

## Financial Performance Of Palestinian Commercial Banks

*Financial Performance Of Palestinian Commercial Banks Unveiling the Financial Performance of Palestinian Commercial Banks A Deep Dive The Palestinian banking sector plays a vital role in the economic development of the West Bank and Gaza Understanding its performance is crucial for both investors and those seeking to navigate the complexities of this unique financial landscape Today well dive deep into the financial performance of Palestinian commercial banks shedding light on key trends indicators and the factors shaping their success The Palestinian Banking Landscape A Unique Context Palestinian commercial banks operate within a challenging environment Political instability economic sanctions and limited access to international financial markets pose unique hurdles Despite these challenges the sector has demonstrated resilience and a commitment to supporting the Palestinian economy Key Indicators of Financial Performance To assess the financial performance of Palestinian commercial banks we look at a range of metrics including Profitability This examines the banks ability to generate profits through various income streams including interest on loans fees and commissions Key metrics include return on assets ROA and return on equity ROE Asset Quality Assessing the quality of bank assets including loans helps understand the risk exposure and potential for loan losses Metrics like the nonperforming loan NPL ratio and provisioning coverage are critical Capital Adequacy This reflects the banks ability to absorb losses and maintain financial stability Key metrics include the capital adequacy ratio CAR and Tier 1 capital ratio Liquidity This assesses the banks ability to meet its shortterm financial obligations Key metrics include the loantodeposit ratio and liquidity coverage ratio Efficiency This measures how effectively the bank utilizes its resources to generate revenue Key metrics include the costtoincome ratio and operating efficiency ratio 2 Trends in Financial Performance Over the past few years Palestinian commercial banks have demonstrated a strong track record of profitability and asset quality Profitability Banks have consistently generated profits although growth rates have fluctuated based on economic conditions and regulatory changes Asset Quality The NPL ratio has remained relatively low indicating good loan quality and robust risk management practices Capital Adequacy Capital adequacy ratios have generally been above regulatory requirements signifying strong financial stability Liquidity Banks maintain healthy liquidity levels ensuring their ability to meet shortterm obligations Efficiency Efforts to enhance operational efficiency have led to improved costtoincome ratios demonstrating their ability to manage costs effectively Factors Shaping Performance Several factors influence the financial performance of Palestinian commercial banks Economic Growth Strong economic growth fuels demand for credit leading to increased lending activities and profitability for banks Political Stability Political instability and economic sanctions can significantly impact the banking sector leading to reduced lending activity and increased risk aversion Regulatory Environment Government policies and regulations including capital adequacy requirements and prudential guidelines influence bank behavior and performance Competition Competition among banks both domestic and foreign can influence pricing strategies product development and overall profitability Technological Advancements Banks are embracing digital technologies to improve efficiency expand reach and provide innovative products and services Challenges and Opportunities While Palestinian commercial banks have performed well they face a number of challenges Limited Access to Finance The Palestinian economy faces challenges in attracting foreign investment limiting the availability of funding for banks and businesses Political Uncertainty Political instability and ongoing conflict create economic uncertainty impacting investor confidence and overall economic growth Competition from Foreign Banks The presence of foreign banks in the Palestinian market introduces competition requiring local banks to adapt and innovate to remain competitive 3 However these challenges also present opportunities Growing Domestic Demand The Palestinian economy continues to grow fueled by a rising population and increasing urbanization creating opportunities for bank lending and growth Technological Innovations Embracing digital technologies can enhance efficiency improve customer service and expand access to financial services Focus on Financial Inclusion Banks can play a crucial role in promoting financial inclusion extending financial services to underserved populations and boosting economic development Conclusion The financial performance of Palestinian commercial banks reflects a resilient and adaptable sector navigating a challenging landscape Despite the unique hurdles they have demonstrated strong profitability asset quality and capital adequacy Looking ahead embracing technological advancements promoting financial inclusion and navigating political and economic challenges effectively will be key to ensuring their continued success and contributing to the sustainable growth of the Palestinian economy FAQs 1 What are the major commercial banks operating in Palestine Palestine is home to a number of well-established commercial banks including the Arab Bank Bank of Palestine Cairo Amman Bank and Palestine Commercial Bank 2 What are the key regulatory bodies overseeing the Palestinian banking sector The Palestinian Monetary Authority PMA is the primary regulatory body responsible for overseeing the banking sector ensuring financial stability and promoting economic growth 3 How are Palestinian commercial banks impacted by the IsraeliPalestinian conflict The conflict creates economic uncertainty and political instability impacting investor confidence hindering economic growth and impacting lending activities 4 What are the future prospects for the Palestinian banking sector The sector has the potential for continued growth driven by increasing domestic demand technological advancements and a focus on financial inclusion 5 What are the key challenges facing the Palestinian banking sector Limited access to finance political uncertainty and competition from foreign banks are some of the key challenges impacting the sectors growth and development 4*

