

# بناء قطاعات مالية شاملة للتنمية





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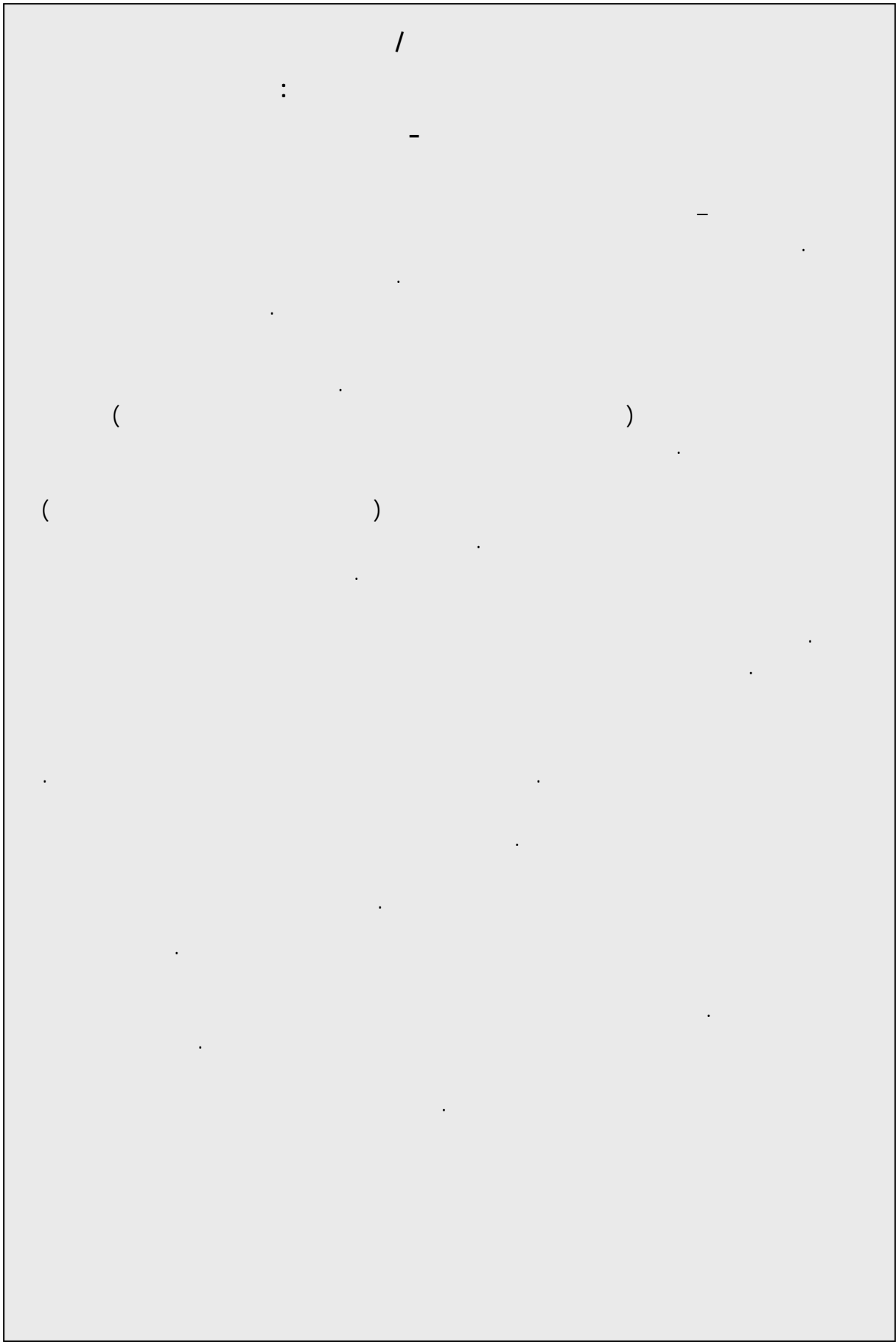
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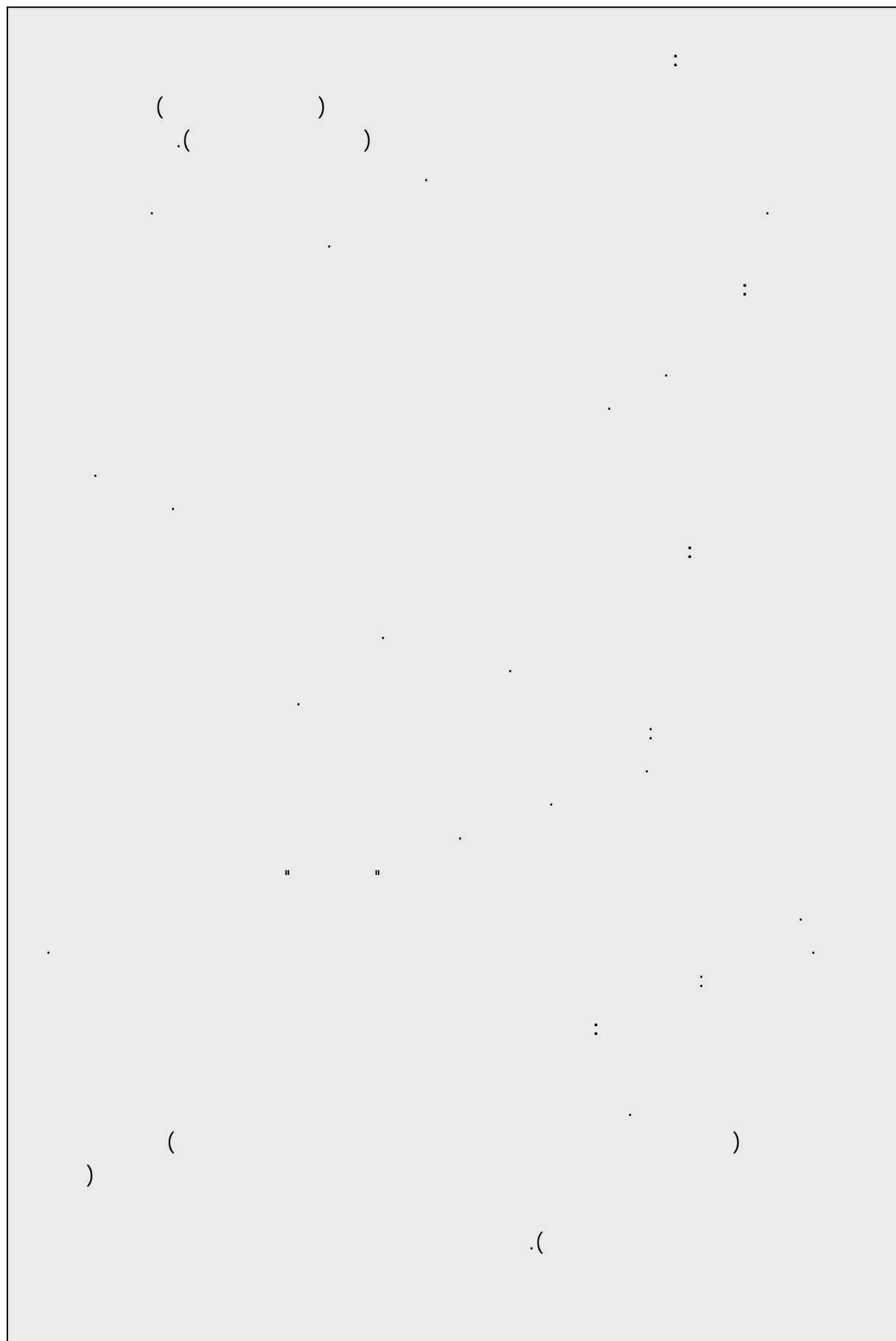
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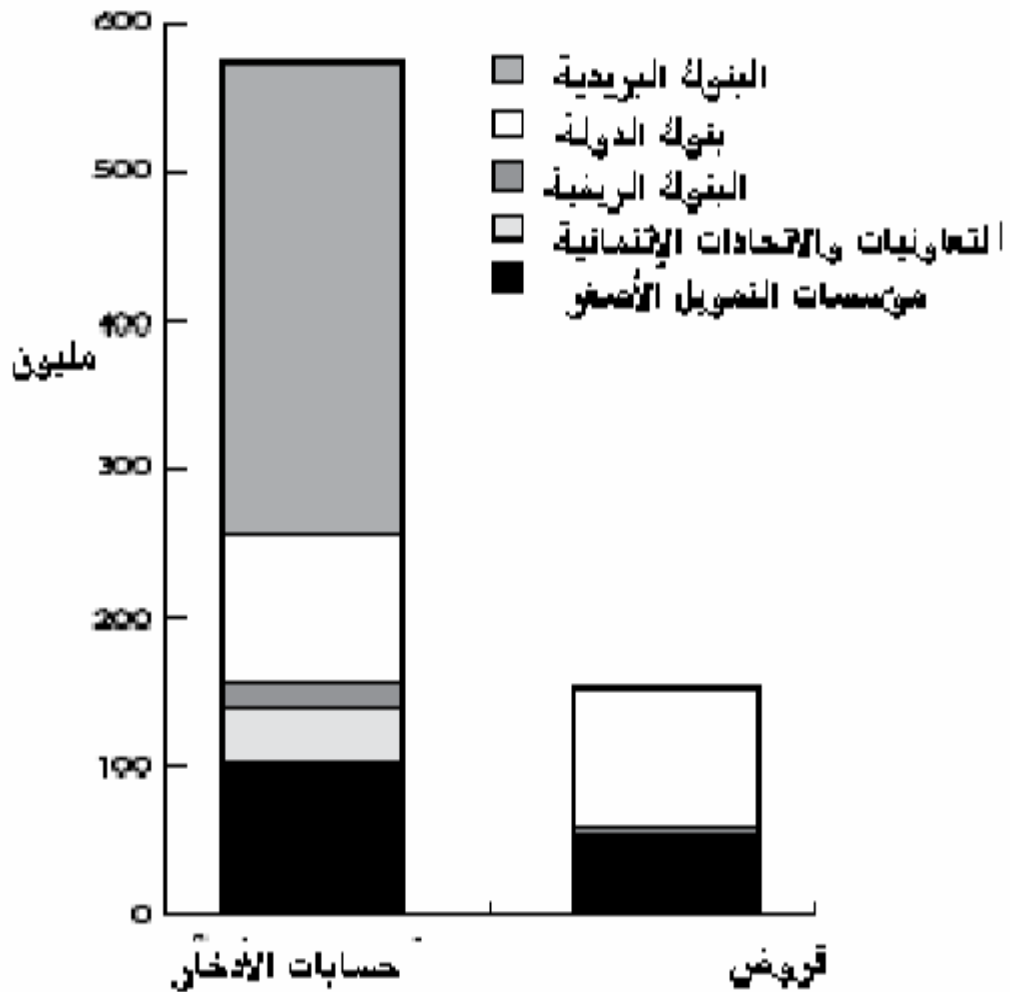
