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Presentation of the journal
Présentation de la revue



The journal "Afro-Asian Studies", democraticac.de/?page_id=56577, is an international peer-reviewed scientific journal, indexed by the German Federal Library and classified by the Europub database of Great Britain via: <https://europub.co.uk>, published periodically every three months in French and English, from the Arab Democratic Center in Berlin, Germany, via the link <https://democraticac.de>. It specializes in political, economic, social and scientific studies that have a direct and indirect impact on the Asian and African continents, regardless of the continent of the influential country, including America, Europe and Australia.

This journal has been published for six years, with twenty-two issues that include a valuable number of scientific articles written by researchers from all continents of the world, such as America, Europe, Africa and Asia.

La revue « Afro-Asian Studies », [Democraticac.de/?page_id=56577](https://democraticac.de/?page_id=56577), est une revue scientifique internationale à comité de lecture, indexée par la Bibliothèque fédérale allemande et classée par la base de données Europub de Grande-Bretagne via : <https://europub.co.uk>, publié périodiquement chaque trois mois en français et en anglais, du Centre démocratique arabe de Berlin, en Allemagne, via le lien <https://democraticac.de>. Elle se spécialise dans les études politiques, économiques, sociales et scientifiques qui ont un impact direct et indirect sur les continents asiatique et africain, quel que soit le continent du pays influent, notamment l'Amérique, l'Europe et l'Australie.

Cette revue est publiée depuis six ans, avec vingt-quatre numéros qui comprennent un nombre précieux d'articles scientifiques rédigés par des chercheurs de tous les continents du monde, comme l'Amérique, l'Europe, l'Afrique et l'Asie.



Publication Ethics in Journal of Afro-Asian Studies

Publication ethics

The Journal of Afro-Asian Studies is committed to the ethics of scientific publishing and encourages researchers to adhere to them, in accordance with the international standards for authors set by the Publication Ethics Committee (COPE).

Thus, through the Journal of Afro-Asian Studies, we are committed to:

- Respect scientific integrity in any scientific publication.
- Adhere to the principles of the International Committee on Publishing Ethics.
- Urge the journal's editorial board to ensure that the ethics of scientific publication and research are respected.
- Urge researchers to respect publication ethics and scientific honesty
- Urge the journal's scientific committee to adhere to the quality of scientific evaluation
- Take appropriate action for any unethical practices.

Duties and Responsibilities of Publishers

- The Journal of Afro-Asian Studies is committed to the noble mission of disseminating knowledge globally.
- The Journal of Afro-Asian Studies is committed to preserving the integrity of its scientific archives for researchers.
- The members of the journal must maintain the confidentiality of the reviewers
- The Journal of Afro-Asian Studies is committed to responding considerably to all requests from researchers.
- The Journal of Afro-Asian Studies is committed to publishing corrections or clarifications whenever necessary.
- The Journal of Afro-Asian Studies is committed to maintaining paper and electronic archives to manage the journal with scientific quality.
- The journal must publish an apology when necessary

Duties and responsibilities of scientific committee members

- The Journal of Afro-Asian Studies is committed to the credibility of the Scientific Committee
- The members of the scientific committee have full authority to accept or reject a research
- The members of the scientific committee must maintain the integrity and credibility of the scientific evaluation of the research
- The members of the scientific authority must maintain the confidentiality of the evaluation of the research until its publication.
- The Journal of Afro-Asian Studies is committed to monitoring the work of all its human staff, including the Editorial Board and the Scientific Committee.

- The members of the scientific committee must evaluate only the intellectual content of the research.
- The Journal of Afro-Asian Studies is committed to verifying the intellectual property of the publisher.
- The members of the scientific committee must not use the information of a manuscript in their research, except with the written consent of the owner of the information or the manuscript.
- The referee undertakes to be completely impartial in his/her arbitration decision
- The referee undertakes to respect the scientific ethics of arbitration
- The journal accepts the membership of reviewers on the basis of each reviewer's CV
- Experience and specialization must be taken into account when accepting members of the scientific committee
- The journal has the right to revoke the membership of any reviewer who does not respect the responsibilities assigned to him/her.
- Research reviewers are selected based on the compatibility between the research topic and the reviewer's specialization.
- Under no circumstances will recommended reviewers be accepted to review a research.
- Referees must respect the arbitration deadlines
- The journal approves two reviewers for each research and may request the assistance of a third if necessary.
- The editorial board communicates with the members of the scientific committee via the official email of the journal

Duties and Responsibilities of Authors

- The researcher must submit his research in English and French only.
- The researcher must write his research according to the formal conditions of scientific publishing
- The researcher must respect the quality of the language used
- The researcher must examine all sources and references before sending the research for publication.
- The opinions published in the journal express only those of their author in the context of individual research, or the opinions of their authors in the context of collective research.
- The researcher sending the research is responsible for the approval of the researchers participating with him
- The researcher must adhere to scientific honesty
- The researcher must know that his research is part of a review program aimed at preventing scientific plagiarism.

- The researcher must agree not to submit his research to another journal
- The research evaluation process is confidential
- The researcher is responsible for the publication of any manuscript without the approval of the party responsible for it.
- The researcher must notify the journal of any changes before publishing the research
- Only topics compatible with the objectives and specializations of the journal are accepted.
- Research that does not deserve to be published is rejected because it does not contribute to scientific development
- Research whose objectives are incompatible with human rights and scientific ethics is rejected

Corresponding Author

The author of the research is considered the most important link in the dissemination of science and knowledge, and that is why the Journal of Afro-Asian Studies attaches great importance to him in terms of:

- Facilitating the author's communication with the editorial board after the submission of the research
- Facilitating the author's communication with the journal throughout the refereeing stages
- The author assumes full responsibility for scientific integrity
- Authors of collective articles assume full responsibility for scientific integrity
- The author assumes full responsibility for the opinions contained in his research
- The author is responsible for requesting permission to publish any attachments from their owners.
- The editorial board sends electronically a copy of the journal and the certificate of publication of the article to each author whose research has been published.
- The editorial board requests permission from the author to publish on its website any information or manuscript of which he or she is the owner.

Duties and Responsibilities of the Editor-in-Chief and Editors

The Editor-in-Chief of the Journal of Afro-Asian Studies is the primary responsible officer for all committees of the journal and its human staff, including the Scientific Committee and the Editorial Board, and on this basis:

- The Editor-in-Chief of the journal must respect the ethics of publishing
- The Editor-in-Chief of the journal must disclose any conflict of interest in publication

- The Editor-in-Chief of the journal must coordinate between the editors, the members of the scientific committee and the members of the editorial staff to uphold the ethics of scientific publishing.
- The Editor-in-Chief of the journal is committed to respecting the complete confidentiality of research submitted for publication, whether accepted or rejected.
- The Editor-in-Chief of the journal is committed to respecting the confidentiality of those reviewing the research.
- The Editor-in-Chief urges all members of the journal to respect the ethics of scientific publishing
- The members of the editorial staff must cooperate with the members of the scientific committee to prevent scientific plagiarism
- The Editor-in-Chief has full authority to communicate with authors for scientific purposes.
- The Editor-in-Chief and all members of the editorial staff are committed to respecting the confidentiality of unpublished research.

Scientific plagiarism

Scientific theft is dangerous for scientific research in all fields and specializations, which is why the aim of the magazine is to disseminate science and knowledge with transparency, credibility and integrity in the service of humanity, and on this basis:

- The Journal of Afro-Asian Studies is committed to protecting the copyright of its research
- The journal's editorial board coordinates with the scientific research committee to uncover scientific plagiarism
- The Journal of Afro-Asian Studies condemns any form of scientific plagiarism.
- The journal's administration has the right to take all appropriate measures against scientific plagiarism in order to protect the reputation of the journal.
- The journal's administration has the right to take all appropriate measures against scientific theft for the benefit of the owners of the stolen research.
- The journal's administration has the right to cooperate with those who appeal in the field of scientific plagiarism

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- *The research paper should not include less than 4000 words and should not exceed 8000 words.*
- *The research paper and studied topics should be characterized by objectivity, novelty and scientific accuracy, as they should not be taken from a previous study, article, or graduation document or book.*
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- *Page margins should be as follows: Top 02, Bottom 02, Right 02, Left 02, Header Sheet 5, Bottom Sheet 1.5*
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- *Key words: (Between 05 and 08 words, Font: Times New Roman, Size: 13, Italics)*

- *The Introduction should include the following components: Introducing the topic, research questions, hypothesis or hypotheses, the importance of the study, the objectives of the study, the literature of the study (previous studies), the study curricula, the study axes. (Font style: Times New Roman size: 13 between lines: 1.5).*
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- *Second subtitle: (font style: Times New Roman size: 14, between lines: 1.5)*
- *Conclusion: findings and recommendations: (font style: Times New Roman size: 13, between lines: 1.5)*
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Discours de Monsieur : Mohammed Latreche

Professeur au lycée des Frères Eddrief Mazouna

Ma mère El djouher ... Le soldat inconnu...

Son nom, son front, ses yeux et ces paroles laiteuses, interprètent ce nom « le joyau » dédicace divine désignant cette belle et très bonne géante, qui dans ma mémoire d'enfant parfait le fagot de bois, et l'arrière petit enfant dans ses bras et chantait, tout en escaladant la colline qui monte et s'engante au bonheur qui fleurira dans un demain dans les yeux de ses petits ...elle aimait tous les petits.

Et ils étaient nombreux, si nombreux à compter, les poussins, les veaux, les cailloux d'une terre qu'elle cultivait après qu'elle a versé des larmes et du sang pour la libérer.

Ces mains fermes sur une charrue, sur une glaive, sur un rêve hostile, son cœur qui battait toujours dans son tombeau, un amour suffisant pour nourrir les six continents.

Tu méritais le Prix Nobel ... Ma mère.

The twenty-fourth issue of February 2025

Index

Article titled	Author	page number
<p>The Belt and Road Initiative 一带一路 The Revived Strategy for China's Supremacy</p>	<p>Prof. Habib Al-Badawi ^{1*}, Aws Al-Mimari ² ¹ History Department, Lebanese University, Beirut, Lebanon Orcid No: 0000-0002-6452-8379 Email: habib.badawi@ul.edu.lb ² Education Department, University of Mosul, Mosul, Iraq Email: awsalmimari@gmail.com *Corresponding Authors</p>	<p>19</p>
<p>The deterioration of the trade balance and its repercussions on the economic situation and the general budget (case study Sudan during period 2000-2018)</p>	<p>Prof.Dr. Salah Mohamed Ibrahim Ahmed, Professor of Economics, Dean of the Faculty of Graduate Studies and Scientific Research, White Nile University, Kosti, Sudan. https://orcid.org/0009-0009-0513-8248</p>	<p>59</p>
<p>A case of acceptability and performance of Jaiz (Islamic) Bank in the North-Eastern Nigeria</p>	<p>Abdalla Eltom Abdalla Mohamed, Professor Economics, Faculty of Law and Economics, Department of Economics, Islamic University of Madinah. Kingdom of Saudi Arabia Orcid No: 0000-0003-1201-0786 Ahmed Mallum, Assistant Professor of Economics, Department of Economics, Yobe State University, Damaturu, Nigeria</p>	<p>86</p>
<p>Morocco: Inflation is not the same as Inflation.</p>	<p>Lahjouji Driss Doctorant at sidi Mohammed ben Abdellah University (Morocco) Lahjoujdriss0@gmail.com ORCID : 0000-0002-9278-4954</p>	<p>145</p>

<p><i>The History of Iranian Press Laws in the Qajar Era: A Critical Analytical Study</i></p>	<p>Dr.Ahmed Shaker Alalag Iraq - University of Kufa Ahmed.alallaq@uokufa.edu.iq ORCID : 0000-0002-8033-9172</p>	<p>174</p>
<p>Mechanisms of Financial Governance in Nigeria</p>	<p>Olajide Ganiu Olakunle Faculty of Legal, Economic and Social sciences (FSJES), Sidi Mohamed Ben Abdellah University (USMBA), Fes (Morocco). E-mail: olajideganiu65@gmail.com</p>	<p>197</p>
<p>Comparative Analysis of English and Hausa Consonants</p>	<ul style="list-style-type: none"> • Abdel hafeez Ali, Mohammed, Magzoub Alsaïd Ahmed Mohammad, • Mujahid Elyas Siddideg University of kordofann, Faculty of Arts, Department of English Language and literature. Sudan 	<p>224</p>
<p>Bank loan financing and its applications in the Sudanese banking system</p> <p><i>A study between Islamic jurisprudence and Sudanese law for the year 1984</i></p>	<p>Dr. Mohammed Amar Eshag Abdu Rahman Gamar, assistant Professor of Law, Faculty of Law, White Nile University, Kosti, Sudan</p>	<p>240</p>
<p>How much personal media focuses on ethical values in the digital age, as viewed by its audience?</p>	<p>Dr. Doaa Abdel Fattah Mohamed Al-Sadiq - PhD in Electronic Journalism - Faculty of Arts, Zagazig University, and a lecturer in Digital Media at Akadymiuwn International University</p>	<p>275</p>

<p><i>The Pol- econ Palestinian Authority: dependency system</i></p>	<p>Ahd Ahmad Mohamad Aljardat PHD <i>Student in International Relations Program. Arab American University in Palestine</i> <i>Email: ahdjaradat1990@gmail.com.</i></p>	<p>312</p>
<p><i>The Path to Sustainable Development: Saïdia, Morocco's Coastal Journey</i></p>	<p>ADIL AKALLOUCH^{1*} ; AZIZ MAHJOUR² ¹<i>Faculty of Letters and Human Sciences Dhar El mahraz, Sidi Mohamed Ben Abdellah University, Fez Morocco.</i> ³<i>Faculty of Letters and Human Sciences Ben M'msik, Université Hassan II de Casablanca – Morocco.adil.akallouch@gmail.com</i></p>	<p>324</p>
<p><i>Culture Profile: Mauritania</i></p>	<p>El Hacem Moulaye Ahmed <i>professor of English Linguistics at the University of Nouakchott.</i> https://orcid.org/0009-0009-0251-595X</p>	<p>350</p>
<p><i>The distinctive natural characteristics of the Al-Batnan and Al-Dafna Plateau in Libya</i></p>	<p>Abd Al-Salam Salem Masoud Al-Busaiifi <i>Department of Hearing and Speech - Sorman College of Medical Technology - Sabratha University albosifi.abdulsalam@gmail.com</i></p>	<p>365</p>
<p><i>The Impact of Electronic Management on the Performance of Employees at the Office of the Presidency of the Republic of Yemen</i></p>	<p>Researcher Abdul Ghani Mohammed Al-Raymi <i>University of Science and Technology – Main Campus, Aden (Yemen)</i> abdulghanialraimi@gmail.com Supervision by: Prof. Dr. Abdulwahab Abdullah Al-Maamari <i>University of Science and Technology – Main Campus, Aden (Yemen) Isra University (Jordan)</i> Almamary380@gmail.com</p>	<p>396</p>

<p><i>La violence politique au Soudan : Risques de contagion et maintien de la paix</i></p>	<p><i>Elmahjoub Maska</i> <i>docteur en sciences politiques et relations internationales, Faculté Cady Ayyad Maroc. Politologue et spécialiste de l'Afrique, https://orcid.org/0009-0002-8976-0518</i></p>	<p>420</p>
<p><i>Social Media History, Ethics, Uses, and Research Possibilities</i></p>	<p><i>Dr. Marian Tadrous-</i> <i>PhD School of Communication & Arts, Liberty University</i></p>	<p>430</p>
<p><i>Opinion Article Titled: The Role of Digital Media Platforms in Raising Public Awareness of the Dangers of Digital Violence Against Women: "A Case Study of Facebook"</i></p>	<p><i>Dr. Doaa Abdel Fattah Mohamed Al-Sadiq -</i> <i>Ph.D. in Electronic Journalism - Faculty of Arts - Zagazig University</i></p>	<p>438</p>

The Belt and Road Initiative 一带一路 The Revived Strategy for China's Supremacy

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Abstract *This comprehensive study examines China's Belt and Road Initiative (BRI), a global infrastructure development strategy aimed at enhancing connectivity and economic cooperation. The analysis explores the BRI's historical context, key components, and global reach, with a particular focus on its implementation in the Arab world.*

The study investigates the economic implications of the BRI, including its potential to reshape trade patterns and stimulate growth in participating countries. It scrutinizes the initiative's geopolitical dimensions, considering its impact on international relations and regional power dynamics.

A dedicated section employs a theoretical framework combining neorealism, constructivism, and political economy to analyze the BRI's manifestation in the Arab world. This approach illuminates China's strategic motivations, Arab states' responses, and broader regional implications. The analysis highlights the hybrid governance model used in BRI projects and examines the initiative's influence on economic diversification, infrastructure development, and power structures in the region.

By providing a nuanced examination of the Belt and Road Initiative, with specific attention to its implementation in the Arab world, this study contributes to a deeper understanding of one of the most significant economic and geopolitical developments of the 21st century.

Keywords: *Belt and Road Initiative, China, International Affairs, Economy, and Investment.*

Introduction

China has faced a problem with sluggish economic growth in recent years, and China's government has yet to take steps to curb credit that is growing dangerously, stop its support for state-owned and unviable enterprises, and thus accept the accompanying slowdown in GDP growth (Wright, 2022). Despite the relative decline in China's economic growth, these figures remain high compared to the rest of the world. Because of this Chinese success, the global economy and political center of gravity has shifted from the West to the East, specifically to East Asia (Bader, 2005).

In 2011, Chinese President Jinping began to examine the diversity of energy sources, and together they approved the initial map of the “New Silk Road,” consisting of three ways: two main roads; a sea route that includes strategic ports (Yan, 2016). “The Economic Belt of the Silk Road,” which is accompanied by programs to build infrastructure such as railways, airports, and gas and oil pipelines (Harutyunyan, 2021).

The first road crosses China from east to west before crossing into Kazakhstan, Russia, Belarus, Poland, Germany, and the Netherlands (Jakubowski, 2020). The second route passes south to include Uzbekistan, Iran, and Türkiye (Colakoğlu, 2019). Since late 2014, the railway has traversed more than 10,000 kilometers—the longest in the world—passing from the Chinese city of Yiwu to the Spanish capital of Madrid by train to transport goods through Kazakhstan, Russia, Belarus, Poland, Germany, and Spain (Elsinga, 2014).

The Silk Road was able to develop a triangular economic structure between Russia, Mongolia, and China via the Siberian Train, becoming a transport corridor between Europe and Asia (Bondarchuk,

2021). The implementation of this China-Russia-Mongolia Economic Corridor will link the economic heart of the Silk Road to a network of intercontinental railways and promote the establishment of a free trade area, thus integrating Eurasia into the initiative.

The starting point is Shanghai, China, and the journey ends in Berlin, Germany (Chazan, 2019). It can reach the Iberian Peninsula in Spain to connect the Asian continent with the European continent. The importance of the Silk Road lies in the possibility of connecting the world, the Asian, African, and European continents, to a vast economic network that benefits the countries along the corridor.

1. The ancient Silk Road

The concept of the Silk Road dates back to the first industrial and commercial renaissance of China during the Han Empire era, 300 years BC, when China rose as a prominent industrial power that provided the world with a lot of high-quality and unique industries and goods for many eras (Beckwith, 2009). The name “Silk Road” was given to the wilderness trade routes that connected the countries of the world for many eras, generating a fixed transport and communication line that contributed to the flow of goods and industries and the exchange of cultures between the countries of the three continents: Asia, Europe, and Africa. However, the name of the Silk Road, developed by the German geographer Ferdinand von Richthofen in 1877, is not accurate in describing the importance of this route (Chin, 2013).

This route was not limited to Chinese silk exports but extended to include several varied materials such as paper, animals, gunpowder, pepper, and various industries that existed in Asia. The Silk Road's close and rapid interdependence not only transported material goods but also cultural and religious heritage. This is seen in the spread of

Buddhism and Chinese culture throughout the surrounding Asian region (Kurin, 2002). There is no doubt about the importance of this road as a trade initiative that contributes to consolidating the Chinese economy. This road contributes to establishing control over the market for physical goods and capital as well as consolidating economic ties with its surroundings to consolidate its hegemony. In part, this has been due to the rapid growth of modern China (McBride, 2020). As a result, China is reviving the old road in a stronger and more tightly woven form than it appeared at the start of the Belt and Road Initiative.

2. The Silk Road Initiative: A Modern Version

2.1. China's Motives in Establishing the Silk Road: There are two fundamental and complementary reasons for China to establish the Silk Road:

2.1.1. China wants to get closer to its Asian partners in Central Asia and its European partners, as these areas are rich in natural resources. The Silk Roads also enabled China to improve how the land was used for efficient, productive investment and to serve the needs of the Silk Roads (Hui Lu, 2017).

2.1.2. China's annual trade surplus increased from about \$30 billion during the 1990s to \$300 billion between 2000 and 2010, and from \$400 billion to \$600 billion between 2015 and 2017. This has contributed to the accumulation of foreign reserves, from \$159 billion in 2000 to more than \$3 trillion in 2017 (Manyika, 2019).

2.2. Countries involved in the Silk Road: Belt and Road Initiator: 65 countries, and after the development of the Silk Road, the countries participating in the initiative increased because of their importance in the process and the desire of countries for growth and development (Hofman, 2015). Countries along the Belt and Road will form a “zone

of economic cooperation”—in the presence of interest-controlled competition—stretching from the Western Pacific to the Baltic Sea (Umbach, 2022). The Belt and Road Initiative's official action plan is an open platform for countries and international and regional organizations to contribute to this global initiative.

President Xi Jinping has often emphasized that the initiator is an open, diversified, and win-win project, ready to offer many opportunities for China's and many other countries' development. The enormous and rapid economic renaissance led by China raised it from a country that suffered famines and wars after the Second World War to the second most powerful world economy, with the size of its products and exports making it the factory of the world, and it tightened its control over its surroundings to become the controller of the largest economy in the world.

In 2013, China's leader Xin Jiping announced to the world the “Economic Belt of the Silk Road and the Maritime Silk Road of the 21st Century,” which has come to be known as the “Belt and Road Initiative,” as a giant long-term initiative to enhance international cooperation. In accordance with the principle of peaceful coexistence and unlike the previous route that was mainly based on trade, the updated project offers a broader strategic horizon through international partnership in multiple fields such as health, education, telecommunications, and infrastructure for the exchange of oil, energy, and communications in all their forms and communications. Two-thirds of our planet's population can be reached through agreements and political cooperation involving more than 60 countries, with more than 100 countries interacting positively, and it is planned to complete the project by 2049 (Glantz, 2019).

Although the Chinese president announced it in 2013, it was officially included in the work of the government on March 28, 2015, when the National Development Committee and the Ministries of Trade and Foreign Affairs published the “Vision for Action and Advancing the Joint Building of the Economic Belt of the Silk Road and the Maritime Silk Road for the Twenty-first Century,” (国家能源局, 2017) where the implementation of the initiative was divided into three stages:

The first phase, the strategic mobilization phase, took place between 2013 and 2016.

The second phase, the strategic implementation phase, is between 2016 and 2019.

The third phase, the strategic evaluation phase, is between 2019 and 2049.

3. The form of the initiative

The Belt and Road Initiative replaces the previous Silk Road with a massive strategic dimension that extends beyond shipping and transport routes and the exchange of goods; the project includes the construction of oil and gas pipelines, channels, and infrastructure for telecommunications between countries; an air bridge; and the establishment of joint political, cultural, and linguistic relations between the project's countries. The physical form of the infrastructure

3.1. The Land Belt: it is a network of paths that connects six major economic corridors (SCIO, 2020):

3.1.1. A route connects southwest China and Pakistan.

3.1.2. A route from southern China to India via Bangladesh and Myanmar

- 3.1.3. The corridor runs from western China through Central Asia and down to Türkiye.
- 3.1.4. The corridor starts from southern China to Singapore through the Indo-Chinese region.
- 3.1.5. The new Eurasian bridge connects western China and western Russia.
- 3.1.6. The Silk Road Economic Corridor runs from northern China to eastern Russia via Mongolia.

3.2. The Sea Route (Robbins, 2017): **It** includes two main lines with three added routes announced in 2018:

- 3.2.1. The first route starts from the China Sea and passes through the Indian Ocean to the Red Sea, and from there to the Mediterranean Sea.
- 3.2.2. The second route connects China's coastal ports with countries in the South Pacific.
- 3.2.3. The third road, called the Arctic Road, which connects China to the Arctic region, was announced in a white paper document issued by the State Council of China in January 2018 in which it stated that “China, as a responsible major country, is ready to cooperate with all parties concerned to seize the historic opportunity in the development of the Arctic and to address the challenges caused by changes in the region” (China's Arctic Policy, 2018). Stressing that this route will play a key role in facilitating and accelerating trade linkage with Europe through the Arctic region on the understanding that its contribution shall be in accordance with the principles of respect, cooperation, and mutual benefit.

3.3. Oil and natural gas pipelines: About 80% of China's oil imports pass through the geopolitically volatile Malacca Road area

(Myers, 2021). This is a source of concern for China, so it must look for new sources of access to oil and energy and include this goal, which represents a sensitive goal for any industrialized or non-industrial country, which is what it has worked to include in the Belt and Road Initiative to extend a network of energy routes through neighboring countries, which can be limited. Within the initiative, there are two categories of energy methods: the first is for the transportation and import of oil, and the second is for the use of natural gas (Jaybhay, 2020).

3.3.1. First, the methods of transportation of oil are planned within the project:

- 3.3.1.1. The inter-China oil pipeline reaches the port of Gwadar in Pakistan.
- 3.3.1.2. The oil pipeline between China and Kazakhstan.
- 3.3.1.3. The oil pipeline between China and Myanmar.
- 3.3.1.4. The oil pipeline between China and Russia.

3.3.2. Second, natural gas transport methods:

- 3.3.2.1. The China-Central Asia natural gas pipeline.
- 3.3.2.2. The China-Turkmenistan natural gas pipeline.
- 3.3.2.3. The natural gas line between China and Russia.
- 3.3.2.4. The natural gas line between East and West China.

3.4. Communication and Digital Connectivity: The Belt and Road Initiative has a technological component called the Digital Silk Road (Agbebi, 2022). It includes the construction and equipping of the electronic infrastructure necessary to create a more direct form of connection between China and the countries of the world. As a result of progress, cyberspace has made remarkable progress. The NA-EU Workshop on Digital Cooperation was held in Brussels in July 2015,

and the Chinese President announced in 2018 that the project was about to begin. The officials of the project stated that it will help other countries improve their digital infrastructure, while Deputy Minister of Industries and Information Technology Zhaoxiong Chen said the project aims to build a “community with a common vision in cyberspace,” and Beijing aims to promote X'an to become the digital center and compete with Silicon Valley (Rush Doshi, 2021).

The project aims to open new commercial electronic markets for Chinese companies because there is a significant opportunity for the development of these markets for Chinese businesses, particularly as investments in the digital side of the initiative in countries where Internet access is low will boost their users in the younger age group and offer them a new market for the promotion and marketing of Chinese goods. The pivotal role in this initiative is played by leading Chinese telecommunications companies such as Huawei, which signed a 2017 agreement with the governments of Pakistan, Djibouti, and Kenya as the “Pakistan-East Africa Cable” (Writer, 2022). The line could extend to more than 13,000 kilometers to include Egypt and South Africa. Beijing is studying the construction of another cable across the Arctic to connect Finland, Norway, and Russia with Japan (Ryall, 2018).

4. Executive Obstacles to the Silk Road Ambition

The Belt and Road Initiative includes the development of air connectivity between China, its local provinces, and the countries in the region. This was done by applying a more liberal and flexible aviation policy. A report by the State Information Center, published at the end of May 2017, showed that China succeeded in connecting 26 local areas by air with 43 countries along the Belt and Road Initiative with the

opening of 240 air routes (Writer A. L., 2018). The most critical obstacle to the project would be the Silk Road.

- 4.1. Central Asian countries, such as those of the South Caucasus, suffer from internal and external challenges that hinder their integration into the Silk Road. Due to the identity conflict and the economic underdevelopment of those countries, a state of chronic poverty and a lack of basic infrastructure for health and education have emerged.
- 4.2. The huge financial cost of the project, as most of the countries passing through the Silk Road are geographically located between Europe and Asia.
- 4.3. The route will impose China's presence on the countries participating in this assembly, giving it influence not only in the economy but also in politics. This could provoke a provocation and challenge the exile of other countries, such as the United States and the Russian Federation.
- 4.4. The twenty-first-century version of the Silk Road will see competition diminished by conflicts of interest and cooperation when pragmatism is imposed under globalization with interconnected systems.
- 4.5. There are consequences for the construction and restoration of basic infrastructures such as roads, bridges, airports, water and electricity supplies, the establishment of irrigation and sewage networks, and others, and this requires huge efforts.

5. International partners participating in the Belt and Road Initiative

In addition to being a project for economic development, the New Silk Road is also a strategy for dominating the countries that

participate in the economic belt. This strategy includes not only third-world countries in Asia, Africa, and Latin America but also first-world countries in Europe.

5.1. China in Africa:

There is a comprehensive government strategy that serves Chinese demand for raw materials from Africa as well as African demand for “Made in China” goods (Murphy, 2022). China has the top five shipping firms and maritime terminals, with two-thirds of the world's fifth largest ports being financed by China (Donnelly, 2020). In addition to investments in the maritime merchant sector, China also has ambitions to develop its naval power from facilities and ports that have dual-use, commercial and military cooperation (Miller, 2022).

Djibouti has China's largest military base abroad (Blanchard, 2017), along with São Tomé and Príncipe, Seychelles, and Walvis Bay in Namibia. These facilities should be completed by the end of the year, including a Chinese military base, freedom boats, and security at the port (James Kynge, 2017).

The process of encircling the continent with Chinese-funded ports is commensurate with the economic belt, with imports and exports passing through the African Sea. For example, Dorian in South Africa and Port Said in Egypt are two of the largest ports in Africa. Also, the Silk Road will enhance China's presence and influence in Africa through the availability of transportation and logistics services (Shinn, 2021).

The most prominent African countries in the economic belt are in East Africa, specifically Kenya, Ethiopia, and Djibouti. China invested \$3.4 billion to connect Ethiopia to Djibouti and another

amount to establish a railway network (Blair, 2016). More than half of China's investments along the new Silk Road concern Africa.

5.2. China in Asia:

In October 2013, Chinese President Xi Jinping held a high-level conference on China's relations with neighboring countries, where he emphasized more contemporary diplomatic principles, intimacy, honesty, benefit, and inclusiveness, in dealing with neighboring countries (Xinhua, 2013).

China seems willing to respond to those countries' demands in terms of job creation, improving infrastructure, upgrading transport, diversifying exports, enhancing economic competitiveness, and financing domestic innovations. However, serious challenges and internal political turmoil are significant, particularly in the Middle East. This could lead to the obstruction of the Silk Road and thus limit energy security in this region. This could prompt a debate in public policy circles in Beijing on how to deal with crises. China should pay closer attention to the region's political and economic dynamics (Sidlo, 2020). It should also make creative contributions to the emerging agenda by resolving emotional issues and easing tensions.

5.3. China in Europe:

For several years, the Chinese government has encouraged business travelers to invest in Europe. This has increased the volume of investment from \$6 billion in 2010 to \$47 billion in the next four years. The cumulative BRI engagement since the announcement of the BRI in 2013 is US\$932 billion, consisting of US\$561 in construction contracts, and US\$371 in non-financial investments (Wang, 2022). The EU has also welcomed these initiatives, especially as the economic crisis has hit some member states that do not have a large budget. It is because

Central and Eastern European countries pool skilled and cheap labor to provide expanded markets for Chinese industries. China is always pushing to win contracts.

For example, to ensure long-term stability for the areas adjacent to Greece, Beijing has adopted a fundamentally different approach: investing in the economic belt, engaging in profitable relations with neighbors, and expanding common ground (Erik Brattberg, 2021).

6. Foundations of international cooperation during the initiative

6.1. Political coherence:

One of the most basic foundations necessary for the success of the initiative linking more than 60 countries on three continents is to promote mutual understanding and mutual trust between China and the countries participating in the initiative and between the countries themselves at the regional level to achieve common policy and economic visions. To achieve this, we should work on building mechanisms to coordinate communication and build political and economic partnerships. Among the countries participating in and supporting the Belt and Road Initiative, this cooperation is manifested in the form of memoranda of understanding and intergovernmental cooperation. They are used to establish effective partnerships and resolve problems and obstacles to cooperation through consultation. This is to reach the stage of practical cooperation and project implementation.

It is envisioned that all countries in Asia, Europe, and Africa will work together to build joint infrastructure that will enable the establishment of communication networks between them. This is provided, that is, that this is done in accordance with the principles of

respect for the sovereignty and security of nations. Infrastructure includes basic projects such as highway construction and building roads, as well as constructing commercial ports, strengthening commercial ports, and promoting airports and air travel. As part of the Digital Silk Road initiative, pipelines connecting oil and gas with China, electricity transmission lines, and an international maritime and land network are required to realize the initiative's objectives (Dorff, 2020).

As an instrumental component of the Belt and Road Initiative, China works diligently to facilitate investment and trade between countries; work to remove obstacles and barriers to trade and investment movement; and then expand forms of trade across countries; provide the required cooperation to establish an effective trade environment within the regional and international region; consult with countries to build a free trade zone; and strengthen customs cooperation to control trade and avoid trade movement. Double taxation is in addition to the exchange of information and coordination for protection, security control, documentation and metrology systems, and the facilitation of cross-border movement.

Cooperation in the fields of mutual investment in agriculture, livestock, and mining for the extraction of coal, oil, and raw materials; cooperation in the fields of hydropower, nuclear power, wind, solar energy, and other clean energy sources; as well as cooperation in the fields of environmental protection, biodiversity, and countering climate change to build the so-called “Green Silk Road,” should also be developed (Xiaoming, 2020).

The Chinese president, Xi Jinping, detailed the initiative in detail at a press conference, which intends to inject giant capital into the “Belt and Road Project Fund” and into the “Asian Infrastructure Investment

Bank” and move forward to create the Development Bank to support infrastructure projects for developing countries, especially those on the initiative, including investment systems and investment systems. Cross-country financing; settling bilateral accounts in local currencies; strengthening the Association of Chinese and Asian Banks; urging countries to issue bonds in Chinese currency to the Belt countries; strengthening financial control between countries; and high-level cooperation in early detection, redressing, and addressing financial risks.

6.2. People's Understanding and Cultural Exchange:

In his speech in 2013, President Xi Jinping stressed the importance of strengthening friendship among people and establishing love among them (中华人民共和国外交部驻, 2013). He also stressed that the depth of relations between people is based on mutual understanding and concern for a common destiny. As a result, China works within the Belt and Road Initiative to promote cultural exchange through Chinese language and culture education and competency exchange. China has pledged to provide 10,000 paid scholarships annually to foreign students from countries along the initiative line (Editorial, 2019). China also encourages joint feminist youth activities with the establishment of festivals and cultural activities such as the revival of the cultural year; film and art festivals; book fairs; and the promotion of the translation movement, in addition to the development of tourism and the increase in the volume of tourism by facilitating the establishment of tourism and sports events (Liu, 2020).

China has worked in partnership with health organizations such as the World Health Organization to combat zoonotic epidemic diseases in many countries along the Lancang-Mekong River (中华人民共和国驻蒙古国大使馆, 2021). In addition to cooperation with West Asian

countries in the field of prevention of various diseases, China has also sent medical teams to various countries, including Cambodia, Myanmar, and Laos, as well as to Pacific Island countries, resulting in the establishment of centers for traditional Chinese medicine and drugs in many of the countries involved in the initiative (Lin, 2018).

China contributes to the provision of humanitarian aid to support relief and the fight against poverty in the countries of the Initiative. It has provided equipment for seismic monitoring and disaster control in Laos and many other countries, accompanied by cooperative activities to protect and study the effects in other countries (中华人民共和国驻, 2019).

7. Chinese Objectives from BRI

Silk Road project financing was centered on the Asian Infrastructure Investment Bank in 2013. The initiative to establish the bank was launched in October 2014, when representatives of 22 countries signed a memorandum of understanding (Chin G. , 2016).

By March 31, 2015, deadline for submitting membership applications, 57 countries had submitted their applications and become founding members of the Bank. Of the 57 founding members, 37 are from Asia and Oceania, and the rest are from Europe, Africa, and Latin America. As of December 31, 2015, all these countries have signed the terms of the agreement that forms the legal basis of the Bank. The bank's headquarters are in Beijing, and the Asian Commercial Investment Bank is available for business. The Asian Infrastructure Investment Bank (AIIB) has become one of the tools of Chinese influence and the key financial shield for Beijing to undermine geopolitical influence in Asia (Haga, 2021).

7.1. Geopolitical goals

7.1.1. Strengthening Chinese influence and hegemony:

Through the Belt and Road Initiative, China aims to strengthen its presence as an economic power around the world, particularly on the European and Asian continents. This is through its huge investments and the introduction of an alternative development model to the Western model, especially in Asian countries where China is making exceptionally large investments (Müller-Markus, 2016).

7.1.2. Strengthening its presence in the Eurasian region:

The Eurasia region is one of the areas of national importance because it has huge economic potential. This is because of its large area and the raw materials it contains. Also, it is protected from external interference on all sides by its natural protective properties. These qualities have made it of particular importance to China at the economic and security levels (Remyga, 2018).

7.1.3. Multipolarity:

The initiative seeks to change the unilateral international order dominated by the United States and its allies. This is to support their own interests in establishing a multipolar world in which China represents an extremely significant global economic pole. China believes that this pole will create stability, peace, and prosperity through the establishment of two political and economic systems centered on rational equality and justice (Nicolas, 2016).

7.2. Economic goals

7.2.1. Benefiting from the growth of global trade:

China aims to capitalize on the significant growth in global trade. This is part of the initiative to export its products and goods around the world and sustain their flow while providing investment opportunities in regions within China (Woetzel, 2017).

7.2.2. Enhancing the position of the Chinese Yuan

China is working to raise the profile of its local currency, the yuan, to make it the main currency of global trade in the so-called “internationalization” of the currency and to use it to settle trade dealings with the member states of the initiative (Caudevilla, 2022).

7.3. Oil and Energy Insurance:

China is the second-largest energy consumer in the world after the United States of America and may become the first by 2030. To maintain the industry's wheel, the initiative must ensure that oil is pumped into China through the pipelines and lines within the initiative from exporting countries (Sarkar, 2018).

7.4: Reduction in the duration of goods transportation:

It is the goal of establishing trans-country land and sea lines and supporting infrastructure, through which the time for transporting goods from China to the EU will be reduced by almost half, and the polar route will reduce the time required to deliver commercial goods by 20 days compared to the old road passing through the Suez Canal (Soyres, 2018).

7.4.1. Strengthening the influence of Chinese technology companies:

In the Belt and Road Initiative, China is developing technology services and communication technologies and establishing digital international trade platforms. The technological development of connectivity and infrastructure in these countries is conducted by leading Chinese companies in the technology fields, such as ZTE and Huawei (Brown, 2017). These companies take over the supervision and provision of the required logistics services. This will increase the control of Chinese enterprises over international technological systems and increase their share of the global market.

7.4.2. Deepening financial cooperation:

Through the initiative, China aims to build a financial system that facilitates the process of investment and financing to achieve monetary stability in the countries of the region and facilitate the flow of funds through funds from the initiative or advanced banking linkages between countries, such as the Asian Infrastructure Investment Bank and the Silk Road Fund and seeks to establish a body for the Shanghai Cooperation Organization (Hubbard, 2016).

7.4.3. The fear of increasing the size of GDP:

China's GDP has reached its saturation point. This may cause imbalances like those that occurred in the Japanese economy during the 1980s. This may also cause a reduction in GDP due to a reduction in demand for Chinese goods. This may also result in a reduction in the prices of Chinese goods until the goods are unable to support themselves. This may lead to a debt bubble, a recession, or a direct economic collapse. Through the initiative, China seeks to gain time for its industries as well as improve the conditions of the economy. So,

people in these regions can buy products manufactured in China or increase domestic consumption. As far back as the rule of its former president, this was one of its main economic pillars (Ylander, 2017).

7.5. Security Objectives

7.5.1. Project Security:

This mega project led by China requires significant security support, especially in conflict zones and African countries, where security companies have begun working there to secure Chinese companies, projects, ships, and oil tankers passing near the Somali coast, as well as entrusting China with protecting its companies in Kenya and opening military bases in Djibouti, in addition to the introduction in 2015 of an anti-terrorism law that allowed them to carry out military missions for units of the People's Liberation Army of China (Nantulya, 2020).

7.5.2. Diversification of power supply outlets:

The US presence in the Indian Ocean, especially near the Strait of Malacca, through which 80% of China's oil needs pass, represents a threat to the Chinese energy supply, especially if the relationship between the two countries is strained (Caesar-Gordon, 2016). To avoid this scenario, China has established two additional corridors. One is from Pakistan's port of Gwadar and through the Chinese province of Xinjiang, and the other is from the port of Zhapu. In Myanmar, it passes directly through the Chinese city of Yunnan (Yang Jinghao, 2022).

7.5.3. Increasing naval power

China believes that the promotion of trade traffic is tightly coupled with maritime security along transport and sailing lines and

ports. Therefore, it is strengthening its military presence near major trade traffic areas and in the main straits and corridors of the Indian Ocean, through which world trade passes. This is to protect its interests and strengthen its presence as an effective maritime military force in the ocean connecting countries (Andresen, 2019).

A few people have reacted to this huge initiative, including what some see as an effective and positive economic initiative that serves our collective interests. On the other hand, some see it as China attempting to impose its hegemony over its region.

8. The Belt and Road Initiative: A Catalyst for China's Global Ascendancy and a Challenge to International Dynamics

The Belt and Road Initiative (BRI), unveiled by China in 2013, represents an ambitious and multifaceted framework designed to enhance global trade, stimulate economic growth, and expand China's geopolitical influence across Asia and beyond. This comprehensive literature review examines the various dimensions of the BRI, including its strategic, economic, geopolitical, security, and technological aspects, to provide a nuanced and holistic understanding of China's far-reaching global project.

8.1. Strategic Dimensions of the BRI

The strategic significance of the BRI is underscored by China's concerted efforts to secure critical maritime and land routes. Caesar-Gordon (2016) elucidates the concept of the “Malacca Dilemma,” highlighting China's profound concern over its heavy reliance on the narrow Strait of Malacca for energy imports. This strategic vulnerability has catalyzed initiatives such as the China-Pakistan Economic Corridor (CPEC) and the establishment of China's first overseas military base in Djibouti (Blanchard, 2017).

These developments illuminate China's multifaceted approach to safeguarding its energy supplies and enhancing its strategic reach, particularly in the Indian Ocean region and beyond. The CPEC, for instance, not only provides an alternative route for energy imports but also strengthens China's presence in South Asia, potentially altering the regional balance of power. Similarly, the Djibouti base serves as a strategic foothold in the Horn of Africa, enabling China to project power and protect its interests along vital maritime trade routes.

8.2. Economic and Financial Aspects

The economic scope of the BRI is vast and multifaceted, encompassing a wide array of infrastructure projects, trade agreements, and financial investments. Hofman (2015) provides a comprehensive overview of the BRI's economic objectives, emphasizing its potential to reshape global trade patterns and accelerate economic development in participating countries. Hubbard (2016) delves into the pivotal role of the Asian Infrastructure Investment Bank (AIIB) in financing BRI projects, highlighting how this institution reflects China's broader ambition to reshape global financial governance and challenge the dominance of Western-led financial institutions.

Jakubowski (2020) offers a valuable European perspective by analyzing Poland's role as a key hub in the Silk Road Economic Belt. This analysis illustrates the BRI's expansive reach into Europe and its potential to reconfigure Eurasian trade dynamics. Wang (2022) provides a more recent assessment of BRI investments, meticulously detailing both the significant achievements and the myriad challenges faced in implementing this colossal initiative.

Recent developments have introduced new challenges for the BRI. An unexpected drop in revenue from strategic infrastructure projects has created obstacles, particularly for high-profile endeavors such as the

international airport in Sri Lanka, railways and road transport in Indonesia and Kenya, the Gwadar seaport in Pakistan, and mega projects in Zambia. These setbacks are largely attributed to the global coronavirus crisis and the rise in fuel and food prices associated with the Russian-Ukrainian war, which have led to increased inflation and economic depression in participating countries.

In response to these challenges, China is adapting its approach. There is a noticeable shift from large-scale projects to smaller, more productive initiatives such as hydroelectric and solar energy projects. Additionally, there is a transition from government-led initiatives to increased private sector involvement. In its foreign relations with developing countries, China is also moving from a lending-focused approach to providing more aid, potentially influencing the dynamics of international development assistance.

8.3. Geopolitical Implications

The geopolitical ramifications of the BRI are profound and far-reaching, influencing China's relations with countries across Asia, Africa, and Europe. Colakoğlu (2019) explores the intricate compatibility of the BRI with Türkiye's Middle Corridor initiative, shedding light on the complex geopolitical interplay between regional actors. This analysis reveals how the BRI is fostering new alignments and partnerships, potentially reshaping traditional alliances, and spheres of influence.

Sidlo (2020) further examines China's burgeoning influence in the Middle East and North Africa (MENA) region, extending beyond purely economic interests to encompass strategic and diplomatic dimensions. This research underscores how the BRI is serving as a vehicle for China to expand its soft power and cultivate strategic partnerships in regions traditionally dominated by Western influence.

8.4. Security Concerns and Military Aspects

The BRI's security dimensions are particularly pronounced in strategically significant regions such as the Red Sea and East Africa. Shinn (2021) and Murphy (2022) provide in-depth analyses of China's strategic interests and activities in these areas, emphasizing the multifaceted security implications of China's growing presence. The establishment of military bases and the negotiation of security agreements under the BRI framework illustrate China's dual focus on economic development and strategic security.

These security initiatives raise important questions about the changing nature of global power dynamics and the potential for increased military competition in key regions. The BRI's security component also highlights the initiative's role in enhancing China's ability to protect its overseas interests and citizens, a growing concern as Chinese investments and expatriate communities expand globally.

8.5. Technological and Digital Expansion

The BRI extends beyond physical infrastructure to encompass significant technological and digital components. Agbebi (2022) and Dorff (2020) explore the Digital Silk Road, a critical aspect of the BRI focused on enhancing digital connectivity and fostering technological cooperation. This initiative aims to set future global tech standards and integrate emerging markets into China's digital ecosystem, potentially reshaping the global technological landscape.

The Digital Silk Road encompasses a wide range of projects, including the development of 5G networks, smart cities, and e-commerce platforms. These initiatives not only promote economic integration but also raise important questions about data security, digital

sovereignty, and the potential for technological dependencies on Chinese systems.

8.6. Critical Perspectives and Future Outlook

A comprehensive understanding of the BRI necessitates consideration of critical perspectives. Umbach (2022) and Blanchard (2017) highlight the myriad challenges and criticisms faced by the BRI, including concerns over debt sustainability, transparency, and geopolitical resistance. These works provide a balanced view, acknowledging the potential benefits of the BRI while also scrutinizing the risks and controversies associated with its implementation.

Issues such as the “debt-trap diplomacy” narrative, environmental concerns, and the potential for increased political influence through economic means have sparked debates about the long-term implications of the BRI for participating countries and the global order.

9. Belt and Road Initiative in the Arab World: A Multifaceted Analysis

9.1. Theoretical Framework

The Belt and Road Initiative (BRI) in the Arab world can be comprehensively understood through an integrated theoretical framework that synthesizes neorealism, constructivism, and political economy. This multidimensional approach elucidates China's strategic motivations, the nuanced responses of Arab states, and the broader implications for regional and global dynamics.

9.1.1. Neorealist Perspective

From a neorealist standpoint, China's engagement in the Arab world via the BRI represents a calculated strategy to enhance its relative power

within the international system. This approach encompasses several key objectives:

- 9.1.1.1. Counterbalancing the influence of other major powers, particularly the United States (Sidlo, 2020).
- 9.1.1.2. Establishing strategic footholds in geopolitically significant regions (Blanchard, 2017)
- 9.1.1.3. Securing access to critical energy resources (Sarkar, 2018)

9.1.2. Constructivist Lens.

Constructivism illuminates the normative and ideational aspects of the BRI in the Arab context:

- 9.1.2.1. China's emphasis on “win-win cooperation” and “mutual respect” resonates with Arab states seeking alternatives to Western-dominated development paradigms (Nicolas, 2016).
- 9.1.2.2. China's non-interference policy aligns with the preferences of many Arab regimes (Sidlo, 2020).
- 9.1.2.3. The BRI narrative of reviving ancient Silk Road connections appeals to shared historical and cultural ties between China and the Arab world (Beckwith, 2009).

9.1.3. Political Economy Approach

The political economy perspective reveals the economic drivers and consequences of the BRI in the Arab world:

- 9.1.3.1. Arab states view the BRI as an opportunity to diversify their economies, attract investment, and upgrade infrastructure (Harutyunyan, 2021).
- 9.1.3.2. For China, the BRI serves as an outlet for excess industrial capacity and a means to internationalize its currency (Caudevilla, 2022).
- 9.1.3.3. The initiative creates new patterns of economic interdependence, potentially reshaping regional economic structures (Woetzel, 2017).

9.1.4. Hybrid Governance Model

The BRI in the Arab world exemplifies a hybrid governance model that integrates:

9.1.4.1. State-led development strategies.

9.1.4.2. Market-oriented mechanisms

9.1.4.3. Bilateral and multilateral cooperation frameworks (Hubbard, 2016)

This theoretical framework suggests that the BRI in the Arab world is a multifaceted phenomenon with significant implications for regional dynamics, global power structures, and economic development paradigms. It reflects China's growing influence and the evolving nature of international cooperation in the 21st century.

9.2. Future Implications and Critical Questions

As the BRI continues to unfold in the Arab world, several critical questions emerge:

1. How will the BRI impact regional stability and existing power structures in the Arab world?
2. Can the economic benefits of the BRI be equitably distributed, or will they exacerbate existing inequalities?
3. How will other global powers, particularly the United States, respond to China's growing influence in the region?
4. What are the long-term environmental and social implications of large-scale BRI projects in the Arab world?

The answers to these questions will shape not only the future of the Arab world but also the broader global order. The BRI's engagement with the Arab world represents a profound shift in the global economic and political landscape, offering both opportunities and challenges.

Concluding Remarks

The Belt and Road Initiative (BRI) has faced unexpected challenges, particularly a decline in revenue from strategic infrastructure projects. This downturn has been evident in projects like the international airport in Sri Lanka, railway and road transport systems in Indonesia and Kenya, the Gwadar seaport in Pakistan, and various mega projects in Zambia. The stagnation of these projects is attributed to the COVID-19 pandemic and the economic repercussions of the Russia-Ukraine conflict, which led to increased fuel and food prices, inflation, and economic depression in the affected countries. The overall recovery has been slow, posing significant challenges for the initiative's success.

In response, China is exploring several strategies to mitigate these challenges, including the initiation of new, substantial projects in countries such as Russia and Egypt. Additionally, there is a noticeable shift from large-scale projects to smaller, more productive ventures, particularly in renewable energy sectors like hydroelectricity and solar power. This transition includes a broader involvement of the private sector in place of government institutions.

A notable shift in China's approach to foreign relations with developing countries is the transition from primarily offering loans to providing more aid. This approach contrasts with the United States, which typically provides more aid relative to loans. China's strategy, characterized by offering nine dollars in loans for every dollar in grants, may influence the United States to reconsider its aid distribution to developing nations. Nonetheless, this strategy potentially allows China to indirectly benefit from the economic recovery and deficit management of these countries.

As the BRI continues to evolve, future research should focus on several key areas:

- a. The adaptation of BRI strategies considering recent economic challenges and shifts in project focus.
- b. The environmental and social impacts of BRI infrastructure projects, and the effectiveness of sustainability measures.
- c. The geopolitical consequences of the BRI, particularly in regions where it intersects with the interests of other major powers.
- d. The long-term economic impacts of BRI projects on participating countries, including debt sustainability and economic growth outcomes.
- e. The potential for the BRI to evolve in response to global challenges, such as climate change and public health crises.
- f. The role of the Digital Silk Road in shaping global technological standards and its implications for digital governance.

Continued monitoring and analysis of these aspects will enable scholars to develop a nuanced understanding of the BRI's evolving dynamics and its profound impact on global governance, regional stability, and international relations in the 21st century. The BRI's ability to adapt to changing global circumstances and its potential to reshape the international order make it a critical subject for ongoing research and analysis.

In conclusion, the Belt and Road Initiative represents a multifaceted and ambitious strategy by China to expand its global influence and reshape international economic and political landscapes. This literature review highlighted the initiative's strategic, economic, geopolitical, security, and technological dimensions, providing a comprehensive understanding of its scope and implications. The BRI not only serves as a platform for economic growth and connectivity but also as a strategic

tool for China to assert its supremacy on the global stage. As the initiative evolves, it will be crucial to continue examining its impact on global dynamics and the responses it elicits from the international community.

Appendixes: Belt and Road Initiative Study

Appendix A: BRI Participating Countries

Table 1: Selected BRI Participating Countries by Region	
Region	Countries
East Asia	China, Mongolia
Southeast Asia	Indonesia, Malaysia, Thailand, Vietnam, Singapore
South Asia	Pakistan, Bangladesh, Sri Lanka, Nepal
Central Asia	Kazakhstan, Uzbekistan, Kyrgyzstan, Tajikistan
Middle East	Iran, Saudi Arabia, UAE, Turkey
Europe	Greece, Italy, Poland, Hungary
Africa	Kenya, Ethiopia, Egypt, South Africa

Appendix B: Key BRI Infrastructure Projects

Table 2: Major BRI Infrastructure Projects			
Project Name	Country/Region	Type	Status
China-Pakistan Economic Corridor	Pakistan	Multi-sector	Ongoing
Jakarta-Bandung High-Speed Railway	Indonesia	Rail	Under Construction
Hambantota Port	Sri Lanka	Port	Completed
Piraeus Port	Greece	Port	Operational
Mombasa-Nairobi Standard Gauge Railway	Kenya	Rail	Completed
Budapest-Belgrade Railway	Hungary/Serbia	Rail	Under Construction
Gwadar Port	Pakistan	Port	Operational
Khorgos Gateway	Kazakhstan	Dry Port	Operational

Appendix C: BRI Funding Mechanisms

Table 3: Major BRI Funding Institutions			
Institution	Established	Capital Base	Focus
Asian Infrastructure Investment Bank (AIIB)	2016	\$100 billion	Infrastructure
Silk Road Fund	2014	\$40 billion	Various BRI projects
China Development Bank	1994	\$2.4 trillion (assets)	Long-term financing
Export-Import Bank of China	1994	\$620 billion (assets)	Trade finance

Appendix D: BRI Economic Corridors

Table 5: Six Major Economic Corridors of BRI	
Corridor Name	Key Countries/Regions
New Eurasian Land Bridge	China, Kazakhstan, Russia, Europe
China-Mongolia-Russia Corridor	China, Mongolia, Russia
China-Central Asia-West Asia Corridor	China, Central Asia, Iran, Turkey
China-Indochina Peninsula Corridor	China, Southeast Asian countries
China-Pakistan Economic Corridor	China, Pakistan
Bangladesh-China-India-Myanmar Corridor	China, Bangladesh, India, Myanmar

Appendix E: Digital Silk Road Initiatives

Table 6: Key Digital Silk Road Projects		
Project Type	Description	Key Countries/Regions
5G Networks	Development of 5G infrastructure	Southeast Asia, Middle East, Africa
Fiber Optic Cables	Submarine and terrestrial cables	Pakistan, East Africa, Europe
Smart Cities	Urban digitalization projects	Various BRI countries
E-commerce Platforms	Cross-border e-commerce initiatives	Southeast Asia, Eastern Europe
Satellite Navigation	BeiDou Navigation Satellite System	Global coverage

Appendix F: BRI Environmental Initiatives

Table 7: Green Silk Road Projects		
Initiative	Description	Key Areas
Green Investment Principles	Guidelines for green investment in BRI	All BRI regions
Renewable Energy Projects	Solar, wind, and hydropower investments	Africa, Southeast Asia, Central Asia
Green Finance	Promotion of green bonds and sustainable finance	Various BRI countries
Ecological Conservation	Protection of biodiversity and ecosystems	BRI ecological corridors
Sustainable Transportation	Electric vehicles and clean energy transport	Urban areas in BRI countries

Appendix G: BRI Challenges and Criticisms

Table 8: Major Challenges and Criticisms of BRI		
Challenge/Criticism	Description	Affected Areas
Debt Sustainability	Concerns over unsustainable debt levels in recipient countries	Developing countries in Africa and Asia
Environmental Impact	Worries about ecological damage from large infrastructure projects	Various BRI project sites
Lack of Transparency	Criticisms regarding opaque project agreements and financing terms	Multiple BRI countries
Geopolitical Tensions	Concerns from other powers about China's growing influence	Indo-Pacific region, Central Asia
Labor and Social Issues	Criticisms about use of Chinese labor and social impacts	African countries, Southeast Asia
Quality and Standards	Concerns about the quality and standards of some BRI projects	Various infrastructure projects

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***The deterioration of the trade balance and its repercussions
on the economic situation and the general budget
(case study Sudan during period 2000-2018)***

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Abstract:

The aim of the research is to know the problem of the deterioration of the trade balance, its repercussions on the general budget, the problem lies in the accumulated and increasing deficit in the trade balance, due to weak exports, increased imports, weak production, productivity, lack of domestic and foreign investments, sanctions, economic blockade, the research is based on preliminary data from publications Multiple statistics from the statistical summary, annual reports of the Central Bank of Sudan. The research uses simple statistics for analysis purposes. The research came out with the following results: The trade balance deficit led to fluctuations in the exchange rate, an escalation in inflation rates, the rapid deterioration in the trade balance, which in turn led to a collapse in the general budget, the economic situation, that all imports of the trade balance of foodstuffs are from non-essential consumer goods, which represent, on average, about 45% of the average imports. Domestic, foreign.

Keywords: trade balance, economic situation, general budget, imports, exports, deficit.

Introduction:

Sudan, as a developing country, has long been suffering from a chronic, accumulated and worsening problem of the deterioration of its trade balance, which lacks an increase in the volume of production. This crisis has been a long-standing problem for the Sudanese economy since the seventies and after independence, despite the availability of natural, human economic resources. However, this negative economic phenomenon has worsened year after year, resulting in a periodic deficit in the general budget, a cumulative deficit in the trade balance, which was the result of weak and delayed non-oil exports, as well as weak production, productivity, high production costs, also the American sanctions, economic blockade imposed on Sudan since the seventies, early nineties. These sanctions had a clear impact on the Sudanese economy, held it back from progress renaissance. Sudan is supposed to be the world's food basket, due to its natural economic resources, enormous wealth of oil, minerals, mountains, flat fertile land, a diverse climate throughout the year suitable for growing any type of crops and agricultural products, is rich in fresh water with the availability of rivers, seas, water. Heavy rains, and is characterized by its distinguished strategic geographical location.

The first section: The methodological framework and previous studies

Research problem:

The problem lies in the accumulated and increasing deficit in the general budget due to the deterioration of the trade balance, as a result of the decline and weakness of production and productivity, the weakness of the state's exports of goods and final products, the failure to benefit from the added value to increase export revenues, and the steady increase in the state's imports of unnecessary consumer goods.

Research importance:

The importance of the research is limited to knowing the movement of the trade balance, and controlling the balance in the movement of

exports and imports, taking into account the priority of the necessities of goods and products, and seeking to increase export goods by exporting final manufactured goods and not exporting primary raw materials in which Sudan loses added value. As for the scientific aspect, it is necessary to focus on clarifying the scientific and methodological concepts and basics, to know the trade balance, its foundations and principles, and the reasons for its deficit and deterioration, in terms of scientific theories, and from the practical aspect, helping decision-makers in practical, realistic and field application in making decisive decisions and emergency plans to address the structural imbalance in the trade balance.

Research objectives:

1. Shedding light on the knowledge of the continuous periodic deficit in the trade balance.
2. Knowing the reasons and factors that led to the deficit the trade balance.
3. How to address the deficit in the trade balance so that it does not affect the general budget.

Research hypotheses:

1. There is a significant relationship between the deficit in the trade balance and the general budget.
2. There is a significant relationship between the deficit in the trade balance and exports and imports.
3. There is a significant relationship between the deficit in the trade balance and the economic collapse.

Research methodology:

The research uses the descriptive, historical, documentary, analytical, theoretical, applied, realistic field approach.

Sources and tools for collecting research data:

Primary sources: field visits to the site, and the opinions of experts and specialists in this field. As for secondary sources, they are limited to books, references, magazines, periodicals, reports, bulletins, newspapers, articles, previous studies, reports of the Central Bank of Sudan, the Ministry of Finance and Economic Planning, and the Central Statistical Bureau.

Research limits:

Place limits: Republic of Sudan.

Time limits: 2000 - 2018

Objective limits: The deterioration of the trade balance and its repercussions on the general budget.

Research structure:

The research consists of four sections: The first section is the methodological framework and previous studies on the same topic, the second section is the theoretical framework, and the third section: the analytical study, conclusion, results, recommendations, and a list of sources and references.

