



**Palestinian National Authority  
Palestinian Central Bureau of Statistics**

**Survey of the Perceptions of Owners / Managers of Active  
Industrial Enterprises Regarding the Economic Situation  
Third Quarter 2012**

**Report on the Survey Results**

**October 2012**

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## **The Main Results**

### **1. Performance of Industrial Enterprises in the Third Quarter 2012**

#### **1-1 Overall performance**

According to 17.5% of owners/ managers of industrial enterprises (15.9% in the West Bank and 29.2% in the Gaza Strip) the overall performance of their enterprises had improved during the third quarter 2012 compared with the second quarter 2012.

#### **1-2 Financial conditions**

17.7% of owners/ managers of industrial enterprises (16.1% in the West Bank and 29.2% in the Gaza Strip) believe that the financial situation improved during the third quarter 2012 compared with the second quarter 2012.

#### **1-3 Borrowing and financing**

Survey results show weak borrowing by active industrial enterprises from banks operating in the Palestinian Territory during the third quarter 2012: 98.2% of owners of industrial enterprises stated that they refrained from borrowing from banks, while 1.5% of them had applied for a bank loan on one occasion and 0.3% had borrowed on more than one occasion.

### **2. Challenges**

#### **2-1 Changes in the level of sales**

67.2% of owners/ managers of active industrial enterprises in the Palestinian Territory (67.2% in the West Bank and 66.7% in the Gaza Strip) believed that the main reason for the decline in the level of sales was due to the decrease in consumer purchasing power in the third quarter 2012. Also, 9.8% (10.3% in the West Bank and 0.0% in Gaza Strip) stated that seasonally accounted for the decline in sales.

#### **2-2 Obstacles to exports**

The owners/ managers of active industrial enterprises in the West Bank during the third quarter 2012 indicated a number of difficulties that hinder their ability to export goods. 94.6% of owners/ managers of export enterprises in the West Bank indicated that Commitment to international market requirements had the greatest negative impact on export activities, while 92.9% believed that Compliance to quantity demanded and delivery time was an additional obstacle.

#### **2-3 Local and external competition**

In the Palestinian Territory, 97.7% of owners/ managers of active industrial enterprises (97.7% in the West Bank and 97.9% in the Gaza Strip) indicated that the main product manufactured by their enterprises faced competition of some kind.

According to 56.5% of owners/ managers of active industrial enterprises, their main item of production faced local competition, while 8.8% of owners cited foreign competition. In addition, 34.7% of owners/ managers of industrial enterprises stated that their main product faced both local and foreign competition.

### **3. Expectations for the Fourth Quarter 2012**

In regard to the expectations of owners/ managers of active industrial enterprises for the fourth quarter 2012, 27.6% expect an improvement in their situation in general: 27.1% (21.0% in the West Bank and 70.8% in the Gaza Strip) anticipate increased production; 29.9% (24.2% in the West Bank and 70.8% in the Gaza Strip) anticipate an increase in sales in the fourth quarter 2012.

### **4. Level of Satisfaction with Services Provided**

There were variations in the level of satisfaction of owners/ managers of industrial enterprises regarding the services provided by private and governmental enterprises during the third quarter 2012 according to the type of service provided. The results were as follows:

#### **4.1 Infrastructure and facilities**

71.8% of owners/ managers of industrial enterprises in the Palestinian Territory were satisfied with services related to the Electricity supply services (81.8% in the West Bank and 0.0% in the Gaza Strip). Around 65.5% of owners/ managers of industrial enterprises in the Palestinian Territory indicated satisfaction with water supply (71.4% in the West Bank and 22.9% in the Gaza Strip).

#### **4.2 The judicial system and conflict resolution**

The results showed that 87.8% of owners/ managers of industrial enterprises in the Palestinian Territory are satisfied with the fairness of the police on issues related to their enterprises (90.2% in the West Bank and 70.8% in the Gaza Strip), while 70.6% of owners/managers were satisfied with the effectiveness of the Palestinian courts (74.9% in the West Bank and 39.6% in the Gaza Strip).

