



الجامعة الإسلامية - غزة
عمادة الدراسات العليا
كلية التجارة
قسم المحاسبة والتمويل

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إعداد الطالب

محمد فايق عبد الرحمن محسن

إشراف الدكتور

حمدي شحادة زعرب

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1429 هـ - 2008 م

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

أَنْفَا نَحْمَدُكَ اللَّهُمَّ مِنْ عِبَادَةِ الْعَالَمِينَ

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(من الآية 28 من سورة فاطر)

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Abstract

This study aims at identifying the status of the application of International Accounting Standard (IAS) No.(1) in non-governmental organizations (NGOs), and the identification of the accounting practices used in these organizations in accordance with the IAS No.(1). In addition, the study aims at identifying the merits that can be achieved for NGOs if IAS No.(1) is implemented and the demerits that may result if IAS No.(1) is not implemented. Furthermore, the obstacles that hinder the implementation of IAS No.(1) and means to overcome them will be studied.

The study follows the procedure of a descriptive analytical study to achieve the objectives of the study. A questionnaire was used as a basic tool to gather the preliminary data where it was distributed to a random sample consisting of 72 NGOs working in Gaza Strip, issued by the office of the Special Coordinator of the United Nations.

The results of the study show that there is a commitment by the developers of financial statements in NGOs to apply IAS No.(1), as this application has a lot of advantages. The study shows that the percentage of employees who participated in training courses or have no knowledge related to IASs is low, and the lack of training courses in IASs. The study also reveals that there are constraints that affect the implementation of the IASs such as the lack of qualifications and experience of the staff who work in the financial departments and poor attention of senior management to the financial reports.

The researcher presented some recommendations that would alleviate these constraints and to address some of them, such as urging the Council of Financial Supervision and Administration on the issuing the instructions for NGOs to commit to IASs, urging the professional organizations to issue special accounting standards related to NGOs, working on activating the role of Palestinian Accountants and Auditors Association to open practical training programs for IASs, The necessity of the combined efforts of the public and private sectors to overcome the problems that impede the application of standards and organizing of training courses on the application of IASs for the staff of financial departments in NGOs.