Previous studies:

1- The study of Khaled Al-Habib Al-Tijani Abdul Rahman (2014), the study dealt with the impact of the economic liberalization policy on the trade balance, as well as studying the impact of changes that occur in the official and parallel exchange rate, and the gross domestic product on the trade balance in the period (1993 - 2012), the study examined the following problem: the impact of the economic liberalization policy on the trade balance, and the impact of the change in the official and parallel exchange rate and the gross domestic product on the trade balance, and the researcher used the descriptive analytical method and the Central Bank reports to collect data, and the study reached the most important results: There is a statistically significant positive relationship between the official exchange rate and the trade balance, as well as a statistically significant positive relationship between the gross domestic product and the trade balance, and the most important recommendations

were: The necessity of monitoring prices in a manner that does not conflict with the economic liberalization policy.

2 - The study of Mekki Al-Tahir Mekki (2012), the study dealt with non-oil exports and their impact on the balance of payments in Sudan during the period (2007-2011), and the research aims to highlight the role played by the non-oil exports sector in the blood of the national economy, and aims to clarify the policies followed in the export sector and the problems and obstacles facing it, and aims to know the impact of non-oil export revenues on the balance of payments, as the problem was represented in studying the impact of non-oil export revenues in Sudan on the balance of payments during the period (2007-2011), and the most important hypotheses are that the deficit in the balance of payments is due to the weakness of non-oil export revenues, and the weakness of non-oil export revenues in Sudan is due to the nature and quality of exports, and the weakness of non-oil export revenues is due to reliance on oil export revenues, and the most important results reached by the researcher are that oil export revenues are the main factor influencing the trade balance surplus, and that non-oil export revenues are very small compared to the total export revenues, and gold exports are the main factor in increasing the proceeds of non-oil exports. Petroleum, and the most important recommendations: working on reducing production costs, fees and levies in order to encourage increasing the volume of non-oil exports, facilitating and simplifying export procedures in order to develop non-oil exports, focusing on the production of agricultural crops and small industries that are accepted in global markets.

3 - Idris Muhammad Ali Imam's study, (2011), the study dealt with the impact of the change in the exchange rate on the trade balance in Sudan during the period 2006-2010, and the problem of the study was summarized in answering the following question: What is the impact of the change in the exchange rate on the trade balance in Sudan? And then, is the Sudanese experience in determining the exchange rate effective in light of the current and future conditions of the national economy? The most important results reached by the study are as follows: There is an inverse relationship between the exchange rate and

the trade balance equal to (-52), which means that in the case of a trade balance deficit, the exchange rate increases, i.e. the value of the Sudanese pound decreases against the US dollar, and vice versa in the case of a surplus. There is a direct relationship between the exchange rate and exports, which is equal to (0.066), which is weak. This means that if exports exceed imports, there is a large amount of foreign currency entering the country in exchange for its exports to the outside world, and thus the supply of foreign currency increases. The study also recommended that Sudan work to reduce imports, especially imports of luxury goods, and focus on goods that help increase the gross domestic product, such as modern machinery and equipment that contribute to the production process, encourage a policy of not linking the pound to a single currency, directing foreign trade towards the markets of East Asian countries, and limiting the migration of capital outside the country. Exchange offices must rely on themselves to bring in resources without relying on the Central Bank, and the Central Bank must work seriously to monitor the official market that feeds the parallel market with foreign currency through some wrong practices.

4- Ahmed Dwalbeit's study, Marwa Abdel Qader (2021), the study aimed to measure the impact of food imports on the Sudanese trade balance, and to know the impact of total imports on the trade balance in Sudan. The subject of the study is the problem of the Sudanese trade balance, which has been suffering from a semi-permanent deficit throughout the study period, due to the weighting of Sudanese imports over exports. The study followed the standard approach, specifically the ordinary least squares method, using the Eviews statistical program to estimate the relationship between food imports and the trade balance of the study variables, by studying the time series during the period from (2000 - 2018), and the most important hypotheses of the study are the existence of a direct relationship between food imports and the Sudanese trade balance, due to the deficit that has been accompanying the Sudanese trade balance, and the most important results of the study are the existence of a strong positive moral impact of the volume of food imports on the Sudanese trade balance during the study period. This is due to the fact that food commodities represent the actual needs of society, and the most important recommendations of the study are that

attention must be paid to the production of food commodities, which avoids the state importing from other countries, and contributes to improving the situation Trade balance in Sudan.

Comparison of the current study with previous studies:

This study agreed with previous studies in its treatment of the trade balance and agricultural exports. The study agreed with previous studies in the methodology used, which is the descriptive analytical method, and the method of data analysis, which is studying the relationship between agricultural exports and the trade balance to test the hypotheses assumed by the researcher. These studies also agreed with the current study in the impact of the trade balance on imports and exports, as well as its impact and repercussions on the economic situation and the general budget.

And its impact on the trade balance, and the similarities in the results and recommendations of the current study and previous studies, and to some extent there is a similarity in the unity of the topic.

Section Two: Theoretical Framework

We know that every country's economy has a trade balance that highlights and reflects the country's commercial movement in foreign trade, and returns with revenues that feed the public treasury to cover public expenditures, and any general budget that does not have revenues becomes virtually nonexistent, and we cannot call it a budget due to the lack of one of its important wings, which is the revenues that cover public expenditures, and from here the importance of the trade balance and its role in the flow of cash that feeds the budget emerges.

Trade balance: It includes most of the visible goods exported and imported between residents within the economy and non-residents, which leads to a change in ownership, and if the commodity exports that take place from the economy to the outside world are greater than the imports that come from the outside world, this leads to achieving a surplus and is called the trade balance surplus, but if the imports from the outside world of the country are greater than the exports, this leads to achieving a deficit and is called the trade balance deficit.

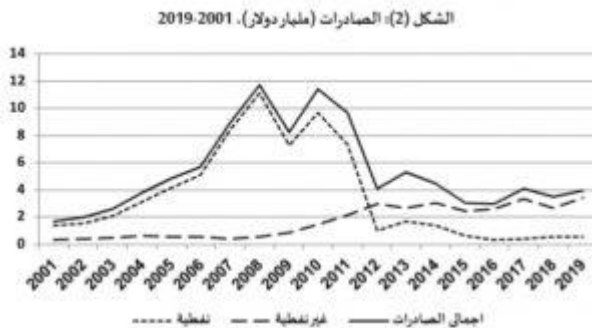
We must also address the most important challenges facing this alternative of policies and procedures necessary to achieve the desired economic goals, which are reasons that led to the deficit in the trade balance as follows:

Reasons for the deficit in the trade balance:

The trade balance is the most important for Sudan due to the weakness of capital flows, as well as the weakness of exports and imports of services. As is known, the trade balance is in a deficit if imports are greater than exports. Using the national income identity of an economy open to international trade, it can be explained that the deficit in the trade balance (imports greater than exports) automatically means that aggregate demand (spending) is greater than aggregate supply (production). In other words, the deficit in the trade balance means that the economy imports more than it exports or spends more than it produces. Therefore, restoring the balance of trade requires adopting policies aimed at reducing imports (or aggregate demand) or promoting exports (or aggregate supply), or both. Below we discuss the causes of the deficit, taking into account the overlap between production and exports on the one hand, and between spending and imports on the other hand.

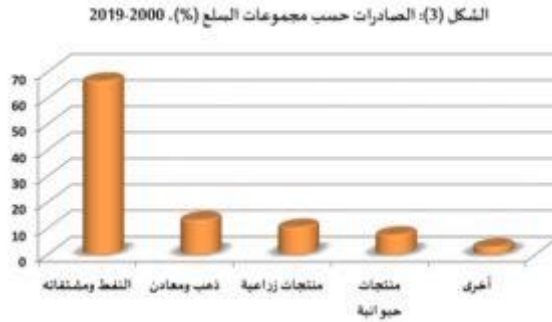
The reasons for the trade deficit are exports and aggregate supply represented in the gross domestic product. For this purpose, the economic sectors can be classified into four: the oil and minerals sector, the agricultural sector, the industrial sector, and the services sector. Figure (1) shows the structure of the gross domestic product during the period 2001-2017, which is the period for which data was available from the Central Bank. The services sector still occupies the first place in contributing to the gross domestic product, with an average rate of about 48% during the period 2001-2017, followed by the agricultural sector with 33%, while the industrial sector, which is supposed to be the real engine of growth in all sectors, represents only about 12% of the average GDP. The structure of foreign trade witnessed a major change after the entry of oil into the economic equation, as the percentage of oil export revenues in total exports rose to represent 75% in the year 2000 and rose to more than 95% in the year 2008. As a result of these

developments, total exports jumped after the beginning of oil exports from 1.4 billion dollars in the year 2000 to more than 11 billion dollars in the year 2008, while the average total exports did not exceed 700 million dollars per year throughout the decades preceding oil exports. On average, oil exports accounted for more than 66% of average exports during the period 2000-2019, while traditional exports (animal and agricultural products) accounted for only about 18% of average exports (Figure 2). As was the case for production (aggregate supply), we note from the figure that the increase in traditional exports during that period was also modest for the same reasons, and perhaps also for reasons related to the economy being exposed to the Dutch disease, which is a false and unreal luxury that does not match the economic situation, such as the public owning huge sums of money, huge and luxurious buildings, luxury cars, amusement parks, parks, and other false luxury. (Mahran, Al-Sudani newspaper article, 2023)



As a natural result of the decline in oil exports since 2009 after the secession of the South, the government encouraged artisanal gold mining activities to revive non-oil exports in an attempt to compensate for the foreign exchange lost after oil was removed from the economic equation. According to statistics from the Bank of Sudan, gold export revenues from foreign exchange rose from \$414 million in 2009 (representing more than 5% of total exports) to \$2.2 billion in 2012 (representing about 54% of total exports) to fall to more than \$1.2 billion in 2019, representing more than 38% of total exports. On average, gold exports amounted to more than \$700 million per year during the period 2000-2019, representing more than 13% of the average total exports during that period. However, these attempts were

not sufficient, as the huge decline witnessed by oil exports after the secession of the South was not accompanied by a similar change in exports. Gold and traditional exports (non-oil), while imports remained at high levels, recording a continuous trade balance deficit during that

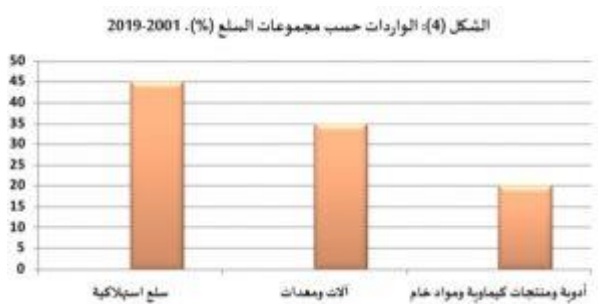


period (Figure 3

Source: Foreign Trade Statistical Summary Data, Statistics Department, Central Bank of Sudan.

On the aggregate demand side (spending), economic liberalization policies and the growth of oil and gold exports led to a steady increase in imports and the gradual displacement of national products from local markets, which negatively affected the industrial sector and defeated attempts to replace imports. In light of the major obstacles that continued to face the expansion of traditional exports, these policies led to a significant increase in imports and to a further deficit in the balance of payments, a deterioration in the exchange rate and the global competitiveness of traditional exports, and to rising inflation rates. From the development of imports during the period 2001-2019, and linking them to the prevailing economic policies during that period, as well as to the developments in aggregate demand, focusing on consumption and government spending, as investment spending was excluded for the reasons mentioned above for this purpose, and imports can be classified into three main groups, the first group consists of consumer goods (including textiles, manufactured goods and food products and consists of many goods including sugar, tea, coffee, dairy products, vegetables and their products, animal and vegetable oils, beverages and tobacco, and others), the second group is petroleum products and raw materials, medicines and chemical products, while the third group consists of machinery, equipment and means of

transportation, in addition to other imports (including electricity since 2017). (Mahran, Al-Sudani newspaper article, 2023) Figure (4) shows the composition of imports, where the columns represent the annual average for each group as a percentage of the average total imports during the period 2001-2019. We also note at the outset that Sudan's oil imports ranged between \$400 and \$500 million annually. After Sudan became an oil-producing country, it was able to cover the largest part of those needs through local production since 1999, then moved to the export stage. However, oil imports increased again as a natural result of oil being removed from the economic equation, reaching about \$2.0 billion in 2019. The average of those imports amounted to more than \$876 million, representing more than 11% of the average total imports during the period 2001-2019.



Source: Foreign Trade Statistical Summary Data, Statistics Department, Central Bank of Sudan.

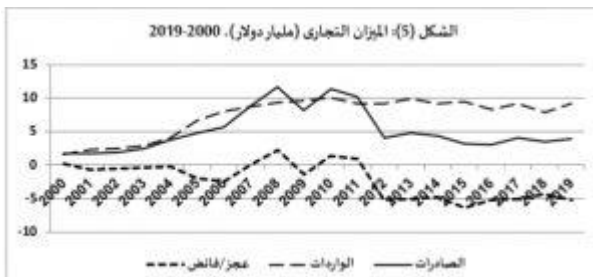
According to the Central Bank data, the annual average of imports of consumer goods amounted to about \$3.5 billion during the mentioned period, representing 45% of the annual average of imports, and about 67% of the trade balance deficit for the year 2019. These levels and percentages of imports of this type of goods are considered high by all standards in an economy that has all the ingredients not only to produce these goods and achieve self-sufficiency in them, but also to export large quantities of them. Below we review the interpretation of these statistics, focusing on the components of aggregate demand, especially consumption and government spending. (Mahran, Al-Sudani newspaper article, 2023)

The consumption pattern has witnessed a major shift towards imported goods over the past three decades, and since the implementation of economic liberalization policies through the period of oil and gold production and export, food imports alone have increased to \$2.6 billion in 2019, and the average of these imports amounted to \$1.6 billion, representing more than 20% of the annual average of imports during the period 2001-2019. What is surprising is that these imports (such as wheat, flour, liquid and dried milk, vegetables and fruits, beverages, sugars, etc.) have become crowded in the markets, while all the ingredients for their local production are available. The biggest surprise is that these imports include vegetables, fruits and their products, while farmers in Kassala, Kordofan, Jebel Marra, Blue Nile, Al-Jazeera and the North can provide various types of these products. The rising trend of these imports, as shown in Figure (5), confirms the fact that the great change witnessed by the society's consumption pattern since the implementation of economic liberalization policies is on its way to continuity and sustainability. The Sudanese consumer has abandoned his traditional and routine food pattern of corn food to replace it with wheat food and its derivatives. Thus, the scales have turned against the consumption of locally produced foodstuffs to be replaced by imports of these materials of all kinds. Consumer goods that were not known in Sudan before have also appeared in the markets of cities, villages, urban and rural areas, and have filled retail and wholesale stores, while many of them are not even available in the markets of advanced countries with high income levels, such as luxury cars. Not only that, but ostentatious, pretentious and boastful consumption has become the prevailing feature in society, even among the poor class, which represents the vast majority, indicating that consumer spending has exceeded the material capabilities of society. (Mahran, Al-Sudani newspaper article, 2023)



Source: Foreign Trade Statistical Summary Data, Statistics Department, Central Bank of Sudan. Oil was

removed from the economic equation, while imports remained at high levels even after the huge decline in oil exports following the secession of the South (Figure 5).



Source: Foreign Trade Statistical Summary Data, Statistics Department, Central Bank of Sudan.

Therefore, in light of the difficulties that have continued to stand in the way of increasing total production (aggregate supply), the rise in aggregate demand (especially consumer spending and public spending) to levels that exceed the levels of total production (aggregate supply) means further deterioration (increasing the deficit) in the trade balance, which means further excess demand for foreign currency, and a continuous deterioration in the exchange rate. The deterioration of the exchange rate is considered a comprehensive tax that falls on everyone (non-selective), as it leads to inflation that does not distinguish between the rich and the poor, the employee and the worker, the minister and the

guard. As is known, some social classes can adapt to inflation, while other classes are unable to do so. The first class is represented by employers, merchants and everyone who has an activity in the private sector, who have the means to adapt to inflation very quickly, while the second class represents wage and salary earners in the public and private sectors, and they are among those most affected by inflation as they do not have the means to adapt to inflation. However, this does not necessarily mean that any other measures to improve the standard of living, including increasing wages and salaries, It represents an effective solution to the problem facing these social groups. So what is the solution? The reason for this is that the government has become heavily dependent on oil exports to finance the significant expansion witnessed by imports during the past period, and that it has not been able to take the necessary measures and procedures to limit imports (closing the economy to imports, especially consumer goods) after oil exports were removed from the economic equation. These are the reasons for the exacerbation of the trade balance crisis that Sudan is witnessing today. Referring back to the period 2015-2019, the data indicate that the average exports amounted to \$3.6 billion, while the average imports amounted to \$9.0 billion, so that the trade balance recorded a deficit of an average of \$5.4 billion during the period. The 2021 budget indicates that exports were estimated at \$3.8 billion, while imports were estimated at \$8.2 billion, so that the trade balance deficit was estimated at \$4.4 billion. These figures indicate that the 2021 budget is unable to achieve a significant achievement in the external sector. (Central Bank of Sudan, 2018) The General Budget

The transitional government delayed announcing the budget program for the year 2023, despite the passage of the first month, thus exceeding what it usually approved general budgets in the past year, and starting to implement them at the beginning of the new year from the first day of the year, but due to the ambiguity and the search for revenues that cover expenditures until the vision and goals of the general budget become clear as a future digital plan that outlines the path of attracting revenues and the method of spending on them according to the items specified by the general budget in its draft, and after discussing, approving and ratifying it according to the financial appropriation law

that authorizes the executive authority to spend according to the priorities and requirements of the general budget, and the revenue deficit is one of the most prominent reasons for delaying the announcement of the new budget, discussing and approving it, and the biggest challenges are providing revenues exceeding 5 trillion Sudanese pounds to finance the general budget from the proceeds of the trade balance, borrowing from the banking system to cover the potential deficit by 15%, imposing government taxes and fees, canceling the tax exemption for groups over the age of fifty, increasing the categories of taxes and customs fees, and increasing service fees, The financial and economic policies will lead to more living pressures on the public, as was the case in the previous year's budget, due to the large deficit in the total budget, which will negatively affect the economy, and will result in a significant increase in inflation rates, and an increase in the money supply and monetary mass, if the Ministry of Finance resorts to borrowing from the banking system to cover the deficit in the general budget. We point out the necessity of providing revenues for the budget without imposing new taxes, as the country has been suffering for some time from a decline in macroeconomic indicators, as there is a crisis in the balance of payments, a rise in unemployment levels, a disruption in the manufacturing industries, and the failure to reach radical solutions to its urgent problems, especially since the Sudanese economy depends on aid and easy financing facilities provided by countries and international financing and investment organizations. The 2023 budget has followed the same previous approach of exaggerating revenues and expenditures, which leads to the economic collapse that the country is currently experiencing. We also confirm that the budget does not clarify the item related to social protection, because there are policies that may further harm purchasing power, which reinforces predictions that the current year's budget will be like previous budgets without taking into account political instability, even if it is prepared and approved. (Mahran, Al-Sudani newspaper article, 2023)

The political and security tensions and demonstrations mean that international financial institutions have stopped providing aid and loans to Sudan, and that deficit financing has increased over the average of previous years, which means that the Sudanese government has resorted

to new issues of banknotes, increased printing of money, and caused an increase in the inflation and exchange rate indicators. The actual performance report has not been issued to determine the deficit between revenues and expenditures, as is the case in the state's planned and implemented general budgets since 2018, and they are still characterized by ambiguity and uncertainty and the lack of disclosure of performance reports except for a few of them. It became clear that the 2023 budget guidelines are identical to the guidelines of the previous budgets of the transitional government, meaning fixed guidelines with no change in them. The general budget did not indicate any signs of a breakthrough in the economic crisis that Sudan is experiencing, as well as the political, security, and administrative instability in state agencies. Accordingly, we expect the state to continue its policy of borrowing from the banking system to cover the budget deficit, and this has a negative impact on the exchange rate and high inflation rates.

The prices of essential goods and services have increased, exacerbating the Sudanese economic crisis, as inflation rates have reached more than three digits. In 2018, 2019, 2020, and 2021, inflation rates reached the highest inflation rate of more than 420%, and then the economic situation reached an inflationary recession that the global economy had never seen before. After that, inflation rates declined rapidly due to the unprecedented recession that the Sudanese economy witnessed, as the markets witnessed an abundance of goods with stability and a slight decrease in prices, but inflation rates decreased until annual inflation in the country reached 102.6% in October 2022 (Central Statistical Agency). The unstable political and security situation in Sudan makes the budget unclear and ambiguous and has no accurate indicators. The negative indicators of the budget are reinforced and supported by the lack of real production, the cessation of local and foreign investments due to the lack of a favorable environment for investments, and the expansion of the circle of financial, administrative and moral corruption, which requires the government to create distinguished cooperative external relations, in order to attract investment and financial aid, loans and urgent grants from the world (opinions of economic experts). Regarding the budget, data indicate that public debt has played its role as one of the symptoms of economic collapse.

Although public debt has been on a continuous rise since 1975, the rise has been astonishing and accelerating since 2015, when it reached EGP 3.5 billion, rising to EGP 5.4 billion in 2016, then jumping to EGP 14.8 billion in 2017, then jumping again to EGP 56.2 billion in 2018 and EGP 120.9 billion in 2019, i.e. an annual average rate of 156% during the period 2015-2019. The government's recent policies and measures have exacerbated the crisis when the Ministry of Finance implemented an ill-considered increase in public sector workers' wages ranging from 500% to 600% or more, bringing the compensation of workers in that sector to EGP 131.1 billion in 2020, representing more than 70% of the budget deficit for that year, which amounted to EGP 184.1 billion, representing the government's borrowing. This is at a time when the Ministry of Finance was denying resorting to printing money to finance its operations or trying to sell institutions (such as Giad Company) that had become prominent and a national pride for the Sudanese economy just to pay workers' salaries. In an attempt to control the budget deficit, the government lifted subsidies on basic commodities such as bread, gas, fuel and electricity. According to the 2021 budget estimates, these measures are expected to reduce the budget deficit to about EGP 84 billion, representing 4.5% of the deficit in 2020. Considering that these numbers are overly optimistic in light of the current economic situation, we expect the large budget deficit to continue. These policies have had their repercussions. On inflation, it was natural for all segments of society that were not included in the wage increase to resort to raising the prices of their services, in addition to the rise in prices as a result of lifting support for basic goods and services by rates that reached in some cases more than 500%, eliminating the increase in wages in a short time. (Mahran, Al-Sudani newspaper article, 2023)

Just as the budget deficit and the increase in public debt had a major impact on inflation over the past years, the deterioration in the exchange rate also played a major role. Although the deficit was a feature of the trade balance in most years since 1975, it has witnessed an upward trend since 2012, just like the general budget deficit. The researcher believes that the solution to the problem lies in the fact that the best policy for addressing the trade balance problem is crystallized in the axis of controlling completely and directly all imports of the trade

balance, as imports, with an average of about 3.9 billion dollars, represent about 67% of the trade balance deficit for the year 2019. (Mahran, Al-Sudani newspaper article, 2023)

Section Three: Analytical Framework Table No. (1) shows the performance of the trade balance during the period (2000-2018) in millions of dollars

Exports of Goods in Dollars	Imports of Goods in Dollars	Trade Balance	Year
440.3	1553	1993	2000
-326.1	2301	1975	2001
-344.7	2446	2101	2002
-109.0	2882	2773	2003
191.6	4075	4267	2004
-1121.7	6757	5635	2005
-1448.1	8074	6626	2006
1156.8	8776	9933	2007
3441.1	9352	12793	2008
-270.9	9691	9420	2009
2564.9	10045	12610	2010
1528.1	9236	10764	2011
-4056.2	9230	5174	2012
-3938.2	9918	5980	2013
-3755.4	9211	5456	2014
2132.9	9509	11642	2015
5229.8	8323	13553	2016
5102.0	9163	14265	2017
4365.4	7850	12215	2018

Source: Central Bank of Sudan - Ministry of Finance and Economic Planning for the years (2000 - 2018)

Sudan's foreign trade: Sudan is considered one of the least developed countries, which depends on raw materials in its exports and foreign trade as a whole, which exposes it to fluctuations in demand for its exports in global markets. As for imports, they are characterized by a continuous rise in their prices and in their growth rate, which led to a trade balance deficit, and thus a balance of payments deficit. Among the goals of foreign trade are transferring products from within Sudan to the markets of countries that need them, opening international

markets for local products, obtaining foreign currency, and increasing the country's ability to import, especially imports that contribute to the development process. Analysis of the performance of the Sudanese trade balance during the period (2000-2018):

The surplus in the trade balance for the years 2000/2001 decreased by 55.4%, due to the decrease in export revenues. In 2002, the trade balance deficit decreased by 17.4% due to the increase in the value of exports, as imports recorded a slight increase of 6.3%. In 2003, the trade balance deficit decreased due to the increase in the value of exports over imports. In 2004, export proceeds increased by 48%, so the trade balance deficit decreased by 14.2%. In 2005, the deficit increased by 54% due to the increase in the value of imports, which amounted to 65.8%. Likewise, in 2006, the trade balance deficit increased by 25.1% due to the increase in imports. In 2007, the trade balance surplus increased by 197.5% due to the increase in the proceeds of petroleum exports. In 2008, the surplus turned into a deficit due to the decrease in the value of exports. In 2009, the trade balance achieved a surplus due to the increase in the proceeds of petroleum exports. In 2010, the trade balance achieved a surplus due to the inclusion of gold export revenues in the export proceeds. In 2011, the surplus in the trade balance decreased by 42% due to the exit of oil export revenues, which represented 75% of total exports and 45% of the general budget revenues. Therefore, we find that Sudan lost the greatest source of petroleum exports and their derivatives as a result of the secession of the state of South Sudan. Imports also decreased slightly due to the state adopting import rationalization policies, under which the import of some goods was banned. In the first quarter of 2012, the trade balance recorded a deficit of \$0.7 billion, and a surplus of \$2.7 billion was transformed from the first half of the year. 2011 to a large deficit, and what reinforced this sharp decline in exports, which could have been compensated by increasing gold exports, reached a record level of \$644 million, or about six times the volume of oil exports and 70% of total other exports. Total imports also declined for two consecutive years, as the decline included all categories, reflecting the severe scarcity of foreign currency required for imports. As a result, imports of food commodities decreased by 30%, machinery by 23.7%, and

transportation equipment by 9.3%, which led to a clear weakness in the performance of the sector, as the decrease in the volume of imports leads to a contraction of economic activities by limiting supplies of goods needed for consumption and business. In 2013, Sudan exported \$3.92 billion in the form of goods and imported \$7.83 billion, which led to a trade balance deficit of \$3.91 billion. The most important exports were crude oil \$2.43 billion, goats and sheep \$423 billion, and gold \$73.3 million. While food exports and wheat recorded \$683 million, raw sugar \$464 million, and medicines \$260 million. External imbalances widened due to lower commodity export prices, expansionary policies, and insufficient exchange rate adjustment. The current account deficit increased to 6% of GDP in 2015. Foreign exchange reserves fell by 4.8% in 2014, and non-oil imports increased significantly, as the trade deficit widened to 11% of GDP. In 2016, compared to 2015, the deficit decreased by 17.5% in 2016 due to a 12.5% decrease in the value of imports. In 2017, the trade surplus reached \$5,102 million, while in 2018, the surplus decreased to \$4,365.4 million. The trade balance witnessed clear fluctuations and deterioration, which led to the collapse of the economic system. The deterioration of the living conditions, the significant rise in prices, the unprecedented fluctuations in the exchange rate of the local currency against other foreign currencies, the living hardship, the halt in production and productivity, the weakness of the gross domestic product, and the weakness of the actual performance of the general budget due to the weakness of foreign and local cash flows that feed the budget.

The research data was analyzed using the statistical approach through the standard model. The research relied on multiple linear regression with one equation related to the impact of food imports on the Sudanese trade balance, which is as follows:

$$\text{LOG(TB)}_t = a_0 + a_1 \text{LOG(FM)}_t + a_2 \text{LOG(M)}_t + a_3 \text{LOG(PEX - OEX)}$$

Where:

The deficit in the Sudanese trade balance represents the general indicator of the difference between exports and imports valued in US dollars. (TB)_t

Food imports valued in US dollars. (FM)_t

Other total goods imports valued in US dollars. (M) _t

The dollar exchange rate gap with the Sudanese pound is measured by the difference between the parallel exchange rate and the official exchange rate. (PEX – OEX)

$$(TB)_t = 0.865 + 1.119 \text{ LOG}(FM)_t - 0.182 \text{ LOG}(M)_t + 0.1495 \text{ LOG} (PEX - OEX)$$

$$(0.182) (1.423) (-0.223) (1.001)$$

$$R^2 = 81\% \quad F(2,14) = 5.66 \quad DW = 1.98$$

1- The result of estimating the equation according to economic, statistical and standard criteria indicates that all the signals of the estimated parameters are consistent with the economic theory. It is also noted that the calculated (F) statistic (5.66) is greater than its tabular value 2.96 at a degree of freedom (14,2), which indicates the goodness of the fit of the relationship line.

The coefficient of determination explains 81% of the variables included in the model and is explained by food imports in addition to other factors not included in the equation. Regarding the Durbin-Watson statistic (1.98), it indicates that there is no autocorrelation between the random error limits. As for the significance of the estimated parameters, it is noted that the calculated (t) statistic for the estimated parameter for food imports is (1.423), which is less when compared to the corresponding table value of 1.76. Therefore, the null hypothesis is rejected, and thus the alternative hypothesis of a positive significant effect of food imports on the trade balance is accepted. As for the estimated (t) statistic for total imports, it is (-0.223), which is less than the calculated 1.76, as this indicates the existence of a negative significant effect of total imports in changing the trade balance. The result also gave a positive significance for the estimated parameter to measure the gap between the official exchange rate and the parallel exchange rate by comparing it with the calculated (t) statistic (1.001) compared to its table counterpart (1.76) at a significance level of (0.05) and a degree of Freedom (24). The statistical and standard evaluation can be interpreted as follows: The result indicated that there is a

positive impact of food imports on the trade balance, and this is justified by the fact that these goods work to increase the level of trade operations, which helps in balancing the trade balance, because these goods represent the real needs of imports, and therefore they are not a deduction from the balance of the trade balance, and this confirms the validity of the first hypothesis, that food imports have a positive moral impact on the trade balance, and supports the validity of the hypothesis that total commodity imports have an inverse impact on the trade balance, and this means that there are imported goods that do not represent a priority for the actual needs that benefit society and the national economy, and also that food imports meet the need for local consumption and therefore their negative impact on the trade balance is not significant, and this proves the validity of the first hypothesis. The negative relationship shown by the research for total imports is a result of the fact that most Sudanese imports are unnecessary luxury goods such as children's toys and sweets, and thus constitute a burden on the trade balance. There is also a strong negative impact of the total volume of imports on the trade balance, due to the fact that most imports focus on luxury goods that are not of economic importance, but rather are a burden on the trade balance. It is also necessary to make maximum use of capital goods in production processes that support exports and lead to a balance in the trade balance.

Adjusting the trade balance can lead to addressing the deterioration and getting out of dependency and subservience, and emancipating ourselves from the mortgage of the decision, and getting out of the rule (who does not own his power does not own his decision), and canceling the bills for luxury and entertainment goods, and closing the trade balance from these imports, and self-reliance in all goods except medicines and a few petroleum products, and we are satisfied with locally manufactured goods, 100% Sudanese industry, 100%, and tearing up the bills that lead to the imbalance in the trade balance, so that we can apply the slogan (so that people eat what they grow and wear what they make). This program will achieve an increase in food and locally manufactured goods to replace imports, and then after self-sufficiency, we export the surplus abroad to bring in and form a reserve of foreign currency, and reduce the surplus demand for foreign

currency to a significant degree to stabilize the exchange rate and return it to its real prices, and after that, inflation rates will decrease, and the purchasing power of wages will increase without the need to increase them and print money to finance them. As is well known, the trade deficit has multiple repercussions, the first and most important of which is the impact on the exchange rate and inflation in an economy that lacks foreign reserves, the ability to increase exports, the will to replace or control imports, and even lacks a conscious management. The exchange rate has been deteriorating continuously over the past years, and the deterioration has become horrific in recent years. In 1990, the dollar was equivalent to 11.3 pounds. The exchange rate began its journey of major deterioration in 2014, when it recorded more than 8,000 pounds to the dollar, jumping to 68,000 pounds to the dollar in 2019 (according to data). The dollar price continued to rise at an accelerated pace during the year 2020, until it reached 283,000 pounds per dollar in early January 2021, then to 315,000 pounds in late January. These statistics indicate that the exchange rate has deteriorated by 3,837.5 percent, with an annual average of about 480.0 percent during the period 2014 to January 2021. 2021, (“Kush News” “The Next Day”). The reasons for the exacerbation of the trade balance deficit, which is the most important component of the balance of payments for Sudan, are based on two equations: The first equation is based on the fact that the trade balance is exports minus imports of goods, while the second equation is based on the fact that the trade balance is also the gross product (aggregate supply) minus expenditure (aggregate demand), based on the identity of the national income of an economy open to foreign trade. Then we briefly review the policies for addressing the imbalance in the trade balance, which are represented by fiscal and monetary policies, and exchange rate reduction policies, in light of Sudan's previous experiences with these policies, which are considered unsuccessful by all standards. We rely on the justification that the policy of direct control over imports represents the optimal alternative for Sudan in light of its current economic conditions to address the trade balance deficit.

Conclusion: The rising trend of these imports confirms the fact that the great change witnessed by the society's consumption pattern since the

implementation of economic liberalization policies is on its way to continuity and sustainability. The Sudanese consumer has abandoned his traditional and routine food pattern of corn to replace it with wheat and its derivatives. Thus, the scales have turned against the consumption of locally produced foodstuffs to be replaced by imports of these materials of all kinds. Consumer goods that were not known in Sudan before have also appeared in the markets of cities, villages, urban and rural areas, and have filled retail and wholesale stores, while many of them are not even available in the markets of advanced countries with high income levels, such as luxury cars. Not only that, but ostentatious, pretentious and boastful consumption has become the prevailing feature in society, even among the poor class, which represents the vast majority, indicating that consumer spending has exceeded the material capabilities of society. It includes the results, recommendations and list of references as follows:

The most important results:

- 1 - The research proved that Sudan depends to a large extent on exporting primary raw materials, which are imported again in the form of final goods, and thus loses the added value that can increase the export revenue, and thus this leads to an increase in the value of imports.
- 2 - A clear fluctuation and imbalance in the movement of the trade balance is noted, which formed a necessary deficit in the balance of payments and the general budget throughout the study period.
- 3 - The research also proved that the deterioration and deficit of the trade balance led to the economic collapse, whereby the living hardship, crushing high prices, poverty, hunger and destitution occurred, which leads to the breakdown of security and an economic and political crisis.
- 4 - The study confirmed that the secession of the South became the backbreaker for the Sudanese economy and the straw that broke the camel's back, and a large deficit emerged in the trade balance due to the loss of revenues from petroleum exports, which represent 75% of the trade balance revenues, and 45% of the general budget revenues, which

created a cumulative and periodic imbalance and deficit in the trade balance.

5 - Through the study, it became clear that all the state's imports of non-essential food consumer goods represent an average of about 45% of average imports.

The most important recommendations:

1 - The state should develop an urgent short-term emergency program in which the private sector participates to consider how to achieve a sustainable increase in local and foreign production.

2 - It is necessary for the state to adopt a package of incentive policies to activate local manufacturing industries.

3 - The state must grant the facilities and advantages granted to encourage the agricultural, industrial, oil and mining economic sectors.

4 - It is necessary for the state to pay attention to the production of food consumer goods so that the state avoids importing such goods and thus reduces the value of imports.

5 - The state must strive to complete the package required by structural reforms, policies and measures that enhance the economic liberalization policy of privatization, price liberalization, gradual lifting of subsidies on essential goods, price liberalization, and liberalization of the exchange rate through a floating policy or a managed flexible exchange rate.

6 - The state should change its import policy and import capital goods that help in production, and avoid importing consumer goods.

7 - Pay attention to improving Sudanese exports and the quality of exported products so that they enjoy a competitive advantage in global markets and achieve an increase in the value of imports (maximizing the value of imports).

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A case of acceptability and performance of Jaiz (Islamic) Bank in the North-Eastern Nigeria

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Abstract:

The study empirically examined A case of acceptability and performance of Jaiz Bank LTD in the North-Eastern Nigeria. Based on field survey, a cross-section data was generated through the use of questionnaires from a sample of 400 respondents made up of 136 staff and 264 customers of the Bank. Methodologically both descriptive and inferential statistics, in particular, frequency distribution table and percentage were employed to analyses the data. While the chi-square test and logic regression analyses were used from the inferential statistics.

The research finding revealed that manpower, competition, religion, local and moral hazard constitute significant constraints on the operation of Islamic Banking in Nigeria. The study recommended the need for vigorous public enlightenment programmer on the Islamic Banking system in Nigeria. The CBN should also expand its scope in terms of operational guidelines of Islamic Bank in the country and also active government participation in Islamic Banking at all levels among others.

Keywords: A case of acceptability, performance, Jaiz (Islamic) Bank, the North-Eastern Nigeria

Introduction

1.1 Background to the study

The emergence of modern Islamic Banking is said to have started in the early 1940s in Pakistan (Malami, 1992). Two decade later, a local Islamic Bank was founded in a rural area of Egypt, the Mitr Ghams Bank (1960). This was followed by the establishment of Naseer Social Bank in 1972 to help in particular weaker section of the society. By the year 1978 there were over 10 Islamic Banks spread across the Middle East and North Africa. Thereafter there has been rapid development and spread of Islamic Banks in the entire world reflecting their marvelous and successful performance within the last four decades. The term Islamic banking refers to a banking activities or a system of banking that is in consonance with the basic principle *sharia* (rules and values set by Islam). Islamic banking is also known as interest free banking system as the *sharia* disallowed the acceptance of “Riba” or interest rate for accepting and lending of money. In Islamic banking system a business that offers good interest rate or service is strictly prohibited and it is in fact considered Haram (Forbidden). Islamic banking offers the same facilities as conventional banking system except that it strictly follows the rules of *sharia or fiqh al-muamlat*.

Section one: Methodology Framework

1.2 Statement of the problem

The advent of Islamic Banking in Nigeria had continued to be controversial and associated with various problems; there are religious and cultural problems. Nigeria being a multi-cultural society, with more than two hundred and fifty tribes, each with its own cultural set up and religious beliefs, is faced with many problems ranging from religious to culture. Some bodies oppose the introduction of Islamic Banking system on the ground that, it is an attempt to Islamize the country thereby generating a lot of controversy and misgiving. In addition to religious misconception, there has been problem of lack of awareness on the objective and modalities of the operation of Islamic Banking by a large segment of the Nigerians both the Bankers and the public. Besides, the strong competition from the well-established commercial Banks constitutes a serious constraint on the patronage of Islamic Banking services

of JA'IZ (Islamic) International Bank among others. In view of the above, this study will address the following questions

- 1. Does JA'IZ (Islamic) International Bank Ltd been accepted in Nigeria?*
- 2. Does religious inclination influences banking with JA'IZ (Islamic) International Bank Ltd in Nigeria?*
- 3. Does a cultural belief affect the activities of the JA'IZ (Islamic) International Bank Ltd in Nigeria?*
- 4. How does lack of awareness affect the operations of JA'IZ (Islamic) International Bank Ltd in Nigeria?*
- 5. In what extent does competition with conventional Banks affect the operation of JA'IZ (Islamic) International Ltd in Nigeria?*
- 6. Does patronage from the customers affect the performance of JA'IZ (Islamic) International Ltd in Nigeria?*

These questions will form the bases for the analysis and findings as well as recommendation, towards promoting Islamic Bank in Nigeria.

1.3 Objectives of the Study

The general objective of this study is to analyse the acceptability and performance of Jaiz (Islamic) Bank in the north-eastern part of Nigeria. Specific objectives include are to: -

- 1. Ascertain how religious inclination influence JA'IZ (Islamic) Bank Ltd.*
- 2. Investigate how cultural belief affect the activities of JA'IZ (Islamic) Bank Ltd.*
- 3. Examine the effect of lack of awareness to customers of JAIZ (Islamic) Bank Ltd.*
- 4. Investigate the extent to which competition with conventional Banks affect the operation of JA'IZ (Islamic) Bank Ltd and*
- 5. to identify how poor patronage affect the performance of JA'IZ (Islamic) Bank Ltd.*
- 6. to ascertain the major challenges facing the acceptability and performance of JA'IZ (Islamic) Bank Ltd.*

1.4 Hypotheses of the Study

From the research questions and objectives of this study, the following hypotheses will be tested using the chi-square and logit regression analysis respectively.

H₁: Religion, manpower and Moral Hazard do not constitute significant constrain on the operation performance of JA'IZ (Islamic) BankLtd.

H₂: Educational attainment and competition do not constitute significant constrain on the patronage of JA'IZ (Islamic) Bank Ltd.

1.5 Scope of the Study

The study is an analysis of the acceptability and performance of Jaiz (Islamic) Ltd facing after its successful take-off and operation of the newly established Islamic Bank in Nigeria. It is intended to investigate and analyses these performances in five states where branches of JA'IZ (Islamic) International Banks Ltd were established. These include Adamawa, Bauchi, Borno, Gombe and States respectively.

1.6 Limitations of the Study

There are however varying issues that will or may limit the quality of this work. Foremost among these is lack of adequate data from the institution under study. The data will be sourced mainly via questionnaires administration and oral interviews only.

Secondly, lack of cooperation and genuine responses from the sampled respondents particularly those in the Banking sector. The researcher will have to undertake several trips to source required data. The implication of this is financial and other resource constraints. However, such has been overcome by obtaining what is sufficient enough to serve in the data analysis.

Thirdly, financial constraint to cover the branches of the Bank i.e Adamawa, Bauchi, Borno and Gombe States. The five branches will be covered in order to generate wide range of information from both the customers and the Bank Staff of each of the branches.

Finally, it is difficult to get some respondents to fill the questionnaires because of the level of literacy of the customers therefore, the researcher will have to assist the respondent infilling the questionnaire for them by asking them the question.

1.7 Significance of the Study

This study is significant in a number of ways. Firstly, the work is expected to contribute on the on-going debate on the introduction of Islamic Banking practices in the Nigerian economy. Secondly, the study is expected to unveil the fears expressed by adherents of other religions in their campaign against establishing Islamic Bank, with the view that Muslim are Islamizing the Nigeria Banking practice. Such will be by drawing inference from other non-Muslim countries like the U.S, The U.K, France, Germany and others where Islamic Banks exist. Thirdly, The study is also expected to be of great contribution on the challenges facing the Islamic Banking practices. Therefore, it is expected to be of greater benefit to Bankers, academicians, and scholars in all religions and the general public.

Structure of the paper: The paper is structured into five sections as follows: Introduction, literature review, research methodology, data presentation and analysis, summary conclusion, and Summary of Findings, recommendations.

1.8 Scheme of the Paper

The paper will be presented in five sections.

Section one, is the general introduction and consist of Background to the study, Statement of the research Problem, Objective of the study, Scope and limitations of the research, significance of the study, and lastly Scheme of chapters.

Section two, reviewed literature consisting of the Conceptual and Historical Development of Islamic Banking, The Fundamentals of Islamic Banking and Finance Practice, and an overview of the mode of finance in Islamic Banking.

Section three, has to do with the methodology, which include, source of data, Sample techniques and Method of the Data Analysis.

Section four, consists of data presentation and analysis.

Section five, comprises the summary, conclusion and Summary of Findings, recommendation.

SECTION TWO: LITERATURE REVIEW

2.0 Approach

In this section, some literatures were review on fundamentals of Islamic Banking and finance and the historical background of Islamic Banking in the

world. I also look at some interest free Banking and practices where it was categories it into two the long term and short-term bases. The origin of Islamic banking system can be traced back to the advent of Islam when the prophet himself carried out trading operation for his wife. The “*mudarabah*” or Islamic partnership has been widely appreciated by the Muslim business community for centuries but the concept of “*Riba*” or interest has gained very little diligence in regular or day to day transaction. By the end of 1970, several Islamic banking systems have been established throughout the Muslim world including the first private commercial bank in Dubai(1975), the Bahrain Islamic bank (1979) and Faisal Islamic bank of Sudan (1977).

Today, it has been reported that there are about 500 Islamic Banks and interest-free financial institutions in more than 75 countries of the world. Thus, a lot of research is being conducted in some countries such as Malaysia, Pakistan Indonesia etc in other to examine their performance and challenges (Platt, 2008). In deed the continued existence and progress of Islamic Banking is a reflection that Islamic Banks have noteworthy potential to work as a monetary intermediary. In recent times a lot of interest based Banks comprising foremost an international Banking had shifted towards interest-free Banking. This is the sign of encouragement to the Islamic Banking.

The Islamic Banks have been proven that asviable Banking system throughout the last 30-40 years and is organized on two different aspects. On the first side of the coin the whole monetary structure is operated under the light of *Shari'ah* principles. However, on the other side of the coin the dual Banking system is allowed. Before the details of regulations and performance of Islamic Banking it seems necessary to clear all the Pros and cons concerning the basic principles that regulates the whole economic set up in an Islamic way of life. Islamic Banking is based on Islamic *Shari'ah* which provides all solutions to financial problems.

According to Islamic law, interest is totally prohibited as it has a lot of bad effects on society such as reduction in the earning capacity and purchasing power of the poor and increase in poverty level, unequal distribution of wealth and credit crisis in an economy. According to Usmani (2005)

2.1 Theoretical Framework

Early theoretical work on the subject appeared in Urdu, Arabic and English during the 1940s, 50s and 60s. The focus was not Banking and finance in the narrow sense but rather the economic system as a whole (Hossain 1996). Writers generally began by criticizing both capitalism and socialism and then proceeded to outline a system based on Islamic injunctions concerning moderation in consumption, helping the poor, encouraging economic enterprise, avoidance of waste, promotion of justice and fairness, etc. In this context, writers often emphasized the poor tax (*zakat*) and the prohibition against interest. It was argued that Muslims should not blindly adopt the conventional system of money, Banking and finance, but rather should purge it of prohibited interest and modifies it to suit the just and poor-friendly economic system of Islam. Some writers went beyond generalities to suggest that early Islamic contracts provided sound bases for the restructuring of Banking so that it would be free of interest and would serve the goals of Islam. Pakistan incorporated the commitment to abolish “*Riba*” into its constitution.

Professional Muslim economists and Shari`ah scholars made significant contributions to the discussion, so that by the end of the 1960s a kind of blueprint for Islamic Banking was available. Bankers and business people also joined in the task of developing a workable model while efforts were made to put the idea into practice in several Muslim countries. Political conditions in the Arab countries were unfavorable for state-level initiatives, but private initiatives had a better chance of mobilizing the monies needed for such a venture, as shall see. The earliest theoretical model was based on two-tier Mudaraba, with profit-sharing replacing interest in Bank-depositor and Bank-borrower relationships. A study conducted for countries of the Islamic Development Bank (IDB), pointed out that in terms of number of institutions, 42% of Islamic Banks, and financial institutions are located in the Muslim countries of South and Southeast Asia (Iqbal *et al.*, 1998: 21; Iqbal, 2001).

In Nigeria, Islamic Banking as an alternative Banking framework to the conventional interest based Banking can be said to be a recent phenomenon. Although, interest free Banking windows were initiated by some of the

existing commercial Banks such as Habib Bank Ltd (now keystone Bank ltd), United Bank for Africa (UBA), Stanbic IBTC etc, but the most pioneering experiment of Islamic Banking is JA'IZ (Islamic) Bank Ltd. In 2011 Prior to its take off, the Bank has three major branches located at Abuja, Kaduna and Kano after nearly seven years of undue delay but now it has its branches in almost all-northern part of Nigeria most especially in the north- eastern region. In fact, JA'IZ (Islamic) Bank Ltd was granted approval in principle on 1st April, 2003 but could not meet up with the capital requirement until November, 2011 when the Central Bank of Nigeria issued license to the Bank to commence operation as full-fledged Islamic Bank in Nigeria.

However, despite the approval and the growing interest in Islamic Banking in Nigeria the Bank has been facing serious challenges on its operation, which is based on interest free Islamic Banking services in Nigeria. Therefore, this research is set to examine the acceptability and performance of the newly established Islamic Banking system in the Nigeria with reference with JA'IZ (Islamic) Bank Ltd particularly in its approved areas of jurisdiction in the northeast region of Nigeria.

Islamic Banks would serve as financial intermediaries, like conventional commercial Banks, except that they would purge interest from their operations and rely instead on partnership and profit-sharing. They could operate demand deposits like their conventional counterparts and, like other Banks they could offer other services against fees. Banks directly doing business and entering the real estate market in order to make profits for their depositors and shareholders (partners) were not a part of this model. But practitioners in the Arab world did not see much scope in this model. Accepting deposits in investment accounts on a profit-sharing basis was alright, but their profitable employment required direct involvement in business. Merchant Banking was closer to the milieu with which Shari'ah scholars were familiar. They felt more at home with a model in which savings were mobilized on a profit-sharing basis while their profitable use was based on familiar Islamic contracts of sale, purchase, leasing, etc (Faud and Mohammad 1996).

Murabaha (cost-plus or mark-up financing) entered into the model of Islamic Banking in the late 1970s. By this time, practice had revealed the difficulties of applying the mudaraba (profit-sharing) contract in dealing with business people in a legal environment that failed to provide any protection to the financier in such cases, unlike the protection provided to interest-based finance (Chapra,1983). Adverse selection in an environment dominated by interest-based institutions was another serious problem. Other Islamic contracts like salam, istisna' and wakala were being explored. Shari'ah scholars, many of whom were formal advisors to Islamic financial institutions, made significant contributions in developing the model. One of the specific needs was financing for home purchase on Islamically acceptable terms.

Three models of interest-free finance were developed. The first, which formed the basis of the House Building Finance Corporation of Pakistan (1980), was based on joint ownership and rent-sharing, eventually leading to the home dweller owning the home in full as he gradually purchased the government-owned part. The second model was a cooperative in which members pooled resources and were funded in turn, while the pooled resources were profitably invested in the meantime. The third model was based on murabaha, with the customer paying the higher deferred price in installments. In practice, small variations were introduced to ensure Shari'ah compatibility as well as financial viability. During the 1980s the subject of Islamic Banking and finance received widespread academic and professional attention. A number of Muslim countries considering implementation of the idea appointed experts to work out the details. Several universities began to offer courses on the subject and encourage research which resulted in hundreds of dissertations. Seminars and conferences drew attention to Islamic Banking and finance in places as far-flung as Kuala Lumpur, Dhaka, Islamabad, Bahrain, Jeddah, Cairo, Khartoum, Sokoto (Nigeria), Tunis, Geneva, London and New York.

A number of research centres began to specialize in Islamic economics and some launched academic journals to provide forums for the exchange of views and the dissemination of information on a worldwide

scale. During the 1990s the model was further developed and refined. The liabilities side saw frameworks put in place for handling trust funds, venture capitals and financial papers based on ijara (leasing), salam (forwards) and murabaha (mark up). Special techniques for launching Shari`ah-compatible mutual funds were also developed. This involved selecting companies that did not violate any Shari`ah norms and whose shares could therefore be traded. The first norm was that the products in which a company dealt should not be prohibited items like alcohol or pork. The second was that its finances should be free of interest-bearing loans and its revenue free of interest income. Since the condition concerning debt finance would eliminate almost all shares traded on the stock exchange, some scholars allowed a leverage of 30% or less. There can be additional criteria, but these two norms are common to all existing Islamic funds.

2.2 Historical origin and Development of Islamic Banking

Dealing in interest may be prohibited by religion but, contrary to what many suppose Islamic Banking is a relatively recent phenomenon having developed over the past 50 years. Modern Banking reached Muslim countries at the end of 19th century and early 20th century, primarily through European trading companies which engaged in trade with Muslim merchants and their enterprises. They required Banking facilities in Muslim countries to provide the medium for exchange (money) for trading transactions. Although Muslim traders avoided the use of "foreign Banks" for religious and sometime nationalistic reasons, growth of trade did, in time, require them to maintain current accounts and use Bank transfers systems. Borrowing and saving with a Bank continued to be avoided in order that there was no dealing in interest.

The issue of interest free Banking came to the attention of Muslim intellectuals in the 1940's and 1950's. By this time economic and financial influences had produced a number of local and national Banks established along the lines of interest based foreign Banks. They had started to bring the Banking system and its services to the local population. By this time Governments of Muslim countries, particularly those, who gained political independence, had of necessity to engage in international financial transactions using Banking systems. The requirement for commercial

Banking was recognised. The challenge was to avoid the concept of interest within commercial Banking. The route to this was the development of the concept of profit and loss sharing (Mudarabha), the key concept from which the structure of most Islamic Banking products and services are derived.

The 1960's and 1970's provided the political background and platform by which to attract the attention of Muslim Governmental and National Financial Institutions. Through a number of high profile conferences, where the theory of Islamic Banking was brought to practical application the Islamic Development Bank, an inter-governmental Bank was established on strictly interest free banking principles was established, applying the concept of profit and loss sharing to its transactions and activities.

The first interest-free Bank, the Dubai Islamic Bank was established in 1975. A few others followed in Sudan, Egypt and Kuwait in the late 1970's. Apparently a number of earlier interest free Banking ventures were initiated in the 1940's/50's and 60's in a number of Muslim countries but they did not survive or did not survive in strictly Islamic Banking form.

In Pakistan since 1981 all domestic commercial Banks have been permitted to accept deposits on the basis of Profit and Loss Share (PLS). In 1985 the Banking system was transformed between January and July of that year. From July 1985 no Banks were able to accept any interest bearing deposits and all existing deposits became subject to PLS rules, though some (few) operations were allowed to continue on the old basis. In Iran in 1981 steps were taken to eliminate interest from Banking. Interests on all assets were replaced by a 4% maximum service charge and a 4%-8% profit rate according to the type of economic activity. Interest on deposits was also converted into a "guaranteed minimum profit." As a result of Usury-free Banking Laws introduced in 1984 the Banking system converted to an interest free system in 1985. Islamic Banking not only provides services which are compliant in terms of the Muslim Faith but through the fundamental concept of profit and loss sharing with their customers deliver a highly ethical alternative proposition to conventional Banking services.

2.3 Objectives of interest-free Banking system

According to Manzur (1986) and IERB (1982) as cited by Rafindadi (2010) Islamic Banks and Islamic financial institution are established to achieve the following objectives. To refrain from paying or accepting interest in financial transaction and instead introduce the concept of profit and loss sharing, equity participation, hire purchase, etc., To carry out their activities in conformity with Islamic welfare and principles as embodies in the *Qur'an* and *Sunnah* so as to establish a monetary and credit system based on justice and fair play.

Also to create necessary facilities for the development and expansion of co-operative through the mobilization of funds for development. These in addition to preserve the values of money and create equilibrium in the balance of payment along with provision of facilities in commercial exchange so that the abolition of interest, and to protect the rights of the poor so as to ensure an egalitarian society. To discourage profiteering leading to income concentration. This can be done through profit/ loss sharing system as opposed to fixed interest system, and to ensure distributive justice in an economy. And also it create opportunities for the savers or capital owners to apply their own physical and mental capability in multiplying their wealth.

2.4 The Fundamentals of Islamic Banking and Finance Practice

1. Prohibition of the interest (Riba): Rationality and economic wisdom:

According to Shari'ah, "riba technically refers to the premium that must be paid by the borrower to the lender along with the principle amount as a condition for taking the loan" (Chapra, 1984). Some later Muslim scholars define "riba" as the explicit increase imposed on the debtor at the maturity of the debt in case he/she fails to repay the principal amount plus any interest and wants to roll it over (Siddiqi, 2008). By and large, the consensus (Ijma') among Muslim scholars and jurists is that riba is generally seen as unjustified earning, where a person could receive a monetary advantage without giving an equitable (a just) counter-value (Chapra, 1986, Khan, 2008, Iqbal, 2009, Shahid, 2007, Jarhi and Iqbal, 2001).

2. Profit-rate in Islamic banking: The use of interest rate as a benchmark.

It is not prohibited to make profit in Islam, as Islam encourages people to use money in "*Halal*" (Islamically permissible) investments. Making a profit, as against to interest, is based on taking

risks either on the assets, which are sold by seller, or on the capital invested by an investor to earn profit (AMIS, 2005). The current concern in Islamic financial industry is the *acceptability*

of the profit rate used by Islamic banks as an alternative to the interest rate, (El-Gamal, 2003, Kettell, 2011, Khan, 1984; Zarqa, 1981).

3. Zero interest-rates :

An economic point of view A zero nominal interest rate occurs when the interest rates match the inflation rates. Some economists argue that a zero interest rate is a necessary condition for optimal allocation of resources (Friedman, 1969); while others show that it is not only necessary but also sufficient condition (Cole & Kocherlakota 1998). However, when the rate of interest equal zero, traders will have no incentive to substitute real resources for money. Thus, more real resources can be addressed to consumption and investment, which benefits the society as a whole (Wilson, 1979; Al-Jarhi and Iqbal, 2001, Al-Jarhi, 2009, Bleher, 2008). While there are many economists who support zero-level of interest rates, others are worry about the existence of a liquidity trap when the rate of interest is zero (Uhlig, 2000). They may also worry that when the rate of interest becomes very low,

monetary authorities have less leeway with adjusting it downwards in the face of recession.

4. Commitment on paying Al-Zakat: "The social duty to benefit society" Zakat is payable on genuinely owned, productive and surplus assets that have been possessed for a full year. This means that casual acquisitions and perishable goods are not subject to Zakat Clarke, Craig, and Hamid, 1996).

5. Prohibition of uncertainty or speculation (Gharar and Maysir): Gharar is defined as the uncertainty, hazard and game of chance (gambling) (AL-saati, 2003). It technically refers to the sale of probable items whose existence or characteristics are not certain, or a sale involving excessive risk or moral hazard (Ayub, 2007). This, to some extent, makes this way of trade similar to gambling. The reason of prohibition is that speculators generate their private gains at the expense of society at large (Elmelki and Ben Arab, 2009). Gharar does not create additional wealth. "It only transfers wealth from its (losing) owners to new (winning) ones" (Siddiqi, 2009, Siddiqi, 2008, Algaoud and Lewis, 2007). 6.

Islam discourages heavy debt and support a policy of bad debt cancellation: Islam discourages accruing heavy debt, except in cases of real necessity, because it can lead to harmful consequences. Islam permits and encourages assuming debt within reasonable limits. If debts are incurred, a full repayment is then important. If the borrower defaults on his/her payments, then Islam encourages lenders to either wait until such time as the existing loan can be repaid or to re-schedule the loan repayments but with no penalties (Hassan and Kayed, 2009).

7. Prohibition of financing certain economic sectors (or companies):

Investment is forbidden in socially and ethically detrimental activities. These include, for example, gambling, pornography, alcohol...etc. It is also not permissible to acquire the shares of the companies providing financial services on interest like conventional banks and insurance companies whose business are not acceptable by Islam. (Obaidullah, 2009).

8. Profit-Loss Sharing (PLS): No pain, no gain principle: There is a substantial difference between profits resulting from entrepreneurial activities and Profits generated by granting loans. The latter is defined as receiving a monetary advantage without giving a counter value, and is, therefore, forbidden on ethical grounds. Islam is not opposed to profit or financial gain, as long as: an effort is performed, (partial) liability is accepted for the financial result of a venture, the venture is productive (led to an increase of value), and the profit is made in line with the Shari'ah (Schacht, 1964).

The Islamic solution, commonly referred to as Profit-Loss Sharing (PLS), suggests an equitable sharing of risks and profits between the parties involved in a financial transaction. Under PLS, "the lender and the borrower assume the investment's risk based on a pre-agreed formula". PLS acquires several forms depending upon the type of contract e.g. Mudaraba (Joint venture) and Musharaka (partnership and collaboration). In both of these forms, the financier makes the funds available, not as a lender, but rather as an investor (Benjelloun, 2010). The financier shares the profit (loss) and is not assured, in advance, of a positive rate of return. Losses must be shared by the financier in proportion to his share in the total financing while profits may be shared in any mutually agreed ratio. However, the financier liability remains limited to the extent of financing provided by him and no more (Luca and Vasudevan, 2002).

9. Tangible Asset-backing principle (TAB): Money in Islam is not considered an asset class and, thus, may not necessarily earn a positive return (NBR, 2008). Money, therefore, should always be tied to and underpinned by an identifiable and tangible underlying asset. This suggests that all financial transactions should "collateralized by a reference portfolio of on-balance-sheet assets of the originator" (Zainal, 2009).

