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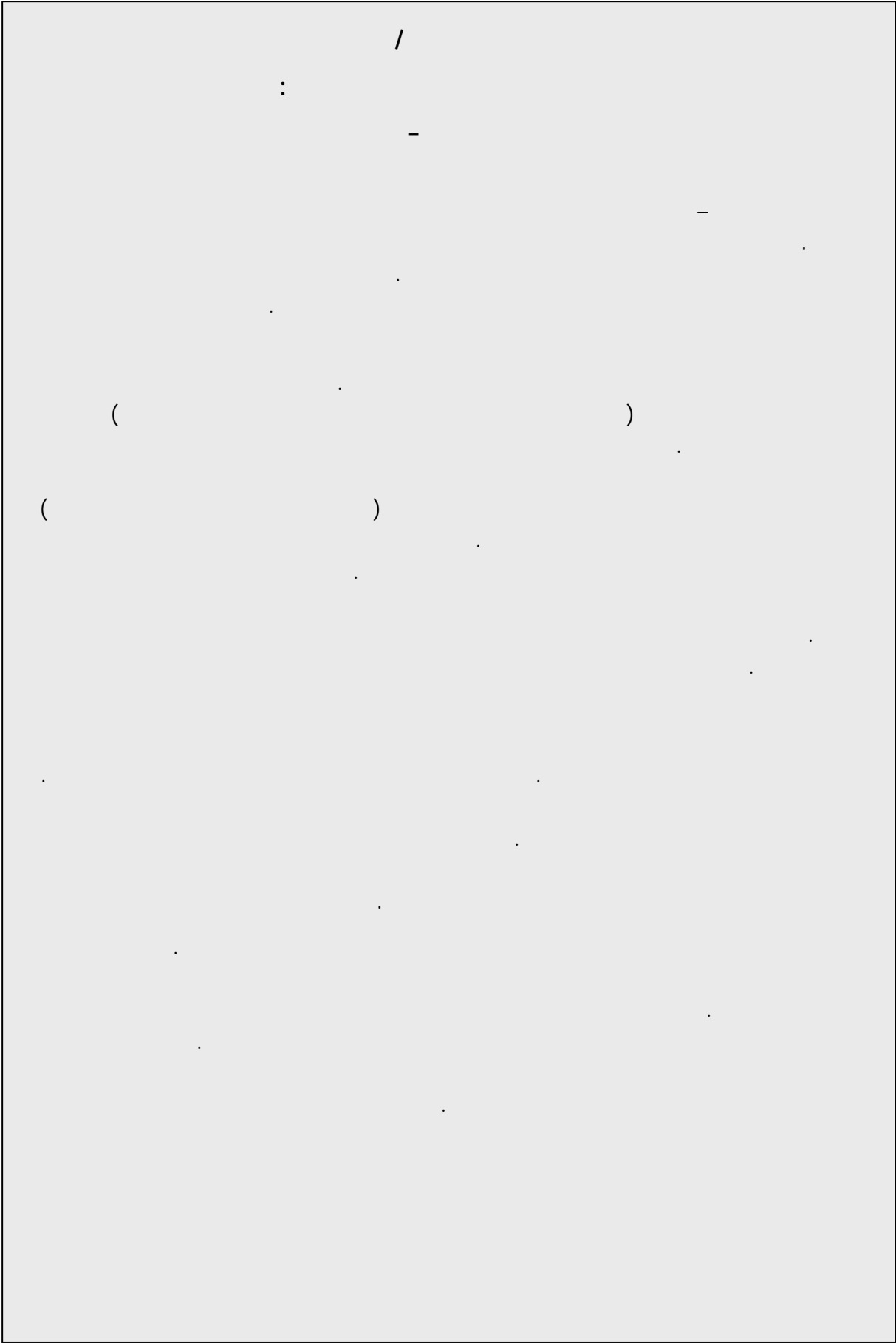
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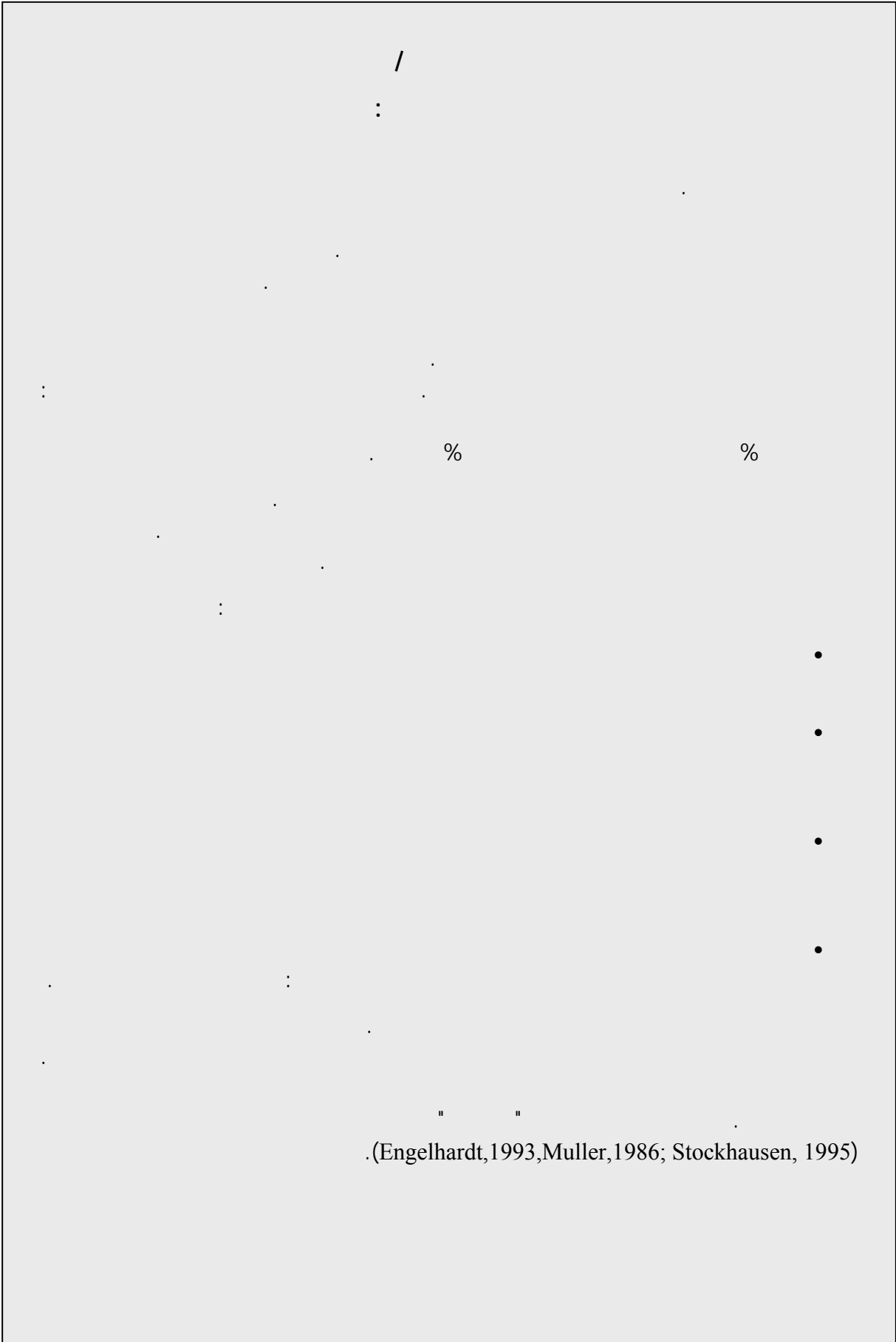
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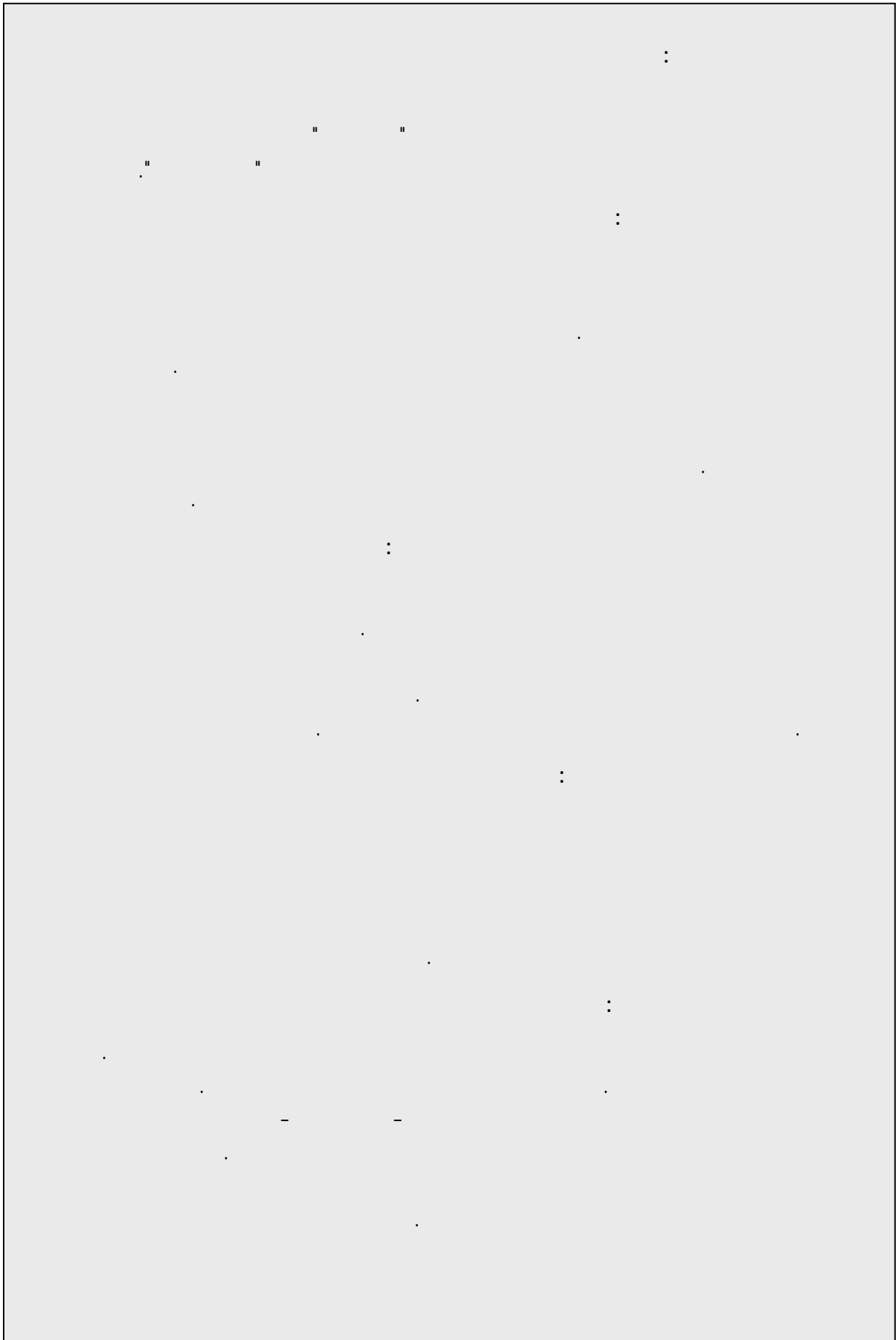
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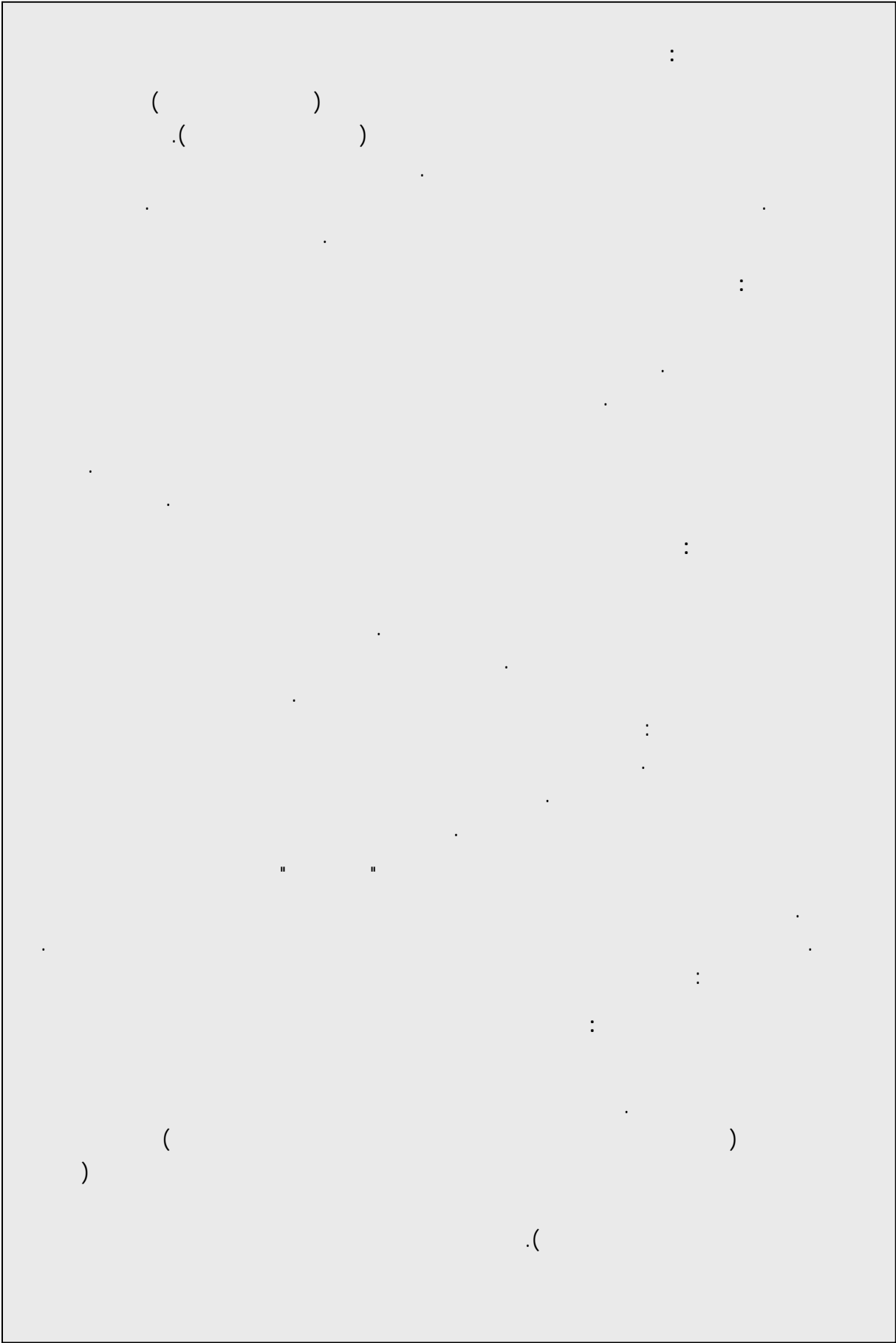
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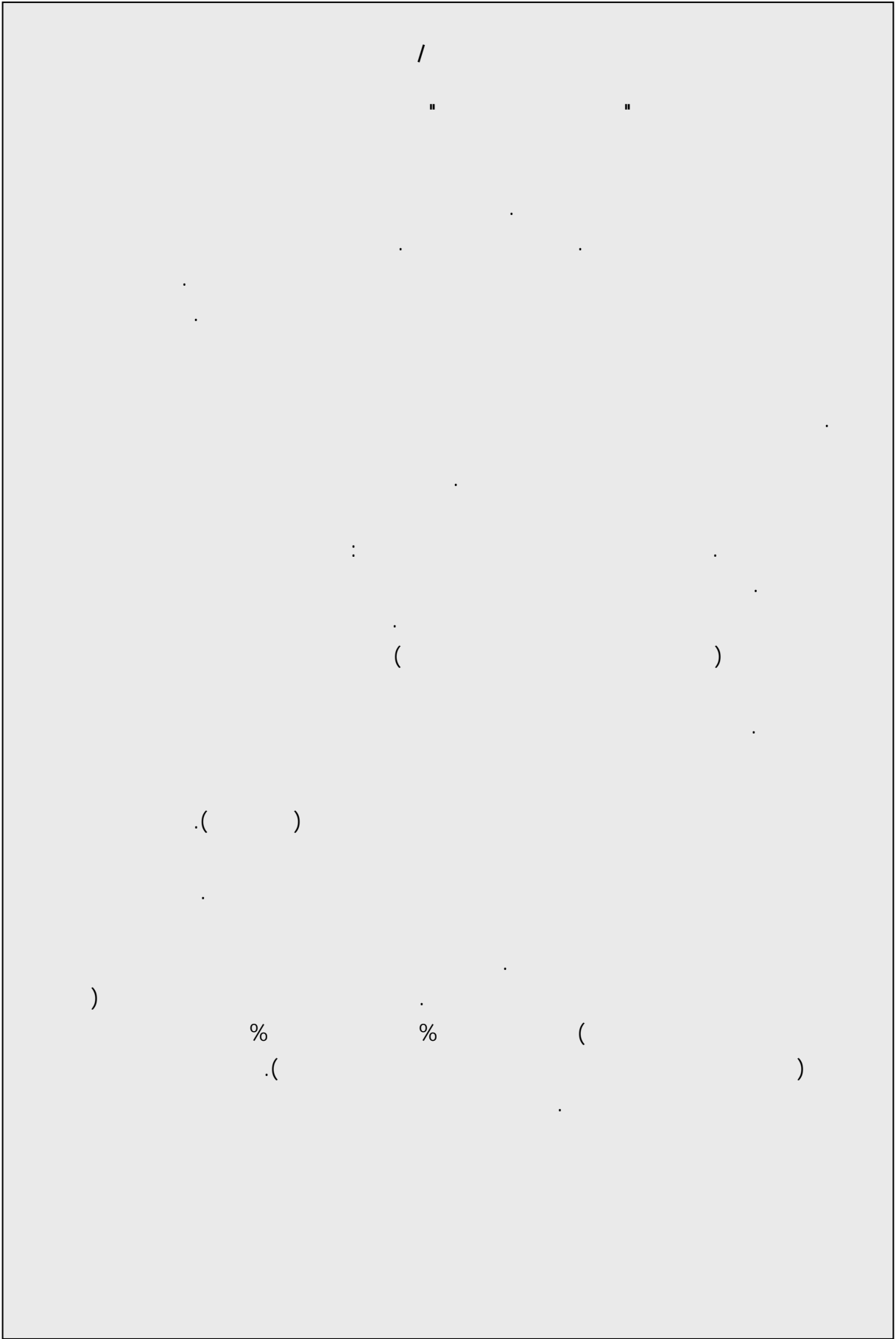
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.(Peachey and Roe,2005)

