

Proposed Development Model: Islamic Finance and Economic Empowerment

"Zitouna Foundation Empowering a Model"

Berberi Mohamed Amine and Hassani Bouhassoun

Financial and Banking Systems Détective University CHLEF- Algeria.

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Abstracts

This study aims at shedding light on a new model of development, based on broad principles of values and ethics such as the prohibition of interest (Riba), and gambling. The study shows how the investment and the use of finance to serve real activity, social and collaborative economy aimed at achieving the quality of life. In order to raise the hope of winning the battle for development and raising the challenges of poverty, unemployment and regional disparities, the authors tries to identify the approach of economic empowerment through the Islamic Financing mechanisms, as a new type of financing for micro-entrepreneurs and to accompany them in engineering their projects during all stages of the integration process that facilitates economic and social empowerment which should help to protect the human dignity.

The following research question was set to be explored: To what extent can economic empowerment - through the mechanisms of Islamic finance - contribute to sustainable development? Based on the above, we have tried to familiarise ourselves with the various theoretical concepts related to the idea of economic empowerment. An analogy approach was used towards adopting the Islamic bylaws, and the depth of the purposes of the Shari's in this study, relying on inductive methodology. Moreover, a leading international case study in Tunisia would be discussed to see how the experience of the Zitouna Empowerment Foundation, which has adopted this Islamic Approach policy and model have benefited in the long run.

Keywords: Economic Empowerment, Islamic Finance, Development, Quality of Life, Zitouna Empowerment Foundation.

1 Introduction

In view of the growing international interest in the social and environmental aspects of human life, in the context of improving the quality of life, the need to integrate it into the development process and to guarantee the right to receive the necessary material requirements for life, many countries of the world have worked to find alternative solutions

for economic development. Cooperation, mutual trust and sustainability among members of society as a whole within the State. The approach of Islamic Finance and Economic Empowerment is one of the most innovative mechanisms adopted by Zitouna Tamkeen in Tunisia, through which real economic development, based on the Islamic development approach, can be achieved away from strategies that mimic traditional methods.

2 Research Question

Based on the introduction above the following research question arises:

To what extent can economic empowerment through Islamic financing mechanisms contribute to sustainable development?.

The study is based on a hypothesis that we will examine to ascertain whether it is valid or incorrect during the study. The more that Zitouna Tamkeen maintains in Tunisia the option of approaching economic empowerment through Islamic finance mechanisms, it won the development battle, raised the challenges of poverty and unemployment, In the modern era - "sustainable development".

In the summary, the study pointed out that the aim of the study is to study the development model adopted by Zitouna Tamkeen in Tunisia, based on principles, values and ethics, in order to demonstrate the importance and necessity of integrating human beings in the process of development and economic empowerment as a basic stage and guaranteeing the right to obtain the requirements. It has a decent life coupled with the quality of life.

To address the problem presented, and to cover the hypothesis, we considered dividing the study as follows:

- 1- The theoretical framework for development, Islamic finance, and economic empowerment.
- 2 - The theoretical approach to economic empowerment from the perspective of jurisprudence and the purposes of Sharia.
- 3 - Presentation and analysis of the experience of Zitouna Empowerment to finance micro-projects.

3 Theoretical Framework for Development- Islamic Finance and Economic Empowerment

3.1 Development: Development a Knowledge Approach

3.1.1 Development Concept

The term development is not the only Word that is used to express the procès of Progress and rising levels of entry, but also uses many of the most famous words of growth, Progress, long-term change, the development of Islamic through has used the term architecture or reconstruction in the economic sphere. On the whole UNDP United Nations Years has been known (1990) Development as "a procès of enlarging peoples choices, the most important of these options is to live individuals long and healthy life, and to have a degré of éducation and to an adéquate standard of living, in addition to the enjoyment of political freedoms and human right and respect for human self.

The United Nations Development Program (1990) defined development as "the process of broadening people's choices. The most important of these options is for individuals to live a

long and healthy life, to have access to education and to an adequate standard of living, as well as political freedoms, human rights and respect for human beings for himself.

The "radical" approach, which rejects the models and theories of Western capitalist development, proposes a different approach to the models presented as development: "It aims to achieve independent economic development that works to achieve the well-being of the third world. Economic and state control of their resources and directing the economic surplus towards development projects to raise people's standard of living.

3.1.2 Principles of Development

The concept of development contains a set of principles, including:

3.1.2.1 Inclusiveness and Perfection: where attention is paid to all aspects of human personality, and this in full and balanced does not overwhelm one side over another.