10. Money as a “Potential” capital: Characteristics of money and commodities: Based on Islamic economic principles, money is considered as “potential” capital. That is, it becomes actual capital only when it is invested in a productive activity. Islam recognizes the time value of money, but only when it acts as capital, not when it is “potential” capital (Iqbal, 1997). Taking into consideration that the modern finance is based on the concept of money’s time value, Islamic finance does not revoke the time’s monetary valuation. "Shari’ah does not prohibit increment in loan in the price of a commodity in any sale contract to be paid at a future date. It does prohibit making money’s time value an element of a lending relationship where it is claimed as a predetermined value (Khan, 1991). In this case, Shari’ah requires that a loan be paid back in the same currency by which it was given" (Ahmad and Hassan, 2007). "According to the capitalist theory, there is no difference between money and commodity in so far as commercial transactions are concerned. Both are treated at par and can be sold at whatever price parties agree upon. For them selling 100 \$ for 110\$ is the same as selling a bag of rice costing 100\$ for 110\$" (AIMS, 2010). Money and commodity, however, have different characteristics under the Islamic law, as compared with the capitalist theory. Islam, for example, does not recognize money as a commodity, such that there should be a price for its use. Money is used for buying and/or selling of other goods not buying and/or selling of money per se. The later action could make money not perform its original function of measure of value, store of value and medium of exchange in asset-oriented economy, primarily because such transaction will become the person's main goal (Ghazanfar & Islahi, 1990). In other words, "while money is recognized in Islam as a means of exchange, it may not lawfully be regarded as a commodity for exchange" (Iqbal, 2009). Money has no intrinsic value in itself but is only a measure of value and/or a medium of exchange therefore, should not use to generate more money. "Money, by itself, is not capable of fulfilling human needs unless converted into a commodity. A commodity can, on the other hand, fulfill human needs directly, and can be of different quality while money has no differential quality in the sense that a new note is exactly equal in value and quality to an old note. Also, commodities are transacted (or sold) by pinpointing the commodity in question or at least by giving certain

specifications. Money cannot be pinpointed in a transaction of exchange. Even if it is, it would be of no use since the different denominations of money summing into equal amount are exactly the same" (AIMS, 2010).

2.5 Concept of Islamic Banking

The concept of Interest-Free Banking and Islamic Banking are synonymously used in Islamic Economic literature as an alternative Banking framework to the interest-based conventional Banking practice. Although in technical terms, there is a difference between an interest-free Bank and an Islamic Bank but they are preferred to be used interchangeably.

Alisan (1988) defined an Islamic Bank as “a financial and social institution whose objectives and operations as well as principles and practices must conform to the principles of *Shariah* and which avoid the use of interest in any of its operations. It stands for an alternative financial system based on Islamic ideals. It is not only a financier but also a partner in productive economic development”. Mannan (1976) states that Islamic Banking is an interest-free financing system essentially based on profit and loss sharing. And its operations are in conformity with *Shariah*. It is therefore, the cornerstone of the Islamic Economic System which is by definition Interest-Free Bankng.

Siddiqi (1983) conceived of an Islamic Bank as a financial intermediary mobilizing savings from the public on the basis of Mudaraba (profit and loss sharing contract) and advancing capital to entrepreneurs on the same basis. The Banks share the profit of the enterprise according to a mutually agreed percentage and share these profits with depositors according to a percentage announced by the Bank in advance. While stating the difference between Islamic Banking and Interest-Free Banking, Gusau (2000) argues that “Islamic Banking system is supposed to operate completely within the Shari’ah in all its activities both in sourcing of funds and disbursement of the funds. It not only avoids interest in all its ramifications but also it avoids all other islamically prohibited activities. Interest-free Banking system on the other hand, does not engage in interest but there is no reason to suppose that all its other activities will be done strictly according to Shar’iah”. Similarly, Faud and Muhammad (1996) stated that Islamic Banking has been defined as

Banking in consonance with the ethics and value system of Islam. Interest-free Banking, by contrast, is a narrower concept denoting a number of Banking instruments or operations which avoid interest. Islamic Banking, the more general term is expected not only to avoid transactions on the basis of interest but also to participate actively in achieving the goals and objectives of an Islamic economy”.

2.6 Theories of Interest

In the Western (conventional) literature, there are several theories that have been propounded by different scholars on why interest should be paid and at what rate should it be paid. Hason (1980) rightly observed that “the theory of interest has for a long time been a weak spot in the science of economics and the explanation and the determination of the interest rate still gives rise to more disagreement among economists than any other branch of general economic theory. Qureshi (1945) identified five major theories of interest, namely: Greek and Roman theories, Classical theories, Neo-Classical theories, Keynesian and Monetary theories of interest respectively. Thus, we review them as follows:

1. Greek and Roman (Early) Theories of Interest: The Greek and Roman theories of interest represent the early theories of interest. According to Qureshi (1945), the Greek theories of interest represent arguments of the early great thinkers or philosophers such as Aristotle and Plato. He argued that from the earliest known record of history, we find that all serious thinkers have condemned the taking of interest. In the ancient Greek for example, lending money at interest was forbidden among all classes of people in the society. Aristotle whose powerful induction greatly influenced the later generations condemned the taking of interest in very strong words. He compared money to a barren hen which laid no eggs. According to him, "money could not be used as the source of accumulation" that is to increase at interest. (Aristotle cited by Klein, 2001). A piece of money cannot beget another piece was the doctrine of Aristotle. Plato too condemned interest in his teachings stating that usury (interest) breeds injustice in the society. Thus, the obvious conclusion was that interest was unjust.

Qureshi (1945) pointed out that the Roman Empire prohibition of usury (interest) was made by the Roman Emperors in the middle ages (11th and 13th centuries) as well as the church. However, the relaxation of banning of interest started during the mercantilist period (1500-1700 AD) where international trade began to gain prominence. The mercantilists considered interest payment for the renting of money, similar to the rent of land. Due to their emphasis on international trade, the mercantilists identified money with capital and advocated low rate of interest to encourage trade. They strongly advocated statutory fixation of low rates of interest which later generated serious debate. In spite of their efforts, the mercantilist failed to control the rate of interest. And later on the rate of interest was left to be determined by the forces of demand and supply

2. The Classical Theories of Interest: This is the most prominent and influential school of economists who laid the foundation of conventional economics between the 18th and 19th centuries. They include the works of Adam Smith, David Ricardo, John Stuart Mill, Thomas Robert Malthus, etc (Samuelson and Nordhaus, 2002). Also, included are Edgeworth, Alfred Marshall, A.C. Pigou, J.B Say and Nassau Senior. Aliero (1993) identified three major theories of interest advanced by the Classical economists. These are: The theory that equates interest with profit as envisaged by Adam Smith, and the productivity theory of interest advanced by J.B Say, and the abstinence theory of interest as formulated by Nassau Senior. Adam Smith (1776) equates interest with profit. He believes that the main objective of business is to make profit. But profit is fluctuating and uncertain. Therefore, the most reliable measure of the level of profits is the level of interest.

3. The Productivity Theory of Interest: J.B Say, Thomas Malthus and Lauder Dale are some of the adherents of the productivity theory of interest. According to J.B Say, capital has “productive power” that is productivity, is an inherent property of capital and therefore, he justified interest as a reward of this productivity. Pirbram (1983) states that the productivity theory of interest is doubted on the ground that no attempt is made by its advocates to show that the addition to the value of the good produced with the aid of capital was greater than the value of the capital good used up in the productive process. Hassan (1992) raises three main criticisms against the productivity theory of interest: it is misleading to say that interest is commensurate with productivity, since there is no justification that borrowed capital is more or less productive than equity capital. Ahmed (1987) argued that the productivity theory of interest assumed expectation and realizations to be identical which the case is never. In addition, the theory lacks a time dimension.

4. The Abstinence Theory of Interest: This theory was developed by Nassau senior. He contended that for production to take place, there must be a third factor in addition to labour and land, which he termed abstinence. Abstinence is necessary for the existence of capital and earns profit as labour earns wages. The reason for the payment of interest being the pain cost for abstaining from consuming current goods in favour of future consumption.

5. The Marginal /Neo-Classical Theories: The essential principle of this school lay in the belief that value is the product of utility rather than of cost of production and this value is determined at the margin. Pirbram (1983) identified three different theories within the framework of marginalism, namely; the marginal productivity theory, the time preference theory and the Marshallian waiting theory of interest.

6. Marginal Productivity Theory of Interest: Aliero (1993) observed that while the productivity theory of interest under the classical school seeks to justify interest on the basis of productive power of capital, the marginal productivity theory of interest put forward by Jevons and Clerks seeks to determine the rate of interest to be paid to capital to reward to it for participation in production by using marginal analysis. Hassan (1992) argues that the basic flaw in the marginal productivity theory is the circular reasoning it implies.

7. Bohm-Bawerk Time Preference Theory: The Kernel and Centre of Bohm-Bawerk time preference theory of interest is the proposition that “present goods are as a rule, worth more than future goods of a like kind and number”. Time preference theory is also known as the Austrian or Agio theory of interest.

8. In addition to what mentioned above there is also, Marshall “Waiting” Theory of Interest “Marshallian Cross”. And also The Monetary Theory of Interest, and The Loanable Fund Theory of Interest, and Keynesian theory of interest.

2.7 Prohibition of *Riba* (Interest)

Many Muslim scholars and some western thoughts believe and still consider that just interest free Banking is as an Islamic Banking. Actually interest is fully prohibited in Islam that is proved in *Qur'an* and Sunnah. “The interest that you give in order to increase the wealth of the people, does not increase in the sight of Allah; and the *Zakat* that you pay in order to win Allah’s approval, its payers do indeed increase their wealth” (Surah Al-Rome no. 39) (Shafi and Usmani, 1997,). It is beautiful and powerful statement from Quran which shows that interest is prohibited by God because it can only increase the wealth of individual not the society. “Exclusion of interest from financial

activities does not necessarily mean that the financier cannot earn a profit. If financing is meant for a commercial purpose, it can be based on concept of profit and loss sharing, for which musharakah and mudarabah have been designed since the very inception of Islamic commercial law” (Usmani, 2005, p.10). It is wrong and confused concept in the society about the operation of the Islamic Banking system but Islam provides an alternative system where everyone contributes his/her share of investment and earns profit. In case of losses all the parties of contract suffer according to their agreed terms and conditions. Islamic financial system is being only successful if all the financial activity will be performing according to Islamic financial law.

“Allah deprives interest of all blessing and develops charity” and Allah does not like an ungrateful, sinful person” (Surah Al-Baqarah no.276) (Shafi and Usmani, 1997, p.49). It is concluded from the above statements that in Islam there is no room for interest. Interest is totally prohibited in Islam.

(ii) Gharar/ Maysir and Interest Transactions must avoid uncertainty (*Gharar*), speculation (*Maysir*) or anything that could lead to the unjust enrichment or unfair exploitation of one of the parties to a contract (Iqbal 2001). In case of speculation the big investors and industrialists turn the economic financial system toward their own and personal benefits.

(iii) Other Unethical Trade Practice and Interest: Transaction cannot be made that involve prohibited products or activities, such as alcohol, illicit drugs and tobacco because Islam wants to develop on ethical and friendly environment in the society (Iqbal, 2001).

2.8 Islamic financial services:

The most well established forms of Islamic finance are: banking and Sukuk (Islamic bonds).

Takaful (the Islamic insurance) and funds are also evolving. Islamic private equity and Islamic private wealth management still need an innovation.

1. Islamic banking: Islamic banks are banking institution whose activities include all currently known banking activities. They have the same purpose as conventional banks except that they make money by lending out capital in accordance with the rules of the Islamic law. Islamic banks have to set up.

2. Islamic investment funds: The term Islamic investment fund means a joint pool wherein the investors contribute their surplus money for the purpose of its investment to earn Islamically acceptable profits in strict conformity with the precepts of Islamic Shari'ah (Usmani, 2005). The validity of Islamic funds (i.e. Equity Fund, Ijarah Fund, Commodity Fund, Murabaha Fund and Mixed Fund)

3. Islamic insurance (Takaful): The main objective of Takaful is to "pay a defined loss from a defined fund" (WTC-report,2008). Takaful has no contact with uncertainty and /or excessive Gharar. This is basically because the part of installments paid by each participant is considered to be a donation (Tabarru').

4. Islamic bonds (Sukuk): A bond is a contractual debt obligation whereby the issuer is contractually obliged to pay interest and principal to bondholders on certain specified dates (Thomas, Cox and Kraty, 2005). Sukuk commonly refers to the Islamic equivalent of bonds.

2.9 Some Islamic Finance Practice

There are many contracts and institutional forms used within the Islamic finance industry. Financing tools that have been widely exercised by Islamic banks are primarily based on two general principles: the PLS principle and the mark-up (MUP) principle. The first principle states that the bank (financer) is allowed to profit from a given loan under the condition that the bank is willing to share the investment risk. Contracts that are based on this principle (e.g. Mudaraba and

(a) *The long term bases*

(b) *The short term bases.*

(a) *The Long term bases where we have mudarabah and musharakah*

(i) ***Mudarabah***

Mudarabah is a contract in this contract it is the responsibility of Bank to provide all the capital while the partner contributes commercial efforts, professional skills and experiences. Finally, the Bank receives a predetermined proportion of the profits. In the case of a loss, the Bank bears all the financial loss while the manufacturer goes unrewarded (Robinson, 1980). It is concluded that this system encourage the individual to participate in financial activity and Prove himself as an active part of society.

(ii) *Musharakah* (partnership finance)

Musharakah is a contract in which the Bank and the industrialist contribute jointly to the capital of a company or project to make a profit. Profit and losses are shared between the parties on agreed term and condition of the contract (Aisha and Raza 2006). Every Islamic Bank has a committee of religious advisers whose opinion is sought on the acceptability of new instruments and who provide a religious audit of the Bank's accounts.

In Islam, moral and equitable values form an integral part of the law governing contractual and financial relations to such an extent that the relationship between equity, law and religion in central to all business.

(b) Under short term bases we have:

- (i) *Ijarah* (lessing)
- (ii) *murabaha* (mark-up)
- (iii) *Salam* and *Istinara*

(i) *Ijarah* (Lessing)

The *Ijara* is a rent contract by which the owner of the good rents it to another party beeding it. After that the latter can purchase it and rent is reduced until the good become the possession of the client (Bellalah and Ellouz, 2004). Nowadays the Home Finance and Islamic mortgage are based on the concept of *Ijara* and it is very successful tool in Islamic financial system.

Ijarahis a term in Islamic fiqh. Lexically, it means ‘to give something on rent’. In the Islamic jurisprudence, the term *Ijarahis* used for two different situations. In the first place, it means ‘to employ services of a person on

wages given to him as a consideration for his hired services'. The employer is called *musta'jir* while the employee is called *ajir*.

Therefore, if A has employed B in his office as a manager or as a clerk on a monthly salary, A is a *musta'jir*, and B is an *ajir*. Similarly, if A has hired the services of a porter to carry his baggage to the airport, A is a *musta'jir* while the porter is an *ajir*, and in both cases the transactions between the parties is termed as *Ijarah*. This type of *Ijarah* includes every transaction where the services of a person are hired by someone else. He may be a doctor, a lawyer, a teacher, a laborer or any other person who can render some valuable services. Each one of them may be called an '*ajir*' according to the terminology of Islamic Law, and the person who hires their services is called *amusta'jir* while the wage paid to the *ajir* are called their *ujrah*.

The second type of *Ijarah* related to the usufructs of assets and properties, and not the services of human beings. *Ijarah* in this sense means to transfer the usufruct of a particular property to another person in exchange for a rent claimed from him. In this case, the term *Ijarah* is analogous to the English term leasing. Here the lessor is called *Mu'jir* the lessee is called *musta'jir* and the rent payable to the lessor is called *ujrah*.

Both these kinds of *Ijarah* are thoroughly discussed in the literature of Islamic jurisprudence and each one of them has its set of rules. But for the purpose of the research work, the second type of *Ijarah* is more relevant, because it is generally used as a form of investment, and as a mode of financing also. The rule of *Ijarah*, in the sense of leasing, is very analogous to the rules of sale, because in both cases something is transferred to another person for a valuable consideration. The only difference between *Ijarah* and sale is that in the latter case the corpus of the property is transferred to the purchaser, while in the case of *Ijarah*, the corpus of the property remains in the ownership of the transferor, but only its usufruct i.e. the right to use it, is transferred to the lessee.

Therefore, it can easily be seen that *Ijarah* is not a mode of financing in its origin. It is a normal business activity like sale. However, due to certain reasons, and in particular, due to some tax concessions it may carry, this

transaction is being used in the Western countries for the purpose of financing also. Instead of giving a simple interest – bearing loan, some financial institutions started leasing some equipments to their customers. While fixing the rent of these equipments they calculate the total cost they have incurred in the purchase of these assets and add the stipulated interest they could have claimed on such an amount during the lease period. The aggregate amount so calculated is divided on the total months of the lease period, and the monthly rent is fixed on that basis.

(ii) *Murabahah* (mark-up)

The *murabahah* is a contract in which the Bank informs the industrialist about the acquisition cost of a good and negotiates with him the profit margin. It is one of the most popular modes used in Islamic Banking system in different countries to promote interest-free transactions (Faud and Mohammad 1996). *Murabahah* is, in fact, a term in Islamic *fiqh* (jurisprudence) and it refers to a particular kind of sale having nothing to do with financing in its original sense. If a seller agrees with his purchaser to provide him a specific commodity on a certain profit added to his cost, it is called a *murabahah* transaction. The basic ingredient of *murabaha* is that the seller discloses the actual cost he has incurred in acquiring the commodity, and then adds some profit there on. This profit may be in lump sum or may be based on a percentage.

The payment in the case of *murabahah* may be at spot, and may be on a subsequent date agreed upon by the parties. Therefore, *murabahah* does not necessarily imply the concept of deferred payment, as generally believed by some people who are not acquainted with the Islamic jurisprudence and who have heard about *murabahah* only in relation with the Banking transactions.

Murabahah, in its original Islamic connotation, is simply a sale. The only feature distinguishing it from other kinds of sale is that the seller in *murabahah* expressly tells the purchaser how much cost he has incurred and how much profit he is going to charge in addition to the cost. If a person sells a commodity for a lump sum price without any reference to the cost, this is not a *murabahah*, even though he is earning some profit on his cost because

the sale is not based on a “cost-plus” Concept. In this case, the sale is called *Musawamah*.

This is the actual sense of the term *murabahah* which is a sale, pure and simple. However, this kind of sale is being used by the Islamic Banks and financial institutions by adding some other concepts to it as a mode of financing. But the validity of such transactions depends on some conditions which should be duly observed to make them acceptable in *Shari'ah*.

(iii) *Salam and Istisna'a*

Salam is a sale whereby the seller undertakes to supply some specific goods to the buyer at a future date in exchange of an advanced price fully paid at spot. Here the price is cash, but the supply of the purchased goods is deferred. The buyer is called *rabb-us-salam*, the seller *muslimilaih*, the cash price is *ra's-ul-mal* and the purchased commodity is termed as *muslimfih*. *Salam* was allowed by the Holy Prophet (S.A.W) subject to certain conditions Usmani (2005). The basic purpose of this sale was to meet the needs of small farmers who needed money to grow their crops and to feed their families up to the time of harvest. After the prohibition of *riba*, they could not take usurious loans. Therefore, it was allowed for them to sell the agricultural products in advance. Similarly, the traders of Arabia used to export goods to other places and to import some other goods to their homeland. They needed money to undertake this type of business.

2.10 Risks and challenges associated with Islamic finance and banking

The use of financial products that conform to the Islamic principles pose special risks and challenges. Consequently, efficient risk management in Islamic financial institutions has assumed particular importance as they try to cope with the challenges of globalization. This, however, requires the development of a suitable regulatory framework and new financial instruments to provide an enabling operational environment for Islamic finance. This section briefly highlights some of these risks and challenges, which are particularly associated with Islamic finance.

1. *Market risks:* (See Sarker, 2006, El-Gamal, 2003, Chapra and Khan, 2000, Sundararajan and Errico, 2002).
2. *Liquidity risks:* (See Koch and MacDonald, 2009, Abdul Majid, 2003, Lucas and McDonald, 1989, Malik and Mustafa, 2011).
3. *Operational risks:* (See Koch and MacDonald, 2009; Grier, 2007, Sundararajan and Errico, 2002, Chapra and Ahmed, 2002, Chapra and Khan, 2000).
4. *Credit Risks:* (See Mounira and Anas, 2008, BIS, 2005, Khan and Ahmed, 2001, Elgari, 2003).

2.11 Literature Review

A study conducted in Bangladesh regarding regulations and performance in Islamic Banking. The most important findings of this research article is that there is lack of regulatory framework for its proper functioning according to *Shari'ah*. There is also lack of inter Bank money market which also affects the performance of the Islamic Banking. The discrimination has also been observed regarding legal reserve requirements. The researcher suggested that in Bangladesh the Independent Banking act should be constituted to control, guide and supervise the operations and practices of the Islamic Banking. So that the legal support to the stake holders may be provided (Ahmad and Hassan 2007). The study has also been conducted in the United Kingdom regarding problems, challenges and opportunities facing the Islamic Banking. The data was collected from the senior officials of the Banks. The main problem faced in the United Kingdom is heterogeneous and potential clients. Furthermore, the lack of expert staff and competition from the conventional Banks also faced in United Kingdom.

It has been concluded that the e-Banking can play pivotal role for the success of Islamic Banking. There is need to sit together with the UK officials and Islamic Banking representatives to discuss the challenges of the Islamic Banking (Karbhari, Naser and Shahin, 2004). There is need to recruit professional individuals who have the knowhow about the Islamic Banking. Malaysia is the first country that played the vital role in Islamic Banking. It also introduced the dual Banking as well as pure Islamic Banking. In this article an innovation has been brought out that is hire purchase and also known as *alijarawaiqtana* (Abdullah, 2007). The Islamic Banking is going

very successful but there is still need to bring changes by the policy makers. To strengthen the Islamic Banking transactions there is need to develop strong legal framework.

There is also needed to make strong both the operational regularity and substantive laws to resolve problems relating to Islamic Banking (Abdullah, 2007). The *Shari'ah* should be analyzed to make new innovations instead of imposing restrictions. There is need to explore the potential and wisdom of *Shari'ah*. The immense need of cooperation is required to make collaboration among *Shari'ah* scholars, researchers, academicians to conduct the study in depth to make strong Islamic products (Abdullah, 2007). The government and other agencies should also make efforts for the new avenue of Islamic Banking and hire purchase. The most important is that the government should remove the uncertainty regarding Islamic hire purchase (Abdullah.N.I 2007). Globalization has affected our life politically, economically and financially. There are both aspects in this globalization. The positive aspect is that there is the movement of human capital and new technology among countries. On the other side of the coin the government is unable to control the flow of capital. The oil prices flourished the investment in GCC countries and also encouraged the Islamic finance (Garas, 2007). There is no doubt that Islamic financial institutions having potential for growth but still there are certain challenges.

There are two types of these challenges internal and external. For the internal challenges include that the customers still rely on the Conventional Banking system and the numbers of the current IFIs are not enough to meet the requirements to international transactions. Furthermore, the transaction system is still premature to attract new clients. There is also lack of unified regulatory system for the products and transactions (Garas, 2007). On the external side there is a gap between the IFIs due to the fact that the products are different in different countries.

The IFIs should establish the effective communication system to reduce such gap and strengthen the process to enter in the international market. In such way the status of the IFIs will be increased and customers may be attracted from the non-Muslim countries. In the end the IFIs should introduce the

training mechanism to make expert their employees to attract the customers (Garas, 2007). The global growth of Islamic Banking is taking advantages of its uniqueness to meet the challenges of growth though the status of the Islamic Banking is growing rapidly. But still the institutional arrangement is necessary to take part in the global economy. The *Shari'ah* compatibility should be judged by qualified *Shari'ah* scholar because for any medical problem the person will consult with the medical specialist to get best solution. That's why the solution of the problem in *Shari'ah*, can be taken from the qualified *Shariah* scholar to get the exact decision (Khan, 2006). By this way a good institutional structure may be developed. I believe it may be the right time to start simply with an international association of *Shari'ah* scholars for the finance industry (Khan, 2006).

Another study has been conducted in Malaysia and Bahrain by analyzing the financial record of seven Banks. The purpose of this article was to analyze the Islamic financial products viability to interest based contracts. It analyzes that Islamic Banks pay *Zakat* and finance economic activities according to *Shari'ah*. However, it concludes that there is need to make legal frame work so that the Islamic financial products may regulate in the Islamic financial market. Another article has been written in which the author determines the determinants of the Islamic Bank Profitability. This article demonstrates that all sources of Funds are correlated with the profitability.

The basic difference between capitalist and Islamic economy is that the private ownership is given unbridled power to make economic decisions. The capitalists system of economy becomes the cause of wealth in the hands of few (Usmani, 2005). This system also interrupts the natural process of the supply and demand because these forces are only able to do work in the situation of free competition. This capitalists system also creates gap between supply of money and real assets (Usmani, 2005). While on the other side of the picture the Islamic economy deals with the assets backed phenomena (Usmani, 2005).

2.12 Challenges Facing Islamic Banks in Nigeria

Aliyu (2010) observed that there are many challenges that confront Islamic Banking system in secular environment. These problem have been repeatedly

discussed by several scholars such as Siddiqi (1983) Gusau (1986), Aliyu (1988), Malami (1992), Ahmed (1987) etc.

Some of these challenges are presented as follows:

i. Religious Misconception: Aliyu (2010). Gusau and Bawa (1993), Malami (1992) Sanusi (2011)

ii. Moral Hazard: Aliyu (2010) stated that Islamic Bank could be negatively affected by fraudulent practices from clients.

iii. Manpower Problem: There is problem of shortage of professionally qualified personnel to operate Islamic Bank in Nigeria (Aliyu, 2010). Malami, (1992), points out that there is the need for staff development in *Shariah* economics and accounting based on Islamic principles in order to overcome such challenges.

iv. Problem of Competition: Mirakhor, 1988, observed that perhaps the most challenging issue facing the implementation of an Islamic financial system in the development of risk bearing instrument that can provide the investors with sufficient degree of liquidity security and profitability to encourage their involving.

v. Inadequate legal and regulating environment: (Malami, 1992, Adebayo, (2010) suggests that legal and regulatory bottlenecks have to be removed to avoid operational conflict by making necessary amendment to the Nigeria Banking laws and regulations to accommodate the peculiarities of the Islamic Banking system

SECTION THREE: RESEARCH METHODOLOGY

3.0 Introduction: This section discusses the research method that is been used. I used both primary and secondary sources of data. The primary source of the data is obtain obtained using questionnaire method, while the secondary data is obtained in paper presentation, seminar papers, and journals etc. For the purpose of this research I use both qualitative and quantitative data which use of journals, seminars papers etc.

3.1 Sources of Data: Data for this study mainly came from primary sources. The primary data is being obtained through the use of questionnaire and interviews to elicit information from respondents. Secondary information was also used in this study. Such information was sought through conference papers, international journals etc. and obtained data or information relating to Islamic Banks and Banking system.

3.2 Sample Size and Sampling Technique: This study was based on field survey. Therefore, data has generated from the sample of population from the study area. Accordingly, 400 questionnaires were being administered in all; Thirty-four (34) for bank staff and Sixty-six (66) for the customers /general public in each of the bank in state were the jaiz bank is operating in the North-Eastern part of Nigeria. This has made up the sample size in each of the state. The sample technique that is adopted is the non-probability sampling method using availability sampling technique. This is more convenient because it provides better opportunity for the researcher to administer the questionnaires directly and individually to the respondents available at the Bank.

3.3 Study Area: The study area is Northeastern Nigeria: It comprises six states, namely; Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe. The area lies between latitudes 7° 30' and 14° North of the equator and longitudes 9° and 15° East of the Greenwich meridian. It shares boundaries with Cameroon and Chad Republics to the east, Benue and Plateau States to the South, Jigawa and Kano States to the West and Niger Republic to the North. The number of inhabitants of the area is put at 18,971,965 million based on the 2006 census (FRN, 2007). The mean annual rainfall in the area ranges from 250 mm around Nguru (Borno State) to about 1310 mm around Sugu (Adamawa State), while mean annual temperature ranges from 200°C to

400°C (NAERLS/PCU, 2004). The region falls within three vegetation zones made up of Sahel, Sudan and Guinea Savanna. Growing season in the study area lasts between two months in the northern part to about five and half months in the southern part of the area. Major crops grown in the area include rice, maize, millet, sorghum, cowpea, cotton, groundnut, yam, potato, cassava and water melon (Ojanuga, 2006). Among these crops, maize and sorghum are the main staple while rice is an alternative staple food. There is no government presence or intervention on the pricing of commodities but rather market forces completely determine the pricing of all agricultural commodities. The major occupations of the inhabitants of the area include farming, fishing, trading, weaning, dyeing and gathering. Infrastructure such as markets, road network, electricity, schools and institutions, hospitals and banks are found in the area

3.4 Variable Measurements: The variables captured in the model specified for this study has been measured as follows:

3.4.1 Dependable Variable: The Islamic Bank: This is measured as a dichotomous variable taking the value of 1 if a customer operates with the Bank and 0 otherwise.

3.4.2 Independent Variables: The theoretical discussion is used as a guide to select the variables included in the right hand side of the equation.

- i. **Legal Frame work:** This independent variable is an essential and strong pillar in guiding the operation of Banking business. Therefore, in this study, is been measured using *5- likert scale*. Those respondent that indicate strongly agree will be coded 1, 2 for agree 3 for undecided 4 for disagree and 5 for strongly disagree.
- ii. **Competition:** This is measured in terms of the type of Bank account patronized by the customers. Using patronage as a proxy for the competition, 1 was coded for Interest- Free based current account, 2 was corded as Interest – Free Banking respectively.
- iii. **Educational attainment:** Joshi (2005) measured level of education as proxy for educational attainment on the assumption that people with higher education tend to be more financial literate. Therefore 1 was coded for the respondent with no Formal education and others, 2 for

OND/NCE, 3 for holders of HND/ B.Sc, 4 for holders of M.SC/PhD, 5 for professional certificates holders.

- iv. **Religion:** This variable was measured as a dummy variable. Those respondents whose religion is Islam (Muslim) was corded as 1 and 0 for others.
- v. **Manpower:** This variable was measured in terms of professionally trained staff (specialized personnel) in Islamic Banking system. Those staff with professional knowledge and experience in Islamic Banking system was assigned 1. Those with the knowledge of Islamic Banking without practical experience were assigned 2. Those staff with practical experienced without professional knowledge was assigned 3. And those staff with neither professional knowledge nor practical experience in Islamic Banking system was assigned 4 respectively.
- vi. **Moral Hazard:** Aliero (2004) describe moral hazard as the tendency to under report the true return of business by the entrepreneur. Hence, it was used to include all forms of unethical practice by customers. Therefore, in this study, loan default was used as proxy for moral hazard and measured using 5- *likert scale*. Those respondents that indicate strongly agree were assigned 1, 2 for agree 3, for undecided, 4 disagree and 5 strongly disagree.

3.5 Method of Data Analyses

The data is analyses using both descriptive and inferential statistics. In descriptive statistics, the data is being presented in tables and analysed using frequencies and percentage. Furthermore, the econometric analysis is being carried out using chi-square (X^2) test and *logit* model. The chi-square was used to test the effect of Religion, Manpower, Moral Hazard and legal framework on the operation of Islamic Banking system (Hypothesis I) The formula is given below:

$$X^2 = \frac{\sum (f_o - f_e)^2}{f_e}$$

Where:

f_o = observation Frequency

f_e = expected Frequency

The value obtained from the formula will be computed with the chi- square distribution for a given level of significance and the number of degree of freedom. In computing the critical value of X^2 , there has to be a degree of freedom given as $X^2 df = (r - 1)(c - 1)$ where,

r = number of rows in the table

C = number of Columns in the table.

Also, the *logit* model has also been applied in order to analyze the effect of Religion, competition, Educational attainment on the patronage of Islamic Bank in Nigeria. The use of *logit* regression has been considered appropriate for this study because the dependant variable is dummy or categorical in nature. Following the work of Haque et al (2009), the *logit* analysis assumes an underlying regression relationship which can be expressed as follows:

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + U_i$$

Where:

Y_i = Dependent Variables (regressed)

$X_1, X_2, X_3 \dots X_n$ = Independent Variables (regressors')

$\beta_0, \beta_1, \beta_2 \dots \beta_n$ = parameters of the model

U_i = The Error Term (disturbance term)

Given that Y_i is a dummy variable, it can be stated that

If p_i = probability that $Y=1$

And $1-p$ = probability that $Y=0$

Then, the probability function can be defined as

$$p_i = E(Y = i / X_i)$$

$$\frac{1}{1 + e^{-(\beta^0 + \beta^1 X^1 + \beta^2 X^2 + \dots + \beta_n X_n)}}$$

The *logit* model is derived after taking the natural log from the probability function to obtain

$$Li = \ln \left[\frac{pi}{1 - pi} \right] = \square i$$

Basically, the estimation purpose, the *logit* model is given as:

$$Li = \left[\frac{pi}{1 - pi} \right] Li = \beta_0 X_1 + \beta_2 X_2 + \dots + \beta_n X_n$$

$$\text{Where } \square = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n$$

And L, the log of the odds ratio is not only linear in X but also from the estimation view point linear in the parameters Gujarati(2007).

L is called the *logit* and hence the name *logit* model

3.5 Model Specification

The *logit* model adopted from Haque et al (2009) is modified and defined as follows;

$$IBS = \beta_0 + \beta_1 RE_i + \beta_2 CT_i + \beta_3 EA_3 + U_i$$

Where:

IBS= Islamic Banking System

RE= Religion

CT= Competition

EA= Educational attainment

U= Error team

SECTION FOUR: DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter deals with the presentation and analysis from the fieldwork. A sample of 400 respondents were purposely selected and administered with questionnaire out of this total 136 respondents are staff of the bank while 264 are customer. Two sets of interview questionnaire were used in generation the data from the respective respondents. The statistical package for social sciences (SPSS) 21.0 used to analyze descriptive and interventional aspect of the analysis. This chapter is divided into five section including this introduction section two is presentation of descriptive statistic of the response section three present the results of the chi-square and logic regression used in testing the hypothesis, section four discuss the result while section five highlight the implication of the finding

4.2 DESCRIPTIVE STATISTIC BANK STAFF

The descriptive statistic presents the various fealties of the respondents. These are discernable from the following table.

Table 4.1: Demographic Facture of Respondents.

Age description of respondents	Frequency	Percentage	Age description of respondents	Frequency	Percentage
Under 18 years	1	1.2	Christianity	13	15.7
18-23	3	3.6	Traditional	3	3.6
24-29	37	44.6	Marital status		
30-34	19	22.9	Single	48	57.8
35-39	13	15.7	Married	29	34.9
40-above	8	9.6	Divorced	3	3.6
Gender			Educational qualification		
Male	58	69.9	Secondary certificate	3	3.6
Female	23	27.7	NCE/Diploma Certificate	28	38.6
Religion			HND/First Degree	32	38.6
Islam	65	78.3	Post gradate	18	21.7

Source: Filed work 2018.

The table 4.1 show that in term of age, majority of the respondents one young comprising under 18 years 1(1.2%) of respondent. These in the age barrack of 18-23 years are of comprising of 3(3.6%) of the respondents and 19(22.9%) of the respondents are in the age barrack of 30-39 and also 13(15.9%) of the respondents falls under the age barrack of 35-39. Only 8(9.6%) of the respondent are at the age barrack of 40-above. The evidence of the male gender dominate is 58(69.9%) of the respondents as male and only 23(27.7%) are female. The religion beliefs of the respondents indicate that 65(78.3%) are Muslim while 13(15.7%) are Christian only 3(3.6%) are traditional worshippers. On marital status majority that is 48(57.8) of the respondents are single and 29(34.9%) of the respondents are single while only 3(3.6%) of the respondents are divorce. The educational qualification of the respondents reveals that 3(3.6%) of respondents are secondary school leavers, 28(33.7%) of respondents are NCE/Diploma holders, 32(38.6%) of the respondents are HND/First degree (graduate) and only 18(21.7%) of the respondents are post graduate holders respectively. This is a reflection of the new bank recommend policy that placed more emphasis on young graduate and Diploma certificate holders or their equivalence. The next issue to be presented in the distribution of Banks staff by Brach location as:

Table 4.2: Distribution of Responses by Brach Location

Breach location	Frequency	Percentage
Adamawa State	13	15.7
Bauchi State	27	32.5
Borno State	21	25.5
Gombe State	22	26.5
Total	83	100

Source: Field work 2018.

The table 4.2 shows that 83 respondents were drawn from the four branch’s were the bank is located within the North-Ester Nigeria. Out of this 13(15.7%) respondents are from Adamawa state and 27 (32.5%) of the respondents are form Bauchi state which has the higher number of staff this is due to its two branded within the state while 21(25.3%) respondents from Borno state and 22(26.5%) from Gombe state of the Bank respectively. This

followed by level of training, specialization and working experience of respondents as in the following.

Table 4.3: Training, specialization and working experience in Islamic banking systems respondents

Professional tanning	Frequency	Percentage
Yes	19	22.9
No	61	73.5
Nature of training/specialization		
Certificate course	7	8.6
Convenience on Islamic banking	6	7.5
Workshop for Islamic banking / finance	6	7.5
Working experibole in Islamic banking		
Yes	27	32.5
No	51	61.4

Source: Filed work, 2018

Table 4.3 shows that only 19(22.7%) of the respondents are professional trained and that 61(73.5%) of the respondents are not professional trained staff. Furthermore, 7(8.6%) of the respondents have professional knowledge with the Esperance and only 6(7.5%) had attendant conference on Islamic banking / fiancé, while 6(7.5%) also attendant workshop on Islamic / banking / fiancé. In term of working experience 27(32.5%) of the respondents had working experience while majority of the respondents or 57(61.4%) had not any working experience in term of Islamic banking and fiancé. This indicate that they had either worked at one of banks operator or practicing non-inserts banking Islamic window, such as keystone bank, stanbic IBTC etc, this form of Islamic banking mode offinanciering by the bank is given in the following table.

Table 4.4: Staff Respondents on Islamic Mode of Financier

Mode of financing in Islamic banking	Frequency	Percentage
Mudarabah (capitul-labour partnership)	35	42.2
Musharaila (joint venture business)	26	31.3
Murabaha (Trade financing)	9	10.8
Ijora /istigna (hire pinchace)	7	8.4
How does the bank mobilize customers		
Public lecture	26	31.3
Mass of media	44	53.0
Public announcement, such as mosque, school etc	6	7.2
Bill boards and pamphlets	2	2.4
Giving loan to costumers		
Yes	50	60.2
No	20	24.1
Case of detach		
Yes	46	55.4
No	20	24.1

Source: filed work, 2018

The table 4.4 reviewed operational mode of financing of Islamic banking system by Jaiz bank ltd has only four modes of financing. These are Mudasarah, Musharaka, Warah and Murabaha as indicated by all the respondents in the bank. The other modes of financing are not available. Furthermore, in the mode of mobilizing customers, the highest number of respondents 44(53.0%) selected mass media, followed by public lectures 26(31.3%) of the respondents and 6(7.2%) of the respondents opted for public improvement only 2(2.4%) of the respondents selected bill boards, panples etc. in term of loans provision 50(60.2%) of respondents selected yes, while only 20(24.1%) of the respondents do not agreed that, banks do give loan to its customers the respondents indicated that, the higher respond of loan in “Yes” so also that in the case of default, 46(55.4%) of the respondents believed that the is lighter rate of defaults and only 20(24.1%) of the respondents do not agreed with that.

Table 4.5: The Extend at which deform and its Courses of loan affect the bank

Extend of default	Frequency	Percentage
Very high	13	15.7
High	16	19.3
Modernity	21	25.3
Low	13	15.7
Very low	3	3.6
Courses of Default		
Falsification of business record	10	12.0
Abscondment	28	33.7
Business failure	20	24.1
Death of par raw	6	7.2

Source: filed work, 2018

The table 4.5 show that 13(15.7%) of the respondents indicate that the neatest of default, while 16(19.3%) opted that high rate of loan default in the bank. Furth more, majority of the respondent 21(25.3%) are of the opinion that the loan defect are moderate in the bank, also 13(15.7%) of the respondents selected low also that 3(3.6%) of the respondents agreed with very low. Furthermore, the highest number of respondents 28(33.7%) selected abscondment as a main alones of default by 20(24.1%) of the respondent selected business failure as a cause of loan defected also 10(12.0%) opted falsification of business record as a course of loan default while 6(7.2%) selected death of par raw as a course of loan decant. The extent of limit to legal and regulatory guidance on the banks operation are outlined in the following table.

Table 4.6: Limits of Legal and Regulatory Guideline of Jazz Bank Operation

Legal and regularly guideline limit on Islamic bank (JA”IZ)	Frequency	Percentage
Yes	27	32.5
No	49	59.0
Extent of limitation		
Very high	10	12.0
High	27	32.5
Moderate	15	18.1
Low	3	3.6
Very low	1	1.2

Source: fieldwork, 2018.

The table 4.6 depicts the extent to which legal and regulatory gridline of the control bank of Nigerian constitute a limitation on the operational framework of Jaiz bank. A total of 27 (32.5%) of the respondents answered in the affirmative while 49(59.0%) answered otherwise.

The extent of limitation according to 27(32.5%) and 15(18.1%) of the respondent high and moderate respectively while 10(12.0%) of the respondent answered very high. Others, 3(3.6%) and 1 (1.2%) of the respondents put it as low and very low form which it can be deduced that the legal and regulatory guideline of CBN do not constitute obstacle in the operational of Islamic bank in Nigeria. In term of staff adequacy, the following are recorded.

Table 4.7:Staff Adequacy

Staff adequacy	Frequency	Percentage
Yes	28	33.7
No	49	59.0

Source; filed work, 2018

The table 4.7 show that majority 49(59.0%) of the respondents revealed that the numbers of staff in the bank are not adequate, while 28(33.7%) opined that they are adequate. The next issue to be presented are the challenge facing the operational performance of Islamic bank (Jaiz) in Nigeria as indicated in the following table.

Table 4.8: Operational Performance of Islamic Bank (Jaiz) in Nigerian

Constraints / alternative	Frequency	Percentage
Legal and regulatory limitations	22	26.5
Low patronage	19	22.9
Shortage of staff	9	10.8
Religion misconception	13	15.7
High competition	3	3.6
How to improve the performance of jaiz bank		
Increasing public awareness	50	60.2
Operating of more branches	5	6.0
Active government participation	4	4.8
Provision of special lows on Islamic banking	3	3.6
Seeking support from other established Islamic bank	4	4.8

Source: field work, 2018.

From the table 4.8: it is shown that the most serious challenge of confronting jaiz bank is low pastorate and religions misconception from the general public according 19(22.9%) and 13(15.9%) of the respondents respectively. In addition to that 9(10.8%) of the responded indicated as shortage of staff. However, legal and regulatory limitation and high competition indicate 22 (26.5%) and 3(3.6) of the respondents respectively. Finally, respondents on how to improve jaiz bank operations according to 50(60.5%) of the respondents suggested for increased public entailments and 5(6.0%) of the respondents are on the opening of more braches and 4(4.8%) and 4(4.8%) of the respondents suggested that for government participation and seeking /support from other establishment Islamic bank respectively. Finally, respondents on provision of special low on Islamic banking operation are the least which comprise of 3(3.6%) of the respondents. The next issue to presently is the acceptability by the general public as indicated in the following table.

Table 4.9: Does the Bank Accepted by the General Public?

Attentive	Frequency	Percentage
Yes	43	51.8
No	18	21.7

Source: fieldwork, 2018

The table 4.9 shown that majority of the respondents revealed that the bank was accepted by the general public with 43(51.8%) of the respondents while 18(21.7%) opined that the bank not accepted but the general public. The other diacritic analysis of the bank under study are responses collected form customers of jaiz bank given in the following

4.3 Descriptive Statistic of Customers

The descriptive analysis is not limited in the staff but also extended in this section to the customers of jaiz bank. The reseals are as follows:

Age discretion of respondents	Frequency	Percentage	Age discretion of respondents	Frequency	Percentage
Under 18	1	4	Traditional	20	8.0

years					
18-23	61	24.5	Marital status		
24-29	100	40.2	Single	134	53.8
30-34	30	12.0	Married	73	29.3
35-39	18	7.2	Divorced	22	8.8
40-above	33	13.3	Educational qualification		
Gender			Secondary certificate	46	18.5
Male	158	63.5	NCE/Diploma Certificate	125	50.5
Female	85	34.1	HND/First Degree	20	8.0
Religion			Post gradate	36	14.5
Islam	137	55.0	Others	17	6.8
Christianity	71	28.5			

Source: fieldwork, 2018

The table 4.10 contain demographic features of respondents as that 1(4.0%) of respondents are in the case barrack of less than 18 years, 61(24.5%) of respondent in 18-23 group 100 (40.2%) are within 24-29 years age group and 30(12.0%) of the respondents are within 30-34 years while 18(7.2%) of the respondents are faces on the age barrack of 35-39 years, furthermore, 33(7.2%) of the respondents are within the age barrack of 40-above. The gender distribution of the respondents indicates that 158 (63.5%) are male, while 85 (34.1%) are female. In term of marital status 134 (53.8%) tuned to be divorced/ widow. On religion affiliation 137(55.0%) are Muslim, 71(28.5%) are Christian with 20 (8.0%) as others traditional religions. This portrays the fact that Muslim tend to patronize the bank than Christians. The education status of the respondents reveal that 46(18.5%) of respondents are either OND/NCE holders, 125(50.2%) respondents possessed theirs B.Sc or HND certificate and 20 (8.0%) of the respondents are holders of M.sc/PHD degrees and 36 (14.5%) of respondents are holders of certificate course and only 17(6.8%) of the respondents indicate others. The working experience are as categorized in the following table.

Table 4.11: Working Experiences

Alternative	Frequency	Percentage
Business men	34	13.7
Academician	62	24.9
Professional body	24	10.4
Civil servants	97	39.0
Others	21	8.4
Total		

Source: fieldwork, 2018

The table 4.11 shows that 34(13.7%) of the respondents are business men while 62(24.9%) are academic 24(10.4%) of the respondents indicate professional body while majority of the responses are civil servants given by 97(39.0%) of respondents and 21(8.8%) of the respondent fall under others. The next issues to be presented are the challenges/problems of working under Islamic organization as Jaiz bank and similar bodies given in the following.

Table 4.12: Likely Challenges of Islamic Banking in Nigerian

Likely confronted by Islamic banks in Nigerian Jaiz working with other Islamic organization in Nigeria.	Frequency	Percentage
Strongly agree	55	22.1
Agree	139	55.8
Undecided	18	7.2
Dis-agree	15	7.2
Strongly dis-agree	16	6.4
Religions cultural and similar challenge of Islamic banks in Nigeria		
Strongly agree	55	22.1
Agree	124	49.8
Undecided	20	8.0
Dis-agree	25	10.0
Strongly dis-agree	17	6.8
Literacy and conversant perfections of Islamic banks in Nigerian Muslim		
Strongly agree	45	18.1
Agree	95	38.2
Undecided	33	13.3
Dis-agree	49	19.7
Strongly dis-agree	20	8.0

Source: fieldwork, 2018

The table 4.12 present the responses on the challenges and prospect of Islamic banking in Nigeria where 55(22.1%) of the respondents strongly agreed with the problems and 139 (55.8%) agreed that there are likely challenges, while only 18(7.2%) of the respondents are undecided and 15 (6.0%) and 16 (6.4%)of the respondents disagreed and strongly disagreed respectively that there are likely challenges facing Islamic banks Nigeria. Similarly, religions and culture impediment are other challenges of Islamic banking in Nigeria shown by 55(22.1%) of respondents strongly agree, while 124(49.8%) of the respondents which was the majority or highest number while 20(8.0%) of the respondents have disagreed and strongly disagreed respectively. Furthermore, most of the Muslim are not conversant with Islamic banking practice in Nigeria indianite by 45(18.1%) of the respondents. Who strongly agreed, 95 (38.2%) of respondents which posted as majority or highest number of respondents agree, 33 (13.3%) of the respondents are undecided. A total of 49 (19.7%) of the respondents disagree in Nigeria and only 20(8.0%) of the respondents strongly disagreed. The next issue to be presented in the knowledge of varying interest free operation by Islamic among Muslim gives in the following.

Table 4.13: Which of the following interest-free banking practice are you conversant with?

Mode of finance in Islamic banking	Frequency	Percentage
Mudarabah	64	25.7
Musharakali	80	32.1
Muralahah	28	11.2
Ijara/istisna'a	40	16.1
Muzara'a	15	6.0

Source: filed work, 2018.

The table 4.13 show that 64(25.7%) of the respondents are conversant with Muderabah on one of the mode of financer, 80(32.1%) of the respondents show that they are conversant with respondents which won the majority or highest number of respondents. Similarly, 28 (11.2%) of the respondents shows that they are converter with murabahah as also one of the mode of finance in Islamic banking. Furth more, 40(16.1%) of the respondents indicated Ijara/Istisna'a as a mode of Islamic financer in Nigeria while only

15(6.0%) of the respondents indicated muzara’aa mode of finance in Islamic banking in Nigeria. The administrative and institution challenge posed to Islamic bank in Nigeria is the next issue to be presented.

Table 4.14: Institutional and Administrative Challenged Posed to Islamic Banking in Nigeria

Hindrance in Islamic banking (Alternative)	Frequency	Percentage
Strongly agree	69	27.7
Agree	91	36.5
Undecided	17	6.8
Dis-agree	44	17.7
Strongly dis-agree	19	7.6

Source: filed work, 2018

Total table 4.14 shown that, 69 (27.7%) of the respondents indicate that or strongly agreed that institutional and administrative challenger posed to Islamic banking in Nigeria, while 91(36.5%) of the respondents agreed with that, similarly 17(6.8%) of the respondent are undecided. Furth more, 44(17.7%) and 19 (7.6%) of the reposed and are of the opinion that, institutional and administrative challenged no posed to Islamic bank in Nigeria are dis-agree and strongly dis-agree with. the name to be presented is prospect of Islamic banking in Nigeria.

Table 4.15: prospect of Islamic banking system in Nigeria

Prospect of Islamic banking system in the country (Alternative)	Frequency	Percentage
Strongly agree	45	18.1
Agree	88	35.3
Undecided	53	21.3
Dis-agree	39	15.7
Strongly dis-agree	14	5.6
Adequate number of staff		
Strongly agree	47	18.9
Agree	69	27.7
Undecided	31	12.4
Dis-agree	28	11.2

Strongly dis-agree	15	6.0
Awareness of likely prospect of Islamic banking		
Profitability	58	23.3
Employment	70	28.1
Growth	61	24.5
Income distribution	36	5.2
Suggestion on viability of Islamic banking in Nigeria		
Public awareness the media	65	26.1
On-the-job training banking	53	21.3
Institutional preaching	43	17.3
Comparative sever and performance analysis with others banks	17	6.8
Others (specify)	9	3.6

Source: filed work, 2018

The table 4.15 indicate the in terms of grant prospect of Islamic banking in Nigeria 45 (18.1%) of the respondents strongly agree its viability, while 88 (35.3%) of the respondents and the majority or highest number of respondents agree with it 53(21.3%) of the respondents hared make decision on it. Similarly, 39(15.7%) and 14 (5.6%) of respondents disagree and strongly disagree with its prospect in the financier. Furthermore, terms of adequate number of staff of jaiz bank, while 47(18.9%) of the respondents do strongly agree that the bank has adequate number of staff while 69 (27.7%) of the respondents agree with the idea and while 31 (12.4%) of the respondents haven't make up their minders. Furthermore 28 (11.2%) ad 15(6.0%) of the respondents indicated dis-agree and strongly dis-agreed respectively. on the question of awareness 58(23.3%) of the respondents believe that awareness of the likely prospect of Islamic banking as practiced elective in term of probability, while70(28.0%) of the respondents which has the highest agree indicate employment opportunities and61(24.5%) of the respondents indicate growth, while 34(14.5%)and 13(5.2%) of the responses indicate income distribution and others respectively furthermore, in term of viability of Islamic banking 65 (26.1%) of the respondents as the high number of responses given as public awareness in the media, while 53(21.3%) of the respondents indicated on the job-training of bankers, while 43(17.3%) of the

respondents believe in institutional preaching to overcome the challenge forcing Islamic banking in Nigeria while 17(6.8%) of the respondents indicated comparative performance analysis with other banks and only 9(3.6%) of the respondents indicate others, this mean that public awareness in the media or institutional preaching can overcome the challenge facing Islamic banks in Nigeria. In term of satisfaction with the banks service the following responses are received.

Table 4.16: Customers satisfaction with service a Jaiz bank?

Morality of banks staff towards customers	Frequency	Percentage
Very high	51	20.5
High	53	21.3
Moderate	61	24.5
Low	18	7.2
Very low	5	2.0
Rate of performance of jaiz bank		
Very effective	46	18.5
Effective	47	18.9
Moderate	47	18.9
Low	9	3.6
Very low	14	5.6

Source: Field work, 2018

The table 4.16 show that 51 (20.5%) of the respondents indicate that the morality of the stage toward customers is very high while 53(21.3%) of the respondents indicate high, similarly61 (24.5%) of the respondents are center moderate. Furthermore 18(7.2%) and 5 (2.0%) of the respondents are on the opinion that low and very lad respectively. On the question the rate of performance shown that 46(18.5%) of the respondents are satisfied with the performance of the bank which indicate very effective while 47(18.9%) and 47(18.9%) of the responded indicate effective and moderate respectively. Similarly, 9 (3.6%) of the respondents which were the lowers indicate low. Furthermore, 14 (5.6%) of the respondents which were the lowers indicate

low. Furthermore, 14 (5.6%) of the respondents are on the opinion of very low. Result of the inferential statistic will now follow.

4.4 Inferential result

This study employed both chi-square and logit regression instrument in testing the hypothesis. The *chi-square* institutional used to test the first hypothesis t-test the first hypothesis (Religion, manpower and moral hazard) has no significate constrain on the operation of jaiz bank while logits model used to test the second hypothesis (education attain and competition) have no significant constraint as the patronage of jaiz bank. The application of the two interferential statistical instruments were considered appropriate in order to take care of the two different set of respondents staff and customers with different sample size.

4.4.1: Chi-Squre Test: Hypothesis

As earlier stated, chi-squre was used to test the hypothesis that religious manpower and moral hazard has no significant constraint on the operation of jaiz bank the result of which is summarized in the following table.

Table 4.17 Chi-square test

Variable	Co-efficient	Assumption sig
Religion	39.992	.000
Manpower	50.067	.000
Moral hazard	9.957	.002

Source: Data analysis, September 2018.

The study employed both chi-squre and logist regression instruments in testing the hypothesis. The chi-squre institutional was used to test the first hypothesis (Religion, manpower and moral) has significant constraint on the operation of jaiz bank. While logist model was used to test as the

Second hypothesis (education attended and competition) has no significant constraint on the patronage of Jaiz bank, the application of the two interferential statically instrument were considered appropriate in other to take care of the two different set of respondents staff and customers with different sample size.

From the table 4.19 revealed that religion has a chi-square of co-efficient of 39.992 with aseptic proficlity level of 0.000 which indicate that the variable in significant. Also manpower has a chi-square co-efficient 50.067 with asymptotic proximity level of 0.000. in addition, moral hazard has a co-efficient of 9.957 with asymptotic probity of 0.002 this revel that all the variable are significant at 1% level of significant. Based on the table 4.17 result, the hypothesis state that manpower, moral hazard and religion have significant constraint on the operation of Jaiz bank.

4.5 Logistic regression analysis: Hypothesis II

The *logit* model was used to analyzed the second hypothesis which states that religion, education attainment and competition do not constitute significant on the patronage of Jaiz bank. The result is summarized as follows:

Table 4.18: Summary of logit regression on the constraint of Jaiz bank

Independent variables	Co-efficient	Probability
Religion	0.3242593	0.140
Education attained	-0.0076209	0.949
Competition	-4.494036	0.000

Source: Data analysis, September, 2018.

Table 4.18 present the summary of binary regression result. It shows that the co-efficient of religion 0.32, this mean that the co-efficient is positive and not significant indication that religions has 32% significant influence on the patronage of Islamic bank.

Similarly, the co-effective of education attainment is 0.007 which means that the estimated parameter is not significant the negative sign of the parameter indicates a significant negative influence on the education attendement on the patronage of Islamic bank in Nigerian.

However, the co-effective of the competition is -4.49 which appear to be significant at 1% significant. This indicate that competition has a significant negative influence of Jaiz bank. Thus, the hypothesis suggesting no significant influences on religion and education attainment on jaiz bank.

4.6 Discussion of Results

From the result analyses in the proceeding section, it is evident that religion, Manpower moral hazard, education attainment and competition constitute significant constant on the operation of Jaiz bank. This study reveal that all variable are statistical significant, however, competition and moral hazard have significant negative influence while all other variable have significant positive influence on the operation of jaiz bank. Religion has been identified in the literature as an important factor that influxes the operation of Islamic bank generally. Therefore, the finding shown that religion has significant positive influence on the operation of Jaiz bank in Nigeria. This is based on the fact that the philosophical understanding of interest free banking in find built on religion doctrine. Thus, religion contradiction between Muslim and Christian in Nigerian generate serious misgiving and limitation on the practice of Islamic banking in Nigeria. Also, the study reveals that manpower has no significant influence on the operation of interest free banking this finding agrees with finding of Aliyu (1988) Ahmed (1987) however, the finding contradictor the finding Mafta'u (2003) which assumers away manpower as one of the challenges of interest face banking, but it only pointed out issue of absent of risk sharing business partners and poor rumination of existing workers. By their special nature, interest face finical arrangement do not face problem of shortage of risk shaving panthers or poor remuneration but also gross indequently of professionally trained personnel to manage the available funds.

Moral hazard is the factors that has high tendency of inhibiting the successful operation of Islamic bank due to the high incident of consent practice in both public and private business live in Nigeria our finding indicates a significant influence of moral hazard on Islamic banking practice furthermore competition tends to have significant negative effect on the Islamic banking system in the country due to the preponderance of Islamic based banking. This study reveal that, due to the inform nature of the industry (Islamic Bank) it faces challenge of acceptability, people still have no idea what Islamic banking is all about they are more familiar with the conventional banking system in the country. This finding is in line with our apriority expectation.

4.7 Implication of findings

The major implication of the above finding include, first religion has a significant factor that influence the operation of Islamic banking system this implies that religions misconception creates serious setback to the existence and patronage of Islamic banking. Therefore, concerted effort should be put in place to clear this misconception and built confidence in the banking framework. The bank should engage in creating awareness and image building to convince both Christian and Muslims that the introduction of Islamic bank in the country should not be seen as an attempt to Islamize the country, but to provide attentive banking mechanism that would eliminate the devastating effect of interest in the economy as well as to replicate contemporary international global practice. Secondary the fact that manpower has significant effect on the operation of Islamic banking this implies that shorting of manpower is an obstacle to the success of Islamic bank. Therefore, the bank should address this problem by providing special training and research programmed to works to compliment the effect of educational institution undertaking Islamic banking courses.

Thirdly, moral hazard is a significant challenge that effect the operation of Islamic bank as such the bank should evolved adequate means for character assent credit history/worthiness as well as adequate monitory and supervision of business partners /customers.

Finally, the negative effect of competition on the acceptability of Islamic bank indicate that, the increasing patronage of Islamic bank by customers should be addressed through awareness creation and innovation of new product.

SECTION FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

From the empirical analyses and findings of this study, it could be concluded that religion, manpower, competition, moral hazard and legal framework are significant constraints on the establishment of Islamic Bank in Nigeria.

Evidently these factors constitute the challenge that continues to make it difficult for the Bank to operate in the country.

5.1 Summary of Findings

The main objective of this study is to empirically analyse the acceptability and performance of Islamic Banks in the North-Eastern Nigeria with reference to JA'IZ Bank Ltd. To achieve this objective, a cross-sectional data was generated yielding a sample of 400 respondents consisting of 136 staff and 264 customers/general public were sourced via structured questionnaires. The data was analyzed using chi-square and binary *logit* model. The summary of the findings are presented below -

- i. The study found that religion had significant positive influence on Islamic Bank in Nigeria. This means that the religion of staff and customers reveals that Muslims patronized Islamic Bank than their Christian counterparts due to religions misconception.
- ii. The study found that manpower has a significant influence on the operation of Islamic Bank in Nigeria; the study revealed that there is shortage of professionally trained man power in the area of Islamic Banking operation.
- iii. It was found in this study that moral hazard exerts a significant influence on the operation of Islamic Banking, thus, the study revealed that loan default is a proxy to moral hazard is a serious impediment to the application of Islamic Banking system and operation.
- iv. The study also revealed that legal framework has a significant influence on the operation of Islamic Banks in Nigeria. This means that the existing legal and regulating guideline that makes limited provision for Islamic Banks limits to its operation.
- v. The study further found that there are three types of accounts available to the customers. These accounts and the investment saving accounts are found in all of the three branches of the Bank. Similarly, That study also discovered that there are only four mode of financing techniques that was operated by the Bank in all it's of his branches, this include *Mudarabah*, *Murabaha*, *Musharaka* and *IjaraWaIqtina*.

5.3 Recommendations

Based on the findings of this study and the conclusion drawn the following recommendations are made with the view to addressing the challenges and improving the performance of Islamic Banks in Nigeria.

