

(2) (1)  
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1999 %22.3  
 2008 %16 1999  
 8877 2007 10222  
 2008 %43.3 1999 %52.37  
 .2008 %56.7 %47.3  
 %26.17  
 2008 1999 %020  
 %0.06 %36.44  
 : .2008-1999  
 %28.4  
 %11.5 %22.5  
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## **The Difficulties which confront borrowers from the Agricultural Bank in the Syrian Arab Republic**

**W. Al-Mahamid<sup>(1)</sup>; M.Yaseen<sup>(2)</sup>  
and S. Al-Atwan<sup>(3)</sup>**

### **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 activity and most of his activities with questionnaire the opinions of the benefiteres 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% to56.7% 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 grain crop took the rate 20% in 1999 while in 2008 the wheat crop its loans 36.44% and the grain crop took the rate0.06% from the given loans. The questionnaire show the most important suggestions to have loans in simple way: give allow to the agricultural bank to give loans to the agricultural culture include economic-manufacture-to wide its base the transportation, interst inoculate way in agricultural cutler within rate 28.4%, increase the rate of loans with the rate 22.5%, increase the period of loans with the rate 11.5%, facility the procedures to take loans with rate 4.7%. The study suggests 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) (

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62 8 284  
( ) 18 12

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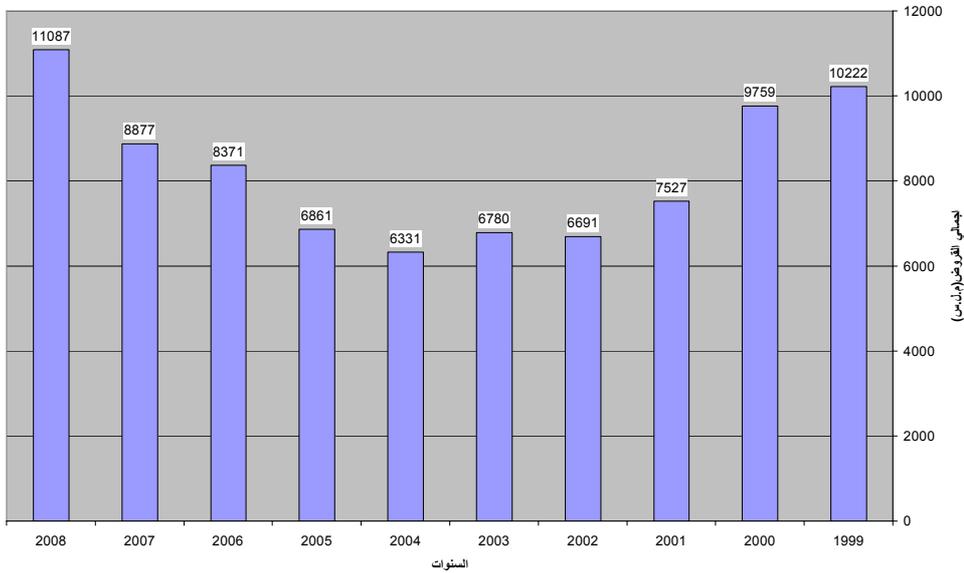
(1)

2008-1999

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

2008 - 1999

2008-1999



2008 - 1999

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2008-1999

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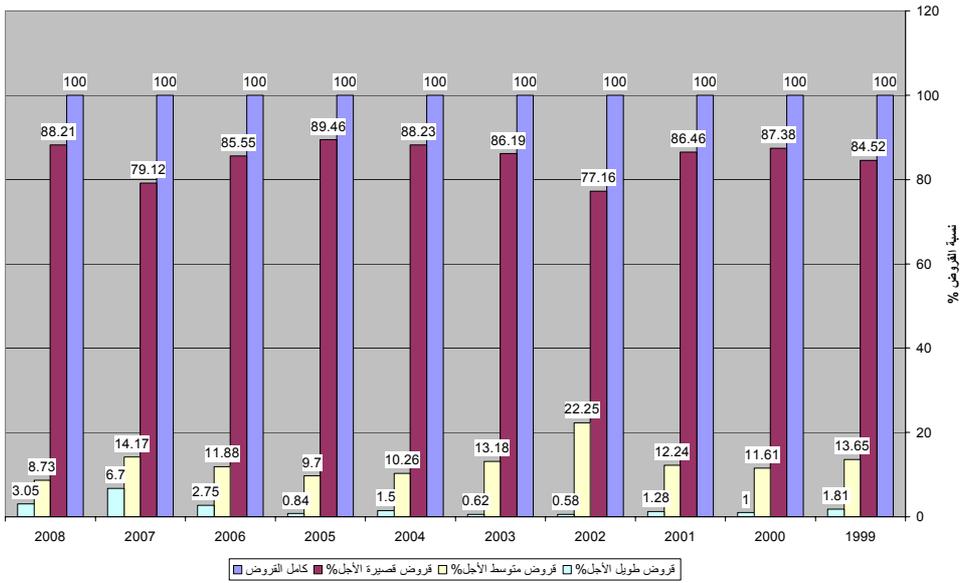
%	%	%	%	%	...	...	...	...	...	...	
%1.81	%13.65	%84.52	%52.7	%47.3	186	1396	8640	5379	4843	10222	<b>1999</b>
%1	%11.61	%87.38	%59.4	%40.6	88	1017	7654	5195	3564	8759	<b>2000</b>
%1.28	%12.24	%86.46	%63.4	%36.6	97	922	6508	4772	2755	7527	<b>2001</b>
%0.58	%22.25	%77.16	%58.3	%41.7	39	1489	5163	3903	2788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

2008 -1999

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

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2008 - 1999 :  
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 .2008-1999 (3)  
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2008-1999

%39.65  
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	2008									
	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
<b>100</b>										

. 2008 -1999 :

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

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284

%74  
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%		
%31.0	66	
%19.2	41	
%14.1	30	
%35.7	76	
%100.0	213	

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1	0.148**	
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384	384	

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

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10222 1999  
8877 2007

2008 %84.52 8640 1999  
%88.21 9780  
2008 %8.73 1999 %13.65

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%79.8 1999

1999			2008	%71.93	
		%3.16	2008		% 5.45
	%14.71	1999		.% 24.90	2008
					<b>-3</b>
2008-1999				%39.56	
			%0.13		
					<b>-4</b>
	%36.44	2008		%26.17	1999
2008	%0.20	1999		.%0.06	
					<b>-5</b>
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