

بحث بعنوان

إدراك قيادات الجمعيات المقرضة للمشروعات الصغيرة لمفهوم المحاسبية مع تصور مقترح لطريقة تنظيم المجتمع لمواجهة مشكلات المتعثرين في سداد قروض المشروعات الصغيرة

إعداد : أ. م. د/ ليلى عبد الوارث عبد الوهاب

The Perception of Accountability in Leaders of Associations Lenders of Small Enterprises and a Suggested Perspective based on Community Organization Method to Face Troubled Borrowers' Problems of Repayment of Small Enterprises loans

I- Problem of the Study:

Believing in youth and their role in development is a necessity. This includes believing in the ability of small enterprises to bring successful solutions to the unemployment problem among youth. Hence, youth should be more aware of small enterprises and encouraged to establish them. The role is played by the nation through actual contributions and roles played by the civil society organizations (CSOs) to develop the role of civil associations in helping different categories of population. Beside provision of credit and legal facilitation, they have opened the way towards independent work and establishing private enterprises through people's own loans. This has led some people to succeed in their enterprises and assume credit commitments. Others have faced troubles in repayment of loans, which imposed on them the necessity to help lenders overcome problems they face.

Such awareness can be enhanced within the perception of civil association's leaders as to the concept of accountability as an introduction into the community organization method to face problems faced by those who face troubles in repayment of small projects loans. These NGOs face a lot of problems such as lack of accountability of leaderships and officials, which reflects on the achievement of their goals. Accordingly, the current study attempted to identify the nature of perception of accountability among the donors of small projects, in order to face youth problems concerning repayment of loans.

II- Terminology of the Study:

The study deals with the following concepts:

- a. Perception
- b. Leaders
- c. Civil associations
- d. Loan
- e. Small projects
- f. Accountability

III- Methodology of the Study:

- a. **Type of the Study:** According to its goals, it is a descriptive study.
- b. **Method:** The study uses both quantitative and qualitative methods together, using the method of comprehensive social survey to be applied to board members of the studied civil associations.

- c. **Location:** The study investigated four associations with problems of youth who find difficulty in repayment of loans. These associations are:
 - 1- The Egyptian Association for Sustainable Development,
 - 2- Community Development Association in Tersa, Fayoum,
 - 3- The Arabic Association for Human Development, and
 - 4- The Association of Future Pioneers.
- d. **Sampling:** the human sample included (37 units) of board members of the studied associations.
- e. **Duration:** five months starting from January 1st, 2018 till the end of May 2018.

V- **Results of the Study:**

- a. The study confirmed the necessity of benefiting from the theoretical data of community organization method in facing difficulties faced by youth in repayment of small projects loans. It is necessary also for donor association leaders to pay attention to accountability in order to develop their services.
- b. The study showed the necessity for paying more attention to the promotion of the quality of the provided services as an indicator for applying accountability in the civil association as a donor of small projects.
- c. The study showed the necessity for paying more attention towards raising awareness of accountability concept as to the development of the donor civil association's services so that they can face problems of youth facing troubles in repayment of loans.
- d. The study recommended that the leaders of donor civil associations should apply accountability, as a *Community Organization* approach, so that they can develop their services provided to youth; and to help youth in repaying loans, and this will affirm the association's reliability from the perspectives of beneficiaries from public and youth.
- e. The study recommended that more studies should be conducted about the reality and culture of accountability in the donor civil association concerning small projects.