

**The Social and Economic Role of « EL-QARDH EL-HASSAN »
–The Case study of Oran–**

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Received: 26/05/2021

Accepted: 19/06/2021

Published:30/06/2021

Abstract:

Zakat is considered as one of the most crucial resources from the economical side, as it works on a fair distribution of wealth, and it allows from financing micro-projects using Zakat money and investing it as loans (El-Qardh El-Hassan).

In this research will highlight the financial and developmental role of Algerian Zakat Fund “the loan (El-Qardh El-Hassan)” in Oran.

Oran’s Zakat Fund managed though its novelty to participate in helping many poor people and financing nearly 134 micro-institutions during eight years and around 150 micro-institutions since it started working with the loan (**El-Qardh El-Hassan**), and job creation for unemployed youth thanks to loan (**El-Qardh El-Hassan**) despite its’ limited resources and lack of experience in this field

Keywords: Zakat Fund in Oran; micro-projects; (El-Qardh El-Hassan).

Jel Classification Codes: F65, F63, L31.

1. INTRODUCTION

Zakat is one of the most important five pillars of Islam imposed by God on all Muslims, and one of the most important tools in the Islamic curriculum development. The original meanings of zakat are purity, growth, blessing, increase (Nizarul Alim, 2015, p. 233) and (Abdullah & Suhaib, 2011, p. 86). Zakat is considered as a means of economic and social solidarity among the Muslims, as it works on purifying their money and psychic, on the other hand, it works on realizing the physical and psychological equilibrium for the poor. Thus, Zakat diminishes the social and economic differences between the rich and the poor (HASSAB, 2021, p. 3). It is also considered as a solution to a host of problems like inflation, deflation and recession, the problem of funding, the problem of unemployment and employment, poverty and other social and economic problems. The problems of unemployment, for example, face almost every Islamic and Western society and threaten their own security, economic and social stability (BELOUAFI & BELABES , 2016, p. 48). In spite of the development of developed countries in finding and creating mechanisms to reduce unemployment the, but they failed. Zakat is one of the most important means to reduce unemployment through Zakat funds as being one economic resource which works on redistribution of wealth. Thanks to creating Zakat funds in various Muslim countries, Zakat contributes significantly to economic development through redistribution of wealth which helps in reducing unemployment and creating new job opportunities by supporting micro-projects and which was realized in some Islamic countries. So, Zakat becomes a cornerstone of sustainable development (Adiwijaya & Suprianto, 2020, p. 4).

Nowadays major economic challenges especially the problem of unemployment has led to the emergence of modern juris prudence, which seek to allocate part of the funds for unemployed people in order to fund micro-projects that are essential for all modern economies. Algerian young people constitute a large proportion of the Algerian society that outweighs 75% which makes the problem of unemployment even acuter. and to find a solution to this dilemma Algeria has developed many programs and including

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Zakat Fund which works on employing youth and reducing unemployment through the "Loan without interest" (El-Qardh El-Hassan) and financing micro-projects, which makes us pose the following problem.

✓ **The research problem :**

To what extent can Zakat be affected through the (**El-Qardh El-Hassan**) loan as a solution to the problem of financing small or micro-projects?

And to what extent is the (**El-Qardh El-Hassan**) loan effective in creating mini-projects and financing them?

To what extent can the loan (**El-Qardh El-Hassan**) finance micro-enterprises and contribute to the rise of the national economy and hence enhancing economic development and sustainable development as a whole?

✓ **Research hypotheses:**

In the light of the above, we have proposed a set of hypotheses to answer the research's problematic, these hypotheses are:

The loan(**El-Qardh El-Hassan**) has a basic role in financing micro-enterprises facing financial difficulties due to lack of funding or lack of guarantees or their absence, which confirms the crucial economic and social importance of the loan (**El-Qardh El-Hassan**). Besides it works on attracting and encouraging investment and boosting economic growth.

Nowadays micro-enterprises or what is known as micro-projects constitute the focus of micro-economic policies which aim at reducing the rate of unemployment and creating more job opportunities and reducing poverty and contributing to local development in Islamic and developing countries. And this doesn't happen only through microfinance or what is known as the loan (**El-Qardh El-Hassan**) and thus the development of micro-enterprises is coupled with the development of the (**El-Qardh El-Hassan**) loan and the revenues of Zakat as a whole.