*The Afterlife of Palestinian ImagesActing Together I: Performance and the Creative Transformation of ConflictArabs, Politics, and PerformanceDance and Authenticity in Israel and PalestineAchieving Sustainable Business Through AI,*

Technology Education and Computer ScienceThe Palestinian ExecutiveThe Political Views of the Palestinian Refugees in Lebanon as Reflected in May 2006Middle Eastern BelongingsPerspectives on Arabic Linguistics XXXIThe Routledge Companion to Applied PerformancePalestinian Women and Popular Resistance Hamas and Suicide TerrorismExplore Business, Technology Opportunities and Challenges After the Covid-19 PandemicLegacy of Palestinian Education Reform during Political Transition from Occupation to National AuthoritySubjective Atlas of PalestinePalestinian AuthoritySustainable Data ManagementFrom Machine Learning to Artificial IntelligenceThe Palestine Strategic Report 2020-2021Decolonial Queering in Palestine Azza El Hassan Cynthia Cohen Roaa Ali Elke Kaschl Allam Hamdan Farid A. Muna Dr. Mohsen M. Saleh Diane E. King Amel Khalfaoui Tim Prentki Liyana Kayali Rashmi Singh Bahaaeddin Alareeni Najab Al Ramahi Annelys de Vet David Gootnick Reem Khamis Hamdan Abdalmuttaleb M. A. Musleh Al-Sartawi Prof. Dr. Mohsen Mohammad Saleh Walaa Alqaisiya

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the afterlife of palestinian images is a groundbreaking study of how colonial violence alters and changes visual objects which in turn affects how a society and culture relates to its own images based on the practice based creative methodology of palestinian filmmaker and researcher azza el hassan this book explores the re use and re appropriation of photos film and media equipment that have survived looting and destruction objects which become a constant reminder of what was and what has been lost el hassan goes beyond using these visual remains as simple evidence demonstrating how artistic engagement can reconfigure them into new narratives and establish a renewed sense of cultural identity while previous research has explored why colonial structures practice native archive plundering as well as into how a culture reckons with the absence of archival records this book uniquely addresses how plundered cultures relate to the actual remains of their archives as a scholar and an artist el hassan reconciles a problematic past and present in the search for a new visual experience emerging out of the ruins finding ways to move forward after destruction additional video content for this book is available through the sn more media app

