

بسم الله الرحمن الرحيم



2006 - 1427

بحث بعنوان

مدى كفاءة استخدام مصادر الأموال

في مؤسسات الأعمال الصغيرة والتنظيمات الاجتماعية غير الهادفة إلى تحقيق الأرباح.

وتأثيرها على خطة التنمية الاقتصادية

مقدم إلى مؤتمر

تنمية وتطوير قطاع غزة
بعد الانسحاب الإسرائيلي

2006 15 - 13

مقدم من:

2005

مؤتمر

غزة بعد الانسحاب الإسرائيلي



تنمية وتطوير قطاع غزة

Abstract:

The efficiency of using fund resources in the small business enterprises and non- profit social establishments of the economic activity in Palestine, according to the difficult circumstances that our people long live. Due to the need of small business enterprises and non- profit social establishments to facilities, financial assistance either form inside and outside Palestine. The enterprises and establishments must apply the accounting data to prepare the necessary information for evaluating the performance of its activities to the related parties.



(Introduction)

المقدمة: -

Gross,)

("et.al", 1995

Frenand)

(Vincent, 1996

(1991)

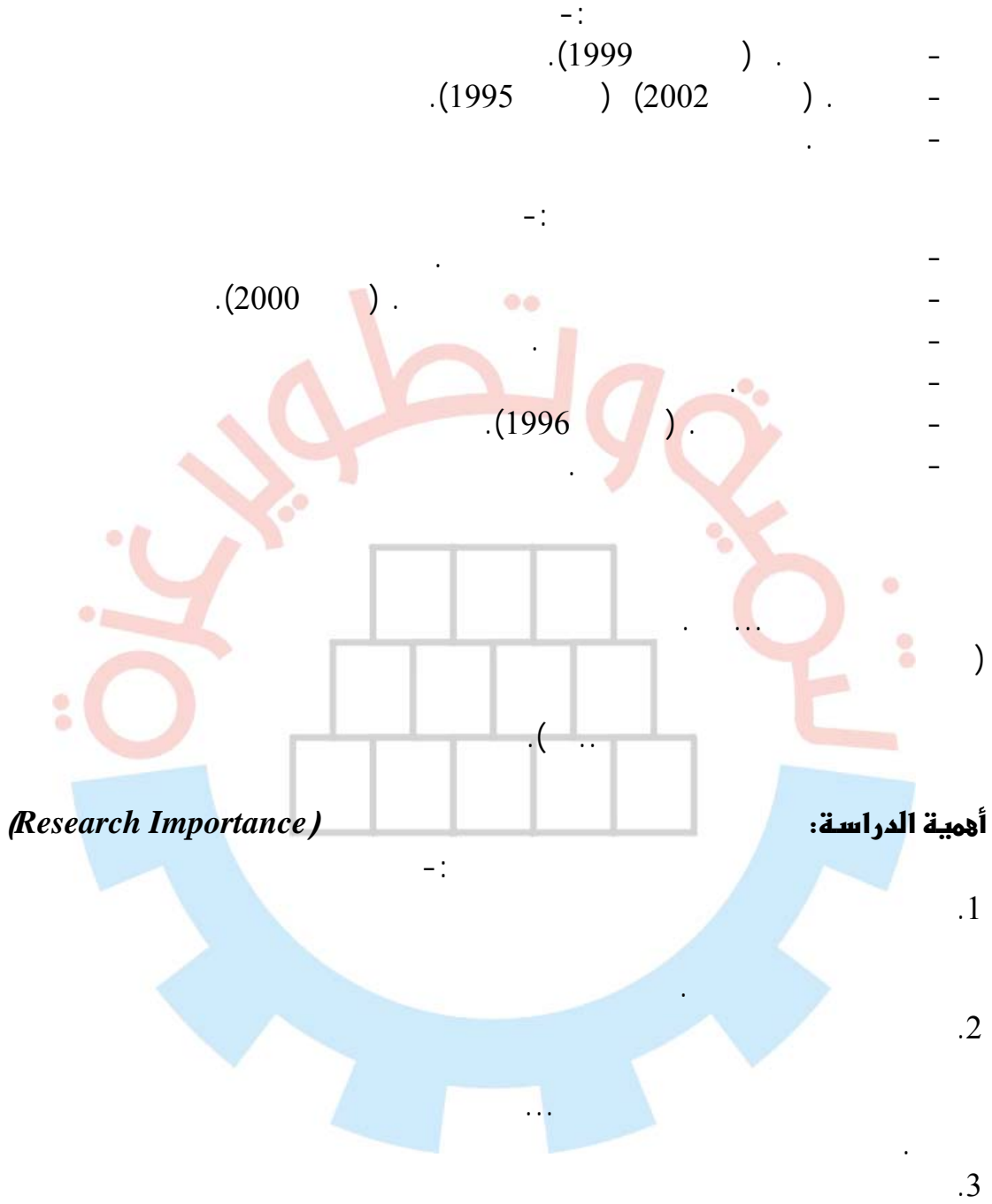
(1998) -:

(2001) .

(2002) (1990)

-:





(Research Objectives)

أهداف البحث:

-:

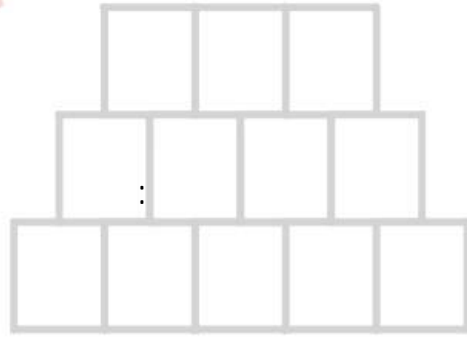
.1

.2

.3

(Research Problem)

مشكلة البحث:



-:

.1

.2

.3

(Research Hypothesis)

فرضيات البحث:

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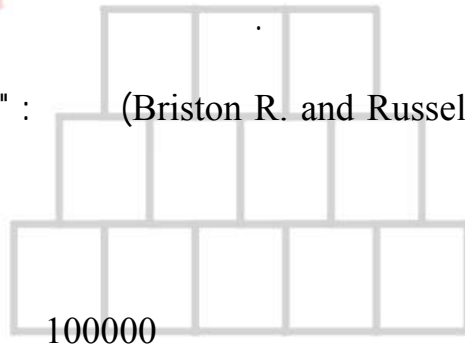
" :

(Previous Studies)

الدراسات السابقة:

" : (Chambers, 1949)

" : (Briston R. and Russel P., 1984)



(%90)

90000

" : (1991)

" : (Chilgey Peter, 1995)

مؤتمر

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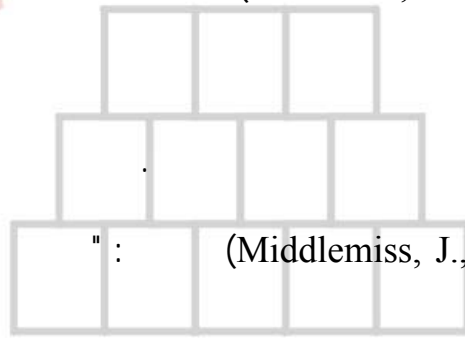


تتمية وتطوير قطاع غـ

" : (Holgate Peter, 1995) "

" : (Clark Scott, 1998) "

" : (Mastrchio, N. 1999) "