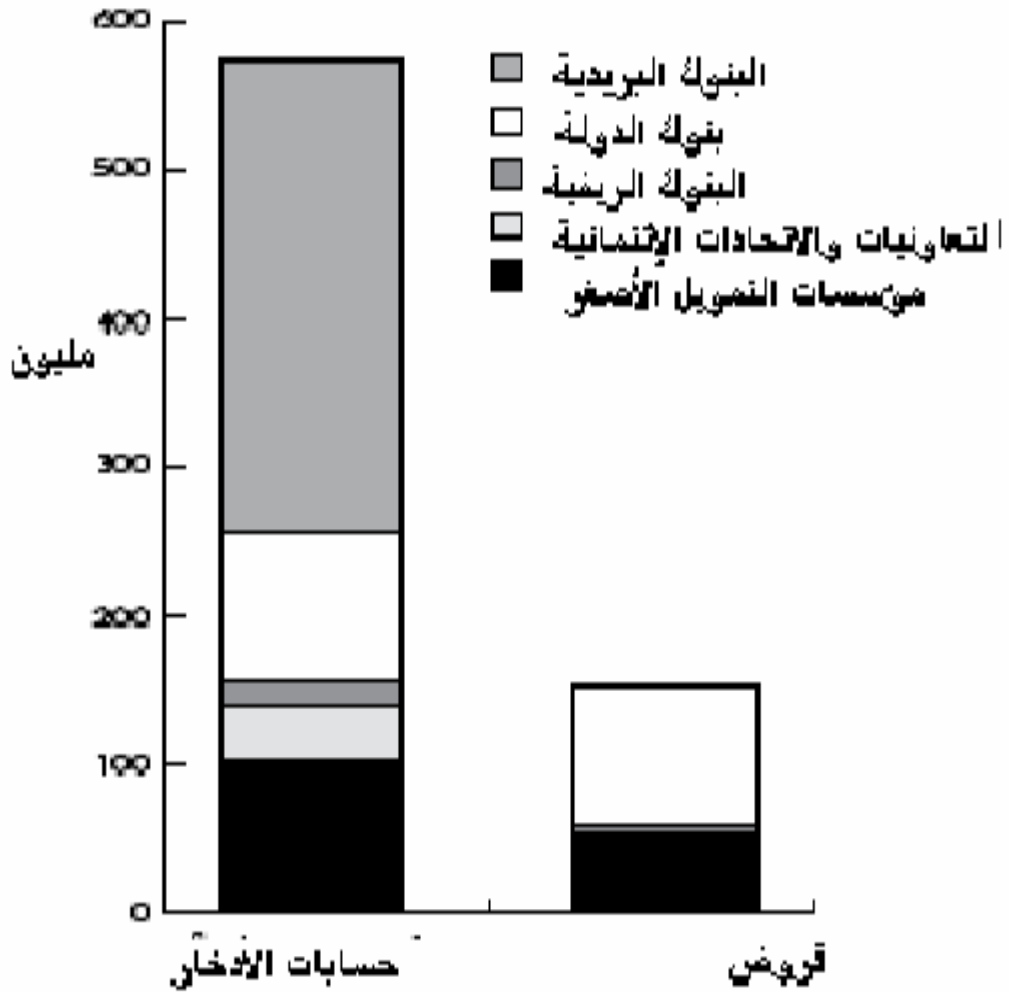
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.(Daley-Harris,2005)