#### **4.3 Facilities**

In relation to facilities provided by government institutions to obtain required permits and licenses, 62.7% of owners/ managers of industrial enterprises in the Palestinian Territory were satisfied with the facilities provided (62.1% in the West Bank and 66.7% in the Gaza Strip). In addition, 27.1% of owners/managers were satisfied with the information provided to enterprises in the Palestinian Territory (28.3% in the West Bank and 18.7% in the Gaza Strip). Regarding the promotion of policies to assist the development of institutions, 27.4% of owners/ managers of industrial enterprises in the Palestinian Territory were satisfied (28.6% in the West Bank and 18.7% in the Gaza Strip).

### **5. Obstacles to the expansion of production of industrial enterprises**

The owners/ managers of active industrial enterprises during the third quarter 2012 indicated a number of obstacles that hinder the expansion of production. About 93.6% of owners/ managers of exporting enterprises in the Palestinian Territory (95.7% in the West Bank and 79.2% in the Gaza Strip) cited the difficult political situation as having the greatest negative impact on the expansion of production, while 92.9% (94.8% in the West Bank and 79.1% in the Gaza Strip) believed that The small size of the Palestinian market is an additional obstacle.

## **6. Difficulties finding qualified employees**

4.3% of owners/ managers of active industrial enterprises in the Palestinian Territory (4.3% in the West Bank and 4.2% in the Gaza Strip) revealed that they had difficulty finding employees qualified in the academic specialization appropriate to the nature of their company in the third quarter 2012. Also, 20.2% of owners/ managers of active industrial enterprises in the Palestinian Territory (22.5% in the West Bank and 4.2% in the Gaza Strip) revealed that they have difficulty finding suitable trained employees for the company.

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**Table 1: Percentage of the Active Industrial Enterprises Witnessed Improvement in their Situation During the Third Quarter 2012 Compared to the Second Quarter 2012 for the Main Indicators by Region**

Indicator	Region		
	Gaza Strip	West Bank	Palestinian Territory
Enterprise's performance in general	29.2	15.9	17.5
Production situation	29.2	18.2	19.5
Employees' productivity	29.2	13.5	15.4
Obtaining needed raw materials and inputs	31.3	9.5	12.2
Regularity of work	31.3	10.4	12.9
Transporting finished goods to market	31.3	9.5	12.2
Financial situations	29.2	16.1	17.7
Banks' credits & facilities	6.3	3.2	3.5
Value of sales	33.3	19.6	21.3



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**Table 2: Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Opinions of Main Indicators During the Third Quarter 2012 Compared to the Second Quarter 2012 in the Palestinian Territory**

Indicator	Total	Applicable. Not	Worse	/ About the Same/ Unchanged	Better	
Enterprise's performance in general	100	0.0	7.3	75.2	17.5	
Production situation	100	0.0	9.1	71.4	19.5	
Employees' productivity	100	0.0	6.1	78.5	15.4	
Obtaining needed raw materials and inputs	100	0.0	6.1	81.7	12.2	
Regularity of work	100	0.0	6.1	81.0	12.9	
Transporting finished goods to market	100	14.4	9.6	63.8	12.2	
Financial situations	100	0.0	18.2	64.1	17.7	
Banks' credits & facilities	100	57.2	2.8	36.5	3.5	
Value of sales	100	0.0	15.4	63.3	21.3	

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**Table 3: Percentage Distribution of Owners/Managers of the Active Industrial Enterprises According to the Reasons of the Decline in Sales Level by Region During the Third Quarter 2012**