" : (Kaham, S. 1999) "

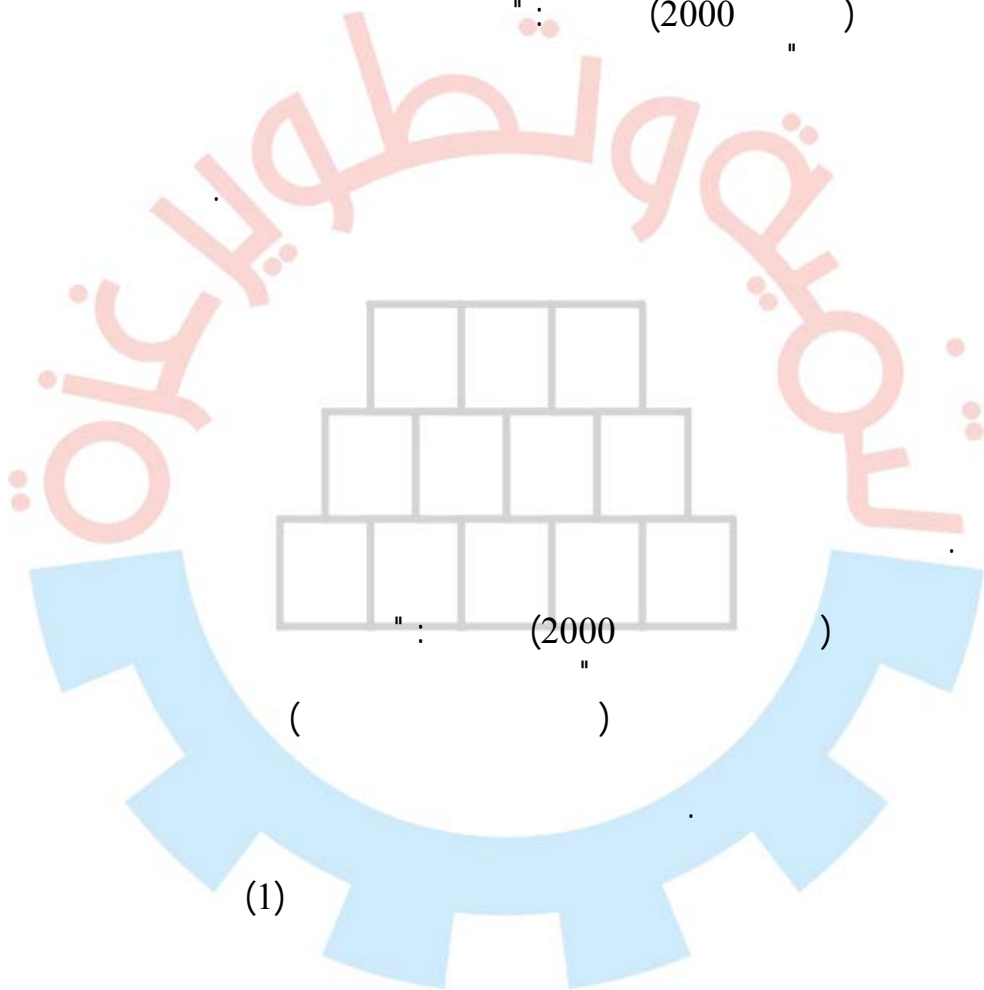
" : (2000

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" : (1999)

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(1)

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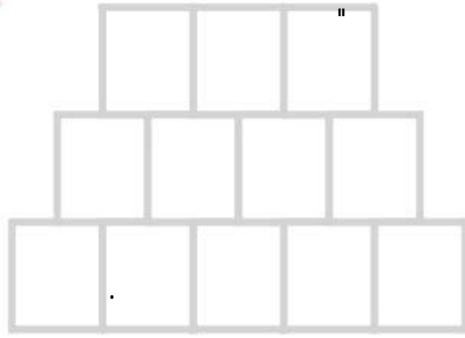
(16)

" : (Chwen Sheu and Waker, J. 1994)

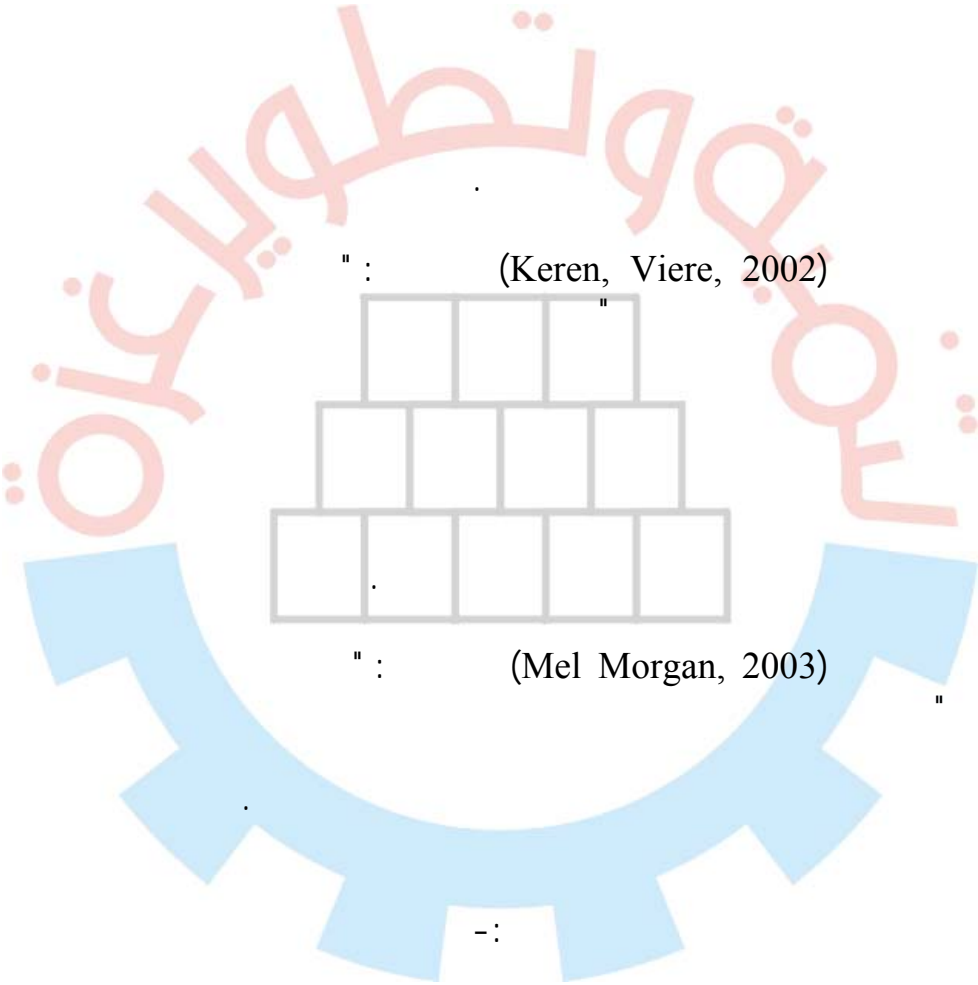


" : (Verheyen, P., 1998)

" : (Keren, Viere, 2002)