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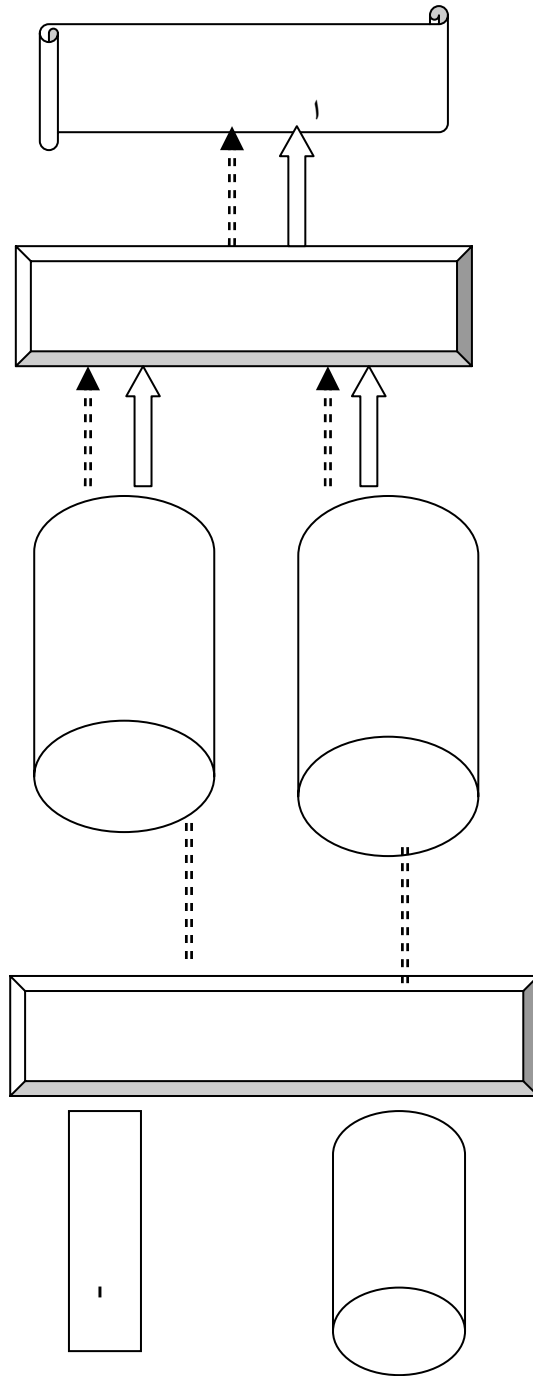
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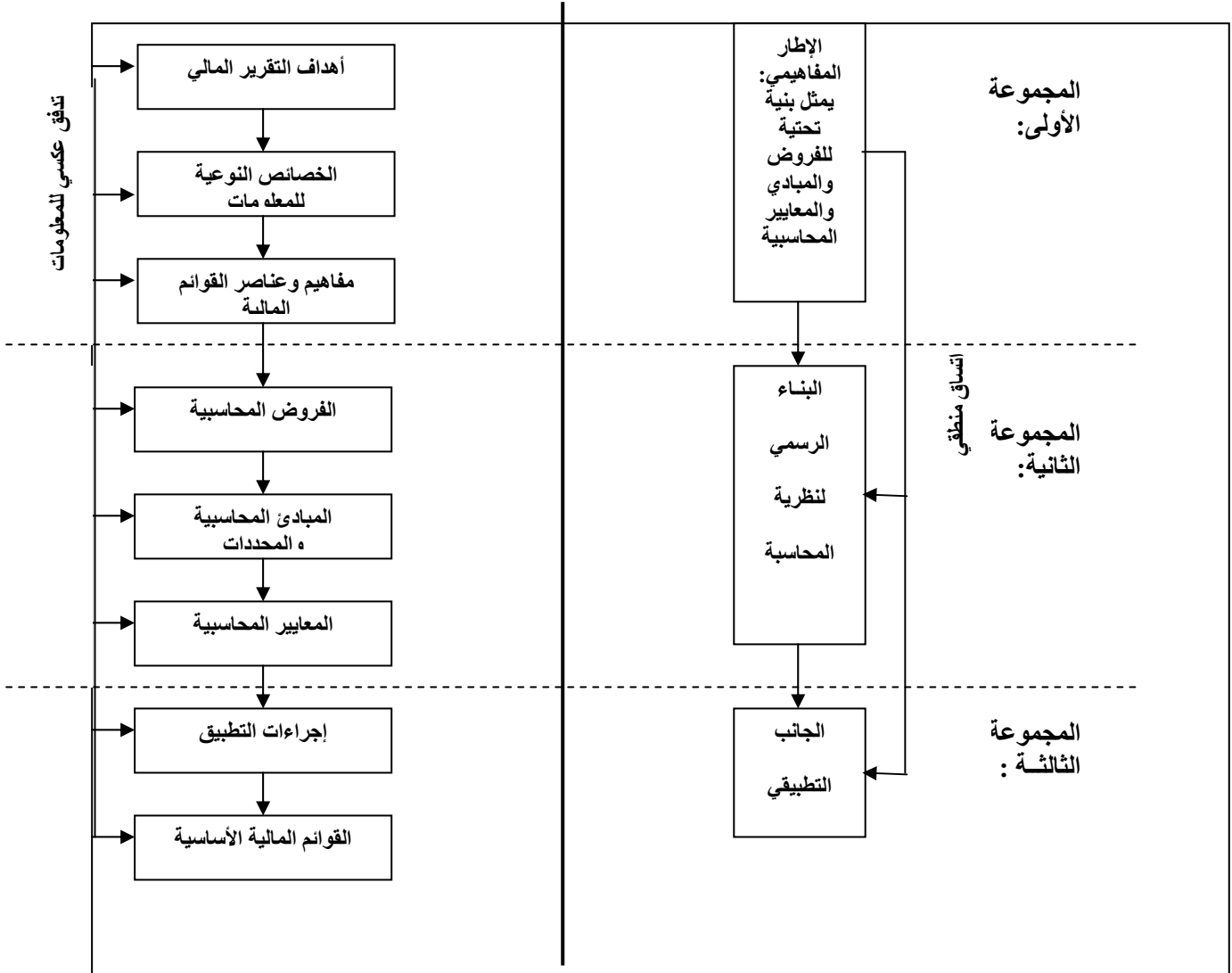
