- Voluntary agencies have managed to play a positive role in solving problems encountered by village communities. But the magnitude of their services is relatively small, due to inadequate budget appropriations and the hostile attitude of the Military Administration.
- 3. Within the present unusual setting where aid institutions cannot deal with the occupied territories through conventional institutions and channels, voluntary agencies have not only proved useful but they have opened new opportunities for Arab and international sources of finance.

Agricultural finance

- Institutional sources of credit closed down immediately after occupation. Coupled with low profitability and high risk margins, this resulted in a marked decline in the rate of investment in agriculture.
- 2. Although several sources have more recently started to provide sizeable forms of aid to the West Bank, donor agencies have failed so far to meet the needs of individual farmers or small rural communities. Most donors were attracted instead to institutional bodies (eg. cooperatives) which were not greatly significant in relation to the credit needs of individual farmers.

CHAPTER V