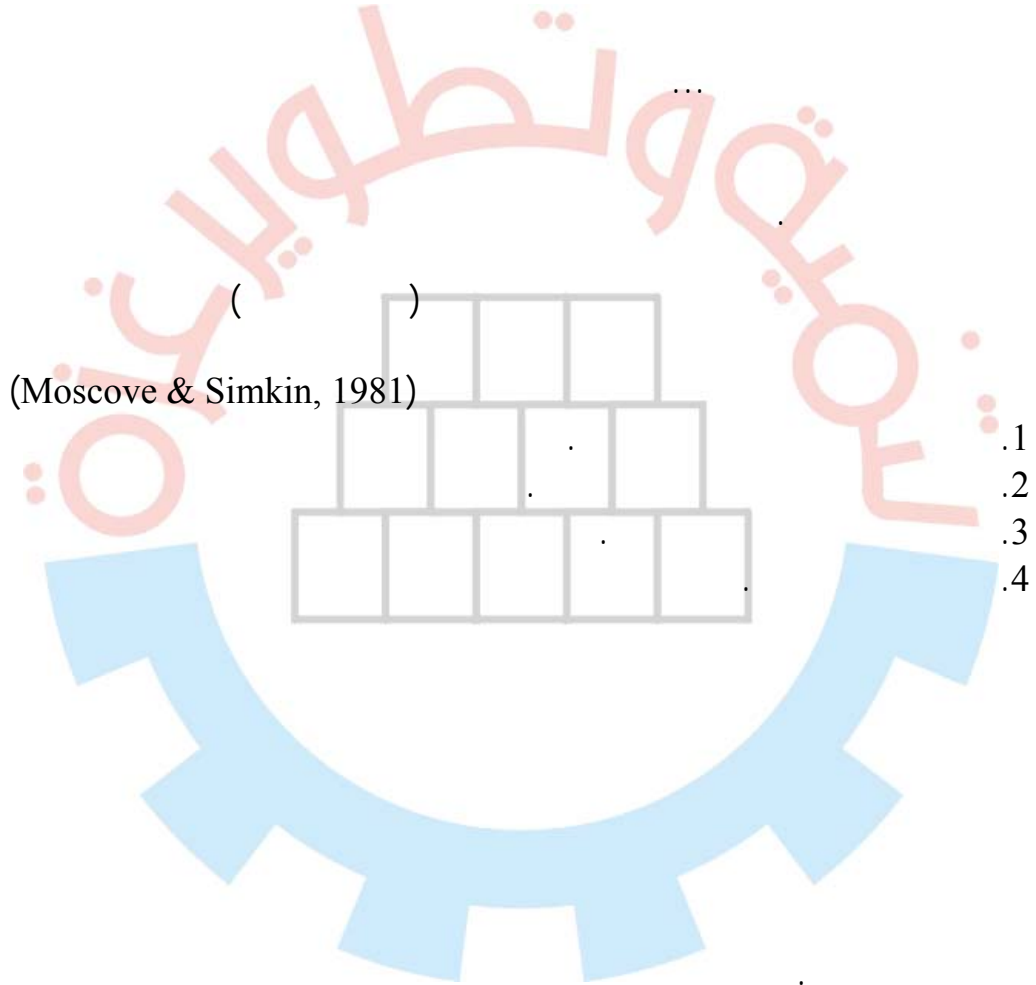
" : (Mel Morgan, 2003)



-:

(Spss)

أولاً: الدراسة النظرية وتشتمل على ما يلي:-



) .

(1990

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(Summers, 1989

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.4

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.1

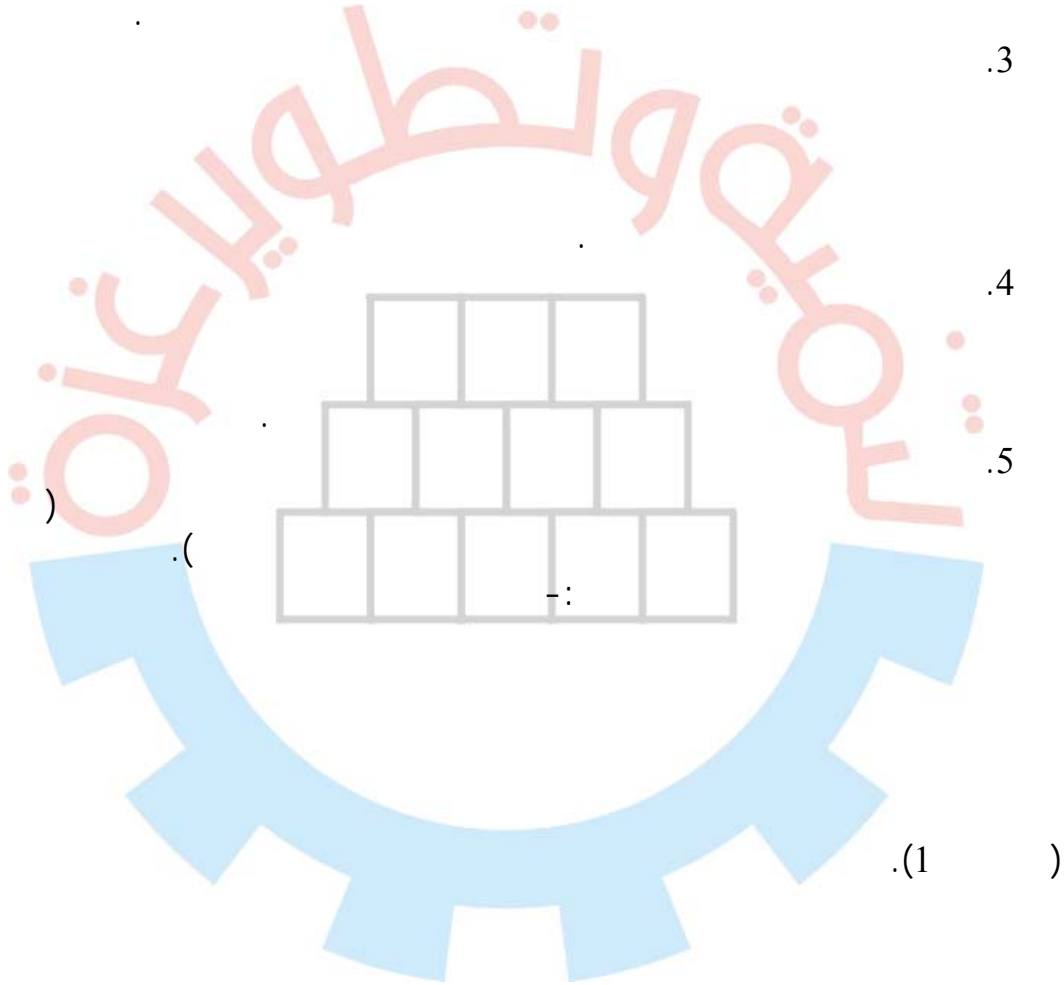
"Fund Accounting" "