- i. Since religious misconception and misgiving among Muslim and Christians have created limited patronage of Islamic Bank, there is need for the Bank and other stakeholders to embark on vigorous public enlightenment campaign programs, to create more awareness on the objective and modalities of the Islamic Bank. The sensitization of the general public should be made through public lectures, conferences, symposia, seminars and publication of books, journals, magazines and pamphlets. These should be carried out especially in the local languages in order to reach the wider audience.
- ii. There should be government participation in the patronage of Islamic Bank at all levels through the involvement of Islamic Bank in financing of socio-economic programs like youth skill acquisition programmes, women empowerment, and small and medium scale programmes.
- iii. The National Assembly should enact special law that would address the peculiarities of Islamic Banks in Nigeria.
- iv. There should be sponsorship of research and development of risk bearing instrument like *sukuk* as well as continues introduction of innovative services and products for mobilization deposits and utilizing them effectively under profit and loss sharing system.
- v. They should be intensive manpower training and development in the area of Islamic Banking and finance through the establishment of research centers and capacity building workshop to develop cognate experience in Islamic Banking and finance. In addition, educational institutions such as universities, colleges of education and polytechnics should introduce Islamic Banking and finance in their curriculum for the production and training of professionals in Islamic economics, Islamic Banking and finance, Islamic business-accounting and *Shari'ah*.

- vi. There is need for the Bank to engage in promotional efforts through promotional mix-involving personal sale promotion, public relations and advertisement in print and electronic media, to attract good patronage for the product and services in Islamic Banking and finance.
- vii. The Central Bank of Nigeria (CBN) should expand the scope of operational guidelines of Islamic Banking and establish a separate department for handling all issues relating to Islamic Banking system in Nigeria.

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Morocco: Inflation is not the same as Inflation.

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Abstract

Inflation is and has been a highly debated phenomenon in economics. Even the use of the word "inflation" has different meanings in different contexts. Many economists, businesspeople, and politicians maintain that moderate inflation levels are needed to drive consumption.

Inflation related to prices occurs when we notice a steady rise in the prices of goods and services without this rise being accompanied by a rise in incomes in parallel or more. Therefore, prices must rise year after year, but not with the acceleration that we see today. Thus the purchasing power of the economic actor remains stable or rises from time to time, so it can be said that inflation is nothing more than the inability of the economic actor to acquire or consume what he acquired before the rise in prices, and therefore this correlation between these two economic complexes is what we must be careful of so that the problem of inflation does not occur.

Rising prices make it harder to save money, driving individuals to engage in riskier investment strategies to increase or even maintain their wealth. Some claim that inflation benefits some businesses or individuals at the expense of others.

Keywords: inflation through money, demand-pull, Cost-push - the increase in prices.

1. Introduction:

Over the past few decades, a significant number of debates, both in the academic and political spheres, have taken place to examine the nature of inflation and verify its stability over time. This question has led to a theoretical debate illustrated by empirical results, which has been the subject of numerous controversies. Indeed, the effect of inflation has been addressed by different schools of economic thought, which have drawn two essential conclusions. For some, it would be an essential factor, while others think it is harmful.

The definition of inflation taught in universities may not cure the problem in our case, even if it constitutes a useful theoretical definition. Below is a collection of interactions that have accompanied recent developments in the business field, the economy, and, of course, the financial situation. Production is increasing. Despite the export, the supply almost exceeds the demand in the domestic market, but despite this, the price also increases, contrary to the laws of commercial nature.

How do you explain both the high offer and the sale price?

How do you explain the high price despite the low demand due to the wage freeze and the low standard of living?

The primary impact of inflation is decreasing purchasing power. Although the denomination of currency doesn't change, the impact of inflation is that the same amount of currency can buy less across inflationary periods. Though individuals may receive cost-of-living adjustments to wages they take home, they more commonly see repercussions in the groceries they buy, the rent they pay, and transactions they incur.

As a result of higher inflation, the central bank often enacts monetary policy, leading to higher fund rates. Higher fund rates have a domino effect on many other forms of lending and cause the cost of debt to be higher. Higher fund rates and credit card rates.

Because of higher debt rates, a downstream effect of higher inflation is a slower economy. During inflationary periods, prices are higher, and it is more expensive to incur debt. For these two reasons, companies often sell fewer products, and the economy slows. This may lead to diminished corporate profits, layoffs, and pressures on households.

The result of this cycle of events is a potential recession. The central bank tries to balance stemming inflation and maintaining acceptable levels of unemployment. However, each of the two items often moves in opposite directions. Their policies often increase one and decrease the other. Though there are no guarantees on the downstream effects of monetary policy, the central bank often risks causing a recession when combating inflation.

“Reminder: the demand for fruits, vegetables, and meats, which are perishable products, has decreased, as purchasing power has decreased to around 50%. Supply is still high and production plentiful, but prices have not decreased and are still heading upward. This is a problem that requires a global, complete, logical, and scientific explanation.

To answer our research problem, we will first present the conceptual framework of inflation by presenting its definition and measurement and these types, as well as the different theories around this macroeconomic phenomenon. Secondly, we will present the reasons for the increase in prices in Morocco, and a third point will be devoted to the debate on the causes of inflation in the Moroccan economy. Finally, the econometric method used as well as the results of our study will be presented in the last part of this paper.

LITERATURE REVIEW

2. Inflation: The Conceptual Framework

2.1. Definition, measurement, and types of inflation

Several definitions of inflation have been developed considering the nature of this phenomenon, which is not recent and from which no country is immune.

According to Joel JALLADEAU, inflation is "a global imbalance that results in a general increase in prices.

According to Bernard Bernier and Yves Simon, "Inflation is the generalized and continuous rise in the general level of goods prices.

Inflation also refers to a sustained, general, and self-perpetuating increase in the prices of goods and services, accompanied by the loss of the purchasing power of money.

It is often measured by the gross domestic product (GDP) deflator and the consumer price index (CPI). As for the first economic indicator, it is calculated based on changes in nominal GDP, which is expressed in current prices (GDP in value), and real GDP, which is expressed in constant prices (GDP in volume). The formula is as follows:

$$\text{GDP deflator} = \text{nominal GDP} / \text{real GDP} * 100$$

The second tool for measuring inflation is the Consumer Price Index (CPI), which estimates changes in the average prices of products

consumed by households from one period to another. The calculation formula is as follows:

$$\text{CPI} = \frac{\text{cost of the CPI basket at current default prices}}{\text{real GDP on basket cost at core prices}} * 100.$$
 The inflation rate is also used to measure inflation by calculating it using the following formula:
$$\text{Inflation rate} = \frac{\text{CPI for the year} - \text{CPI for the previous year}}{\text{CPI for the previous year}} * 100.$$

To assess the evolution of the inflation rate, it is important to look at the overall trend and not just the figures published each month. This helps determine whether there is acceleration or a slowdown in the level of inflation.

The annualized inflation rate is often used to smooth out seasonal variations, for example, when prices rise sharply following an economic shock, as was the case with the rise in fossil fuels in 2022 following the invasion of Ukraine. This rate corresponds to the average inflation rate over the last 12 months, and each month a rolling average is made. For example, March inflation calculates the average inflation since March of the previous year, etc.

After presenting the measure of inflation, it seems interesting to us to clarify the different types of inflation. We can distinguish:

Hyperinflation is the excessive and dizzying increase in prices; it is linked to an excessive injection of the money supply into the economy to meet its real needs. According to Phillip Cagan, hyperinflation begins when prices rise at a rate of more than 50% per month. This macroeconomic imbalance may be due to a budget deficit and therefore to the inability of the state to pay its expenses since it does not have enough revenue except by creating money. This is the case in Venezuela, which recorded a cumulative inflation rate of 686.4% in

2021. In Titto, Lebanon, which has been affected by an economic crisis since 2019, the inflation rate reached 283% in 2021, according to the report published by the Central Statistics Office.

Creeping inflation: in contrast to hyperinflation, creeping inflation is low inflation, with a reduced rate that does not exceed 5%. When controlled with anti-inflationary measures, it risks generating low growth, but in principle, it does not have harmful consequences for the economy.

Imported inflation is inflation related to foreign trade that can be due to import surpluses. In other words, if there is an increase in the prices of imported products, it can cause inflationary slippages in the importing country. Or export surpluses, which lead to an increase in remittances from abroad, which may coincide with the production of goods at a different rate in the country.

Open inflation is a rapid, broad-based, permanent, cumulative, and expected increase in prices. The expectation of price increases contributes to an increase in household demand and a reluctance to supply on the part of companies. (Demand-driven inflation). This form of inflation can be due to a shortage of certain goods. It is characterized by an inflation rate of between 5 and 10% per year.

Runaway inflation: The abundance of money circulating in an economy relative to its needs causes runaway inflation that is characterized by a general rise in prices, which can reach up to 30% in industrialized countries and up to 100% in some Third World countries. Other macroeconomic imbalances include deflation, which is the opposite of inflation, which corresponds to a fall in prices for a prolonged period.

It should not be confused with disinflation, which is a slowdown or reduction in inflation, or stagflation, which is high inflation with low or

no economic growth (this is often accompanied by too high unemployment).

2.2 Inflation: Causes and Consequences

Inflation can be caused by several economic, structural, or social factors. Some of the reasons that may explain, at least in part, the increase in prices include:

Increased demand: If demand for goods and services increases faster than supply, prices will rise accordingly. This can happen when consumer and business confidence is high, when government spending increases, or when interest rates are low, which encourages borrowing and spending.

Increased production costs: If production costs increase for companies, they may have to increase their prices to maintain their profit margins. Production costs may increase due to increased costs of labour, raw materials, energy, or taxes.

Currency depreciation: If the value of a country's currency decreases relative to that of other currencies, imports will become more expensive, which can lead to higher prices.

Increasing the money supply in circulation: If the amount of money in circulation increases faster than economic growth, it can lead to an increase in prices.

This can happen when central banks print money to finance budget deficits, stimulus programs, or wars.

External factors: International events such as wars, economic sanctions, natural disasters, or fluctuations in commodity prices can also lead to price increases. For example, a drought that reduces agricultural production can lead to higher food prices.

Inflation can have many economic and social consequences, including.

Reduced purchasing power: When prices rise, consumers must spend more for the same goods and services. This reduces their purchasing power and their ability to buy additional goods and services.

It is important to note that these factors are not mutually exclusive and can often interact with each other to influence inflation. For example, an increase in production costs may be caused by an increase in the price of raw materials due to a shortage caused by a natural disaster, resulting in higher prices for consumers.

Reduced savings: When inflation is high, interest rates tend to rise to compensate for savers' loss of purchasing power. This can reduce the incentive for households to save and invest.

Redistribution of wealth: Inflation can affect different social groups in different ways. People with assets such as property, shares, or bonds may benefit from an increase in the nominal value of these assets. On the other hand, people on fixed incomes, such as pensioners and employees, may be adversely affected as their purchasing power declines.

Rising production costs: Companies may face higher production costs due to increases in the prices of raw materials and wages. This can lead them to increase the prices of their products, which contributes to inflation.

Reduced competitiveness: If prices rise faster in one country than in neighbouring countries, companies in that country may become less competitive in international markets. This can reduce exports and increase imports, which can hurt the balance of trade.

Economic instability: High and unstable levels of inflation can lead to economic uncertainty, which can affect economic growth and investment.

In addition, inflation can also have an impact on monetary policy, including central bank interest rate decisions. Central banks can raise interest rates to combat inflation, but this can also slow economic growth and increase borrowing costs for businesses and households.

2.3 Theories of Inflation.

The first research into the causes of inflation in the 16th century dates to the work of Malestream and Jean Bodin.

According to Jean Bodin and in his reply to Malestream (who, according to him, the rise in prices was fictitious due to the multiplication of means of payment, each representing a reduced weight of gold and silver), the cause of "the dearness of all things" is the abundance of the money supply due to the influx of precious metals (gold and silver) from America, then the monopoly, famine, and snobbery of the lords at the time are the main causes of inflation.

Other authors have examined the causes of price rises, notably William Petty, John Locke, David Hume, and David Ricardo, who all agreed that variations in nominal price levels were due to a variation in the money supply. According to Hume, "If the quantity of money miraculously doubles overnight, all prices will be doubled the next day." According to David Ricardo, the overall value of goods to be

exchanged is determined by the stock of metal available; the rise in prices can only come from an increase in this stock, which reduces the purchasing power of overabundant money.

These analyses give rise to several interpretations of inflation (inflation by money) by presenting one of the pillars of the theories of inflation, namely the quantitative theory of money, as well as the Keynesian view of inflation (inflation by demand), followed by inflation by costs and by structures.

2.3.1. Inflation through money

2.3.1.1 The Analysis of the Pre-Classical and Classical Schools of Thought

For the mercantilists, a country was rich if it had a large stock of precious metals (gold and silver). During this period and following the recommendations to accumulate more metals (hoarding, application of the sumptuary law, a ban on imports of manufactured goods, etc.), the quantity of these metals continued to increase, leading to a devaluation of the currency and an increase in prices. As a result, the rate of depreciation of the currency could reach 50%, or the price could rise by 100%.

According to classical theory, money does not affect real activity, so an increase in money simply increases prices of the same magnitude.

Jean-Baptiste Say (a member of the classical school) believed in the dichotomy between the real sphere (production Y) and the monetary sphere (demand for money M), and therefore in the neutrality of money. In his view, money was merely a means of transaction that served only to develop inflation. This proposition was challenged by the Cambridge School and then by Keynes.

- The quantitative theory of money:

For years, one of the most hotly debated questions among economists of different schools of thought has been whether an increase in the money supply's monetary sphere has a real effect on the economy (production, for example) or whether it merely serves to create inflation. We begin our analysis with a presentation of classical thought, developing the quantitative theory of money, and the Cambridge School. The quantitative theory of money, in its most primitive version, dates to the 16th century with the work of Jean Bodin. The idea of the quantitative theory of money is that any variation in the quantity of money leads to a variation in the general price level in the same direction. In other words, the quantity of money directly determines the price level. This idea was first put forward by

Irving Fischer gave a formula for this theory: $M \cdot V = P \cdot T$, where

M: represents the money supply in circulation.

V: represents the velocity of circulation of money (which measures how many times a unit of money passes from hand to hand over a given period).

P: represents the general price level.

T: represents the quantity or volume of transactions to be carried out.

- The Cambridge School "The Cambridge equation

A new version of the quantitative relationship, known as the "Cambridge equation," linked to the work of Alfred Marshall, treats money creation as the demand for money, dependent on real national income (Y), the general price level (P), and a coefficient (k), which,

according to the authors, represents the relationship between the money supply and income, or the agent's behavioral variable, rather than a simple technical coefficient. The formula: $M=KPY$ no longer simply means that the money supply determines the value of the transaction; it also means that the quantity of money needed affects the money supply in circulation.

Money is seen as a reserve of purchasing power. The amount of nominal cash an agent wants is proportional to income.

The cash equation is as follows:

$KY = M/P$ where M is the notional amount of cash desired.

When agents have more money than expected, they get rid of it by increasing fees. When the economy is at full employment, this increase in demand will cause prices to rise, returning cash flows to their original levels. As a result, it automatically returns to equilibrium.

2.3.2. Demand-pull inflation:

Demand-pull inflation is caused by a flaw in the supply and demand mechanism. The normal functioning of the mechanism implies that when there is an increase in demand, those responsible for supply increase their production to balance supply and demand. However, if this mechanism is blocked, i.e., if demand increases and greatly exceeds supply, the excess demand leads to upward pressure on prices. This is what is known as demand-pull inflation, which may be due either to the inability of producers to meet demand or to a refusal to do so. This phenomenon may concern a specific market (sectoral demand inflation) or the economy (global demand inflation).

Keynes broke with Jean Baptiste Say's law of outlets, which stipulates that supply creates its demand and denies the possibility of overproduction, given that production gives rise to a distribution of income that will be entirely consumed, He analyzed the wartime economy of the United Kingdom, showing that the increase in arms production gave rise to a distribution of income without there being any additional consumer goods to meet the demand generated by the additional income, which contributed to an imbalance between supply and demand, causing prices to rise.

2.3.3. Cost-push inflation:

Cost-push inflation is inflation due to an increase in production costs, often linked to an increase in labor costs (wages) or an increase in raw material costs, which is reflected in the prices of goods and services.

2.4. Inflation: control and regulation

There are several methods of combating inflation, using monetary policy, fiscal policy, or regulating certain price levels.

Restrictive monetary policy: the central bank can raise interest rates to make credit more expensive and thus reduce demand for loans and consumption. This strategy can slow economic activity in the short term, but it can also help stabilize prices.

Fiscal policy: the government can cut spending or raise taxes to reduce aggregate demand in the economy. This approach is also known as 'austerity' and can lead to a reduction in economic activity, but it can also reduce inflation.

Price regulation: governments can set maximum prices for goods and services to limit price rises. However, this approach can lead to product shortages and encourage the creation of a black market.

Income policy: governments can limit wage increases and company profits to limit production costs and stabilize prices. However, this strategy can lead to social tensions and strikes.

Currency devaluation: governments can devalue their currencies to make their exports more competitive and stimulate exports. This can also increase the cost of imports, which can reduce aggregate demand.

It is important to note that each of these strategies has advantages and disadvantages. In addition, the choice of strategy will depend on the specific economic and political circumstances of each country.

3. The main reasons for the increase in prices in Morocco since 2021

Inflation is attributed to external factors. Due to multiple factors, in the case of Morocco, increases While inflationary pressures are generally attributed to the sharp rise in prices recorded recently, this is mainly due to external factors (imported inflation). It appears that internal factors that put pressure on demand for prices in Morocco have a lesser impact compared to external factors. This is evident from the continued unemployment rate at higher levels than before the crisis and the capacity utilization rate. (72.3%), a little less than a year ago, the productivity of the industrial sector reached an average level.2019 Despite this, this situation does not prevent us from highlighting certain favorable factors at the internal level. In this regard, among the internal factors that can have an impact on prices, in particular the component Concerning Food Products (+ 11,0%), it should be noted the problem of the weak regulation of the markets for these products and the

multiplicity of the intermediaries between the farmer and the final consumer.

In this regard, there is a large multiplicity of intermediaries, given the absence of regulation n (legal void) 58, which significantly exacerbates speculation and rent-seeking behavior at the top of the production chain. And appropriate framing of the agricultural sector, which reflects on both the producer and the consumer. In the same context, and about fuel prices (+ 42,3%), it is true that the government has taken many long-term measures. short term to preserve the purchasing power of the consumer and the competitiveness of Moroccan companies, but the current situation requires the adoption of measures with stronger effects. It is also important to accelerate the pace of action. This research remains Research to investigate the presence or absence of anti-competitive behavior in this sector, noting Depending on access to appropriate information.

Alongside internal factors, most of which have so far had a relatively limited impact, the rise in prices recorded In Morocco, this is mainly due to multiple external factors, including the significant impact of the rise in prices of energy raw materials on the international market, particularly oil and gas. Natural, which quickly had an impact on prices on the national market, in addition to the limited capacity of our country to store energy materials to enable them to mitigate the effects of external shocks in the energy sector on prices. On a national level, for its part, OPEC+ has not significantly increased the volume of its production, which remains insufficient to meet additional global demand, leading to continued price increases on the international market.

Rising fuel prices have affected the cost of transporting goods locally as well as the prices of various products. Its production depends largely on energy inputs. The repercussions of the increase in prices of other raw materials at the international level, in particular cereals and oils, at the international level internally, without neglecting the impact of the poor agricultural seasons experienced by many producing countries, as well as the result of the war in Ukraine and the rapid development of Chinese demand, the transmission of inflation from the eurozone to Morocco is due to the predominance of the European continent's share in the country's total imports. The cost of maritime freight continues to increase due to the container crisis and its strong impact on import prices, then on internal prices. In addition to the problem of container availability, the increase in the profit margin of transport companies since the beginning of 2021, as well as the profit margin of large international trading companies, is due to the increase in prices of imported products. Since the outbreak of the crisis caused by COVID-19, as well as after the outbreak of the war in Ukraine, many countries have adopted restrictive measures of a sovereign nature aimed at reducing exports of certain basic products such as cereals and oils, which contributed to the rise in prices of this product category.

On March 27, 2023, the High Commissioner for Planning affirmed that “the increase in interest rates by the Bank of Morocco will not solve the problem of inflation... questioning the feasibility of this measure, whose consequences, observers say, could slow the wheel of economic development and disrupt the government's vision for improving the business climate and attracting investments.” Not to mention the expected impact on the real estate sector, on which economic recovery relies.” (Akhbar Al Dar Journal)

On March 22, 2023, the governor of the Bank of Morocco. declared that the increase in cash transactions leads us to think about imposing a

tax on them, which several studies conclude is comparative.” (Hespress newspaper).

Okay, but do these comparative studies consider the specificity of the Moroccan economy? This is a broad issue, and the view is that we should not rush to implement the idea of taxing cash transactions prematurely, as this would disrupt our exceptional internal economic system at a time when “inflation” has intensified. Without us having a precise and convincing explanation of its reasons or causes, we can therefore take the initiative to treat it without risk.

RESULTS AND DISCUSSION

4. Causes of inflation in the Moroccan economy

The current debate on the causes of inflation in Morocco leads us to rule out that this rise is due to demand, i.e., that price have risen because there is an increase in demand for goods and services:

Firstly, all indicators point to deterioration in the demand of all economic actors, especially consumers, and therefore the demand that should remain high because it is in favor of economic growth has become low in Morocco.

Secondly, it can be observed that the rise is mainly affecting basic materials, and here we stop at analyzing the economic mechanics of the relationship between demand and prices, which is what is termed the law of supply and demand. This law states that the higher the prices, the lower the demand, and vice versa, since the rise in prices is mainly related to basic materials.

It is worth noting that the law of supply and demand does not take effect in three cases known as exceptions to the law of supply and

demand, namely: rational anticipation, which means that when an economic actor senses that prices are rising and expects that this rise will continue, instead of reducing the size of his demand, he increases it despite the rising prices.

The second exception is related to welfare goods, i.e., non-essential goods, in which the rich rely on the price itself and do not make the decision to demand or not. In this case, the higher the price, the greater the demand for these types of goods, because they are classified as demonstrative expenditures.

The third exception, which is of interest to us here, is related to basic commodities, for no matter how high their price rises, the economic actor cannot abandon them, and it is the case that consumer items are the ones whose price rises, so any policy outside the reduction of these prices will not be effective, which makes us rule out this hypothesis to say that this inflation does not come from the rise in demand.

4.1 What about the imported inflation that has been much talked about recently?

As for imported inflation, although it is a type and not a source of inflation, it is considered an opinion that does not find a solid basis, because inflation is imported if it comes from abroad and Morocco has nothing to do with it, meaning that we buy the commodity from abroad at a high price and are forced to sell it in Morocco as it is for more than that, and here the element of necessity appears first since the acquisition of goods from other countries is conditional on their unavailability in Morocco or the unavailability of a substitute for them in Morocco. Or the inability to apply the principle of substitution, and this principle implies that any government can trade indirectly, meaning that I sell

you a product at a price whose volume is in line with the prices at which you sell me your commodity, and here also requires your commodities to be highly competitive, so if we are forced to import and we have no substitutes for the goods we import and cannot even trade with our goods, the matter will become a complete dependence on other economies.

Assuming that if we go along the lines of imported inflation and say that our inflation is imported, it means that we do not produce anything inside Morocco and everything we sell inside it comes from abroad, which is not true, and if we consider that part of the inflation rate comes from abroad, it means that the prices that will rise are the prices of imported goods and not all goods, which is contrary to the definition agreed upon by all economists in the world, which is that inflation is defined as a steady and general rise (i.e. all prices). Therefore, saying that inflation is imported implies a lack of production at the domestic level, and I recall here those who say: The reason for the rise in prices is the rise in the price of imported fuels, and therefore: Here we say that fuels and energy mainly fall under the category of raw materials because they are used in the production or transportation of products from one actor to another, and therefore if their price is high, this inflation is termed as inflation resulting from the cost of production and not imported. Therefore, the inflation we are experiencing is mainly related to the high cost of production and, thus, the cost of goods and services associated with them.

4. 2 So what do we call this situation?

We are facing a supply crisis, whatever its source, i.e., local production has declined due to several factors, which has resulted in a rise in the prices of these products, which have naturally become scarce on the market, and therefore solutions must be found, mainly related to

strengthening the competitive supply, i.e., available production accompanied by a high, strong, and permanent purchasing power. Economic analysis requires us to pay attention to some things that may not appear to anyone and may be interpreted according to what appears to him, for example, when we say: Implicitly, the demand has become high compared to the new supply, but this demand is not the one that has increased, but the supply is the one that has decreased, and it seems to us that the demand is the one that has increased and thus we build our policy on a basis that is originally incorrect and a representation of that if we consider that the supply reaches 1000, the balance of demand should be 1000 as well, and in case this balance is disturbed, for example, the supply falls from 1000 to 700, so the disturbed balance becomes 700 against 1000 and once we look at this last equation, confusion and difference may occur and say demand has increased, but the original issue is that the supply is the one that has decreased.

4. 3 Will inflation become a structural factor in Morocco, and we must get used to living with it?

Whether or not structuralism is linked to the methodology used now, if it continues, it will lead not only to the structurization of inflation but also to the risks of the economy entering what economists call the vicious circle that must be broken as soon as possible, by stopping the creep of inflation and turning it into a transient problem to reach acceptable rates by first moving away from policies that deepen the problem and do not leave it at least as it is, and since we are living a crisis of appropriate supply, I mean by appropriate supply is to provide products first and then subjugate them. The ability to acquire comes from two things: either reducing prices or raising the ability of the actor to acquire these goods and services, or both.

If it comes to the rise in prices, the issue, if it continues like this, will not stop at the structure of inflation but will lead to the complete collapse of demand. Therefore, we will fall into the following vicious circle: raising prices leads to a reduction in demand, which leads to a reduction in production, which leads to layoffs, which leads to a decrease in demand again, which leads to a reduction in production, and so on...

Therefore, this cycle should be broken quickly by accelerating the search for ways to reduce production costs while increasing production quantities that inevitably reduce prices, without forgetting the main role of public spending, which directly contributes to supporting the purchasing power of all economic actors.

5. The negative impact of inflation on the economic cycle

The presence of inflation not only brings troubles but may bring some benefits that can benefit the economic actor. For example, there is an inverse relationship between the inflation rate and the public debt ratio because it is known that the higher the inflation rate, the lower the public debt, and it is also known that the higher the inflation rate, the higher the tax income because it is calculated based on the income of enterprises. Thus, the rise in prices increases the income of companies, and therefore the tax rate rises, and it is known that the high rate of inflation leads to an improvement in the financial profitability of companies and other positive effects that should benefit all Moroccans, which did not happen for two reasons:

First, the rise in inflation has not produced these good results.

Secondly, even if it is produced, its effect is not generalized to everyone, that is, those who bear the burden of high inflation, and therefore, if the benefits that we mentioned were achieved on the

ground, we would not have reached this percentage of inflation because these benefits play the role of an immediate remedy for the effects of inflation. That is, the economic cycle imposes this automatic treatment. I will present some figures that should evolve with the evolution of the inflation rate, but we will notice that, on the contrary, it is going to decline. I will limit myself to this example to explain the issue associated with benefiting from the advantages of inflation. This table reflects the evolution of both the inflation rate and national income, as well as the public debt, and our economic assumptions are:

The higher the inflation, the lower the income, and the higher the inflation, the higher the national income

Year	National income	public debt	Inflation rate
2018	1008,686	901,25208	1,80392%
2019	1130,2755	925,5789	0,30339%
2020	1073,3972	1007,2139	0,7059%
2021	1284,2	1380,6	1,8%
2022	1330,2	1423,6	6,675%
2023	1374,09	1481,6	7,95%

Source: HCP and BCM

Therefore, it can be said that our hypotheses have not been realized, so it is noticeable that despite the high inflation rate, the national income is rising slowly, and therefore growth is declining, despite the rise in inflation, the public debt is increasing, so there is bearing the burden of inflation without benefiting from the positives that accompany it.

5.1 Is the solution linked to monetary policy to rein in inflation, or do we need structural reforms of production policy?

The role played by the monetary and financial authorities is to maintain macroeconomic balances, and in the event of an imbalance, these

authorities intervene to restore things to normal. As it is known, these authorities can intervene through two mechanisms: It is related to the monetary mechanism and the balance mechanism, and in this case, the monetary authorities have chosen the mechanism related to the money market by raising its price to 3 percent. As we have already said, this increase was aimed at discouraging banks from attracting loans, thus dissuading actors from borrowing, and thus reducing the amount of money in circulation, which will lead to a reduction in demand, and therefore prices will fall, which instead of leading to reducing prices may contribute to doubling them because the interest rate is considered first and foremost the cost of money; If we take the opinion of the economic school that says the commodity of money – Therefore, despite raising this cost to discourage banks from borrowing, the latter will not retreat from their transaction figures, and therefore will bear this cost and will transfer it to the consumer borrower or the investor borrower who will transfer it or double it to the consumer, and thus prices will rise again, which has risks that fuel inflation again.

At the immediate level, as agreed by all economists, the relationship between interest rate and investment is inverse, and therefore any interest rate hike inevitably leads to lower investment. Thus, all the benefits associated with it, such as employment, are reduced.

Therefore, raising the interest rate automatically undermines investment because raising the interest rate will motivate economic actors to leave their money frozen in banks instead of investing it because they will receive high interest and thus become the preference for saving and not for investment.

Don't you see that the government's launch of support for some youth projects contradicts raising the main interest rate and constitutes a lack of harmony in these decisions?

Of course, no one denies that supporting development projects is a commendable matter, especially among young people, because it reflects positively on their lives and their country, but this support will soon be taken away by the other hand because of the increase in the interest rate, not only because these young entrepreneurs will pay high interest, but they will also be forced to acquire materials that... It will help them to produce their products at high prices, and therefore they will be forced to raise their prices because the cost of production is high, and since they are novice contractors and with the fierce competition of major companies that have been present for several years, these young people will be forced to leave the market and declare their bankruptcy, or more precisely, they will be expelled from the market.

In such a complex context, the authorities may consider complementing anti-inflationary measures by introducing structural policies to ease supply constraints. These measures could include initiatives or actions to address existing bottlenecks in food markets, where the large gap between producer and retail prices is not always justified by the value added created in the supply chain.

6. What is the solution to this problem?

The matter is essentially linked to strengthening internal demand and consumption, which is an important part of demand, and analyzing the role of consumption in economic policy, whether monetary or budgetary. We confirm that any policy that has been taken will not have any effectiveness unless the consumption rate is high, that is, if the tendency to Actors' desire to consume is stronger than their tendency to save. Investment, for example, is useless if consumption is weak because everything we produce will be locked up in stores. This is based on a theoretical basis called the creator or multiplier, which states

that changing any economic parameter in light of weak consumption will not yield its desired results.

We give an example of two cases to demonstrate the critical importance of consumption for the effectiveness of public policy.

In the year 2022, Morocco invested a value of 245000000000, and in the year 2023, it invested a value of 300000000000, meaning that there is a significant increase in the volume of investment, and therefore the benefit that Moroccans should derive from this is increased growth through an increase in national income. and let us highlight the importance of consumption in this investment policy. Following the multiplier principle, we will assume two assumptions:

Moroccans consume at a rate of 80%, and therefore the impact resulting from increased investment on national income will be:

$$300000000000 - 245000000000 = 55000000000$$

Thus, we record an increase in the volume of investment, but its impact on national income will be as follows:

$$55000000000 * 1/(1-0.8) = 275000000000$$

Therefore, increasing investment by size will increase the value of growth by the amount we calculated.

But if Moroccan consumption is low, for example, if the ratio is 0.3, the effect will be as follows:

$$55000000000 * 1/(1-0.3) = 78571428571$$

Thus, it appears that despite pumping huge sums into investment, the result is considered weak if the tendency to consume is weak.

Therefore, to get out of these problems smoothly, whether they are imported or local, attention must be paid to strengthening Moroccans' tendency to consume by strengthening their purchasing power by exploiting all opportunities that allow them to obtain permanent and stable incomes.

So, we have shown that the root of the problem is not monetary, and therefore we do not need a monetary policy now. We have also shown that the root of the problem is not demand, and therefore we do not need a budget policy as much as it is a supply problem, and therefore we now need an income policy.

The monetary and financial authorities must regulate the level of aggregate internal demand in general and consumption in particular by paying attention to internal demand and strengthening it as a basic principle to ensure the effectiveness of all policies and procedures undertaken by the accompanying financial and economic authorities. Care must also be taken to improve and diversify the goods and services produced by the national economy, which demonstrates the breadth and depth of the productive capacity of our economy. We must also work on the need to reduce the dependency of the Moroccan economy on other economies.

7. Conclusion:

The opinion is to increase the key interest rate by 1%. A rate of 3%, without compelling and clear reason, would lead to reducing production and resorting to hoarding with banks, and it would therefore have been much preferable to reduce it to 1%. To increase production, encourage investment, boost morale, confirm confidence in the financial system, and double employment opportunities.

There is no "The economic situation in our case, and God knows best, lies in printing more banknotes at a rate sufficient to increase wages. This is the only solution that will allow It "will not impoverish the rich but will temporarily take people out of the difficulties of life to avoid the troubles we do not need while waiting for the vision to become clear. Amidst the political and economic developments of the new world we live in, it is not necessary to deduce an outdated economic philosophy to confront this proposition, because today there is no global science in economics and all theories have become obsolete. Today, stability consists of providing enough money to everyone if consumer goods are available, and demand is limited. This is a solution that carries some risk, of course, but it is enough to guarantee general stability until the summer clouds pass peacefully and in complete calm, providing an opportunity for contemplation..."

And finally, each country has its own inflation, which must be faced according to its economic, social, and political specificity.

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The History of Iranian Press Laws in the Qajar Era: A Critical Analytical Study

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Summary:

Iranian journalism played a significant role in shaping the foundations of the Iranian national movement from the early 19th century, specifically since 1819, when the first official newspaper was published in Iran through the efforts of educated elites who had completed their studies in European universities. Following this, Iran kept pace with the cultural and intellectual developments of the outside world, particularly in the field of journalism and the establishment of printing presses. Numerous newspapers and magazines emerged, representing the various segments of Iranian society at the time. Thus, these newspapers became a vital and important element for studying historical events in Iran.

Journalism and its practitioners in Iran enjoyed a degree of relative freedom during the initial phase of its existence, from the 19th century until the outbreak of the Constitutional Revolution in 1905. During this period, the country witnessed the publication of the first newspaper by the Iranian government with direct support from the Shah. The articles in this newspaper were often free from criticism of state policies and its handling of foreign presence in Iran. This allowed the educated elite, who found themselves capable, to publish newspapers and magazines that reflected their inclinations and, in one way or another, expressed the desires of the Iranian public for liberation and emancipation.

Keywords: Iran, law, journalism, opposition, parties, political conflict.

Introduction

The study of press laws during the Qajar era (late 18th to early 20th century) holds exceptional significance in understanding the development of Iran's media and political landscape. This period marked a critical turning point in Iranian history, as journalism emerged as a pivotal force in shaping public awareness and driving political and social movements. Therefore, studying the laws governing the press is essential for comprehending the dynamics of power and society at the time.

The importance of this study manifests on several levels:

- Documenting the most prominent laws issued during this crucial phase of Iran's history.
- Analyzing the evolution of media legislation and its impact on freedom of expression.
- Examining the influence of press laws on shaping societal awareness and national identity.

The primary issue lies in the restrictive nature of press laws during this period, which reflected a profound conflict between a monarchy striving to maintain absolute authority and an emerging journalistic movement demanding freedom and reform. This escalating tension between governmental censorship and aspirations for modernization resulted in a complex media landscape with deep repercussions for the development of Iranian national identity and political awareness.

This study aims to analyze the legal framework governing the press during the Qajar era and its impact on the development of the public sphere in Iran. By understanding the mechanisms of censorship and the restrictions imposed on freedom of expression, we can evaluate how these laws shaped Iran's modern media landscape and understand the roots of contemporary challenges facing press freedom in Iran.

Understanding this historical period and its press laws goes beyond mere historical documentation; it extends to a deeper comprehension of the relationship between authority and media in developing societies and how legal frameworks influence the development of press freedoms and democracy.

Research Methodology: We have adopted a critical analytical approach to examine the most significant laws enacted during the Qajar rule, highlighting the key articles and chapters they contained, providing an analytical perspective on the historical event.

Sources of the Study: We relied on the original Persian versions of the laws to present an accurate depiction of the press laws that regulated journalism in Iran during the Qajar dynasty.

1- Press Law and Freedom of Publication

On October 7, 1907, the fundamental law and its annex, which included the “Press Law and Freedom of Publication,” were enacted, lifting censorship on newspapers (according to Articles 20, 77, and 79). Article 20 of the law stipulated freedom of expression in Iranian newspapers and publications, except for those aiming to distort the image of Islam and its teachings. It also held accountable anyone who violated the applications of the fundamental law, stating, “Employees of the Ministry of Education are responsible for any violations by newspaper managers and those granted privileges, and security forces, including the police, have the right to stop violating newspapers in several cases...”⁽¹⁾. The cases were specified as follows:

1. If the newspaper harms the foundations of Islam (Article 20).

¹ (Khaniqi, H. (1999). *The Structure of the Constitutional System and Its Relation to the Structure of the Press. Contemporary History of Iran* (Journal), Tehran, Summer 1999, 3(10), p. 201.

2. If the newspaper contains content that violates the sanctity of the king (Article 79).

3. If it publishes obscene images contrary to decency (Article 77).

Article 21 stipulated the freedom to form local councils and press committees and to discuss modern topics and terms such as freedom, democracy, freedom of expression, human rights, and freedom of the pen and statement without government censorship (Hashemi, 1377). Article 23 referred to holding accountable journalists who do not adhere to the above law, stating, "... anyone who violates or attempts to breach the provisions of the law and its amendments from journalists... is brought to a hearing regarding the nature of the charge against him without the right to defense... All newspapers issued by judicial order have the right to promote somewhat moderate ideas as they find compatible with the noble Sharia without practicing any psychological pressures such as defamation and slander..."⁽²⁾. This was a serious attempt by the court authorities to absorb the anger of several national newspapers and then work to stop them completely after accusing many of them of offending the royal self.

Historical Context:

At the beginning of the 20th century, Iran was experiencing a turbulent phase of political and social transformations. This law coincided with the period of the Constitutional Revolution (1905-1911), which aimed to establish constitutional rule and limit the absolute powers of the king. The revolution was a reaction to corruption and despotism, and national and popular forces sought to introduce political reforms, including the formation of the Iranian National Consultative Assembly and the enactment of laws guaranteeing fundamental freedoms such as freedom of the press.

²⁾ (**Hussain, A. R. Z. (n.d.)**. *Political Press of Iran During the Constitutional Era*. Tehran: Amir Kabir Institute, p. 98.

Motivations for Issuing the Law:

- **Absorbing Public Anger:** The text indicates that the law was issued as part of the authorities' strategy to contain the anger of the national press. This reflects the growing influence of the press and its role at the time as a tool for political opposition and a source for conveying liberation ideas.
- **Controlled and Regulated Freedom:** Although the law indicated granting freedom of expression, the authorities imposed strict controls on when, where, and how this freedom could be exercised. For example, freedom of expression was conditioned on not offending Islam, not criticizing the royal self, and avoiding publishing materials considered indecent. This restriction shows the authorities' intention to maintain control and prevent any opposition that might threaten the status quo.

Analysis of the Law's Provisions:

- **Article 20:** Focuses on protecting Islam from any harm or distortion. This reflects the importance of religion as a social and political cornerstone in Iran and how it was used as a legitimate means to justify imposing restrictions on freedom of expression.
- **Article 77:** Prohibits publishing images or content contrary to decency, indicating strict censorship on public morals in Iranian society at the time.
- **Article 79:** Punishes newspapers that offend the king or "violate the sanctity of the king." This provision reflects the political sensitivity towards any criticism of the royal authority, showing that the law aimed to avert any threat to the legitimacy of the rule.
- **Article 21:** Granted some freedoms to form local councils and press committees and to address modern topics such as

democracy and human rights, but without government censorship. This can be interpreted as an attempt to present an image of political openness. However, these freedoms were superficial, as censorship remained indirectly present, with certain conditions.

- **Article 23:** Stipulated punishing journalists who do not comply with the law, even depriving them of the right to defense. This reflects the authoritarian nature of the law despite its reformist appearance.

These laws can be seen as a dual attempt: on one hand, showing a desire for reform and making concessions to revolutionaries and constitutionalists, and on the other hand, imposing strict controls to ensure the royal authority remained in control. This approach reflects the “carrot and stick” policy adopted by the Iranian authorities at the time, where tensions led to a conflict between reformists and conservatives, paving the way for major subsequent political events.

2- Press Law:

The law was passed within the National Consultative Assembly on February 8, 1908, consisting of 52 articles distributed as follows⁽³⁾ :

Press Law - Approved according to Article 20 of the General Press Constitution, which granted freedom and publication to Iranian newspapers, except for those that violate the press law, customs, traditions, and religion. The law also stipulated the free publication and distribution of newspapers, and anyone wishing to open a printing press or print books, newspapers, and advertisements or sell the printing press

³⁾ (National Consultative Assembly. (1907–1909). *Collection of Laws from the First Legislative Period (October 5, 1906 – June 23, 1909)*.)

must first commit to the Ministry of Education not to violate the provisions of this law.

Chapter One – Printing House and Book Sales

- **Article 1:** The printing house is not allowed to print anything without knowing the author's name and style and without including the author's name and style at the end of the print.
- **Article 2:** The bookseller is not allowed to sell from the printing house unless the author and the printing house clearly display it, except for the book printed before this date and not prohibited by law otherwise.
- **Article 3:** The bookseller does not have the right to sell a book that is religiously prohibited.

Chapter Two – Nature of Books

- **Article 4:** Printing popular books is free, except for prohibited books and new books, and non-religious books. New religious books must be approved by the Opinion and Review Committee formed in the Ministry of Education, called the Academy of Religious Sciences, before printing.
- **Article 5:** For each printed copy, the printing house sends two copies to be registered in the National Library and completes the total printing. In the capital, these two copies are officially sent to the Ministry of Sciences, and in other provinces to the branches of the Academy of Sciences in those provinces. The Ministry of Sciences and the Department of Education in all cases receive a receipt, and the invoice must mention the book's title and the number of copies printed. According to this chapter, the printing house is legally obligated, and in case of violation, it is fined three tomans according to the case's ruling.

Chapter Three - Designated Newspapers

- **Article 6:** Each newspaper and magazine must have a responsible manager with the following qualifications:

1. Must be Iranian.

2. Must be thirty years old.

3. Must not have lost honor, i.e., not guilty of misdemeanors and crimes and known for debauchery and corruption of belief.

- **Article 7:** Each print edition must include the name and workplace of the newspaper's editor-in-chief and the name of the printing house where the newspaper is printed. According to this chapter, both the newspaper editors and the printing house are legally obligated, and in case of failure to fulfill their duty, they must pay from one toman to three tomans. If the violation is repeated in the same year, an additional fine of one toman is paid for each repetition.

- **Article 8:** Before printing and publishing each newspaper, the editor-in-chief must send the following data to the Printing Control Committee:

1. The name and title of the newspaper's editor-in-chief and his office location.

2. The name and style of the printing house where the newspaper will be printed.

3. The title of the newspaper and magazine and its format, whether daily, weekly, or monthly.

4. The number of prints each time.

5. The newspaper's profession and content context – in case of any change in any of the above-mentioned attributes, the necessary information must be provided to monitor impressions. All this data must be written on a specific paper signed by the responsible manager and the state seal paper. According to this chapter, the responsible editor-in-chief of the newspaper is obligated to pay an amount from five to fifty tomans in case of violation.

- **Article 9:** Upon publishing each issue of the newspaper, two signed copies by the manager are sent to the Department of Education in the city where it is printed, and two copies are sent to the National Library.

- **Article 10:** If a newspaper writes about a government employee or office affecting his job, the clarification and response must be sent to that person or office to the newspaper's manager without delay or distortion of reasons. Otherwise, the article's author must pay a fine, and in case of violation of this chapter, the newspaper's editor-in-chief is obligated to pay from ten to one hundred tomans.

- **Article 11:** If the newspaper's manager refuses to include an article attacking any person, he must pay a mandatory amount ranging from five to fifty tomans, and this type of article must be written in the same place and with the same letters as the original article.

- **Article 12:** Regardless of the number of times such articles are published, the newspaper is obligated to accept it as explained in Chapters Ten and Eleven.

- **Article 13:** The newspaper's editor-in-chief is responsible for the articles contained in the newspaper, as well as for the advertisements appearing in the newspaper.

- **Article 14:** The newspaper's editor-in-chief has the freedom to accept articles sent to him unless they contain legal prohibitions and include them in the newspaper.

- **Article 15:** In newspapers where advertisements are regularly published, the manager does not have the right to avoid or delay publication.

- **Article 16:** The entry of newspapers and journals published abroad in any language and their publication may be prohibited according to the interests of the nation and the people. Under this article, anyone who imports or publishes prohibited newspapers and journals is punished with imprisonment from one month to one year.

- **Chapter 4 – Advertisements**

- **Article 17:** Printing and publishing advertisements is free, but if the content of the advertisement contains obscenities, defamation, or calls for corruption, freedom of belief, and social customs and traditions, the responsibility falls on the publisher and the editor-in-chief. The regulatory authority has the right to delete these advertisements, and the offender and the responsible person are brought to court.

- **Article 18:** The advertisement, invoice, and everything printed must include the place of printing. Violating this article subjects the responsible person and the author to a fine of one to three tomans, or according to the court's opinion. In this case, imprisonment ranges from one to three days.

- **Article 19:** Official notices issued by government departments are printed on white paper, while other notices from

any person and any place are printed on colored paper to distinguish official notices from personal notices. Violating this article will result in a fine of five thousand to fifteen thousand tomans for the responsible person, and if the violation is repeated within a year, imprisonment from one to five days is imposed.

- **Article 20:** In the case of invalidating or tearing down advertisements or official government notices published during the campaign to announce the candidacy of National Consultative Assembly members, the perpetrator is imprisoned from one to three days. If the offenders are government employees, they are imprisoned from six days to one month.

- **Article 21:** Property owners have the right to prevent the posting of advertisements on the doors and walls of their buildings. If someone posts notices on private property without permission, the owner has the right to tear them down.

- **Article 22:** Except for official and electoral advertisements, each advertisement must have a government stamp. The price of this stamp varies according to the number of advertisements and the size of the paper, according to the law that will be established regarding stamps or seals.

- **Article 23:** Anyone who wants to carry and sell newspapers and books in the city's streets must introduce themselves to the area official and obtain a card with the name of the house, place of birth, father's name, and duration of residence in that neighborhood written on the card, which is granted free of charge.

- **Article 24:** Mistakes in obtaining the permit stipulated in Article 23 or giving false information and changing names expose the perpetrator to legal accountability. In case of repeated mistakes, the perpetrator is sentenced to imprisonment from one to three days.

- **Article 25:** Street vendors and others who sell prohibited newspapers, advertisements, and papers, whether they contain prohibited phrases or obscene images and forms, bear legal responsibility. The Public Rights Protection Order has the right to pursue them and refer them to court.

- **Chapter Five: Limits of Accountability for Violators**

- **Article 26:** Speeches and reading of bills, newspapers, and other publications in public offices or posting those publications or messages on doors and walls and displaying them to people by any means, as long as they encourage people and incite them to commit misdemeanors and crimes. Whether the original is effective or not, the matter will depend on the policy of the perpetrator, and he will be imprisoned from two months to two years according to the courts' discretion.

- **Article 27:** Encouraging and inciting theft, murder, looting, or undermining state authority, regardless of whether it is effective or not, will result in imprisonment for a period ranging from one to five years.

- **Article 28:** The policy towards individuals who cause the publication of newspapers and other materials that disrupt security and public order, as well as those who praise and commend perpetrators of murder, theft, and sources of sedition and chaos, is as mentioned in Articles 26-27.

- **Article 29:** Persuading, encouraging, and inciting military personnel to execute or disobey military orders is subject to the provisions of Article 27.

- **Article 30:** Perpetrators of the prohibitions mentioned in Articles 26 to 29 are punished with a legal penalty ranging from ten to one thousand tomans.

- **Article 31:** The law prohibits insulting the monarchy. If the offenders are newspaper editors, they are punished with imprisonment from three months to one year, or a fine ranging

from ten to three hundred tomans. If they are not newspaper editors, according to customary law, the offender is punished with imprisonment from three months to one year, and the newspaper in which the crime was committed or the material it contains is confiscated, which may be permanent.

- **Article 32:** Forging news and articles that incite sedition and publishing them and attributing them to someone is prohibited. The editor-in-chief of the newspaper and his assistants who violate this article are punished with a fine ranging from five to one hundred tomans or imprisonment from one month to one year.

- **Article 33:** Anyone who publishes articles harmful to religion and Islamic belief in any newspaper or other publications is fined from ten tomans to three hundred tomans. If the mentioned newspaper continues, it is closed from one month to two years, and its responsible person is punished with imprisonment from one month to two years. This ruling also applies to the publication and sale of obscene and indecent materials.

- **Article 34:** Insulting the honor of individuals and infringing on personal freedoms, as long as the perpetrator is unable to prove it, and by any kind of derogatory and insulting means, deserves threat and policy with inappropriate words.

- **Article 35:** Under this article, anyone who attributes any of the attributes mentioned in Article 34 to the means mentioned in Article 26 can submit a bill to include the articles in daily newspapers to one of the judicial or military courts, units, associations, or government departments and is fined from ten tomans to three hundred tomans, or imprisoned from eight days to one year. If the means of publishing those matters is a newspaper, it is confiscated for a specified period. Various types

of penalties and policies can be considered appropriate at the same time, according to the case's judge.

- **Article 36:** The relations mentioned in Article 34 also apply when those relations are with a minister or envoy, whether members of the National Consultative Assembly, members of the Senate, government employees, or Islamic religious leaders, if those relations and slander fall on them.

- **Article 37:** Regarding the matters mentioned in Article 34, if the perpetrator is known to the people, he is obligated under this article to a fine ranging from three tomans to two hundred tomans. If the means of committing the crime is a newspaper, it is confiscated for a period ranging from one week to six months.

- **Article 38:** Writing obscene words and phrases is strictly prohibited. Under this commitment, the perpetrator is punished with a fine ranging from four tomans to fifty tomans. If the violation is against the persons mentioned in Articles 10 and 26, if it is against the persons mentioned in Article 37, the perpetrator is obligated to pay a fine ranging from three tomans to thirty tomans. In case of repeated mistakes, the newspaper is closed from seven days to three months, depending on the category of rights violations.

- **Article 39:** Defaming the reputation of the deceased remains a cause for holding the perpetrator accountable before his heirs, which will become a political issue, as is the case with insulting and punishing foreign kings and political officials.

- **Article 40:** Insulting the kings of friendly countries is strictly prohibited, and the perpetrator is obligated to pay a fine ranging from ten tomans to three hundred tomans or imprisonment from one month to one year. Both types of policies are possible if necessary.

- **Article 41:** Insulting foreign officials and foreign politicians holding representative positions in the country is prohibited, and the perpetrator is punished with a fine ranging from five to two hundred tomans, and the perpetrator is punished with imprisonment ranging from one week to three months.

- **Article 42:** Foreign affairs complaints can be submitted directly to the police department or through the Ministry of Foreign Affairs to the Ministry of Justice or the Court of Justice.

- **Article 43:** Publishing appeals that the court has ordered to be prohibited to preserve honor is prohibited unless they are publicly recited in court. In all cases, the newspaper has the right to publish the plaintiff and the judgment in the case.

- **Article 44:** Newspapers are not allowed to publish secret court proceedings. In case of a violation, a fine ranging from ten to two hundred tomans must be paid.

- **Article 45:** It is strictly forbidden to publish secret military instructions, secret military news, and fortress maps, especially during wartime. The offender must pay a fine ranging from ten to one thousand tomans and face imprisonment for one to five years. If the fault lies with the journalist, their newspaper must be permanently shut down.

- **Chapter Six – Trial**

- **Article 46:** Legal violations caused by the policies of newspaper managers, printing houses, and other media will be pursued by the Impressions Department and prosecuted in court.

- **Article 47:** When press violations are against individuals' boundaries, the intervention of law enforcement or the judiciary is with the Impressions Department. When these violations are against the public or the Impressions Department, the police will act directly.

- **Article 48:** In cases of violating these laws, offenders will be held accountable before the law. The policies stipulated in the

binding order apply to offenders: (1) working as editors of high-quality newspapers and other newspapers. (2) Editors-in-chief of newspapers and other newspapers, in case of responsibility, when there is no violation of appearance boundaries, and certainly in case of aiding illegal acts, preventing harm, when there is no violation of appearance rules. The newspaper or printing house manager must prevent the editor-in-chief and accept responsibility, and responsibility is not lifted from them, but the secretary is also responsible. (3) The head of the printing house. (4) The seller and publisher. (5) The informant. The responsibility of these persons mentioned in 3, 4, and 5 is when they participate in the harmful ideas of the manager and editor-in-chief of the newspaper and the press and are complicit in incitement and revealing sedition and corruption while abroad, and the article contains certain things, and if published, the publisher and editor of the newspaper are responsible, and if it needs proof, the editor-in-chief of the newspaper has the right to include it with personal responsibility, and so on.

- **Article 49:** Employees of the Ministry of Education assigned to the newspaper and the police have the right to confiscate the newspaper and other newspapers in the following cases: (1) If the newspaper or magazine is harmful to Islam. (2) If there is defamation of the monarchy in a newspaper or magazine or a bill. (3) If a plan and military movement plan or other military secrets are revealed. (4) If the content of the newspaper causes public excitement and disturbance to public comfort. (5) If the spread of obscene pictures is contrary to innocence and chastity.

- **Article 50:** The continuation or non-continuation of the closure must be reported to the Sharia court (local court) within twenty-four hours, and the closure order or the reason for the

seizure or release of the newspaper and so on must be announced in an official order.

- **Article 51:** During the closure of the newspaper or magazine and others, it is strictly forbidden to publish its contents, and the policy will be according to the chapters of this law, according to the chapter it refers to.

- **Article 52:** The laws contained in this Press Law shall apply in Tehran ten days after the signing of these laws by the royal hand and in the provinces after one month.

Historical Analysis:

1. Historical Context:

- This law was enacted after the Iranian Constitutional Revolution (1905-1911), which sought to introduce significant political reforms in the country, including the establishment of a parliament (Majlis) and the adoption of a constitution. This law was part of attempts to regulate press freedom in Iran, which saw a growth in its role as a tool for political criticism and social pressure.

- During that period, the Iranian press was a means of conveying new ideas such as democracy, freedom, and human rights, which posed a threat to the traditional monarchy.

2. Content of the Law:

- **Restricted Freedom:** Although the law acknowledges press freedom, it imposes strict restrictions on what can be published. For example, Article 52 imposes controls on content that may be considered contrary to Islamic religion or moral values.

- **Censorship of Publications:** The law prohibits the printing of any books or newspapers without prior permission from the Ministry of Education, reflecting strict control over the dissemination of information. Additionally, Article 5 requires the printing house to send two copies of each publication to the national library, ensuring state oversight of all published materials.

- **Prohibited Content:** The law includes provisions that restrict the publication of any content that affects the Islamic religion, violates the sanctity of the king, or displays obscene images (Articles 2, 3, and 4).

3. **Restrictions and Penalties:**

- Strict penalties were imposed on journalists and managers responsible for newspapers if they violated these rules. Penalties ranged from fines to imprisonment, and could even include the permanent closure of newspapers as stated in Article 50.

- Publishing any content that offends the king, is considered immoral, or affects religious values is prohibited (Articles 31 and 32).

4. **Balance Between Reform and Repression:**

- The law attempts to strike a balance between granting limited press freedom and imposing strict restrictions to ensure that this freedom does not become a tool for destabilizing the monarchy or violating religious values. This contradiction reflects the complex nature of the constitutional phase in Iran, where the royal authority sought to maintain control amid internal and external pressures for reforms.

The 1908 Press Law in Iran was a step towards regulating the press, but in reality, it imposed significant restrictions on freedom of expression and publication. The primary goal of the law was to control political criticism and protect the monarchy from any potential threat posed by the emerging press, which was conveying reformist and democratic ideas.

3- Press Censorship Law:

The law was passed in the National Consultative Assembly on November 2, 1922, and consists of two articles as outlined⁽⁴⁾

Article (1): According to Article 20 of the amendment to the General Press Law, except for books and misleading materials harmful to Islam, censorship is only prohibited in the case of books and misleading materials harmful to Islam. Newspapers wishing to write about issues related to religion and belief must review the material to be published with the religious supervisor and the Ministry of Education in Tehran and in each center. Provinces and governorates must refer to them and publish the journalistic material after ensuring in writing that it does not harm Islam and belief.

Article (2): If any newspaper, magazine, printing press, or other entity violates the provisions of the previous article, the public prosecutor or private prosecutor must refer the case to the religious supervisor or a just mujtahid after verifying it in writing. Once the published papers are collected and confiscated, the director, writer, and printing press are punished according to the press law as decided by the religious supervisor or a just Muslim mujtahid.

The text addresses the 1922 Press Censorship Law passed in the Iranian National Consultative Assembly, consisting of two articles. The

⁴ (National Consultative Assembly. (1921–1923). *Laws of the Fourth Legislative Period (June 22, 1921 – June 20, 1923)*).

text reflects the evolving relationship between the press and authority in the post-Iranian Constitutional Revolution (1905-1911) period, clearly showing the trend towards enhancing censorship of press freedom, especially regarding religious issues.

Historical Analysis:

1. Historical Context:

- This law came more than a decade after the Iranian Constitutional Revolution, which aimed to achieve political reforms and introduce a constitutional system of governance. During this period, the Iranian press began to play a larger role in shaping public opinion and influencing political movements.
- However, traditional and religious forces sought to maintain their influence and prevent any violation of religious values or undermining of the existing social order, leading to the imposition of strict censorship laws, as evidenced by this law.

2. Content of the Law:

- The first article focuses primarily on monitoring any journalistic content related to Islam or religious issues. The law requires newspapers to review their religious content with the “religious supervisor” and the Ministry of Education. This reflects the direct control of religious authority over the press, granting it the power to determine whether the content is acceptable.
- The second article establishes legal mechanisms for holding violating newspapers accountable. If journalists or publications exceed the law’s limits, the case is referred to the “religious supervisor” or a “just

mujtahid” for judgment. The article also stipulates penalties for violating directors, writers, and printing presses, indicating a strict enforcement of compliance.

3. Religious Censorship:

- The law stipulates that any material related to religion must be reviewed by religious authorities before publication. This censorship ensures that no ideas considered “misleading” or “harmful” to Islam are published, demonstrating how authorities sought to maintain the dominance of Islam in public and political life, preventing any questioning or interpretations that might threaten the faith or social order.

- This censorship strengthens the relationship between religious and political authority in Iran at the time, with the religious institution being an integral part of the political and social structure.

4. Impact on Press Freedom:

- The law imposes strict restrictions on freedom of expression, as newspapers could not publish any religious material without the approval of religious authorities. This reflects a retreat in the freedom space that had begun to expand after the Constitutional Revolution.

- These restrictions indicate the increasing influence of conservative religious forces, which opposed any attempts to modernize or spread liberal ideas that might threaten traditional values.

5. Balance Between Reform and Conservatism:

○ The law represents a struggle between the desire for political and social openness witnessed in Iran after the Constitutional Revolution and the attempts of conservative and religious forces to keep society under Islamic traditional control. While the press was a means of conveying modern ideas such as democracy and human rights, religious forces sought to suppress any discussion that might be seen as diminishing Islamic law.

The 1922 Press Censorship Law reflects the Iranian authorities' attempts to restrict press freedom through strict religious censorship. In the post-Constitutional Revolution period, while there were some political changes, traditional forces maintained their influence through laws that tightly controlled the press, especially on religious issues.

Conclusion

After the events of the Constitutional Revolution in 1905, the Iranian government's policy towards press freedoms changed. A series of laws were issued to regulate the work of newspapers, and it was no longer possible for everyone to publish newspapers as they wished. Strict censorship was imposed on the work of these newspapers, especially during critical times that Iran experienced at that time. Not only that, but the state also faced criticism by arresting and imprisoning critics and closing the offices of opposition newspapers. However, despite this, the efforts of intellectuals did not cease; on the contrary, they continued. The early period of Ahmad Shah Qajar's rule (1909-1925) witnessed the publication of numerous newspapers and magazines with various orientations, numbering in the hundreds.