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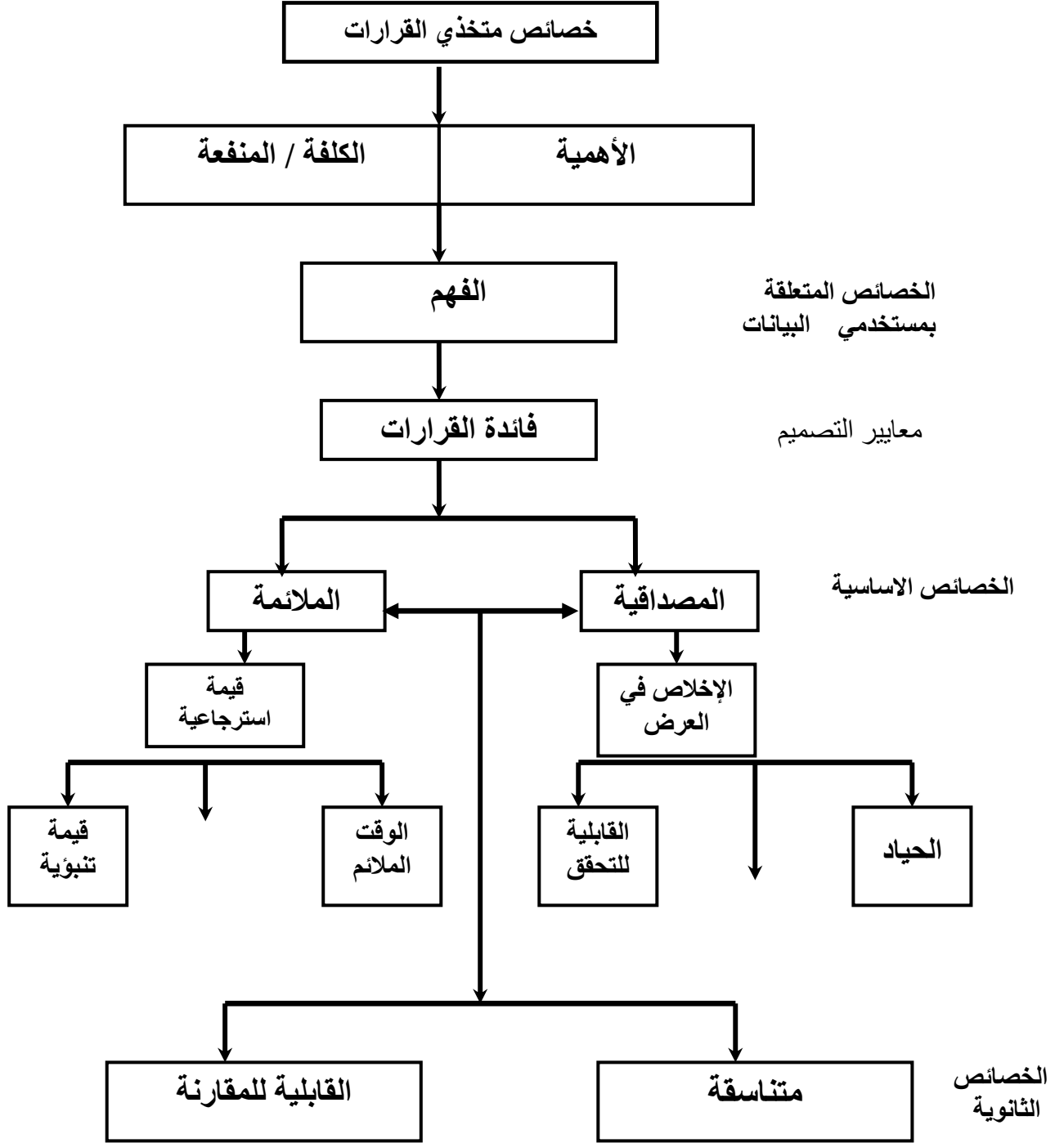
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%23.0 (7)