Reason	Gaza Strip	West Bank	Palestinian Territory	
Difficulties in exporting finished goods	-	3.4	3.3	
Decline in consumer's purchasing power	66.7	67.2	67.2	
Obstacles related to Marketing of Products	33.3	1.7	3.3	( )
Competing products	-	6.9	6.6	
Reasons Related Seasonally	-	10.3	9.8	
Military check points/Israeli actions/ closures	-	1.7	1.6	/ /
Lack of capital needed for the development of the institution	-	5.3	4.9	
Higher fees and taxes	-	1.8	1.7	
The instability of government systems (political instability)	-	-	-	( )
Lack of trained workers	-	-	-	
Other	-	1.7	1.6	
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	

(-) No Observations in the Sample

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**Table 4: Percentage Distribution of Owners/Managers of the Active Industrial Enterprises According to Their Opinions on the Existence of Competing Products During the Third Quarter 2012 by Region**

Existence of competing products	Gaza Strip	West Bank	Palestinian Territory	
There is competition	97.9	97.7	97.7	
There is no competition	2.1	2.3	2.3	
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	

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**Table 5: Percentage Distribution of the Owners\ Managers of the Active Industrial Enterprises According to their Opinions on the Type of Existing Competition During the Third Quarter 2012 by Region**

Type of Competition	Gaza Strip	West Bank	Palestinian Territory	
Local	57.5	56.4	56.5	
Foreign	2.1	9.7	8.8	
Both	40.4	33.9	34.7	
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	

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**Table 6: Expectations of Owners/ Managers of the Active Industrial Enterprises about anticipated Improvement of Main Indicators Related to their Enterprises for the Fourth Quarter 2012 Compared to the Third Quarter 2012 by Region**

<b>Indicator</b>	<b>Gaza Strip</b>	<b>West Bank</b>	<b>Palestinian Territory</b>
Enterprise's performance in general	70.8	21.6	27.6
Production situation	70.8	21.0	27.1
Volume of sales	70.8	24.2	29.9
Employees' productivity	70.8	13.8	20.8
Obtaining needed raw materials and inputs	70.8	8.9	16.5
Regularity of work	70.8	9.5	17.0
Transporting finished goods to market	70.8	11.8	19.0
Financial situations	70.8	19.9	26.1
Banks' credits & facilities	10.4	1.7	2.8

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**Table 7: Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Expectations of Main Indicators for the Fourth Quarter 2012 Compared to the Third Quarter 2012 in the Palestinian Territory**

Indicator	Total	Don't Know	Worse	/ About the Same/ Unchanged	Better	
Enterprise's performance in general	100	0.3	15.7	56.4	27.6	
Production situation	100	0.5	16.7	55.7	27.1	
Volume of sales	100	2.5	19.0	48.6	29.9	
Employees productivity	100	0.7	12.2	66.3	20.8	
Obtaining needed raw materials and inputs	100	3.0	8.6	71.9	16.5	
Regularity of work	100	6.3	10.6	66.1	17.0	
Transporting finished goods to market	100	20.0	8.1	52.9	19.0	
Financial situations	100	7.9	18.7	47.3	26.1	
Banks credits & facilities	100	61.3	4.3	31.6	2.8	

**Table 8: Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Views About the Satisfaction Level on Services Provided by Governmental and Private Enterprises During the Third Quarter 2012 by Region**

Kind of Service	Region	Total	Don't Know	Not-satisfied	satisfied		
<b>Infrastructure and facilities</b>							
Electricity supply	Palestinian Territory	100	0.0	28.2	71.8		
	West bank	100	0.0	18.2	81.8		
	Gaza strip	100	0.0	100.0	0.0		
Water supply	Palestinian Territory	100	0.2	34.3	65.5		
	West bank	100	0.0	28.6	71.4		
	Gaza strip	100	2.1	75.0	22.9		
The quality of roads	Palestinian Territory	100	1.8	29.9	68.3		
	West bank	100	1.2	24.2	74.6		
	Gaza strip	100	6.3	70.8	22.9		
Transport and Communications	Palestinian Territory	100	2.4	17.7	79.9		
	West bank	100	1.7	14.5	83.8		
	Gaza strip	100	6.3	41.6	52.1		
Access to industrial areas	Palestinian Territory	100	19.8	25.9	54.3		
	West bank	100	19.4	25.7	54.9		
	Gaza strip	100	22.9	27.1	50.0		
<b>The judicial system and conflict resolution</b>							
Fairness of the police	Palestinian Territory	100	4.6	7.6	87.8		
	West bank	100	2.6	7.2	90.2		
	Gaza strip	100	18.8	10.4	70.8		
Effectiveness of the courts	Palestinian Territory	100	4.1	25.3	70.6		
	West bank	100	2.3	22.8	74.9		
	Gaza strip	100	16.6	43.8	39.6		