نشاط المؤسسات المالية البديلة في الدول النامية



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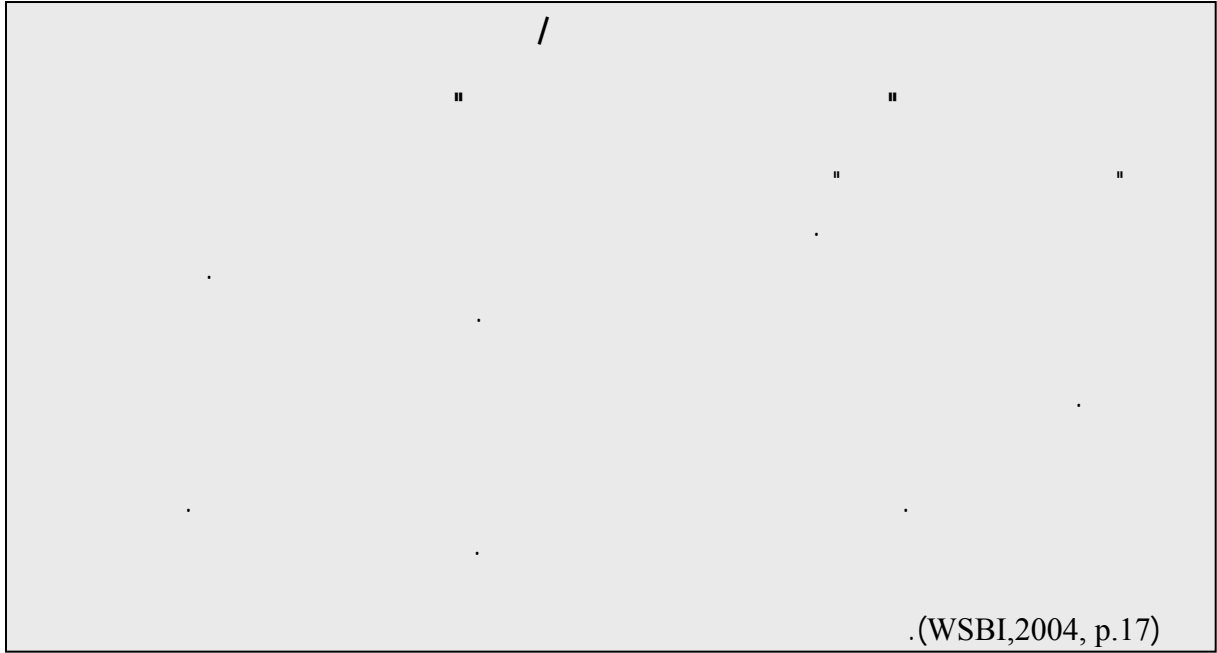
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.(American Development Bank,2004.p.71

(Porteous, 2004, pp. 50-

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.(Marconi and Mosley, 2005, p.3)

" (Van Stauffenberg, 2001, p3)

.(Rhyne, 2001, p2)

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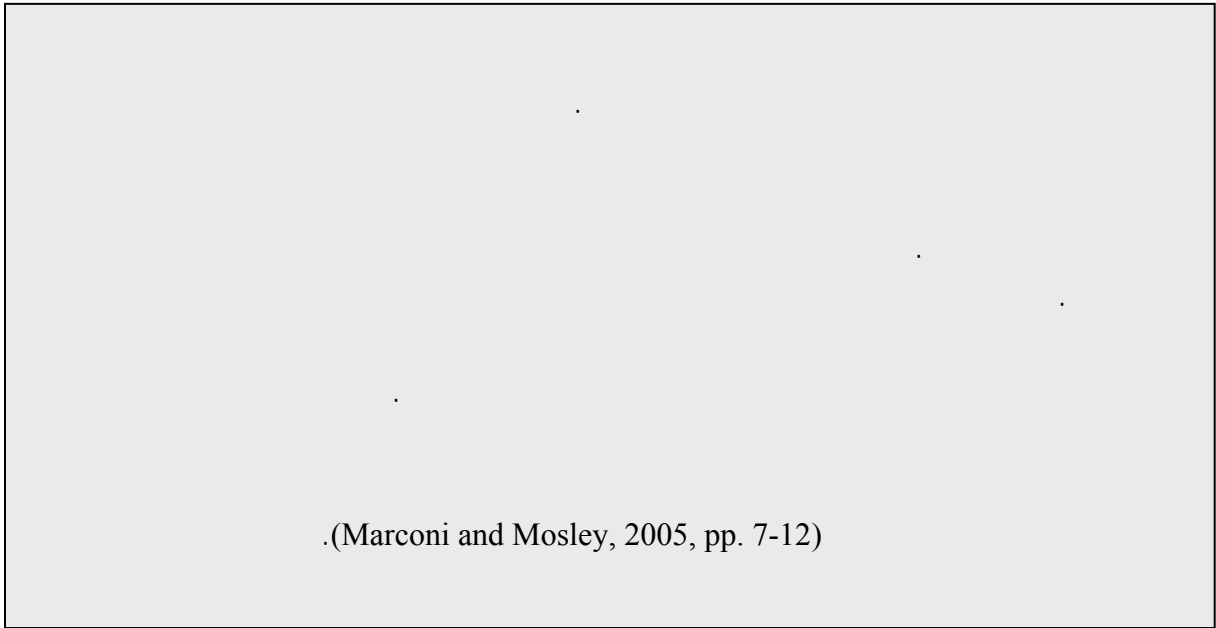
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(Marconi and Mosley, 2005, pp. 7-12)

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Armendariz de Aghion and Morduch,)

(2005, p.147

(Swarup and Bhattacharya, 2004, pp. 150-152)

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(Blacklock,2005)