3.1.2.2 Observe the Individual Differences among Individuals: where individuals vary in their abilities, potentials and tendencies; the Almighty said: "He who made you the remnants of the earth and raised some of you above some degrees of Yablokm in what Itakm that your Lord fast punishment and he is Forgiving, Merciful. (Al-Anaam verse 165).

3.1.2.3 Empowerment: The concept of empowerment is to provide: cultural, educational and material means so that the individual be able to participate in decision-making and control of resources that will help him to satisfy his needs, and is based on enabling the possession of the sufficient individual knowledge necessary to work and achievement and confidence that the individual is part of a group or community can to edit full capacity.

3.1.2.4 Sustainability: Sustainability is intended to be: inclusive of economic, trade, social and environmental policies that make the development process sustainable from an economic, social and environmental point of view by, inter alia:

- a. Inheritance of future generations of economic, social or environmental debts that they cannot cope with.
- b. Rationalization of the investment of natural resources, and the required modification of growth patterns, rates and technology used.
- c. Modified consumption patterns of natural resources, especially non-renewable ones.

3.1.2.5 Productivity is one of the prerequisites for achieving: development, improving productivity and equitable distribution of public resources, which will enhance the chances of economic growth, and on this basis we see that the concept of development focuses on increasing growth and productivity in conjunction with achieving development and promoting positive interdependence between development and economic growth through:

- a. Focus on investment in health, education and people's skills development.
- b. Emphasise a more equitable distribution of income and productive assets.
- c. Creating better jobs continuously.
- d. Appropriate social spending policy.

3.2 Islamic Finance: A Cognitive Approach

3.2.1 The concept of Islamic finance (Islamic economy): The Islamic economy is defined as: "The set of rules that depend on the fundamentals of the Islamic faith, namely

the Holy Quran, Sunna and the jurisprudential jurisprudence, and all concerned with the follow-up of economic works within the social environment."

In another definition, the Islamic economy is defined as: "the set of economic principles and assets that govern the economic activity of the Islamic state, which are mentioned in the texts of the Holy Quran and Sunnah, and which can be applied by time and space conditions. for life".

The Islamic economy can be defined as an economic system linked to Islamic faith and ethics and depends on the use of resources to provide for the needs of the people according to the Noble Qur'an and Sunnah. It contains a set of guidelines that contribute to the control of economic behaviour.

3.2.2 Characteristics of Islamic Finance (Islamic Economy): Of the most important Islamic economy characteristics include:

- Participation in risk: It is a characteristic of the Islamic economy from other systems, where it is through participation in the profit and loss, which is a base for the distribution of wealth between capital and labour, which is the basis for achieving an equitable distribution.
- Bring state resources: where the Islamic economy is unique to the existence of zakat which is more like a tax, but taxes on savings to encourage spending rather than compactness, which drives the economy of production and turnover.
- Protection of Private Property: The right of individuals to own land, real estate and various production means, provided that such ownership does not lead to the detriment of the interests of the general people, and that it is not in a monopoly of a commodity needed by the public.
- Public ownership: where important facilities affecting public life belonging to the ownership of the state or under its supervision and control in order to provide the basic needs of the community remain.
- The existence of a system of inheritance in Islam, who works on the fragmentation and lack of wealth accumulation, and through which the division of wealth on the death of its owner and heirs according to Islamic law.
- Charity and endowments: to achieve social solidarity, and to cover the needs of the poor.
- giving priority to the public interest on the private benefit: In case of conflicting benefits.
- Monitor the markets: without interference in determining the price.
- Transparency: any clarity in the transactions.

3.3 Economic Empowerment: A Knowledge Approach

3.3.1 The Concept of Economic Empowerment

The term empowerment of vulnerable and marginalised groups in general in various Islamic countries, and in all areas of economic, social, cultural, legal and political life, took a prominent place on the global agenda during the 1990s. Article 13 of the 1995 Beijing Declaration and Platform for Action: "The empowerment and full participation of all groups in all aspects of society's life, including participation in decision-making, is essential for the achievement of equality, development and peace".

With regard to economic empowerment, most of the definitions we have seen relate the concept of economic empowerment to economic development issues by emphasizing its link to the process of expanding the opportunities and freedom of the poor and the unemployed to get the best share of the results of the sustainable development process.

The structures of economic strength in which individuals live, including the necessity of the individual's confidence in himself and his abilities, and his potential and then his psychological readiness to choose between different alternatives.