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## نشاط المؤسسات المالية البديلة في الدول النامية



المصدر: البيانات (تتضمن النظم الاقتصادية في مرحلة الانتقال) من  
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<sup>6</sup> البيانات الإحصائية عن مؤسسة الأمانة مأخوذة عن سوق تبادل معلومات التسويق الأصغر، في يونيو ٢٠٠٥، ويمكن الاطلاع عليها من موقع [www.mixmarket.org](http://www.mixmarket.org)، أما البيانات المأخوذة عن بنك EBS فهي مأخوذة عن موقع EBS في يونيو ٢٠٠٥، ويمكن الاطلاع عليها بالدخول على الموقع [www.ebsafrica.com](http://www.ebsafrica.com)



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(Porteous, 2004, pp. 50-

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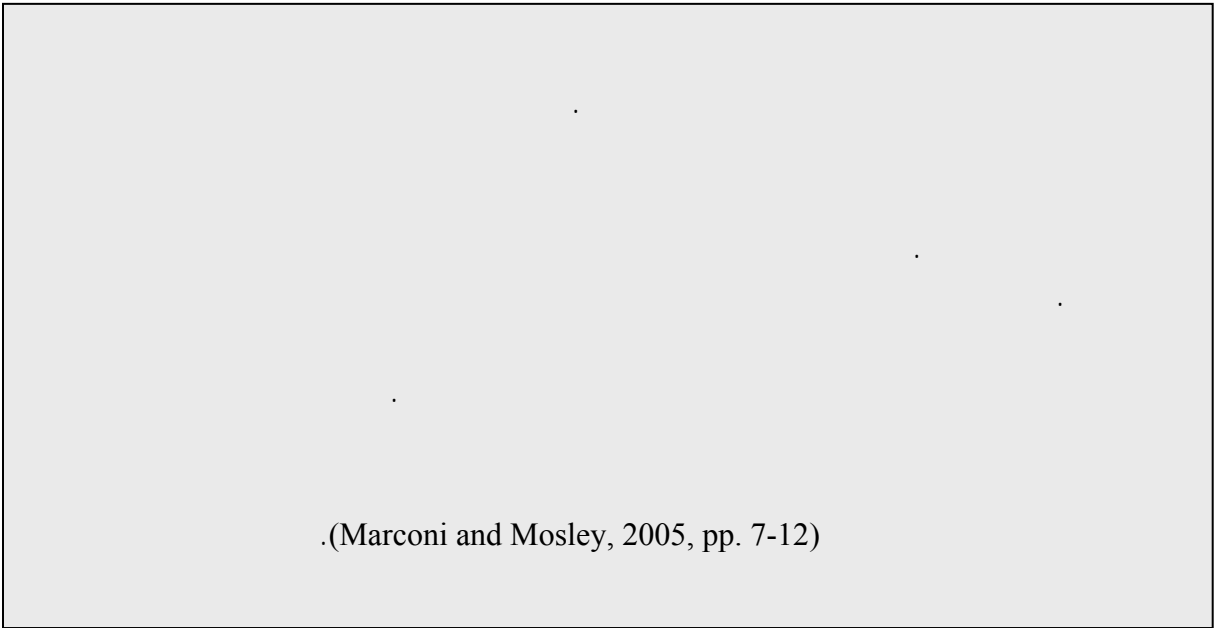