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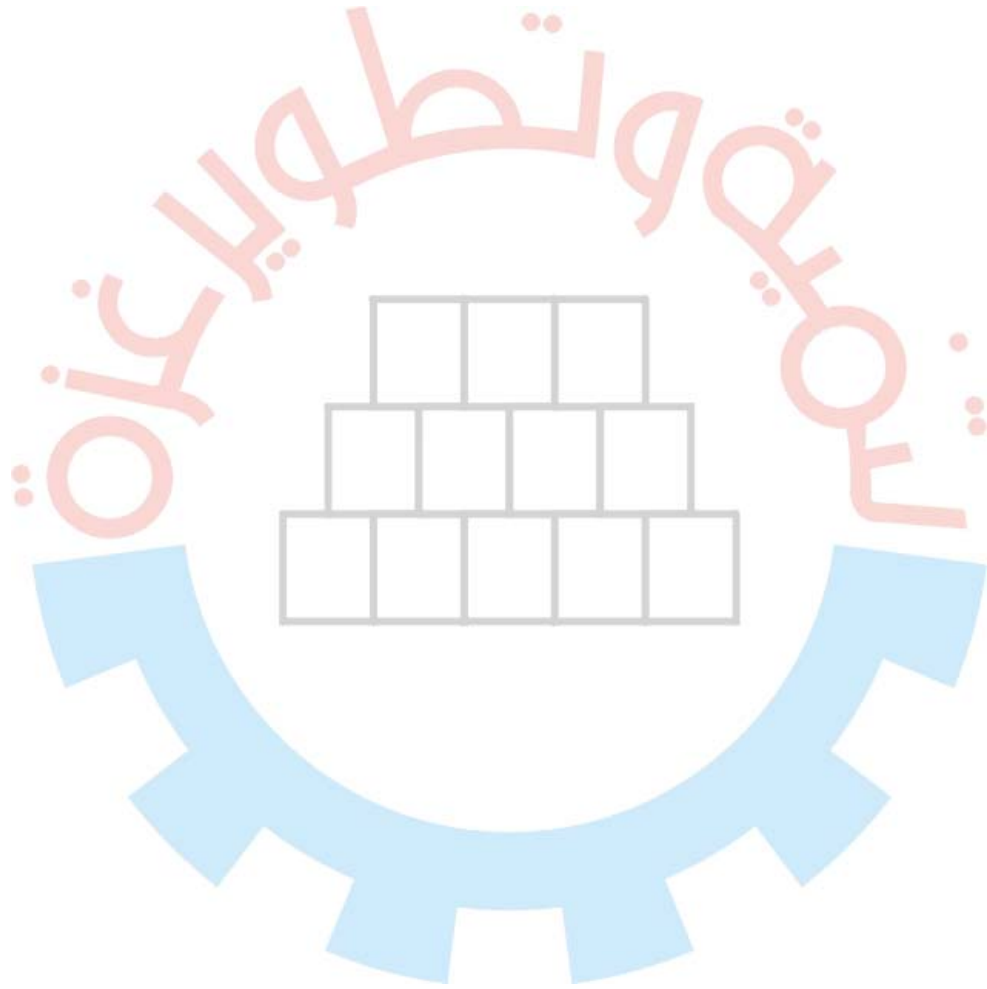


مؤتمر

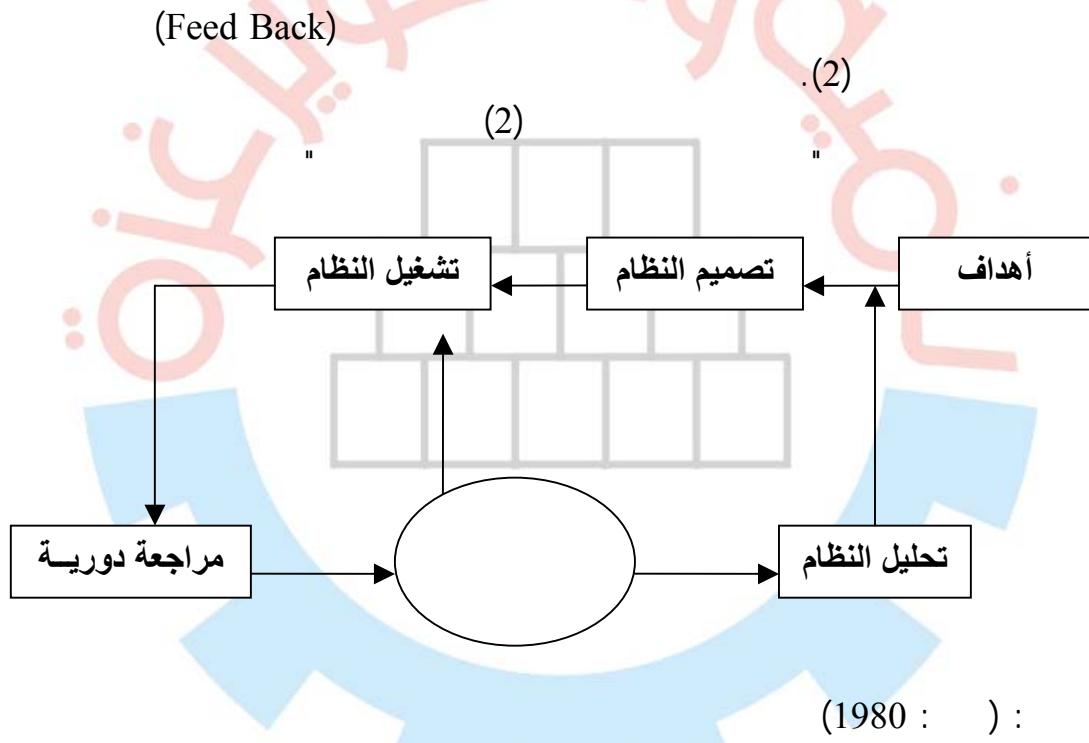
غزة بعد الانسحاب الإسرائيلي



تتمية وتطوير قطاع غزة



(1985) .



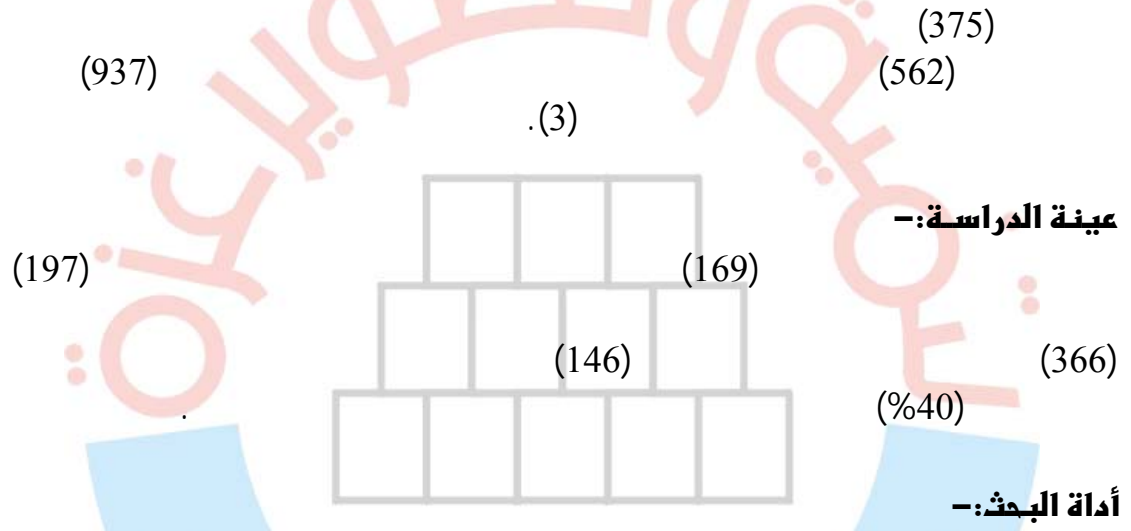
(1980 :) :



ثانياً: الدراسة الميدانية :-
منهج الدراسة :-

(Questionnaire) (Spss).