In another definition: it is defined as all practices, actions, activities and actions that lead to the development and motivation of individuals in different forms, creating the conditions that enable them to be active and real contributors to the processes of income generation and wealth in society.

The concept of economic empowerment refers to the empowerment of disadvantaged population groups all over the world to become self-sufficient economically through increased access to information, skills, and financial products and services.

Nabil Ghalab, President and CEO of Zitouna Tamkeen, defined it as an innovative approach developed by the Islamic Development Bank through several pilots and pioneering experiences in a number of member countries that led to the creation of more than half a million direct jobs, not to mention a large number of jobs Indirect.

Economic empowerment can be defined as the transition from relief, assistance and aid approach to a support and development approach, with the target as key actors in development and with potential capacities to be explored in order to be more confident in their abilities and potentials.

3.3.2 Economic Empowerment Methodology

The economic empowerment methodology enables vulnerable groups and unemployed youth to participate effectively in economic projects with added value, enabling them to have access to the necessary resources and infrastructure for mobility, production and marketing, and to the necessary financial resources. Economic empowerment is support and coping until it is able to be independent in management and to take appropriate economic decisions. It also includes access to at least the necessary social services. It is also dependent on self-employment and private initiative. It also balances social performance and performance Economic situation, in whole or in part.

4 Theoretical Approaches to Economic Empowerment from the Perspective of Jurisprudence and the Purposes of the Law

The work of economic empowerment and Islamic financing tools is an essential element in order to reach the possibility of combating poverty, unemployment and regional disparities within societies. They have an integral and mutually reinforcing relationship. Their main objective is to empower the poor and vulnerable groups in their economic rights by integrating them into economic life, Shariah-compliant financing. Moreover, to reflect their presence and their active participation in the course of economic development. There have been many theoretical and jurisprudential approaches that sought to integrate the poor and

the unemployed in economic life in order to achieve social and developmental goals. The following is a summary of the most important of these entries:

4.1 The Welfare Approach

This approach has been established since 1950, as it aims to improve the living conditions of individuals and to enjoy all the essential elements of life, health, housing and education, and all that is related to the decent life of the citizen and the quality of his life. He came in the arbitrator's book Almighty in Surat Al-A'raf, saying: "We have made you in the land and made you live in them a little thank you [(Al-A'raf: verse 10)]. Collect the living, and means by collecting the objects of the benefits that you get livelihood and live in the days of your life and is divided into two parts:

- What Allah has bestowed upon him of his slaves from planting, fruits, and types of food and drink.
- The gains and profits of the types of trade and industry.

4.2 The Anti-Poverty Approach

This approach was introduced in the 1970s and was aimed at integrating all groups of society into development through increasing their productivity in order to eradicate poverty through the establishment of small and income-generating projects. While the targets of the Islamic Sharia - the other - this segment of the poor Poorest Of The Poor, and included within the scope of services, Omar bin al-Khattab may Allah be pleased with him after the crisis when the pain of the year of Ramadan or famine in the community of Medina, chose an economic solution that The Prophet (peace and blessings of Allaah be upon him) said: "The food of the two is sufficient for the four and the food of the four is sufficient for the eight, so gather together and do not disperse it." Narrated by al-Tabarani from Ibn Umar and Omar in Alkhatib (may Allah be pleased with them) quoted him from the act of the Messenger of Allah peace be upon him after the Muslims migrated to the city, doubling the number of its population suddenly was the solution socially economically that Hail may Allah be pleased with him between immigrants and supporters.

4.3 The Empowerment Approach

A more modern approach, as the process of empowering all members of the community is achieved through the realization of the necessary inputs and resources to carry out productive productive work. It is narrated that Anas ibn Malik said that a man from Al-Ansar came to the Prophet (peace and blessings of Allah be upon him) and asked him: "Is there anything in your house?" He said: "Yes, we wear some of it and simplify it." And he said: "Who buys these?" A man said: I, I take them Badrham, he said: "I will take them with them, He said: "Buy one of them food, then take it to your family, and buy the other to come and bring it to me." Then he brought it to him, and the Messenger of Allah (peace and blessings of Allah be upon him) came to him. (Peace and blessings of Allah be upon him) returned with his hand and then said to him, "Go, and you will be fathered, and I will not see you for fifteen days." So the man went and sold, The Messenger of Allah (peace and blessings of Allah be upon him) said: "It is better for you than for the matter to come up with a joke in your face on the Day of Resurrection.