✓ **The research aim:**

This research aims to clarify the importance of the loan (**El-Qardh El-Hassan**) and its effectiveness in funding micro-enterprise and in creating job opportunities and reducing unemployment, as well as realizing economic and

social development. It also aims to review the experience of Oran in financing, creating and developing micro- enterprises through the loan (**El-Qardh El-Hassan**) to distil the results of applying this experience and benefiting from it in economic and sustainable developments.

✓ **Research methodology:**

In this research we are going to demonstrate the funding role of the loan (**El-Qardh El-Hassan**) for various micro-projects in Oran from 2006 until 2013 making use of the deductive and inductive approach, to analyze and induce the data and the documented information such as numbers and data mentioned in reports. We will take up this research through the following axis :

- Concepts about the (El-Qardh El-Hassan) loan and its characteristics.
- Funding, development and micro-enterprises (Micro-projects) concepts.

Assessing the funding and developmental role in of the (El-Qardh El-Hassan) loans

2. Concepts about the loan (El-Qardh El-Hassan) and its Characteristics

2.1 Definition of the loan(El-Qardh El-Hassan):

The (**El-Qardh El-Hassan**)or **the loan without interest** is a loan where any type of interest, which means that it is a debt from a certain side for a certain period of time, and get repaid with no increase or decrease, and which get provided for humanitarian and social goals. The loan (**El-Qardh El-Hassan**) is considered the best suitable tool to finance micro-projects especially those which employ from 1 to 9 employees due to the hardship they face in obtaining bank financing. (Abdelhamid, 2005, p. 12)

Zakat Fund shall be subject to the supervision of the Ministry of religious affairs and endowments that the Minister presides the Fund's Board and the services of the ministry take the fund's works.

- Paying Zakat is optional according to the will of the individual and central bodies.

Involving the private sector in the management of the Fund that we find the city juries councils and aged performers of Zakat.

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- Spending Fund proceeds as follows:

1. An outcome-oriented to the poor and the needy ;
2. An outcome-oriented to the Zakat Fund expenses ;
3. Outcome oriented to investment (the loan)(**El-Qardh El-Hassan**) (SAYAH, 2016, p. 165) as shown in the following table:

Table 1. Distribution of Zakat Fund earnings of Algeria

Datum.	The proportion of the proceeds of Zakat.	
	The outcome is less than 5 million dinars.	The outcome is more than 5 million dinars.
The poor and needy.	87,5%	50%
The expenses of Zakat outcome development (loans) KH. (El-Qardh El-Hassan)	/	37,5 %
The expenses of the fund management.	5% is distributed as follows: 4.5 % to cover the activities of the Commission on state costs. 6% to cover the commission's basal activity costs. 2% to cover the costs of the fund's Committee activities at the national level.	

Source: official website of the Ministry of religious affairs and endowments.

If the outcome of Zakat exceeds 5 million DA its' half get distributed to the poor. A rate of 37.5% of the Zakat outcome get distributed as loans (**El-Qardh El-Hassan**), and if it is less than 5 million DA, a rate of 87% get distributed on the poor and no provision is made for loans (**El-Qardh El-Hassan**). It also distributes the national income and achieving self-sufficiency to low-income people. Zakat gets 2.5% of movable capital and between 5% to 10% of the fixed income funds like farmland, factories, and investment-oriented stocks; and 20% of oil and coal (SAYAH , Redif , &

Djallam, 2019, p. 858). Thus, Zakat works on allocating part of the money of the rich towards the poor and therefore it lowers the levels of expenditures of the poor from the General State budget. (SALHI, 2009, p. 9).