courageous artists working in conflict regions describe exemplary peacebuilding performances and groundbreaking theory on performance for transformation of violence acting together performance and the creative transformation of conflict is a two volume work describing peacebuilding performances in regions beset by violence and internal conflicts volume i resistance and reconciliation in regions of violence emphasizes the role theatre and ritual play both in the midst and in the aftermath of direct violence while volume ii building just and inclusive communities focuses on the transformative power of performance in regions fractured by subtler forms of structural violence and social exclusion volume i resistance and reconciliation in regions of violence focuses on the role theatre and ritual play both in the midst and in the aftermath of violence the performances highlighted in this volume nourish and restore capacities for expression communication and transformative action and creatively support communities in grappling with conflicting moral imperatives surrounding questions of justice memory resistance and identity the individual chapters written by scholars conflict resolution practitioners and artists who work directly with the communities involved offer vivid firsthand accounts and analyses of traditional and nontraditional performances in serbia uganda sri lanka palestine israel argentina peru india cambodia australia and the united states complemented by a website of related materials a documentary film acting together on the world stage that features clips and interviews with the curators and artists and a toolkit or tools for continuing the conversation that is included with the documentary as a second disc this book will inform and inspire socially engaged artists cultural workers peacebuilding scholars and practitioners human rights activists students of peace and justice studies and whoever wishes to better understand conflict and the power of art to bring about social change the acting together project is born of a collaboration between theatre without borders and the program in peacebuilding and the arts at the international center for ethics justice and public life at brandeis university the two volumes are edited by cynthia e cohen director of the aforementioned program and a leading figure in creative approaches to coexistence and reconciliation roberto gutierrez varela an award winning director and associate professor at the university of san francisco and polly o walker director of partners in peace an ngo based in brisbane australia

this book is a ground breaking collection on contemporary arab theatre through three sections discussing occupation and resistance diaspora migration and refugees and nationalism and belonging this study provides nuanced responses to the contested points of intersection between arab culture and the west as well as many of the major concerns within contemporary arab theatre the collection draws together scholars from the middle east north africa europe and the united states who write about arab theatre and the representation of arabs on european and american stages it introduces concerns in contemporary arab theatre the regions in which arab theatre is performed and the issues with representations of arabs onstage this volume will be of great significance for those interested in expanding the range of global postcolonial african asian or diasporic theatre that they study teach or stage

*dance and authenticity is an ethnography of dance performance and cultural form it describes how dabkeh a type of dance performed at palestinian weddings became a model for the israeli jewish debkah as a means of affirming israeli jewish belonging and common society the palestinian dabkeh in turn acquired nationalist meanings especially after the 1967 war and the occupation of the west bank the book traces the history of these competing and conflicting dance forms basing the argument principally on the ethnographic study of two palestinian and one israeli jewish dance group conducted between 1998 and 1999 the result is a fascinating parallel ethnography showing how the ethnography of dance forms contributes to evolving notions of collective national and political identity in a context of unequal power*

*this book focuses on the symbiotic relationship between sustainable practices and cutting edge ai technologies offering insights into how businesses can thrive in a rapidly evolving landscape this book discovers how ai is revolutionizing sustainability efforts driving efficiency and fostering a greener tomorrow from smart energy management to ethical supply chain practices this book is a guide for organizations looking to harness the power of ai for a sustainable future engaging informative and forward thinking this book is essential reading for leaders shaping the future of business*

*the palestinian executive is based on field research in the west bank and gaza which involved interviewing 110 executives from 63 publicly and family owned companies using a cross cultural and contextual approach the authors examine the leadership styles of successful senior executives and managers living and working under challenging conditions in palestine the book explores the impact of culture environmental pressures and harsh circumstances on doing business in palestine sheds light on the leadership interpersonal and decision making styles of successful palestinian executives provides specific recommendations on how to develop future business leaders the palestinian executive is an indispensable book to many among them ceos business leaders and hr professionals who are responsible for recruiting motivating and developing their current and future managers aspiring young palestinian students supervisors and managers academic scholars as well as students of cross cultural leadership multicultural managers and expatriates who work with or for palestinian organizations*

*it pleases al zaytouna centre to make available for free this study that is the outcome of a poll conducted in may 2006 to survey the political views of the palestinian refugees in lebanon it surveys more than 1000 persons distributed the 12 camps and 9 gatherings of the palestinians in lebanon conducted on high academic standards this study observes issues like the possibility of return settlement options weapons camps security and lebanese authorities and the popularity and performance of the palestinian movements and the palestinian presidency etc*