10-5

%34.4

%16.4

20-11

%26.2

20

(7)

23.0	14	5
34.4	21	10-5
26.2	16	20-11
16.4	10	20
100.0	61	

: -2

%9.8 (8)
 %9.8
 %9.8
 %9.8
 %13.1
 %13.1
 %13.1
 %13.1
 %8.2

(8)

9.8	6	
9.8	6	
9.8	6	
9.8	6	
13.1	8	
13.1	8	
13.1	8	
13.1	8	
8.2	5	
100.0	61	

:

-3

%52.5

%31.1 (9)

%16.4

(9)

--	--	--

14.8	9	
31.1	19	
41.0	25	
13.1	8	
100.0	61	

:

-2

%32.8 (12)

%37.7 5

%19.7 10-5

%9.8 20-11

. 20

(12)

32.8	20	5
37.7	23	10-5
19.7	12	20-11
9.8	6	20
100.0	61	

:

-3

25

%11.5 (13)

%44.3

%29.5 35-25

45

%14.8

45-36

(13)

11.5	7	25
44.3	27	35-25
29.5	18	45-36
14.8	9	45
100.0	61	

: -4

%73.8

%11.5 (14)

%8.2

%4.9

%1.6

(14)

4.9	3	
11.5	7	
73.8	45	
8.2	5	
1.6	1	
100.0	61	

: -5

%55.7 (15)
%44.3

(15)

		/
55.7	34	
44.3	27	
100.0	61	

: -6

%55.7 (16)

%29.5

%14.8

(16)

55.7	34	
29.5	18	
14.8	9	
100.0	61	

:

:

11

36

5

5 (1)

6 (1)

6 (1)

:

1	2	3	4	5	

:

:

:

-1

(7)

-2

:

:(1)

(17)

(0.05)

23

0.05

r

r

0.05

0.396

(17)

)

((1)

0.004	0.555		1
0.000	0.736		2
0.000	0.696		3
0.002	0.584		4
0.029	0.436		5
0.002	0.586		6
0.006	0.531		7
0.029	0.436		8
0.003	0.567		9
0.000	0.789		10
0.006	0.533		11

0.037	0.419		12
0.000	0.655		13
0.026	0.444		14
0.005	0.548		15
0.049	0.399		16
0.034	0.425		17
0.016	0.477		18
0.031	0.433		19
0.003	0.565		20
0.006	0.531		21
0.001	0.625		22
0.008	0.517		23.1
0.003	0.569		23.2
0.000	0.736		23.3
0.003	0.567		24
0.013	0.487		25
0.002	0.589		26
0.028	0.439		27.1

0.021	0.458		27.2
0.007	0.525		27.3
0.000	0.647		27.4
0.026	0.444		27.5
0.000	0.749		27.6
0.004	0.559		28.1
0.000	0.695		28.2
0.000	0.659		28.3
0.003	0.577		29
0.009	0.510		30
0.000	0.750		31
0.000	0.742		32
0.000	0.762		33
0.010	0.506		34
0.001	0.610		35
0.011	0.502		36

0.396 23 0.05 r

)

:(1)

:

(18)

((1)

)

r

(0.05)

0.396

23

0.05

r

0.05

(18)

)
((1)

0.001	0.616	.	37
0.000	0.747	.	38
0.000	0.664	.	39
0.000	0.725	.	40
0.007	0.523	.	41

0.396 23 0.05 r

):
:(1)

) (19)

((1)
(0.05)
23 0.05 r r
0.05 0.396

(19)

)
((1)

0.000	0.753	.	42
0.000	0.807	.	43
0.000	0.673	.	44
0.000	0.809	.	45
0.000	0.721	.	46

0.396 23 0.05 r

)
) :((1)
 (20)
 ((1)
 r (0.05)
 23 0.05 r
 0.05 0.396

(20)
)
 ((1)

0.000	0.822		47
0.000	0.844		48
0.000	0.867		49
0.000	0.788		50
0.013	0.488		51
0.000	0.854		52

0.396 23 0.05 r

)
) :((1)
) (21)
 ((1)
 (0.05)
 23 0.05 r r
 0.05 0.396

(21)

)
((1)

0.000	0.765		53
0.000	0.775		54
0.000	0.816		55
0.000	0.725		56
0.046	0.403		57
0.000	0.815		58

0.396 23 0.05 r

:

(22)

r 0.396 r (0.05) 23 0.05
.0.05

(22)

0.000	0.914		.(1)
0.001	0.616	.(1)	
0.007	0.526	.	