2.2 Characteristics of the loan (El-Qardh El-Hassan):

One of the most important characteristics of the loan (El-Qardh El-Hassan) is that it does not deal with interest since Islam prohibits usury and directs to halal projects that contribute to increasing livelihoods through what is known as funding by participating and not pressing on the beneficiary in paying his debt in the case of financial hardship. The loan (El-Qardh El-Hassan) works as a link between economic development with social development as it primarily aims to improve the social conditions of the poor and help them eliminate the problems they encounter. (Laswames & Layouni, 2003, p. 26). The idea of financing micro-projects with the loans (**El-Qardh El-Hassan**) was due to the reluctance of banks about funding them because of weak guarantees provided by the loans' demanders. (Nacer, 2012, p. 4) and (Nacer & Mohssin, 2011).

3. The social and economic role of El-Qardh El-Hassan

3. 1 The social role of El-Qardh El-Hassan:

This type of loans works on combining economic goals for micro-projects and social goals, it works to balance the economic welfare and social solidarity and development.

In this type of financing fund can encounter the inability of the loaner to repay his debt, and as a result, we get confronted with two cases:

1. Payment incapacity: in this case, the financed get a remission for payment especially if he desperately needs money.
2. Extension of the period for payment: In case one has the ability to pay. (SALHI, 2009, p. 9).

For this reason, the social objective is one of the most important goals of the **El-Qardh El-Hassan** because it takes into account the loaner's financial situation and gives him/her opportunities that can even reach the exemption from payment. (Laswames & Layouni, 2003, p. 29). The Zakat revenue goes only to the qualified poor and needy, it can reduce poverty and increases investment. (Seamus, 2015, pp. 170-171).

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3.2 The economic role of El-Qardh El-Hassan:

Loan's (**El-Qardh El-Hassan**) role can be summarized in the following points:

3.2.1 Developmental role:

Dealing with this type of loans allows to cancel interest and reduce project costs which leads to encouraging investment for craftsmen and creating new job opportunities and consequently, reducing unemployment, decreasing poverty, increasing national income and recovering economy as a whole. Thus, the loan (**El-Qardh El-Hassan**) helps to promote savings and investment, which contributes to keeping the money inside the country and relying on internal financial resources .

3.2.2 Investment role:

Attracting Zakat funds and using them in economic areas according to Islamic legal financing terms increases the rate of investments. For this reason, the loan (**El-Qardh El-Hassan**) is one of the most important tools that encourage investment and economic progress.

Increasing national income and creating new opportunities to work, through investing part of Zakat in micro-projects and using the loan (**El-Qardh El-Hassan**) in financing projects and reducing poverty.

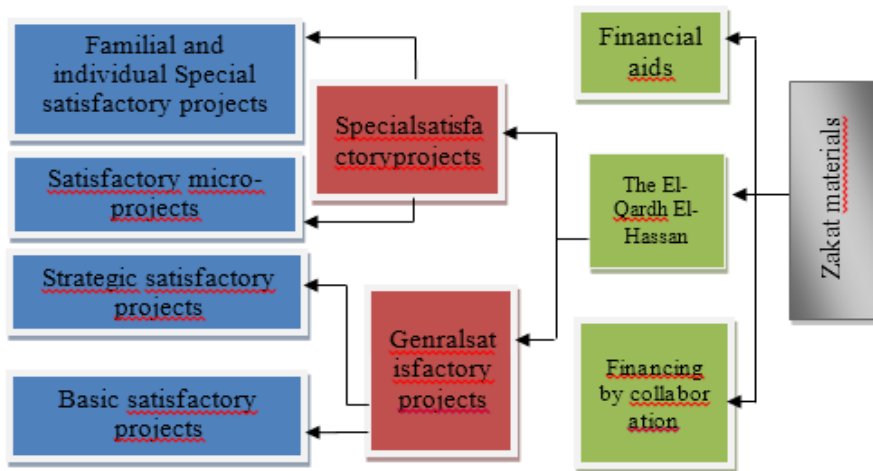
Previous experiences of Zakat in the era of the Prophet PPUH and Khalifa Omar Ibn Abdul Aziz's reign and the Zakat when being spent on the poor and the needy and those who are worth it contribute in giving solutions many social and economic problems. So, achieving these goals depends on the confidence of citizens in the Fund's activity and the extent of their trust. The following figure shows the Fund's role in improving the purchasing ability of individual and national economic and job opportunities creation and realizing the national economic balance.