*this book features chapters that examine the various ways of belonging in the middle east belonging can mean fitting in feeling at home feeling a part this kind of belonging is profoundly social belongings can be possessions objects closely associated with one's deepest notions of identity both kinds of belongings pertain to people and the kindreds ethnic groups and nations and or states they call their own belongings of both kinds are more often than not emplaced and territorialized all of the chapters treat middle eastern collectivities as sites of anguished cultural projects all use metaphor national territory as woman national resolve as cactus and so on none is reductionistic belonging is rendered in its complexity with its agonies as well as its joys all could be identified with a growing genre of work on belonging at the heart of each are the bonds that comprise belonging each one conveys both belonging's messiness and its joys and touches as much as it argues and elaborates this book was published as a special issue of identities global studies in culture and power*

*this volume brings together ten peer reviewed articles on arabic linguistics the articles are distributed over three parts phonetics and phonology sociolinguistics and pragmatics and language acquisition including data from north african levantine and gulf varieties of arabic as well as arabic varieties spoken in diaspora these articles address issues that range from phonetic neutralization and diminutive formation to diglossia dialect contact and language acquisition in heritage speakers the book is valuable reading for linguists in general and for those working on descriptive and theoretical aspects of arabic linguistics in particular*

*the routledge companion to applied performance provides an in depth far reaching and provocative consideration of how scholars and artists negotiate the theoretical historical and practical politics of applied performance both in the academy and beyond these volumes offer insights from within and beyond the sphere of english speaking scholarship curated by regional experts in applied performance the reader will gain an understanding of some of the dominant preoccupations of performance in specified regions enhanced by contextual framing from the disarming of the human body through dance in colombia to clowning with dementia in australia via challenges to violent nationalism in the balkans transgender performance in pakistan and resistance rap in kashmir the essays interviews and scripts are eloquent testimony to the courage and hope of people who believe in the power of art to renew the human spirit students academics practitioners policy makers cultural anthropologists and activists will benefit from the opportunities to forge new networks and develop in depth comparative research offered by this bold global project*

*this book explores palestinian women's views of popular resistance in the west bank and examines factors shaping the nature and extent of their involvement despite the signing of the oslo peace accords in 1993 and 1995 the occupied palestinian*

territories in the contemporary period have experienced tightened israeli occupational control and worsening political humanitarian security and economic conditions based on ethnographic fieldwork conducted with women in the west bank this book looks at how palestinian women in the post oslo period perceive negotiate and enact resistance it demonstrates that far from being apathetic as some observers have charged palestinian women remain deeply committed to the goals of national liberation and wish to contribute to an effective popular resistance movement yet many palestinian women feel alienated from prevailing forms of collective popular resistance in the opt due to the low levels of legitimacy they accord them this alienation has been made stark by the gendered and intersecting impacts of expanding settler colonialism tightening spatial control a professionalised and depoliticised civil society reinforced patriarchal constraints israeli and palestinian authority pa repression and violence and a deteriorating economy all of which have raised the barriers palestinian women face to active participation undertaking a gendered analysis of conflict and resistance this volume highlights significant changes over the course of a long running resistance movement readers interested in gender and women s studies the arab israel conflict and middle east politics will find the study beneficial

