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الاختصارات

ABS	Agricultural Bank of Sudan
ACCION	Americans for Community Co-operation in Other Nations
ACORD	Agency for Cooperation in Research and Development
ADRA	Adventist Development and Relief Agency
BOS	Central Bank of Sudan
BUD	BRI-Unit Desa
CBO	Community Based Organization
CGC	Credit Guarantee Company
CGS	Credit Guarantee Scheme
CDC	Community Development Committee (NGO)
CSO	Civil Society Organization
DICGC	Deposit Insurance and Credit Guarantee Corporation
DUGAP	Dutch Universities Gedarif Assistance Program
FAR	Fellows of African Relief (INGO)
GEF	Global Environment Facility
GEP	Graduates Employment Project
GOI	Government of Indonesia
GOS	Government of Sudan
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit GmbH (German society for technical cooperation)
GWDA	Gedarif Women Development Association
ICDB	Islamic Cooperative Development Bank
IDBI	Industrial Development Bank of India
IDP	Internally-Displaced Person
IFC	International Finance Corporation
ILO	International Labor Organization
INGO	International NGO
IPTW	Incentive to Pay on Time
IRC	International Rescue Committee (INGO)
L-NGO	Local NGO
MA'AN	Means "together", a network of nine CSOs, mostly women, Gedarif
M&E	Monitoring and Evaluation
Mfin	Microfinance
MFI	Microfinance Institution
MFP	Microfinance Portfolio
MON	Microfinance Organizations Network
MOSCA	Ministry of Social and Cultural Affairs
NBD	National Bank for Development
NFSI	National Fund for Social Insurance
NGO	Non-Governmental Organization
NIDB Group	Nilein Industrial Development Bank Group
NKRDP	North Kordofan Rural Development Project
NPF	National Pensioners' Fund
OXFAM	Oxford Committee for Famine Relief
PASED	Port-Sudan Association for Small Enterprises Development
PAR	Portfolio at Risk
PC	Popular Committee
PTPG	Personal Third Party Guarantee
RF	Revolving Funds

Pajaj	A three-wheel motorcycle used in local transport
Sandug	A revolving fund managed by a village committee
SEWA	Self Employed Women Association
SDG	Sudanese Pound (present legal tender, One US \$ = SDG 2)
SDA	Sudanese Development Association
SDF	Social Development Foundation
SFD	Social Fund for Development
SHG	Self Help Group
SME	Small and Medium Enterprise
SSDB	Savings and Social Development Bank
TOT	Training of Trainers
UNCHS	United Nations Center for Human Settlement (UN Habitat)
UNDP	United Nations Development Program
UN-Habitat	United Nations Centre for Human Settlements
UPAP Urban	Upgrading and Poverty Alleviation Project
USAID	United States Agency for International Development
WDA	Women Development Association
WOTAP	Women Training and Promotion Society