In addition to the primary role played by Zakat fund in Zakat collection and spending on the poor and the needy, it directs part of it to finance micro-projects through the loan (**El-Qardh El-Hassan**). The existence of micro-

enterprises associated with the so-called microfinance or mini-finance or what is known as the loan (**El-Qardh El-Hassan**).

Hence, the **El-Qardh El-Hassan** contributes directly to the direct funding of micro-projects, which aims to bring out a large number of individuals from poverty to ability, and self-sufficiency in the field of satisfying individual's requirements and this is exemplified by the following figure:

Fig.1. Funding flow forms for public and private Zakat satisfactory projects.



Source: SALHI Salah, 2009, p. 9.

4. Assessment of the outcome of the loans for the period 2006-2013 to Oran

4.1 Zakat revenues of Oran :

Oran revenues on zakaah are characterized by ups and downs, we notice a continuous rise since 2004 until 2006 for a maximum of about more than 26 million DA, then it begins declining from 8 million in 2007 to 4 million in 2008. And that was due to what was propagated on the fund's reputation which was reflected negatively on its outcome as the following table shows:

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Table .2. Zakat Fund revenues for Oran

Years	Zakat of money/ DA	Zakat of crops and fruits	Zakat of Fitr	Total revenue
2004	3 000 370	/	/	3 000 370
2005	4 000 840	11 000 140	351 000	16 000 331
2006	12 000 970	12 000 420	1 000 450	26 000 840
2007	6 800 820	000 980	1 500 042	8 300 843
2008	3 790 164		1 000 090	4 790 254
2009	10 285 104,71	1 870 239	1 200 297	12 822 174,71
2010	4 968 530,28	/	1 540 687	6 656 070,28
2011	8 034 860,30	/	3 725 605	11 640 585,3
2012	9 558 471	3 190 115,05	4 500 248	16 910 173,05
Total	63 925 643,29	28 969 985,05	14 465 772	107 668 093,34

Source: Processed by the authors based on Religious Affairs and endowments directorate information of Oran.

4.2 (El-Qardh El-Hassan) loans in the wilaya of Oran:

Table 3. (El-Qardh El-Hassan) for the period 2006-2013 for Oran

Year	The value of the loan(DA)	Number of the (El- Qardh El-Hassan) loans	Total	Total
2006	250 000	7		16
	200 000	4		
	150 000	2		
	90 000	2		
	60 000	1	3 090 000	
2007	250 000	1		28
	200 000	1		
	170 000	20		
	150 000	1		
	120 000	2		
	100 000	1		

	90 000	2	4 520 000	
2008	170 000	21	3 570 000	21
2009	170 000	1	170 000	1
2010	200 000	1		10
	195 000	5		
	191 267	1		
	190 000	3	1 936 267	
2011	200 000	17		22
	190 000	1		
	170 000	1		
	98 000	1		
	90 000	1		
	80 000	1	4 028 000	
2012	272 894	9		11
	250 000	1		
	200 000	1	2 906 047	
2013	300 000	6		25
	272 894	2		
	250 000	13		
	249 000	1		
	200 000	3	6 444 788	

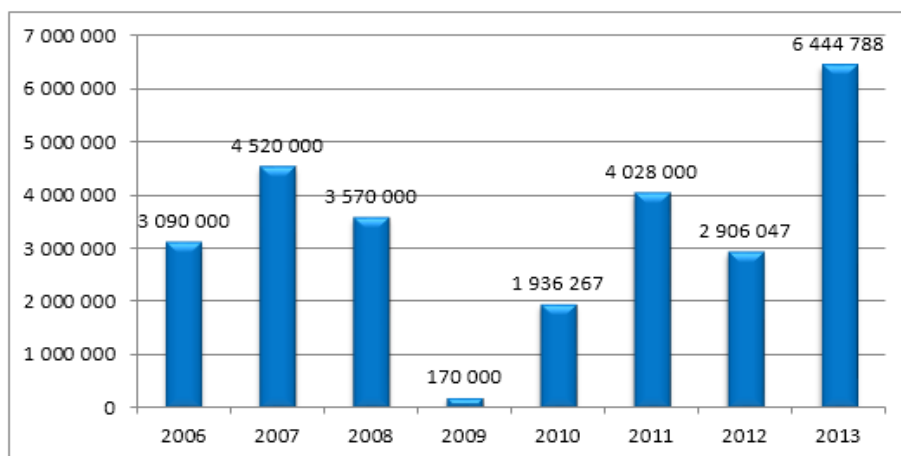
Source: Processed by the authors based on Religious Affairs and endowments directorate information of Oran.