Armendariz de Aghion and Morduch,) .
(2005, pp.149-150; Rutherford, 2004, p. 5; Yunus, 2002, pp.4-5

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Rutherford, 2003, p.15; Robinson, 2001, pp.210-213; Stivastava and Basu, 2004,
(.pp.13-14

.Rhyne and Holt (1995)

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(Srivastava and Basu, 2004, p.14)

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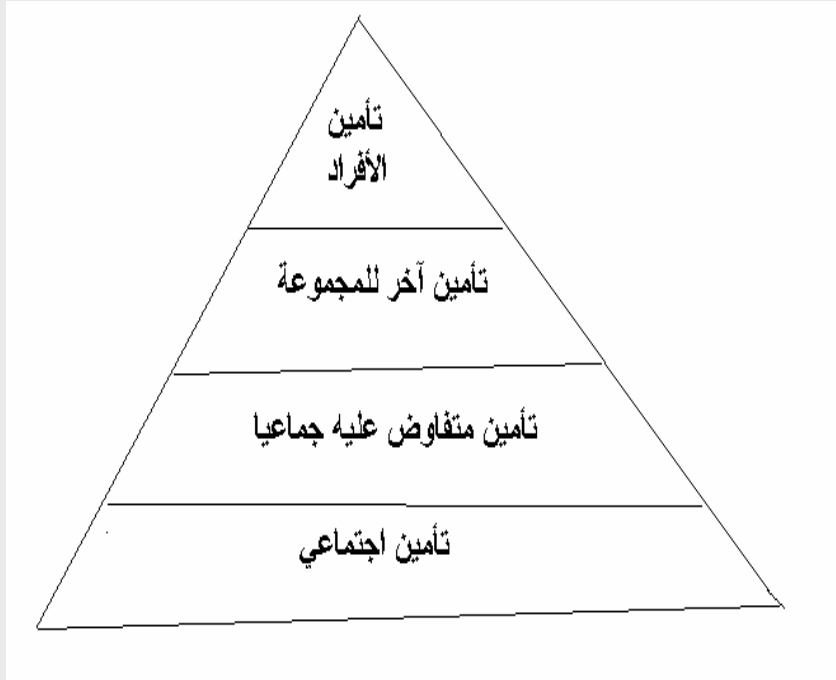
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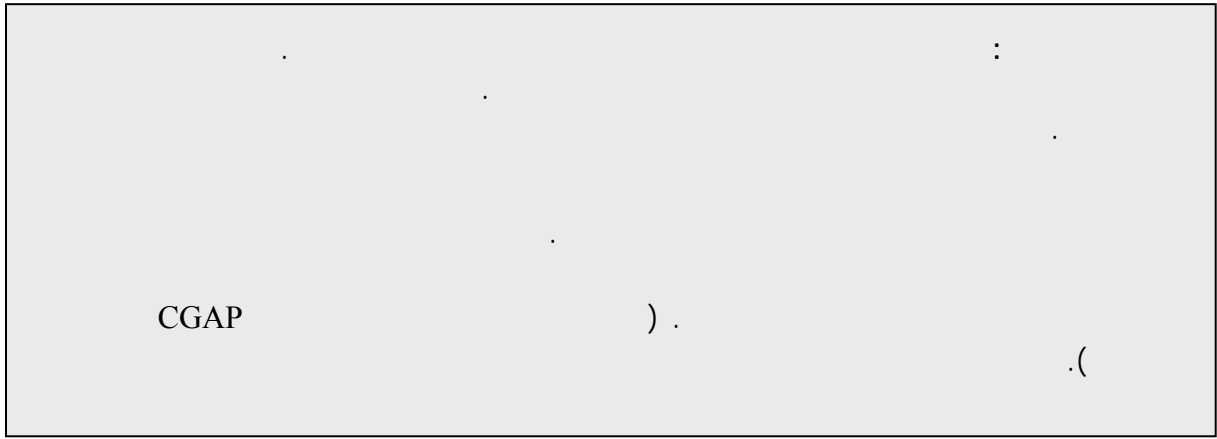
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(Marulanda and Otero, 2005, p.31)

(Fernanco, 2003, p.10 and 2004 , pp. 22-27)

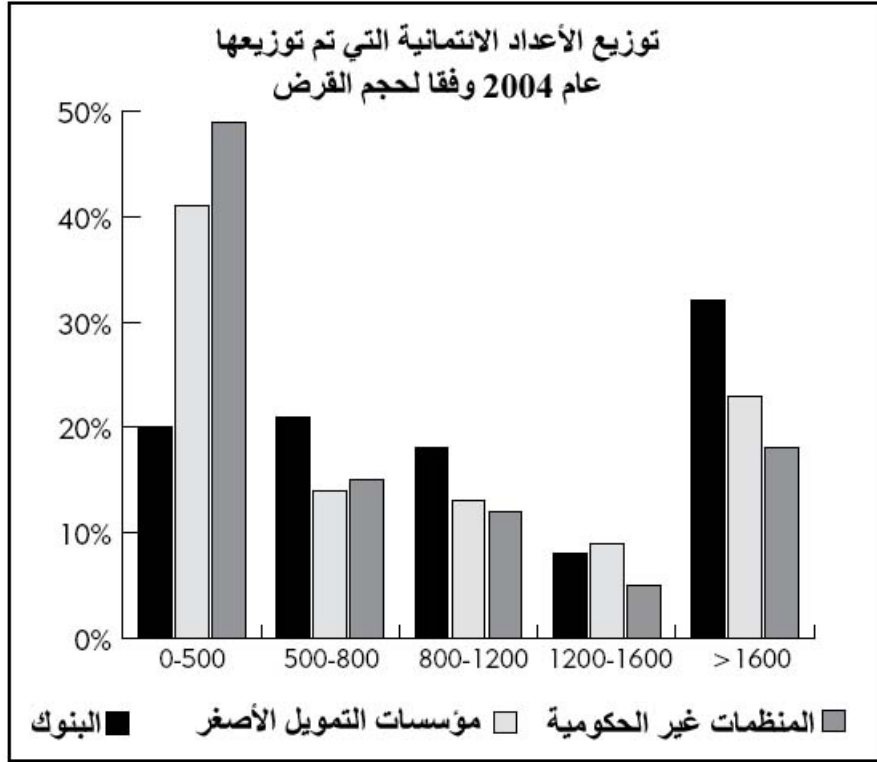
(Fernando, 2004, p. 6 and pp. .

(23-27; Gibbons and Meehan, 2000, p. 6).

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تحليل للبنوك ومؤسسات التمويل الأصغر والمنظمات غير الحكومية
في أمريكا اللاتينية ومنطقة الكاريبي، مأخوذ عن مؤسسة أكسيون



المصدر Marulanda and Otero، 2004، ص 28

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¹⁷ قامت الدراسة بتحليل الاتجاهات بناء على البيانات الخاصة بستين مؤسسة حول العالم تقدم بيانات إلى نشرة الأعمال المصرفية الصغرى، خلال فترة الدراسة كانت هناك ١١ مؤسسة غير مستدامة و ١٧ مؤسسة أصبحت مستدامة و ٣٢ مستدامة بالفعل.

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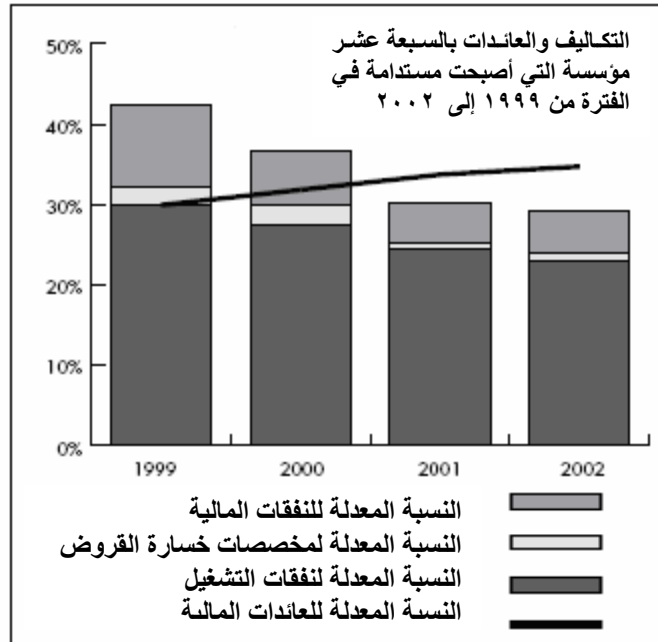
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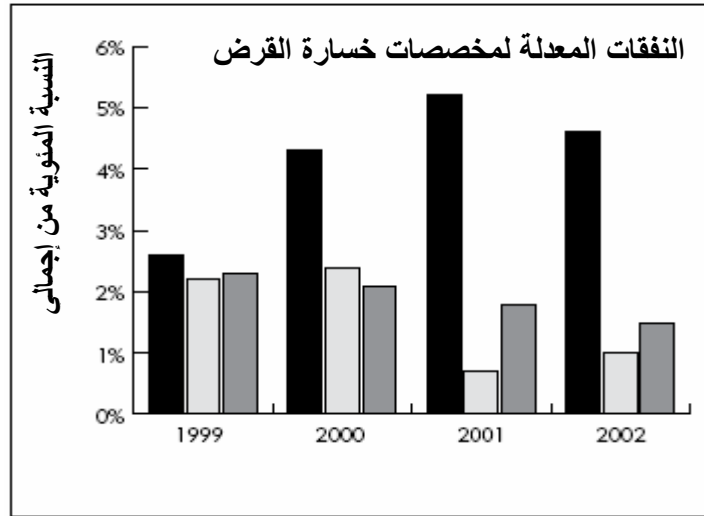
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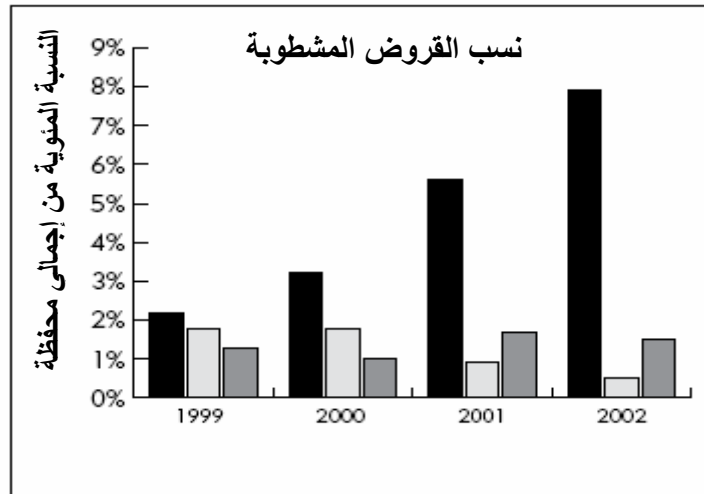
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■ المؤسسات غير المستدامة
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(Boon, 2004, p.45) ". ("Dinarpost" ()