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.(2005, p.147

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

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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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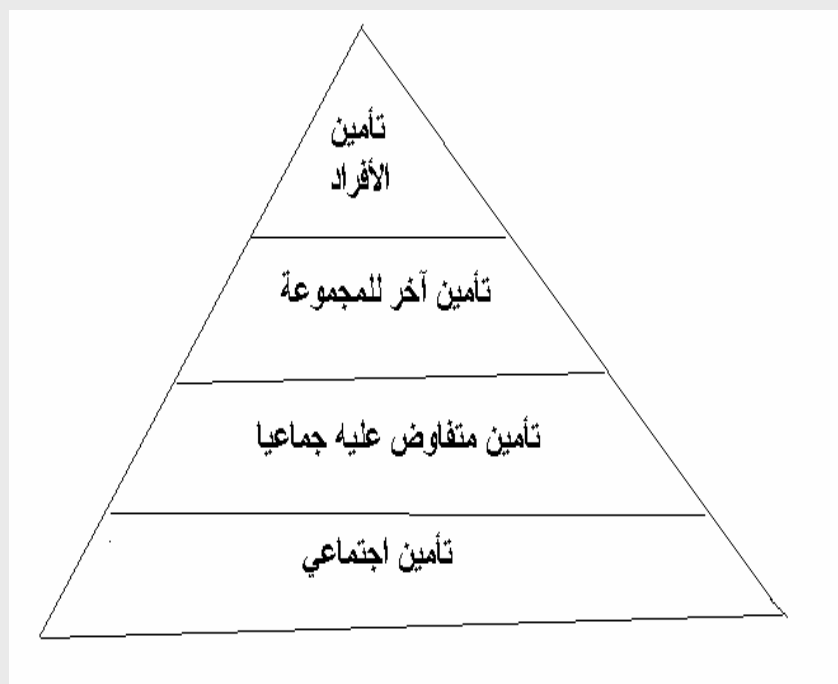