		(1)	
0.002	0.599		.(1)
0.005	0.543		.(1)
		0.396	23
			0.05
			r

:Reliability

:Split-Half Coefficient

(Spearman-Brown Coefficient)

(23)

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

(23)

()

0.000	0.860983	0.7559		.(1)
0.000	0.820129	0.6951		.(1)
0.000	0.834906	0.7166		.(1)
0.000	0.797788	0.6636		.(1)
0.000	0.769836	0.6258		.(1)
0.000	0.812775	0.6846		

0.396 23 0.05 r

:Cronbach's Alpha

(24)

(24)

()

0.9161	35		.(1)
0.7666	5	.(1)	
0.7976	5		.(1)
0.8366	6		.(1)
0.8162	6	.(1)	
0.8954	57		



((1- Sample K-S) -)

(25)
(sig. > 0.05) 0.05

(25)

(1-Sample Kolmogorov-Smirnov)

	Z			
0.228	1.041	36	.(1)	
0.073	1.286	5	.(1)	
0.109	1.206	5	.(1)	
0.143	1.148	6	.(1)	
0.159	1.125	6	.(1)	
0.231	1.039	58		

(One Sample T test) T

) 2.0 t t
(% 60 0.05
t t

(% 60 0.05) -2.0

.05

:

:(1)

: (32-26) t

:

-1

(26)

t

0.05 1.98 t

" %60 "

" %93.11 "

" %90.82 "

" %73.44 "

.%72.79 "

.

/

% 82.54 4.13

12.110 t " %60 "

0.05 0.000 2.0 t

.

(26)

/

0.000	26.993	93.11	4.66	0.0	0.0	0.0	34.4	65.6		1
0.000	16.704	90.82	4.54	0.0	3.3	3.3	29.5	63.9		2
0.000	4.556	72.79	3.64	0.0	19.7	24.6	27.9	27.9		3
0.000	3.690	73.44	3.67	9.8	16.4	13.1	18.0	42.6		4
0.000	12.110	82.54	4.13							

2.0 "60" "0.05" t

: -2
(27)

t t
0.05 2.0
" " %60 "
" %88.20 "
" %79.02 "
%76.72 "
%74.43 " "
" "
" %70.49
" %68.20 "
.%67.54 "
/
%74.94 3.75
t 10.60 t " %60 "
0.05 0.000 2.0

(27)

/

0.000	7.771	76.72	3.84	0.0	9.8	14.8	57.4	18.0		5
0.000	5.206	74.43	3.72	0.0	23.0	6.6	45.9	24.6		6
0.000	4.944	70.49	3.52	0.0	9.8	39.3	39.3	11.5		7
0.000	16.490	88.20	4.41	0.0	0.0	9.8	39.3	50.8		8
0.000	7.629	79.02	3.95	0.0	9.8	19.7	36.1	34.4		9
0.003	3.130	68.20	3.41	3.3	16.4	29.5	37.7	13.1		10
0.002	3.281	67.54	3.38	0.0	23.0	21.3	50.8	4.9		11
0.000	10.600	74.94	3.75							

2.0

"60"

"0.05"

t

:

-3

) (15)

(28)

0.05

(

t

t

0.05

2.0

"

" %60 "

" %93.77 "

"

" %83.93 "

"

" %82.30 "

" %79.02 "

.%62.95 "

/

% 80.39 4.02

t 18.068 t " %60 "

0.05 0.000 2.0

(28)