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Mechanisms of Financial Governance in Nigeria

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Abstract

In order to establish financial governance in Nigeria, various reforms have been initiated for the purpose of maximizing revenue, minimizing expenditure, and curbing corruption and misuse of public resources. Based on analytical and functional approaches, this research discussed the constitutional, legal, and institutional mechanisms of financial governance in Nigeria, its challenges, and possible solutions. Among the results of the research is that these mechanisms play an effective role in establishing transparency, effectiveness, and efficiency, and minimizing financial crimes and corrupt practices in the management of public funds, The research also concluded that Nigeria's financial governance practices remain very limited in reality, mainly due to: Lack of human resources; and poor Information and Communication Technology (ICT) infrastructure. To overcome these challenges, the research proposes continuous capacity building and training for staff in the Ministry of Finance and the Budget Office to improve budget preparation, implementation, and quality reporting. More investment should also be made in ICT to minimize the cost of collection.

KEYWORDS:

Nigeria's financial governance, mechanisms of financial governance, constitutional mechanisms, institutional mechanisms, legal mechanisms constitutional.

Introduction

Public fund is considered the most important pillar of any State; The overall development, and the economic growth in particular, of any country depends on the optimal management of public funds when carrying out operations related to both revenue and expenditure. However, the increased public expenditure and scarce financial resources, coupled with the widespread corruption of public funds have led to the need for financial governance based on legal and institutional mechanisms to enshrine the principles of accountability, control and audit.

Nigeria's public sector report shows that a huge amount of money has been lost through financial irregularities, fraudulent practices, and lack of accountability and transparency. Nigeria has struggled to manage its oil wealth, which has not translated into economic growth and good infrastructure in recent years. Budgets are prepared on an annual basis, but its execution lacks mechanism for auditing and monitoring. Annual budgets have become a routine practice with few results in terms of economic growth and development. The excess of expenditures over revenues has led to budget deficits and has made the country resort to external and internal loans despite the country's huge resources. The country sank into massive debt, corruption, and lack of transparency in government activities.⁵ Nigeria's corruption index averages 21.48 points from 1996 to 2023, reaching an all-time high of 28.00 points in 2016 and a record low of 6.90 points in 1996. More recently, Nigeria has a high corruption index of 154 out of 180 countries in 2021, up from 136, 148, 144, 146 and 149 for 2016-2020, respectively. Despite maintaining its previous score of 24 out of 100 points, as in the 2021 assessment,

⁵ - ADEKOYA, A. Augustine, "Public Financial Management in Nigeria: The Goals, Concepts, Legal and Institutional Framework, and Reforms for Good Governance". International Journal of Management and Economics Invention, Volume: 09 Issue: 05 May 2023. P: 2936.

Nigeria's position increased to 150 in 2022 in the new corruption index compared to its position of 154 out of 180 countries assessed in the 2021 rankings, and in the latest assessment for 2023, Nigeria scored 25, with an improvement of one score compared to the previous two years in which it scored 24, as well as its improvement in position; ranking 145 out of 180 countries, compared to the past four years from 2019 to 2022.⁶

Since Nigeria's return to democratic rule in 1999, various reforms for financial governance have been initiated and implemented for significant economic growth and development; to increase revenue generation and minimize expenditure; improve transparency and accountability in governance, reduce corruption and misuse of public resources, and aid decision-making.⁷ And in order to ascertain the extent to which financial governance mechanisms have been adopted for the management of Nigerian public funds, this article will address the legal framework and constitutional and legal mechanisms as well as the institutional mechanisms of financial governance in Nigeria; then identify the most significant financial governance challenges in Nigeria and propose solutions to overcome them.

The nature of this topic necessitates two main methods, which are:

- The analytical method, which will analyze the mechanisms of financial governance in Nigeria.
- The functional method; it will identify the role of different institutions in establishing financial governance in Nigeria.

The significance of this article is reflected in the importance of financial governance in Nigerian public affairs. Financial governance is essential for the optimal implementation, efficiency and effectiveness of public policies; hence, it has a strong presence in various legislative levels, and even institutions have been created for it. This research will

⁶ - [Nigeria - Transparency.org](https://www.transparency.org)

⁷ - ADEKOYA, A. Augustine, Ibidem. P: 2936.

be of great interest to policymakers responsible for the ever-ongoing reform of financial governance at the international level generally, and in Nigeria particularly.

Previous studies on "Financial Governance in Nigeria" can be discussed in the context of "Public Financial Management (PFM) in Nigeria" because it is mostly the same as what can be addressed in the topic of financial governance in terms of principles, mechanisms, objectives, etc. The term "Financial Governance in Nigeria" is hardly used at all. Some of the most important studies that can be mentioned in this regard are:

- ADEKOYA, A. Augustine, "Public Financial Management in Nigeria: The Goals, Concepts, Legal and Institutional Framework, and Reforms for Good Governance". *International Journal of Management and Economics Invention*, Volume: 09 Issue: 05 May 2023. This research discussed the objective of Public Financial Management, its stages, principles, and its legal and institutional frameworks in Nigeria, it also highlighted some of the challenges facing the PFM in Nigeria, then recommended some solutions to it.
- Kanu Success Ikechi, Obi Henry Kenedunium, Akuwudike Hilary Chinedum, "Impact of Public Sector Financial Management on the Economic Growth of Nigeria", *International Journal of Management Science and Business Administration*, Volume 7, Issue 4, May 2021, Pages 45-59. This study includes conceptual and theoretical frameworks of Public Sector Financial Management in Nigeria, concluding that the aggregated components of capital expenditures have a significant short run relationship with the level of economic growth in Nigeria; and that expenses incurred by the Economic sector and Social and community service sector maintained an inverse relationship (though not statistically significant) with economic growth in the short run while expenses incurred in

administration and transfers proved to have a positive significant relationship.

1. Constitutional Mechanisms and Legal Framework for Financial Governance in Nigeria

The 1999 Constitution of the Federal Republic of Nigeria is the supreme regulatory framework for financial governance in Nigeria. In addition to the Constitution, financial governance practices in Nigeria are governed by a host of legal frameworks with the aim of achieving efficiency and effectiveness, as well as, to promote probity, consistency, integrity, transparency, accountability and reliable and timely reporting.

1.1 Mechanisms of Financial Governance in the 1999 Nigerian Constitution

The 1999 Constitution of the Federal Republic of Nigeria, through several articles, regulates financial governance; it frames the roles of the National Assembly and the state Houses of Assembly, as well as the Accountant General of the Federation and the states in achieving financial governance, it establishes the Consolidated Revenue Fund of the Federation and the states, and regulates the necessary procedures for disbursement from it.

The role of the National Assembly of the Federation and the states' Houses of Assembly in achieving financial governance can be illustrated by their influence in financial bills, and their role in what can be considered prior control of the allocation of original, supplementary, arrears, and contingency fund appropriations; their authorization is necessary for expenditure from the Consolidated Revenue Fund (CRF). They also have the power to conduct investigations to uncover corruption, inefficiency, or waste in the disbursement or management

of the funds they allocate, which can be considered an exercise of concurrent or subsequent control.⁸

For the Federation's Auditor-General appointed by the President of the Republic on the recommendation of the Federal Civil Service Commission, subject to Senate ratification, and for the State Auditor-General appointed by the Governor of the State on the recommendation of the State Civil Service Commission subject to ratification by the States' Houses of Assembly, they both have the responsibilities of auditing and reporting public accounts of the Federation and states respectively, and of all offices and courts of the Federation and states, and they shall submit their reports to the National Assembly and to the House of Assembly of the concerned States; and for that purpose, the Auditor-Generals or any person authorised by them in that behalf shall have access to all the books, records, declarations and other documents relating to those accounts.

the Auditor-Generals shall also provide auditors for government statutory corporations, commissions, authorities, agencies, including all persons and bodies established by an Act of the National Assembly with a list of auditors qualified to be appointed by them as external auditors and from which the bodies shall appoint their external auditors, and guidelines on the level of fees to be paid to external auditors; and comment on their annual accounts and auditor's reports thereon. The Auditor-General shall have power to conduct periodic checks of all these corporations, commissions, authorities, agencies, persons and bodies. The Auditor-Generals for federal and states shall, within ninety days of receipt of the Accountant-General's financial statement, submit their reports to each House of the National Assembly and States' Houses of Assembly and each Houses shall cause the reports to be considered by a committee of the House of the National Assembly and

⁸ - Constitution of the Federal Republic of Nigeria, 1999. Updated with the First, Second and Third Alterations (2010) and the Fourth Alteration (2017), Sections: 59, 80-83, 88, 89, 120-123, 128, 129.

States' Houses of Assembly responsible for public accounts. In the exercise of their functions, the Auditor-Generals for federal and states shall not be subject to the direction or control of any other authority or person. However, a person serving as the Auditor-General for either the federation or states could be relieved of his or her post by the President or Governors of states on an address supported by two-thirds majority of the Senate or House of Assembly praying that he be so removed for inability to discharge the functions of his office (whether arising from infirmity of mind or body or any other cause) or for misconduct. The Auditor-Generals shall not be removed from office before such retiring age as may be prescribed by law.⁹

1.2 Legal Framework for Financial Governance in Nigeria

In addition to the constitution, Nigeria's financial governance practices are governed by a host of legal frameworks aimed at achieving efficiency and effectiveness, promoting integrity, transparency, accountability and reliable and timely reporting. These laws include the following:

1.2.1 Debt Management Office Establishment (Etc.) Act 2003:

It's an act to provide for the establishment of the debt management office; and for other related matters. This Act is deemed to have come into force on 1st August, 2000.¹⁰ The act, among other provisions, listed the functions of the office which includes: to maintain a reliable database of all loans taken or guaranteed by the Federal or State Governments or any of their agencies; prepare and submit to Federal Government a forecast of loan service obligations for each financial year; prepare and implement a plan for the efficient management of Nigerian's external and domestic debt obligations at sustainable levels compatible with desired economic activities for growth and

⁹ - Ibidem. Sections: 85, 87, 125, 127.

¹⁰ - Debt Management Office Establishment (Etc.) Act 2003, Part I – Preliminary.

development; and participate in negotiations aimed at realising those objectives; verify and service external debts guaranteed or directly taken by the Federal Government; on agency basis, service external debts taken by State Governments and any of their agencies: where such debts are guaranteed by the Federal Government; set guidelines for managing Federal Government financial risks and currency exposure with respect to all loans; advise the Federal Government on the re-structuring and re-financing of all debt obligations; advise the Minister on the terms and conditions on which monies, whether in the currency of Nigeria or in any other currency, are to be borrowed; submit to the Federal government, for consideration in the annual budget, a forecast of borrowing capacity in local and foreign currencies; prepare a schedule of any other Federal Government obligations such as trade debts and other contingent liabilities, both explicit and implicit, and provide advice on policies and procedures for their management; establish and maintain relationships with international and local financial institutions, creditors and institutional investors in Government debts; collect, collate, disseminate information, data and forecasts on debt management with the approval of the Board; carry out such other function, which may be delegated to it by the Minister or by an Act of the National Assembly; and perform such other functions which in the opinion of the Office are required for the effective implementation of its functions under this Act.¹¹

1.2.2 The EFCC Establishment Act 2002, as amended in 2004: The Act established the Economic and Financial Crimes Commission; To combat economic and financial crimes.

1.2.3 Federal Inland Revenue Service (Establishment) Act, 2007: It is the act that provides for the establishment of the Federal Inland

¹¹ - Ibidem. Sections: 6.

Revenue Service with powers to control, collect and account for revenues accruable to the Government of the Federation and related matters.¹²

1.2.4 Fiscal Responsibility Act 2007: The law provides for the prudent management of the Nation's resources; ensure long-term macro-economic stability of the national economy, secure greater accountability and transparency in fiscal operations within a medium-term fiscal policy framework, and establish the Fiscal Responsibility Commission to ensure the promotion and enforcement of the Nation's economic objectives; and for related matters.¹³

2. Legal and Institutional Mechanisms for Financial Governance in Nigeria

The Federal Government of Nigeria has embarked on public financial management reforms to address the challenges of transparency, accountability and lack of quality in service delivery. This became necessary because the nation has not made much progress in its economic development efforts due to a host of challenges: Inadequate planning and budgeting system; huge wage bill and absence of government employee information base; low capital expenditure; inefficiency; inadequate financial, accounting and budgetary reporting; outdated accounting and evaluation system; underutilization of modern ICT infrastructure in PFM; high cost of governance; spending about 60% of the annual budget on recurrent expenditure; high domestic debt and associated costs; dependence on oil revenue with its unpredictable impact on budget execution. As a result, in 2004, Nigeria embarked on

¹² - Federal Inland Revenue Service (Establishment) Act, 2007 Act No. 13, Description.

¹³ - Fiscal Responsibility Act 2007. Description.

the World Bank-sponsored Economic Reforms and Governance Project (ERGP) to address the challenges.¹⁴

2.1 Legal Mechanisms for Financial Governance in Nigeria

Nigeria has adopted a set of legal mechanisms to switch from means-based budgeting to results-based budgeting in order to achieve efficiency and effectiveness, and has adopted systems to pay salaries to employees and settle government transactions in order to minimize corruption and enhance effectiveness and efficiency. This is explained in the following:

2.1.1 Medium-term sector strategy (MTSS):

The MTSS is a medium-term (usually three years) framework for public expenditure, under which available internal and external resources are allocated among the various economic sectors. It is a procedure for matching limited resources with unlimited needs of the citizen; it is an integrated system through which all available resources are allocated on the basis of specific policy priorities; and it is the sector strategies setting out future priority spending.¹⁵ More specifically, it describes how specific units or groups of government units will deliver evidence-based outputs, within the limits of available resources, contributing to evidence-based outcomes across governments in line with policy priorities.

At a minimum, this means that there should be a reasonable expectation that sufficient money and capacity will be available.¹⁶ The sectoral component of the medium-term expenditure budgeting was the medium-term sector strategy (MTSS) process. Starting from 2005,

¹⁴ - Kanu Success Ikechi, Obi Henry Kenedunium, Akuwudike Hilary Chinedum, "Impact of Public Sector Financial Management on the Economic Growth of Nigeria", International Journal of Management Science and Business Administration, Volume 7, Issue 4, May 2021, Pages 50, 51.

¹⁵ - An Overview of Medium-Term Sector Strategy. Quibiztec Limited, 2016, P: 4.

¹⁶ - Ibidem. P: 5.

MDAs were requested to develop and articulate Medium-Term Sector Strategies consistent with NEEDS and the MDGs. The process involved clear articulation of goals and objectives by MDAs against the background of the overall goals of NEEDS, Vision 20:2020 and the attainment of the MDGs, identification and articulation of key projects and programmes necessary for the achievement of their goals and objectives bearing in mind their expenditure envelope, costing of the identified key initiatives in a clear and transparent manner, phasing of the implementation of the initiatives over the medium-term (three years), defining the expected outcomes in clear measurable terms and proper linkage of expected outcomes to their objectives and goals. The MTSS became a major policy document against which budget proposals of MDAs were evaluated.¹⁷

2.1.2 Medium Term Expenditures Framework (MTEF):

As part of the budgetary reform measures, steps were taken in 2005 to develop a medium-term expenditure framework which places emphasis on multi-year (three years) budgeting. The revenue estimates were also based on a Medium-Term Revenue Framework (MTRF). In Nigeria, the MTEF seeks to improve macro-economic balance by developing a consistent and realistic resource framework; improve the allocation of resources to strategic priorities among and within sectors; increase the commitment to predictability of both policy and funding for better planning by MDAs and increased programme sustainability; and provide MDAs with a hard budget constraint and increased incentives for efficient and effective use of funds.

In Nigeria, the adoption of the MTEF at the federal level derives from the need to achieve the right balance between economic development and macro-economic stability direct the bulk of federal spending towards capital spending on the nation's priorities and ensure that

¹⁷ - PFM REFORMS - GIFMIS.

budget holders are accountable for the funds allocated to them and improve the value of federal spending by adding activity and output-based budgeting. That is, agreeing in advance the activity to be performed and the expected output and then comparing this with actual output and explaining the variances.¹⁸

2.1.3 Treasury Single Account (TSA): The treasury single account was introduced in 2012 as a centralized accounting system based at the Central Bank of Nigeria for the collection and payment of government funds. It is an idea to minimize the numerous bank accounts spread across commercial banks, which was a conduit for corrupt and fraudulent practices. The TSA gives room for effective cash control and cash management, minimizing corrupt practices, loss of funds, and high cost of bank charges. It instills financial discipline in banking activities and provides prompt information on government cash resources.¹⁹ The TSA is primarily designed to bring all Government funds in bank accounts within the effective control and operational purview of the Treasury, in order to: Enthroned centralised, transparent and accountable revenue management; Facilitate effective cash management; Ensure cash availability; Promote efficient management of domestic borrowing at minimal cost; Allow optimal investment of idle cash; Block loopholes in revenue management; Establish an efficient disbursement and collection mechanism for Government funds; Improve liquidity reserve; and Eliminate operational inefficiency and costs associated with maintaining multiple accounts across multiple financial institutions.²⁰

¹⁸ - Ibidem.

¹⁹ - ADEKOYA, A. Augustine, Ibidem. P: 2941.

²⁰ - Guidelines for the Operation of Treasury Single Account (TSA) by State Governments in Nigeria, February 2016. P: 2.

2.1.4 National Chart of Accounts (NCOA):

The Federal Executive Council (FEC) at its meeting on 28th July, 2010 approved that Nigeria should adopt the provisions of the International Financial Reporting Standards (IFRS) and International Public Sector Accounting Standards (IPSAS) for Private and Public Sectors respectively. In light of the above, Federation Account Allocation Committee (FAAC) held a meeting on the 13th June, 2011 and a Sub-Committee was set up to provide a roadmap for the implementation of IPSAS among the three tiers of government in Nigeria. The FAAC Sub-Committee has developed a comprehensive and standardized National Chart of Accounts hereafter refers to as NCOA. This NCOA is an integrated budget and accounting classification system which has been prepared primarily for the implementation of the uniform accounting system that is IPSAS compliant.

The NCOA therefore provides the organizing framework for Budgeting, Recording and Reporting on all Government financial transactions in Nigeria. Chart of Accounts is a created list of the Accounts used by an entity to define each class of items for which money or the equivalent is spent or received. It may be defined as a complete list of budget and accounting items where each item is uniquely represented by a code and grouped into tables of related data for the purposes of tracking, managing and reporting budgetary and accounting items in an orderly, efficient and transparent manner. In other words, it can be defined as a created list of codes which can be represented by numeric, alphabetic, or alpha-numeric symbols. This is to enable the entity to define each item of revenue, expenditure, asset, liability, location and other parameters in order to give interested parties a better understanding of the entity.²¹ A well-designed chart of accounts makes financial reporting easier while keeping bookkeeping tasks as simple as possible. The NCOA was designed after due

²¹ - National Chart of Accounts (NCoA) Users' Manual, 2013, P: 4.

consultations with all the Local Government Councils, States and Federal Government of Nigeria in consideration with their peculiar needs.²²

2.1.5 The Presidential Initiative on Continuous Audit (PICA):

PICA was set up by (former) President Muhammadu Buhari to strengthen controls over Government finances through a continuous internal audit process across all Ministries, Departments and Agencies (MDAs), particularly in respect of payroll. Through the activities of PICA, more than 50,000 erroneous payroll entries have been identified, with payroll savings of N198 billion achieved in 2016.²³

2.1.6 Efficiency Unit (EU):

The Efficiency Unit was created in 2016 with mandate to embrace efficiency and transparency in the application of public funds. The unit has ensured cost savings in procurement process, eliminate wastages of financial resources, and reduce duplication of procurements.²⁴ It reviews all Government overhead expenditure, reduces wastage, provides efficiency and ensures quantifiable savings for the country. Also, the Unit identifies best practices in procurement and financial management for adoption. The Efficiency Unit's efforts have resulted in more than N15 billion in savings on travel, sitting allowances and souvenirs. There was also potential savings of N7 billion on other expenditure lines where the unit seeks to control spending through Circulars. In addition, there is on-going work on the deployment of a price-checker, as well as the use of debit cards for payments.²⁵

²² - Ibidem. P: 5.

²³ - Transparency & Anti-Corruption – The Statehouse, Abuja

²⁴ - ADEKOYA, A. Augustine, Ibidem. P: 2942.

²⁵ - Transparency & Anti-Corruption – The Statehouse, Abuja

2.1.7 Government Integrated Financial Management Information System (GIFMIS):

this started in 2012. It is an integrated information and communication technology-based system meant for public financial management process and reporting. GIFMIS supports revenues generation, resources allocation, funds utilization, and conservation of public financial resources. Also, it gives opportunity to trace government financial transactions, and also uphold efficient and effective management of public resource for sound service delivery. In addition, it strengthened internal controls system to prevent corrupt practices and fraudulent activities in public sector.²⁶

The Government Integrated Financial Management Information System (GIFMIS) is an IT based system for budget management and accounting that is being implemented by the Federal Government of Nigeria to improve Public Expenditure Management processes, enhance greater accountability and transparency across Ministries and Agencies. GIFMIS is designed to make use of modern information and communication technologies to help the Government of Nigeria to plan and use its financial resources more efficiently and effectively.²⁷ GIFMIS implementation will enable the Federal Government of Nigeria process financial transactions faster and at a much lower cost. GIFMIS will also improve the reliability of management information. This will increase the speed at which decisions are taken and services delivered to the general public. It will also reduce opportunities for corruption and ensure safety of public resources.²⁸

2.2 Institutional Mechanisms for Financial Governance in Nigeria

A set of institutional mechanisms have been adopted to address and monitor revenue distribution and financial matters; manage public

²⁶ - ADEKOYA, A. Augustine, *Ibidem*. P: 2941.

²⁷ - GIFMIS.

²⁸ - *Ibidem*.

funds from fees, taxes, etc. external and internal debt; monitor compliance with accounting, auditing, corporate governance and financial reporting standards, and prudent management of state resources; ensure long-term macroeconomic stability of the national economy; ensure greater accountability and transparency of financial operations within the framework of the medium-term fiscal policy; and ensure integrity, accountability, transparency and competitiveness. Some of these institutional mechanisms are described below:

2.2.1 Revenue Mobilisation, Allocation and Fiscal Commission (RMAFC):

The Commission was established by Decree No. 49 of 1989 as **National Revenue Mobilisation Allocation and Fiscal Commission (NRMAFC)**, a body created to handle revenue allocation and fiscal matters on a continuous basis unlike previous Commissions or Committees which were ad-hoc in nature as they were dissolved on completion of their respective assignments. Decree No. 49 of 1989 was later amended by Decree No. 98 of 1993 (now RMAFC Act Cap. R7 LFN 2004) which also renamed the Commission as Revenue Mobilisation Allocation and Fiscal Commission (RMAFC).

The Commission is also listed in the 1999 Constitution of the Federal Republic of Nigeria (As Amended) under Section 153(1) as one of the fourteen (14) Federal Executive Bodies.²⁹ The Commission shall have power to- (a) monitor the accruals to and disbursement of revenue from the Federation Account; (b) review, from time to time, the revenue allocation formulae and principles in operation to ensure conformity with changing realities; (c) advise the Federal, State and Local Governments on fiscal efficiency and methods by which their revenue is to be increased; (d) determine the remuneration appropriate to the holders of the offices as specified in Parts A and B of the First Schedule

²⁹ - Establishing Law | RMAFC.

to this Act; [First Schedule.] (e) make recommendations and submit its finding by a report thereto to the government of the Federation or of the State, as the case may be, regarding the formula for the distribution of the Federation Accounts and the Local Government Accounts; and (f) discharge such other functions as may be conferred on the Commission by the Constitution of the Federal Republic of Nigeria, this Act, or any other Act of the National Assembly.³⁰ For the attainment of these objectives, the Commission shall- (a) be a statutory member of each of the following Government Agencies- (i) the Federation Account Allocation Committee; (ii) the Local Government Joint Account Allocation Committee; (iii) the Joint Tax Board; (iv) the Niger-Delta Development Commission; and (v) the Commission on Ecological Fund; (b) have the power to demand and obtain regular and relevant information, data or returns from any Government agencies including- (i) the Nigerian National Petroleum Corporation; (ii) the Nigerian Customs Service; (iii) the Federal Board of Inland Revenue; (iv) the Central Bank of Nigeria; and (v) the Federal Ministry of Finance. And It shall be the duty of those Government agencies to comply with requests made by the Commission.³¹

2.2.2 Federal Account Allocation Committee (FAAC):

The Federal Account Allocation Committee was established through the section 6 of the Allocation of Revenue (Federation Account, etc.) Act, which also stated that the functions of the Committee shall be to ensure that allocations made to the States from the Federation Account are promptly and fully paid into the treasury of each State on the basis and terms prescribed by this Act; and to report annually to the National Assembly in respect of the forementioned function.³² All tiers of Government depend on revenue from the federation account to finance

³⁰ - Revenue Mobilisation Allocation and Fiscal Commission Act, 2004, section 6.

³¹ - Ibidem.

³² - Allocation of Revenue (Federation Account, etc.) Act No.1 1982. Section 6.

development projects and Section 165 of the Constitution of the Federal Republic of Nigeria 1999 as well as the Allocation of Revenue (Federation Account, etc.) Act No.1 1982, stipulates that the revenues generated by the Federal government should be credited into the Federation Account and disbursed monthly among the three tiers of government as defined in the Revenue Act 1982.³³

2.2.3 Federal Ministry of Finance:

Between 2015 to 2019, there was a Ministry of Budget and Planning, but the second term of President Muhammadu Buhari merged it with the Ministry of Finance. Until May 29, 2023, it was known as the Federal Ministry of Finance, Budget, and National Planning. On assumption of office, President Bola Tinubu made Finance an independent ministry, now known as the Federal Ministry of Finance. The Ministry of Finance through its agencies plays a pivotal role in Nigeria's financial governance; it coordinates the management of Nigeria's external and internal debt through the Debt Management Office (DMO).

The ministry prepares an annual budget for the federal government and oversees the implementation of the budget and fiscal policies. The ministry of finance, budget, and national planning also ensure manages the monies generated through importation duties by Nigeria Customs Service (NCS).

The ministry also raises and collects taxes on behalf of the federal government through the Federal Inland Revenue Service (FIRS), and initiates and formulates the implementation of policies on the management of public funds through the Office of the Accountant General of the Federation (OAGF).

The ministry develops and expands the non-oil sectors of the economy in order to reduce Nigeria's dependence on oil revenues through the

³³ - FAAC.

Nigerian Export-Import Bank [NEXIM], the ministry manages Nigeria's income from oil exports (Sovereign Wealth Fund) for rainy days through the Nigerian Sovereign Investment Authority [NSIA]. The ministry serves as a funding mechanism to bridge the gap in the provision of local and foreign funds to small and medium-sized enterprises in Nigeria through the National Economic Reconstruction Fund (NERF).³⁴

2.2.4 Financial Reporting Council of Nigeria (FRC):

The Financial Reporting Council of Nigeria was established by the Financial Reporting Council of Nigeria Act of 2011.³⁵ The Council's objectives in the sphere of financial governance are to provide guidance on issues relating to financial reporting and corporate governance to bodies listed in sections 2 (2) (b), (c) and (d) of the forementioned Act; ensure good corporate governance practices in the public and private sectors of the Nigerian economy; ensure accuracy and reliability of financial reports and corporate disclosures, pursuant to the various laws and regulations currently in existences; and harmonize activities of relevant professional and regulatory bodies as relating to Corporate Governance and Financial Reporting.³⁶ One of its powers is to monitor compliance with accounting, auditing, corporate governance and financial reporting standards in Nigeria.³⁷

The functions of the Board are to develop and publish accounting and financial reporting standards to be observed in the preparation of financial statement of public interest entities; review, promote and enforce compliance with the accounting and financial reporting standards adopted by the Council; receive notices of non-compliance with approved standards from preparers, users, other third parties or

³⁴ - [18 Agencies Under Ministry Of Finance In Nigeria And Their Mandates \(infomediang.com\)](http://infomediang.com).

³⁵ - The Financial Reporting Council of Nigeria Act 2011, as amended in 2023, Section: 1.

³⁶ - Ibidem, section: 11.

³⁷ - Ibidem, section: 7.

auditors of financial statements; advise the Federal Government on matters relating to accounting and financial reporting standards; maintain a register of professional accountants and other professionals engaged in the financial reporting process; monitor compliance with the reporting requirements specified in the adopted code of corporate governance; promote compliance with the adopted standards issued by the International Federation of Accountants and International Accounting Standards Board; monitor and promote education, research and training in the fields of accounting, auditing, financial reporting and corporate governance; review financial statements and reports of public interest entities; specify, in the accounting and financial reporting standards, the minimum requirements for recognition, measurement, presentation and disclosure in annual financial statements, group annual financial statements or other financial reports which every public interest entity shall comply with, in the preparation of financial statements and reports; develop or adopt and keep up-to-date auditing standards issued by relevant professional bodies and ensure consistency between the standards issued and the auditing standards and pronouncements of the International Auditing and Assurance Standards Board.³⁸

2.2.5 The Fiscal Responsibility Commission (FRC):

This Commission was set up by the Fiscal Responsibility Act (FRA), 2007, Act No.31, enacted on the 30th July, 2007 by the National Assembly of the Federal Republic of Nigeria. The Commission has the power to compel any person or government institution to disclose information relating to public revenues and expenditure;³⁹ disseminate such standard practices including international good practice that will result in greater efficiency in the allocation and management of public expenditure, revenue collection, debt control and transparency in fiscal

³⁸ - Ibidem, section: 8.

³⁹ - Fiscal Responsibility Act 2001. Section: 2.

matters; undertake fiscal and financial studies, analysis and diagnosis and disseminate the result to the general public.⁴⁰

2.2.6 Bureau of Public Procurement (BPP):

The bureau of public procurement was established by the Public Procurement Act of 2007.⁴¹ The bureau's objectives are the harmonization of existing government policies and practices on public procurement and ensuring probity, accountability and transparency in the procurement process; the establishment of pricing standards and benchmarks; ensuring the application of fair, competitive, transparent, matneney standards and practices for the procurement and disposal of public assets and services; and the attainment of transparency, competitiveness, cost effectiveness and professionalism in the public sector procurement system.⁴² Its functions are to formulate the general policies and guidelines relating to public sector procurement for the approval of the Council; cause to be inspected or reviewed any procurement transaction to ensure compliance with the provisions of this Act, review and determine whether any procuring entity has violated any provision of this Act; debar any supplier, contractor or service provider that contravenes any provision of this Act and regulations made pursuant to this Act; maintain a national database of federal contractors and service providers and to the exclusion of all procuring entities prescribe classifications and categorizations for the companies on the register; maintain a list of firms and persons that have been debarred from participating in public procurement activity and publish them in the procurement journal; call for such information, documents, records and reports in respect of any aspect of any procurement proceeding where a breach, wrongdoing, default, mismanagement and or collusion has been alleged, reported or proved

⁴⁰ - Ibidem, section: 3.

⁴¹ - Public Procurement Act, 2007. Section: 1.

⁴² - Ibidem, section: 4.

against a procuring entity or service provider; recommend to the Council, where there are persistent or serious breaches of this Act or regulations or guidelines made under this Act for: (i) the suspension of officers concerned with the procurement or disposal proceeding in issue; (ii) the replacement of the head or any of the members of the procuring or disposal unit of any entity or the Chairperson of the Tenders Board as the case may be; (iii) the discipline of the Accounting Officer of any procuring entity; (iv) the temporary transfer of the procuring and disposal function of a procuring and disposing entity to a third party procurement agency or consultant; or (v) any other sanction that the Bureau may consider appropriate; call for the production of books of accounts, plans, documents, and examine persons or parties in connection with any procurement proceeding; act upon complaints in accordance with the procedures set out in this Act; nullify the whole or any part of any procurement proceeding or award which is in contravention of this Act.⁴³

2.2.7 Economic and Financial Crimes Commission (EFCC):

The Economic and Financial Crimes Commission was established by The EFCC Establishment Act in 2002; to combat economic and financial crimes, thereby enabling the Commission to prevent, investigate, prosecute and penalize economic and financial crimes. The commission is the designated Financial Intelligence Unit (FIU) in Nigeria, which is charged with the responsibility of co-ordinating the various institutions involved in the fight against money laundering and enforcement of all laws dealing with economic and financial crimes in Nigeria.⁴⁴ The Commission is responsible for the investigation of all financial crimes including advance fee fraud, money laundering, counterfeiting, illegal charge transfers, futures market fraud, fraudulent

⁴³ - Ibidem, section: 5.

⁴⁴ - The EFCC Establishment Act 2002, as amended in 2004. Section 1(2).

encashment of negotiable instruments, computer credit card fraud, contract scam, etc.; the co-ordination and enforcement of all economic and financial crimes laws and enforcement functions conferred on any other person or authority the adoption of measures to identify, trace, freeze, confiscate or seize proceeds derived from terrorist activities, economic and financial crimes related offences or the properties the value of which corresponds to such proceeds; the adoption of measures to eradicate the commission of economic and financial crimes; the adoption of measures which includes coordinated preventive and regulatory actions, introduction and maintenance of investigative and control techniques on the prevention of economic and financial related crimes; the facilitation of rapid exchange of scientific and technical information and the conduct of joint operations geared towards the eradication of economic and financial crimes; the examination and investigation of all reported cases of economic and financial crimes with a view to identifying individuals, corporate bodies or groups involved; the determination of the extent of financial loss and such other losses by government, private individuals or organizations; collaborating with government bodies both within and outside Nigeria carrying on functions wholly or in part analogous with those of the Commission concerning - (i) the identification, determination, of the whereabouts and activities of persons suspected of being involved in economic and financial crimes, (ii) the movement of proceeds or properties derived from the commission of economic and financial and other related crimes; (iii) the exchange of personnel or other experts, (iv) the establishment and maintenance of a system for monitoring international economic and financial crimes in order to identify suspicious transactions and persons involved, (v) maintaining data, statistics, records and reports on person, organizations, proceeds, properties, documents or other items or assets involved in economic and financial crimes; (vi) undertaking research and similar works with a view to determining the manifestation, extent, magnitude, and effects of

economic and financial crimes and advising government on appropriate intervention measures for combating same dealing with matters connected with the extradition, deportation and mutual legal or other assistance between Nigeria and any other country involving Economic and Financial Crimes; The collection of all reports relating suspicious financial transactions, analyse and disseminate to all relevant Government agencies; taking charge of, supervising, controlling, coordinating all the responsibilities, functions and activities relating to the current investigation and prosecution of all offenses connected with or relating to economic and financial crimes; the coordination of all existing economic and financial crimes, investigating units in Nigeria; maintaining a liaison with office of the Attorney-General of the Federation, the Nigerian Customs Service, the Immigration and Prison Service Board, the Central Bank of Nigeria, the Nigeria Deposit Insurance Corporation, the National Drug Law Enforcement Agency, all government security and law enforcement agencies and such other financial supervisory institutions in the eradication of economic and financial crimes; carrying out and sustaining rigorous public and enlightenment campaign against economic and financial crimes within and outside Nigeria.⁴⁵

The Commission has Special powers of the cause investigations to be conducted as to whether any person, corporate Commission body or organization has committed any offence under this Act or other law relating to economic and financial crimes; cause investigations to be conducted into the properties of any person if it appears to the commission that the person's lifestyle and extent of the properties are not justified by his source of income.⁴⁶ The Commission is charged with the responsibility of enforcing the provisions of the Money Laundering Act 2004; 2003 No.7 1995 N0. 13; the Advance Fee Fraud and Other Fraud Related Offences Act 1995; the Failed Banks (Recovery of

⁴⁵ - Ibidem, section: 6.

⁴⁶ - Ibidem, section: 7.

Debts) and Financial Malpractices in Banks Act 1994, as amended; The Banks and other Financial Institutions Act 1991, as amended; Miscellaneous Offences Act, and Any other law or regulations relating to economic and financial crimes, including the Criminal code of penal code.⁴⁷

Conclusion

It is clear through the research on mechanisms of financial governance in Nigeria that these mechanisms play an effective role in enshrining the principles of transparency, integrity, effectiveness and efficiency, and reducing financial crimes and corrupt practices in the management of public funds.

It is also clear from the research themes that the most important mechanisms around which financial governance practices in Nigeria revolve are the mechanisms of control, public accounting and financial reporting, while ensuring their conformity with international standards. The research findings attest to the legislative and institutional adequacy of financial governance in Nigeria.

In this context, the research dealt with a number of legal and institutional mechanisms for financial governance in Nigeria, the most important of which are the constitutional mechanisms for financial governance in Nigeria through the roles of the National Assembly, states' Houses of Assembly and the Accountant General at the federal and state levels in achieving financial governance.

The research also touched on the legal mechanisms, namely the Medium-Term Expenditure Framework (MTEF); the Medium-Term Sector Strategy (MTSS); Treasury Single Account (TSA); National Chart of Accounts (NCoA); Presidential Initiative on Continuous Audit (PICA); and Government Integrated Financial Management Information System (GIFMIS). Institutional mechanisms addressed in

⁴⁷ - Ibidem.

the research include the Revenue Mobilization and Allocation Commission (RMAFC); the Financial Reporting Council of Nigeria (FRC); the Economic and Financial Crimes Commission (EFCC); and many others. Despite all this, financial governance practices in Nigeria are still very limited in practice due to a host of challenges that can be summarized in lack of human resources to implement financial governance requirements; and poor ICT infrastructure.

To overcome these challenges, the research suggests that there should be continuous capacity building and training for staff in the Ministry of Finance and the Budget Office to improve budget preparation and implementation, control and accountability, and quality reporting; More investment should be made in ICT to minimize the cost of collection and ensure better management of government resources.

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Comparative Analysis of English and Hausa Consonants

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Abstract:

*The study is conducted in University of kordofan Faculty of Arts during (2019). The main aim of the study is to find out the similarities and differences between English and Hausa consonants. The study investigates the area of the subject in both languages. The study has followed analytical, prescriptive and comparative method. Data have been collected from references and analyzed by using contain analysis. The study reached the following results. English language has (6) plosives / **p b t d k g** / Hausa language has 10: / **b t d k g kw gw kj gj ʔ** /. Hausa uses implosives /**ɓ**/ and /**ɗ**/ and the ejectives /**s'**/, /**k'**/, /**k'w**/ and /**k'y**/, English language does not have any implosive or ejective. The plosive /**p**/ and fricative /**v**/ are not found in Hausa. The two languages share the nasal sounds /**m n ŋ** /. Both languages use lateral /**l**/. Short vowels / **ə** / **ɪ** / are not found in Hausa. The study concludes that, there are similarities and differences between the two languages at the level of consonants. The study recommended, more studies in comparative studies should be held to enrich comparative linguistics.*

Key words: *English language; Hausa language; comparative languages; comparative linguistics; consonants.*

1-Introduction

Languages of the world are governed by specific rules, and phonological systems. They share some features and design structures of speech and follow some universal rules. Human beings have abilities to produce and utter different sounds and to use these sounds systematically in order to convey meaning. Thus human express their feeling and emotion by using sounds as a combination systematic process. Some languages share sets of sounds and other phonological features. The present study is an attempt to compare and contrast English and Hausa consonants.

English language is the language that spoken by about one hundred and half billion of population and considers as global language (www.thehistoryofenglish.com-today-html). Hausa language on the other hand is a branch of NILO Saharan family spoken by not less than 26 million people. But as regards the numbers of people whose mother tongue is Hausa, it takes pride place among the languages of Africa. Hausa is the dominant language in Nigeria, Eastern Niger, Chad, Central Africa, Mali, Cameroon, and some parts of Sudan and Libya. Though there are several dialects in Hausa language but neither phonetic differences nor morphological discrepancies however prevent the speakers of various Hausa dialects from understanding each other. Hausa is considered as spoken language from the early beginning. Before the coming of the Europeans to Hausa land, Hausa used the system of writing based on Arabic scrip called ajami. By 1931 Hausa began to use International Phonetic Alphabet (IPA). H.B (2014:52).

Sounds usually made when the stream of air come from the lungs passes between the two vocal cords in the larynx and proceeds upwards. The air flow can pass through the nasal cavity and come out the nose or through the oral cavity and controlled by the soft palate due to the nature of the sound. So, all sounds are referred to as phonemes which

are the smallest meaningless unit of language. Both English and Hausa languages are spoken by million people around the world especially in Africa. So the study paper wants to identify the phonological aspects of both languages, and to show the similarities and differences between them at the level of consonants sounds. Teachers, students and those whom interested in both languages will benefit a lot from this study.

2-Statement of the problem:

Both English and Hausa languages are spoken by million people around the world especially in Africa. So the researcher wants to identify English and Hausa consonant sounds, and to show to what extent they are similar or different and solve the difficulties that face English and Hausa learners at the level of phonological aspects of both languages.

3-Objective of the study:

To show the similarities and differences between English and Hausa languages at the level of consonants sounds.

4-Methodology of the study:

The present study will follow prescriptive analytical and comparative methods. The data collection will be based on secondary resources.

Key words: (consonants) of English and Hausa languages

5-English consonants

English language is like any other languages of the world uses consonant sound. Albusairi(2006:18-20) discusses that, English consonants are sound that produces by the contact of the vocal organs. thus their characteristics from the blocking of air passes whether complete or partial and may be produced with or without the vocal cords vibration .when the vocal cord is vibrated the sound that produced are called voiced such as {g}and {b}. when the vocal cords are not

vibrated the sound that produced are called voiceless for example {t} and {p}. When air flows through the nose produce sounds such {n} and {m} as voiced nasal consonants. Thus English consonants are described according to the nature and the point of articulation. Sound patterns are classified under the field of phonetics which is the study of human sound in general. All human can produce sound; the production of these sounds are controlled by speech organs which are the tongue, the velum, soft palate, hard palate, pharynx, larynx, jaws, teeth and vocal cords. Some of these organs are moving and the most important is the lungs where the air comes from

Alkhuli (1996:27) adds that, consonants are segmental phonemes and differ from a language to another. English has different types of consonants that classified into; six stops / p / , / b / , / t / , / d / , / k / , / g / ; two affricates / tʃ / , / dʒ / ; nine fricatives / f / , / v / , / θ / , / ð / , / s / , / z / , / ʃ / , / ʒ / , / h / ; one lateral / l /. Three nasals / m / , / n / , / ŋ / ; and three semivowels / w / , / r / , / y /. Concerning of articulation, English has four bilabials; / p / , / b / , / m / , / w / ; two labiodentals / f / , and / v / ; two interdental / θ / , / ð / ; seven alveolar / t / , / d / , / s / , / z / , / n / , / r / ; five alveolar palatals / tʃ / , / dʒ / , / ʃ / , / ʒ / , / y / ; three velars / k / , / g / , / ŋ / . Concerning voice, English has nine voiceless consonants they are / p / , / t / , / k / , / tʃ / , / f / , / θ / , / s / , / ʃ / , / h / and fifteen voiced consonants / b / , / d / , / g / , / dʒ / , / v / , / ð / , / z / , / ʒ / , / m / , / n / , / ŋ / , / l / , / w / , / r / , / y / .

Some English consonants when join together give another sounds as in:

6- English compound consonants

Gh- /k/

Gu- /k/ *guest*

Ch- /tʃ/ *church*

Ph- /f/ *elephant*

Th- /ð/ *this*

Th- /θ/ *oath*

Sh- /ʃ/ *ship*

Ng /ŋ/ *going*

7-Description of English consonants

/b/ voiced bilabial plosive

/t/ voiceless bilabial plosive

/d/ voiced alveolar plosive

/m/ voiced bilabial nasal

/n/ voiced alveolar nasal

/ŋ/ voiced velar nasal

/p/ voiceless bilabial plosive

/k/ voiceless velar plosive

/g/ voiced velar plosive

/s/ voiceless alveolar fricative

/z/ voiced alveolar fricative

/θ/ voiceless alveolar fricative

/ð/ voiced alveolar fricative

/ʃ/ voiceless palatal fricative

/ʒ/ voiced palatal fricative

/f/ voiceless labiodentals fricative

/v/ voiced labiodentals fricative

/h/ voiceless glottal fricative

/dʒ / Voiced Plato alveolar affricate

/tʃ / Voiceless Plato alveolar affricate

/l/ voiced alveolar lateral

/w/ bilabial frictionless semivowel

/j/ palatal frictionless semivowel

/r/ post alveolar frictionless

8-Hausa consonants

<http://aboutworldlanguages.com/hausa>

Argues that, Hausa language has about (31) consonants sounds appears and classified as follow :

/t/ ,/k/ ,/ki/ ,/k^w/, /ʔ/, /ʔi/ are voiceless stops.

/b/, /d/, /g/ ,/gi/ ,/g^w/, are voiced stops.

/ɗ/ ,/ɓ/, are implosive stops.

/ɸ/, /s / ,/ʃ/, /and /h/ are voiceless fricatives.

/z/ is voiced fricative.

/tʃ/ is voiceless affricate.

/ts/ is ejective voiceless affricate.

/m/ and /n/ are nasals.

/r/ is trill.

/ɾ/ is flap.

/l/ is lateral.

//m/ as in the word (mutafi) /mut əfi/ let us go.

w/ and /j /are approximants. The same view added that, ki/, /k^w/, /gi/, and /g^w/

/,/?i /, /ɸ /, /d /, /b/ don't have counterparts in English.

view from https://en.wikipedia.org/wiki/Hausa_language stats that, Hausa has between 23-25 consonants phonemes .They are:

/n / as in (naki) /n ə k I / yours for female.

/d/ as in (ɗaki) / (d ai k I / room.

/b/ as in (bara) /b ə r ə / last year .

/d/ as in (daa) / d ai / in the past.

/dʒ/ as in (miji) / mi dʒ i) husband.

/ʃ/ as in (jarimi) / ʃ ə r i m i/ brave man.

/g / as in (guna) /g u n ai / farm.

/g^w/ as in (g^walo) /g ə lo / to make your tongue out

/ts/ as in (matse) /mə tʃe/ woman.

/c/ as in (macari) /m ə k ə r i/ protector .

/k/ as in (ku turu) /k u t u r u/ lame man.

/k^w / as in (k^wanu) /k^w ə n ɔ /:plate.

/ts' / as in (ts' ale) / (ts' ə le/ jumping .

/k/ as in)k' ara) / k' ə r ə / add more.

/ɸ/ is in)farau farau / (ɸ ə r ə u ɸ ə r ə u/ Kind of juice.

/s/ as in(safija) /s ə f I j ə / morning.

/ʃ/ as in)ʃago / (ʃ ə g ə /shop.

/h/ as in(hali)/ h ə II:/ condition.

/l/ as in (lafiya) / l ə f I j ə / health.

/j / as in(yatafi) /j ə t ə f i/ he is went.

/w/ as in (wada) / w ə d ə / short man.

/r /as in (rami) / r ə m I / hole

/ý/ as in the word (ýnmata) / ýmat ə/ girl Table

Adamu, M. (1978 :67) argued that, The phonemic inventory of Hausa consists of consonants , vowels, and diphthongs.

In the inventory, some consonants are not found in English. Most common of these are the hooked letters, ɓ, ɗ, ƙ and the semi vowel `y, which are entirely different from the corresponding plain letters b, d, k and y.

/b/	bari	To leave/To stop
/ɓ/	ɓari	Shivering
/d/	daidai	Correct/Exact
/ɗ/	ɗaidai	One by one
/k/	bàakii	Mouth
/ƙ/	bàakii	Guests
/y/	yaayaa?	How?

^y/ `yaa`yaa Children/Sons/Daughters/Fruits

Koelle (1875:1-14) wrote that, Hausa has consonants as English consonants. The orthography of its letter consisted of consonants and vowels. The sounds of the letters are equivalence in the (IPA). The Hausa consonantal features occurrence of denasalized consonants like many African languages. The letters below can stand as the (boko)of Hausa: Aa, Bb, ɓ, Cc, Dd, ɗ, Ee, Gg, G^w g^w,

Ff, Hh, Ii, Jj, Kk, Ll, Mm, Nn, Oo, Rr, Ss, Tt, Uu, Ww, Yy, Zz. K^w ,? And ý .

- The letter B pronounced as the pronunciation of the English /b/.
- The letter F is pronounced as the English F.
- The letter G is pronounced as the English G.
- The letter H is similar to the English H in the pronunciation.
- The letter K is common in Hausa, it pronounced like English K.
- The letter L is pronounced like the English letter with the tongue pressing the upper teeth.
- The letter M is pronounced as the English M.
- The letter N is pronounced as the English one.
- The letter R is pronounced in two ways one similar to the English one,
- The letter S is pronounced in different way as found in English.
- The letter T is pronounced with the tongue contact against the upper teeth, which is similar to English one.
- The letter W it is common in Hausa and its sound as the English W.
- The letter Y is pronounced as the English.
- The letter Z is pronounced as the English Z.

9-Hausa compound consonants

Gadarmari (2014:157) stats that, Hausa language has compound consonants such as / TS/ as in (tsamia)/ tsəmiJə/ kind of tree , /G^w/as in(G^w na) /gɔnə/ farm,/K^w/ asin(k^wwa) /kɔw ə/ everyone .

/G^y/ as in(G^y suwa)/ / g ai suwə/ greeting /K^y/ asin (k^y) /k j/ you, and/KY / as in (KYfi) /k ai fi/ you are the better .

10-Data analysis and discussion

The data were collected through references and analyzed by using contain analysis To show the similarities and differences between English and Hausa languages at the level of segmental phonemes.

11-Similarities and differences between (E) and (H) bilabials consonants.

<p>Hausa bilabials</p> <p>/β/ /b/ /m/</p>	<p>English bilabials</p> <p>/p/ / b/ /m/</p>
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Table shows that bilabials consonants /b/ and /m/ are found in both English and Hausa languages. While /p/ is found in English and not found in Hausa and /β/ is not found in English.

12-The similarities and differences between E and H Labiodentals consonants.

<p>Hausa labiodentals</p> <p>/f/ /-/</p>	<p>English labiodentals</p> <p>/f/, /v/</p>
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Table states that, English uses labiodentals fricatives /f/and /v/and Hausa use only/f/

13- The similarities, and differences between E and H Dentals consonants.

<p style="text-align: center;">Hausa dentals</p> <p style="text-align: center;">-----</p>	<p style="text-align: center;">English dentals</p> <p style="text-align: center;">/ θ / / ð /</p>
--	--

Table explains that, English uses dentals fricatives /θ/and/ð/ and both of them are not found in Hausa

14-The similarities and differences between E and Hausa alveolar consonants.

<p style="text-align: center;">Hausa alveolar</p> <p style="text-align: center;">/ t / / d / / n / / s / / z / / l / / dʒ / /tʃ / /ts /</p>	<p style="text-align: center;">English alveolar</p> <p style="text-align: center;">/r / t / / d / / n / / s / / z / / l /</p>
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Table explains that the alveolar consonants / t / / d / / n / / s / , / z / / l / are found in both English and Hausa languages while / dʒ / /ts / are found in Hausa language and not found in English.

15- The similarities and differences between E and H 'Post-alveolar

<p style="text-align: center;">Hausa post alveolar</p> <p style="text-align: center;">/Tʃ / / ʃ /</p>	<p style="text-align: center;">English post alveolar</p> <p style="text-align: center;">/r /</p>
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Table lustrates that, English and Hausa languages are different in the use of post-alveolar consonants. English uses post- alveolar /r/

while in Hausa is not found and Hausa uses / Tʃ/and / ʃ / as post-alveolar consonants.

16-The similarities and differences between E and H Plato-alveolar consonants.

Hausa Plato-alveolar -----	English Plato- alveolar / ʃ/ /tʃ/ /dʒ/
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Table shows that, English uses /ʃ/, /tʃ/and /dʒ/as Plato-alveolar consonants and Hausa do not use Plato-alveolar consonants.

17- Similarities and differences between E and H Retroflex consonants.

Hausa retroflex /j/,/c /,/c'/ /r/	English retroflex American English /r/
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Table explains that, English uses the American English /r/ as retroflex consonants and Hausa uses /j/,/c /,/c'/ /r/ as retroflex consonants.

18- Similarities and differences between E and H Velar consonants.

Hausa velars /k'/ / g / /ŋ/ / kw/ /gw /	English velars / k/ / g / /ŋ/
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Table shows that, English and Hausa languages use / k/ / g / /ŋ/ as velar consonants in addition to Hausa uses /k'/, / kw/and /gw / which are not found in English.

19- Similarities and differences between E and H labial Velar consonants.

Hausa labial velar	English labial velar
/kw/ /gw/	/w/

Table illustrates that, English language uses labial velar consonants /w/ which is not found in Hausa, and Hausa uses /kw/ /gw/ which are not found in English.

20- Similarities and differences between E and H Glottal consonants.

Hausa glottal	English glottal
/ ʔ / h/ /w/ /?/	/h/ / ?/

Table explains that, English and Hausa languages are similar in the use of glottal /h/ /? / And differ in the use of / ʔ /w/ which are found in Hausa and not found in English.

21- Similarities and differences between E and H Pharyngeal consonants.

Hausa pharyngeal	English pharyngeal
-----	Arabic ‘ayn [ʕ]

Table states that, English is differ from Hausa in the use of pharyngeal consonants, English uses [ʕ]as pharyngeal consonants, while in Hausa is not found.

22- Similarities and differences between E and Hausa palatal Consonants.

Hausa palatals	English palatals
/ʃ/	/j/

Table shows that, English and Hausa languages are similar in the use of palatals consonants.

20- Summary

The main aim of the study is to find out the similarities and differences between English and Hausa consonants. Accordingly the study investigates the area of the subject in the both languages. The English language has total 24 consonants. On the other hand, Hausa language has 34 consonants in number. The consonants of the two languages are classified according to their nature and then compared and contrasted. Both Hausa and English have two affricates only: /tʃ dʒ/. The sound /tʃ/ occurs in English as 't', 'ch' or 'tch' as in lecture, chew, and watch but in Hausa it is always occurs as 'c' as in cuta (disease) and (caca) (gambling). English language has a total of 6 plosives (the glottal stop /ʔ/ being an allophone): /p b t d k g/, Hausa language has 10: /b t d k g kw gw kj gj ʔ/. However, the Hausa implosives /ɓ/ and /ɗ/ and the ejectives /s'/, /k'/, /k'w/ /k'y/ and, / ́/ which are glottal sounds, can also be described as im- plosive consonants. English language does not have any implosive or ejective. The plosive /p/ is missing in the Hausa inventory and English also lacks /kw gw/ These are some of the Hausa consonants with two levels of articulation. The two languages share the plosives /b t d k g/. English has 3 nasal sounds /m n ŋ/, Hausa language also has 3: /m n ŋ/. Lateral sound in both English and Hausa is /l/. This sound occurs in English as either 'l' or 'll' but in Hausa always has it as 'l'. The Hausa language does not use consonant clusters and the /l/ in Hausa is fully voiced in all positions while the English /l/ is sometimes silent as in *should* and *calf*. English language has three approximants but Hausa has only two. The English approximants include: /r j w/, while the Hausa approximants are /j w/.

23- Results

1-English uses labiodentals fricatives /f/and /v/and Hausa use only/f/

2-English uses dentals fricatives /θ/and/ð/ and both of them are not found in Hausa

3- The alveolar consonants / t / /d / / n / / s /, / z / / l / are found in both English and Hausa languages while / d / /ts/ are found in Hausa language and not found in English.

4- English and Hausa languages are different in the use of post-alveolar consonants. English uses post- alveolar /r/ while in Hausa is not found and Hausa uses / Tʃ/and / ʃ / as post-alveolar consonants.

5- English uses /ʃ/, /tʃ/and /dʒ/as Plato-alveolar consonants and Hausa do not use Plato-alveolar consonants.

6- English uses the American English /r/ as retroflex consonants and Hausa uses /j/,/c /,/c' / /r/ as retroflex consonants.

7- English and Hausa languages use / k / / g / /ŋ / as velar consonants in addition to Hausa uses /k'/, / kw/and /gw / which are not found in English.

8- English and Hausa languages are similar in the use of glottal /h/ /ʔ / And differ in the use of / Ý ' / which are found in Hausa and not found in English.

9- English is differ from Hausa in the use of pharyngeal consonants, English uses [ʕ]as pharyngeal consonants, while in Hausa is not found.

24- Conclusion and recommendation

The study conclude that, there are similarities and differences between English and Hausa consonant sounds and recommend for more studies in comparative linguistics must be held to enrich the study of linguistics.

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Bank loan financing and its applications in the Sudanese banking system

A study between Islamic jurisprudence and Sudanese law for the year 1984

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Abstract: The aim of the research is to explain the provisions of the loan in jurisprudence and law in application to Sudanese banks, where the problem of the research is limited to the extent of Sudanese banks' commitment to the legal application of the loan contract and their distance from dealing with usurious interest. The research highlighted aspects of agreement and difference between schools of thought. Jurisprudence and between it and the law. The research used the inductive approach to collect information from its original sources. The research reached several results, the most important of which are: the public's agreement on the occurrence of the loan in proverbial and valuable things such as animals and others. They disagreed with the Hanafi school of thought that the loan does not apply to proverbial things such as numbers and weights, and it does not apply to valuable things. The Sudanese Transactions Law of 1984 took into account the opinion of the public, as Article 277 stipulated (a loan is the ownership of a thing for another, provided that it is returned like it). The thing includes the like and the valuable, including that Sudanese banks are committed to the legal application of the loan and do not deal with usurious interest, but they do not grant customers direct good loans, and therefore there is no marriage. Between economic development and social development. I recommend that parties dealing in the field of banking financing study the loan contract in its various forms before borrowing from banks. I also recommend that banks grant customers direct good loans until social development is achieved, and to conduct training and education workshops for employees and customers about Islamic forms of credit.

Keyword: financing, bank loan, banking system, Islamic jurisprudence, Sudanese law.

Introduction

A loan is a situation where you get money from a friend, bank or lending institution against the final repayment of the principal amount with interest, while finance is the allocation and management of funds to individuals, organizations and governments, the financial sector includes money circulation, investment management and money lending, loans are classified into secured and unsecured, open and closed-ended, and conventional types, while finance includes three main subcategories which are personal finance, corporate finance, public or government finance, the basic principles of loans are not entirely based on macroeconomic and microeconomic theories, while the basic principles of finance are focused on microeconomic and macroeconomic theories, the better the credit rating the more chances a person will be accepted for a loan, while credit score and financial background are irrelevant when it comes to finance, a loan entails lending money by some person, company or other institution to one or more persons or organizations, while finance involves the operations of a company seeking to obtain capital by selling shares etc., and they may be classified in terms of time into long-term or short-term loans, and in terms of security into loans, and among the forms of bank loans are credits The loan is considered an agreement between the lender and the borrower, whereby the borrower obtains an amount of money and is obligated to return it to the lender on a specific date or dates determined by the terms of the agreement. The loan in this capacity is an important source of external financing that differs from other internal financing sources. The bank loan is what the establishment obtains from a commercial bank in order to meet its immediate or emergency needs. Dealing with banks has increased in this era, and you will not find a society that does not discuss financing and borrowing from banks, and the extent of its legitimacy.

Therefore, the importance of the loan in its various direct forms has emerged, such as opening a letter of credit, discounting commercial papers, and offering bonds for subscription. Therefore, there was an urgent need to clarify the provisions of the loan with the foundation to link the era to the origin.

The first topic: The methodological framework and previous studies

The first requirement: The methodological framework

The research problem:

The research problem lies in the extent of Sudanese banks' commitment to the legal application of the bank loan contract and their avoidance of dealing with usurious interest, and the problem revolves around the lack of correct understanding, awareness and knowledge of the terms of the contract and the pillars on which it is based from several dimensions and the opinions of jurists and schools of thought in the concept of the bank loan.

The importance of the research:

The scientific importance of the research is limited to familiarity and knowledge of the bank loan in terms of Sharia and the Sudanese Transactions Law of 1984 and the ownership of customers and banks what is beneficial and preserving the rights of others, as financing by loan has a practical importance that focuses on helping customers to adhere to the terms of the contract according to the agreement between the two parties, and adhering to the decisive texts in Sharia and dealing in the spirit of the law in the legal texts that guarantee the safety of financing from entering the circle of usurious interest, and as for the importance of financing by loan from the economic aspects, it contributes to encouraging economic activity and driving the wheel of production and development.

Research objectives:

- 1.Explaining the different forms of the bank loan contract and its origins and its importance in driving the national economy.
- 2.Clarifying the similarities between it and some contracts such as deposit, sale, gift, and loan.
- 3.Knowing the extent of Sudanese banks' commitment to the legal application of the good loan contract and other loans.

Research hypotheses:

- 1.There is a significant and comparative relationship between loan financing and Islamic jurisprudence.
- 2.There is a significant relationship between loan financing and interest.
- 3.There is a significant relationship between loan financing and the Sudanese Transactions Law of 1984.
- 4.There is a significant relationship between good loan financing and customer satisfaction.

Research methodology:

The research followed the inductive approach by referring to the original sources in Islamic jurisprudence and Sudanese law.

Reasons for choosing the topic

- 1.The bank loan is one of the most important contracts conducted by banks.
- 2.The bank loan contract takes on many problems in practice that require careful research and study.
- 3.Clarifying the difference between a loan contract and some contracts such as a deposit contract, a loan, and a gift.

4. Financing with a bank loan is one of the formulas that must be studied carefully and accurately so that the loan applicant does not fall into the circle of usury.

Research Structure:

The research contains four chapters: the first chapter is the methodological framework and previous studies, the second chapter is the theoretical framework, the third chapter is the comparative study, and the fourth chapter is the conclusion, results, recommendations, sources, and references.