From **Table 3** we can notice the rise in the value of loans in 2013 up about 788 444 6 DA while not exceeding 170 000 DA in 2009 and that's due to giving one loan (**El-Qardh El-Hassan**). Besides, Religious Affairs Ministry also allocated a quarter of Zakat Fund earnings for 2009 for the people of Gaza so the outcome which was going to be for the poor as loans (**El-Qardh El-Hassan**) were directed to Palestine. The projects of 2006 projects varied between hair-dressing, babysitting, frozen meat, cabs, general foodstuffs, truck refrigeration, sewing, maintenance and sale of information materials, audiovisual workshop and farming enterprise. And the share of the beneficiary of them varies between 250 000 DA to 60000

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DA to reach almost 3 090 0000DA. In 2007 the loan's amount was lifted to minimal 90000 DA and maximum 250 000 DA and then to about 270 000 DA in 2012 to reach in 2013 a maximum of 300 000 DA. In addition, the activities have been also diversified to include fishing, translation offices, driving, livestock and poultry, law firms and steel and metal carpentry.

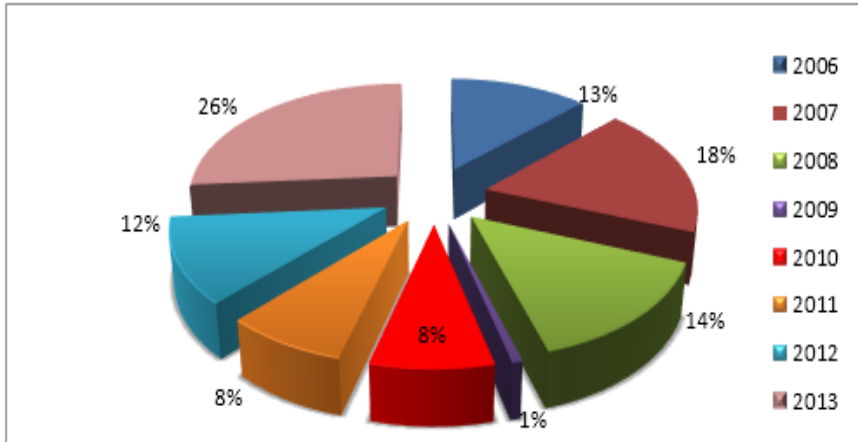
Fig.2. The given loans (El-Qardh El-Hassan)from 2013-2016.



Source: Processed by authors using the data of table 3.

We can notice from figure 3 the rise in loans to reach around 26% edge in 2013, while they did not exceed 1% in 2009 because of giving only one loan (**El-Qardh El-Hassan**), as Religious Affairs Ministry has allocated a quarter of Zakat Fund earnings of 2009 for Gazans.

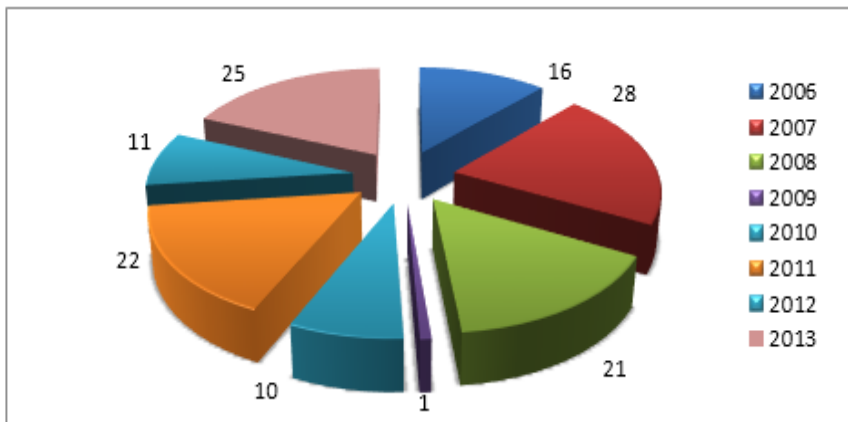
Fig.3. The percentage of financing projects from 2006-2013



Source: Processed by authors depending on table 03.