/

	t									
0.000	24.716	93.77	4.69	0.0	0.0	3.3	24.6	42.1		12
0.000	12.483	83.93	4.20	0.0	3.3	9.8	50.8	36.1		13
0.000	8.589	79.02	3.95	0.0	3.3	29.5	36.1	31.1		14
0.303	1.040	62.95	3.15	3.3	36.1	11.5	41.0	8.2		15
0.000	10.144	82.30	4.11	0.0	9.8	1.6	55.7	32.8		16
0.000	18.068	80.39	4.02							

2.0 "60" "0.05" t

) (20) (29) :

0.05 (

t

0.05 2.0

" "%60 "

" %94.10 "

%82.95 "

"

" %92.46

" %60.66 "

.%66.89

(29)

/

%79.41 3.97

t 14.0 t "%60 "

0.05 0.000 2.0

(29)

/

0.000	25.248	94.10	4.70	0.0	0.0	3.3	23.0	73.8		17	
0.000	8.987	82.95	4.15	3.3	3.3	13.1	36.1	44.3		18	
0.000	22.935	92.46	4.62	0.0	0.0	3.3	31.1	65.6		19	
0.848	0.193	60.66	3.03	13.1	31.1	9.8	31.1	14.8		20	
0.041	2.085	66.89	3.34	9.8	21.3	13.1	36.1	19.7		21	
0.000	14.000	79.41	3.97								

2.0 "60" "0.05" t

: -5

) (26) (30)

0.05 (

t t

0.05 1.98

" " %60 "

%93.77

"

"

" %93.44

"

" %94.10

"

"

" %84.92

"

" %88.20

" %69.51

"

.%64.92

"

/

%84.12

%4.21

t

21.262

t

" %60 "

0.05

0.000

1.98

(30)

/

0.000	28.243	93.77	4.69	0.0	0.0	0.0	31.1	68.9		22	
:											
0.000	24.222	93.44	4.67	0.0	0.0	3.3	26.2	70.5		23.1	
0.000	25.248	94.10	4.70	0.0	0.0	3.3	23.0	73.8		23.2	
0.000	12.022	84.92	4.25	0.0	3.3	13.1	39.3	44.3		23.3	
0.000	17.880	88.20	4.41	0.0	0.0	6.6	45.9	47.5		24	
0.002	3.273	69.51	3.48	0.0	26.2	24.6	24.6	24.6		25	
0.066	1.870	64.92	3.25	3.3	21.3	34.4	29.5	11.5		26	
0.000	21.262	84.12	4.21								

2.0

"60"

"0.05"

t

:

-6

(31)

t

0.05

2.0

t

" %60 "

"

"

" %90.82 " " %91.15
 " " %89.18 "
 " %88.20 " %88.85
 %86.56 "
 " "
 " %86.89 " %88.20
 " %86.89 "
 " %84.59 "
 .%79.02 "

/

%87.30 **4.37**
t **17.772** **t** **" %60 "**
0.05 **0.000** **2.0**

(31)

/

:										
0.000	15.296	90.82	4.54	1.6	0.0	8.2	23.0	67.2		27.1
0.000	9.129	86.56	4.33	4.9	4.9	8.2	16.4	65.6		27.2
0.000	12.724	88.85	4.44	0.0	4.9	11.5	18.0	65.6		27.3
0.000	11.972	88.20	4.41	0.0	4.9	14.8	14.8	65.6		27.4
0.000	14.360	91.15	4.56	1.6	0.0	13.1	11.5	73.8		27.5

0.000	12.591	89.18	4.46	0.0	4.9	13.1	13.1	68.9		27.6	
0.000	13.233	86.89	4.34	0.0	4.9	4.9	41.0	49.2		28.1	
0.000	16.680	86.89	4.34	0.0	0.0	8.2	49.2	42.6		28.2	
0.000	18.722	88.20	4.41	0.0	0.0	4.9	49.2	45.9		28.3	
0.000	7.256	79.02	3.95	0.0	14.8	9.8	41.0	34.4		29	
0.000	11.647	84.59	4.23	0.0	4.9	9.8	42.6	42.6		30	
0.000	17.772	87.30	4.37								

2.0 "60" "0.05" t

:

-7

/ (32)

t

t

0.05

2.0

" " %60 "

" %73.77 "

" %72.46 "

" %71.15 "

" %70.49 "

" %70.16 "

. %69.51 "

/

% 71.26

3.56

t

4.920

t

" %60 "

0.05

0.000

2.0

(32)

/

0.000	5.513	73.77	3.69	0.0	11.5	32.8	31.1	24.6		31
0.001	3.457	69.51	3.48	0.0	19.7	37.7	18.0	24.6		32
0.001	3.411	70.16	3.51	0.0	26.2	24.6	21.3	27.9		33
0.000	3.871	70.49	3.52	0.0	23.0	21.3	36.1	19.7		34
0.000	4.118	71.15	3.56	0.0	21.3	23.0	34.4	21.3		35
0.000	4.852	72.46	3.62	0.0	18.0	21.3	41.0	19.7		36
0.000	4.920	71.26	3.56							

2.0

"60"

"0.05"

t

):

:((1)

(33)

% 80.68

4.03

t

20.129

t

" %60 "

0.05

0.000

2.0

(33)

):

((1)

0.000	12.110	82.54	4.13	.	1
0.000	10.600	74.94	3.75	.	2
0.000	18.068	80.39	4.02	.	3
0.000	14.000	79.41	3.97	.	4
0.000	21.262	84.12	4.21	.	5
0.000	17.772	87.30	4.37	.	6
0.000	4.920	71.26	3.56	.	7
0.000	20.129	80.68	4.03		

:(1)

):

(34)

t

t

0.05

2.0

t

" %60 "

" (1)

" %75.41

"

"

" %76.72

"

"

" %80.00

.%78.36

"

" %80.33

3.91

t " %60 "

% 78.16

2.0

t

17.765

0.05

0.000

.(1)

(34)

((1)

):

0.000	9.006	75.41	3.77	0.0	3.3	26.2	60.7	9.8		37	
0.000	12.505	76.72	3.84	0.0	0.0	23.0	40.5	6.5		38	
0.000	16.169	80.00	4.00	0.0	0.0	11.5	77.0	11.5		39	
0.000	13.423	80.33	4.02	0.0	0.0	15.4	65.6	18.4		40	
0.000	11.685	78.36	3.92	0.0	3.3	13.1	72.1	11.5		41	
0.000	17.765	78.16	3.91								

2.0

"60"

"0.05"

t

):

:(1)

(35)

t

t

0.05

2.0

t

" %60 "

" ((1)

" %75.41 "

" %74.43 "

" %74.10 "

." %71.80 "

" %73.77 "

3.70

t " %60 " 2.0

% 73.90

t 9.942 0.05 0.000

.(1)

(35)

):

((1)

0.000	7.685	75.41	3.77	0.0	4.9	29.5	49.2	16.4		42	
0.000	7.459	74.10	3.70	0.0	6.6	26.2	57.4	9.8		43	
0.000	9.249	74.43	3.72	0.0	1.6	31.1	60.7	6.6		44	
0.000	6.840	73.77	3.69	0.0	4.9	36.1	44.3	14.8		45	
0.000	5.113	71.80	3.59	1.6	9.8	29.5	45.9	13.1		46	
0.000	9.942	73.90	3.70								

2.0 "60" "0.05" t

):

::((1)

(36)

t

t

0.05

2.0

t

" %60 "

" ((1)

" %80.00

"

" %75.41

"

" %74.10 "

" %73.44 "

" %72.13 "

.%70.16 "

3.71

t " %60 "

2.0 t **8.475**

0.05 **0.000**

(1)

(36)

):

((1))

	t										
0.000	9.566	80.00	4.00	0.0	8.2	8.2	59.0	24.6		47	
0.000	7.485	75.41	3.77	0.0	9.8	16.4	60.7	13.1		48	
0.001	3.544	70.16	3.51	8.2	11.5	14.8	52.5	13.1		49	
0.000	6.475	73.44	3.67	1.6	6.6	24.6	57.4	9.8		50	
0.000	5.664	74.10	3.70	3.3	8.2	21.3	49.2	18.0		51	
0.000	5.266	72.13	3.61	3.3	4.9	32.8	45.9	13.1		52	
0.000	8.475	74.21	3.71								