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**Table 8 (Cont.): Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Views About the Satisfaction Level on Services Provided by Governmental and Private Enterprises During the Third Quarter 2012 by Region**

Kind of Service	Region	Total	Don't Know	Not-satisfied	satisfied		
<b>Facilities</b>							
To obtain the necessary permits and licenses	Palestinian Territory	100	12.4	24.9	62.7		
	West bank	100	10.4	27.5	62.1		
	Gaza strip	100	27.1	6.2	66.7		
Providing information to enterprises	Palestinian Territory	100	28.2	44.7	27.1		
	West bank	100	21.1	50.6	28.3		
	Gaza strip	100	79.2	2.1	18.7		
Promotion of policies that serve the development of institutions	Palestinian Territory	100	29.4	43.2	27.4		
	West bank	100	22.6	48.8	28.6		
	Gaza strip	100	79.2	2.1	18.7		
<b>Laws and regulations</b>							
Tax rate	Palestinian Territory	100	3.1	51.0	45.9		
	West bank	100	2.9	54.3	42.8		
	Gaza strip	100	4.1	27.1	68.8		
Tax administration	Palestinian Territory	100	3.8	26.4	69.8		
	West bank	100	3.5	26.6	69.9		
	Gaza strip	100	6.2	25.0	68.8		
Licenses and permits	Palestinian Territory	100	3.0	26.7	70.3		
	West bank	100	2.6	28.0	69.4		
	Gaza strip	100	6.2	16.7	77.1		

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**Table 8 (Cont.): Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Views About the Satisfaction Level on Services Provided by Governmental and Private Enterprises During the Third Quarter 2012 by Region**

Kind of Service	Region	Total	Don't Know	Not-satisfied	satisfied		
Labor laws	Palestinian Territory	100	3.8	23.1	73.1		
	West bank	100	3.7	24.3	72.0		
	Gaza strip	100	4.2	14.6	81.2		
<b>Services</b>							
Telecommunications	Palestinian Territory	100	3.3	9.4	87.3		
	West bank	100	3.5	5.2	91.3		
	Gaza strip	100	2.1	39.6	58.3		
Internet Service	Palestinian Territory	100	19.8	11.7	68.5		
	West bank	100	19.7	13.3	67.0		
	Gaza strip	100	20.8	0.0	79.2		
Access to governmental consulting and training	Palestinian Territory	100	35.5	44.2	20.3		
	West bank	100	29.5	49.7	20.8		
	Gaza strip	100	79.2	4.2	16.6		
Access to information (industrial technology, markets, global conventions, financial grants, ..... etc)	Palestinian Territory	100	35.0	43.9	21.1		
	West bank	100	28.9	49.4	21.7		
	Gaza strip	100	79.2	4.2	16.6		( ..... )



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**Table 9: Percentage Distribution of the Frequency of Loans Requested From the Banks According to the Owners/Managers of the Active Industrial Enterprises During the Third Quarter 2012 by Region**

Frequency	Gaza Strip	West Bank	Palestinian Territory	
No loan request	93.8	98.8	98.2	
Once	6.2	0.9	1.5	
2 or more	0.0	0.3	0.3	2
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	

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**Table 10: Percentage Distribution of the Frequency of Accepted and Rejected Loans From the Banks which Requested by the Owners/Managers of the Active Industrial Enterprises During the Third Quarter 2012 by Region**