In Figure 3 we can observe the high number of loans which reached in 2007 around 28 loans or approximately 28 micro-projects funded, while not exceeding one in 2009 which was to finance a project of a barber lounge since only one loan was given. During the period of eight years 134 micro-projects were funded, just taking simple comparison of Biskra for example. we find the latter had financed about 161 micro-projects with an amount of 33 000 0000 DA, for the period from 2006 to 2012 for 26 665 102 DA the amount of the loan (**El-Qardh El-Hassan**) granted for the period between 2006 and 2013 for Oran.

Fig.4. Number of projects funded by the El-Kardh El-Hassan

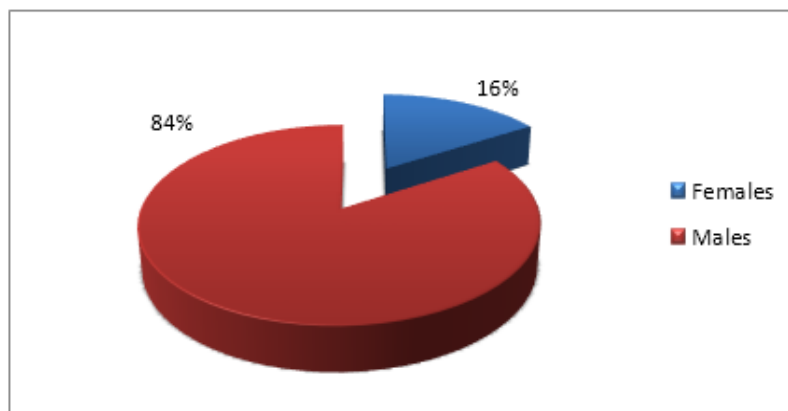


Source: Processed by authors depending on table 03.

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Moreover, the proportion of male beneficiaries from the loans around 113 versus 21 only females and that was due to male dominance and their control in different sectors, for example, the cab, cargo, ironsmith, aluminum carpentry and others.

Figure 05: Numbers of loans given from 2006 to 2013

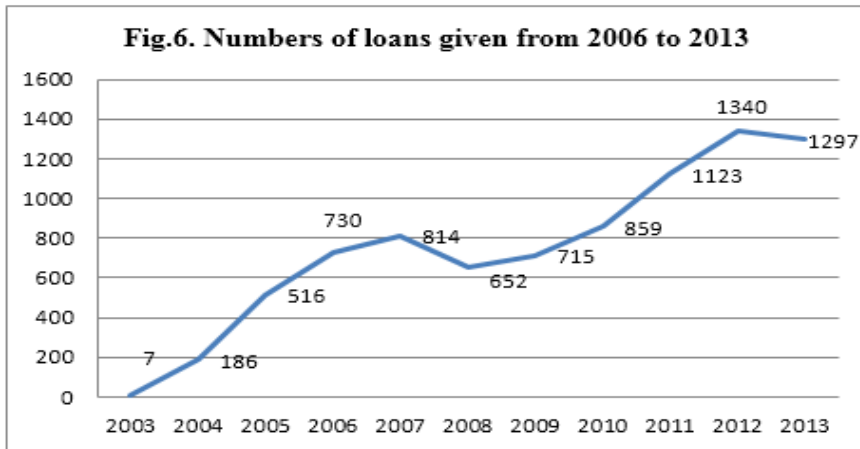


Source : Processed by authors depending on the information provided by the Ministry of religious affairs and endowments to Oran.

Table. 4. Number of projects funded by the loan (El-Qardh El-Hassan) from 2004 to 2010 on all the country.

