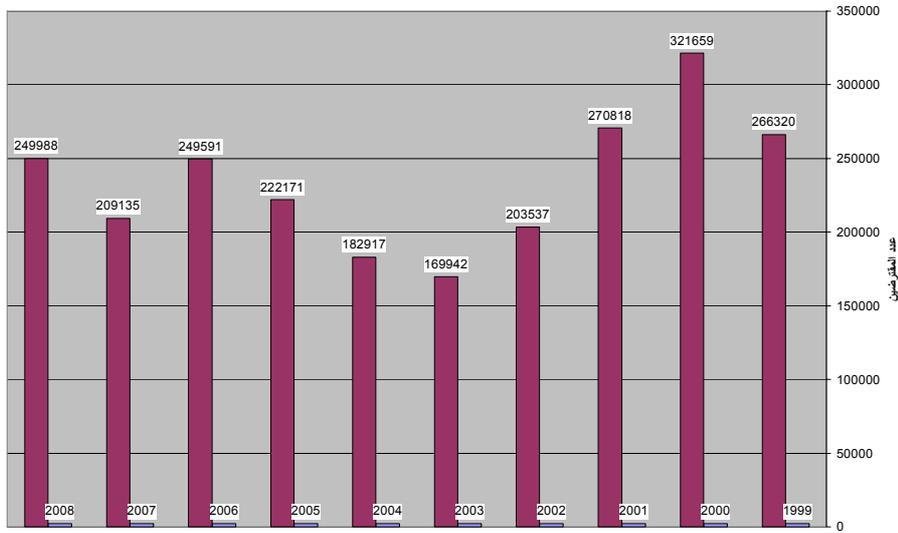
.2008 -1999

-1999

(1)

.2008

.2008-1999



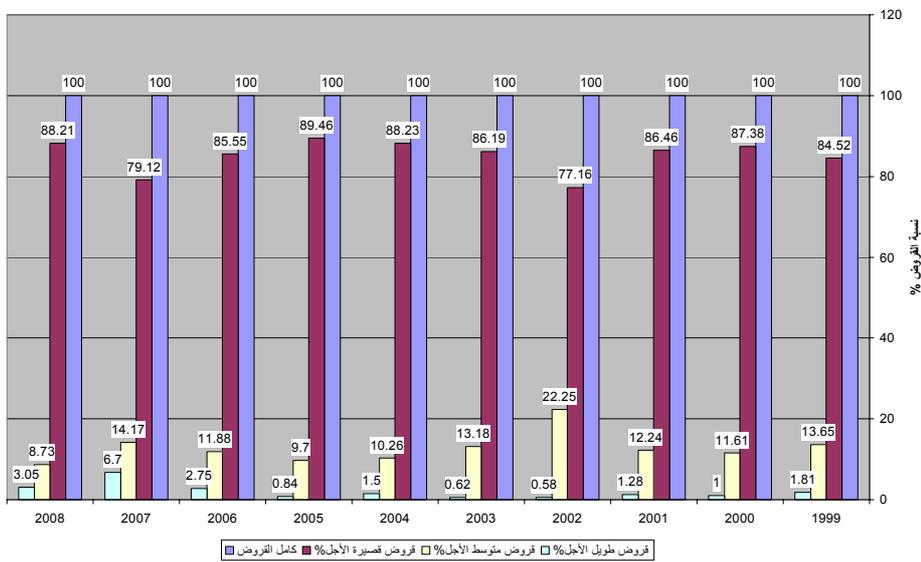
. 2008 -1999 : (2)

(10222)
 (11087) 2007 (8877) 1999
 2008
 .1999 8
 (266320)
 2008 (249988) 1999
 2008 (%39.69) 1999 (%56.70)
 .(2008 -1999)
 .((2)
 .(- -)