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. (Marulanda and Otero, 2005, p.31)

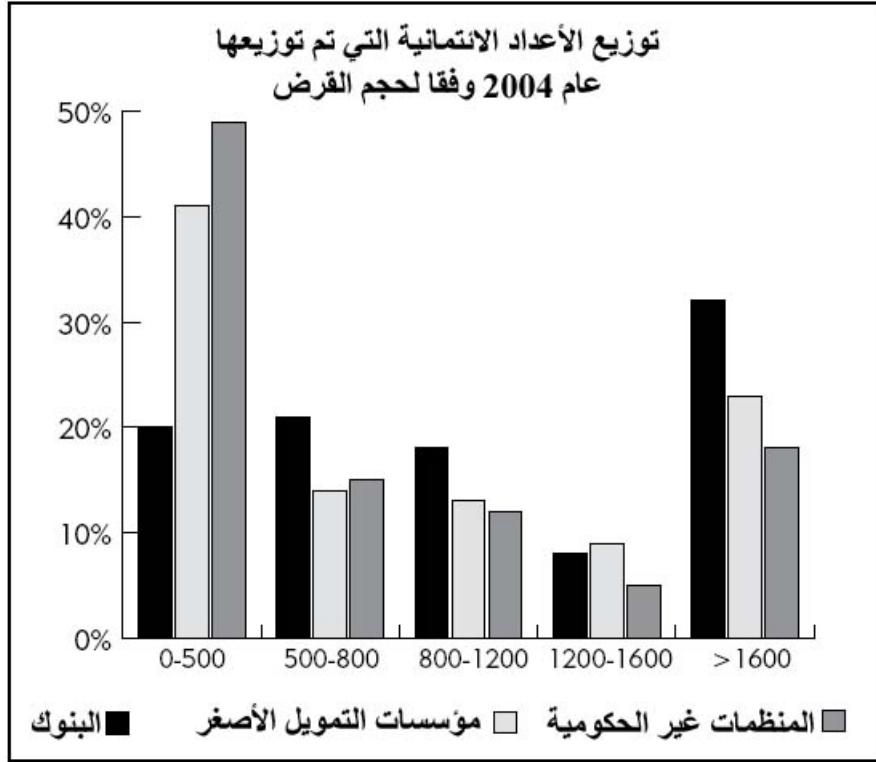
.(Fernanco, 2003, p.10 and 2004 , pp. 22-27)

(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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<sup>17</sup> 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