(Robinson, 2001, p. 28)

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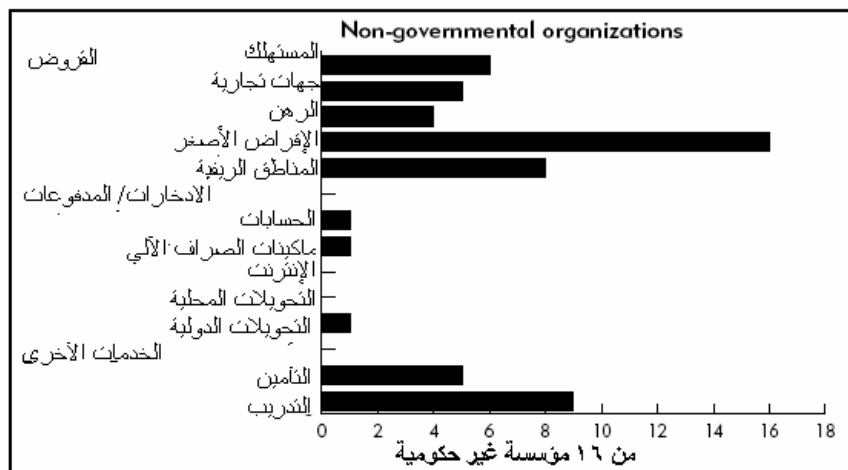
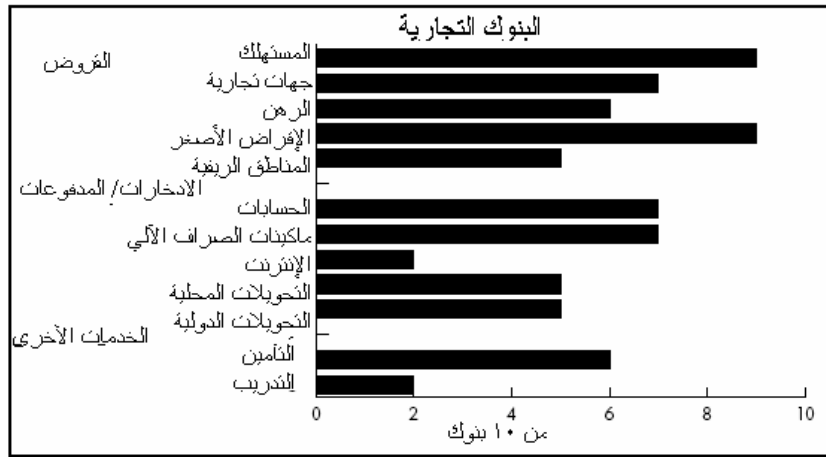
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WOCU, 2004,) .FAMA
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.(Brinsden, 2005, p. 2-3)

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Data of Marulanda and Otero (2005, p. 21) :

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Lopez & Rhyne,2003)

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¹⁸ لقد تم مناقشة حالة المنظمات غير القانونية التي لا تسمح بتعبئة المدخرات أدناه وفي الفصل الرابع.

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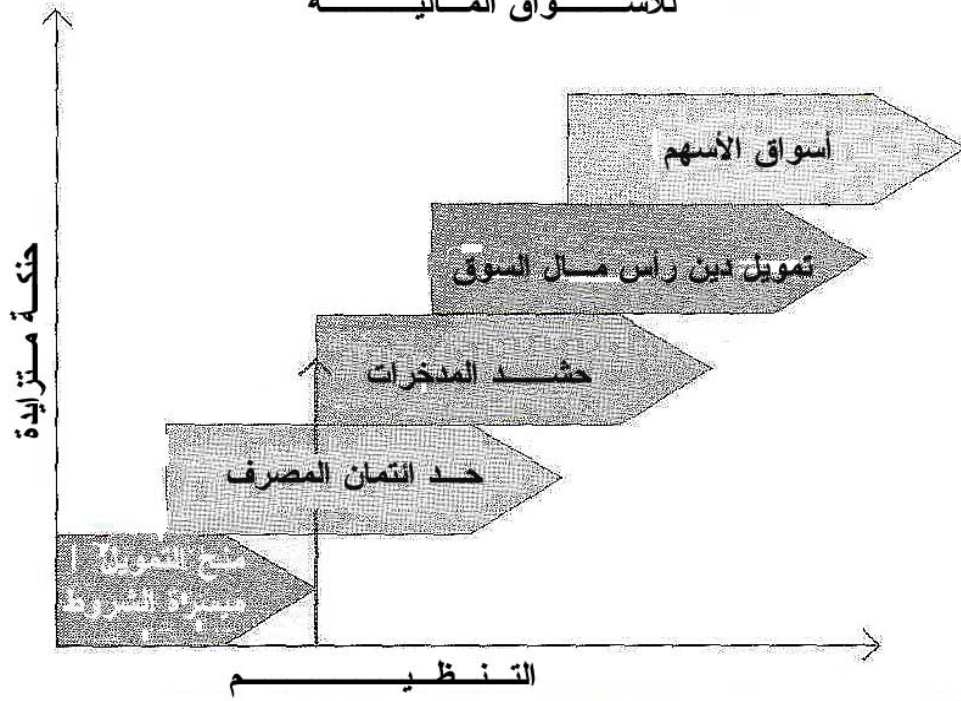
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مراحل توصل مؤسسات التمويل الأصغر
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المصدر: WWB، 2004، ص 1