مجتمع وعينة الدراسة :-



85	.1	2003
114	.2	
55	.3	
15	.4	
9	.5	
18	.6	
79	.7	
375		

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21		.1	..
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26		.3	
58		.4	
241		.5	
41		.6	
10		.7	
06		.8	
05		.9	
09		.10	
67		.11	
35		.12	
42		.13	
562			

أداة الدراسة:

المجال الأول:

(1).

(19-1)

19

المجال الثاني:

11

(20-30).



المجال الثالث :

9

(39-30).

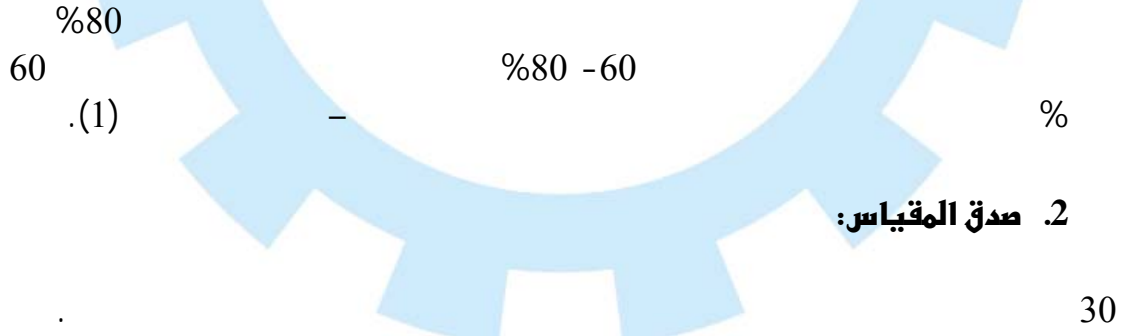
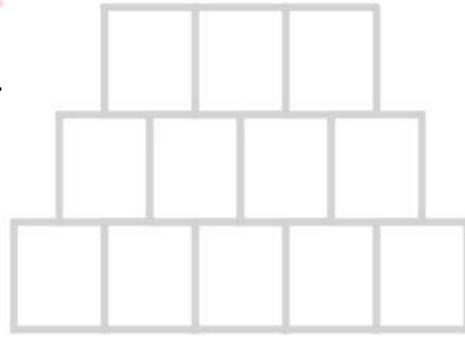
39

1	2	3	4	5	

صدق وثبات الاستبيان :

صدق الاستبيان :

1. صدق المحكمين :



2. صدق المقياس :

(1)

(0.05،0.01)



(1)

**0.000	0.337		1
**0.002	0.250		2
**0.000	0.301		3
**0.000	0.536		4
**0.003	0.247		5
**0.000	0.703		6
**0.000	0.295		7
**0.000	0.447		8
**0.000	0.532		9
**0.000	0.593		10
*0.016	0.198		11
**0.000	0.314		12
*0.020	0.193		13
**0.000	0.471		14
**0.000	0.311		15
**0.000	0.345		16
**0.000	0.600		17
**0.000	0.608		18
**0.000	0.301		19

0.05

*

0.01

**



(2)

(0.05:0.01)

(2)

** 0.000	0.302		20
** 0.000	0.315		21
** 0.000	0.375		22
** 0.000	0.406		23
** 0.000	0.471		24
** 0.000	0.408		25
** 0.000	0.328		26
** 0.000	0.540		27
** 0.000	0.411		28
** 0.000	0.330		29
* 0.015	0.201		30

0.05

*

0.01

**



(3)

(0.05:0.01)

(3)

**0.004	0.170		31
**0.000	0.358		32
**0.000	0.331		33
**0.000	0.593		34
**0.000	0.384		35
**0.000	0.310		36
**0.000	0.455		37
**0.000	0.389		38
**0.000	0.416		39

0.01

**



3. الصدق البنائي :

(4)
(0.01)

(4)

**0.000	0.445		
**0.000	0.539		
**0.000	0.511		

0.01 **

ثبات الاستبانة Reliability:

• طريقة التجزئة النصفية Split-Half Coefficient:

(5) : (Spearman-Brown Coefficient)

$$\frac{r^2}{r+1} =$$


(5)

0.000 **	0.5558	0.3848	1-19	
0.000 **	0.8533	0.7441	020-3	
0.000 **	0.616	0.445	39-03	

0.01

**

• طريقة ألفا كرونباخ Cronbach's Alpha:

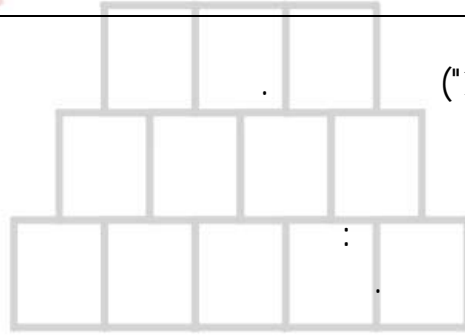
(6)



(6)

0.6357	1-19		
0.8114	20-31		
0.5980	31-40		

SPSS



("1"

)

المعالجات الإحصائية:

-1

-2

-3

-4

-5

(1- Sample K-S)
.Sign Test

اختبار التوزيع الطبيعي (اختبار كولمجروف - سمرنوف) (One Sample K-S)

(7)

(sig. ≤ 0.05) 0.05

مؤتمر

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(7)

	Z		
0.015	1.566		
0.000	2.115		
0.005	1.729		
0.017	1.542		

تحليل الفرضيات الدراسية

0.05

() "3 "

0.05

() "3 "

.0.05

(Sign Test)

(Non-Parametric Test)



:

(Sign Test)

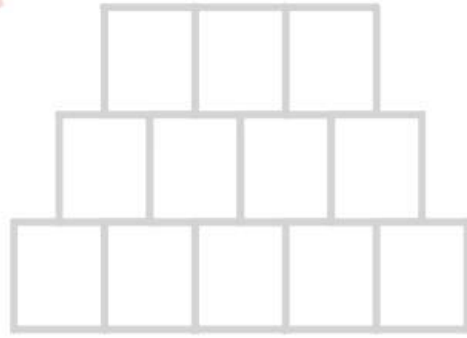
(8)

(3, 4, 5, 6, 7, 8, 9, 10,
0.05

(8)

11, 19)

"3"



(1, 2, 12, 13, 14, 15, 16, 17, 18)
"3"

(8)

0.05

مؤتمر

— زة بعد الانسحاب الإسرائيلي



— تنمية وتطوير قطاع غ

(8)
0.05 0.00 3.53

(8)

	(5)	%	%	%	%	%		
0.000	2.86	6.8	26.7	46.6	13.7	6.2		1
0.000	2.45	12.3	33.6	52.1	1.4	0.7		2
0.000	4.30	0.0	6.8	8.9	31.5	52.7		3
0.000	4.10	6.2	13.0	0.0	26.7	54.1		4
0.000	4.43	1.4	6.2	6.8	19.2	66.4		5
0.000	4.40	0.0	0.0	19.9	19.9	60.3		6
0.000	4.19	0.0	0.0	13.7	53.4	32.9		7
0.000	4.21	0.0	6.8	12.3	33.6	47.3		8
0.000	4.00	0.0	6.8	19.9	39.7	33.6		9
0.000	4.13	0.0	6.8	20.5	25.3	47.3		10