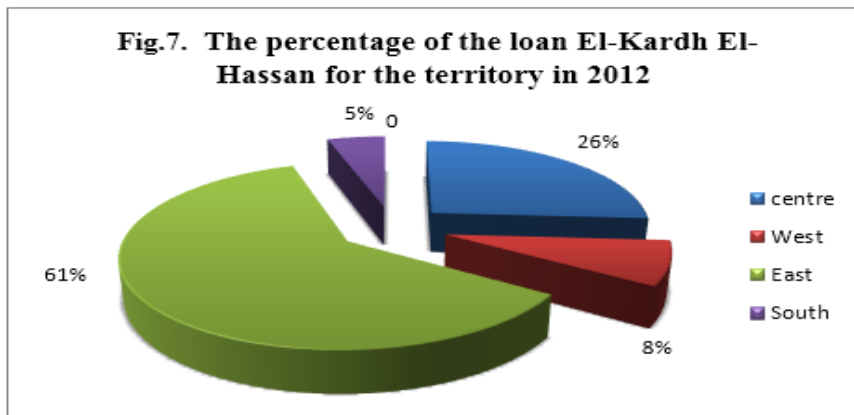
Year	N ^{br} of projects	Year	N ^{br} of projects
2003	7	2009	715
2004	186	2010	859
2005	516	2011	1123
2006	730	2012	1340
2007	814	2013	1297
2008	652	Total	8239

Source : Processed by authors depending on the information provided by the Ministry of religious affairs and endowments to Oran.



Source: Processed by authors depending on table 04.

We can notice from table 4 the continuous growth of loan on (**El-Qardh El-Hassan**)all the national territory since its beginning until 2008 when a decrease was recorded by approximately 652 loans to recommence growth to reach more than 4500 projects 2012 and more than 8239 micro-institutions 2013 were allocated about 107 billion centimes. But the Algerian East wilayas remain leading in this area as the following figure shows.



Source: Ministry of religious affairs and endowments, 2012, p. 27.

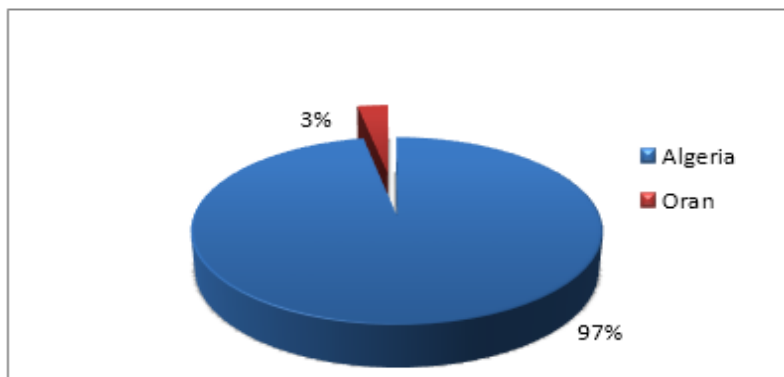
For comparison, Zakat's outcome for 2012 in Oran reached about 9 471 558 DA versus 109 899 106 DA for Setif, which means Sétif revenues outweighed those of Oran by its size, position, her person, and economic

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status. Setif is considered the second capital after Algiers with more than 10 times, and this reflects its retardation in this area compared with some wilayas such as Batna, Constantine, Algiers), Midwestern wilayas do not participate only by 8% compared with 61% in East wilayas.

Moreover, if we compare the proportion of Oran in creating micro-projects at the national level, we will find that they constitute only 3% of the total participation of all States. And that if we take into consideration the number of micro-projects that have been created since the inception of the Zakat Fund to Oran and working with the **El-Qardh El-Hassan**, which amounted to almost 150 institutions while it reached 5000 ones at the national level.

Fig. 8 Contribution of Oran in creating micro-institutions with the loan (El-Qardh El-Hassan)



Source: prepared by researchers based on information and data for endowments and Directorate of Religious Affairs Oran.

4.3 Results:

To conclude, this research is an attempt to highlight the role of the El-Qardh El-Hassan in financing and funding institutions desks and therefore in economic development. Based on the above discussion the following points can be concluded :

About 134 micro-projects were financed for eight years with an amount of 26 665 102 DA mostly used in the service sector and trade such as taxi and

transport of goods, where the male dominated on the utilization of funding by 84%.

