



## **ACADF' Customers Satisfaction Survey**

**December 2017**

## Introduction

Mr. Amer Jaradat, an administrative staff member at the Palestinian Council of Ministers and a master student at Al-Quds University did his master's thesis on "The Impact of Micro Finance on the Economic and Social Development in Palestine". The University guided Jaradat to conduct his study on a sample from ACADF's clients. During his preparation for the research; ACADF asked Jaradat (as a non-biased party) to include a set of questions in his questionnaire related to measuring the level of customer satisfaction on the performance of the company and its services. The following report, which is part of the comprehensive study, reveals the degree of satisfaction of (ACADF) customers regarding the provided services.

### Customer satisfaction survey's results

No.	Item	percentage
8.	Easy procedures to obtain the loan	73.8
9.	The amount of the granted loan is close to the requested amount	68.3
10.	Loan size is convenient	61.0
11.	Requested collaterals are easy to provide	61.0
12.	The lending institution follows up your project after granting the loan	60.3
13.	The interest rate is reasonable	44.8
14.	The institute provides training programs before starting the project	38.0
No.	Item	percentage
1.	The loan officers are qualified and have technical and professional capabilities	89.7
2.	The lending institution informs you of its services and lending policy before signing the agreement	89.5
3.	The period between applying for the loan and receiving the loan amount is short	86.1
4.	The existence of a grace period that leads to easy repayment of the loan	78.5
5.	The repayment schedule is convenient	77.5
6.	The lending institution studies and evaluates your project before granting the loan	76.5
7.	The repayment period is convenient compared to the loan size and type of project	74.6

## Annex: Methodology & Sampling

### Study Population

The research population represented a category that received loans from (ACADF) in the West Bank (Jenin, Ramallah and Hebron governorates) between 2013 and 2016. The total number of these beneficiaries is 3,063 clients, distributed on trade sector, agricultural sector, industry, and mining sector, in addition to consumer and personal loans.

### Sampling

The study selected a stratified random sampling of 120 beneficiaries from ACADF's clients during the period 2013-2016. The sample distribution took into account the location of the clients and the sectors covered by these loans in (Jenin, Ramallah, and Hebron) as they cover the northern, southern and central parts of the West Bank

The sample was distributed as follows:

**Table No. (1)**  
**The distribution of the sample by Gender variable**

Gender variable	No.	Percentage
M	50	41.7
F	70	58.3
Total	120	100

**Table No. (2)**  
**The distribution of the sample by Age variable**

Age variable	No.	Percentage
Under 30 yrs	36	30
30-39	45	37.5
40-49	27	22.5
Above 50	12	10
total	120	100

**Table No. (3)**  
**The distribution of the sample by education level**

Education	No.	Percentage
High school and below	65	54.2
Diploma	17	14.1
BA	36	30.0
MA	2	1.7
Total	120	100.0

**Table No. (4)**  
The distribution of sample by marital status

Marital Status	No.	Percentage
single	17	14.2
married	95	79.1
Widow/widower	3	2.5
divorced	5	4.2
Total	120	100.0

**Table No. (5)**  
The distribution of sample by location

Location	No.	Percentage
Village	86	71.7
City	25	20.8
Camp	9	7.5
Total	120	100.0

**Table No. (6)**  
The distribution of sample by number of family members

No. of family members	No.	Percentage
-	28	23.3
1-3	57	47.6
4-7	25	20.8
More than 7	10	8.3
Total	120	100.0

## **Research Tool**

The study used a Questionnaire as a tool to identify “The Impact of Micro Finance on the Economic and Social Development in Palestine for the period between 2013-2016, ACADF as a study case”. The study used literature and previous studies to design the questionnaire and to determine the relevant questions; the questionnaire was presented to a number of supervisors at Al Quds Open University to verify its validity. The required amendments were made on the questionnaire based on the comments of the supervisors, to consist in its final form (72) items.

## **Validity of the questionnaire**

The questionnaire was presented to academic advisors to verify its validity. The advisors confirmed the validity of the measurement and its validity for the purposes of this study.

## **Reliability of the questionnaire**

The reliability of the tool was verified through conducting an internal consistency test and extracting the reliability coefficient (Cronbach's alpha) on the entire sample, where the reliability coefficient of the tool reached (90.8%) which is considered a good percentage in educational and university researches.

## **Procedures:**

In order to carry out the study, the following research procedures were conducted:

- Creating a questionnaire to identify "the impact of microfinance on the economic and social empowerment of target groups for the period 2013-2016, ACADF as a study case”.
- Contacting the committee referees and academic supervisors of Al Quds Open University to take their opinions on the validity of the research tool and based on their directions some items were deleted and replaced with more relevant ones
- The study population, which consisted of a sample of beneficiaries of (ACADF) loans, was identified for the period 2013-2016 and reached 120 members
- The questionnaire was distributed to the surveyed sample by the researcher who also collected the questionnaires, and the number of retrieved questionnaires was (120)
- The researcher extracted the results using statistical treatment.

## **Statistical treatment**

Statistical processing was made using the statistical packages software (SPSS),

- Extracting the arithmetical mean and standard deviations of the questionnaire ;

- Extracting the percentages of the sample of the study sample according to the research variables.
- Using the Mann-Whitney U test and the Kruskal–Wallis one-way analysis of variance, in addition to the use of the T-test and the one-way analysis of variance (ANOVA) to examine hypotheses related to the study variables

### Scoring

5-Likert scale was used to score the questionnaire and extract the results:

<b>Strongly agree</b>	<b>Agree</b>	<b>neutral</b>	<b>disagree</b>	<b>Strongly disagree</b>
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>

### Scoring Key

<b>Average</b>	<b>Degree</b>
<b>3.5 and above</b>	<b>High</b>
<b>2.5-3.5</b>	<b>Medium</b>
<b>Less than 2.5</b>	<b>Low</b>

<b>Percentage</b>	<b>Degree</b>
<b>70% and more</b>	<b>High</b>
<b>50-70%</b>	<b>Medium</b>
<b>Less than 50%</b>	<b>Low</b>