مؤتمر

جزة بعد الانسحاب الإسرائيلي



تتمية وتطوير قطاع غـ

	(5)	%	%	%	%	%	
0.000	4.47	0.0	0.0	6.2	40.4	53.4	11
0.000	2.92	0.0	20.5	66.4	13.0	0.0	12
0.000	2.53	6.2	34.2	59.6	0.0	0.0	13
0.000	2.74	0.0	30.9	59.6	2.7	6.8	14
0.000	2.47	6.8	46.6	39.7	6.8	0.0	15
0.000	2.53	13.7	19.9	66.4	0.0	0.0	16
0.000	2.62	2.1	40.4	51.4	6.2	0.0	17
0.000	2.88	13.0	6.8	65.8	7.5	6.8	18
0.000	4.51	0.0	0.7	7.5	31.5	60.3	19
0.000	3.530						

" :

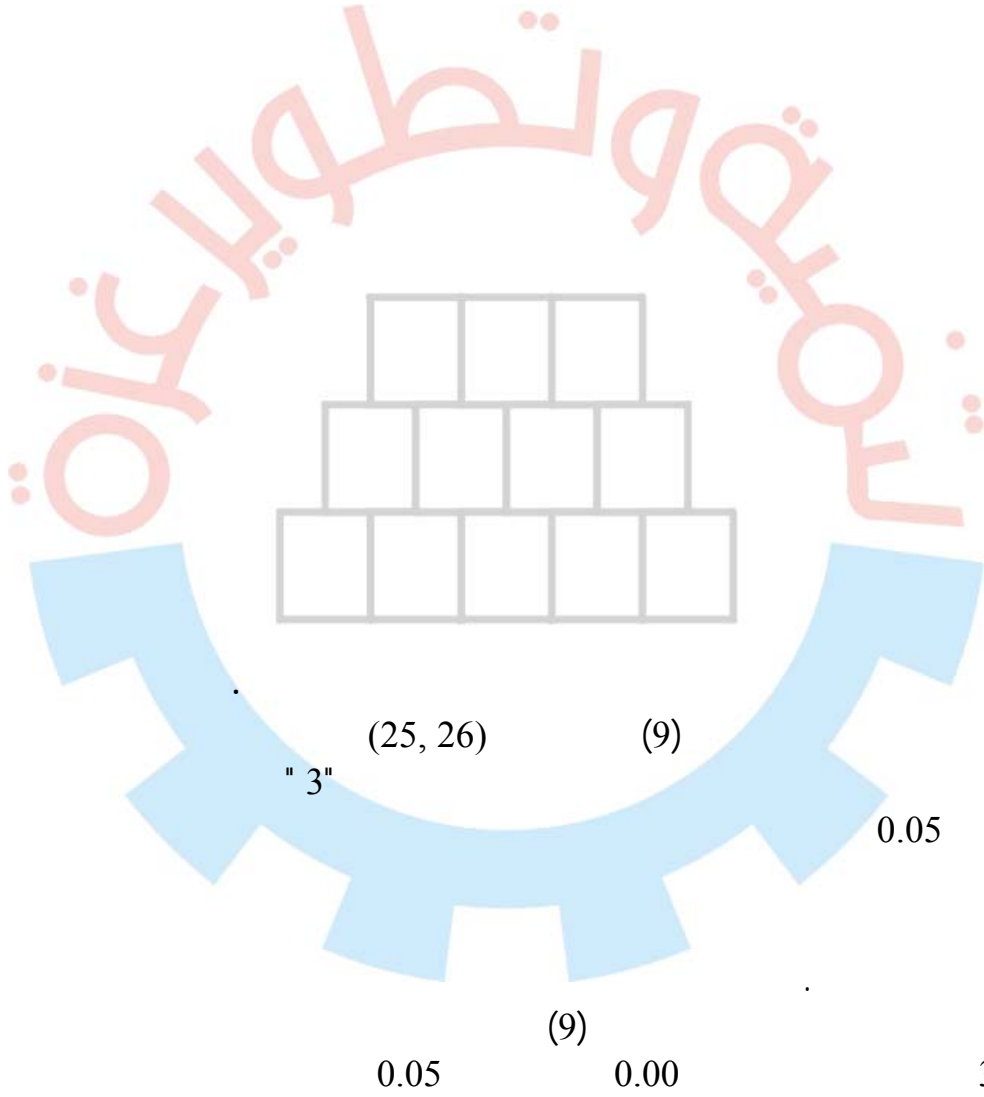


"
(Sign Test)

(9)
(20, 21, 22, 23, 24, 27,
0.05

(9) 28, 29, 30)

"3"



(9)



	(5)	%	%	%	%	%	
0.000	4.13	0.0	6.8	13.7	39.0	40.4	20
0.000	4.19	0.0	6.8	13.7	32.9	46.6	21
0.000	4.31	0.0	8.2	6.2	32.2	53.4	22
0.000	4.15	0.0	6.2	19.9	26.7	47.3	23
0.000	213.	0.0	9.7	65.8	24.5	0.0	24
0.000	822.	0.0	19.7	73.3	7.0	0.0	25
0.000	2.71	6.8	27.4	53.4	12.3	0.0	26
0.000	4.25	0.0	6.8	13.7	26.7	52.7	27
0.000	4.53	0.0	0.0	6.8	33.6	59.6	28
0.000	4.40	0.0	0.0	13.7	32.9	53.4	29
0.000	4.26	0.0	0.0	13.7	46.6	39.7	30
0.000	3.908						

":

"



(Sign Test)