The second requirement: Previous studies: The researchers reviewed previous studies that addressed the subject, whether completely or partially, in order to stand on what the studies reached on the same subject, and they obtained studies that are somewhat similar to the current study, and the previous studies addressed the subject from certain aspects, and the researchers saw that they should be presented as studies that addressed the subject and here is a review of the studies as follows:

/1Qorsh Abdul Karim, Sharif Walid, Dahiri Abdul Hadi This study addressed the loan from the angle of its simplified features, in addition to not allocating a percentage of the loans directed to national institutions, and the study tried to focus on the Algerian Popular Loan, and it shed light on this aspect in a way that directs banks to this type of financing.

Institutions with loans with simplified features, in addition to: - Not allocating a percentage of the loans directed to national institutions by banks These institutions, as we have shown, the Algerian Popular Loan is a theoretical specialization. - Banks prefer financing. Financing

[PDF] univ-ouargla.dz

Bank financing of investment projects in light of risk A case study of the Algerian Popular Credit and the Algerian Foreign Bank, Ouargla agencies (2004-2015)

Rahmouni - dspace.univ-ouargla.dz

For this purpose, we conducted a field study on both the Algerian Bank and the Algerian Popular Credit to determine the extent of their reliance on the aforementioned techniques in the financing process and the criteria adopted in rejecting the financing request - dspace.univ-msila.dz

with a bank loan or accepting financing with a bank loan.

[Book] Loan as a Financing Tool in Islamic Law

Muhammad Al-Shahat Al-Jundi - 1996

I have preferred to address financing by loan, perhaps because it requires technicality and a treatment that differs from the established.

Profit, from financing operations in general, and from financing by loans in particular, and institutions do not hesitate.

A look at the basis of the ruling on bank financing contracts (the problem of time and its compensation in the Salam contract.

Daw Miftah Abu Ghararah - Journal of Legal Studies, 2018

A compound of several elements that we summarize (the commodity and time, capital and compensation for time), and according to this concept, time is

The most important element of the subject of bank financing contracts, and from here the issue of usury arises in most financing contracts

[DOC] aabu.edu.jo

The Nature of Social Responsibility in Islamic Banking (A Case Study of the Jordanian Islamic Bank) - journals.uob.edu.ly -books.google.com

Osama Abdul Majeed Al-Ani - 2017

...The criteria that enable measuring Social performance of Islamic banks in its various fields such as zakat, good loan, productive loans, social insurance and the role of the bank in financing small industries

[RTF] univ-msila.dz

[RTF] Mechanisms for financing small and medium enterprises through loans, a case study of the Local Development Bank - Bordj Bou Arreridj Agency - repository.aabu.edu.jo

Hoboub Basma, Rabah Saad

Through this chapter, we aim to clarify the impact of loans granted by banks to small and medium enterprises, as well as to know the extent of the existence of mechanisms and strategies for banks to finance the small enterprises sector - dspace.univ-msila.dz.

Comparing the current study with previous studies, we find that the current study focused on legitimacy in Sharia and Sudanese law, and clarified the opinions of schools and jurists and the extent of their compatibility with the Sudanese Financial Transactions Law of 1984, and identifying the loan from all its legal and legitimate aspects, unlike previous studies that dealt with the loan and its adaptation from economic developmental aspects regardless of its legitimacy and comparing it with jurisprudential opinions, and thus the current study agrees With these studies in the economic and financial aspects, and differ from them in terms of the legal and Sharia rulings, and to some extent the studies complement each other and highlight several aspects that previous studies did not address so that the vision regarding the subject is complete, and we also tried to take excerpts from several studies and point to them as references that can be referred to to

enhance the current study, as the current study agrees with the book of the loan as a financing tool in Islamic law.

The second topic: The theoretical framework

The first requirement: Definition and concept of the loan according to the jurists and its legitimacy

The loan is the cutting, the loan of something by his sting is its cutting and the loan of something is lending it. God Almighty said: (Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And Allah withholds and increases, and to Him you will be returned) Who spends his money in the way of Allah seeking His pleasure, so He multiplies it for him and makes for him a great reward.

The money that he takes is called a loan, because the lender cuts it from his money in a piece. As for the terminology: The Hanafis defined it by saying (what you give from money similar to mine in order to receive the same)

The Malikis defined it (a person giving another something of financial value purely as a favor, this payment does not require the permissibility of a loan that is not permissible on To take a compensation related to the conscience originally, provided that this compensation does not differ from what he paid, and the Shafi'is defined it as (ownership of something on the condition that its equivalent is returned), and the Hanbalis defined it as (paying money to someone who will benefit from it and returning its equivalent). Imam Abu Bakr al-Jaza'iri chose the Hanbali definition in his book Minhaaj al-Muslim, where he said (It is paying money to someone who will benefit from it and then returning its equivalent), and the conclusion from the definitions above is that the majority (the Shafi'is, Malikis, and Hanbalis) agreed that a loan is a person giving money to another in exchange for compensation that is

established for him in his conscience, similar to what was taken with the intention of benefiting the one to whom it was given only, and money includes fungibles, animals, and commercial goods.

The Hanafis disagreed with them in that they said that a loan is what you give of fungible money to collect it, and fungible is that which does not differ in units that differ in value, such as measured and similar numbers such as eggs and weighed items, as for what is not fungible such as animals, firewood, real estate, and the like that is estimated In terms of value, it is not permissible to lend it. The same applies to counted items that vary in value, such as watermelons, pomegranates, and the like. It is not permissible to lend it. Legitimacy of Loans

Loans in the Book and Sunnah:

First: The Book: The Almighty says: (Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And Allah withholds and increases, and to Him you will be returned.)

Second: The Sunnah As for the Sunnah: Ibn Mas`ud narrated that the Prophet, may Allah bless him and grant him peace, said: (There is no Muslim who lends a Muslim a loan twice except that it is like charity once. And on the authority of Ibn `Abbas, he said: The Messenger of Allah, may Allah bless him and grant him peace, said: (On the night of my ascension, I saw written on the door of Paradise: Charity is worth ten times its like, and a loan is worth eighteen times. So I said: O Gabriel, why is a loan better than charity? He said: Because the beggar asks when he has something, and the one who asks only asks out of need, and a loan is recommended for the lender, permissible for the borrower according to the previous hadiths and what was narrated Abu Hurairah, may God be pleased with him, said that the Prophet, may God bless him and grant him peace, said: “Whoever relieves a Muslim of a worldly hardship, God will relieve him of a hardship on the Day of Resurrection. Whoever makes things easy for someone in difficulty,

God will make things easy for him in this world and the Hereafter. God is with the servant as long as the servant is with his brother.” And God Almighty said: “But if he is in hardship, then grant him postponement until it is easy for him. But if you remit it as charity, it is better for you, if you only knew.” Surah Al-Baqarah, verse 280. And God Almighty said: “O you who have believed, when you contract a debt for a specified term, write it down, etc.” Surah Al-Baqarah, verse 282. And the saying of the Noble Messenger: “Whoever makes things difficult for my nation, make them difficult for him.” And his saying, may God bless him and grant him peace: “Make things easy and do not make them difficult.

Give good tidings and do not repel.” From the above, it is clear that the loan is permissible according to Islamic law because it is one of the acts of worship by which the servant draws closer to Allah, the Almighty, and Islam has made it beloved because it is merciful to people, facilitates their affairs, and is kind to them. Islam has permitted it for Muslims to benefit from in fulfilling needs, then returning the same to the creditor without any increase, and the owner of the debt is asked by the angels to forgive him until his money is returned to him from the debtor.

Second requirement: Distinguishing the loan from some similar words

From the words similar to the loan are the advance, the debt, and the loan.

Salaf: It was mentioned in Lisan Al-Arab by Ibn Manzur ((And the Salaf comes in the meanings: loan, and Salam, and Salaf is every work that the servant has provided, it is said I lent him money, meaning I lent him, and it appears that the concept of Salaf is more general than the loan, because Salaf is used for a loan and other things, and the loan is one of the branches of Salaf.

Debt: Debt comes in the meaning of a loan, it is said I lent him, and I lent him, and the debt is more general than the loan because the loan is one of the reasons for proving the debt, and there are other reasons other than the loan, including Salam sale and deferred sale, and the loan is also considered one of the contracts that transfer ownership, where the borrower owns the money and disposes of it as the owner because it occupies the debtor's conscience with the creditor's right.

Qirad: It is speculation, and it is a contract for a partnership in profit with money from

Qirad: It is speculation and a contract for a partnership in profit with money from one party and work from the other. The origin of Qirad is derived from the loan, which is cutting: that is, the owner of the money cut a piece of his money for the worker in it, and cut him a known amount of profit in it, so Qirad is a partnership between two parties, each of whom is a lender and a borrower at the same time, while the loan is a contract between two parties, one of whom is a lender and the other a borrower.

The nature of the loan contract and its characteristics

The nature of the loan contract

The scholars agreed that the loan is a way for the servant to draw closer to God Almighty, because it contains mercy for people and facilitates their affairs and is kind to them, but they differed on whether it is a form of donations or compensation in three opinions, which are as follows:

The first opinion:

The Hanafi opinion: It stipulates that the loan is a donation in the beginning and a compensation in the end.

The second opinion:

Its meaning is that the loan is a contract of exchange, but not in all aspects, and this is the opinion of the majority of Malikis.

As for their saying that the loan is an exchange by analogy to the sale because the sale is the ownership of something in exchange for the price, and likewise the loan is the ownership of something in exchange for its compensation, and their saying that the exchange in the loan is not in all aspects is that in the loan there is a defect of donation and therefore it is necessary to exchange it.

The third saying:

The loan is one of the donation contracts, and this is the saying of some Malikis, and it is the same saying of some Shafi'is and Hanbalis, and its meaning is that the loan is of the same type as donation and that this is from the category of kindness and charity and not from the category of exchanges, and no option is proven in the loan because it is not a sale nor is it in its meaning from the facilities.

Distinctive characteristics of the loan contract

The loan contract is distinguished by a group of characteristics that make it a contract of a special nature, but some of these characteristics are not problematic as is the case with the characteristic of mutual obligation.

However, some other characteristics are tainted by a kind of ambiguity and lack of clarity, and among those characteristics are the formality and the tangible property, and we will discuss these two characteristics as follows: -

- 1.The loan contract between consent and formality.
- 2.The jurists differed on the ruling on documenting the loan contract in writing and witnessing, according to two opinions, one of which is that

of Ibn Hazm, which is the obligation if it is deferred, and he provided evidence for that matter.

By writing the debt and witnessing it in the Almighty's saying:

)O you who believe, when you contract a debt for a specified term, write it down.)

The second opinion: The opinion of the majority of jurists from the Hanafi, Shafi'i, Maliki and Hanbali schools, which is that writing down the debt and having it witnessed are not obligatory, and the command to do so in the verse is guidance to what is more trustworthy and more cautious, and it is not intended to be obligatory, just as it is possible to guarantee the loan with a guarantee or a mortgage, as Aisha, may God be pleased with her, said: (The Prophet, may God bless him and grant him peace, bought food from a Jew on credit and mortgaged him an iron shield.

Loan Contract, Especially In-kind Loan Contract

Is an in-kind loan contract only completed by delivery? Before answering this question, it must be noted that contracts are divided into two sections.

Exchange Contracts:

In which each party takes something in return for what he gives, such as a sale and lease. The seller relinquishes the item sold in exchange for the price, and the buyer relinquishes the price in exchange for the item sold. In a lease, the lessor relinquishes the benefit in exchange for the rent, and the lessee relinquishes the rent in exchange for the benefit.

Donation Contracts:

In which one of the parties takes without relinquishing any consideration, such as a gift, charity and loan contract. The one who gives a book The other does not take any consideration from the

recipient, and the donor of the benefit of money in the loan does not take any consideration or interest from the borrower. This distinction is made by the three imams Abu Hanifa, Al-Shafi'i and Ahmad: (In exchange contracts, mutual consent between the two parties to the contract is sufficient, so the sale is concluded and binding upon the mere offer and acceptance between the seller and the buyer without the need to deliver the sold item and receive the price, while in donation contracts, the contract does not become binding except by receipt. For example, a gift contract does not become binding for the donor except by the recipient delivering the thing that is the subject of the gift.

As for the Malikis, they do not see this distinction between exchange contracts and donation contracts, and therefore donation contracts, according to them, are like exchange contracts, in which consent is sufficient, and do not require possession of the subject of the contract.

Third Section: Loan in Jurisprudence and Law

First Requirement: Definition of Loan and Its Characteristics

Article (277) of the Sudanese Civil Transactions Law of 1984 states that: (A loan is the ownership of money or any thing to another on the condition that he returns an equivalent amount and And a type to the lender at the end of the loan term. The loan contract is a consensual contract, as it is completed by the mere meeting of offer and acceptance and is binding on both parties, as the lender undertakes to transfer ownership of money or another thing to the borrower and the borrower undertakes to return the same when the time for payment comes, as if it were money or a bag of rice or lentils, and as if it were a promissory note or to the bearer. The loan contract is valid in its wording, such as saying “lend me” or “I lend you”, and it is also valid in the wording of “advance” or any other word that conveys their meanings. The borrower owns the money or the borrowed thing and is not required to

return it itself if it is assumed that the borrower has consumed it, but rather returns the same.

Therefore, it is a consensual contract, not a real one. In the loan contract, despite the transfer of ownership of the money or the borrowed thing to the borrower, there remains an obligation on the borrower to return the money or the same thing borrowed with interest, as is the case in the laws of some other countries such as Egypt and Algeria, and contrary to what is stated in the Sudanese Civil Transactions Law of 1984, which prohibited dealing with interest and prohibited usury, as stated in Article (281) if it is stipulated in the contract The loan is a benefit in addition to the contract, the condition was cancelled and the contract was valid, and the legislator did not establish, by virtue of this text, that the borrower be deprived of the loan if the loan contract included a condition of benefit, and he was satisfied with purifying the contract from this benefit by making it void and without effect, so its owner cannot oblige the borrower to it, even if the latter signed in agreement to it, and he was satisfied with obligating the two parties to implement the contract without the condition of benefit, and this is contrary to what the laws of some Arab countries, such as the Arab Republic of Egypt, went to, which considered that the origin of the loan is a donation contract, so interest is not due from the borrower even if the loan is commercial unless it has been agreed upon, as Article (542) of the Egyptian Civil Code stipulated that the borrower must pay the agreed upon interest when its due dates arrive, and if there is no agreement on the interest, the loan is considered without payment. This means that Egyptian law allows interest by agreement, and this interest is usurious. Egyptian legislation should not have allowed this because it violates Islamic law, and everyone knows the prohibition of usury and its impact on society. We ask God to guide everyone and for all Arab legislations to move towards prohibiting usury.

Definition and characteristics of the loan in jurisprudence and law

Characteristics of the loan contract

We now stand from the loan contract at the following characteristics:

These characteristics can be extracted from the definition of the aforementioned Article (227):

- 1) The loan contract is a consensual contract and is a contract binding on both parties.
- 2) A donation contract.

The loan is a consensual contract

The loan is a consensual contract that takes place as soon as the offer and acceptance meet. As for transferring ownership of the borrowed item and delivering it to the borrower, this is an obligation created by the loan contract in the responsibility of the lender and is not a pillar of the contract itself, and this is contrary to what the laws have gone to Some Arab countries, such as the Iraqi Civil Code, where Article (684) of the Iraqi Code states: (A loan is for a person to pay another a known item of similar objects that are consumed by benefiting from them, and the same is returned.

The Iraqi Code follows the French Civil Code in this regard, and both codes inherited the objectivity of the loan contract from Roman law without justification. This objectivity was understood in Roman law, where contracts were originally formal, then the form was dispensed with by delivery in real contracts, including the loan. Roman law did not accept that consent alone is sufficient for the conclusion of the contract except in a limited number of contracts called consensual contracts. Today, the rule has become that consent is sufficient for the conclusion of the contract. There is no longer a reason to replace the delivery with the form, as we no longer need the form or the delivery, and this is the trend of modern technologies.

The loan is a contract binding on both sides

The loan creates reciprocal obligations on the part of both the lender and the borrower. It is therefore a contract binding on both sides, and the obligations it creates on the part of the lender are to transfer ownership of the borrowed thing And he hands it over to him and does not recover it from him except at the end of the agreed period, and guarantees the maturity and hidden defects, as for the obligations that it creates on the part of the borrower, they are that he returns the equivalent at the end of the loan and pays the expenses, and he may pay interest according to some Arab laws as we mentioned, but in Sudan, usurious interest has been abolished, and the loan is a binding contract for both parties even if it is a real contract, so no obligation arises to deliver because the latter is a pillar with no obligation, but an obligation arises to refrain from recovering the equivalent before the end of the loan period.

The loan is a donation contract

The loan is a donation contract, as the lender transfers ownership of the thing to the borrower and does not recover the equivalent except after a period of time, and this is without compensation, so he is a donor, and this is practiced in Sudan, but in some Arab countries, they have the original that it is a donation contract, but it can be a contract of exchange if the lender stipulates that the borrower pay certain interest in return for the loan, as in the Arab Republic of Egypt and **Algeria**.

Distinguishing a loan from some contracts

A loan is clearly distinguished from some contracts, and only a gift contract is associated with it. A loan transfers ownership of a thing on condition that it is returned in kind, and a gift transfers ownership of a thing on condition that neither it nor its like is returned. However, a loan without interest shares with a gift in that both of them are donation contracts. This is a lease contract. A loan transfers ownership of a thing,

while a lease does not transfer ownership, but rather obligates the lessor to enable the lessee to benefit from the thing on condition that it is returned in kind at the end of the lease, not that it is returned in kind as in a loan. Rather, a loan with interest and a lease are similar from an economic perspective in that the owner of the money in both cases allows others to benefit from his money in return for something in return. Hence, the lender is called the lessor of money. However, a loan may be associated with other contracts, including in particular sale, partnership, deposit, and loan. Distinguishing between a loan and a sale.

In most cases, a loan is clearly distinguished from a sale contract. A sale is the transfer of ownership of the sold item in exchange for a price of money, while a loan is the transfer of ownership of the borrower on the condition that he recovers the same amount with or without interest. Sometimes it may be difficult to distinguish between the two contracts in some cases, including the following:

1) Sale of fulfillment

It is the sale in which the lender takes the item from the borrower and gives him an amount of money that is in reality a loan, but the contracting parties call it a price. If the borrower does not return the money on time, the lender becomes the owner of the item with irrevocable ownership. If things were called by their correct names, the item would be a mortgage, and the lender would not be able to own it, but rather he would have to sell it at auction to recover the loan.

2) Sale of ‘Aina

It is when someone sells something to someone else for a deferred price and delivers it to him, then he buys it back before receiving the price for less than that price in cash.

The reality of sale of ‘Aina is a loan, and its form is when he sells something on credit, then buys it from the one who sold it to him for

ten, then he buys it for five. It is like someone who gave five on credit for ten. This difference is interest, and it is likely that it is exorbitant interest hidden by the contract of sale.

Distinguishing between a loan and a company

A loan is clearly distinguished from a company in most cases, as the lender recovers the equivalent from the borrower, and he has no concern whether the borrower has made a profit or a loss from exploiting the loan. As for the partner, he does not recover his share of the company after its expiration except after he contributes to the profit or the loss.

This contribution to the profit and loss is what distinguishes the company from the loan. The distinction becomes clear if a person provides money to another and stipulates that he recovers the equivalent and contributes to the profit without the loss. Some have said that this company is invalid, and others have seen that the one who provided the money has lent it to the other and stipulated interest on the loan, which is a certain percentage of the profit.

The interest here is a possible matter that may be realized if the profit is realized and not realized if the profit is absent. A group may agree that each of them will provide an amount of money, on the condition that each of them takes the sum of these amounts for a period of one year, for example, and returns it for someone else to take, so that everyone benefits from the sum of these amounts for a certain period. This is what is called a deferred credit loan. This is a contract that appears to be a company mixed with a loan.

Distinguishing between a loan and a deposit

A loan is distinguished from a deposit in that a loan transfers ownership of the borrowed item to the borrower, provided that he returns the same at the end of the loan to the lender. As for a deposit, it does not transfer

ownership of the deposited item to the depositor, but rather it remains the property of the depositor and he retrieves it himself. This is because the borrower benefits from the loan amount after he becomes its owner, while the depositor does not benefit from the deposited item, but is obligated to keep it until he returns it to its owner. However, a person may deposit with another an amount of money or something else that perishes with use, and authorize him to use it. This is what is called an incomplete deposit. The Transactions Law of 1984 settled the dispute over the nature of an incomplete deposit, and how it is a loan when Article (458) stipulated that if the deposit is an amount of money or something.

If it is destroyed by use and the depositor authorizes its use, the contract is considered a loan, and this text is identical to the text of Article 726 of the Egyptian Civil Code. Distinguishing between a loan and a loan Many laws, including the French and Egyptian laws, have combined the loan and the loan in one place and called the two contracts a loan. To distinguish between them, the loan is called a consumption loan and the loan is called a use loan.

This is what the Sudanese law did not do in the Civil Transactions Law of 1984, where it distinguished between the two contracts because the difference between the two contracts is a fundamental difference. In the loan, the lender transfers ownership of a fungible thing on the condition that the fungible is returned at the end of the loan. Therefore, if the loan is one of the contracts that relate to ownership, as for the loan, the lender does not transfer ownership of the loaned item to the borrower, but is limited to delivering it to him so that he can benefit from it on the condition that he returns it itself at the end of the loan.

Therefore, the loan was one of the contracts that relate to the benefit of the thing. What distinguishes the loan from the loan is that the subject of the loan must be a fungible thing, because the borrower is obligated

to return its like, while the subject of the loan must be a valuable thing, not a fungible thing, because the borrower returns it in kind, not in kind. This distinction is clear in the Civil Transactions Law of 1984. 1984 where (Article 359 stipulates that the loan is the ownership of the benefit of something to another without compensation for a specific period or for a specific purpose, provided that it is returned after use), and this confirms that the subject of the loan is something valuable, not fungible, and it is returned for a benefit, not for ownership.

Second requirement: A study between Islamic jurisprudence and law

After studying the definition and characteristics of the loan in jurisprudence and law, we conclude the following:

1. Islamic jurisprudence is characterized by clarity, comprehensiveness and breadth. We notice this breadth and clarity from the statements of jurists, as scholars can choose in every time and place what suits their eras and places. Rather, they can exert effort and add because the Messenger, may God bless him and grant him peace, approved the effort when he sent Muadh bin Jabal to Yemen as a judge, this is contrary to the narrowness, difficulty and shortcomings in the law, and therefore we find many changes in the laws, for example in Egypt, an old and a new law, and in Sudan, the law of 1971, the law of 1974 and the law of 1984, and the latter is the best because it is taken from Islamic law.

2. In terms of defining a loan, we find that the Transactions Law adopted the Shafi'i definition of a loan, where (Article 277 states that a loan is the ownership of something to another on the condition that he returns something similar), which is the same definition of the Shafi'i loan, and a loan according to this definition applies to similar and valuable things alike, as well as to ownership without benefit, and this breadth was made clear in this definition to facilitate people's affairs and be kind to them.

3. We find in Islamic jurisprudence that every loan that is coupled with a conditional benefit is forbidden and impermissible, and therefore usurious interest was abolished in the Sudanese Civil Transactions Law of 1984, contrary to the laws of some Arab countries that allow usurious interest, such as Egypt, Algeria and Morocco.

Therefore, I prefer the opinions of Islamic jurisprudence in everything it has gone to because it stems from the Qur'an and Sunnah, while positive laws are deficient and incomplete because they are the creation and making of humans.

The first pillar: the formula

For the loan to be valid, there must be a condition of offer and acceptance, i.e. an offer from the lender and acceptance from the borrower. The word loan is valid with the word loan and advance because the Shari'ah has mentioned them, and it is valid with what conveys its meaning, such as I lent you, I advanced you, and I gave you a loan. Likewise, acceptance is valid with any word that indicates satisfaction with what the first one required, such as: I borrowed, I accepted, or lend me. Sheikh Zakaria Al-Ansari said: (The apparent request and from the lender such as borrowing from me takes the place of the offer and from the borrower such as lend me takes the place of acceptance.

The second pillar is the two contracting parties

The lender and the borrower and the eligibility to donate is required in the lender in what he lends, i.e. he must be free, adult, sane and rational. Accordingly, the boy, the freed slave, the authorized slave and the like do not have the right to dispose of it. Likewise, the conditions are maturity and choice, so lending or borrowing from someone who is incompetent due to foolishness is not valid, just as the coerced act is not permissible.

So the conclusion in (the two contracting parties) is the eligibility to contract, such that the contracting party is the lender or the borrower, an adult, sane, mature and free of choice, and qualified to donate. Because the loan is a donation contract, it is not valid from the insane, the foolish, the incompetent, the child, the coerced, or from the guardian except for necessity or need because these are not qualified to donate.

The third pillar: the subject of the contract

The majority of jurists other than the Hanafis have held that a loan is permissible in everything that one owns By selling and it is determined by description like Salam, i.e. in fungibles, valuables and animals, except that they differed regarding slaves, so the Malikis went to its permissibility in everything except female slaves, and the following is the activation of the sayings of the jurists from the four schools as follows:

1.The Hanafis said that a loan is valid in fungibles (which do not vary in units that differ in value, such as measured, and similarly counted items such as nuts and eggs, and a loan is not permissible in fungibles of valuables such as animals, firewood, real estate and varying numbers because it is impossible to return the same.

2.The Malikis, Shafi'is and Hanbalis said: It is permissible to loan all money in which Salam is permissible, i.e. all money that can be proven in the conscience, whether it is measured or weighed, such as gold, silver and foods, or weights and valuables such as trade goods, animals and the like, such as the counted.

As for what Salam is not permissible in, such as jewels and the like, it is not valid to loan it according to the most correct opinion, because the loan requires returning the same, and what is not regulated or rarely found, it is difficult or impossible to return the same. Accordingly, the loan is valid according to the majority of jurists in any item that is valid

between them except for female slaves because it leads to the lending of vaginas.

Summary of the conditions of the loan

The validity of the loan requires four conditions as follows:

1. That the loan is made in the form of an offer or what replaces it according to the majority of scholars from the given, and the given is not sufficient according to the Shafi'is like other contracts.

2. Capacity to contract: That the contracting party be a lender or a borrower, an adult, sane, free-willed and eligible to donate, because the loan is a donation contract and is not valid from a child, an insane person, a fool, a person under guardianship or a person forced, nor from a guardian without necessity or need, because these are not eligible to donate.

3. That the loan money be fungible according to the Hanafis, and any money that can be proven in the conscience of money, grains and valuables such as animals, real estate and others is valid according to the majority.

4. That the loan money be of a known amount in terms of measure, weight, number or crops so that it can be returned, and that it be of a type that has not been mixed with something else, such as wheat mixed with barley because it is difficult to return its equivalent.

Valid and invalid conditions for a loan

It is permissible to stipulate any condition that leads to documenting or confirming the right, such as stipulating a mortgage with the borrower's or guarantor's money, or witnessing the contract, or writing down the debt, or acknowledging it before the judge. According to the majority, stipulating a term in a loan is not valid, but according to the Maliki school, it is valid. A condition that does not suit the contract is not

valid, such as stipulating the return of an increase in the consideration, or returning a valid amount in exchange for a defective amount, or stipulating the sale of his house.

Voiding condition:

Stipulating an increase in the consideration for the loan or presenting a gift to the lender.

The condition is void and not invalid if it does not benefit anyone.

Pillars and conditions of a loan contract in law

A loan contract has three pillars

1/ Consent 2/ Subject matter 3/ Reason.

The first pillar: Consent in a loan contract

Consent has conditions for its conclusion and conditions for its validity.

We will first talk about the conditions for its conclusion.

The loan contract is a consensual contract, and it is sufficient for it to be concluded by the agreement of the offer and acceptance of the lender and the borrower. In this regard, there are no special provisions for the loan contract, so the general rules of contract theory apply, including the methods of expressing the will, whether explicitly or implicitly, the time at which the expression of the will is produced and its effect, the death of the one from whom the expression of the will was issued or his loss of capacity, the contract between absent persons and representation in the loan contract, and other general provisions. Different forms of loan contracts.

While we are talking about consent in a loan contract, we should talk about some forms of loan contracts. The loan may take different forms other than the usual forms, including that a company or a public legal entity issues bonds. These bonds are loans concluded by the company

or legal entity with lenders. Whoever subscribes to these bonds is a lender to the company or legal entity for the value of what he subscribed to. This includes issuing a bill of exchange, a promissory note, or a bearer note. These papers may be loans concluded by the one who issued them, who is the borrower, for the benefit of the one to whom they were issued, who is the lender.

This includes opening a credit in a bank for a customer. The customer borrows from the bank an amount whose maximum limit is the open credit. This includes depositing money in a bank. The customer who deposited the money is the lender and the bank is the borrower. We have already stated that this is an incomplete deposit and is considered a loan by law. This includes a bank accelerating an amount of money for a customer who deposited the money for a customer in exchange for financial papers deposited in the bank. The bank has The client lent this amount in advance in exchange for mortgaging these securities deposited in the bank. **Second: Conditions of validity**

Capacity in the loan contract

The capacity that must be available in the loan is the capacity to dispose, if it transfers the ownership of the borrowed thing, and this is if the loan is with interest, but if it is without interest, it is a donation, and therefore the lender must have the capacity to donate, and if he lends to a minor or a person under guardianship without interest, the loan is invalid because it is purely harmful to him, but if he lends with interest, the loan is voidable, and it is noted that countries that allow usurious interest consider the loan with interest to be the best for the lender, so if he lends to a minor with interest, his disposal is voidable, but if he lends without interest, his disposal is considered purely harmful, and therefore this disposal is void, Glory be to God, these regulations ignored the elimination of usury and its social, economic and religious dangers, in addition to taking away the blessing from it, but in Sudan,

the matter is different, as the Civil Transactions Law stipulates that the lender must be eligible to donate, because the loan contract is a donation contract and not a contract of exchange, and the contract The exchange in the loan is that which is with interest, as stated in Article 279 of the Civil Transactions Law, which states:

- 1.The lender must be qualified to donate.
- 2.The guardian or trustee does not have the right to lend or borrow money from someone under his guardianship.

The loan contract is considered a gift contract because Sudan does not apply the interest system on loans, and therefore the lender must be eligible for this donation, i.e. he must have the capacity to donate, and therefore the donation of a minor is not valid, nor is the donation of a guardian or trustee, nor is the lending of a minor's money valid, since guardianship over a minor's money is his care and preservation, and therefore the Personal Status Law for Muslims has subjected the actions of these people in the boy's money to the supervision of the competent judge (Article 233 and following), and just as they are not permitted to lend a minor's money, they are not permitted to borrow (Article 253H). Article (252) of that law stipulates that it is not permissible for a minor to borrow (Article 252). As for the borrower, the capacity to commit is required because he is obligated to return the equivalent, so it is not permissible for a minor or a person under guardianship to borrow, even if the minor is authorized to manage his business, and in this case the contract is subject to cancellation. Defects of will in the loan contract.

There are no provisions specific to the loan contract in terms of preventing management defects, so the general rules established in the contract theory apply, and thus the loan is subject to cancellation if the will of one of the contracting parties is tainted by a defect of will, which are error, fraud, and coercion.

The second pillar is the subject of the loan contract

The subject of the loan contract is the borrowed thing, and interest in Arab countries whose laws are based on interest, such as the Arab Republic of Egypt, Algeria and Morocco, must meet the general conditions that must be met in the subject. The thing must exist, be meaningful or identifiable, and not violate public order or morals. Since the borrowed thing is, in most cases, money, these conditions are met as long as the amount of the borrowed amount has been specified. However, it may happen that the borrowed thing is fungible things other than money, such as crops, for example. In that case, the amount of the borrowed crops must be present at the time of the loan. If it was burned before the loan, the subject is no longer valid and the loan is not concluded.

Likewise, its amount must be known so that it can be returned in its place at the end of the loan. If the borrowed thing is prohibited, such as hashish and drugs, the subject is in violation of public order. However, if the loan is coupled with interest, the interest is cancelled and this loan is valid in Sudan. In addition to these general conditions, it must be The borrowed item is fungible because the nature of the loan contract requires that the borrowed item be fungible, as the borrower owns it on the condition that he returns something similar, and the same cannot be returned except in fungibles, therefore it is stated in the text of Article (280).

The Civil Transactions Law refers to this condition, which states: (It is required that the borrowed money be fungible and not consumable), and there is no doubt that the text of this wording is not what it should be, since how can it be required that the loan be fungible and not consumable, knowing that it is required to return the loan like it is not a sample, since the loan is not a loan, since it is required that the loan be something valuable and not fungible because the borrower returns it in

a sample after use, and therefore the loaned thing must not be consumable, whereas in the loan, the borrower owns the money or the borrowed thing and consumes it and then returns the same, and therefore the text can be (It is required that the borrowed money be fungible and not consumable from the text because the loan money is consumable, so the condition is that the borrowed money be fungible as stated in Article (538) of the Egyptian Civil Code, which states ((The loan is a contract by which the lender undertakes to transfer to the borrower the ownership of a sum of money or any other fungible thing).

The third pillar: the reason for the loan contract

The reason for the loan contract is the motive that prompted the contract, since the contract was The loan is a contract binding on both parties. The reason for the borrower's obligation to return the loan amount is the lender's obligation to transfer his ownership, as is the case with any contract binding on both parties. The obligation of each of the contracting parties is the reason for the obligation of the other. Therefore, the loan is void if the borrower intends to be able to gamble and the lender is aware of this intention, whether he is a partner with him in the gambling or not. The loan is also void if the loan is to enable the borrower to obtain a house to rent to a prostitute, or to maintain dishonorable relations that bind him to a mistress of his. Therefore, the motive that prompted the contract in the loan contract must be taken into account, and it must be made the reason as long as the other contracting party knows this motive or should know about it.

Comparison between Islamic jurisprudence and law

Referring to the pillars of the loan in Islamic jurisprudence, which are: the formula, the contracting parties, and the subject matter, we find that the law does not differ much from Islamic jurisprudence, but rather a difference in the names and some concepts. Consent in law corresponds to the formula, the contracting parties in Islamic jurisprudence, and the

subject matter in law corresponds to the contracted upon in Islamic jurisprudence.

As for the difference in concepts, when Islamic jurisprudence says that the contracted upon must be legitimate, this is a comprehensive description that includes everything that violates Islamic law, such as usurious interest, hashish, and running a house for gambling or for a prostitute. As for when the law says that it should not be contrary to public order, this is limited to certain things indicated by the law, such as gambling, running a house for a prostitute or hashish, and does not include usurious interest.

This is a shortcoming in the law, and this shortcoming and limitation always appear. As for mentioning the reason in the law, this does not mean that Islamic jurisprudence has neglected the reason, as the reason is present and exists in Islamic jurisprudence according to the principle of legitimacy found in Islamic jurisprudence. As we mentioned earlier, jurisprudence says that the contracted upon must be legitimate. This includes the subject matter and the reason, and it is known in Islamic jurisprudence that the intention It is the basis of actions (Actions are but by intentions, and each person will have but what he intended). This is if the intention and shortening are not permissible, then the entire action is not permissible.

The researchers' opinion is to prefer what Islamic jurisprudence has gone to in terms of names for the pillars of the loan contract because it is the best and most comprehensive when compared to the pillars mentioned by the law. Fourth Section: Applications of Sudanese banks for the loan contract

First requirement: Field study

Field visit: The field visit was conducted to (22 banks), which represent all banks in Sudan, headed by the Central Bank (Bank of Sudan). The

field study aimed to know the extent of Sudanese banks' commitment to the legal application of the bank loan and whether it combines economic development and social development by granting interest-free loans to customers, and what are the difficulties and problems that hinder the application of the bank loan and other Islamic formulas.

Visit procedures: The visit began with an interview with the investment manager for each of the banks mentioned above, and they kindly answered all the questions and inquiries that were posed to them by the researchers, and they were very cooperative. The researchers recorded all the notes in addition to taking samples of some Islamic credit formula contracts such as (Salam, Murabaha, Mudarabah, Musharaka), but they did not find a model for a good loan contract.

Difficulties and problems hindering the application of the bank loan:

This axis is concerned with the difficulties and problems hindering the application of the bank loan And other formulas. We have come to know the difficulties and problems by asking direct questions to bank employees and customers, who kindly answered them. Their answers were as follows:

First: Bank employees' answers: Bank employees' answers are represented in the following points

- 1.Banks do not grant good loans to customers, but rather limit them to employees only.
- 2.Complete ignorance and lack of sufficient knowledge among customers about Islamic credit formulas and lack of concern and investigation into the legitimacy of the financing they are about to receive from banks.
- 3.Administrative restrictions from the Bank of Sudan on some formulas in some sectors, which leads to customer fraud.

4. Insufficient training for customers and employees in banks.
5. Banks do not include all investments and limit some of them and complicate procedures.
6. The long-standing experience of usurious banks has been deliberately devoted to usurious dealings.

Second: Customers' answers are as follows:

1. Some customers use fraudulent methods to obtain financing in cash.
2. The policies of the Bank of Sudan are fluctuating and its restrictions are many, which hinders financing.
3. Banks fear loss, so they limit the formulas to Murabaha only.
4. Customers' lack of knowledge of legitimate investment formulas.
5. Lack of training courses for employees to educate them about legitimate formulas.
6. The profit determined by the bank is large.

Field visit results: The field study reached the following results:

1. Sudanese banks are committed to the legitimate application of the loan contract because they do not lend to customers with interest.
2. Sudanese banks finance customers through Islamic credit formulas such as Murabaha, Salam and Musharaka and focus on Murabaha.
3. Sudanese banks do not grant customers good loans but limit them to employees only.
4. There is no combination between economic development and social development, but rather its goal is purely economic, which is to achieve the greatest possible profits.
5. Bank of Sudan procedures related to financing are complex.

6. Bank employees and customers are not aware of legitimate investment formulas.
7. Lack of training courses for employees and customers to educate them about legitimate credit formulas.

The second requirement: Conclusion

The conclusion contains the following results and recommendations:

First: Results:

1. The public agreed that the loan is returned to fungible and valuable things, and the Hanafi school disagreed with them on that the loan is returned to fungible things only. The Sudanese Transactions Law of 1984 took the public opinion that the subject of the loan is fungible and valuable, as Article 277 stipulated, which reads (the loan is the ownership of a thing to another on the condition that its like is returned), and the thing includes the valuable and fungible.
2. Among the results reached by the research is that every loan associated with a conditional benefit is forbidden and not permissible according to Sharia, and discounting commercial papers as a form of a loan is not permissible according to Sharia.
3. Sudanese banks are committed to the Sharia application of the loan contract because they do not lend to customers with interest, and it is also permissible according to Sharia to collect commercial papers.
4. The research proved that Sudanese banks finance customers through Islamic credit formulas such as Murabaha, Salam, Mudaraba and Musharaka, and focus on Murabaha, and Sudanese banks do not grant customers good loans, but rather limit them to employees only.

5.The research showed that there is no combination between economic development and social development, but rather its goal is purely economic, by achieving the greatest amount of profits, and the procedures of the Central Bank related to financing are complex.

6.The research confirmed that bank employees and customers are not familiar with legitimate investment formulas, and the lack of training courses provided to employees and customers in order to educate them about legitimate credit formulas.

Second: Recommendations:

1.The research recommended that parties dealing in the field of banking financing should study the loan contract in its various forms before entering into it.

2.The Central Bank of Sudan should facilitate financing procedures, reduce the amount of profits, and determine a percentage of good loans from the amount of financing it grants to commercial banks and oblige them to finance customers with it.

3.Commercial banks should implement the policies of the Bank of Sudan, especially with regard to granting good loans, and work to link economic development with social development by paying attention to the weak segments by financing small projects with easy terms and reasonable profits.

4.The necessity of paying attention to training the staff and educating them about Islamic credit formulas through workshops that are held and involving customers in that.

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*How much personal media focuses on **ethical** values in the digital age, as viewed by its audience?*

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Abstract:

This study sought to explore how much personal media focuses on moral values in today's digital age, as seen through the eyes of its audience. The study uses the quantitative approach and the survey to collect data. The sample consisted of (300) individuals from Saudi citizens who engaged in content related to moral values on digital platforms in both the northern and southern regions of Saudi Arabia. Results demonstrate: A statistically significant correlation exists between the opinions of the sample individuals about how much the people in charge of the digital media platform "Twitter" are interested in sharing content related to ethical values and the extent to which users benefit from that content. There are notable statistical differences in how males and females interact with content related to moral values on the digital media platform with these differences leaning towards male users.

- **Keywords:** Personal Media, Ethical values, The digital Age.

Introduction:

Moral values are one of the pillars of Islamic nations is, in which any of the societies' members cannot live understanding, cooperative, and happy, unless linked by strong ties of decent morals. As honorable morals are religious and social necessity indispensable to any society and virtuous morals for the peoples of nations represent the fixed knots held by social ties, and ethics represent that practical behavior by which humanity is achieved, and the happiness of people is achieved within the framework of cooperation and synergy, and the community enjoys the values of solidarity, which motivates people to adhere to them, and if morals are lost, the interests of life are not conducted on integrity, but on corruption, and people suffer distress and embarrassment. Accordingly, ethics are the basis for building human societies, whether Islamic or non-Islamic, and this is determined by the Almighty's saying: (By time (1) Indeed, mankind is in loss (2) Except for those who have believed and done righteous deeds and advised each other to truth and advised each other to patience (3) ([Al-Asr: 1-3], "Good deeds supported by the recommendation of the truth, and patience in the face of temptations and challenges can build a fortified society that is not affected by the factors of deterioration and decadence, and the affliction of nations and civilizations is not latent in the weakness of their material capabilities or scientific achievements, but in their prevailed moral value and when morals are lost, which represented in the necessary mediator for the harmony of man with his fellow man, the members of society are disintegrated, struggled and looted, and then led them to collapse and destruction.

The digital space and its associated digital innovations have brought about a qualitative leap in the pattern of media and information, as modern digital technologies have affected significantly on behavioral and moral human life, which led to the emergence of the so-called personal media and the growing roles in societies and they are the persons with a societal influence, and their homepages and profiles including a huge number of followers. The personal media shoulders

the so-called ‘transitive responsibility’, which is defined (Sayegh 1427, p. 66) as the responsibility for an individual action and behavior that leads to the emergence of those who imitate and share it in society, so the study will investigate: How much personal media focuses on moral values in the digital age, as viewed by its audience.

Literature Review:

Within the framework of what was reviewed through previous studies related to the subject under the studies related to the use of social media applications in spreading moral values, in addition to the researcher's review of literature, it was found that there are many studies that confirmed the nature of the relationship between the rate of the study respondents' dependence on the digital space and its social applications, and the follow-up of moral values, including (Khawla Ali, 2024, p. 92) which sought to identify the impact of social media on social values in the United Arab Emirates.

The results revealed that the most important social values presented by social networking sites as viewed by the study respondents are to enhance solidarity and cooperation between individuals, then encourage continuous learning and knowledge exchange, followed by providing moral support to individuals in hard times, and finally providing platforms to support charitable causes, and the existence of a statistically significant positive correlation between social media and social values.

Moreover, (Sarah Aladdin, 2023) that aimed to identify the role of social media platforms in promoting political and religious moral values among Iraqi youth: that the study respondents follow what is shared about moral, religious and political values and share them through their own platforms, and that the study respondents interact (engage) with the contents related to moral and religious values through social media platforms, as well as (Musa bin Suleiman, 2023, p. 151) which demonstrated that social media has a significant impact on the values of citizenship as viewed by the study respondents, as well as the existence of a statistically significant correlation between the degree of

use of social networks and the level of influence on the values of citizenship and the spread of rational thinking among university students.

In addition, (Theeb Siham, 2023, p. 203) that sought to identify the role of human values in intercultural communication through social networks, which recommended the need to acquire modern values and deal with them critically to achieve effective rapprochement between cultures, and research in common human aspects contribute to building solid bridges in fruitful communication between cultures as a result of the positive aspects of human society thanks to social media platforms, as well as (Sufyan Mustafa, 2022, p. 59) which was concerned with identifying the impact of digital media on the value system of the society and the mechanism of strengthening it. The results revealed that the most digital media used to share moral values and humanitarian issues within Libyan society are "Facebook and Twitter", represented in caring for people with special needs, people with limited income, medical conditions, marginalized areas, social issues, and political contexts.

As well as (Halima Ibrahim, 2021, p. 205) which was interested in identifying the educational role of social networking sites in promoting values and its impacts on the consensual behavior of secondary school students in Kuwait: The results demonstrated that there is a great impact of social media in promoting social values, and this is reflected in the consensual behavior of secondary school students in Kuwait.

Review on previous studies and ways to benefit from them:

Through the researcher's review of the previous scientific heritage, the researcher noted the following:

- The results of previous studies were useful in developing a general perception of the study and accurately identifying the study problem, objectives, importance and methodological procedures scientifically and healthily.

- Formulating the hypotheses and questions of the study scientifically that achieves its objectives, based on what the results revealed.
- Benefit from them in the design of the questionnaire.

Research Problem:

Moral values represent the foundations in building society and have an important and effective role in the progress or backwardness of nations, as morals and their values are the original feature in all aspects of religion, also the development of societies is not measured by the achievements or inventions they made, but only the moral values prevailed such as justice, equality, love, brotherhood, exertion, altruism and integrity. The personal media in this era represents an influential status as the increasing number of users with different ages and categories and information openness, which is one of the most important basic features for this era, the influence of the personal media is an important pillar in the era of digital communication experienced by Arab societies in general and Saudi society in particular, hence the problem of the study crystallizes in the following main question: How much personal media focuses on ethical values in the digital age, as viewed by its audience in Saudi Arabia?

The following sub-questions emerged from the main question:

1. What are the opinions of the study respondents about how much the personal media focuses on sharing topics and contents related to moral values?
2. What are the opinions of the study respondents about how much they benefit from the personal media contents and sharing topics related to moral values?
3. What kind of topics related to moral values experienced by the audience through the digital space and personal media contents?

4. How much personal media focuses on ethical values?
5. What is the level of study respondents' satisfaction with the personal media and the moral and value topics it presents?
6. What are the social platforms preferred by the study respondents to follow personal media?
7. What are the forms of male and female interaction with the contents of topics related to moral values?

Research hypotheses:

1. There is a statistically significant correlation between the opinions of the sample respondents about how much the people in charge of the digital media platform "Twitter" are interested in sharing content related to ethical values and the extent to which users benefit from that content.
2. There is a statistically significant correlation between the audience's exposure to the quality of topics related to moral values through the digital media platform, and the degree of satisfaction.
3. There are statistically significant differences between the forms of male and female interaction with the contents of topics related to moral values through the digital media platform "Twitter", according to the 'gender' variable.

Research Importance:

- The importance of the research lies in the fact that moral values are the element of real building of the typical society and are the basis of organization and real growth

and societies cannot get rid of them, especially since our societies have begun to move away from the right moral values due to the development that marginalized the real role of them.

- In addition, this study acquires great social importance by identifying collective awareness of moral values, promoting religious, social and cultural practice, and studying the personal media focus on moral values.
- The study derives its importance from the importance of measuring the extent to which the Saudi audience benefits from digital applications in following up the contents related to moral values, as an important media that benefits the audience in knowing the latest developments related to them.
- This study represents a research basis for future studies to identify the challenges facing moral values in Saudi society in the era of personal media and social networks.

Research Objectives:

The current study seeks to identify the following goal, which is: **to what extent the personal media focuses on moral values in the digital age, as viewed by its audience.**

The following sub-objectives emerged from the main objective:

1. Recognizing the opinions of the study respondents about how much the people in charge of the digital media platform "Twitter" are interested in sharing content related to ethical values?
2. To what degree does the audience benefit from personal media with regard to moral content?
3. Identifying the quality of topics related to moral values to which the study respondents are exposed.

4. Revealing the level of study respondents’ satisfaction about the personal media and the moral and value topics it presents.
5. Recognizing the forms of male and female interaction with the contents of topics related to moral values.

Research Sample:

The study was conducted on a sample of (300) individuals of Saudi citizens who follow the contents related to moral values, who are the users of digital platforms aged from (18: 30, 35 years and over), and the reasons for the researcher's choice of the sample of the Saudi audience as they represent an active sector in the Saudi media environment, in addition to that Saudi citizens represent males, and females with different age and educational levels of a diverse nature, and both audiences are curious about topics related to moral values, and when selecting the sample, it was taken into account that it should be representative of males and females, according to demographic variables.

They can be described as follows:

Table (1) Description of the study sample according to demographic variables (N = 300)

Demographics		n	%
Gender	Males	185	61.66%
	Females	115	38.34%
Age	25 :30 years	139	46.3%
	31 years and above	75	25%
	Less than 25 years old	86	28.6%
Professional Level	Work in a governmental sector	165	55%
	Work in the private sector	105	35%
	Not working	30	10%
Total		300	100%

The data of the previous table indicate the following:

1. **Gender:** Males came on top (61.66%), followed by females (38.34%)
2. **Age:** The results showed that the age group (25: 30 years) came with a high percentage of (46.3%), followed by the age group (less than 25 years) by (28.6%) and then (31 years and over) by (25%).
3. **Professional level:** The results of the study revealed that the sample individuals working in the Saudi government sector came on top by (55%), followed by workers in the private sector by (35%), and then non-workers by (10%).

Research population (Target population):

The study individuals (respondents) are represented in a sample of Saudi citizens who follow the personal media content in the digital space.

Research Limitations:

- **Objective limitations:** limited to topics related to what is presented by the personal media and their relationship to moral values in the digital space.
- **Study Tool:** A questionnaire applied to a purposive sampling of (300) individuals of the Saudi audience who follow of the contents of personal media in the digital space.

Research Methodology:

This study belongs to the descriptive studies, which depend mainly on the use of the sample survey method, as it is the best way to obtain quantitative and qualitative data for all paragraphs of the questionnaire, as the sample survey method contains the collection of respondents' data as basic parts to know how much personal media focuses on moral values in the digital age, as viewed by its audience,

where the qualitative responses of the respondents depend on the interpretation of the digital results obtained, because the researcher in this type of studies begins to monitor and extract the results through the data reached. The researcher followed this approach because it responds to the objective of the study in recognizing the opinions of the sample respondents about how much personal media focuses on sharing the contents related to moral values, and how much they benefit from them, by measuring the respondents' responses and interactions with the topics related to them.

Study Terminology:

Personal media: It is the influential media within the society, which focuses on topics in various fields and is interested in continuous sharing on digital platforms and has a number of followers.

Moral values: It is an integrated system represented by a set of good moral qualities, which are based on the Holy Quran and provide sound foundations for transactions within the society and work to improve it.

Research variables:

- **Independent variable:** digital space.
 - **Dependent variable:** the personal media interest in moral values.
 - **Mediator variable:** demographic variables.
- **First: Cognitive Framework:**

Moral values represent an important status in Saudi society, ethics have a value system instilled in the hearts of their young children since childhood and continue to strengthen it during the various stages of human life, because moral values play a major role in shaping the human personality, they determine the behavior of the individual, and form them a protective wall from intellectual, moral, psychological and

social deviation, as for the role of values in society, they help it to stabilize, consolidate and protect it from the surrounding dangers, especially the intellectual invasion, and there is no doubt that one of the most important values that a person must be raised on in general and a Muslim in particular is "moral values" because they are the basis of all values in Islam and have the most important role in building the individual and society .

The term ‘moral values’ as a compound term can only be defined in the language by taking each word separately as follows:

The meaning of ‘values’ in lexical and contextual meaning:

Lexically, ‘values’ (*AlQeiam*) is a plural of ‘value’ (*Qeima*) and are taken from the triple verb (*Qama*) and its source (*Qawm*), and this term has several meanings, including the rod is straight: i.e. straighten it up then erect and became straight, and ‘evaluate’ of the property i.e. ‘estimate’ it (make it a price and amount), and ‘straightness’ is meant by ‘moderation’, and ‘straightness’ means ‘justice’, and the king’s ruler: i.e. preserver, and the residence and the abode: is the place where you stay, and no value does so-and-so have: if he does not remain something (*Al-Mu’jam Al-Waseet* 2004: 2/768),

‘Values’ is defined as: "satisfying the individual for their basic needs that they desire through a certain behavior" as well as what is meant as: "a set of laws and standards that arise in a group, and they take them as criteria for judging material and moral actions and deeds, and they have the power and influence on the group so that it becomes obligatory, necessary and general, and any violating against them or deviation from its directions becomes a departure from the group's principles, goals and ideals" (Tohme and Basi 2020, p. 92).

‘Values’ is a system of standards that measure behaviors and conducts (*AlSaegh* 1427, p. 14)

The meaning of morals (ethics) in lexical and contextual meaning: Lexically, morals (*Akhlaq*) is a plural of character (*Kholuq*), and it: "is the character and nature, which is taken from the article (*Kh L Q*) and is meant by appreciation, creation and nature, and innate character (*Khelqa*): instinct, creation and nature" (Al-Qāmus al-Muḥīt). Ibn Manzur added that the meaning of morals: is "religion, nature and character, and its truth: it is the inner subconscious image of man - which is himself - and its descriptions and meanings related to the status of creation for its external apparent image, its descriptions and meanings" (Lisan al-Arab), as well as morals comes in the sense of the fate because it has been estimated for each one his fate (destiny).

On the other hand, contextually, the morals: means "a set of principles and rules governing human behavior, which are determined by afflatus to organize human life and determine his relationship with others in a way that achieves the purpose of his existence in this world to the fullest" **and the concept of moral values as a compound term that means:** "The relationship between man and his Lord and his society and the universe in which he lives and his view to himself and others and to his behavior and how to control it and to his position in society with its systems and its past, present and future, which is represented in a set of laws, goals and ideals in a way that represents stability and is suitable for predicting future behavior" (Tohme and Basi 2020, p. 92). They are oriented behavior towards goals, rules and ideals that receive desirable acceptance in society, "Moral values are meant as: a set of principles and beliefs that guide individuals and guide the laws regulating the life and relations of societies, and to determine what is right and what is wrong (Fayez Al-Shehri, 2024). Abdul Latif Khalifa believes that moral values are psychological regulations, acquired by the individual through living the values, customs and traditions of the milieu in which he lives and exercises his role through it, and these regulations are evident through the individual's attitudes in life and his interactions with himself and with others (Khalifa 1992, p. 133), and (Samir Hassan 2017, p. 52) refers to moral values are a set of provisions that lead an individual towards his desires and attitudes, and

these values are acquired from the surrounding society, so the person absorbs them and they become the engine of his public and private behaviors”. While Al-Jabri refers to values as what regulates human behavior of principles and rules among members of society, and determines their relationship to each other, and are driven mostly from religion, conventions and customs specific to each society, and human instinct, for example: sincerity and honesty, charity to the neighbor, and helping the needy (Abed Al-Jabri, 2018, p. 55). Ahmed Marei believes that "moral values are standards and provisions originating from the Holy Qur'an and Sunnah, and the Muslim must abide by them, as his behavior is directed to virtues to practice and vices to avoid, also they represent goals that the Muslim tends to achieve in order to bring balance and advancement to society (Marai 1995, p. 61). Al-Khawaldeh (2003, p. 108) defines the system of moral values as the moral values system defined by the Holy Qur'an as criteria for human behavior within the framework of good or evil, i.e. determining wherever this behavior is near or far from the ideals that represent the basic criteria of ethics in Islamic society.

Moral values are actions and attitudes that comply with meaningful norms in society and include four ethical indicators: honesty, discipline, responsibility and self-confidence. (Al Mursyid 2023, p. 325)

Moral values are classified into:

- **Moral values:** such as justice - honesty - sincerity - tolerance - peace - cooperation – punctuality - honoring one's parents (kindness to parents)– family bonding – chastity – virtue – moderation – respecting elders.
- **Social moral values:** such as social solidarity - taking responsibility - altruism – belonging - establishment of brotherhood – sympathy – freedom.
- **Emotional moral values:** such as love - satisfaction.

- **Mandatory moral values:** such as science - discipline – obedience.
- **Psychological moral values:** such as self-confidence and contentment. **Characteristics that distinguish Islamic values:**

- 1- Divine source.
- 2- Continuity and immortality because they are divine and valid everywhere and at all times.
- 3- Comprehensiveness and integration of all aspects of the human personality.
- 4- Stability and flexibility because they are based on absolutely definitive text that does not accept change such as spiritual and moral values, while changing values are based on a hypothetical text (meaning that has room for discussion) and accept diligence to keep pace with the developments of life, which are relative as aesthetic and material values.
- 5- Moderation and balance, where Islamic educational values took into account the sound view that combines the spiritual and material aspects, reason and emotion and between individualism and social tendency.
- 6- Realism, where it took into account the energy of man, God did not cost him only what he can bear as the Almighty said: "Allah does not charge a soul except [with that within] its capacity" (Al-Baqarah, 286), so the Islamic educational values came to agree with the characteristics of human nature and the material and psychological needs of man (AlAmry and AlAjez, 212)

The value system of society is based on its members' adoption of common close values, which allows them to deal positively and scientific understanding to the degree that makes them feel belonging to

a prevailing value framework, provides them with a common vision that helps them coexist and agree on basic principles despite the difference exists between them. For the individual, the value system allows him to develop his stable expectations about the behavior of others and the performance of the commitments related to the social roles (Ayman AbdelMoghni et al., 2018, p. 175). The role model is the finest educational methods affecting the preparation of young people morally, psychologically and socially, because the role model is the tangible living reality that calls for compliance with action before words, and therefore education by practical example is more profound and more influential than theoretical education. Digital content constitutes information produced and presented in digital form such as videos, audio recordings (podcasts), applications, and software, and it is all services that allow the creation, processing and storing of information in digital form, in addition to all services that allow sharing by users and that allow interaction with this information (Beazan, M., Sabour, S. 2019, p. 135-155). It is considered one of the most important influential tools in the digital age. It can be said that the communication applications of smartphones have helped the communicator to share content and provide the opportunity for users to obtain information in various fields (Madhusudhan Margam, 2017). The impact of social media on the moral values of society is becoming increasingly complex. Information and content presented through social media can affect the audience's values, ethics and perspective on life. Not only that, but the tendency to engage in negative or harmful behavior can also increase as a result of excessive exposure to certain content.

Interaction with moral values through the digital space:

In this regard, the recipient expresses his opinion towards the content presented freely without any censorship (Sherihan Mohamed, 2022, p. 1298), it is based on the reactions that occur between users during the interaction process through comments, various icons and emojis provided by the algorithms of digital platforms (Fatima Zahra Kashroud, 2022, p. 29-30). The interaction also depends on the degree

of communication between the parties of the communication process and the extent to which the audience is affected by the content of the media message (Jean-Marie Charon, 2017).

Forms of interaction with the contents related to moral values through the "Twitter" platform:

There are many forms of audience interaction with the contents related to moral values through the "Twitter" platform, including:

- 1- **Engaging through tweets:** It means microblogging by writing the text of the tweet with a maximum of (280) characters per message and receiving replies and updates, as it requires creating an account on the site, and it can search for people or addresses from friends and various topics as a gathering all over the world (Ghada Al-Otaibi, 2018, p. 231), and the interaction occurs through Tag a specific person by placing an @ symbol followed by their username by placing a sign (#).

- 1- **Interaction with Admiration:** This means authenticating and approving the shared contents in the form of texts, images and videos, by clicking on “like”. (M'hamed Bonjema, 2024, p. 70).

- 2- **Interaction by Comment:** It is a feature available between friends and their pages, allowing users to write comments on the shared material as well as add photos and links to sites (Nihad Fathy, 2022, p. 71).

- 3- **Interaction by Participation:** It is a feature that allows users to exchange ideas about news material related to issues of interest to them and share them from site to site with text, audio and image. (Eman Mohamed, 2023, p. 249).

Statistical coefficients and results of the study:

- (simple statistical ratios and frequencies of the questionnaire questions, Pearson's correlation coefficient to measure the firmness and direction of the relationship between variables, and (T-Test) were used to find differences between the averages of the sample individuals”.

Results: The results of the study are as follows:

The exposure rate to personal media content that the audience prefers to follow:

Table (2): Distribution of the study sample according to the exposure rate to personal media content

Exposure rate	χ^2	%
Weak weekly	26	8.67%
An average of four to five hours per week	55	18.34%
Average twice to three times a week	65	21.66%
Excessive once a day	81	27%
Excessive more than once a day	73	24.33%
Total	300	100

The data of in the table above indicate the following:

(27%) of the respondents confirmed that they are exposed to personal media content once a day with high intensity, followed by exposure to more than once a day by (24.33%), then exposure twice to three times a week by (21.66%), followed by exposure from four to five hours a week by (18.34%), and finally a weak exposure weakly by (8.67%).