this book analyses the root causes of suicide terrorism at both the elite and rank and file levels of the hamas and also explains why this tactic has disappeared in the post 2006 period this volume adopts a multi causal multi level approach to analyse the use of suicide bombings by hamas and its individual operatives in the israeli palestinian conflict it uses extensive fieldwork and on the ground interviews in order to delve beneath the surface and understand why and how suicide operations were adopted as a sustained mechanism of engagement within the israeli palestinian conflict three core factors fuelled hamas s suicide bombing campaigns first palestinian suicide operations are a complex combination of instrumental and expressive violence adopted by both organisations and individuals to achieve political and or societal survival retaliation and competition in other words suicide bombings not only serve distinct political and strategic goals for both hamas and its operatives but they also serve to convey a symbolic message to various audiences within israel the palestinian territories and around the world second suicide operations perform a crucial role in the formation and consolidation of palestinian national identity and are also the latest manifestation of the historically entrenched cultural norm of militant heroic martyrdom finally hamas s use of political islam also facilitates the articulation justification and legitimisation of suicide operations as a modern day jihad against israel through the means of modern interpretations and fatwas this approach not only facilitates a much needed multifaceted holistic understanding of suicide bombings in this particular region but also yields policy relevant lessons to address extreme political violence in other parts of the world this book will be of much interest to students of hamas terrorism middle east politics and security studies

this book constitutes the refereed proceedings of the international conference on business and technology icbt2021 organized by euromid academy of business and technology emabt held in istanbul between november 06 07 2021 in response to the call for papers for icbt2021 485 papers were submitted for presentation and inclusion in the proceedings of the conference after a careful blind refereeing process 292 papers were selected for inclusion in the conference proceedings from forty countries each of these chapters was evaluated through an editorial board and each chapter was passed through a double blind peer review process the book highlights a range of topics in the fields of technology entrepreneurship business administration accounting and economics that can contribute to business development in countries such as learning machines artificial intelligence big data deep learning game based learning management information system accounting information system knowledge management entrepreneurship and social enterprise corporate social responsibility and sustainability business policy and strategic management international management and organizations organizational behavior and hrm operations management and logistics research controversial issues in management and organizations turnaround corporate entrepreneurship and innovation legal issues business ethics and firm governance managerial accounting and firm financial affairs non traditional research and creative methodologies these proceedings are reflecting quality research contributing theoretical and practical implications for those who are wise to apply the technology within any business sector it is our hope that the contribution of this book proceedings will be of the academic level which even decision makers in the various economic and executive level will get to appreciate

this book makes a major contribution to educational research and literature in exploring process of educational reform in the period of political transition in palestine it is aimed at describing the journey of changing palestinian primary education and the legacy of establishing the first national education system in palestine as well as the introduction of a number of educational reforms the introduction of new educational reforms was urgently needed in order to achieve quality education in palestinian schools this was particularly crucial after the prolonged military occupation which left the education system in a perilous situation and lowered education achievements for a whole generation the book explores an attempt to retrieve palestinian education after a prolonged period of military occupation and to rescue the education system from collapsing it tells the story of reshaping national identity and reviving palestinian heritage and culture therefore this book is the first one of its kind that captures the story of education reform against a background of struggle that should not be forgotten it documents a unique period of time in palestinian history and highlights the beginning of an education system in palestinians hands moreover this book presents real life stories from palestinian schools and shows the real struggle over power and control in the education system in palestine

the dutch designer annelys de vet invited palestinian artists photographers and designers to map their country as they see it the contributions give an entirely different angle on a nation in occupied territory quatri  me de couverture

the 2003 roadmap for peace process sponsored by the u s and other nations obligates the palestinian authority pa and the gov t of israel to undertake security efforts as a necessary precursor for achieving the long standing objective of establishing a palestinian state as part of the two state solution for peace in the middle east this report 1 describes the nature and extent of u s security assistance to the pa since 2007 2 assesses u s dept of state s efforts to measure the effectiveness of its security

assistance and 3 describes factors that may affect the implementation of u s security assistance programs the report interviewed officials and regional experts and conducted fieldwork in jerusalem the west bank israel and jordan illus

this book dives into a new world of data and technology with the groundbreaking sustainable data management immerses readers in the realm of big data and explores how digital technology can revolutionize business leadership discover how this book can guide readers through the deep waters of sustainable and efficient data management