نسبة القروض للطويلة الأجل من القروض الإجمالية %	نسبة القروض المتوسطة الأجل من القروض الإجمالية %	نسبة القروض القصيرة الأجل من القروض الإجمالية %	نسبة القروض العينية من القروض الإجمالية %	نسبة القروض التقريبية من القروض الإجمالية %	قروض طويلة الأجل م.م.س	قروض متوسطة الأجل م.م.س	قروض قصيرة الأجل م.م.س	قروض عينية م.م.س	قروض تقريبية م.م.س	إجمالي القروض م.م.س	النسبة السنية
1.81%	13.65%	84.52%	52.7%	47.3%	186	1396	8640	5379	4843	10222	1999
1%	11.61%	87.38%	59.4%	40.6%	88	1017	7654	5195	3564	8759	2000
1.28%	12.24%	86.46%	63.4%	36.6%	97	922	6508	4772	2755	7527	2001
0.58%	22.25%	77.16%	58.3%	41.7%	39	1489	5163	3903	2788	6691	2002
0.62%	13.18%	86.19%	64.2%	35.8%	42	894	5844	4352	2428	6780	2003
1.50%	10.26%	88.23%	69%	31%	95	650	5586	4363	1968	6331	2004
0.84%	9.7%	89.46%	69.7%	30.3%	58	665	6138	4783	2078	6861	2005
2.75%	11.88%	85.55%	53.5%	46.5%	213	995	7162	4479	3892	8371	2006
6.7%	14.17%	79.12%	45.3%	54.7%	595	1258	7024	4019	4858	8877	2007
3.05%	8.73%	88.21%	43.3%	56.7%	339	968	9780	4796	6291	11087	2008

1999 %(47.3) (2)
 1999 %(52.7) 2008 %(56.7)
 .2008 %(43.3)
 2008 %(3.05) 1999 %1.81
 2008 %(8.739) 1999 %(13.65)
 1999 %(84.52) 2008 %(88.21)

) (3)
 .(



2008 - 1999

) (3)
 .2008-1999 (

(3)

.2008-1999

-1999

(3)

2008 الوحدة نسبة مئوية %

	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	
1.39	0.40	0.61	0.71	0.82	1.18	0.9	1.04	2.66	2.17	3.35	
1.39	1.18	1.14	1.45	1.44	1.50	1.28	1.4	1.46	1.40	1.67	
0.92	1.13	1.57	1.24	0.79	0.74	0.78	0.82	0.99	1.19	1.27	
0.13	0.09	0.04	0.04	0.07	0.06	0.12	0.24	0.13	0.17	0.17	
4.19	3.29	4.33	4.07	4.23	4.19	4.38	4.03	4.04	4.09	4.85	
10.33	7.43	9.38	10.38	11.9	12.67	12.18	11.46	9.69	9.63	8.64	
2.32	2.11	2.53	1.04	0.82	1.82	2.09	1.95	2.02	2.31	7.08	
1.84	1.66	2.58	1.70	1.31	1.80	1.83	2	1.60	1.77	2.99	
5.15	3.47	4.82	4.80	4.53	5.53	5.38	4.61	5.12	6.44	6.39	
16.89	11.95	15.03	15.51	19.7	21.12	17.88	16.69	18.55	15.66	16.97	
12.11	10.50	10.22	12.24	11.8	11.77	12.06	11.75	13.09	14.55	13.32	
3.54	4.23	1.98	2.30	3.47	3.71	3.35	3.45	3.62	4.61	4.77	
39.79	52.56	45.77	44.52	39.3	33.91	37.77	40.56	36.95	35.67	28.97	
100											

2008 -1999

:

(3)

2008-1999

%(39.65)

%(0.95)

:

:

) (4)
(- - - -

(4)

%		
%74.0	284	
%3.1	12	
%2.1	8	
%16.1	62	
%4.7	18	
%100.0	384	

:

(4)
284
%74
8
%2.1

(5)

(5)

%		
%31.0	66	
%19.2	41	
%14.1	30	
%35.7	76	
%100.0	213	

:

(5)
)
(

...

(6)

0.148**	1	
1	0.148**	
	0.004	
384	384	

:

0.004

0.148 =

0.01

.0.01

(7)

(7)

%		
%22.5	87	
%31.8	122	
%1.0	4	
%11.5	44	
%28.4	109	
%4.7	18	
%100.0	384	

:

(7)

)

(

-1

1999 (8877) 2007 (10222)

(%84.52) (8640) 1999
 (% 88.21) (9780) 2008
 (% 8.73) 1999 (%13.65)
 . 2008

-2

(%79.8) 1999
 1999 2008 (%71.93)
 % 3.16) 2008 (% 5.45)
 (%14.71) 1999
 .% 24.90 2008

-3

-1999
 (% 39.56) 2008
 (%0.13)

-4

(%36.44) 2008 (%26.17) 1999
 (%0.20) 1999
 .(%0.06) 2008

-5

-1

-2

-3

-4

-5

-6

.2 . (2000) .
.14-41 . . (1991) .
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.89-22-17-13-3 . (FAO 2001)

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