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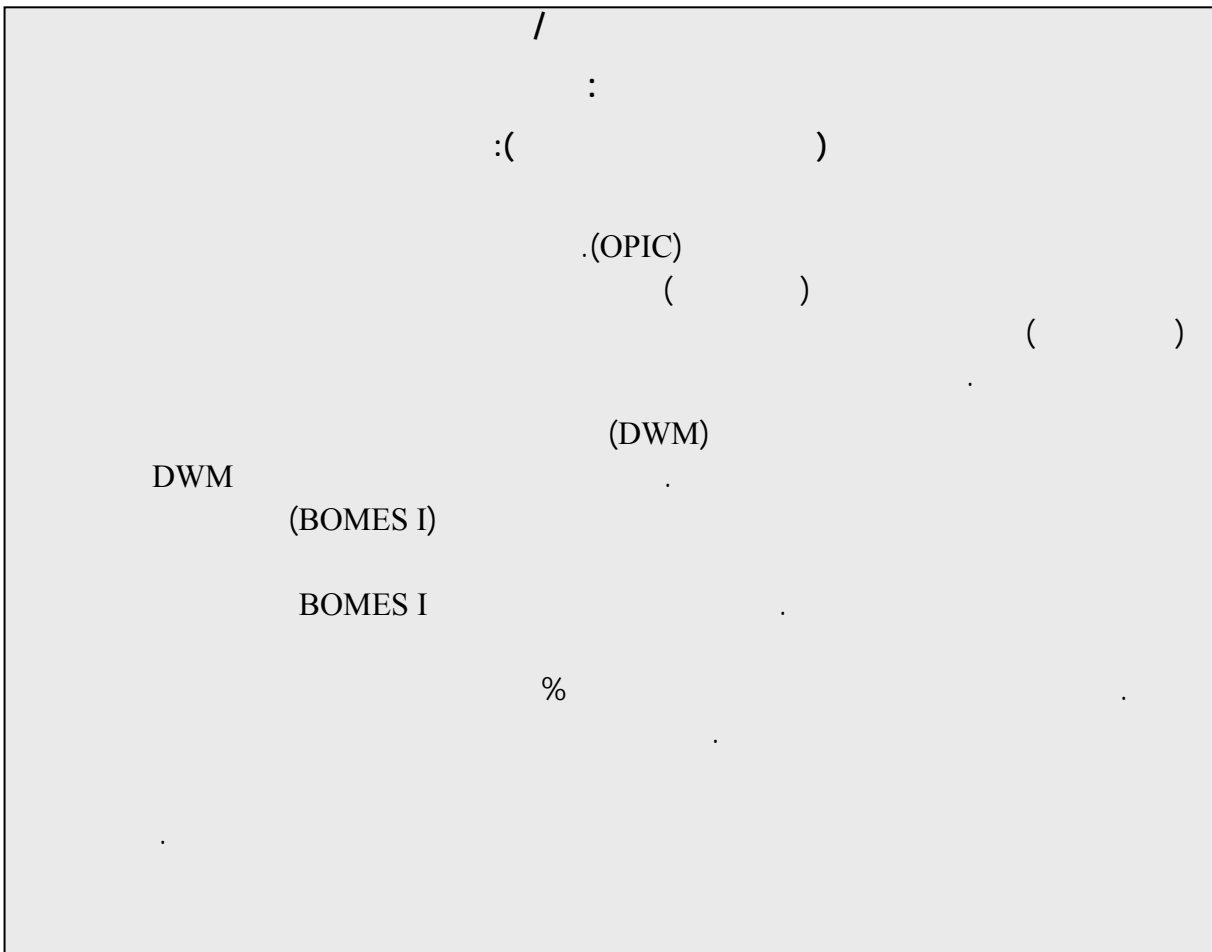
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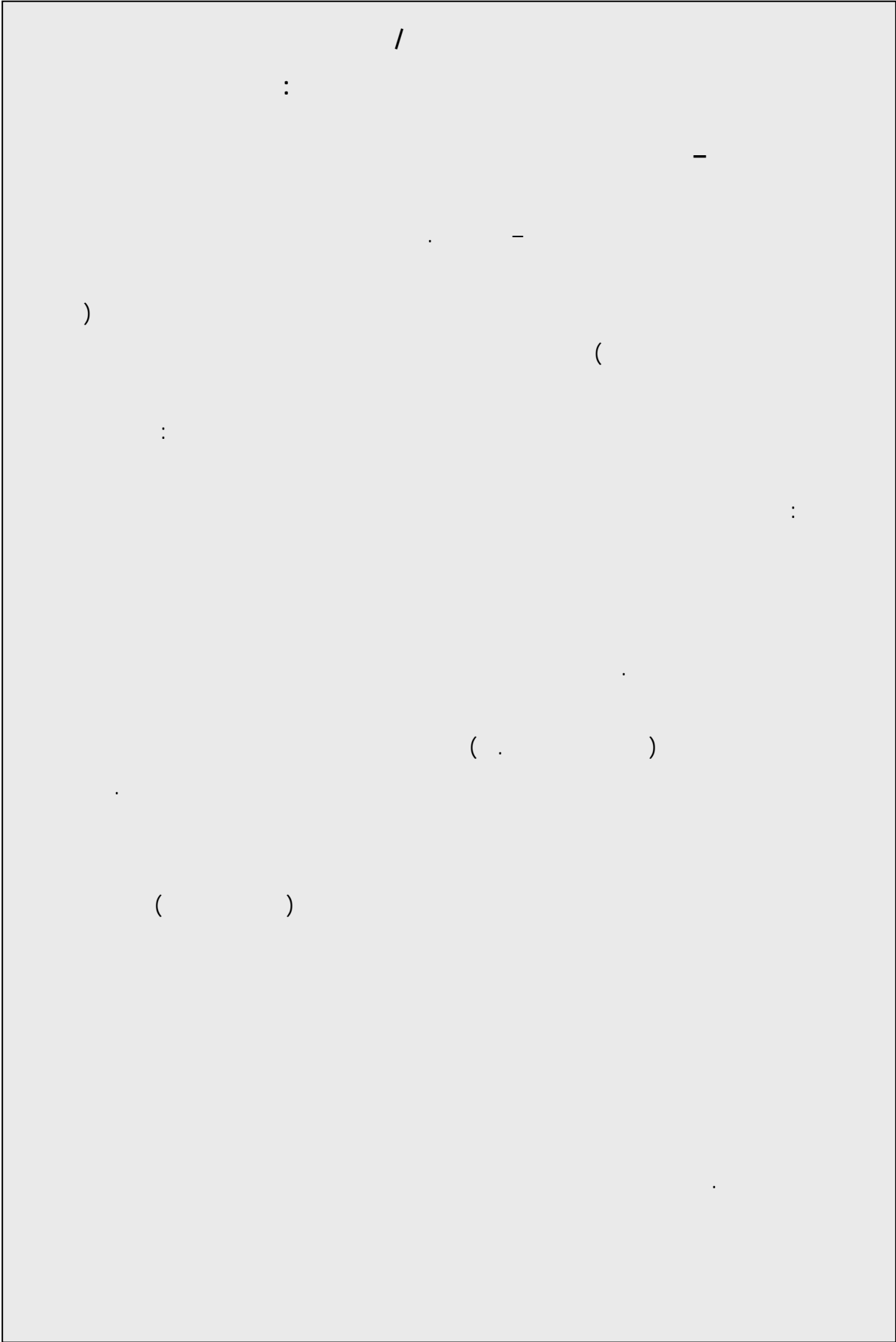
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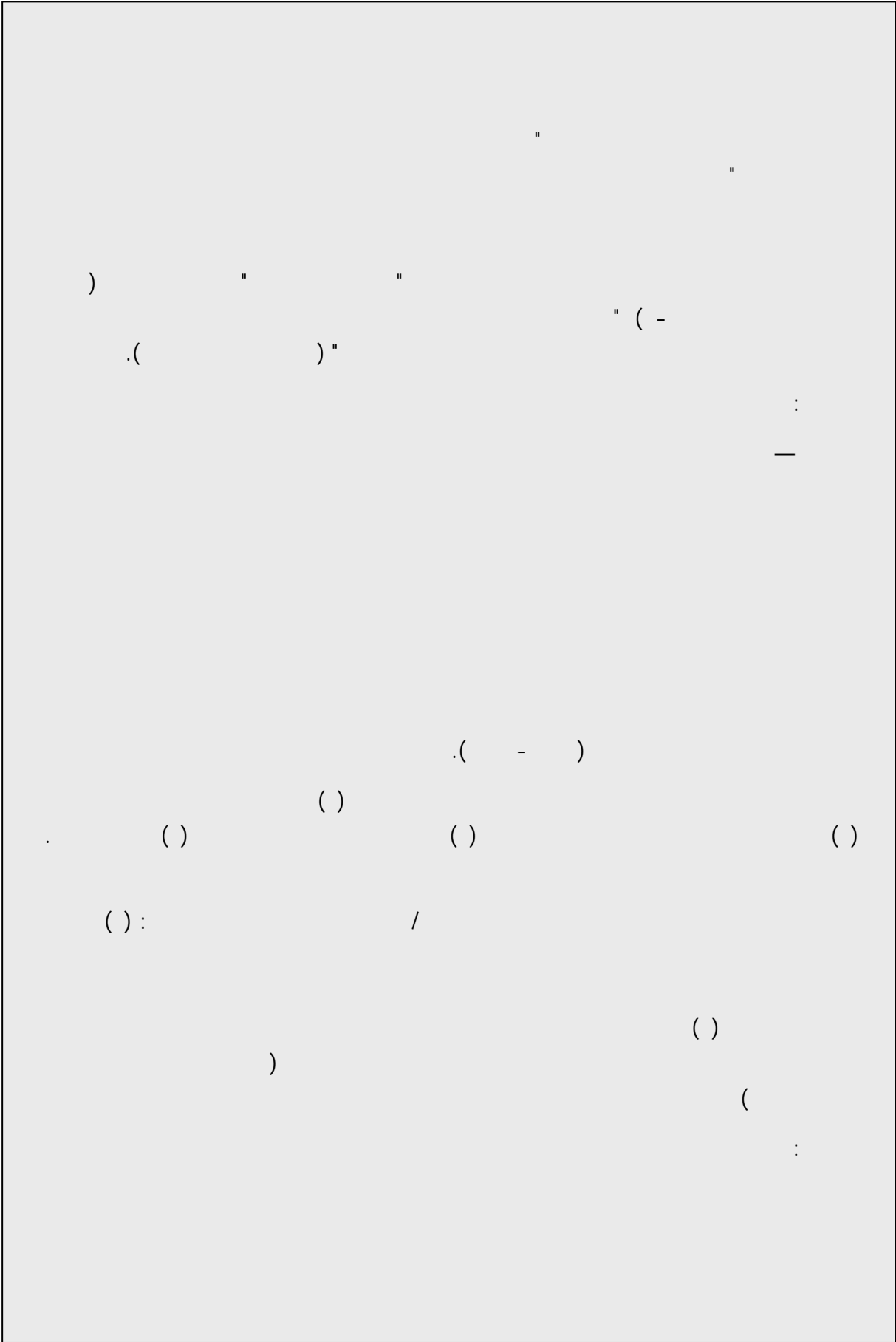
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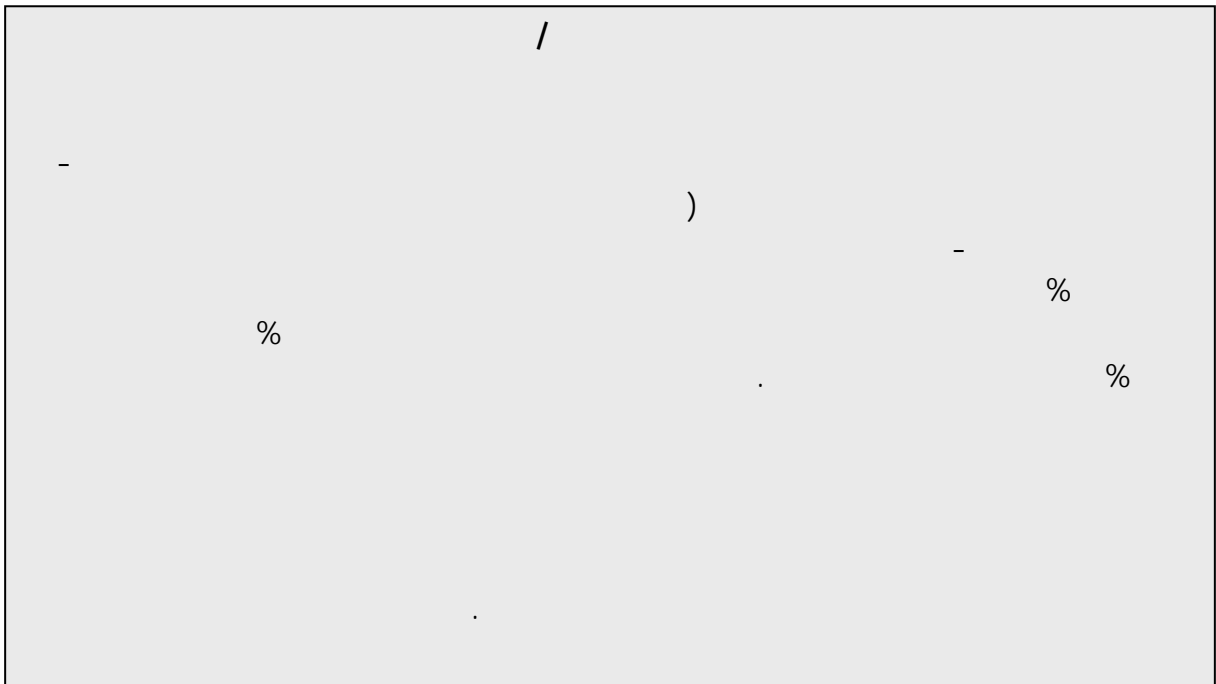