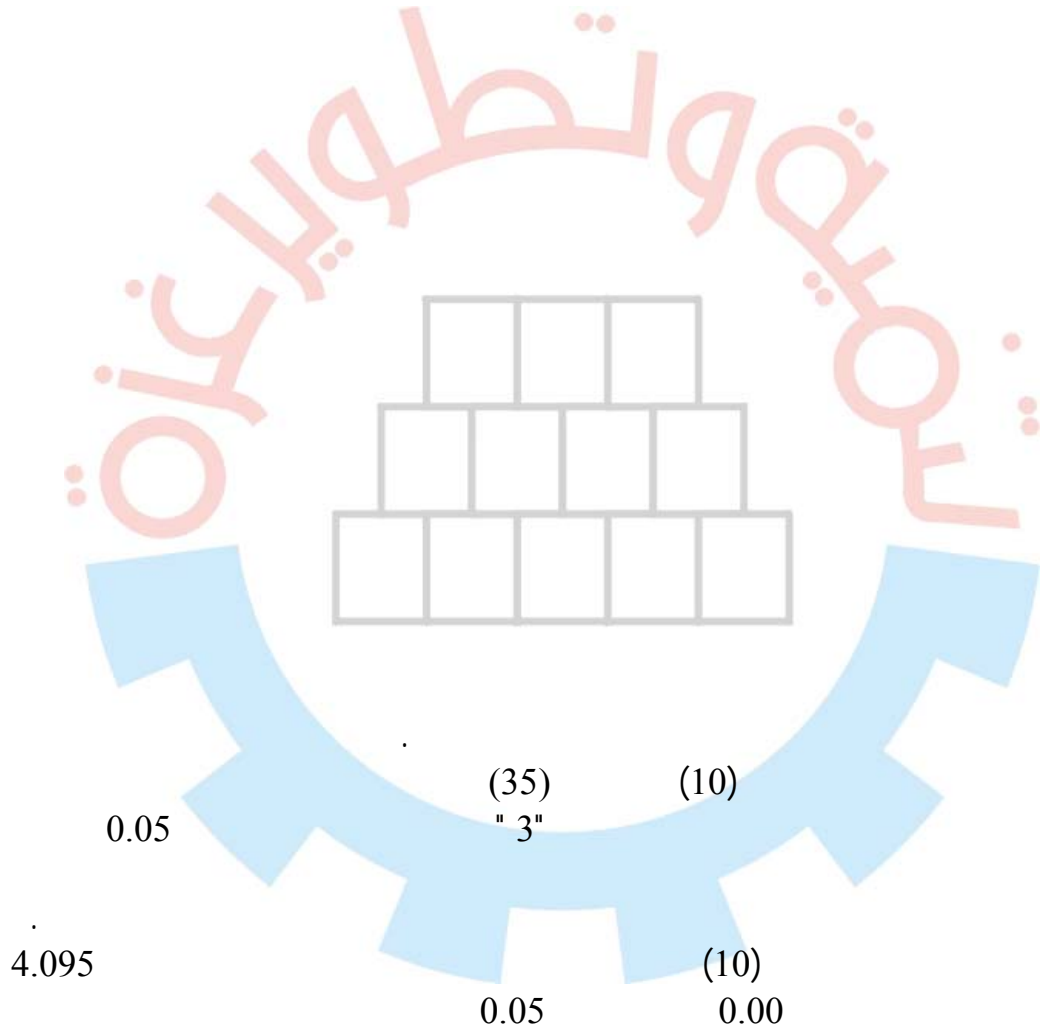
(10)

(31, 32, 33, 34, 36, 37,
0.05

(10)

38, 39)

"3"



مؤتمر

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تتمية وتطوير قطاع غـ

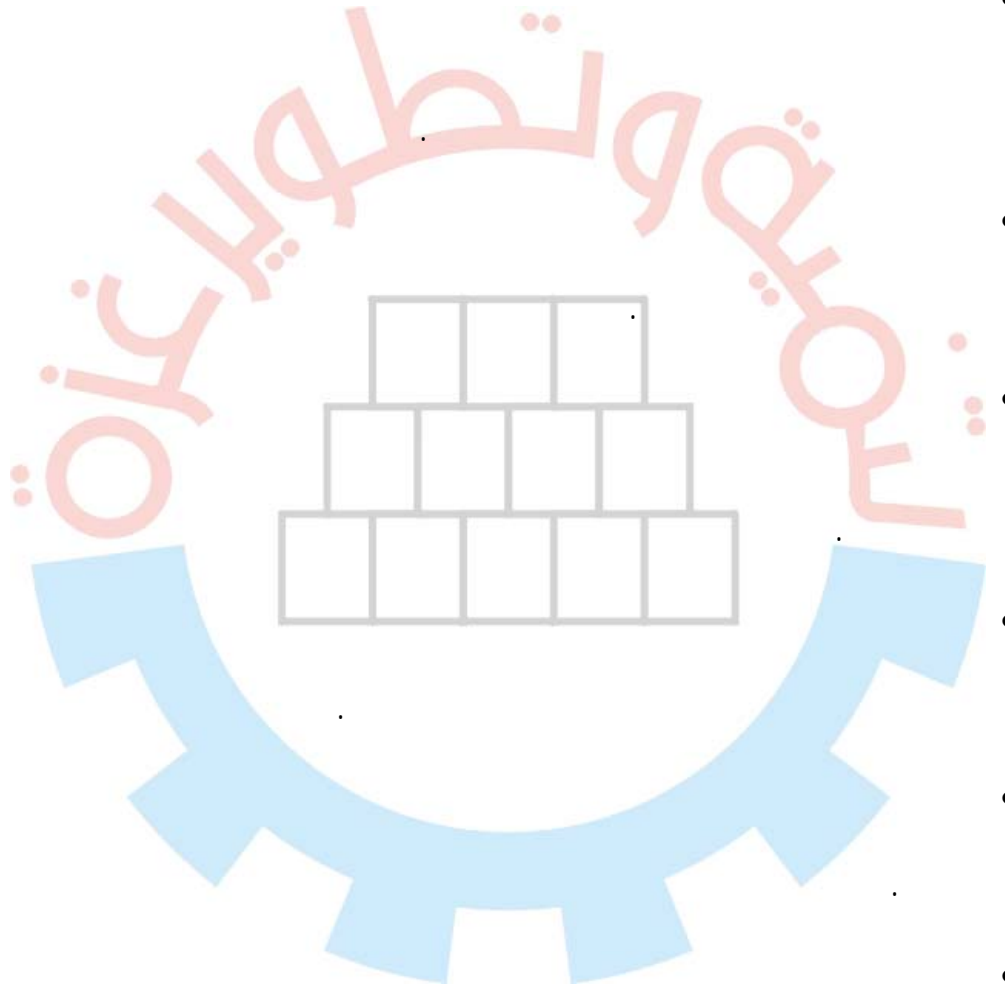
(10)

	(5)	%	%	%	%	%		
0.000	4.20	0.0	0.0	19.9	40.4	39.7		31
0.000	4.40	0.0	6.8	13.0	13.0	67.1		32
0.000	4.47	0.0	0.0	6.8	39.7	53.4		33
0.000	3.10	6.8	13.7	47.9	25.3	6.2		34
0.000	2.82	13.7	27.4	34.2	12.3	12.3		35
0.000	4.40	0.0	0.0	0.0	60.3	39.7		36
0.000	4.66	0.0	0.0	0.0	33.6	66.4		37
0.000	4.40	0.0	0.0	6.8	46.6	46.6		38
0.000	4.40	0.0	6.2	13.7	13.7	66.4		39
0.000	4.095							



