

# Research Summary

Planning to face the problems of young people  
benefiting from lending programs in private  
associations -lending associations-

## Published search

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## preparation

*Dr. Yousra Galal El Din Mohamed Abdel Rahman  
Lecturer in the Department of Development and Planning  
Faculty of Social Work - Fayoum University*

*Small projects are considered one of the successful solutions to confront the problem of unemployment and increase employment rates. The state, according to its policy, has tried to improve its capabilities in management and provide appropriate information in order to operate it and strengthen its technological base, which imposed the existence of facilitative measures and procedures that would facilitate obtaining the necessary financing and provision of infrastructure. Informatics, in order to ensure access to markets, in addition to the need to establish a regulatory and legal framework that stimulates individual initiatives, in order to achieve increased diversity and innovation for these small projects.*

*And if the state, according to the above, has contributed to paying attention to the small project, and given the actual roles and contributions that civil society organizations provide to develop the role of civil associations in helping different groups, then in addition to providing them with credit and legal facilities, they have opened the way for freelancing and setting up projects of their own. Through their own lending, which made some succeed in legitimate and fulfill credit obligations, while others fail to repay them, which forced them to help borrowers to overcome the problems they face.*

*According to that study, the study aims to address the problems of young people who defaulted in repaying loans that the borrower does not repay according to the repayment schedule agreed upon with the lender, and to find out the reasons for customers' failure, irregularity in repaying loans, and project failure, and this is the most important reason for defaulting in repaying loans.*

*We also shed light on His inability to fulfill his obligations on the agreed dates, the researcher is interested in examining the availability and liquidity of the information related to the project, as well as what is related to external factors such as unstable political conditions, unavailability of raw materials, changing consumer tastes, changing laws and legislation related to work or changing laws Import and export, changing conditions of competition in the market, failure of the client to confront emergency crises, lack of experience of the owner of the project and saturation of the market with the product, high prices of raw materials and the prevalence of the black market, the absence of permanent exhibitions, high transportation costs and the spread of speculation, and determining the planning requirements necessary to activate the role of lending associations to confront Problems of young beneficiaries of loan programs, and the aim is to come up with planning indicators to confront those Problems in order to be applicable to these young people to avoid falling into those problems and challenges.*