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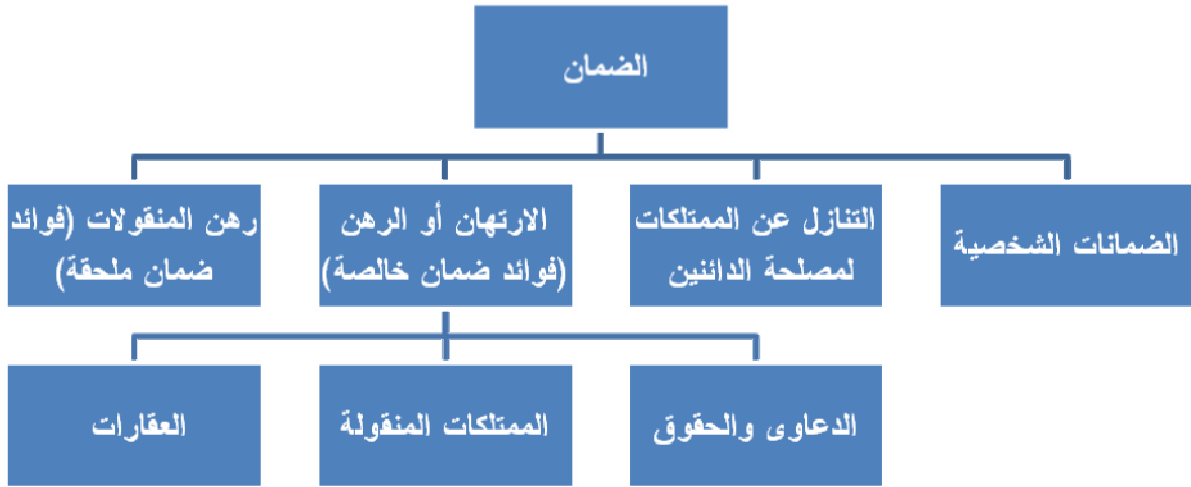
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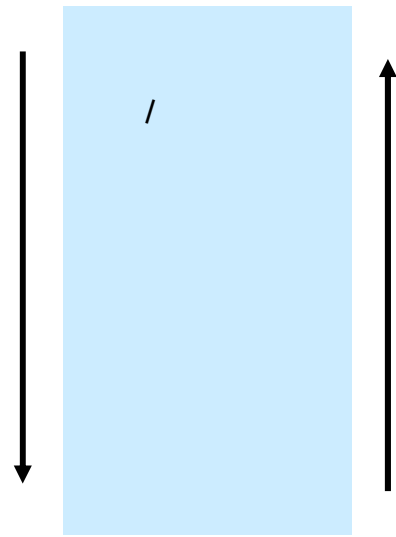
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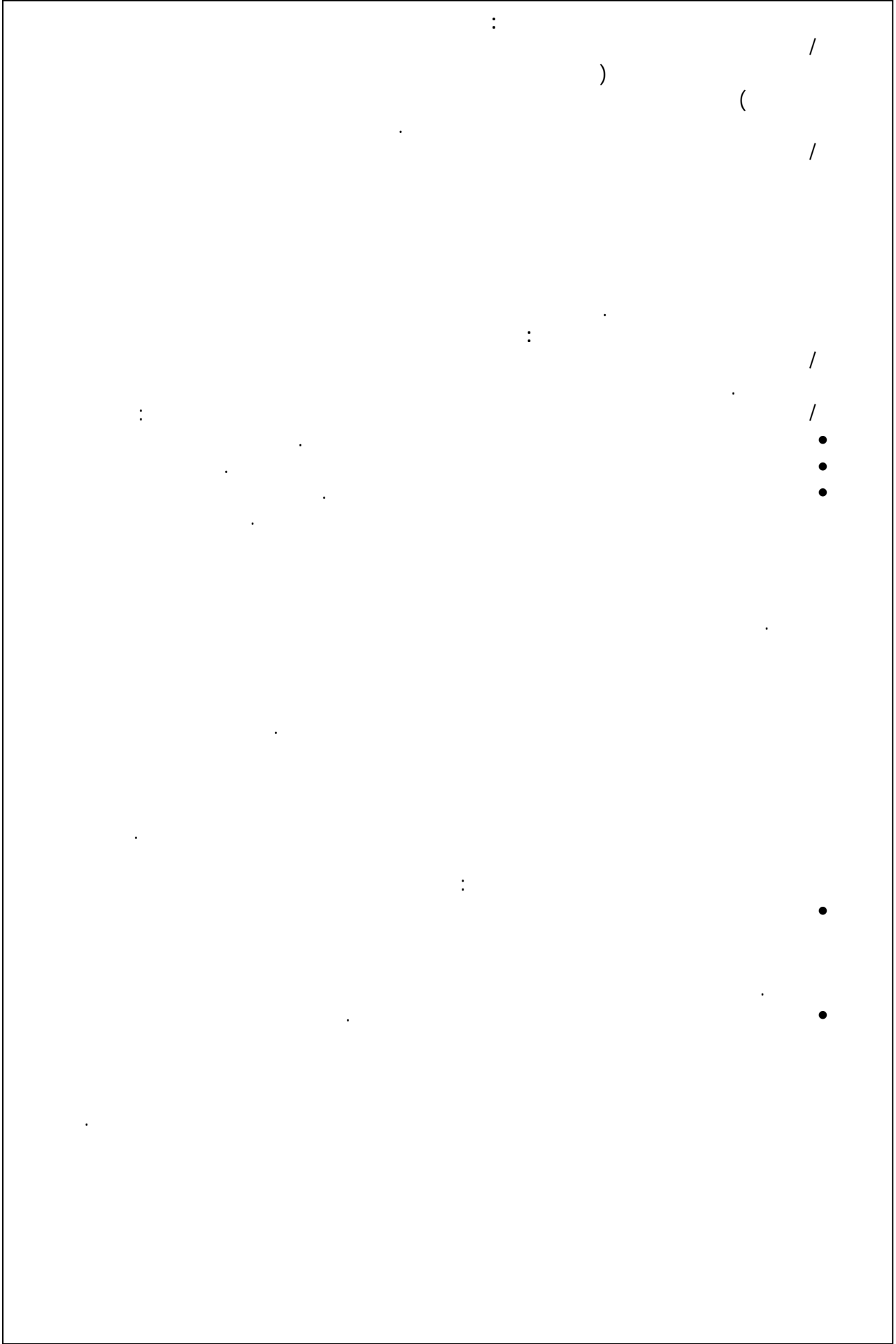
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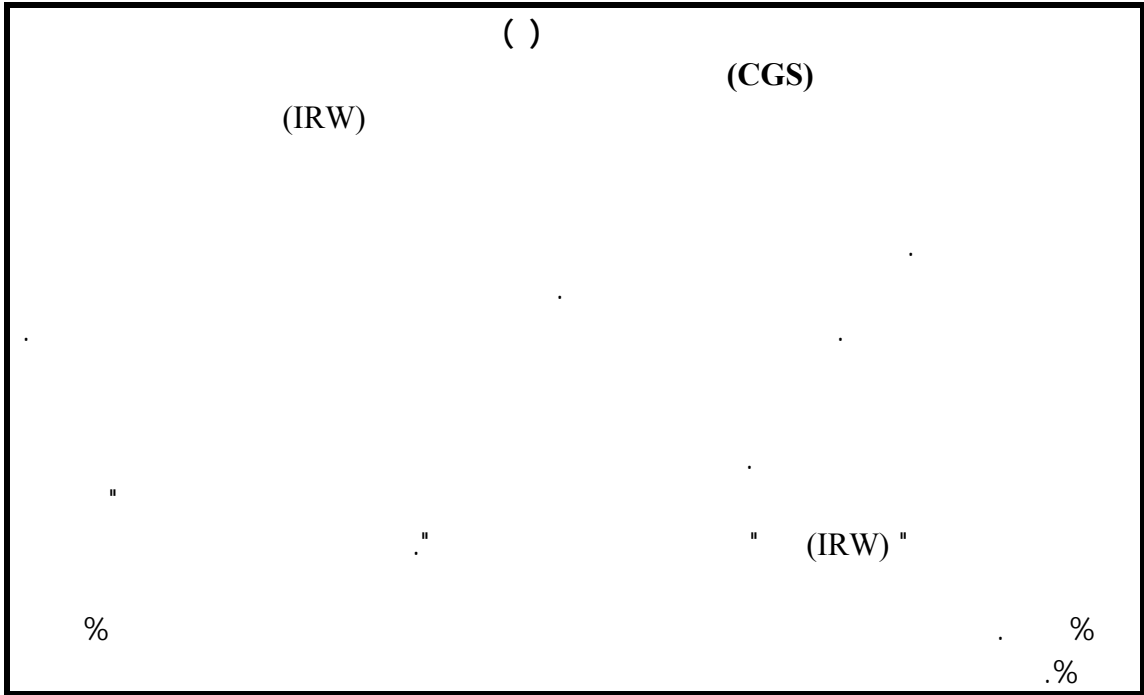
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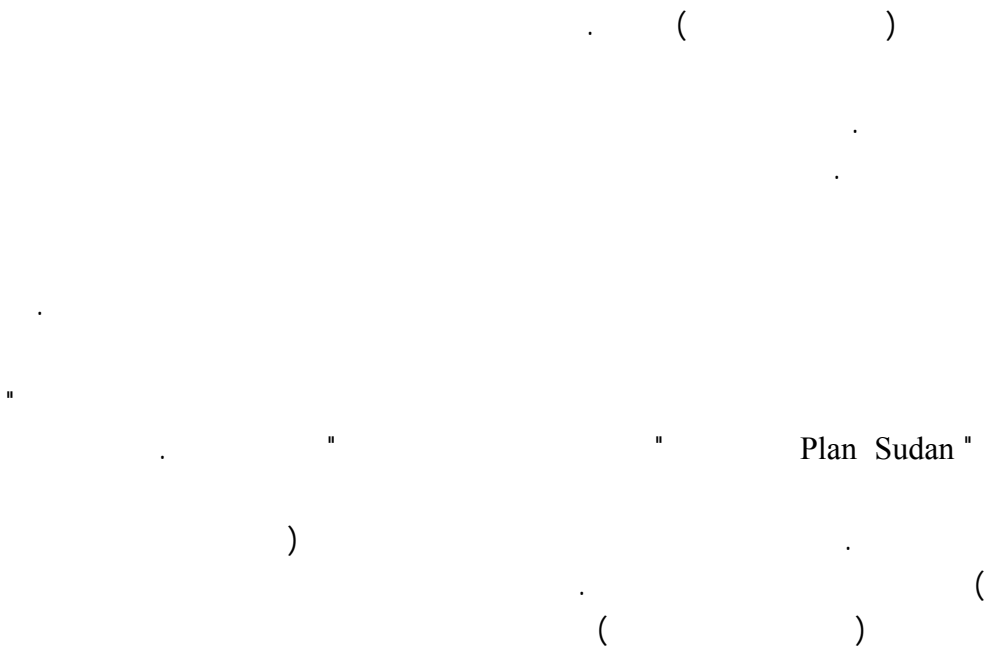
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⁵ عرف قانون المعاملات السوداني لسنة ١٩٨٤ الضامن في فقرة ٤٨٤ كعقد يرتبط أخذ الأشخاص من خلاله بشخص آخر للوفاء بالتزام مستحق على هذا الشخص لأحد الدائنين.

⁶ ينص قانون المعاملات السوداني لعام ١٩٨٤، في الفقرة ١٧ على أن: هناك نوعان من الأشخاص أحدهما الأشخاص الطبيعيين والآخر هو المؤسسات/ الشركات" وذلك معناه أن الأحكام الخاصة بالضامن تشمل نوعي الأشخاص.

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⁷ عقود التأمين في الفقه الإسلامي والقانوني، دكتور يوسف عبد الفتاح، صفحة ١٤٨

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⁸ يوجد شرح تفصيلي لاكتشافات المسح الميداني في الفصل الثاني من الدراسة.



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¹¹ البنك الدولي، مؤسسة التمويل الدولية، المجموعة الاستشارية لمساعدة الفقراء، والوكالة الفرنسية للتطوير، بنك التطوير الألماني، صندوق تطوير رأس المال التابع للأمم المتحدة.

¹² من خلال فحص المجموعة الاستشارية لمساعدة الفقراء، ووكالة التطوير الفرنسية، وبنك التطوير الألماني، الصناديق المتخصصة مثل مؤسسة جرامين الأمريكية.

¹³ التمثيل، والمتابعة، والتعامل مع المطالبات.

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* نسبة التمويل الإجمالي.

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