Frequency	Gaza Strip	West Bank	Palestinian Territory	
The loan was accepted	66.7	75.0	71.4	
The loan was rejected	33.3	25.0	28.6	
No answer yet	0.0	0.0	0.0	
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	

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**Table 11: Percentage Distribution of the Reasons for Refusal of Loans Requested From the Banks According to the Owners/ Managers Of the Active Industrial Enterprises During the Third Quarter 2012 by Region**

Reason for Refusal	Gaza Strip	West Bank	Palestinian Territory	
Insufficient guarantees on the quality and quantity	100.0	0.0	50.0	
Not to accept the feasibility study and action plan presented to the financial institution	0.0	100.0	50.0	
I don't know	0.0	0.0	0.0	
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	

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**Table 12: Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Views about Obstacles Related to Export Activities in the West Bank during the Third Quarter 2012**

<b>Problems</b>	<b>Total</b>	<b>Don't Know</b>	<b>No difficulty</b>	<b>There's a difficulty</b>
Commitment to international market requirements	100	0.9	4.5	94.6
Price competition in the export market	100	0.0	25.0	75.0
Compliance to quantity demanded and delivery time	100	0.0	7.1	92.9
Marketing ability	100	0.9	24.1	75.0
Regular delivery of raw materials	100	1.8	50.0	48.2
Regular achievement of export	100	1.7	56.3	42.0
Palestinian export regulation and licensing	100	0.0	22.3	77.7
Information access to the foreign market	100	0.0	46.4	53.6
Traveling problems imposed on entering foreign markets	100	0.9	59.8	39.3
Customer payment guarantee	100	0.0	64.3	35.7
Closing entries	100	0.0	91.1	8.9

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**Table 13: Mechanism of Finding Customers in the Export Market used by Active Industrial Enterprises in the West Bank during the Third Quarter 2012**

(Percentage)

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Approaching Customers	West Bank	
Market research	35.7	
Information gathered from chamber of Commerce industrial union etc...	18.8	
Participate in international exhibitions and organized business missions	29.5	
Self-organized visits to the export market	43.8	
Personal relationships and contacts	97.3	
Through internet	21.4	
Customer self initiative	59.8	

**Table 14: Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Views About the Obstacles to the Expansion of Productive Activity During the Third Quarter 2012 by Region**

The Obstacle	Region	Total	No Effect	No	Yes		
Low Confidence in the Palestinian Economy	Palestinian Territory	100	2.0	29.6	68.4		
	West bank	100	1.2	30.8	68.0		
	Gaza strip	100	8.4	20.8	70.8		
Confinement of Palestinian trade with Israel	Palestinian Territory	100	2.4	20.4	77.2		
	West bank	100	1.7	21.4	76.9		
	Gaza strip	100	6.2	12.5	81.3		
The small size of the Palestinian market	Palestinian Territory	100	1.0	6.1	92.9		
	West bank	100	0.9	4.3	94.8		
	Gaza strip	100	2.1	18.8	79.1		
Low level of income per capita Palestinian	Palestinian Territory	100	0.5	8.9	90.6		
	West bank	100	0.6	8.1	91.3		
	Gaza strip	100	0.0	14.6	85.4		
Inadequate investment laws	Palestinian Territory	100	3.5	39.0	57.5		
	West bank	100	2.6	41.2	56.2		
	Gaza strip	100	10.4	22.9	66.7		
Weakness of the Palestinian infrastructure	Palestinian Territory	100	3.6	31.6	64.8		
	West bank	100	2.3	31.1	66.6		
	Gaza strip	100	12.5	35.4	52.1		
The lack of industrial zones	Palestinian Territory	100	6.6	51.9	41.5		
	West bank	100	5.8	53.6	40.6		
	Gaza strip	100	12.5	39.6	47.9		

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**Table 14 (Cont.): Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Views About the Obstacles to the Expansion of Productive Activity During the Third Quarter 2012 by Region**