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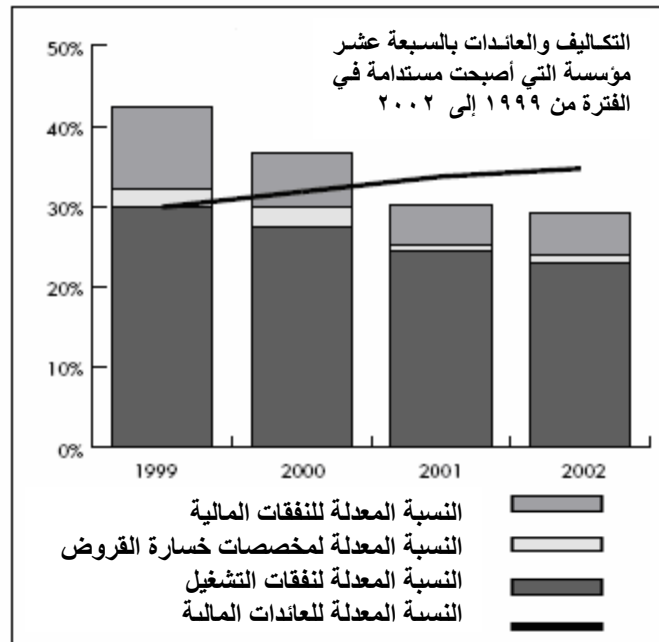
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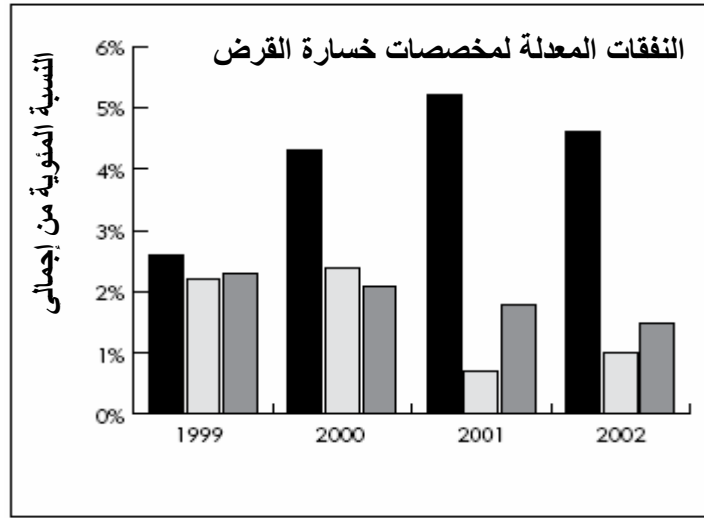
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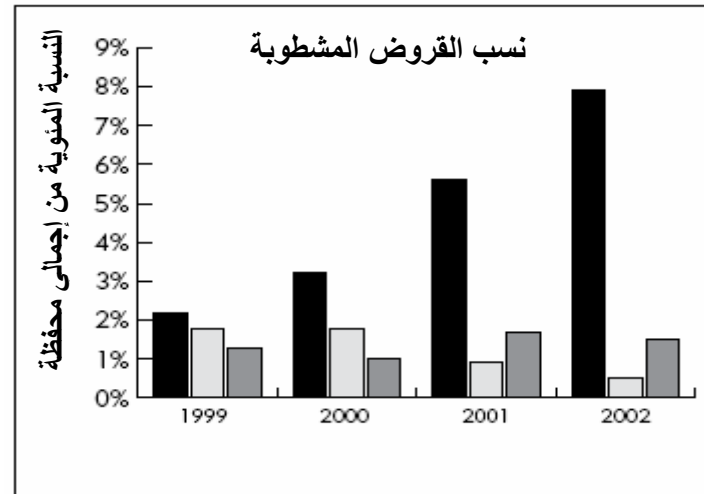


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Data of Marulanda and Otero (2005, p. 21) :