The area of personal media content that the sample audience prefers to follow:

%	χ^2	مجال المحتوى
%20.33	61	محتوى متنوع
%19	57	المحتوى التسويقي
%6.33	19	المحتوى تعليمي
%9	27	المحتوى تطويري المهارات الذاتية
%8	24	المحتوى الثقافي
%7	21	المحتوى الاقتصادي
%15	45	المحتوى الرياضي
%5	15	المحتوى سياحي
10.34%	31	محتوى ديني
100	300	الإجمالي

Table (3): The area of personal media content that the sample audience prefers to follow

Content Area	χ^2	%
Miscellaneous content	61	20.33%
Marketing content	57	19%
Educational content	19	6.33%
Developmental content of self-skills	27	9%
Cultural content	24	8%
Economic content	21	7%
Sports content	45	15%
Tourist content	15	5%
Religious content	31	10.34%
Total	300	100

The data of in the table above indicate the following:

- (20.33%) of the respondents confirmed that they follow the miscellaneous content, followed by marketing content by (19%),

sports content by (15%), religious content by (10.34%), developmental content of self-skills came by (9%), cultural content by (8%), economic content by (7%), educational content (6.33%) and finally tourist content by (5%).

Pages and figures that provide personal media and favorite for you:

%	χ^2	عدد الصفحات والشخصيات
%39.66	119	أقل من 10
%31.66	95	20-10
%15	45	31-21
%13.68	41	أكثر من 31
100	300	الإجمالي

Table (4): Distribution of the study sample according to the number of pages that provide personal media and favorite for you:

Number of pages and figures	χ^2	%
Less than 10	119	39.66%
10-20	95	31.66%
21-31	45	15%
More than 31	41	13.68%
Total	300	100

The data in the table above indicate the following:

- (39.66%) of the respondents confirmed that there are less than 10 pages and figures provide personal media, followed by follow-up from 10-20 by (31.66%), then follow-up from 21-31 by (15%), and finally follow-up is more than 31 figures and pages by (13.68%).

The favorite social platforms for the sample audience in following the personal media **for you**:

Table (5): Social platforms preferred by the sample audience

Pages	χ^2	%
Facebook	25	8.33%
Twitter X	71	23.66%
Youtube	55	18.33%
Instagram	44	14.68%
Snapchat	75	25%
TikTok	30	10%
Total	300	100

The data of the table above indicate the following:

(25%) of respondents confirmed that they follow ‘Snapchat’, followed by Twitter X by (23.66%), YouTube by (18.33%), Instagram by (14.68%), and Tik Tok by (10%). Finally, Facebook by (10%)

The opinions of the respondents about the average of personal media interest in sharing topics related to moral values: Table (6): shows the opinions of the respondents about the average of personal media interest in sharing topics related to moral values (n = 300)

No	Respondents’ Opinions	χ^2	%
1	Greatly interested	117	39%
2	Moderately interested	133	44.33%
3	Weakly interested	50	16.67%
Total		300	100%

The data of the table above indicate the following:

- (44.33%) of the respondents confirmed that they believe that those in charge of the digital media platform "Twitter" share topics related to moral values moderately, followed by greatly interested by (39%), and finally weakly interested by (16.67%), **in accordance with (Sufyan Mustafa, 2022, 59)**, which revealed that most digital media used to share moral values and humanitarian issues within society is "Facebook, Twitter", represented in caring for people with special needs, people with limited income, medical conditions, marginalized areas, social issues, and political contexts.
- The respondents' opinions on the degree of personal media interest in sharing topics related to moral values as follows:
- Table (7) shows the respondents' opinions on the degree of personal media interest in sharing topics related to moral values:

Table (7) shows the respondents’ opinions on the degree of personal media interest in sharing topics related to moral values

The degree of personal media interest in the following	Greatly interested		Moderately interested		Weakly interested		Average	Standard deviation	Direction	Relative importance	Order
	χ^2	%	χ^2	%	χ^2	%					
Discussion of moral social problems	98	32.6	108	36	94	31.3	2.7700	.42295	Moderate	92.33%	6
Presentation of national achievements	114	38	102	30.6	84	28	2.9100	.28762	Excessive	97.00%	1
Introducing the noble values that comply with the customs and traditions of our society	118	39.3	100	33.3	82	27.3	2.8800	.32660	Excessive	95.00%	2
Presentation of voluntary and charitable work (social solidarity)	113	37.6	85	28.3	102	30.6	2.8100	.45793	Excessive	94.00%	4
Focus on the values of success fulfillment-and self	109	36.3	90	30	101	33.6	2.8200	.57525	Excessive	94.93%	3
Development of individual and self skills	122	40.6	92	30.6	86	28.6	2.6000	.49237	Excessive	86.67%	9
Presentation of content that supports ethics in the community	101	33.6	112	40.6	87	29	2.6200	.48783	Moderate	87.33%	8
Presentation of topics on the development of community loyalty	110	36.6	97	32.3	93	31	2.5900	.49431	Excessive	86.33%	10
Sharing of religious moral concepts	100	33.3	120	40	80	26.6	2.6400	.64385	Moderate	88.00%	7
Providing community role models	133	44.3	101	33.6	66	22	2.6230	.64258	Excessive	93.98%	5
Overall average								2.8533	2.5900		

It is clear from the previous table the following: In the first place came the phrase (presentation of national achievements) with a percentage of importance (97.00%), then came the following phrases respectively: (Introducing the noble values that comply with the customs and

traditions of our society) with a percentage of importance (95.00%), the phrase (Focus on the values of success and self-fulfillment) with the percentage of importance (94.93%), the phrase (presentation of voluntary and charitable work (social solidarity) with the importance of (94.00%), the phrase (Providing community role models) with the importance of (93.98%), the phrase (Discussion of moral social problems) with the importance of (92.33%), the phrase (Sharing of religious moral concepts) with the percentage of importance (88.00%), the phrase (Presentation of content that supports ethics in the community) with the percentage of importance (87.33%), the phrase (Development of individual and self-skills) with the percentage of importance (86.67) and finally in the tenth place came the phrase (Presentation of topics on the development of community loyalty) with the percentage of importance (86.33).

The quality of moral value topics that the sample audience sees as being provided by the personal media through the topics shared in the digital space:

Table (8): The quality of moral value topics that the sample audience sees as being provided by the personal media through the topics shared in the digital space (More than one alternative can be chosen):

No	Topics	χ^2	%
1	Patience	651	15.8
2	Honesty	144	14.2
3	Love and tolerance	65	6%
4	Perfection of work	110	10.5
5	confidence-Self	200	19%
6	Optimism	101	10%
7	Altruism	98	9%
8	Holding Tongue	43	4%
9	Courage	113	10.8
Total		1039	100%

The data of the table above indicate the following: The study sample indicated that one of the most important personal moral values to be

focused by personal media in the digital space in the first place came self-confidence, then the following topics respectively: patience, honesty, courage, perfection of work, optimism, altruism, love and tolerance, and in the end came holding the tongue.

Table No. (9) shows the type of topics of social moral values, which the sample audience believes that it is provided by the personal media through the topics shared in the digital space (More than one alternative can be chosen)

No	Topics	χ^2	%
1	Apology	65	4%
2	Kinship ties	98	6.7
3	Tolerance	651	11%
4	and respect for others Belonging	431	10%
5	Humility, helping others and benevolence to them	351	9%
6	Taking individual and societal responsibility	235	16%
7	discipline-Self	211	15%
8	Justice	100	7%
9	family bonding	88	-6%
10	Good neighborliness	99	-7%
11	Loyalty and sincerity	110	-8%
	Total	1449	100

The data of the table above indicate the following: The study sample indicated that one of the most important societal moral values presented by personal media in the digital space came in first place **taking individual and societal responsibility**, then the following topics respectively: **self-discipline, tolerance, belonging and respect for others, humility, helping others and benevolence to them, loyalty**

and sincerity, justice, good neighborliness, kinship ties, family bonding, and then finally apology.

Table No. (10) shows the type of the topics of national moral values, which the sample audience believes that it is provided by the personal media through the topics shared in the digital space (More than one alternative can be chosen):

No	Topics	χ^2	%
1	Pride in the homeland	300	17%
2	Pride in culture and national identity	235	13%
3	Belonging	155	9%
4	Defending the homeland	112	6%
5	State property preservation	138	8%
6	development Construction and of the state	210	12%
7	Maintaining internal security	210	12%
8	Respect for regulations and laws	198	11%
9	Obedience to the rulers	241	13%
Total 1799			

The data of the table above indicate the following: The study sample indicated that one of the most important societal moral values presented by the personal media in the digital space came in first place **pride in the homeland**, then the following topics respectively: **Pride in culture and national identity**, “**construction and development of the state**” and “**maintaining internal security**”, **respect for regulations and laws**, **belonging**, **state property preservation** and then finally **defending the homeland**.

- In accordance with (Sarah Aladdin, 2023), which confirmed that the sample respondents follow what is shared about moral, religious and political values and share them through their own platforms.

Table (11) Reasons why the audience follow the content of personal media in the digital space (More than one alternative can be chosen)

	Reasons why the audience follow the content of personal media	χ^2	%
1	development and increasing social culture-Self	951	19%
2	Raising the level of religious and moral awareness	851	18%
3	Acquisition of leadership and cultural abilities and skills	200	20%
4	The topics that are raised interest me	751	17%
5	Making use of knowledge and employing it in daily life	161	11%
6	Enjoyment & entertainment	100	10
7	Developing my scientific and educational skills	145	14
Total		1016	100

The data of the table above indicate the following:

- (20%) of the sample respondents confirmed that they follow personal media in the digital space in order to acquire **leadership and cultural abilities and skills**, then the following reasons respectively: **self-development and increasing social culture, raising the level of religious and moral awareness, the topics that are raised interest me, developing my scientific and educational skills, making use of knowledge**

and employing it in daily life, then finally, enjoyment and entertainment. This can be explained in light of the interest of the Saudi audience who represent the study sample in selecting personal media and pages that lead to intellectual and cultural advancement and self-development for them.

- **The opinions of the sample respondents on satisfaction with the personal media interest in sharing topics related to moral values:**

Table (12): The opinions of the sample respondents on satisfaction with the personal media interest in sharing topics related to moral values (n = 300)

No	Sample respondents' opinions	χ^2	%
1	Highly satisfied	88	29.3
2	Somewhat satisfied	170	56.6
3	Poorly satisfied	42	14
Total		300	100%

The data of the table above indicate the following:

- The degree of satisfaction came in the first place, which is considered a moderate degree (**somewhat satisfied**); which is (56.6%), then **highly satisfied** in second place by (29.3%) and finally **poorly satisfied** (14%)

Table (13) attractions that respondents prefer to use to follow up the topics related to moral values (n = 300)

No	Attractions	χ^2	%
1	Videos clips related to moral values	195	65%
2	Thematic photos and portrait photos (profiles)	65	21.66%
3	Analyses and commentaries of free discussions on moral values topics	40	13.34%
Total		300	100%

The data of the table above indicate the following:

- (70%) confirmed that they are attracted to **video clips related to moral values** on digital platforms, **which indicates:** The nature of digital news platforms that focus on providing visual content appropriate to the nature of the audience using that platform, due to the nature of the contents related to moral values, which made them catch the eyes of the audience by following the content provided to them through those platforms, which includes the consolidation of lofty moral values which contributes to supporting and stabilizing Saudi society to ensure a better life for future generations, followed by **thematic photos and portrait photos (profiles)** by (21.66%), **which shows us:** they do not tend to general reading of events related to moral values, because the reader or viewer is sufficient with images that are alternative to a thousand words, and finally **analyses and commentaries of free discussions on moral values topics** by (13.34%).

Table (14) Respondents' opinions on how much the audience benefits from personal media accounts with regard to moral values (n = 300)

No	Degree of utilization	χ^2	%
1	I greatly benefit	145	48.34%
2	I moderately benefit	95	31.66%
3	I poorly benefit	60	20%
Total		300	100%

The data of the table above indicate the following:

- (48.34%) of the respondents confirmed that they benefit greatly from following up the topics related to moral values on digital platforms, followed by benefiting moderately by (31.66%), and finally benefiting poorly by (20%), **so it can be said** that they rely on following up the information material provided to them due to the importance of the role played by that platform, in sharing everything that is timely about the contents that include noble values and morals such as love, mercy, justice, cooperation, tolerance, honesty and respect for others in order to develop individuals and provide them with positive behaviors that qualify them for social life and respect for the rights of others.

TABLE (15): FORMS OF RESPONDENTS’ INTERACTION WITH THE CONTENTS OF THE PERSONAL MEDIA

No	Forms of interaction	Male		Females		Total	
		χ^2	%	χ^2	%	χ^2	%
1	Likes	47	25.40%	17	14.78%	64	21.34%
2	Comments	85	40.95%	65	56.53%	150	50%
3	Share	53	28.68%	33	28.69%	86	28.66%
Total		185	100%	115	100%	300	100%

The data of the table above indicate the following:

- (50%) of respondents confirmed that they prefer to use interaction by **comments** with the contents of topics related to moral values through digital platforms, followed by **share** (28.66%), and finally **likes** (21.34%).
- **In interaction with likes:** (25.40%) of males confirmed that they prefer to interact with admiration with topics related to moral values through digital platforms, compared to (14.78%) for females, **which indicates** that these sites enjoy a high degree of credibility among their audience (followers) who follow topics related to moral values as a result of the continuous updating of the content provided to them on those sites, as they represent the common dialogue aspect between those in charge of that platform and its audience.
- **In the interaction with comments:** (56.53%) of females confirmed that they prefer to interact by commenting with topics related to moral values through digital platforms, compared to

(45.95%) for males, **so it can be said** that digital news platforms provide a diverse content that is accurate and objective and includes all aspects related to values that contain noble morals and achieve the public interest within society, as well as it is related to the lives of individuals, which enhances the confidence and credibility of the audience in these platforms and works to strengthen their role in educating the audience about the importance of moral values to achieve sustainable development within society, which made them tend to use the commentary tool to express their opinions towards topics related to them as they represent the common dialogue aspect between these platforms and their interactive audience, which achieves wide public participation between those platforms and their audience. In accordance with (Sarah Aladdin, 2023) that pointed out that the respondents interact with contents related to moral and religious values through social media platforms.

- **In the interaction with sharing:** (28.65%) of females confirmed that they prefer to interact by commenting with topics related to moral values through digital platforms, compared to (28.69%) for males, **which indicates** that they share topics related to moral values on their own platforms, which leads to an increase in the rates of following that platform for non-followers due to the importance of these values in eliminating negative behaviors among some individuals and providing them with positive behaviors that achieve sustainable development within society.

Hypothesis results:

The first hypothesis (H1): This hypothesis states that there is a statistically significant correlation between the opinions of the sample

respondents on how much the personal media focuses on sharing the contents related to moral values, and to what extent it benefits from them.

Table (16) The relationship between the opinions of the sample respondents on how much the personal media focuses on sharing the contents related to moral values, and to what extent it benefits from them (n = 300)

Variables	The opinions of the respondents on how much those in charge of the digital media platform are interested in "Twitter" in sharing contents related to moral values		
	T value	Level of significance	Level of significance
Degree of utilization	0.33**	0,01	0.05

* Significant at level (0.05)
(0.01)

** Significant at level

The data of the table above indicate the following:

- **Using Pearson correlation coefficient:** It was clear that there is a statistically significant correlation between the opinions of sample respondents on how much the personal media focuses on sharing the contents related to moral values, and to what extent it benefits from them, and the value of the correlation coefficient was (0.33**), which is significant at the level of (0.01), **and this indicates that** the more opinions of the sample respondents in the rate of personal media interest in sharing the contents related to moral values, the greater the extent of benefit to form individuals psychologically by eliminating negative behaviors and providing them with positive behaviors that help them

positively adapt to life circumstances, as well as taking responsibility through community participation in various fields for self-expression and the acquisition of noble values and cultures that suit the customs and traditions of society such as love of goodness, respect for the rights of others, humility and helping others in order to achieve sustainable development to ensure the progress and prosperity of society.

- **The second hypothesis (H2):** This hypothesis states that there is a statistically significant correlation between the audience's exposure to the type of topics related to moral values, and the degree of satisfaction with them.

Table (17): The relationship between the audience's exposure to the type of topics related to moral values, and the degree of satisfaction with personal media (n = 300)

Variables	The audience's exposure to the type of topics related to moral values through the digital media platform "Twitter"		
	T value	Level of significance	Level of significance
Degree of satisfaction	0.41**	0.01	0.05

* Significant at level (0.05)
level (0.01)

** Significant at

The data of the table above indicate the following:

- **Using Pearson correlation coefficient:** It was clear that there is a statistically significant correlation between the audience's exposure to the type of topics related to the moral values of

digital platforms, and the level of their awareness, and the value of the correlation coefficient was (0.41**), which is significant at the level of (0.01), **which indicates** that the greater the exposure to the type of topics related to moral values through digital platforms, the greater the degree of satisfaction, which indicates the effectiveness of personal media in providing various information to the audience, raising their awareness and education about the role of noble moral values as a basic rule to stay away from behaviors of violence, discrimination and bullying and to provide them with all that is positive by consolidating the original values that support their stability and cohesion, such as respect for others and cooperation with others.

- **Fourth hypothesis (H4):** This hypothesis states that there are statistically significant differences between the forms of interaction of male and female with the contents of topics related to moral values through the digital space according to the gender variable.

TABLE (18) Significance of statistical differences between the forms of interaction of male and female with the contents of topics related to moral values, according to the gender variable. (n =300)

Measurement	Male		Females		Value (v)	Level of significance	Level of significance
	Arithmetic mean	Total ranks	Arithmetic mean	Total ranks			
The forms of interaction of male and female with the contents of topics related to moral values	2.20	0.81	1.81	0.83	3.77**	0.005	0.01

* Significant at level (0.05)
(0.01)

** Significant at level

The data of the table above indicate the following:

- **Using the (T- Test):** It was clear that there are statistically significant differences between the forms of interaction of males and females with the contents of topics related to moral values through digital platforms according to the gender variable, **and in the direction of males**, the t-value = (3.77**), which is significant at the level of (0.01), **which shows** the impact of news content on the importance of the audience's interaction with the news and the transformation from a receiver to a sender and participant of information on their own platform, as well as the possibility of facilitating the process of communication and interactive participation of various contents related to moral values between users and those in charge of the digital media platform "Twitter" with the aim of achieving sustainable development within society, **and this indicates** the level of trust of males is higher than females.

The results of the study:

After conducting the field study, the researcher reached a set of results, the most important of which are:

- ✚ The study sample indicated that one of the most important personal moral values that personal media focuses on in the digital space, came in the first place **self-confidence and patience**.
- ✚ (20%) of the respondents confirmed that they follow the personal media in the digital space in order to acquire leadership and cultural abilities and skills, then came in the second place **self-development and increasing social culture**, and in third place **raising the level of religious and moral awareness**.
- ✚ (50%) of respondents confirmed that they prefer to use interaction by **commenting** with the contents of topics related to moral values through digital platforms, followed by **share** (28.66%), and finally **likes** (21.34%).

- ✚ The vast majority of respondents confirmed that they believe that personal media is interested in sharing moral values moderately, followed by interest greatly.
- ✚ The results revealed to what extent the audience is somewhat satisfied with the moral value content of the personal media on digital platforms, which requires reviewing the personal media for the contents to achieve public satisfaction, and the development and advancement of society.
- ✚ **The results demonstrated** a statistically significant correlation between the sample respondents' opinions on how personal media focuses on sharing the contents related to moral values, and how to make use of them, **and this indicates** the role played by the digital platforms in providing them with positive behaviors that help them adapt positively to living circumstances. As well as taking responsibility through community participation in various fields for self-expression and the acquisition of noble values and cultures that suit the customs and traditions of society, such as love of good, respect for the rights of others, humility and helping others in order to achieve sustainable development to ensure the progress and prosperity of society.
- ✚ **The results revealed** the existence of a statistically significant correlation between the audience's exposure to the type of topics related to moral values of digital platforms, and the level of awareness of them, which indicates the effectiveness of personal media in providing various information to the audience, raising awareness and educating them about the role of noble moral values as a basic base to stay away from behaviors of violence, discrimination and bullying and provide them with everything that is positive by consolidating the original values that support its stability and cohesion as respect for others and the cooperation with others.

The recommendations of the study were as follows:

- Emphasizing the need for the personal media to focus on the digital space by making a schedule to broadcast the contents related to sharing of moral values inside and outside society to integrate values to develop the awareness of the audience and teach them the meaning of loyalty and belonging, put forward political ideas and participate in various opinions and ideas, through the consolidation of moral values to improve and advance society in various fields. In addition to empowering young people and providing them with job opportunities in the public and private sectors, and involving them in cultural and social dialogue to advance and raise the society in various fields such as honesty, justice, tolerance, love and respect for others, as well as the audience's acceptance of the concept of citizenship and instilling, increasing and upgrading values and respect for others, as a safety valve for society and the state.
- Emphasizing the need for media and religious institutions by holding initiatives and seminars to revive values and morals through community efforts to eliminate immoral behaviors and restore the system of moral values that are commensurate with the customs and traditions of society in cooperation with the ministries of education, writers, intellectuals and security institutions, because the values of truth, goodness, beauty and the rules of ethics reflect the civilization of society and guide the behavior of its members, and hence social relations and methods of transactions with others are established.
- Research proposals: The writers of Saudi newspaper article and their dealing with societal ethical values in light of digital transformation.
- The role of educational institutions in promoting ethical culture in light of smart applications

The Pol- econ Palestinian Authority: Dependency system

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Abstract:

The prevailing social relations between the West Bank and the Gaza Strip in many aspects of life are significantly different from one another. Of particular importance are the differences in general social and cultural developments as well as the differences in economic conditions. These historical factors, which included the division of geography, politics, and society following the Nakba and which the occupation later consolidated and was eager to maintain, combined with negative internal Palestinian factors and practices in the autonomous authority, caused internal conflict in Palestine.

Keyword: *Dependency, Economic, Capitalism, Market, Palestinian Authority, Bourgeoisie, Proletarianization, Policy, Agreement.*

Introduction:

More than five million Palestinians encounter military subjugation; Israel has been engaged in persistent endeavors to incorporate extensive and noteworthy parts of the Palestinian territories with the intention of achieving further territorial expansions for Israel; meanwhile, the Palestinians are among the minority of national entities deprived of fundamental human rights and the opportunity to establish an autonomous sovereign state in their native land following the disintegration of the colonial regime. The Israeli separation barrier, constructed under the guise of "security concerns," represents merely one of the numerous manifestations of confiscation and deprivation and daily adversities stemming from a precarious economic predicament that the Palestinian populace faces during the period of occupation.⁴⁸(Kaminer, 2006, 1-4). To scrutinize the issue of economic policy in Palestine, we will employ Economic dependency theory in this Paper.

Palestinian Economic and Israel State:

A new generation of Palestinians is growing up under Israeli military colonial rule, forced to give up their property and be deprived of their collective right to freedom and independence. This is a result of Israeli capitalism on market rules having control over the conditions necessary, which deprived of the Palestinian people to achieve justice and their national rights. A generation emerged that no longer believed the Oslo Accords could offer economic prosperity to individuals or groups, or guarantee civil rights and high-quality services. The Palestinian people's social, economic, and political rights all of which the Israeli occupiers have consistently denied must be taken into consideration when redefining the concept of liberation, in line with the

⁴⁸ Kaminer, Reuben. (2006). the Palestine question analyzed in the light of Marxist politics.
<https://www.marxists.org/subject/jewish/kaminer.pdf>

new generation of liberation activists that transformed forms of confrontation with exclusion and settler colonial control. Marx contends that the urgent aspirations of the populace to establish a state with national sovereignty cannot be ignored in light of national economic considerations. He also implies that without the state's economic independence, the political "determination of the nation's destiny" is impossible.⁴⁹(Khaledi, 2019, 150-154).

A massive ethnic cleansing campaign that resulted in the expulsion of hundreds of thousands of Palestinians from their homeland in 1947–1948, along with hundreds of deaths from attacks on Palestinian villages, was used to establish the state of Israel. Ever since the 1967 war, which saw Israel occupy Gaza permanently and colonize the West Bank, the Palestinian people's situation has only gotten worse. This is especially true of the economic situation. Because of capitalism, Israel's ruling class perpetuates poverty and inequality through the use of racism and discrimination in all its forms.⁵⁰ (Weston, 2023, 1-5)

Within this extension of the Israeli government in the Occupied Territories are depicted as a discriminatory extension of colonial schemes, sometimes resulting in the displacement of Palestinians from their regions. Considering the significant influence of the Zionist movement in shaping Israeli capitalism, the ongoing conflict between Israel and the Palestinian population can be seen as a coherent of this historical trajectory, aimed at ultimately establishing a Palestinian with limited autonomy. Consequently, a distinctive class hierarchy emerges within Palestinian society, marked by the dominance of the capitalist class reliant on its advantageous ties with Israeli economic interests,

⁴⁹Alkhalidi, Raja. (2019). "Homeland and Class: Generations of Palestinian Liberation". Journal of Palestinian Studies: 118. 150-154P.

<https://www.palestine-studies.org/sites/default/files/mdf-articles/149-177.pdf>

⁵⁰ Weston, Fred. (2023). Marxists and the call for Intifada: what it really means.

<https://www.marxist.com/marxists-and-the-call-for-intifada-what-it-really-means.htm>

while the working class holds minimal influence. This dynamic further solidifies the economic interdependency of the Occupied Territories on the Israeli economic.⁵¹(Hannieh, 2002, 1-2).

The Palestinian economy is entirely reliant on the Israeli economy, being fully integrated into it in the classic colonialist sense. The Palestinian economy cannot establish meaningful trade relations with other countries because Israel controls all of Palestine's external borders. According to this the low local production and high import dependence, local production do not confer economic power upon the Palestinian capitalist class. The Paris Protocol, a 1995 economic agreement between the PA and Israel, established a framework that characterizes the Palestinian bourgeoisie as being connected to Israeli capital.⁵²(Hanieh, 2002, 4-7).

The current Palestinian PA government is still closed to outside trade. Furthermore, there is no indication that the Oslo Accords' guarantee of safe transit for people, cars, and goods between the WB and the GS would be reinstated. The political, security, and economic border system that divides Israel and the PA inside the Palestinian Territories restricts development efforts, raises production costs, and lowers competitiveness in terms of transportation and logistics. Therefore, the macroeconomic development of Palestine is unstable. A World Bank statistic states that real per capita income dropped to two thirds of what it was in 1999 by 2002 (World Bank 2010). The Palestinian National Authority is not entity with the authority to manage natural resources and foreign relations, including trade, as evidenced by the picture of Palestinian dependency economic trends, which include stagnation,

⁵¹ Haneh, Adam. (2002). Class, Economy, and the Second Intifada.

<https://monthlyreview.org/2002/10/01/class-economy-and-the-second-intifada/>

⁵²,Hanieh ,Adam. (2002). Last recourse.

<https://monthlyreview.org/2002/10/01/class-economy-and-the-second-intifada/>

depression, and a lack of inspiring private entrepreneurship.⁵³(Hofmann, 2010, 2-6).

Because of the Paris Protocol's and its direct effects on Palestinian economic activity which increasing dependence and association with Israel, will obstruct the recovery of the Palestinian economy, any weakness in the Israeli economy, which will also cause a recession in the Palestinian economy. For Palestinian citizens, the agreement remains expensive in spite of the significant disparity in living standards between Israel and the Palestinian territories. Palestine's economy is therefore unable to develop.⁵⁴ (Injass,etal, 2017, 23).

The Palestinian Authority created its National Policy Agenda which includes priority targets in a variety of sectors like agricultural resources, tourism, trade facilitation, and transportation. In

2017, the Palestinian Authority carried out its ambitious plans to lay the groundwork for a viable, independent Palestinian State. However, significant donor support is required for this development agenda, and the project is currently unavailable due to Israel's restrictions on Palestinian trade and productive activities, as well as the ongoing decline in donor support. Moreover, the policy of continuing wars, especially against the Gaza Strip. Thus, reduced government spending as a result of reduced aid will further impede economic growth, a

⁵³ Hofmann, Sabine. (2010). *Palestinian Economy From Asymmetrical Dependency to Regional Cooperation?*. The Green Political Foundation. Berlin. Germany.
<https://www.boell.de/en/2010/03/08/palestinian-economy-asymmetrical-dependency-regional-cooperation>

⁵⁴ Injass, Raghad, et al. (2017). "THE PARIS PROTOCOL AND THE PALESTINIAN ECONOMY: NEW EVIDENCE". *South East Asia Journal of Contemporary Business, Economics and Law*: 12. 23P. <https://seajbel.com/wp-content/uploads/2017/05/ECON-301.pdf>

stagnant or weaker economy will make things worse financially and increase the amount of debt.⁵⁵(United Nations Report, 2017, 9-10).

Israeli restrictions on Palestinian economic activity and resource use persisted in a systematic manner. As a result, there were "de-development" and a decrease in the potential for local production, as well as the administration of "economic rent" and greater non-production services. The Palestinian labor force had fewer opportunities for local employment as a result. As a result of consumer spending, these limitations also led to an uneven expansion of the economy, increasing its reliance on imports. It also increased the Palestinians' dependence on Israel by creating an unsuitable environment for local investment and production. Increased unemployment and poverty were caused by the focus on "economic rent" in the region. For example, the unemployment rate in the Gaza Strip reached its highest point in 1998 at 32%, and it rose again to 30% in 2007. Similarly, from 33 percent in 1998 to 52 percent in 2007, the Gaza Strip saw an increase in poverty according to (PCBS⁵⁶).⁵⁷(Al-Ajaleh, 2020, 2-3).

There was still dependence on the Israeli labor and goods markets after the Oslo Accord was signed in 1993; many aspects of this dependency were outlined in economic agreements. The Israeli cost structure forced the Palestinian economy to continue operating within it, despite the fact that levels and per capita income were entirely different, there wouldn't be enough money for the PA to pay for its costs and advancement. Although the Oslo Agreement saw Israel relinquish control over the

⁵⁵ UNCTAD. (2017). Report on UNCTAD Assistance to the Palestinian People: Developments in the Economy of the Occupied Palestinian Territory. Geneva. https://unctad.org/system/files/official-document/tdb64d4_embargoed_en.pdf

⁵⁶ The Palestinian Central Bureau of Statistics

⁵⁷ Al-Ajaleh, Mazen. (2020). "The Socio-Economic Transformations in the Gaza Strip (in the period of 2007-2018). ROSA PAPERS.

<https://www.rosaluxemburg.ps/wp-content/uploads/2020/01/English-Rosa-Paper-January-2020-copy.pdf>

Palestinian population to the PA, the Israeli government continued to maintain authority over its borders, natural resources, and monetary policy. Twenty-five percent of workers were unemployed and twenty-five percent of people were poor in 1996. International aid was present, but it was discovered to only offer a temporary boost and was unable to deal with the structural distortions brought about by dependence on the Israeli economy. The political system or outside help could not ameliorate the dire economic conditions.⁵⁸(Shikaki, 2023, 4-6).

Palestinians faced more direct dispossession because of the political context of the region; the preference of Palestinian peasants for wage labor in Israel was purely an economic phenomenon brought about by land confiscations for Israeli settlements in the West Bank, which peaked in the mid-1980s. This shift in the labor market from self-employed to wage laborers was brought about by the decline of the petty bourgeoisie. Between 1975 and 1985, there was a 35 percent increase in the number of Palestinians employed in Israel. By flooding the Palestinian market with their products at low prices, Israeli corporations were able to undercut Palestinian producers. Palestinian petty bourgeoisie class was forced to look for wage labor when the Israeli market opened. As a result, the process of proletarianization accelerated and the rate of self-employment decreased.⁵⁹(Shikak, 2023, 7-9).

The term "bourgeois class," as it is used in capitalist nations, does not refer to the idea of the bourgeoisie in the West Bank and the Gaza Strip. Instead, it fits the definition of a "shabby bourgeoisie" as developed by Andre Frank during his research in Latin America. The bourgeoisie who prioritizes easy and quick profit over development interests is

⁵⁸ Shikak ,Ibrahim. (2023). "A Structuralist Model of the Palestinian Economy: Who Bears the Economic Burden of the Israeli Occupation?". Review of Political Economy Journal. <https://www.tandfonline.com/doi/full/10.1080/09538259.2022.2156733>

⁵⁹ Shikak ,Ibrahim. (2023) same Resource.<https://www.tandfonline.com/doi/full/10.1080/09538259.2022.2156733>

known as the “shabby bourgeoisie.” The Integration of local capital with Israel played roles in solidifying the roots of economic dependency, the Oslo bourgeoisie is, in fact, a shabby bourgeoisie that developed within the framework of the Political social transformations of Palestinian reality, giving these groups characteristics and formative characteristics that distinguish them. Thus, the conditions were set up for the emergence of Palestinian capitalism, also referred to as the "brokerage bourgeoisie," which is closely associated with the PA bureaucracy and is known as the "comprador bourgeoisie."⁶⁰(Alsorany, 2016, 1-2).

Due to a lack of funding and the need to provide public services and salaries, PA faces enormous obstacles in securing basic operations. This poses risks to the state's ability to maintain its fiscal stability. Even though Gaza's poverty and vulnerability will rise significantly, the West Bank as a whole will also likely experience negative welfare effects, that poverty in the Palestinian territories would increase by the end of 2025 compared to 2020 and that all welfare gains made in the region would be lost.⁶¹ ((The World Bank, 2023, 1).

Because of the stalled peace process, there are few financing options available, which contribute to the depth of the fiscal crisis. Additionally, the absence of traditional economic policy tools marks the context of the situation. Due to limitations on its ability to borrow money internally and externally, as well as the lack of significant reserves, the PA's only option for filling budget gaps is through international aid. Extreme budgetary austerity that follows is expected

⁶⁰ Alsorany, Gazy. (2016). “Social structure (class) in the West Bank and Gaza Strip”. *AhewarMotamaden Journal*: 5194. <https://www.ahewar.org/debat/show.art.asp?aid=520717>

⁶¹ The world Bank, (2023). “Impacts of the Conflict in the Middle East on the Palestinian Economy”.

<https://documents1.worldbank.org/curated/en/099721412142313834/pdf/IDU043992ccb0c283048bd0941e073dbfc46633b.pdf>

to further restrict growth. The Ministry of Finance in Palestine took extreme measures, such as delaying the payment of public salaries. The GDP⁶² is predicted to shrink, as is the fiscal deficit (including grants). It is also important to note that, for structural reasons, clearance revenues are expected to naturally decline over time as trade and economic activity remain muted.⁶³ (The world bank, 2023, 6-7).

The agreements pertaining to the transitional phase upheld Israeli sovereignty over approximately 60% of the West Bank and Gaza Strip's land, as well as over international crossings with both Jordan and Egypt. These agreements severed the Palestinian economy's link to the outside world and impeded the progress of vital projects like ports, airports, communications infrastructure, and secure transportation between the West Bank and Gaza Strip. In an effort to reduce economic activity, the Israeli government has employed military force to destroy economic facilities. It has also imposed closure and siege measures to obstruct Palestinian trade both inside and outside the country and to restrict citizen movement.

The Israeli occupation policies created a number of structural distortions in the Palestinian economy, the most notable of which were the chronic resource gap that resulted from private consumption surpassing gross product and the deterioration of the infrastructure. In addition to the lack of industrial diversity, the predominance of traditional industries over the industrial structure, and the absence of services and development to meet business sector needs, Palestine's dependence on the Israeli labor market has weakened the country's

⁶² The Gross domestic product

⁶³ The world Bank, (2023). Last resource.

<https://documents1.worldbank.org/curated/en/099721412142313834/pdf/IDU043992ccb0c283048bd0941e073dbfc46633b.pdf>

relationship with local production.⁶⁴ (Palestine Economic Policy Research Institute (MAS), 2005, 31-32).

Even though the Palestinian socio-economic structure changed over the years from 1967 to the present, Israeli policies toward the Palestinian economy and other external factors prevented the semi-capitalist production relations from disappearing; rather, they strengthened and perpetuated them. The prevailing pattern in this context can be described as one governed by the mechanisms of "crony capitalism," which is connected to the alliance between the bureaucracy and businessmen in the West Bank and Gaza Strip.

On the other hand, there are internal Palestinian factors represented by traditional and new parasitic class interest keen to preserve old relations and not go beyond them (in quasi-family industrial establishments, and family production, and prevailing pattern is often a dependent and distorted capitalist pattern). After analyzing the data, it is clear that this pattern is parasitic and capitalist in nature. It is also dependent and backward, meaning that it is not conducive to the advancement of economic, social, or class development because of internal and external factors that also obstruct the emergence of democratic civil society mechanisms and the ability to bring the West Bank and Gaza Strip together politically.⁶⁵(AlSorany, 2018, 5-7).

Conclusion:

The political orientations and what was built upon them after Oslo did not establish an independent Palestinian economy capable of continuing, and perhaps the Authority's assumption of power

⁶⁴ Palestine Economic Policy Research Institute (MAS). Towards formulating a Palestinian development vision!. Ramallah.

<https://library.palestineconomy.ps/public/files/server/20151305171017-2.pdf>

⁶⁵ AlSorany, (2018). "Social conditions (class) in the West Bank and Gaza Strip". Alhadaf News <https://hadfnews.ps/post/47119/8>

contributed to increasing the ability of Israel to control the economy and link it to security aspects. The Palestinian economy was not among the priorities of the files that the Palestinian Authority was waiting for to be discussed under the Oslo understandings. Israel began to consider it a key to any future solution in light of the worsening financial obligations of the Palestinian Authority. Therefore, the Palestinian economy remained subject to Israel, which controls most resources and controls the movement of exports and imports through its control of the borders, crossings, and prevents the establishment of a Palestinian airport. International aid and grants have become tools of pressure on the Palestinian Authority as pillars of the living reality of the Palestinians, and have been linked to the Authority's security obligations with Israel. Thus, the Palestinian economy is tied to Israel and the donor countries, which prevents the establishment of a clear-cut economic entity for the Palestinian Authority.

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The Path to Sustainable Development: Saïdia, Morocco's Coastal Journey

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Abstract:

The Saïdia Study provides a comprehensive study of the growth and development of Saïdia, a coastal city in Morocco. Using a mixed-method approach, this research explores different aspects of the city, including demographics, environmental conservation, education, healthcare, economic challenges, infrastructure and future development initiatives.

Saïdia is experiencing population growth which is affecting its economic and social dynamics, requiring improvements in education, healthcare and employment opportunities. Environmental sustainability is a major concern as the city grows while preserving its natural resources.

The study highlights the need to combat unemployment and social and economic disparities through economic diversification and support for local businesses. Infrastructure development, particularly in the tourism sector, is essential to accommodate the growing number of residents and visitors.

A detailed SWOT analysis highlights Saïdia's strengths, weaknesses, opportunities and threats, focusing on environmental conservation, improved healthcare and education, economic diversification and improvement of infrastructure.

The research concludes with an ambitious development plan for Saïdia from 2023 to 2028, with a total value of 500 million dirhams, aiming to achieve comprehensive urban development while preserving the city's unique identity. Saïdia's journey to sustainable growth provides a valuable model for coastal cities seeking to align economic progress, environmental sustainability and social inclusion.

Keyword: Saïdia; tourism in Morocco; Economic growth ; environmental sustainability; Population growth ; Education in Saïdia.

1. INTRODUCTION

Located on the Mediterranean coast of northeastern Morocco, Saidia offers a striking example of a rapidly transforming urban landscape, a symbol of the broader changes sweeping the region. This city, often called the “Blue Pearl” of Morocco, is not only a thriving tourist destination but also a microcosm of the complex interplay between demographic changes, environmental challenges, and socio-economic developments in the Moroccan context. contemporary.

This study delves into the multi-faceted nature of Saidia, exploring its transition from a sleepy coastal town to a vibrant urban center. It is a story of change and adaptation, as traditional Moroccan culture meets the demands and opportunities of modern urban development. The city's demographic profile, characterized by its young population, presents challenges and opportunities for urban planners and policymakers. Understanding these dynamics is crucial to shaping Saidia's future in a way that is sustainable and respects its rich cultural heritage.

The environmental aspect of Saidia, especially its Mediterranean surroundings, plays a central role in its development history. While the region enjoys the benefits of a temperate climate and stunning scenery, it also faces unique challenges, including maintaining its delicate coastal ecosystem amid increasing urbanization and tourism.

This article focuses primarily on the upcoming development projects that are expected to redefine the urban fabric of Saidia. These initiatives, from improving infrastructure to creating new cultural and entertainment spaces, are not only transformative in terms of physical development, but should also be a catalyst for economic growth and social prosperity. The study aims to highlight how these projects align with the broader goals of sustainable urban development and how they are designed to improve the quality of life for residents and visitors.

Furthermore, this research seeks to contribute to the discourse on urban development in similar Mediterranean contexts. By providing an in-depth analysis of Saidia's strategic planning, demographic trends, and environmental considerations, the article aims to provide ideas and strategies applicable to other cities facing similar development trajectories. The findings and recommendations of this study are

intended to resonate beyond the local context, providing a valuable reference point for urban development initiatives in similar contexts. In summary, this article provides a comprehensive overview of the ongoing transformation in Saïdia, supported by a compilation of statistical data, field observations, and existing literature. It is a story about the balance between economic progress, environmental stewardship, and social and cultural safety – a story that is quickly becoming increasingly relevant in today's rapidly urbanizing world.

2. METHODOLOGY

This study adopts a well-rounded methodology to holistically explore the growth and transformations taking place in Saïdia. The research design encompasses a judicious blend of quantitative and qualitative data collection methods allowing for a multi-faceted understanding of the city's dynamics.

The research design employed in this study is characterized by its comprehensive nature, aiming to provide an in-depth understanding of Saïdia's development. It is structured around four key components: field studies, surveys, mapping, and a review of existing literature.

2.1. Field Studies:

To gain firsthand insights into the city's evolution, field studies will be conducted. This involves physically visiting Saïdia and immersing in the local environment. Researchers will interact with local government officials, business proprietors, residents, and tourists, eliciting their perspectives and experiences. These narratives will serve as a valuable qualitative data source, shedding light on the socio-economic and environmental facets of the city's growth.

2.2. Surveys:

A structured survey instrument will be utilized to gather quantitative data. This will encompass vital statistics such as population demographics, economic indicators, tourism metrics, and environmental data. The survey will be designed meticulously to ensure its alignment with the research objectives and will be administered following ethical protocols.

2.3. Review of Existing Literature:

A thorough review of previously conducted studies and reports about Saïdia will be undertaken. This encompasses government publications, tourism statistics, environmental assessments, and academic research. By synthesizing existing knowledge, this study can build upon prior findings and identify gaps in understanding.

3. STUDY AREA

Saïdia, known as the "Blue Pearl," is a charming coastal city in northeastern Morocco, located near the Mediterranean Sea. It's famous for its golden beaches and is a popular tourist destination. The city was founded in 1548 and has a rich history, including influences from both Moroccan Sultan Hassan I and French colonialism. Saïdia has developed significantly since Morocco's independence, especially in terms of tourism. The city's modern part, established during the early French occupation, is highlighted by its beautiful eastern beach. Today, Saïdia is not only a cultural and historical treasure but also a vibrant hub for tourism, known for its stunning coastal landscapes and inviting Mediterranean climate.

4. RESULTS

4.1. Natural characteristics

Saïdia, is a city that boasts a rich and diverse natural environment, shaped by its unique Mediterranean climate and geographical location. The city is part of the larger Triffa Plain and is bordered by the majestic Beni Snassen Mountains to the south, creating a stunning backdrop to its expansive coastline that stretches about 24 kilometers from the Moulouya River in the east to Ras El Ma in the west.

4.1.1. Diverse Vegetation and Declining Green Cover:

The city's green cover, particularly in peripheral areas, is noteworthy. The Tazkarrat Forest, located centrally within Saïdia, is a prime example, housing rare species like the red juniper and green oak. These

forests are crucial for stabilizing sand dunes, reducing soil erosion, and absorbing significant amounts of water. Despite their ecological importance, these green areas are facing a steady decline, primarily due to the development of new tourist facilities.

In terms of biodiversity, Saïdia is part of the Moulouya estuary, known for its dense biodiversity (Taieb Boumeaza et al, 2010). This area is recognized under the Ramsar Convention and the Medwet Coast project, aimed at conserving its ecological systems. The Moulouya reserve alone is home to around 30 plant species and 200 bird species, providing a sanctuary for various migratory and indigenous birds. The birds are categorized into permanent residents, winter migrants from Europe, and transient species that use the area as a seasonal stopover.

Figure : Types of vegetation in Saïdia city

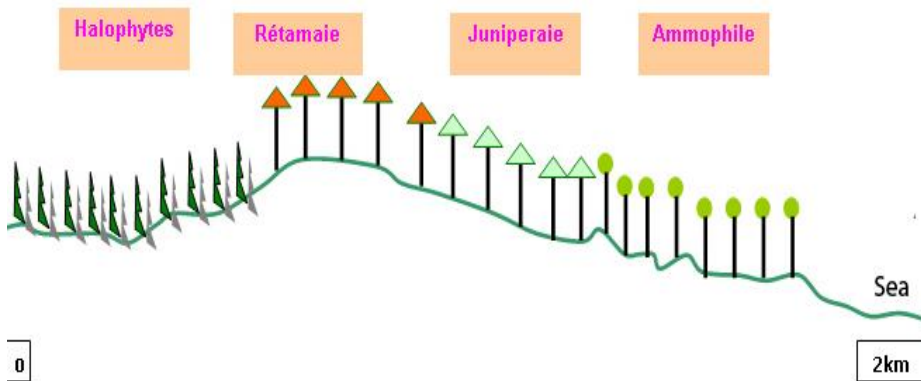


Figure 2 : Types of vegetation in Saïdia city

1.1.1. Environmental Risks and Management:

Natural hazards, particularly flooding, pose significant challenges to the region's development. The topography reveals that areas along the Moulouya and Kiss rivers are prone to flooding, especially the low-lying regions that hinder surface water runoff.

The reduction in green spaces, a direct consequence of urban expansion, is a growing concern. The lack of adequate greenery not

only affects the city's aesthetic but also impacts the environmental quality. The decline in natural vegetation limits the city's capacity to manage rainwater effectively, leading to prolonged water stagnation and potential flooding in urban areas.

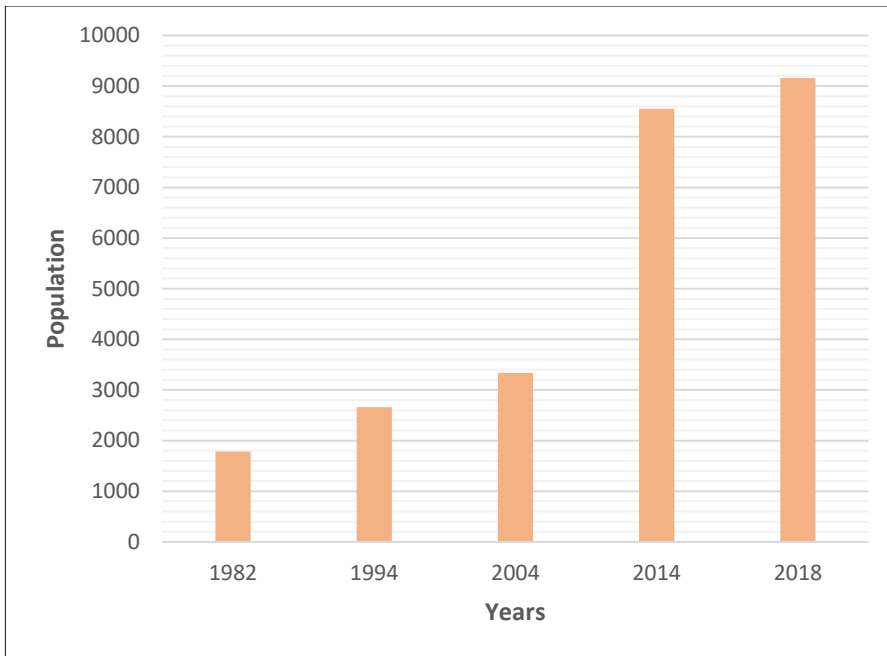
To mitigate these environmental challenges, there is an urgent need for sustainable urban planning that balances development with ecological preservation. This includes managing green spaces effectively to ensure they continue to play their vital role in the city's environmental health and resilience.

1.2. Human characteristics

1.2.1. Saïdia's Population Growth

In recent decades, Saïdia, a burgeoning coastal city in Morocco, has witnessed a substantial demographic surge, marked by a significant increase in its population. Beginning from a relatively small base of approximately 1,102 inhabitants in 1960, the city has seen its population swell to an impressive 9,157 by 2018, reflecting a broader trend of urbanization that mirrors the developmental strides in the region. This rapid population growth, which has pushed the population density to around 230 people per square kilometer, is not just a number; it's a testament to the city's transformation and burgeoning appeal.

Crucially, the demographic profile of Saïdia is skewed towards a younger population, with 23.8% being children and a substantial 70% falling within the working-age bracket. This youthful demography presents a unique set of opportunities and challenges. On one hand, it infuses the city with potential workforce energy, crucial for driving economic growth and innovation. On the other, it demands robust planning and investment in infrastructure, education, and job creation, as failing to adequately engage this demographic could lead to social and economic strains.



Source : Data from the High Commission for Planning for the year 2021

Figure 3 : Population growth in Saïdia

The impact of such population growth on urban development is profound. A burgeoning population necessitates not only more housing but also an expansion and enhancement of urban infrastructure and services. This scenario requires thoughtful urban planning strategies that can accommodate this growth sustainably while maintaining the city's unique character and environmental integrity. Additionally, the growing demand for social services, especially in education and healthcare, cannot be overstated. Ensuring access to quality services is paramount in preserving the city's social fabric and overall well-being.

Looking ahead, with the population projected to continue its upward trajectory, Saïdia stands at a critical juncture. The city's future planning and development strategies need to be agile and forward-looking, ensuring that the growth translates into a thriving, sustainable urban environment. If managed adeptly, this demographic increase can be a pivotal asset, propelling Saïdia into becoming a vibrant, dynamic urban center, poised for economic and social prosperity.

1.1.1. Educational Landscape in Saïdia

In Saïdia, education is a vital sector facing challenges and opportunities amid a growing population. The city's educational infrastructure is composed of several primary, secondary, and higher education institutions, each grappling with the increasing demands of a burgeoning young population. While primary education remains the most sought-after level, with an enrollment rate of about 32.6%, it is evident that the existing facilities are under significant pressure to accommodate this surge in student numbers.

One of the critical challenges in Saïdia's education sector is the literacy rate, currently around 75.9%, with a noticeable disparity between genders. This gap underscores the need for more targeted educational programs, especially aimed at improving female literacy. Moreover, the city confronts a high dropout rate, marked at 9.1%, with secondary education particularly affected. This alarming statistic points towards underlying issues such as insufficient educational resources or lack of engagement that need addressing to keep students in school.

At the heart of Saïdia's educational challenges lies the issue of resource allocation and staffing. The student-to-teacher ratio is higher than ideal, indicating a shortage of qualified teachers. This scarcity hinders the delivery of quality education and limits individual attention to students, which is crucial for effective learning.

Educational Levels	Indicators (%)
Out of School	29.5
Pre-primary Education	3.2
Primary Education	32.6
Lower Secondary Education	18.1
Upper Secondary Education	10.7
Higher Education	5.9
School Dropout Rate	9.1

Source : Data from the High Commission for Planning for the year 2021

Figure 4 : Percentage Distribution of Educational Level

Looking towards the future, Saïdia's educational needs are closely tied to its developmental goals as a modern, tourist-friendly city. The sector requires significant investment in building more schools, particularly in underserved areas, and in upgrading existing institutions with better facilities and resources. Enhancing teacher training and recruitment is crucial for elevating the quality of education. Furthermore, given the city's evolving economic landscape, there is an emerging need for vocational and language training programs, equipping the youth with skills pertinent to the tourism-driven job market.

1.1.1. Healthcare Services in Saïdia

In Saïdia, a city witnessing significant growth, the healthcare sector is striving to meet the increasing demands of its residents and visitors. The primary healthcare facility, the local hospital, is currently equipped with basic medical services but operates with a limited capacity. It faces a notable challenge in terms of bed availability, with only about 20 beds dedicated to general medicine and 10 for pediatrics, which are not always fully operational. This situation is exacerbated by the lack of specialized services such as advanced surgery and intensive care, compelling residents to seek comprehensive medical care in neighboring cities.

A critical issue plaguing the city's healthcare system is the shortage of medical staff. The existing hospital staff includes only a handful of pediatricians and general doctors, with around 13 nurses spread across various specializations. This number falls significantly short of the requirement for a city with a population exceeding 9,000, leading to challenges in adequately addressing the growing healthcare needs.

Public health indicators in Saïdia, particularly concerning vaccination rates among children, showcase a positive aspect with nearly 100% coverage for major vaccines. However, maintaining this level demands continual efforts, especially in the backdrop of the city's expanding young population. Maternal and child health services thus emerge as areas requiring particular attention, considering the demographic trends.

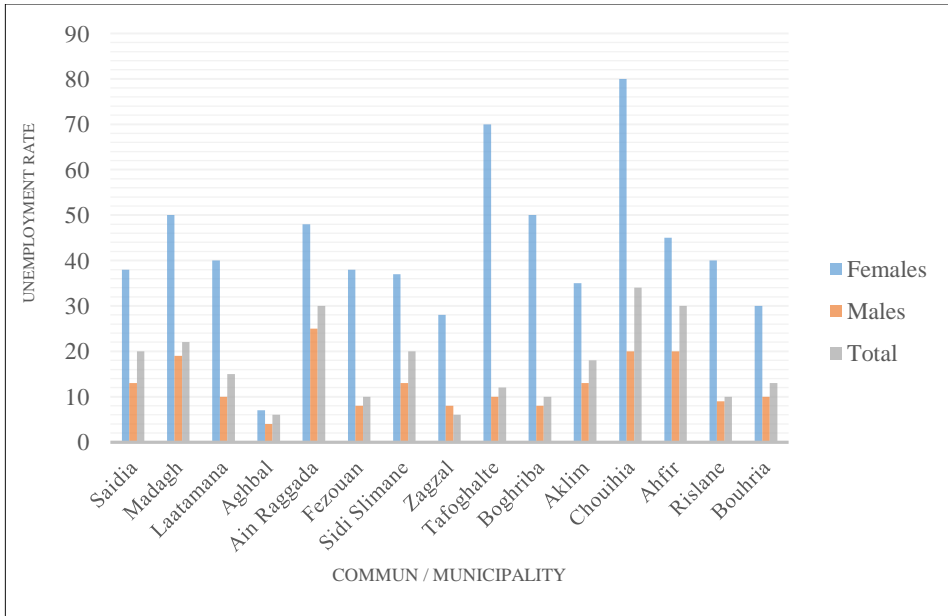
Looking towards the future, the healthcare sector in Saïdia is at a critical juncture. To effectively address the mounting healthcare needs, there is a pressing need for significant investment in expanding and upgrading the existing medical facilities. This expansion is not only about increasing the number of beds and introducing new departments but also about investing in modern medical technologies. Additionally, training and recruiting more healthcare personnel, including specialists and nurses, is essential to enhance the quality of medical services.

1.1.2. Unemployment and Vulnerability in Saïdia

The pressing issues of unemployment and vulnerability significantly affect the local population. Despite concerted efforts to mitigate these problems, they persist, highlighting complex underlying socio-economic challenges.

The city's youth unemployment rate stands out, particularly among women. This disparity is influenced by traditional societal norms and a scarcity of suitable job opportunities for females. The overall unemployment rate in Saïdia is approximately 20%, with women representing a significant 37.5% of this figure. The rates vary across different areas, pointing to the uneven economic development within the region.

Saïdia grapples with poverty and vulnerability, with an unemployment rate of about 3.65% and a vulnerability rate near 4.61%. These rates, while lower than regional and national averages, reveal the ongoing struggle of many residents to secure stable employment and maintain a decent living standard. The challenge is compounded by various factors, including economic, social, and environmental conditions, presenting a significant obstacle to local governance.



Source : Data from the High Commission for Planning for the year 2021

: Unemployment rate in Saïdia compared to other municipalities in 5Figure the province of Berkane

Addressing these issues calls for multifaceted interventions. Enhancing vocational training and education can equip the youth with skills relevant to emerging job markets. Developing sectors like tourism, agriculture, and small industries could offer more employment opportunities, thus potentially reducing unemployment and vulnerability rates. Additionally, policy initiatives focused on social protection and support for vulnerable groups are crucial.

Conclusively, tackling unemployment and vulnerability in Saïdia requires collaborative efforts from both the public and private sectors. Such an approach aims to create a more inclusive and sustainable economic environment, crucial for the city's overall development.

4.2. Economic Sector Analysis in Saïdia

4.2.1. Commercial Sector

- Retail Outlets: Saïdia hosts 123 commercial centers, with the main concentration being in the Souk (Market) area, accounting for 34 shops.
- Market Dynamics: The weekly market stands as a significant commercial hub. Seasonal fluctuations are notable, with a surge in commercial activities during summer, driven by the influx of tourists.
- Seasonal Variability: The city experiences increased commercial activities in the summer, reflecting a heightened demand due to tourism.

4.2.2. Agricultural Sector

- Performance: The agricultural sector in Saïdia is in decline, primarily catering to self-consumption.
- Challenges: Key challenges include inconsistent rainfall and periodic droughts, which adversely affect agricultural output.
- Traditional Farming: Dominated by traditional practices, the agricultural sector faces limitations in modernizing and enhancing productivity.

4.2.3. Fisheries Sector

- Production: The fishing sector significantly contributes to the local economy, with over 90% of its produce exceeding local needs, allowing for export.
- Biodiversity: The coastal belt is rich in biological diversity, including various fish species like octopus and langoustine.
- Challenges: The sector faces issues like inadequate professional training and lack of comprehensive management of marine resources.

4.2.4. Tourism Sector

- Growth: Saïdia has witnessed notable growth in tourism, with 78,487 visitors in 2019, 54.75% from outside Morocco.

- Infrastructure: The city boasts diverse tourist infrastructure, including a range of hotels and a sprawling 713-hectare tourist resort, equipped with luxury facilities like a marina and a golf course.
- Tourist Resort: The Saïdia tourist resort, with its high-quality amenities, is a major draw for both domestic and international tourists.

4.2.5. Infrastructure and Services

- Public Services: Saïdia offers a wide array of public services, including healthcare, education, and basic utilities.
- Distribution of Services: While services are broadly available, there is a noticeable concentration in certain areas, indicating a need for more equitable distribution across the city.
- Commercial Dynamics: The city's commercial sector plays a vital role in the local economy, especially during the summer months. However, it remains limited in scope, with a need for expansion and diversification to cater to the growing population and tourist influx.

By analyzing these sectors, it becomes evident that Saïdia's economic growth is closely tied to its tourism and commercial activities, with agriculture and fisheries playing a supporting role. The challenge lies in balancing this growth with sustainable practices and equitable distribution of resources and services.

4.3. Infrastructure and Facilities in Saïdia

4.3.1. Healthcare and Medical Services

- Local Hospital Capabilities: Saïdia's primary healthcare facility, the local hospital, is equipped to provide essential health services but faces limitations. With a finite number of beds and departments, it struggles to fully meet the healthcare needs of the growing population.
- Staff Shortage: The hospital is significantly understaffed, particularly in critical areas like pediatrics and general medicine.

This shortage necessitates residents seeking specialized medical care in nearby cities.

4.3.2. Educational Infrastructure

- **Educational Institutions:** The city hosts a range of educational facilities including primary, secondary, and vocational schools. However, the distribution of these institutions is uneven, posing accessibility challenges.
- **Resource Allocation:** Educational resources and facilities need enhancement to accommodate the educational demands of a diversifying and expanding population.

4.3.3. Public and Administrative Services

- **City Administration and Safety:** Administrative services such as the city hall, police, and customs offices are present, ensuring basic governance and safety.
- **Utilities Coverage:** Saïdia boasts near-complete coverage in utilities like water and electricity, which is commendable for urban development.
 - **Water Supply:** The city achieves a water supply coverage rate of 99.5%, indicating widespread accessibility to clean water for residents.
 - **Electricity Access:** Electricity coverage is also high, with around 99.6% of the area having access to reliable electrical services.
 - **Sewage System:** The sewage and sanitation infrastructure is comprehensive, covering most of the urban area, although some peripheral zones may still lack adequate facilities.

4.3.4. Recreational and Green Spaces

- **Green Spaces:** The city's green spaces are limited and insufficient for the current population, underscoring the need for more parks and recreational areas.

- Environmental Impact: These areas are crucial for environmental health and provide essential recreational spaces for residents and visitors.

4.3.5. Transportation and Connectivity

- Road Network: The city has a well-developed road network that facilitates easy travel within and outside the city. Some areas, however, still need improvement for better connectivity.
- Public Transport System: There is a basic public transport infrastructure in place, which requires expansion and modernization to cater to the increasing population and tourist influx.

4.3.6. Tourism Infrastructure

- Hotel and Resort Facilities: Saïdia's tourism infrastructure is robust, with various hotels and resorts catering to different budgets and preferences. This includes classified and non-classified hotel units with varying capacities and amenities.
- Beach and Coastal Attractions: The city's beaches, particularly its golden sandy stretches, are major attractions. They span approximately 14 kilometers, offering a picturesque setting for both domestic and international tourists.
- Marina Saïdia: As one of the key destinations, Marina Saïdia offers a blend of luxury and leisure with its high-end facilities like golf courses, a marina for yachting and boating, and upscale hotels. This area significantly contributes to the city's tourism appeal and economic growth.