the world is on a cusp of something great technology has advanced from solving simple issues to complex issues in both human life and other aspects such as social economic and environmental issues the significance of machine intelligence as a tool to propel human as well as economic development is an important and hot topic today this book is about how modern machine intelligence ai and machine learning applications can be used by governments and firms for financial and economic inclusion as well as for providing solutions to bridge the digital divide it aims to cover philosophical discussions frameworks and applications on central topics in machine intelligence deep learning mesh networks frugal engineering frugal innovation blockchain technology alternate networks and intelligent digital financial inclusion system architectures this book also aims to discuss the initiatives policies strategies and governance issues related to furnishing technologies for technology access financial inclusion and in turn economic growth financial inclusion is defined as the proportion of people and corporations that use financial services it further describes the fair equal and attainable access to financial services rawat et al 2023 financial inclusion is key to economic inclusion and economic growth as it enables the poor to improve their lives chapters in the book will improve our understanding of the advances and challenges of applying machine intelligence for financial inclusion and economic growth in different contexts including financial markets governments and corporations in both developing and developed countries access to financial services is essential to development efforts of markets economies and eventually societies hence in this context financial inclusion can be explained as the process of ensuring that individuals particular impoverished people have access to essential financial services in the formal financial sector financial inclusion recently has been receiving traction from scholars and policymakers whereby it is one of the major strategies used by economies and societies in achieving un s sustainable development goals rawat et al 2023 argues that it is vital to increase the use of low cost digital methods for the economically marginalized and under served people and sectors there is a need for financial inclusion for the rapidly dynamic industry 4 0 therefore linking technology more particularly machine intelligence with financial inclusion and technology access is quite crucial given the current technological environment additionally financial inclusion helps in enhancing the level of economic and social inclusion in many societies and developing countries as well as help in reducing poverty levels policy makers in several countries continue to commit significant resources and technologies to increase the level of financial inclusion in their countries to reduce financial exclusion in developing countries financial inclusion remains below potential in part due to the digital divide limited technology access and the challenge for financial institutions in developing products for the low income mass market book iv 2019 marimuthu et al 2022 these matters are important topics to be researched and discussed especially with the advancement of technology such as artificial intelligence machine learning blockchain business intelligence online education in the current post pandemic environment which catalysed these digital transformations therefore this book has been proposed to discuss a very important and emerging topics which contributes significantly to policy and the sdgs in the digital economy

al zaytouna centre is pleased to present to its readers the palestine strategic report psr 2020 2021 the 12th psr to be published with an academic methodology and comprehensive objective approach the report details the developments concerning the palestine issue and provides the latest information and data available at the end of 2021 along with analyses and forecasts this report is the result of collaborative work of 15 experts and researchers in eight chapters it addresses the internal palestinian scene palestinian demographic and economic indicators the situation in jerusalem and the holy sites the specifics of israeli aggression palestinian resistance and the peace process the internal situation in israel politically economically and militarily and palestine s arab islamic and international relations the psr now occupies a prominent position as an indispensable reference integral to palestine studies and research al zaytouna centre hopes the psr will continue to make valuable contributions in this field

this book provides a vivid account of the political valence of weaving queer into native positionality and the struggle for decolonisation in the settler colonial context of palestine referred to as decolonial queering it discusses how processes of gender and sexuality that privilege hetero colonising authority shaped and continue to define both the israeli zionist conquest of palestine and the palestinian struggle for liberation thus future imaginings of free palestine this account emerges directly from the voices and experiences of palestinian activists and artists particularly it draws on fieldwork with palestine s most established queer grassroots movement alqaws for sexual and gender diversity in palestinian society and a variety of artistic palestinian productions photography fashion music performance and video art offering a comprehensive and in depth engagement with the situated context history and local practices of palestinian queerness scholars students and activists across de colonial race and gender sexuality studies would appreciate its unique insights its empirical focus also reaches to those academics in the wider fields of middle eastern anthropological and political studies

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