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<sup>18</sup> لقد تم مناقشة حالة المنظمات غير القانونية التي لا تسمح بتعينة المدخرات أدناه وفي الفصل الرابع.

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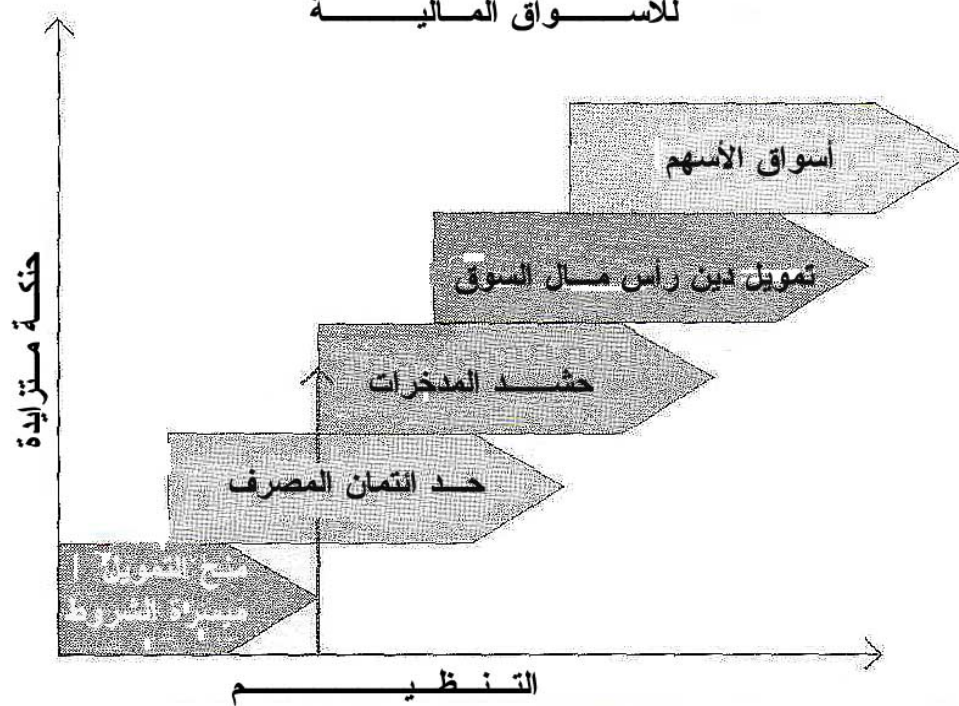
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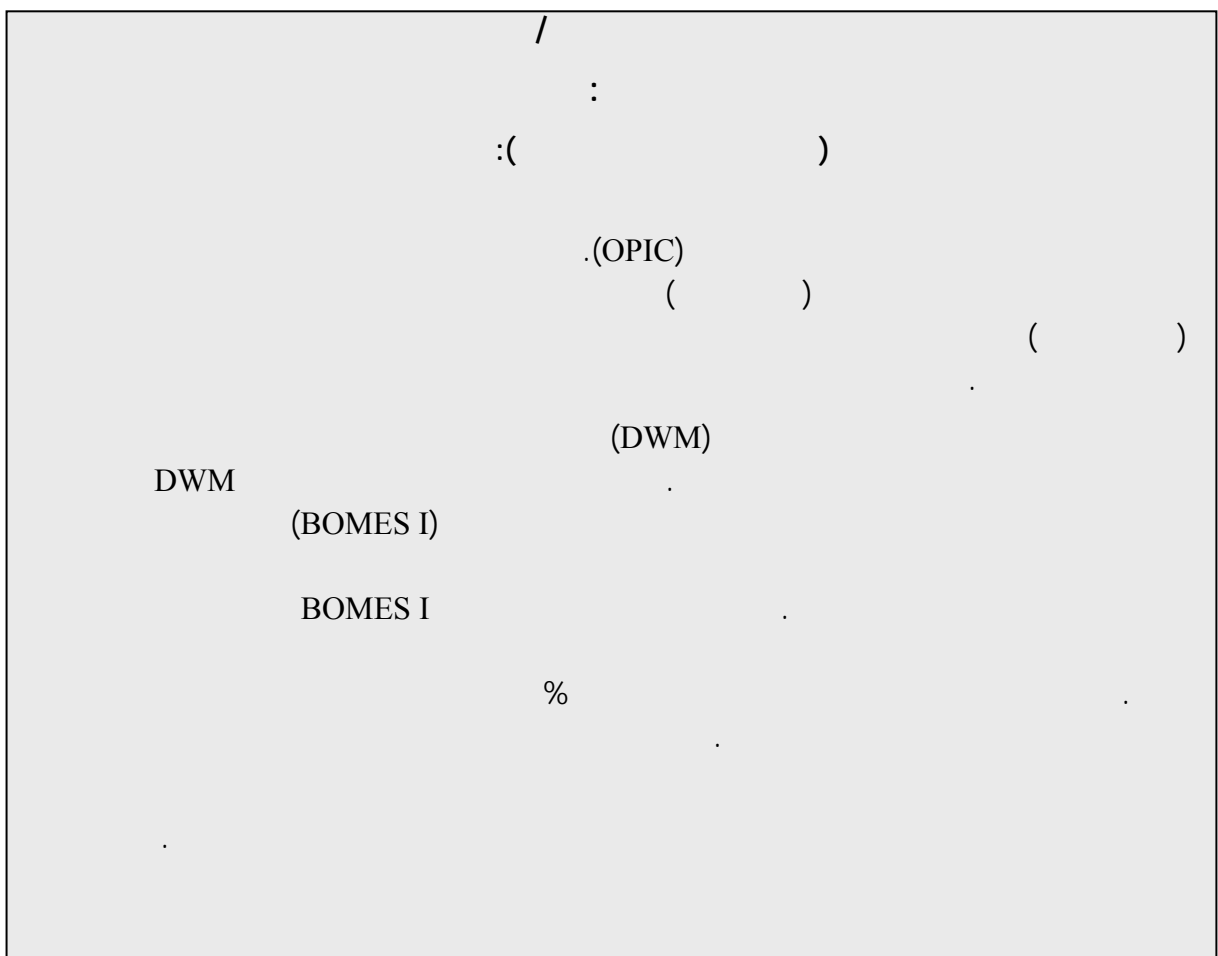