The wise plan clearly shows that the Islamic economy aims to create an enabling environment in which individuals have more potential to reach higher starting points, to contribute to the developmental action and thus to reap the fruits of development.

4 Analyzing the Experience of Zitouna Foundation in Financing Micro Projects

After addressing the importance of the approach of economic empowerment through the mechanisms of Islamic finance and its role in advancing development, we saw the presentation of Zitouna Tamkeen experience specialized in youth employment, combating poverty and achieving sustainable development, which succeeded in achieving great success in the Tunisian business environment.

4.1 History of Al-Zitouna Tamkeen- It was founded in December 2015 under a license

issued by the Ministry of Finance in May 2016 to launch its activities in September 2016. It is the first Islamic microfinance institution in Tunisia to support the financial and economic integration of young people with diplomas and categories Vulnerable. The institution relies on the methodology of economic empowerment as an innovative methodology, through financial mechanisms compatible with the principles of Islamic finance, providing financial and non-financial services to develop development projects with a social and economic impact especially in the marginalized areas in Tunisia. This methodology is based on a key concept that Zitouna customers are empowered by young entrepreneurs, who are not only fund applicants but are viewed by the institution as business partners.

Among the most important contributors to the establishment of the Zitouna Foundation are the following:

Al-Zitouna Bank, Al-Zitouna Takaful, Islamic Development Bank, Delis Holding Group, Deposit and Amanah Fund, Polina Group, Bakaa Micro Finance.

The most important contributors to the establishment of the Zitouna Foundation are institutional partners such as the Higher Information and Communication Technology Institute, the Tunisian Post, the Tunisian-German Chamber of Industry and Commerce, Afif Charitable, the National Union of Tunisian Women, the National Agency for Employment and Independent Labor, Mercy Corps.

The Zitouna Empowerment Act stipulates that the most important activities will be the financing of all income-generating activities in all economic sectors, especially agriculture, trade, food industries, traditional industries, services and industry. For the benefit of small segments of society, and in accordance with Islamic financing formulas.

The objectives that Zitouna Foundation is mandated to achieve are to develop economic empowerment projects, achieve sustainable development and strengthen the Islamic microfinance sector, as follows:

- Providing financial services to the economically active poor, graduates and small producers of farmers, pastoralists and craftsmen, and enabling them to manage economic activities suited to their conditions.
- Preparing the human element, in line with Zitouna Tamkeen business requirements, and training them on the concepts of Islamic microfinance practice and mechanisms.
- Contribute to creating jobs for the poor.
- Activating the economically poor and integrating them into the development movement.

- Transforming informal sectors into organized sectors that contribute to economic development.

4.2 Organization Structure

The organization's organizational structure consists of three levels, including the following:

4.2.1 Board of Directors: The Board of Directors consists of eight members, the General Manager of Zitouna Tamkeen, the President and CEO of the Paulina Group, the General Manager of Zitouna Bank, the General Manager of Delis Holding, the General Manager of Al Zitouna Takaful Fund, General Fund for Deposits and Secretariats, and the Islamic Development Bank. The Board of Directors is headed by the General Manager of the Zitouna Tamkeen Foundation and the President is appointed by the Group's Managing Director.

4.2.2 The Shariah Board: As an Islamic microfinance institution, Zitouna is empowered by a Shari's board, like institutions active in Islamic finance, to issue fatwa's and rulings in accordance with Islamic Shariah principles. The Shari's Board of Al Zitouna Tamkeen is comprised of four members of the Islamic Jurisprudence and Transactions Committee, who examine and scrutinize all contracts and transactions to ensure that they comply with the provisions of the Shari's. They carefully study and review all the topics and requests submitted by the various departments of the institution. With the provisions of Islamic law.

4.2.3 Internal Shari's Audit Department: It works to verify on a permanent basis the conformity of the transactions of the institution with the provisions of the Islamic Shari's and submits periodic technical reports on the Corporation's compliance with the decisions of the Authority.

4.3 Services of the Zitouna Tamkeen Foundation

Zitouna provides a range of financial and non-financial services on its own, or with the assistance of its partners and a group of experts and technicians. The contracts are contracted according to the needs and nature of each project in order to integrate the beneficiaries into sustainable structured projects. The following is a presentation of the most important services provided by this institution to its customers these are:

4.4 Engineering of Economic Empowerment Projects

The Zitouna Empowerment Foundation adopts the methodology of economic empowerment, an innovative methodology that seeks to reach goals with a social and economic impact. In order to build the capacity of customers, this institution adopts the idea of project engineering management, focusing on financing value chains with high capacity in terms of job creation and knowledge of intervention points in order to reach the largest number of beneficiaries through the financing of economic empowerment projects. The following figure illustrates this:

Zitouna is enabled as a link between product and marketer in value chains. The financing of economic empowerment projects enhances the various components of sectors and strengthens cooperation among the various actors in the value chain. One of the key pillars of the economic empowerment methodology is ensuring the sustainability of microenterprises.