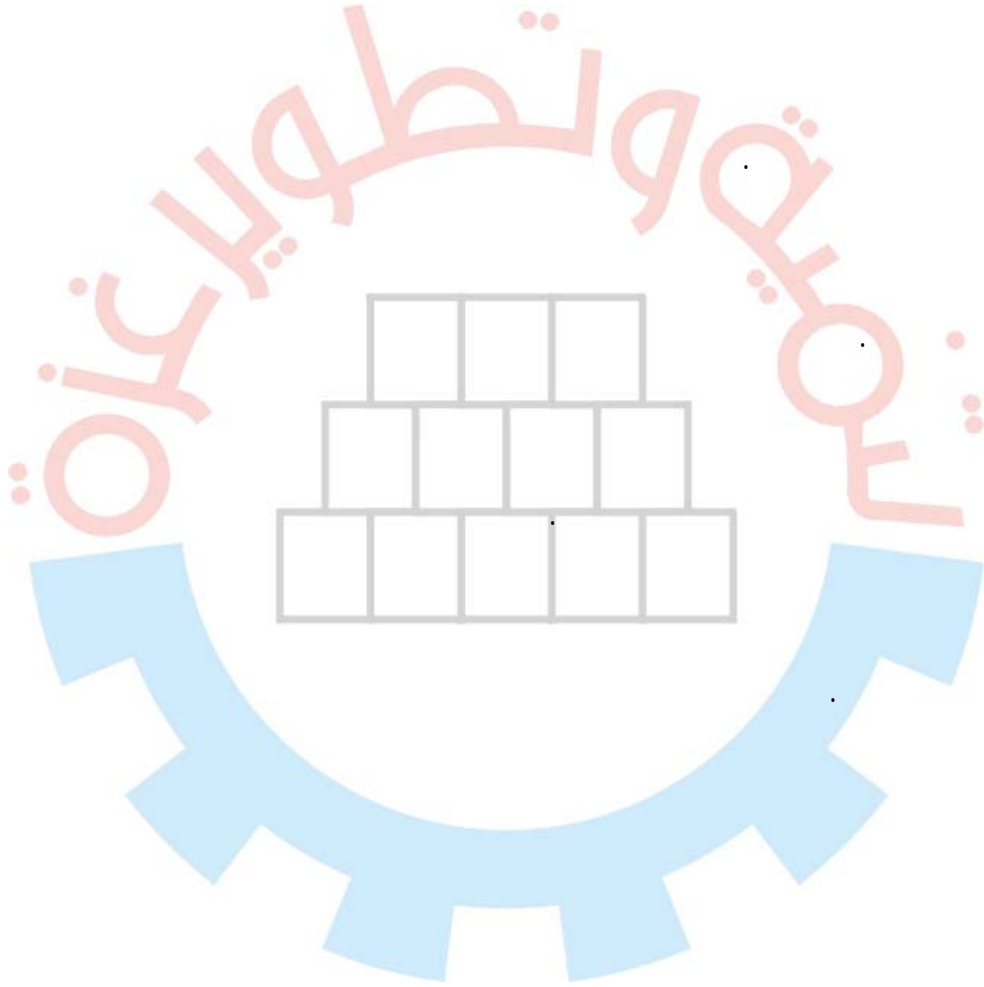
(Results & Recommendations)
(Results)

النتائج والتوصيات:-
النتائج:-



(Recommendations)

التوصيات:-



المراجع العلمية:-

(أ) المراجع العربية:-

01	" (2002)	-	.269
02	" (2000)	2000	(113) " .35 - 30
03	" (1990)	"	.19-16 .
04	" (1998)	"	.205-199 -
05	" (2000)	"	(113) " .29-27 . 2000
06	" (1999)	"	.45-41 . 1999 (109)
07	" (2001)	"	.62-61 .
08	" (1991)	"	.80-46 .
09	" (1996)	"	.80-46 .
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13	" (1999)	"	.38 . 1999
14	" (1995)	"	.1995

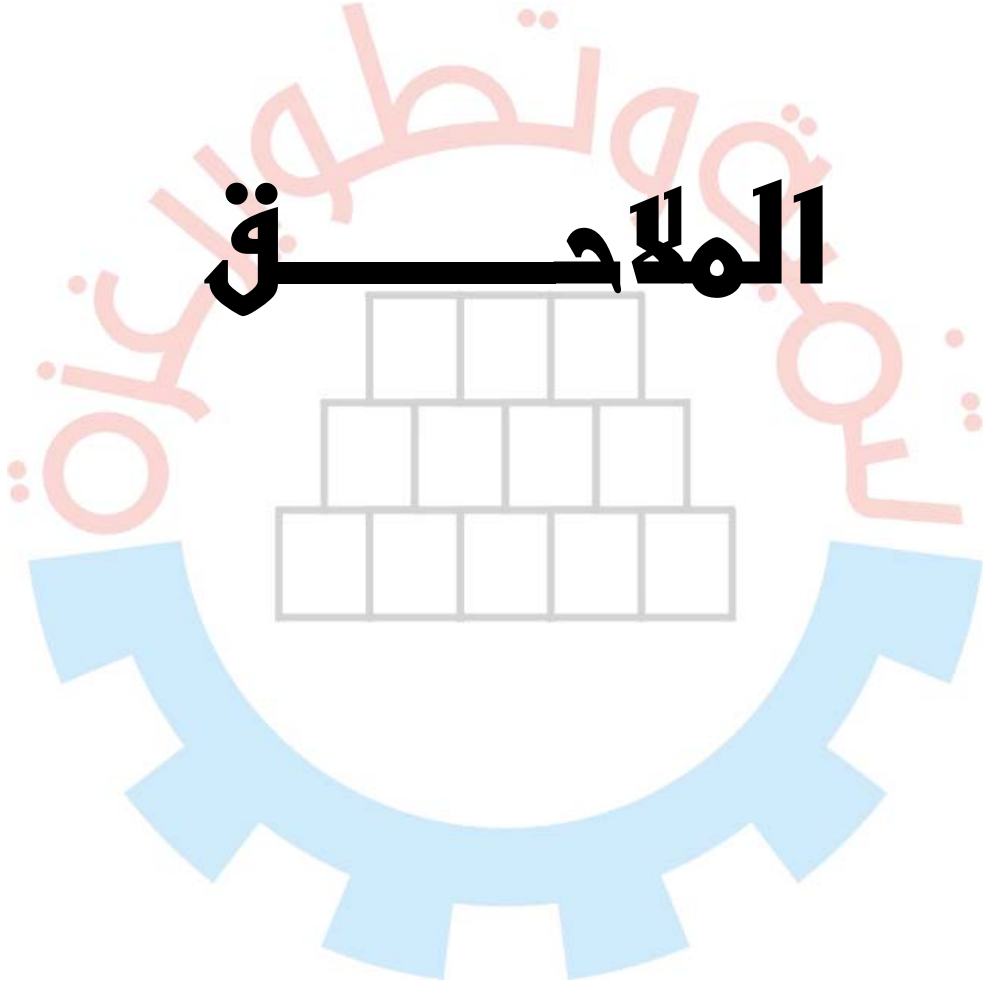
(ب) المراجع الأجنبية:



01	Briston, R. and Russell, P. (1984), "Accounting Information and the Evaluation of Performance in the Public Sector", Un published paper, Hull.
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05	Clark, Scott (1998), "Don't Allow your successful Business to run out of Money", Houston Business Journal, VoL. 25, No. 3, P.2.
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12	Middlemiss, J. (1999), "Accounting Firms in Canada", Accountancy, Vol.132, No.4, (May 1999), P.6.
13	Mel Morgan (2003), "The First steps to Creating an Acceptable Budget for a Grant", New Mexico State University, Department of Educational Management and Development.
14	Moscove and Simkin (1981), "Accounting Information system: New York: 1981.
15	Summers (1989), "Accounting Information System", Houghton, 1989.
16	United Nations Conference for Trade and Development", (2000), "Accounting for small Business Enterprises", (July 2000).
17	Verheyen, P.(1998), "The Missing Link in budget Models of non-profit Institutions: Two practical Dutch Examples", Management Science, (4416). P.787.



الملاحق



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

/ /
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السلام عليكم ورحمة الله وبركاته



البحرآن

الدكتور/ سالم عبدالله حلس
أستاذ المحاسبة المُشارك
كلية التجارة - قسم المحاسبة
الجامعة الإسلامية في غزة
فلسطين

الدكتور/ يوسف محمود جربوع
أستاذ مراجعة الحسابات المُشارك
كلية التجارة - قسم المحاسبة
الجامعة الإسلامية في غزة
فلسطين



استبانة

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