On the other hand, 17729 families in Oran benefited of alms and sustenance, estimated with more than 80 million DA from 2004 to 2012. Besides, more than 14 million were distributed to 8969 beneficiaries of Zakat al-Fitr since 2005, according to the Office of State Directorate of Zakat Fund sector.

And to remind, the Algerian Zakat Fund during the period (2003-2011) funded more than 4500 projects under El-Qardh El-Hassan provision with an amount of 107 billion centimes.

Despite these results, Oran's Zakat Fund remains not effective enough considering the size of the wilaya and economic status. i.e ; with a simple comparison with Bisk

4. CONCLUSION

One of the *Syari'ah* requirements is to pay zakat as one of Islamic pillars. These last are set to create more job opportunities and diminishing unemployment and poverty and hence, contributing to local development so that zakat fund becomes one of the paramount pillars of the sustainable development.

The real dimension of loan (**El-Qardh El-Hassan**) is social solidarity and increasing livelihoods by investing a portion of funds in investing projects contributing to the alleviation of poverty and enhancing local development. Oran's Zakat Fund managed though its novelty to participate in helping many poor people and financing nearly 134 micro-institutions during eight years and around 150 micro-institutions since it started working with the loan (**El-Qardh El-Hassan**), and job creation for unemployed youth thanks to loan (**El-Qardh El-Hassan**) despite its' limited resources and lack of experience in this field. Oran's Zakat Fund realized fine results if we compare it with Algiers or some wilayas of the East. In addition, it turns out through our study to evaluate the Zakat Fund of Oran and especially the loan's effective role it plays in creating micro-institutions and creating jobs and contributing to local development and in economic development. Even though it remains, only a little contribution estimated at only 3% due

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to a lack of reliability in the Zakat Fund. Oran with its' economic potential and humankind is eligible to contribute more in creating and financing projects.

Recommendations:

Based on the findings, we can offer some suggestions, which can be summarized as follows:

- Taxi transport activity constitutes most of the investment projects that were funded in this framework, as well as other areas like sewing, beekeeping, photography, artistic carpentry and electricity. The expensiveness of rental shops is one of the main reasons that push away young people benefiting from the loan (**El-Qardh El-Hassan**) to invest in the taxi activity. Giving too much importance to the service sector and neglecting the agricultural sector and productivity does not contribute to economic growth, likewise investing in transport and in particular the exploitation of the cab doesn't create jobs that will reduce unemployment unlike the productive and agricultural activities. So, it is better to pay attention to projects aimed at developing production and agriculture sectors, which contribute to creating added value to the national economy.

-Directing loans towards long-term investments and with greater return.

-Studying deeply projects for loan applicants and estimating the value of profit recoverable and the possible number of workers, in addition to making a comparison between various projects to facilitate estimating the priority in granting (**El-Qardh El-Hassan**) loans.

-Following the projects that were funded and penalizing recipients who used the loan (**El-Qardh El-Hassan**) for other purposes.

-Intensify awareness campaigns and sensitization of the importance of Zakat and its' role economically and socially through media, especially Oranese 'Muzakin' who prefer performing their almsgiving to eligible needy individuals rather than Zakat Fund due to the lack of confidence in the fund. Thus, spreading religious and cultural awareness among the community and urging individuals to activate the role of Zakat is critical.

-Provide guidance and guidance for young people wishing to create micro-institutions.

-Increasing the proportion of funds directed to investment from 37.5% to 50%.

-Establishing policies and strategies for assisting and supporting the Islamic finance sector via the **(El-Qardh El-Hassan)** loan.

-Working to establish an independent fund for the loan **(El-Qardh El-Hassan)** and trying to expand the process of granting the loan.

-Involve broadly the civil society and making a continuous communication with the Muzakin using various means to promote confidence.

-Creation of a special committee composed of experts in finance and business' specialists to study the cost- effectiveness risk for various applications of financing micro-projects for a moderate and reasonable use of resources of Zakat.

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