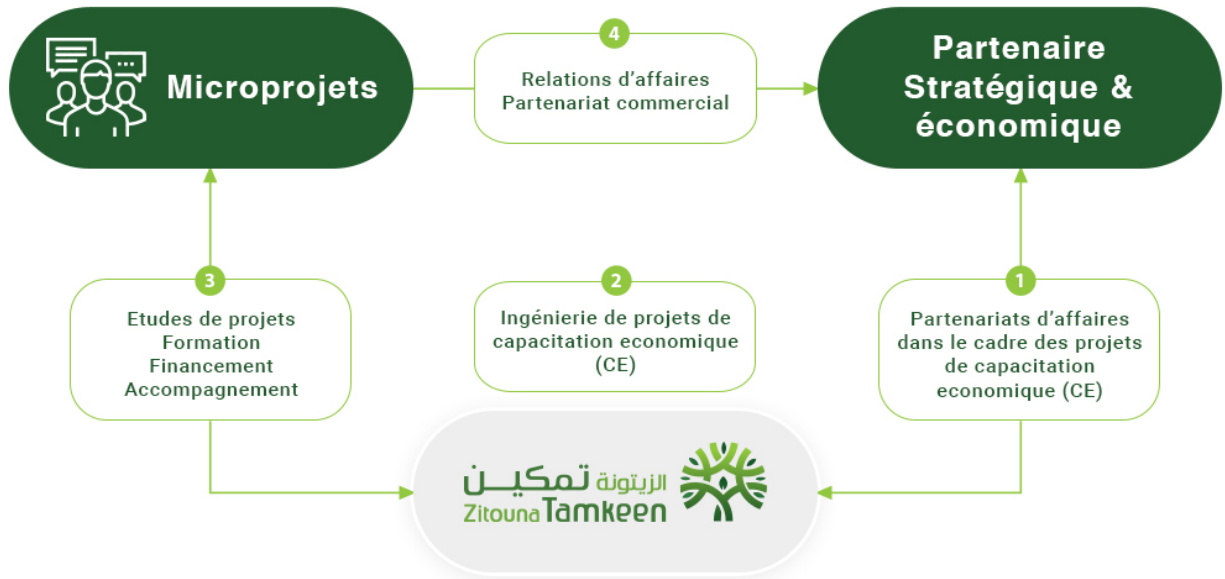


Figure 1: illustrates the business model - sector-based financing methodology (value chains).

Source: Prepared by researchers based on Zitouna Tamkeen website.

In addition, Zitouna Tamkeen connects business with its strategic and economic partners and connects them with small entrepreneurs. This economic empowerment of the poor and the self-employment of the unemployed are done only through the lifting of some barriers. The following figure illustrates this:



Figure 2: illustrates the barriers to the application of economic empowerment.

Source: Prepared by researchers based on Zitouna Tamkeen website.

4.5 Microfinance

Zitouna Foundation provides a range of microfinance mechanisms compatible with Islamic finance. Currently, financing mechanisms are limited to Murabaha and Al-Hassan Al-Hassan, pending approval by the MFA of the remaining mechanisms. The following figure illustrates the stages of financing in the Murabaha format.