2.0 "60" "0.05" t

) :

:(1)

(37) t

t 0.05 2 t

" %60 "

((1) " "

" %86.23

" %85.57 "

" %84.92 "

" %82.95 "

" %81.64

.%80.00 "

4.18

t " %60 " %83.55

2.0 t 16.693

0.05 0.000

(1)

(37)

):

((1)

--	--	--	--	--	--	--	--	--	--	--

0.000	14.423	84.92	4.25	0.0	3.3	3.3	59.0	34.4		53
0.000	17.185	85.57	4.28	0.0	0.0	6.6	59.0	34.4		54
0.000	11.130	81.64	4.08	0.0	3.3	14.8	52.5	29.5		55
0.000	11.624	82.95	4.15	0.0	0.0	23.0	39.3	37.7		56
0.000	14.231	86.23	4.31	0.0	3.3	4.9	49.2	42.6		57
0.000	8.732	80.00	4.00	0.0	6.6	19.7	41.0	32.8		58
0.000	16.693	83.55	4.18							

2.0 "60" "0.05" t

(1)

-1

$\alpha = 0.05$

(38)

t

t %80.68

4.03 (1)

0.05

0.000

20.129

(1)

$\alpha = 0.05$

(38)

	t			
0.000	20.129	80.68	4.03	.(1)

(1)

-2

. $\alpha = 0.05$

(39)

t

t %78.16 3.91 (1)
 0.05 0.000 17.65

(1)

. $\alpha = 0.05$

(39)

	t			
0.000	17.765	78.16	3.91	.(1)

-3

. $\alpha = 0.05$

(1)

(40) t

t %73.90 3.70 (1)

0.05 0.000 9.942

. $\alpha = 0.05$ (1)

(40)

	t			
0.000	9.942	73.90	3.70	.(1)

(1)

-4

. $\alpha = 0.05$

(41) t

t %74.21 3.71 (1)

0.05 0.000 8.475

(1)

. $\alpha = 0.05$

(41)

	t			
0.000	8.475	74.21	3.71	.(1)

(1)

-5

$\alpha = 0.05$

(42)

t

t %83.55 4.18 (1)
0.05 0.000 16.693

(1)

(42)

	t			
0.000	16.693	83.55	4.18	

	t			
				(1)

:1-6

(1)

$\alpha = 0.05$

F

F

(43)

2.13

F

0.578

0.791

0.05

"52 8 "

0.05

(1)

$\alpha = 0.05$

(43)

	F										
0.611	0.793	3.91	4.07	3.95	4.20	4.09	3.93	4.29	3.92	3.88	

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0.936	0.361	3.96	3.83	3.85	3.78	4.00	3.90	4.03	4.03	3.87	(1)
0.667	0.727	3.76	3.75	3.50	3.97	3.78	3.87	3.50	3.60	3.47	(1)
0.502	0.927	4.00	3.88	3.56	3.56	3.75	3.86	3.39	4.08	3.39	(1)
0.413	1.048	4.37	4.00	3.96	4.02	4.33	4.06	4.47	4.50	4.06	(1)
0.791	0.578	3.95	3.96	3.83	4.03	4.02	3.89	4.10	3.96	3.84	

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0.128	1.972	4.21	3.82	4.02	4.15	(1)
0.499	0.800	3.60	3.95	3.88	3.96	(1)
0.398	1.003	4.07	3.85	3.62	3.64	(1)
0.987	0.046	3.72	3.75	3.67	3.73	(1)
0.432	0.931	4.22	4.01	4.13	4.33	(1)
0.116	2.061	4.07	3.80	3.93	4.05	

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0.276	1.323	4.0200	3.9750	3.7714	3.9571	(1)
0.357	1.086	3.3400	3.8125	3.6095	3.9429	(1)
0.100	2.183	3.4500	3.8333	3.5476	4.0000	(1)
0.269	1.343	3.9167	4.2396	4.3095	4.0952	(1)
0.369	1.070	3.8459	4.0432	3.9153	3.9857	
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