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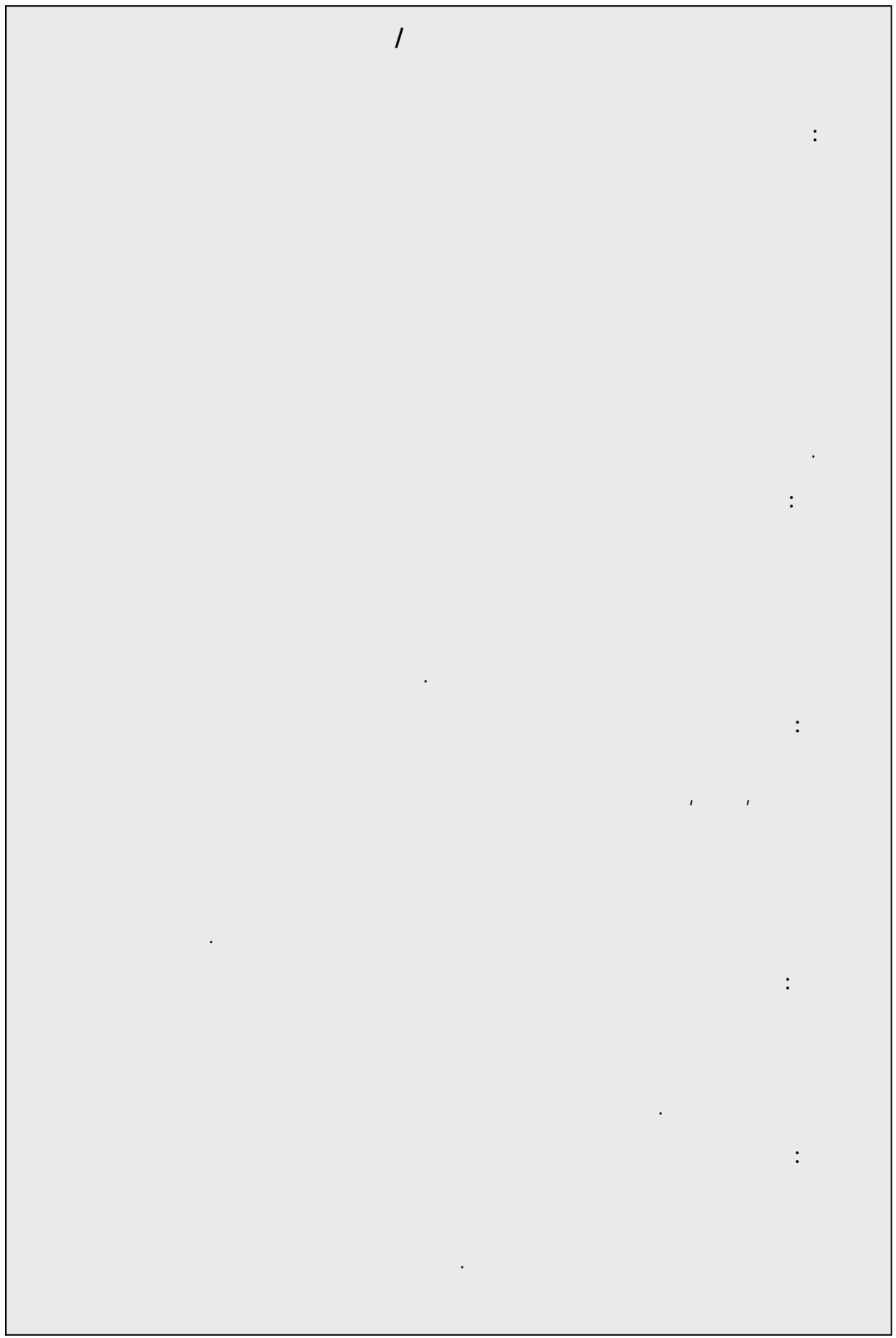
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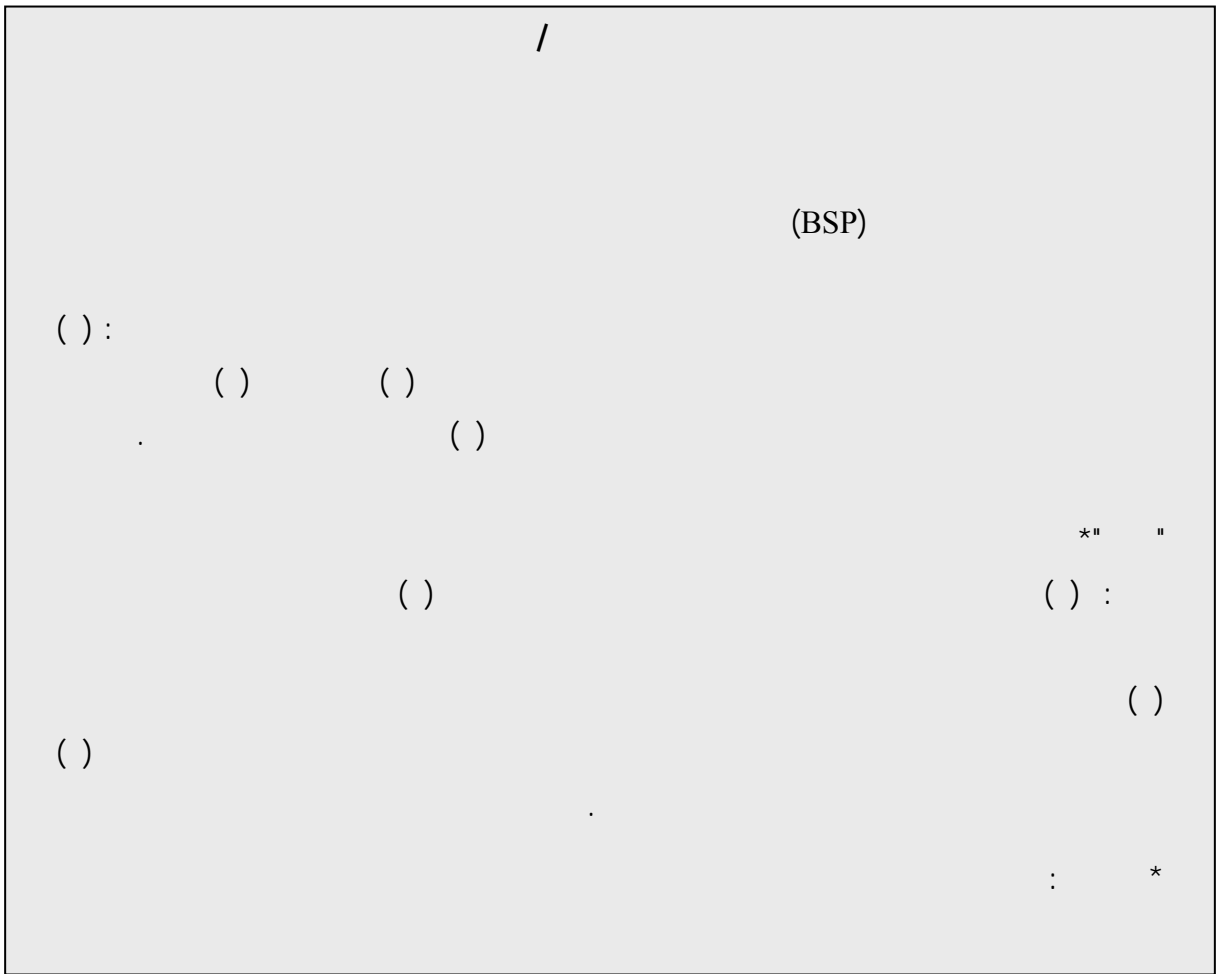
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المصدر: G:ENESIS ، العرض المقدم في ورشة العمل الإفريقية الخاصة بالنظم والشرائح المالية