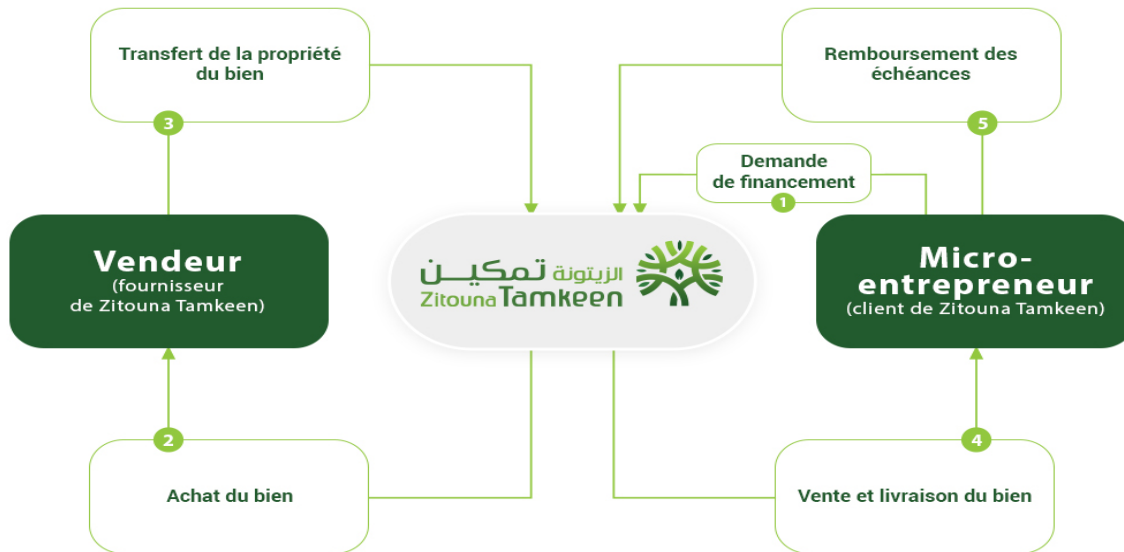


Figure 3: Murabaha Financing Stages.

Source: Prepared by researchers based on Zitouna Tamkeen website.

4.6 Micro Insurance

Al Zitouna Shopping Centre enables small insurance services to benefit its customers through partnerships with takaful insurance companies in the Tunisian market.

4.6.1 Configuration and Accompaniment

Zitouna Tamkeen has developed ambitious services for the development of economic empowerment projects and sustainable development and has relied on two important mechanisms:

A: Capacity Building: A key pillar of the success of microenterprises is through the acquisition of training that is commensurate with the skills required for the success of microenterprises. The fields of training vary from technical configuration of the nature of the projects to financial and administrative formation, as well as training in self-skills, sales techniques and marketing.

B- Accompanying: is an integral part of the Zitouna Empowerment intervention for its customers. This will be achieved through continuous liaison with partners and training agents, and enabling Zitouna business officers with beneficiaries. Accompanying services enable customers to receive advice from business officers and enterprise experts, which can detect difficulties in early adopters and facilitate planning of training programs later.

5 Discussions and Conclusion

It is possible to come up with a set of results after presenting and analysing the experience of Zitouna Tamkeen, which embodies the advantages of this modern experience in Tunisia in general and the advantages of applying this innovative approach to development specifically:

Firstly- Selection: The selection component of this experience first emerges through the selection of a target segment of vulnerable groups and unemployed youth as well as the poor, enabling them to participate in economic projects with added value effectively, and access to the necessary resources and infrastructure for mobility, production and marketing, As well as access to the necessary financial resources. This second selection is illustrated by the nature and quality of the services provided. Its main objectives are to achieve four strategic objectives: building the capacity of individuals, integrating users into sustainable structured projects, providing real investment opportunities, and providing accompanying services (accompanying entrepreneurs). This selection is reflected thirdly through the use of a group of experts and technicians, contracted according to the need and nature of the project.

Second-Diversification: The diversification component can be seen in several dimensions: The first dimension is the diversification of the Islamic financing formulas on which the institution relied in its experience. Two Islamic formulas (Murabaha and Al-Hassan) were used to suit the needs and circumstances of the relevant parties in the Zitouna Empowerment Project. The second dimension is diversification of income-generating activities (agriculture, trade, food processing, traditional industries, and services). The third dimension is the diversity of the training areas that small entrepreneurs receive from a technical composition of the nature of the projects to financial and administrative formation, as well as training in self-skills, sales and marketing techniques.

Third-Innovation and Innovation: Through the success of this experience in contributing to the financial and economic integration of vulnerable groups and a new breakthrough for development, we can seek this by adopting the methodology of economic empowerment as innovative methodology through Islamic financing mechanisms in line with the principles of Islamic finance. There is no doubt that there is still scope for many other options (stop, collective funding ...), which require only more innovation and innovation.

In view of the objectives set forth in the Founding Act of this institution, we can deduce that the latter includes a double message, a social message, and an economic message, in order to develop economic empowerment projects achieving sustainable development and strengthening the Islamic microfinance sector. In particular, the existence of a specialized institution has social objectives such as economic integration, combating poverty, eliminating unemployment and contributing to the success of projects and its partners, with their expertise in finance and economics, match the various products and contracts they offer with the principles of Islamic finance. It is a new enough model to achieve what we call "sustainable development" in modern times.

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