The Obstacle	Region	Total	No Effect	No	Yes		
The unfairness of tax systems	Palestinian Territory	100	2.2	51.2	46.6		
	West bank	100	2.3	51.9	45.8		
	Gaza strip	100	2.1	45.8	52.1		
Bureaucratic licensing procedures	Palestinian Territory	100	4.3	56.5	39.2		
	West bank	100	4.1	57.6	38.3		
	Gaza strip	100	6.4	47.9	45.7		
Lack of facilities in Palestinian banks	Palestinian Territory	100	15.9	53.9	30.2		
	West bank	100	13.8	57.7	28.5		
	Gaza strip	100	31.3	27.0	41.7		
High cost of Palestinian labor	Palestinian Territory	100	2.8	53.9	43.3		
	West bank	100	2.3	55.0	42.7		
	Gaza strip	100	6.3	45.8	47.9		
Lack of trained Palestinian	Palestinian Territory	100	2.5	48.4	49.1		
	West bank	100	1.7	49.6	48.7		
	Gaza strip	100	8.3	39.6	52.1		
Increase in water prices	Palestinian Territory	100	1.5	56.7	41.8		
	West bank	100	1.2	58.2	40.6		
	Gaza strip	100	4.2	45.8	50.0		
Increase in electricity prices	Palestinian Territory	100	0.5	28.4	71.1		
	West bank	100	0.6	31.7	67.7		
	Gaza strip	100	0.0	4.2	95.8		

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**Table 14 (Cont.): Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Views About the Obstacles to the Expansion of Productive Activity During the Third Quarter 2012 by Region**

The Obstacle	Region	Total	No Effect	No	Yes		
Increase in fuel prices and fuel	Palestinian Territory	100	0.5	16.7	82.8		
	West bank	100	0.6	18.1	81.3		
	Gaza strip	100	0.0	6.2	93.8		
Difficult to export	Palestinian Territory	100	9.9	32.4	57.7		
	West bank	100	9.2	35.7	55.1		
	Gaza strip	100	14.5	8.3	77.2		
Import difficulties	Palestinian Territory	100	8.4	36.5	55.1		
	West bank	100	8.9	38.4	52.7		
	Gaza strip	100	4.2	22.9	72.9		
Difficult political situation	Palestinian Territory	100	1.3	5.1	93.6		
	West bank	100	0.6	3.7	95.7		
	Gaza strip	100	6.3	14.5	79.2		
Lack of information on opportunities in the Palestinian economy	Palestinian Territory	100	4.8	29.1	66.1		
	West bank	100	4.3	30.3	65.4		
	Gaza strip	100	8.4	20.8	70.8		
Weakness of self-reliance on investment	Palestinian Territory	100	4.8	34.9	60.3		
	West bank	100	4.0	37.2	58.8		
	Gaza strip	100	10.4	18.8	70.8		

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**Table 15: Percentage Distribution of Owners/ Managers of the Active Industrial Enterprises According to Their Views About the Difficulties in Obtaining Employment Qualified During the Third Quarter 2012 by Region**

Field	Region	Total	Applicable	Not	No	Yes		
Appropriate academic specialization to the nature of the company	Palestinian Territory	100	7.1		88.6	4.3		
	West bank	100	6.9		88.8	4.3		
	Gaza strip	100	8.3		87.5	4.2		
Appropriate training to the nature of the company	Palestinian Territory	100	1.3		78.5	20.2		
	West bank	100	0.3		77.2	22.5		
	Gaza strip	100	8.3		87.5	4.2		
Appropriate experience to the nature of the company	Palestinian Territory	100	1.2		77.0	21.8		
	West bank	100	0.3		75.5	24.2		
	Gaza strip	100	8.3		87.5	4.2		
Appropriate language to the nature of the company	Palestinian Territory	100	7.6		88.1	4.3		
	West bank	100	6.9		88.5	4.6		
	Gaza strip	100	12.5		85.4	2.1		