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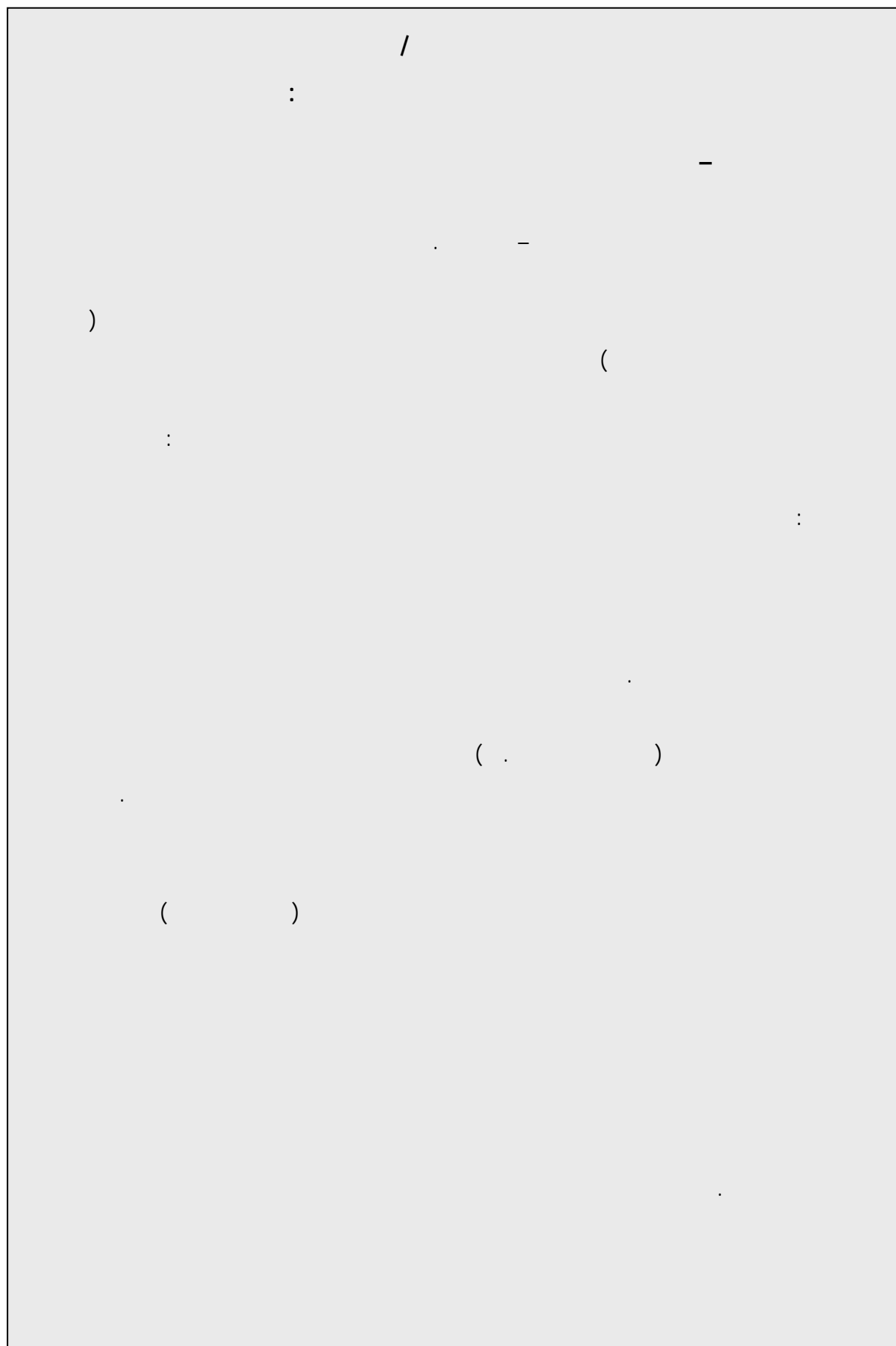


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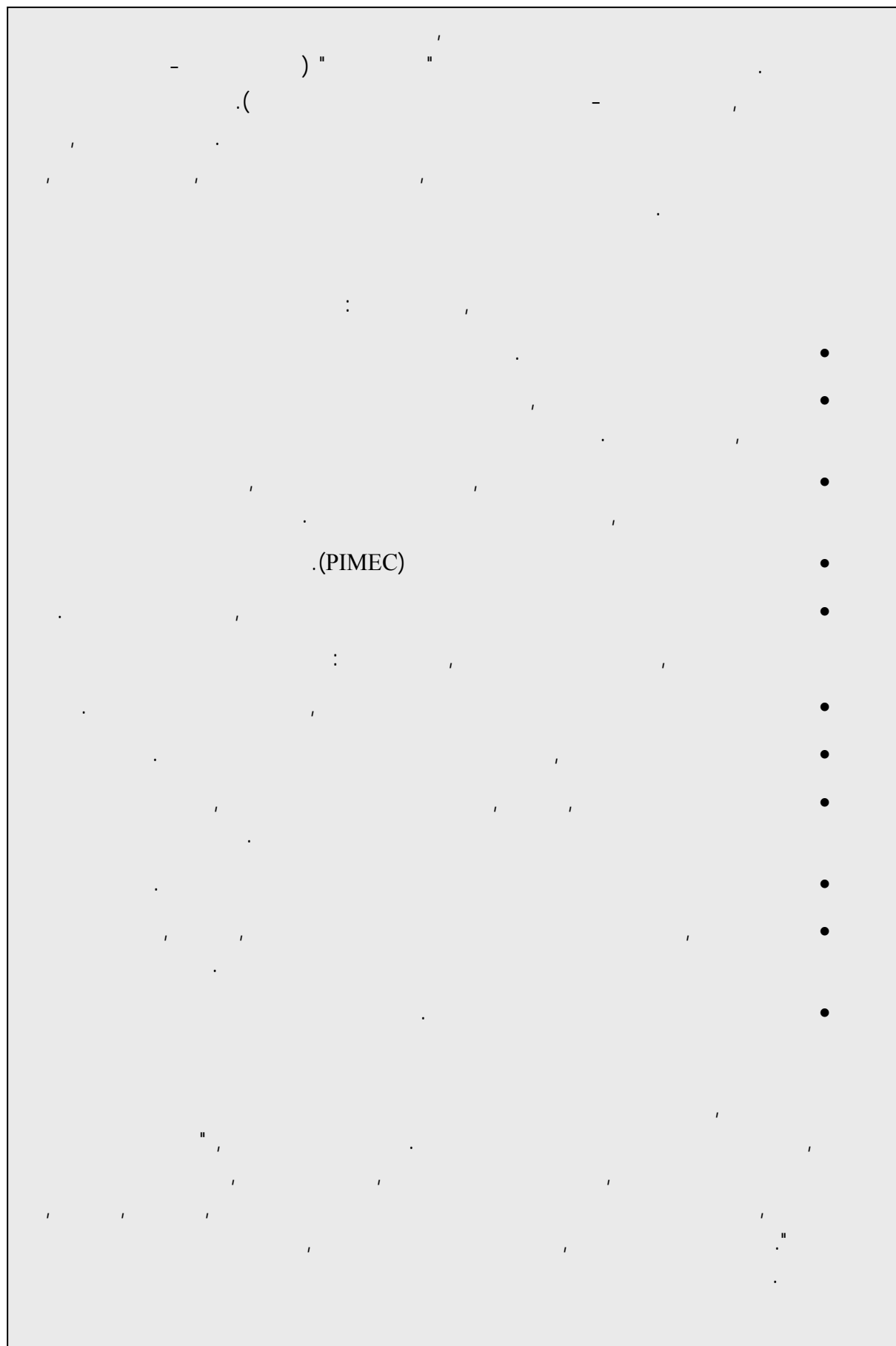
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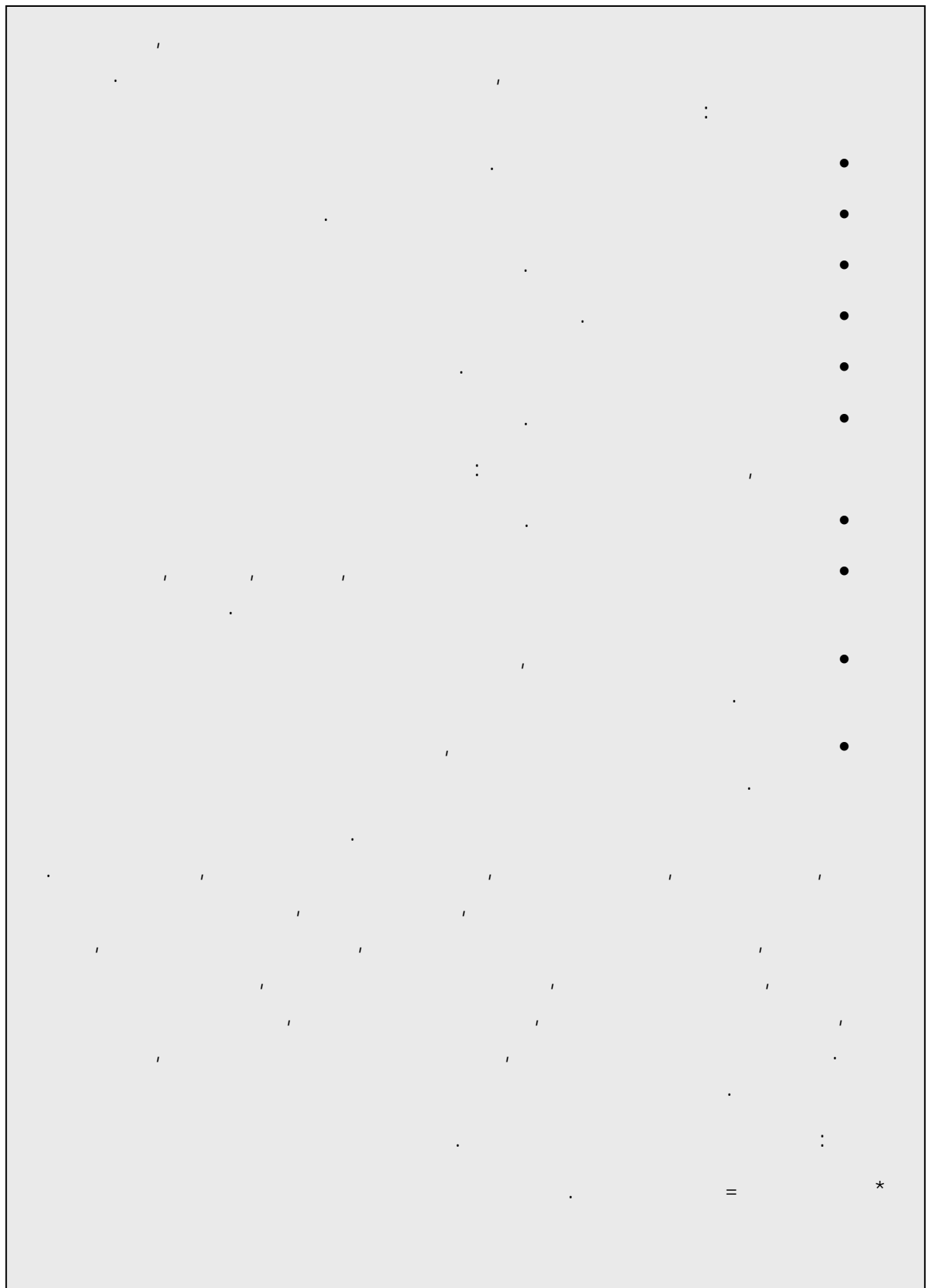
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