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In the second section, the author outlines the various methods used to collect and analyze data. These include surveys, interviews, and focus groups. Each method has its own strengths and weaknesses, and the choice of method depends on the specific research objectives.

The third section delves into the statistical analysis of the collected data. It covers topics such as descriptive statistics, inferential statistics, and regression analysis. The goal is to identify patterns and trends in the data that can inform business decisions.

Finally, the document concludes with a summary of the findings and recommendations. It highlights the key insights gained from the research and provides practical advice for implementing these findings in the business context.

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The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

In the second section, the author outlines the various methods used to collect and analyze the data. This includes both primary and secondary data collection techniques. The primary data was gathered through direct observation and interviews with key stakeholders.

The analysis phase involved using statistical software to identify trends and correlations within the data set. It is noted that while the data shows a general upward trend, there are significant fluctuations that require further investigation.

The final section provides a summary of the findings and offers recommendations for future research. It suggests that more detailed studies should be conducted to explore the underlying causes of the observed trends.

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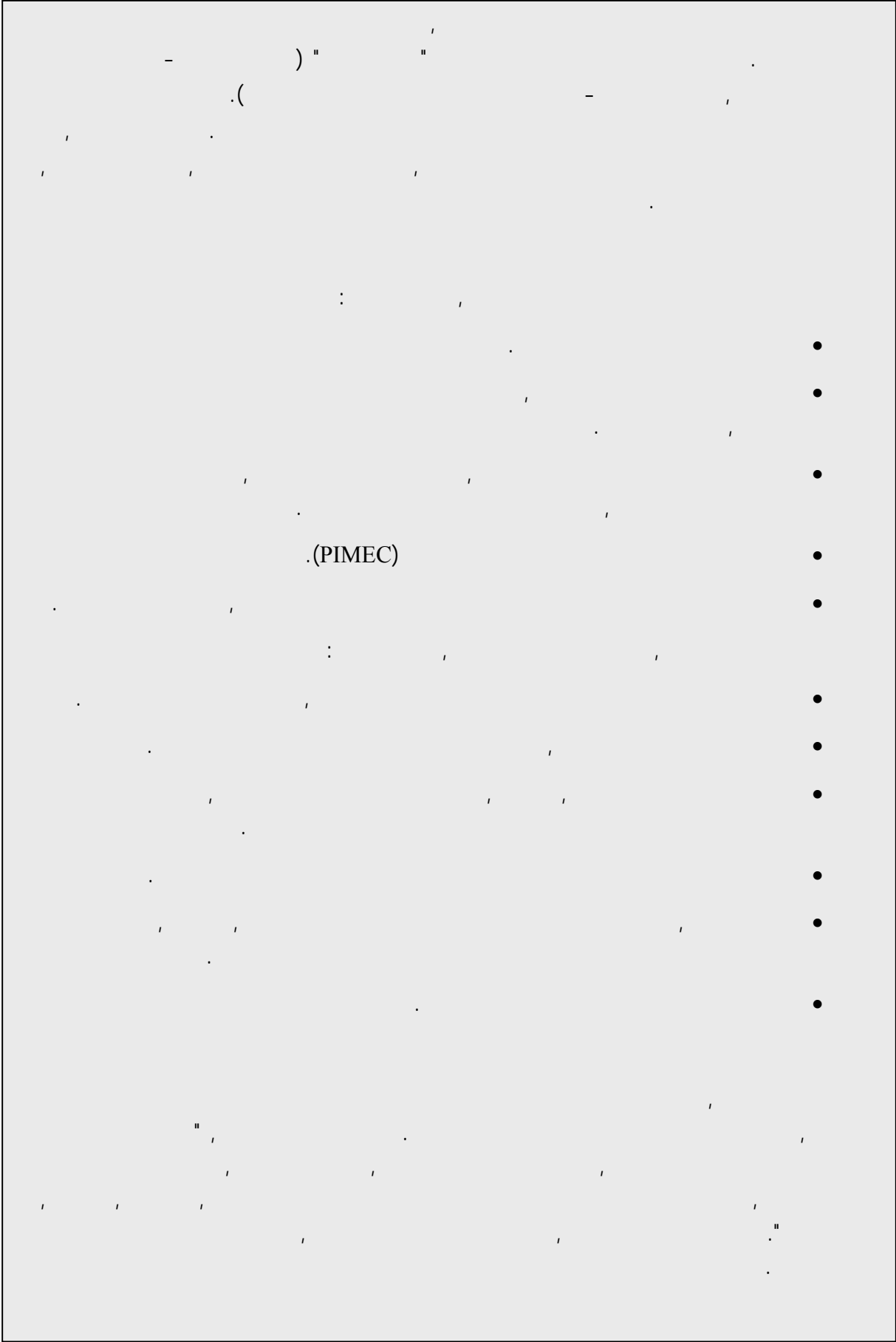
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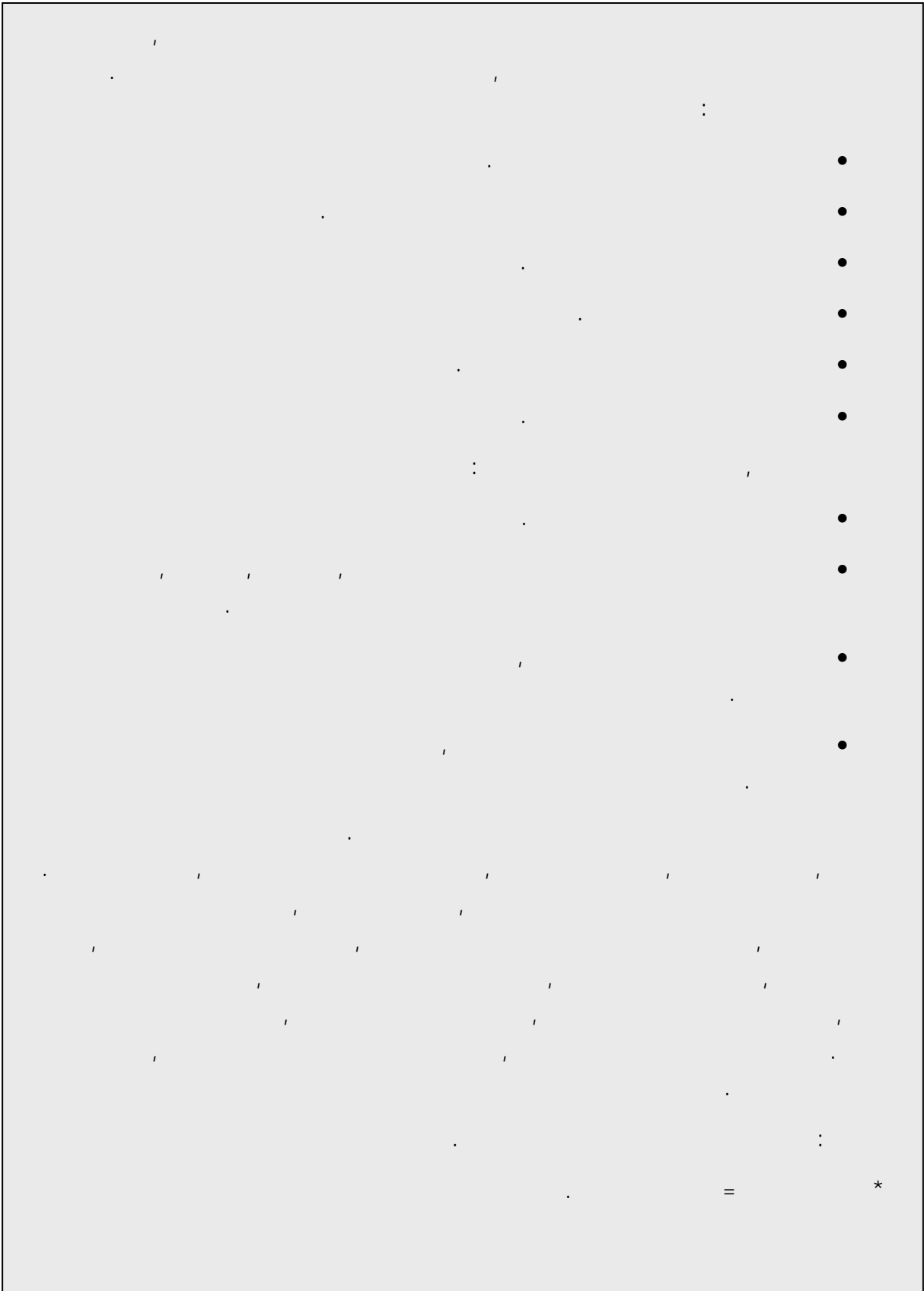
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