4.3.7. Commercial Sector

- Commercial Centers: Saïdia's commercial sector is a vital part of its economy, with numerous trading centers concentrated in specific zones. This sector experiences a surge in activity, especially during the summer months.

- Seasonal Variations: The trade activity fluctuates seasonally, with notable peaks during tourist seasons, reflecting the city's reliance on tourism-driven commerce.

In summary, Saïdia's infrastructure and facilities demonstrate a mix of well-developed areas and sectors needing improvement. The healthcare system requires expansion in capacity and staffing, educational facilities need more equitable distribution, and recreational areas must be enhanced. The transportation system is adequate but can benefit from modernization and expansion. The tourism sector, particularly the hotel industry and Marina Saïdia, is a cornerstone of the city's economic and social development, necessitating continuous investment and development. The city's utilities, including water, electricity, and sewage systems, showcase significant achievements in urban development.

5. DISCUSSION

5.1. The Interplay of Environmental Challenges and Urban Growth

Saïdia, with its rich biodiversity and thriving green cover, stands at a crossroads where urban development and environmental conservation must be balanced. The city's growth, while promising, raises concerns over the sustainability of its natural resources. As urban expansion continues, a strategic approach is required to preserve its ecological wealth, ensuring that development does not come at the cost of environmental degradation.

5.2. Demographic Dynamics and Their Impact

The city's burgeoning population is a double-edged sword. While it contributes to the vibrancy and economic potential of Saïdia, it simultaneously strains existing infrastructure and services. There is an evident need for comprehensive planning to accommodate this growth, focusing on expanding educational and healthcare facilities and creating robust employment opportunities to cater to the young and growing workforce.

5.3. Education and Healthcare: Pillars of Sustainable Development

The education and healthcare sectors in Saïdia are pivotal in shaping the city's future. Strengthening these sectors is essential for fostering a skilled workforce and ensuring a healthy community. There is an urgency to not only expand these services but also enhance their quality, making them accessible to all segments of the population.

5.4. Addressing Economic Vulnerabilities

Unemployment and socio-economic vulnerability remain significant challenges. Tackling these issues is crucial for sustainable development. Saïdia needs to focus on diversifying its economy, promoting skill development, and fostering an environment conducive to business growth and entrepreneurship.

5.5. Infrastructure and Facilities: The Backbone of Growth

Saïdia's infrastructure and facilities, particularly in the tourism sector, are key drivers of its economy. As the city attracts more visitors and residents, there is a pressing need to invest in public utilities and services. This includes enhancing water supply, electricity, sewage systems, and transportation networks to support the city's burgeoning population and tourism activities.

6. SWOT ANALYSIS FOR SAÏDIA

Saïdia, presents an intriguing canvas for a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis. This strategic assessment framework sheds light on the factors that can influence the city's growth and development.

Strengths	Weaknesses
Rich biodiversity	Environmental degradation
Growing population	Limited healthcare facilities
Robust tourism infrastructure	Educational challenges
Cultural heritage	Infrastructure inadequacies
SWOT	
Opportunities	Threats
Expansion in tourism and hospitality sector	Environmental vulnerabilities
Investment in renewable energy	Rising unemployment
Economic diversification	Urban expansion challenges
Technological advancements	Socio-economic disparities

- **Strengths:**

Saïdia boasts several inherent strengths that position it favorably for future development. Its picturesque coastal location, with pristine beaches and a mild climate, forms a compelling draw for tourists. The availability of natural beauty and recreational activities is a significant asset. Furthermore, Saïdia has been proactive in infrastructure development, particularly in the tourism sector. The presence of luxury resorts, golf courses, and marinas underscores its potential as a high-end tourist destination.

- **Weaknesses:**

Despite its strengths, Saïdia also faces certain weaknesses that need to be addressed. Infrastructure development is ongoing, and the city may still require improvements in transport connectivity and public services. Seasonal tourism patterns can lead to periods of economic inactivity, necessitating diversification of the local economy. Additionally,

maintaining the delicate balance between development and environmental preservation remains a challenge.

- **Opportunities:**

Saïdia is teeming with opportunities waiting to be harnessed. With the right strategy, the city can become a year-round tourist destination, capitalizing on its Mediterranean charm. Diversification of tourism offerings, including cultural experiences and adventure tourism, can attract a broader range of visitors. Saïdia's proximity to international markets in Europe can be leveraged for trade and investment. Sustainable practices and eco-tourism initiatives can align with global trends.

- **Threats:**

Saïdia must also contend with potential threats that could impede its progress. Competition from other tourist destinations in the region is intense, necessitating continuous innovation. Economic downturns or global crises can impact tourism significantly, making the city susceptible to external shocks. Environmental degradation, if not managed carefully, could tarnish the city's natural appeal. Political instability in the region can disrupt the flow of tourists.

7. *FUTURE DEVELOPMENT: VISION 2023-2028*

The upcoming projects in Saïdia, amounting to around 500 million dirhams, mark a significant step towards comprehensive urban development. These projects aim to not only enhance the city's physical infrastructure but also focus on social and economic upliftment. The integration of these projects with the city's unique geographical and cultural aspects is expected to pave the way for Saïdia's transformation into a sustainable and dynamic urban center.

7.1. Development program of the municipality of Saïdia 2023 – 2028

N°	Name	Goals	year of execution
1	Saïdia Corniche Development	Enhancing the coastal area for tourism and recreation purposes	2023 - 2024
2	Technical Studies and Project Monitoring	Conducting technical studies and ensuring effective project monitoring	2023-2024
3	Underdeveloped Neighborhoods Enhancement	Upgrading underdeveloped neighborhoods to improve living conditions	2023-2026
4	Construction of a Fountain (Near August 20th Square)	Building a decorative fountain to enhance public spaces	2024
5	Construction of Saïdia Bus Terminal	Establishing a modern bus terminal for efficient transportation	2025
6	Road Signage and Pavement	Installing road signs and improving road surfaces	2023 - 2025
7	Urban Accessibility Improvement for Persons with Disabilities	Enhancing urban accessibility for people with disabilities	2023-2025
8	Kasbah Car Parking Development	Developing parking facilities in the Kasbah area	2026
9	Taxi Station Development	Constructing a taxi station to facilitate transportation	2026
10	Renovation of Public Lighting Network (Renewable Energy)	Upgrading public lighting using renewable energy sources	2023-2025
11	Expansion of the Corniche Sanitation Network	Extending the sanitation network along the Corniche	2025
12	Saïdia Shopping Center Development	Developing a shopping center to boost local economy	2023-2026
13	Youth Entrepreneurship Training	Providing training for young entrepreneurs	2024 - 2027
14	Weekly Souk Enhancement	Improving the weekly souk for vendors and visitors	2028
15	Territorial Marketing for the City of Saïdia	Promoting Saïdia's territorial assets for tourism	2024 - 2025
16	Provision of Medical and Nursing Staff (Various Specialties) at the Nearby Hospital	Recruiting medical and nursing staff for various specialties at the nearby hospital	2023-2024
17	Omnisport Club Redesign	Redeveloping the Omnisport Club facilities	2028

18	Construction of Locker Rooms and Sanitary Facilities at the Municipal Stadium	Building locker rooms and sanitary facilities at the municipal stadium	2025
19	Construction of Five Neighborhood Sports Fields in Saïdia	Constructing five neighborhood sports fields	2024 - 2026
20	Exterior Enhancement for the Festival Palace	Enhancing the exterior of the Festival Palace	2025
21	External Renovation of the Festival Palace	Renovating the Festival Palace's exterior	2025
22	Special Needs Integration Center Construction and Equipping	Building and equipping a center for special needs integration	2027
23	Construction and Equipping of the Mother-Child House	Building and equipping the Mother-Child House	2028

Source : Source: Municipal action plan 2023 – 2028

Despite their significance, these projects, which are vital for the well-being of the residents and the city of Saïdia, face a daunting challenge. While they represent crucial steps towards the city's development, it's essential to acknowledge that these projects may not fully align with all the expectations and needs of the local population. The aspirations of the community and the city's development ambitions are substantial, but the execution of these programmed projects requires substantial budgets to transform them into reality. To address this challenge effectively, it is essential to establish a logical framework for each project, ensuring that they are executed efficiently and within the allocated resources. This logical framework will serve as a roadmap, guiding the implementation of these projects and maximizing their impact on the city's growth and development. By structuring each project logically, we can make the most of the available resources and work towards achieving Saïdia's vision for a prosperous and vibrant future.

No	Project Name	Goals	Main Activities	Indicators	Expected Outcomes	Expected Impact
1	Saïdia Corniche Development	Enhance visual appeal, attract tourists.	Renovate walkways, install new lighting.	New visitor numbers, satisfaction ratings.	Increase in tourism activity.	Boost to local economy.
2	Technical Studies and Project Monitoring	Ensure project quality and standards.	Conduct technical studies, monitor progress.	Project completion rates, quality reports.	Improved project execution efficiency.	Enhanced technical capacity of the city.
3	Underdeveloped Neighborhoods Enhancement	Improve living conditions.	Upgrade infrastructure, public spaces.	Social well-being indicators improvement.	Better living conditions for residents.	Reduction in social and economic disparities.
4	Construction of a Fountain (Near August 20th Square)	Beautify the area.	Design and construct the fountain.	Completion of the fountain, public feedback.	Enhanced area aesthetic.	Improved community morale and pride.
5	Construction of Saïdia Bus Terminal	Improve public transport facilities.	Build a new bus terminal.	Functional bus terminal completion.	Better public transport experience.	Increased accessibility and mobility.
6	Road Signage and Pavement	Enhance road safety and navigation.	Install new signs, repave roads.	Road condition improvements, reduced accidents.	Safer, more efficient transportation.	Enhanced public safety and convenience.
7	Urban Accessibility Improvement for Persons with Disabilities	Make the city more accessible.	Install ramps, modify public spaces.	Number of accessible areas created.	Increased accessibility for disabled persons.	More inclusive community environment.
8	Kasbah Car Parking Development	Expand parking facilities.	Build additional parking areas.	Increased parking capacity.	Reduced parking issues, better traffic flow.	Improved urban infrastructure.
9	Taxi Station Development	Improve taxi services.	Upgrade taxi station facilities.	Modernized taxi station.	Enhanced service for taxi users.	Improved public transport infrastructure.
10	Renovation of Public Lighting Network (Renewable Energy)	Upgrade lighting, sustainability.	Replace lights with renewable energy sources.	Energy-efficient lighting.	Reduced energy consumption.	Environmental benefits, sustainability.
11	Expansion of the Corniche Sanitation	Improve sanitation infrastructure.	Extend sanitation network.	Expanded sanitation system.	Better hygiene, environmental.	Improved public health.

No	Project Name	Goals	Main Activities	Indicators	Expected Outcomes	Expected Impact
	Network				conditions.	
12	Saïdia Shopping Center Development	Boost local economy, shopping experience.	Develop a new shopping center.	A new shopping center.	Increased economic activity, shopping experience.	Economic growth, improved retail sector.
13	Youth Entrepreneurship Training	Foster entrepreneurship among youth.	Provide training and workshops.	Number of trained entrepreneurs.	Increased entrepreneurship, job creation.	Economic diversification, youth empowerment.
14	Weekly Souk Enhancement	Improve traditional market.	Renovate and organize market space.	Improved market layout and facilities.	Better shopping experience, cultural preservation.	Enhanced local commerce and culture.
15	Territorial Marketing for the City of Saïdia	Promote Saïdia as a tourist destination.	Implement marketing and advertising campaigns.	Increased tourism, brand recognition.	Economic growth through tourism.	Enhanced global profile of Saïdia.
16	Provision of Medical and Nursing Staff at Hospital	Improve healthcare services.	Hire diverse medical specialists.	Staffing levels at hospital.	Better healthcare for the community.	Improved public health and wellbeing.
17	Omnisport Club Redesign	Upgrade sports facilities.	Redesign and renovate the club.	Modernized sports club facilities.	Enhanced sports facilities for community.	Increased community engagement in sports.
18	Construction of Locker Rooms at Stadium	Provide amenities for athletes.	Build locker rooms, sanitary facilities.	Completed facilities, user satisfaction.	Improved experience for athletes, visitors.	Enhanced sports infrastructure.
19	Construction of Neighborhood Sports Fields	Promote sports, recreation in Saïdia.	Construct multiple sports fields.	Number of fields built, usage rates.	Increased recreational opportunities.	Improved community health and cohesion.
20	Exterior Enhancement for the Festival Palace	Beautify palace exterior.	Renovate and landscape exterior.	Enhanced exterior appearance.	Improved aesthetic appeal of the palace.	Enhanced cultural and historical value.
21	External Renovation of the Festival Palace	Restore palace façade.	Perform external renovations.	Renovated palace façade.	Preserved historical and cultural value.	Enhanced cultural heritage.
22	Special Needs Integration Center Construction	Support individuals with special needs.	Construct and equip a new center.	New center for special needs.	Enhanced support and services.	More inclusive and supportive community.
23	Construction and Equipping of the Mother-Child House	Improve maternal and child health services.	Build and equip a new facility.	New mother-child health center.	Better health services for mothers, children.	Improved family health and welfare.

1.1. Logical Framework for Saïdia Development Projects

The projects listed represent a comprehensive and ambitious plan for the development of Saïdia. Each project aims to achieve specific goals, ranging from improving infrastructure and public services to fostering economic growth and social development. The planned activities span a wide range of areas, including infrastructure, tourism, health, education, and culture.

By identifying indicators and expected outcomes, this logical framework provides a basis for assessing the effectiveness and impact of each project. The anticipated impact of these projects extends beyond enhancing the quality of life for the residents of Saïdia to boosting the local economy and strengthening the social and cultural infrastructure.

The successful implementation of these projects will require meticulous collaboration between local government, community stakeholders, and development partners. Ultimately, these projects represent a significant step towards realizing an ambitious vision for the future of Saïdia as a vibrant, integrated, and sustainable city.

2. CONCLUSION :

In conclusion, Saïdia is currently undergoing a crucial period of transformation and growth. The city has achieved significant success in economic development and tourism. However, there are substantial challenges related to the environment, education, healthcare, unemployment, and economic sectors.

Regarding the environmental aspect, local authorities must take immediate steps to preserve the beauty of the beach and the ocean and ensure the sustainability of natural resources. Improving water and air quality, as well as waste management, is essential.

In terms of the population, it is imperative to provide high-quality education and healthcare services to all residents. Enhancing vocational

and technical education to increase youth employment opportunities and reduce unemployment rates is crucial.

Raising awareness about sustainability and environmental conservation among residents and visitors is essential. Organizing awareness campaigns and promotional activities can help achieve this goal.

To combat unemployment and fragility, investments in developmental projects and the creation of new job opportunities in various sectors are necessary. Supporting entrepreneurship and guiding youth toward promising careers are also vital steps.

Finally, the Saïdia municipality is striving to make significant progress through the implementation of developmental projects worth approximately 500 million Moroccan Dirhams from 2023 to 2028. It is crucial to ensure cooperation and coordination among various stakeholders to ensure the success of these projects and achieve sustainable development in the city.

Through these collaborative efforts, Saïdia can build a brighter future that combines economic development, environmental care, and the well-being of its residents. It's a message of hope and optimism that we hold for Saïdia and its future.

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Culture Profile: Mauritania

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Abstract

Culture is a turban under which people hide from the wind and shade from the sun. Culture expunges commonalities and celebrates differences. This paper, thereby, delineates some cultural traces of present-day Mauritania, a country that is tucked between two worlds, “Arab” North Africa and “black” West Africa. These practices are ethnically structured. Bedan’s (Moors) culture is a blend of Arab and Amazigh influences. The African heritage is seamlessly manifested in the practices of Kwr (afro-Mauritanians). This study maps out some of these ancient and enduring customs and beliefs of the two cultures namely the beliefs and customs of clothing and cuisine (drinks).

Keywords: *culture, tradition, Mauritania, Moors, afro-Mauritanians*

Introduction

Diverse as races are, cultures most of the time stand unimpaired, yet some aspects of these cultures may either get vanished or modified as a result of several internal and external factors the most prominent of which are assimilation and globalization. Indeed, hundreds of years ago, Mauritania hosted several races most of which had different cultures namely, Arab, Imazighen and African. However, after the battle of Sharr Babba (1671-1677) between the tribes of Beni Hassan and those of Sanhaja, the latter's culture, which if not Imazighen in origin was marked by it, fused into that of the former. The reason behind such assimilation was that Sanhaji people embraced Islam before the coming of Beni Hassan. Because the Prophet of Islam was an Arab, they might favor the Arab culture. Moreover, Beni Hassan and Sanhaja mingled with each other to the extent that intermarriage became a common habit between them. Additionally, the fact that their skin color was the same as that of the newcomers, the tribes of Beni Hassan, led them to identify with them. More importantly, as already discussed, the Sanhaji people were descendents of Yemeni tribes. Thus, their cultural identification with their cousins was natural.

In contrast with the culture of the Sanhaji people, the culture of Kwr survived the ages. Such cultural survival may be due to two main factors. Firstly, the Kwr people are "black" African people while the other groups are white and brown Arabs. Such difference was celebrated in the behaviors, habits, and generally the way of life of the two parties. Although the Kwr added the Arabic dialect, Hassaniya, to their linguistic repertoire, they tuned out the other Arabic customs and traditions. Secondly, the geographical distribution of the two parties in today's Mauritania is different. For instance, the Kwr people lived mainly in the south along the Mauritania-Senegal River while the Arabs dwelled in the north, center, northwest and east of the country. This fact

might play a crucial role in reducing the possibility of the overlap between the two cultures.

In addition to assimilation, the phenomenon of globalization has had impacted the Mauritians' diverse cultures. Even though Mauritians, as all other people, have always interacted with other units, say, tribes, nations, and states, modern technology such as transportation means (e.g. airplane), commerce (e.g. clothes), and communication tools (e.g. television), has remarkably modified the vibrant social tapestry of some customs and beliefs of the Mauritians. Nevertheless, the majority of these traditions and beliefs remained untouched. This study, thereby, maps out some of these ancient and enduring customs and beliefs of the two cultures particularly those that set the Mauritians apart from their cousins in both the Arab and African worlds. These features include, but, not limited to the beliefs and customs of clothing and drinks.

Clothing

Apart from the people of the Moroccan Sahara who are affiliated ethnically (racially, linguistically, culturally, and religiously) with the Mauritanian Arab community, no other people share the Mauritians' type of dress. The rationale behind having these clothes is twofold. First, Mauritanian Arab community is conservative. They consider all female body apart from the face, hands, feet and arms as awrah, Arabic term that denotes the illegal unveiling of parts of the body. Second, Mauritania is situated in the desert where the harsh climatic condition is prevailing almost all the year. Due to these two factors, Mauritians have had a type of clothes that fulfil their religious and climatic needs. These clothes are gender-oriented. That is, whereas daraa, serwal and hawli are man's dress, melhfa is particular to women.

To start with man's dress, daraa, as it is known in Hassaniya, is an ankle-length robe-like garment with deep vents on both sides and flowing wide sleeves that he pushes up and positions upon his shoulders while he walks or works. It sports a wide triangle-shaped front pocket that is placed slightly to the left of the chest. This pocket has sometimes ornate designs and made of yellow twine. Daraa is white, green or blue and made from cotton and other fabric that is called in Hassaniya, azbi and which is brought from Germany. Based on the age and length of the person, daraa takes its size. For instance, whereas adult's daraa is made of about ten meters of azbi, 5 years old child's daraa is made of three meters. The price of daraa correlates positively with the type of its fabric, its length and the sewing of its pocket. For adults, its price ranges from 350 ouguiya (the local currency) (10 US dollars) to 15000 (430 US dollars).



Mauritanian men featuring in the traditional ensemble, daraa, srwal and hawli.

(Ouwkerk, n.d.)

As the above picture shows, to complete the ensemble, a Mauritanian man dons baggy pants, known as serwal in Hassaniya, underneath daraa, and wraps his head or nickel with a turban. To start with, the serwal has two pockets on each side. Like daraa, it is made from cotton. It is black, white, green, or blue, and its size depends on the length of the person. The serwal is wrapped around the waist by a leather belt, known locally as lekchat. There are three types of srawil (plural of serwal), serwal guchat, serwal seintir, panteloh. The first one is designed as along rectangle. As such, it requires a long kchatt (a leather belt) that can stick it together around the waist. Part of it falls down the legs till the ankles. The serwal seintir is baggy and cinched with a normal belt around the waist. The panteloh resembles the widely known trousers. The only difference lies in its fabric. More colors are used for the serwal than for the daraa. The serwal can be white, green, blue or black. The price of serwal depends on the type of its fabric and its length. For adults, it starts from 150 ouguiya (3.34 US dollars) and reaches 4500 ouguiya (130 US dollars).

Besides, man wraps his head and/or nickel with a strip of cloth. It is called hawli in Hassaniya and litham in Arabic. As previously mentioned, today's Mauritania was named after litham (turban) as the Land of Al-Moulethamin (the turbaned men). This fact led several historians to dedicate their time to study this piece of cloth. According to Houssein, the custom of wrapping one's head dated back to the ninth century. Houssein also listed different views which historians have given as the main reasons behind such custom. For instance, alongside the harsh weather of the desert, Ibn Lethir reported another reason in the form of a story.

A neighborhood of the tribe of Lamtouna used to be raided by its enemy whenever the men went outside. In order to end these raids, one day, the men disguised in turbans and sent their women featuring in men's dresses outside the neighborhood. When the enemy came, the

turbaned men killed almost all of them. From that day on, the turban became a means of defense. Additionally, Ibn Hawqal asserted that the tribes of Sanhaja considered the mouth and the nose as awrah since what comes out from them is nastiest than what comes out from the genitals. Cheikk Rabwa also attributed the donning of the hawli to the magical beliefs that were common before the arrival of Islam. The members of the tribes of Sanhaja believed that jinn spread diseases in the space. These diseases entered the body through the mouth and/or the nose. As such, the tribe members particularly men had to cover their faces. According to Ibnu Charqi, because “women had links with evil spirits,” they were safe from the diseases which men were exposed to if they did not cover their faces up (Ibn Lethir, Ibn Hawqal, Cheikk Rabwa, and Ibnu Charqi cited in Houssein, 2000, pp. 100-102).

The above cited reasons make it impossible to argue which one(s) was or were the main reasons behind the use of the hawli in the first place. This paper, however, asserts that the Mauritaniens in modern-days wear the hawli as a cultural heritage and/or means of protection from the harsh weather condition. The hawli is wrapped in several ways according to weather condition. If the day is sunny and/or dusty, the man veils himself leaving the eyes only uncovered. The man would also bare his nose and/or his chin when the day is not too hot. In a relative cold day or at night, the hawli is wrapped around the neck. While its size is about 25 centimeters, the hawli’s length is between 1.5 meter and 3.5 meters. It is always made from cotton. The hawli’s price differs based on its color, length and fabric. It ranges from 150 ouguiya (4 US dollars) to 700 ouguiya (19 US dollars). The hawli usually takes one of the four following colors, green, white, blue or black. Beside its timeless uses, the black hawli is worn in special occasion. It is donned in weddings by the groom and his friends to match the bride’s melhfa which is always black.

In addition to Mauritanian Arab men's clothes, their female counterparts are distinguished by their long garment, known in Hassaniya as melhfa. Before describing this dress, it is important to mention that melhfa is dressed also by some Sudanese women. The melhfa is 2 meters-wide and 4 to 5 meters-long piece of fabric wrapped around the body twice and around the head once. It shrouds all the body but the face, hands and feet. Underneath melhfa, the woman wears a long robe. Some young modern women tend to wear pants, instead of robes, underneath their melhfes. The melhfa is made of cotton and nylon. The cost of the melhfa differs based on the type of its fabric and embroidery. Whereas the cheapest melhfa costs 130 ouguiya (4 US dollars), the most expensive one charges 25000 ouguiya (700 US dollars). Unlike the man's dress, melhfa is colored in all existing colors. Sometimes it takes one single color, and other times it is embroidered by two, three or more colors. The choice of color is optional.

In the wedding day, the bride, however, has to don a transparent black melhfa. It is transparent because it would allow the groom, his family, and other attendants to see the bride's jewelries such as golden necklaces and bracelets. The bride's melhfa is also black because blackness is attractive and lovely, a widely given explanation. This explanation, nevertheless, is not reasonable, for if this is the case, why would the groom wear a white daraa? Additionally, why would the bride wear white melhfa one or two days after her marriage? This paper opts for a gender-oriented explanation. That is, the Mauritanian Arab woman, in particular, is oppressed whenever love relationship is concerned. For instance, she must cry in the night of her marriage and even two days before to show to her family as well as the community that she does not like neither the marriage nor the groom. Furthermore, she can neither talk with her groom nor show her face during the wedding celebration. In contrast, she must drop down her melhfa over



Mauritanian bride and her relatives featuring in melhfa
(Limam, 2011)

her face and remain speechless to show decency. Based on these facts, it can be said that the blackness of the bride's melhfa is the family's way to show that their daughter is not happy by marriage and that she is afraid of men. These messages would let across that the bride has never been involved in love relationship. Besides, she will never betray her husband, for as long as she disapproves legal love relationships (marriage), she would definitely avoid any future haraam (illegal according to Islam) relationships.

Drinks

Some of the most distinctive patterns of the Mauritanian cuisine are zrig (sour milk mixed with cold water) and tea. To begin with, there is no record of the time of the adoption of zrig as a traditional drink. However, by looking at the main impulse of making zrig, one can infer that Mauritians have been drinking zrig for millennia. The lack of food was the main reason of making zrig. Until recently, despite the fact that the desert cuisine contained limited dishes, rice, meat, milk and

self-made bread, known in Hassaniya as kesra, not everyone was able to provide his family with these different dishes. In fact, the majority of Mauritians was not able to buy rice or millet. Therefore, the people of today's Mauritania, particularly the Arab community members, depended primarily on the milk and secondarily on the meat of their goats, cows and/or camels. What is more, the majority of these people had few cattle and thus small amount of milk (Lalla Meriam, May 18, 2016, personal communication). Since the amount of milk of their cattle was too little to be served to the members of a family or possible guests, they had to find an alternative. Hence, they added some water to sour milk to multiply its quantity, so every member of the family could have his/or her share. As such, this blend was added to the desert cuisine beside its parent, milk, and cousin, meat. Even in the recent days, some poor families, particularly in the rural areas, still use zrig as either a lunch or dinner, for they cannot afford cooking twice a day. In a nutshell, the rationale behind the invention of zrig indicates that it is a long lived traditional drink, for whenever one goes back in history, s/he finds that today's Mauritians' economic and living condition were low.

Originating in poor families as a means to compensate the lack of food, the zrig gained popularity among the riches. That is, the zrig was widely drunk across the Mauritanian society, most commonly by the Arab community members. It was culturally assigned three main properties: holding off thirst, alleviating tiredness and welcoming guests. As such, Mauritians prepare zrig on several occasions. It is the first to be drunk in the morning before tea, bread or any other dish. This is because people have just woken up after a long night sleeping, need a cold beverage that cools down their hot stomachs and quenches their thirsts. The zrig is also prepared to anyone of the family members who has just returned to the house from the intense heat of the sun in order to quench his or her thirst and alleviate his or her exhaustion. As

such, it is most certainly served whenever a guest comes into the home as a sign of hospitality.

Based on the type of recipe, four main types of zrig can be prepared. First, the most common type of zrig is the one prepared from fermented milk. To get this product, a fresh goat, cow or camel's milk is put in a basin and left for at least four or five hours until it sours. Then, it is poured in a goatskin, shaken several times and poured back in a jar. Some of the shaken concentrated milk is mixed with cold water and sugar. The tree recipes are poured back and forth between big glasses or basins to blend the ingredients, especially the sugar. The second type of zrig is called senguetti. In order to prepare senguetti, an amount of ungrounded millet is grinded in a traditional mortar called elmehraz. When it is grounded, it is poured in a basin. After that, grains of millet are poured in a pot placed on stove and stirred till they become brown. These brown grains are mixed with the grounded millet to give it a sweet flavor. This blend is called senguetti and is a typical drunk in the eastern part of the country particularly the region of Al-Hawdh Charqi. This senguetti is mixed with cold water and sugar. The last type of zrig is prepared from powdered-milks known as selya and mew. Two or three tablespoons of selya or mew and a good helping of sugar are added to cold water in a basin. The beverage is stirred or poured back and forth between glasses to blend the ingredients.

In addition, tea, known in Hassaniya as *attai*, is a traditional drink which cuts across all ethnics and tribe-based identity. It is widely believed that drinking tea alleviates exhaustion, digests food and invigorates the assembled group. The drinking of tea is also considered a revered pastime. Because of these several benefits, the tea ceremony almost does not halt. However, even though it might be served any time of the day, it is customary to drink tea five times per day. It is served with breakfast, in the morn, after lunch, in the afternoon and after

dinner. It is customary also to serve tea whenever a guest or a friend arrives to the home. That is, serving the tea is one of the bases of hospitality and friendship. The frequent recurrences of making tea make one adventures and says that tea is a way of life in Mauritania. However, although being a way of life might lead one to assume that the Mauritians have been drinking tea for ages, Richardson argued that it is a relatively recent tradition in the region.

When the British were unable to deliver their tea from China to the Baltic ports during the Crimean war in 1854, Morocco truly became a tea-drinking nation. Due to the embargoes, English ships had to find new ports to deliver their tea. The tea landed and was unloaded at the trading posts of Tangier and Mogador along the Moroccan's Atlantic coast. In Morocco, it was very common to drink herbal infusions. The most popular was a mint tisane called na'na that grew in the country.... The newly imported Chinese gunpowder tea...was added to the sweet mint tisane. This blend soon became Morocco's national drink. (Richardson, 2010, p. 56)

This citation shows that tea arrived first in Morocco as a result of happenstance, geopolitics and economic opportunism. Then, it becomes part and parcel of the Moroccan's traditional drinks. Since Morocco and today's Mauritania have been geopolitically (Almoravids), economically (trans-Saharan trade), religiously (Sunni Maliki) and socially (Sanhaja, Beni Hassan and Chouraffa) tied over the ages, one can argue that a newly adopted drink in Morocco was likely to cross freely across the desert to the people of today's Mauritania. On these bases, this paper argues that tea infiltrated today's Mauritania in the second half of the nineteenth century, and from that time on, drinking tea became a celebrated tradition. However, the spread of this culture

remained common only between the wealthy families (Lalla Meriam, May 2, 2016, personal communication). The cesarean birth of the state of Mauritania in 1960 singled out the rebirth of tea culture. That is, the newly born state imported goods, subsidized prices and provided job opportunities. Accordingly, the number of people who were able to afford sugar and green tea was likely to increase. Indeed, in the present day, it is impossible to find a house or a tenet that does not have a tea set.

A traditional Mauritanian tea ceremony requires an appointed or a volunteer tea maker, ingredients and the tea set. To begin with, the tea maker is the servant of the house. If the house does not have a servant or s/he is busy doing other assigned works, one of the family members is appointed by either the father or the mother or volunteer to prepare the tea. In this case, there are two main factors which determine who will prepare the tea, namely: age and gender. If the tea is prepared for the family members, the youngest family member is likely to be the one who will prepare the tea. If the tea is prepared for a female guest, the tea maker is female. By the same token, if the guest is male, the tea maker is likely to be male. In the absence of young brothers, the youngest sister prepares the tea but far from the guest's eyes. The tea maker needs the ingredients and the tea set to carry out the ritual. The ingredients of tea consist of green tea (imported from china), sugar, fresh mint leaves and water. The tea set (lemaain in Hassaniya) encompasses tray, small glasses, small tray, teapot, kettle, sugar pot, mint pot, portable gas stove or charcoal ember on a small stove, tea caddy and towel.

The tea maker usually spends one or two hours in preparing the tea. In some cases, the duration of preparing tea, nevertheless, depends on the type and the situation of the person the tea is made for. For instance, if the person is a friend, the tea ceremony should take as much

time as possible. Otherwise, the friend may think that his or her host is busy or does not give him or her much importance. This is because the end of the ceremony suggests his or her departure. If the person is a guest who was travelling, the ritual of preparing tea should take the shortest time possible. This is because the guest needs the tea to alleviate his or her travel fatigue.



Mauritania's tea

(“Olamma: Chai Yahmi min Al-Issaba bi Soukari,” 2015)

The basic preparation of the tea requires several steps. First, water is poured from the kettle into the teapot, and the teapot is set over charcoal embers on a small stove next to the tea set to boil. When the water boils, the teapot is put on the tray and green tea is added to the water. After one minute, the tea-maker pours the tea into the glasses leaving small amount of it inside the teapot. S/he shakes the teapot and pours out the tea in the basin. This process is called “teshlila” and is meant for rinsing the green tea from possible bitterness. Then, the already full glasses are poured back in the teapot, and more water is added to recompense the water that was poured out in the basin. The

teapot is boiled again over the stove and placed back on the tray. Sugar and mint leaves are added to the teapot, and the tea is poured into glasses then poured back and forth from glasses to the teapot in order to blend the ingredients. The tea-maker tastes the tea seeking optimal flavor, an activity called “rawza.” Then, s/he starts another process referred to as “traghwi,” creating foam. That is, the tea is poured into one glass from the teapot. S/he then pours that glass from two to three feet above the tray into the next glass(s). This practice is done several times in order to generate a thick frothy head in each glass. Then, the glasses are washed out from outside and dried out with the towel. Finally, the tea maker places the glasses on the small tray, half fills each one of them and serves each one of the assembled group a glass. The tea is served in three rounds. That is, the assembled group sits down for three glasses at a sitting.

Conclusion

Mauritanians are not only distinguished by their entire adherence to Islam but also by their faithfulness to their early unique customs and beliefs clothing, drinks and women status. For instance, the custom of force-feeding is still operative and crucial to the Mauritanians. In addition, Mauritanians are known by their traditional clothing and drinks. Whereas men, particularly Arabs, wear loose sleeveless clothing called “daraa,” their female counterparts feature in “melhfa”. Furthermore, while zrig (sour milk, powder-milk or grounded milt mixed with cold water and sugar) is more common among the Arab community members, tea cuts across all ethnics and tribe-based identity.

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The distinctive natural characteristics of the Al-Batnan and Al-Dafna Plateau in Libya

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Abstract : The Al-Batnan Plateau occupies an important geographical area on the Libyan map, as it is located in the northeastern part of Libya, and extends from the Dafna Plateau in the east to the eastern slope of the Green Mountain in the west, and from the Mediterranean Sea in the north to the lowland region in the south, that is, between longitudes (23-24) east. And two latitudes (30:31-20-32) north, where some areas of this plateau are characterized by their rugged terrain due to Due to the large spread of mechanically crushed rocks, valleys, and cracks in various places, this is due to the nature of the rock formations and geological structures of the Al-Batnan and Al-Dafna plateaus on the one hand, and the effect of erosion and mechanical weathering in the region on the other hand due to the nature of its climatic conditions. The terrain represents the topographical manifestations and natural features of the distinctive features of the surface. On the outside of the region, each terrain feature has its own distinctive topographical characteristics that create a natural environment of its own The terrain controls the nature of the relationship between the features of the Earth's surface and the human activity based on it, as the areas of Al-Batnan and Al-Dafna were known as Mar Marika, and Al-Batnan means that range extending from the southeast of the Bay of Bamba towards the east to Tobruk, and Al-Dafna refers to the plateau extending from the city of Tobruk to the Salloum Plateau. This local area extends beyond the Al-Jaghubub area in the south, and they represent a single plateau extending from the Bay of Bamba in the west to the village of Al-Bardi in the east in one straight line along It reaches (250 km) and rises to about (220) meters above sea level, and is separated from it by a narrow coastal plain whose width varies from one place to another, but does not exceed (40 km). The city of Tobruk is the border between the two plateaus, and this plateau extends in general next to a line The winding coast, and takes a peaceful shape in the northern coastal areas due to the steep slope of its northern facade towards the coast, and the slight slope towards the south, and then many terraces appeared that vary in breadth from the area To another, it is spread over a group of longitudinal depressions that permeate its surface, reaching a width of several kilometers, and they are called sheds, which are known locally as the shed. It is believed that the origin of these sheds (plural of shed) results from the exposure of the earth to tectonic movements in addition to marine erosion factors, and the two sheds are separated from The other are high hills known locally as (Al-Hajjaj), or Al-Dhahr, and there is a large group of sheds with local names such as: Atbireek. Al-Zaafarana, Halfaz, Al-Shuwairat Al-Kharga, Al-Qobba Al-Qababa.

Keywords: Characteristics – Natural – plateau - The two stomachs - The burial.

the introduction:

Natural characteristics are among the most important natural components of the state, as they determine its internal and external behavior, Studying the land is in order to become familiar with all the natural geographical characteristics that distinguish it, which aims primarily at a comprehensive analysis of the natural characteristics that affect the state's entity economically and socially, or that affect its production capabilities.

And exploiting the natural resources available therein, as the geographical location and natural characteristics of each region are among the most important elements of the state's strength and the influencing factor in its internal policy and international relations, to the point that some of them believed that the location is a commodity that the state can obtain from it, Material or moral returns, although Art Toffler believes that many countries have lost these returns due to the deterioration of the value of their location or the failure of the major countries to accept it, Therefore, the geographical location is one of the natural factors affecting the region's politics, the state's sovereignty, its national security, and its political interaction with its neighbors, Therefore, it has many economic and social consequences. The astronomical location is also an influential factor through its impact on human activity, as it affects agriculture and forest resources (Hamdan, 1996) Libya is located astronomically between longitudes (9 - 25) degrees east, and latitudes (19 - 33) degrees, and thus it extends over (15.7) longitudes, and thus the difference between the east and west of the country is large, including It is more than an hour, i.e. (62.8) minutes. Moreover, it is along a factor of (141) latitudes, and the Tropic of Cancer penetrates its southern parts, which was one of the causes of drought and desertification because the climate It is characterized by its desert, and accordingly, Libya falls within the desert climate except for the northern parts (Al-Hadithi, 2020). The Al-Batnan Plateau is one of the regions in the State of Libya that is distinguished by characteristics

that distinguish it from other regions in Libya, as the landforms in the Al-Batnan Plateau are a reflection of the natural conditions inherited from the rainy era. And the climatic conditions currently prevailing, and that geomorphological processes are the force that changed and still plays an effective role on the surface of The study showed that water erosion and sedimentation processes had a significant impact on the morphology of the northern plateau, which led to the formation of multiple and disparate landforms, some of which were legacies of the rainy era, And from the results of the study of water erosion on the surface of the plateau, the extent of water erosion in the northeastern region reached.

The study measured 175 m³/km²/year, in its northwest it reached 80 m³/km² year, and in the middle and south of the plateau it reached 376 m³/km². 2 years) according to the levels of water erosion, and the gully erosion reached (8127 m³/km²) according to the bergsma classification, Very severe gully erosion prevails in the north of the plateau, and it is not a product of the current climate, but rather a legacy of the Pleistocene era during rainy periods, As for the intensity of water erosion According to Fortier's equation, it reached 32 in the northeast of the plateau, 59 in its northwest, and in the center and south of the plateau, 13, and these values ranged from weak to moderate erosion, and they varied from one place to another on the surface of the plateau according to natural influences, Given the importance of the locations of many regions in Libya, many researchers and those interested in this aspect devoted themselves to studying it and studying the geography and natural characteristics of a number of regions in Libya. It is of great economic and social importance, and even in all aspects and areas, and one of those studies is this study, which aims to identify the natural characteristics of the Batnan Plateau within the framework of a plan aimed at identifying the geography of Libya, And learn about the distinctive characteristics of each region.

Study problem:

Geographic studies are concerned with logical and scientific analysis to highlight various phenomena on the Earth, Geography has proven its ability to communicate Earth sciences clearly, as its studies have included everything that concerns the Earth, including studying the nature of the Earth's composition, including plateaus, mountains, types of rocks, natural mines, valleys, and volcanoes. Rivers, oceans, and the features of that terrain that resulted from natural, environmental, and climatic factors that greatly influenced the shape of that terrain, Given the importance of this science, many From researchers and those interested in this aspect by studying it and studying the geography and natural characteristics of many regions in Libya to understand these important geographical features, and given the importance and strategic location of the Batnan Plateau and Al-Dafna and the natural features located in this region, the researcher conducted this study to shed more light on the importance of those areas and the importance of their location, The strategic and effects of climatic factors on the formation of its terrain and features serve the importance of the individual and society, and from this standpoint and through the researcher's observation of the importance of these studies and those areas whose features are unknown to many, and whose features are They all supported the importance of this study, which aims to identify the natural characteristics of the Batnan and Dafna Plateau, The researcher shed light on the characteristics of this region and its geographical features.

Study questions:

The study questions are the following:

- 1-What are the distinctive natural characteristics of the Al-Batnan and Al-Dafna plateaus?

Study objectives:

This study aims to:

.Identify the natural characteristics of the Al-Batnan and Al-Dafna plateaus

Importance of the study:

The importance of the current study lies in several points, including:

1-The study is useful in identifying the most important natural characteristics of the Al-Batnan and Al-Dafna plateaus.

2-The originality of the study, as this study is considered one of the few, if not the first, studies in the local environment that monitors and identifies the most important distinctive natural characteristics of the Batnan and Dafna plateaus.

3-This study is a scientific contribution to defining the geography of Libya.

4-Reaching results on the basis of which a number of recommendations and proposals can be presented that may help specialists in this aspect benefit from the geography and nature of some regions economically, socially, and politically.

Study terms:

The terminology of the study is represented in the following terms:

Al-Batnan Plateau: Al-Batnan is a plateau located in the Tobruk region, The Al-Batnan Plateau extends from Tobruk in the east, to Wadi Boufrais in the west, It is located to the east and south of Jabal Al-Akhdar, It is terraces and terraces whose height does not exceed (500 m) and approaches the coast in some areas to form steep, receding rocky cliffs. And regression list.

Limitations of the study:

1-**Objective limit:** Identifying the most important natural characteristics of the Al-Batnan and Al-Dafna plateaus.

2-Spatial limit: This study was conducted on the Al-Batnan and Al-Dafna plateaus.

3-Time limit: This study was conducted during the year 2024 AD

Study curriculum:

For the purpose of understanding all aspects of the study, we relied on the descriptive approach by listing some scientific facts and data.

Theoretical framework:

General natural characteristics of the study area:

Geology of the Batnan and Dafna Plateau:

Geomorphological phenomena are the product of the interaction of the erosion process on the one hand and the rock structures and lithological characteristics of the rocks on the other hand, The study of geological aspects is one of the topics on which the geomorphological study depends, Our study of the geological situation of the region was based on previous geological studies, and we will study the following topics:

1-Stratigraphic succession:

From studying the stratigraphic column of geological formations, we find that formations appear on the surface that belong to the third period, from the middle Oligocene - upper to the lower Miocene, and they are homogeneous in composition, with fish swallowing about (20 - 100 metres) approximately (Industrial Research Center, 1977) and they are limestone rocks, It is rich in fossils of homogeneous composition, in which layers appear in the lateral sections of the slopes and edges of sea cliffs, Limestone rocks constitute about (90%) of its components. It was deposited on the southern edges of the Sea of Tets, Quaternary sediments cover parts and areas of the region, represented by marsh deposits, coastal sand dunes, beach sands, and aquatic sediments. Accordingly, the limestone rocks in the region were divided into the following geological formations.

2-Geological formations:

Geological formations are divided into:

Formations of the third tense: -

It was represented by five geological formations (Al-Khawaimat Formation “lower member” / Al-Abraq Formation / Al-Fadah Formation / Al-Jaghubub Formation / Qarat Maryam Formation from the Oligocene to the Miocene), Their thickness varies from one formation to another, and their distribution on the plateau varies from one place to another, The following is a study of the formations, The third time in the region:

1-Al-Khawaimat Formation, the lower member: The Al-Khawaimat Formation represents the oldest visible rocks, It covers the northern part and extends parallel to the Mediterranean coast, It extends in the form of a very small strip at the lowest slopes, confined between Wadi Al-Raheb and Wadi Rizq, west of the Bardiya area, and extends in the Bab Al-Zaytoun area for a distance of (2 km), Only the upper part is visible, and it consists of hard, cohesive, fine-grained dolomitic limestone with interspersed sand, rich in fossils and shellfish, and characterized by a brown color, It is pale yellowish grey, its grains range from micro-crystalline to coarse-grained, and appear in layers, Fossil and rock evidence indicates that it was deposited in deep, open seas due to the presence of floating micro-fossils.

2-Al-Abraq Formation: The Oligocene (Upper - Middle): The Al-Abraq Formation represents a sedimentation cycle characterized by calcarenite rocks and their somewhat dolomitic character, which is predominantly brown in color mixed with rust and calcilutite, with interspersions of limestone containing fossils, most of which are of the algal type, Among the results are: Paleontological examination shows

that the deposits of the Abra q Formation date back to the period between the middle to upper Oligocene era (reserch centre, 1974, p: 4-5)

3-Al-Faidiya Formation: (Upper Oligocene - Lower Mocene): The formation covers the slopes of the Bardiya area, a distance of (37 km) parallel to the coastline, It also covers the northwestern part of the Bab al-Zaytoun area for a distance of (15 km) from the area in the form of a longitudinal strip below the slopes, The total apparent thickness of this formation is about 82 m (geological map of Libya al bardia sheet, 1977, 1:250,000), Its rocks are made of chalky limestone, rich in fossils and shells, with a layer of calcareous clay and marl. Its color ranges from whitish to yellow, and it overlaps in some places with calcarenite rocks (Al-Mabrouk, 2006, pp: 37-38), There is also a mismatch between the Al-Faidiyah Formation and the Al-Khawaimat Formation, It indicates that the Faidah Formation was deposited in deep basins, and sedimentation continued from the upper Oligocene to the lower Miocene, (Taher, 1990).

4-Al-Jaghub Formation: (Lower Miocene - Middle Miocene): The Jaghub Formation is the most widespread in the region, as it consists of layers of limestone and chalky limestone rich in fossils, whose color ranges between white and yellowish-white, with redness in some of its parts due to the presence of oxide, Iron, its grains range from microscopic to coarse, with some quartz in its layers, Jaghub rocks are generally horizontal, with a slope in areas, It is affected by some geological structures and faults, with the presence of conglomerate layers in parts that indicate terrestrial movements (Al-Mabrouk, 2013, p: 25), The Jaghub Formation represents one pattern in the marine sedimentary environment, and the sediments of the Quaternary Period cover the formation homogeneously, and the total apparent thickness reaches (130 m), (Industrial Research Center, 1977)

5-Qart Maryam Formation: The rocks of this formation consist of fossil-rich limestone of medium hardness, white in color with chalky limestone, and light green shale limestone, which overlaps with the upper part of the rocks of the Jaghub Formation, The rocks of the formation were deposited in shallow water during the middle Miocene era and spread This formation is in the southwest of the study area, and the layers of this formation are mostly horizontal, except for the areas that were subjected to tectonic movements (Industrial Research Center, 1977, p: 7).

Formations of the fourth time: -

It covers large parts of the region, most of which are deposits that include aquatic sediments, flood clasts, shale, silty sand, gravel, consolidated pebbles (conglomerates), sabkha deposits, beach sands, and coastal sand dunes. These deposits are evidence that indicate the occurrence of climate changes that were It has environmental impacts on the area.

A-Ajdabī Formation (calcarene rocks): This formation covers parts of the coastal area intermittently and in the form of a narrow strip whose height ranges between (2 to 6) meters, and consists of calcarenite rocks, shell fragments, and seashells that are predominantly white to rough gray in color, It is medium to light yellow, solid to brittle, and is characterized by intermittent stratification (Al-Mabrouk, 2013, p: 25).

For, **B-Sabkha sediments:** They are loose sediments of clay, silt and sand, They are wind and water deposits carried by running water to the sabkha, They appear along the coastal strip and at the mouths of most valleys, and are sometimes covered with a crust of salt resulting from evaporation during periods of drought, Water also covers these sabkhas,

During the winter, as a result of rainfall, a group of plants grow there, such as tamarisk, el-dis, and hajna.

C-Aerial sediments and beach sand: They include sediments of coastal sand dunes and reach a height of (15) meters, They are limited to the coastal strip area and consist of marine shell fragments with quartz grains, and sand ripples appear on them as a result of wind gusts (Al-Mabrouk, 2013, p: 25).

D-Water sediments: They are the most widespread, sediments and are found at the bottoms of depressions and flat areas, (Industrial Research Center, 1977, p: 7) They appear in the form of flats consisting of reddish clay soil and in the form of sandy soil deposits (Jaber, 2019, p: 51) It has shallow extensions of limited depth mixed with brown gravel with deposits of limestone and sandy shale. (Al-Mabrouk, 2013, p: 25)

3-Climatic characteristics:

The study area, like other regions of northern Libya, was subjected in the fourth period to a successive series consisting of four to five rainy periods separated by dry periods (Jawda, 1973, p: 17), It can be said that the rainy periods in the northern range of Libya coincide with cold or icy periods in central Europe, and this similar repetition of ice and rain conditions is accompanied by a decrease in temperature and an increase in humidity rates, and that these periods had the greatest impact on the processes of water sculpture and in changing the geomorphology of the region, and the transfer of Large amounts of sediment into depressions and the mouths of valleys, and in the emergence of many depositional geomorphological forms (Al-Mabrouk, 2013, p: 46), The prevailing winds in this region are generally represented by northwesterly winds with a percentage of (49.9%) of the total prevailing winds, and the percentage of directions varies, Other winds range between (18.2%) for the northern winds and (1.1%) for the northeastern winds, The role of the wind as a transport

and deposition factor appears in the formation of some phenomena. Geomorphologically, however, the wind speed did not reach a strong force to form large wind forms, and they were represented by some beds and sand covers, and in the formation of some small clouds, Rain also falls abundantly in the period between October and April, while the rest of the months are without rain, The annual average rainfall is estimated at (190.2) mm, and the amount of rain decreases to a minimum of about (70) mm, and reaches a maximum of about (250) mm, and rainfall amounts are concentrated on limited days, mostly in the winter in the months of December, January, and February, and such concentration in rainfall has a role in shaping some geomorphological phenomena resulting from water flow, The annual average humidity is about 71.6%, and high humidity rates are observed in the summer as a result of high temperatures, which activates the evaporation processes of sea water, The northern winds coming from the sea also work to increase the humidity level in addition to the activity of the sea breeze, which reaches its peak during this period, The spring season is considered the lowest season in terms of humidity, as a result of the influence of the hot and dry Qibli winds that blow frequently during this season on the region, which leads to a rapid drop in air humidity and works to raise temperatures (Al-Mabrouk, 2006, p: 52)

External factors shaping the surface of the Batnan Plateau:

Which are:

First: Morpho-climatic processes: These include external changes affecting the Earth's crust, which cause continuous changes in it, which are summarized in the disintegration and decomposition of rocks, and then erosion factors transport and deposit them in other places, Among these factors are both types of weathering, whose effects appear on the Earth's surface, They include several climatic processes, including: The most important of them are:

1-Weathering processes: This means the process of disintegration and decomposition of rocks by the prevailing atmospheric factors in the air and hydrospheres affecting the slopes of the study area, resulting in new shapes or changing old appearances according to the difference in the rock composition and the period of time to which the slopes are exposed due to weathering, and the products remain in place or are transported by Transport factors down these slopes include weathering: mechanical weathering and chemical weathering, and it is unlikely that either process will work completely alone (Sparks, translated by Laila Muhammad, 1983, p: 31).

A-Natural or physical weathering: It is the process of disintegration of rocks and transforming them into different sizes and shapes without changing their mineral or chemical properties (Al-Khashab, et, al, 1978, p: 66), There are a group of geomorphological factors that help in the activity of this type of weathering on the slopes of the study area, which are:

-Thermal (radiative) weathering: It means the thermal range in the study area, as the thermal range is characterized by daily, monthly, seasonal and annual variation, and its lowest values are during the month of January, and the highest are during the month of August, and it ranges on the coast between (17.5 - 29.7), Due to the influence of marine influences, while in the center and south of the plateau through the Nasser Meteorological Station - between (11.7 - 25.6) and the temperature rises during the month of August, It reaches (40) during the day, and at night it usually does not exceed (19) (Al-Darrat, 2019, p: 59), which helps activate mechanical weathering on the slopes and the surface of the plateau, as the temperature range causes the rocks to expand and contract, and due to the variation in their components, In minerals, there is a variation in expansion and contraction, which leads to cracking at varying levels, and the thermal change is limited to the

surface layer only due to the weak degree of thermal conductivity of the rocks, which leads to the phenomenon of fracture, And peeling and cracking in them and the widening of their openings (Masoub, 2002, pp: 88-89), A distinction must be made between natural or mechanical disintegration and chemical disintegration, This type of weathering is widespread at the top of the slope faces in the study area due to the exposure of surface rocks due to soil erosion.

-Salt weathering: It refers to the role of crystallization of salts in the disintegration of rocks, and despite some chemical aspects of this process, its role in the disintegration of rocks is primarily a physical role (Mahsoub, 2002, p: 84), and sea spray is one of the most important factors in Weathering processes on the surfaces of the northern slopes of the plateau, where it settles in fine rock cracks and works to expand them, occurs regularly on the slopes and may be concentrated in specific weak spots such as weathering pits or... Rock caverns, where limited precipitation and high temperature help to form salt crystals, especially at the feet of slopes, highlight the role of salt weathering on slopes in cavitation disintegration (Pitty, 1973, p: 186), which results in a rock surface in the form of honeycombs, that is, full of holes. As for the cavities The eldest, so you know Tavoni (Sparks, translated by Laila Muhammad, 1983, p: 42).

The most important manifestations of natural weathering on slopes:

The most important manifestations of natural weathering on slopes are the following:

1-Flaking: It means the separation of the outer parts of the rock in the form of flakes and they remain on its surface until they fall or are transported by erosion factors (Sharaf, 1979, p: 265), It is formed due to repeated expansion and contraction in areas of geological weakness due to the variation in the daily and seasonal temperature range, and it was

monitored. Many slope surfaces were affected by the phenomenon of rock crusting along the northern edges of the plateau, The thickness of the rock crusts ranges between (2-9) cm and is characterized by sharp angles, With the passage of time, it disintegrates into smaller particles, and this phenomenon also spreads along the banks of the northern valleys without exception.

2-Granular flaking of the rock: This phenomenon occurs as a result of the difference in the mineral composition of the rocks and the difference in the response of its mineral components to daily thermal variation, and from here comes the phenomenon of disintegration, which may take the form of blocks, grains, crusts, or sharp-angled rock sheets (Al-Sayed, 2008, p: 63).

B-Chemical weathering: refers to the reactions that change the chemical composition of rock minerals and ultimately lead to their disintegration in the form of separate crystals or crystalline groups, Geological weaknesses are the most affected, where joints, cracks, and stratification allow water and air to penetrate, leading to the rocks being split into pieces, Large masses (Mahsib, 2002, p: 91) are the mutual relationship between the atmosphere and the hydrosphere and the rock formation, which works to transform some of its mineral components into other compounds, and among the effects resulting from Chemical weathering on plateau slopes is:

-The process of dissolution and carbonation: The process of dissolution is of great importance on the most resistant rocks, and its effect at a later stage is on the weathering products of rock fragments, weathering holes, notches, etc, As for the carbonation process, it is the result of the dissolution of carbon dioxide gas with rainwater, forming diluted carbonic acid, Which reacts with limestone rocks and leads to their conversion into soluble and decomposable bicarbonates, whose

effects appear in the shapes of dissolution pits of different sizes, It may reach the phenomenon of cavitation (Al-Ajili, 2005, p: 65). These processes prevail on most of the slopes of the plateau, where most of its rock components are limestone formations, The activity of these processes depends on the amount of running water, the amount of water vapor in the air, and the response of the rocks.

-The oxidation process: This process means that oxygen combines very slowly with some of the elements and compounds involved in the composition of rocks, The speed of this process depends on the percentage of humidity in the atmosphere and the type of those minerals, so minerals oxidize quickly in humid areas, and we can infer the oxidation of rock minerals from the red color, It is acquired due to the high iron oxide in it, while bauxite formations are yellow or white in color due to the high aluminum oxides in it, They are the most common examples in sedimentary rocks, so many types of Laterite soil is the result of the presence of iron compounds that are brown or red in color (Al-Zamili, 2007, p: 101). These oxides are weakly resistant and quickly disintegrate, and if they mix with rocks or soil, they give them their color (Sharif, 1979, p: 268).

-The process of hydration: This process means the combination of water with some minerals to form what are called hydrated minerals, This process leads to an increase in the size of the rocks, and this increase may sometimes reach (88) of the original size, which leads to adding more pressure inside the rocks and its effect is mechanical, However, it is often added during the decomposition process of these minerals, and an example of this process is the transformation of anhydrite (calcium sulphate) into gypsum (Fayed, 1972, p: 81), and the majority of rocks were affected. Sediment by the process of hydrolysis (hydration), especially in wet periods, is less resistant to erosion processes.

C-Biological weathering: It means the impact of animal and plant organisms and human activities on the surface of the Earth, It includes both natural and chemical weathering, as the natural or mechanical aspect is represented by the effect of plant roots in breaking and disintegrating rocks as the roots extend into the rock masses through cracks and joints, which leads to their expansion and fragmentation, Animals with claws and rodents work to disintegrate and crumble the soil while digging their burrows, Likewise, humans, through various activities of plowing and logging, work to disintegrate the soil that is underneath, As for the various erosion factors, the chemical aspect is represented by the microorganisms present in the soil (bacteria), which play a major role in determining the amount of soluble materials through the process of organic decomposition, which includes the formation of organic acids from rotting plant remains, producing organic matter (humus), The dissolution of these acids with water affects the soil and rocks and causes their decomposition, and affects the weathering of rock surfaces, as they appear in the form of weathering pits and notches on their surfaces (Creel, 1986, p: 96).

Second: erosion processes:

Erosion processes are complementary factors to weathering processes, and both of them have an effective role in shaping the surface topography, They are considered one of the most important geomorphological processes that constantly change the Earth's surface and its features in accordance with the activity and effectiveness of these external processes, The effect of the erosion process varies from one region to another according to the nature of the rock formations , surface topography, climatic factors, and the type of density of natural vegetation (Daoud, 2002, p: 70)

A-Water erosion: The geomorphological processes resulting from running water following rainfall are among the most important, widespread and influential matters on the slopes of the northern slopes of the plateau due to the nature of the prevailing limestone formations and topography and the lack of natural vegetation therein, and the nature of the cyclonic rains that characterize the northern parts of the plateau, Water erosion takes a toll on The slopes have several forms, including the following:

-Scattered raindrop erosion: The mechanical action of raindrops begins, which is known as spray erosion (Al-Khafaji, 2017, p: 1). When raindrops collide directly with soil particles, they break up their cohesive grains and small-sized rock fragments, which leads to their transformation into scattered particles in the air, relatively far from their original positions towards the bottom of the slopes due to gravity, and this depends on the size, concentration and quantity of falling rain drops, and that the characteristics of Raindrops in terms of quantity, intensity, speed, direction, and size are all factors that affect the separation of soil particles and their transfer. Slope also affects the effectiveness of raindrop erosion, so their scattering on flat areas is not very effective and is more effective on slopes, especially on the steepest slopes (Cook & Doornkamp , 1974, p:28).

- Laminar erosion or surface flow: Studies have shown that the amount of rain exceeding (30) mm/hour has a very high potential to wash away the soil (Al-Sheikh, 1987, p: 175).

-Flume erosion: This pattern is active on the slopes of the northern rocky slopes, and shallow channels are created as a result of surface runoff, known as flumes, Flume erosion is formed, which leads to the rapid removal of the soil surface through the torrent paths as a result of the drainage of running water that arises from heavy and sudden

rainstorms, and it changes in shape, Covering flow into concentrated flow in the form of a fine network of waterways that has a great ability to cause surface sculpting of the soil and transport sediments up to feet, Cliff slopes and low-lying areas (Cook & Andrew, 1977, p: 157)

-Gully erosion: It is an advanced stage of torrent erosion, where the initial streams or flumes turn into gullies when they begin to deepen and widen their courses during vertical and lateral carving, Gully erosion is the most destructive of the previous patterns of water erosion, and they vary in terms of their numbers, lengths, and depths in the area, The study is based on the structure and rock formations, the degree of slope, and the concentration of the prevailing rain, which results in soil erosion from the slopes of the northern edges of the plateau. It is deposited under the feet of the slopes and in the upper parts of the northern valley basins, and most of the rock formations of the study area are spread by faults and joints, which are geological formations characterized by their weak resistance to water erosion processes.

B-Wind erosion: Wind erosion is one of the geomorphological processes that constitute the general appearance of most of the plateau's surface, especially the center and south of the plateau, where the semi-arid climate prevails on its northern edges and the dry climate in the center and south of the plateau, The role of wind erosion depends on the formative and geological factors, and the surface and soil characteristics, Climate, which includes the amount of solar radiation, temperatures, wind speed and direction, precipitation, evaporation, humidity, and plant characteristics, Naturally, the effectiveness of the wind is linked to its speed to influence the size and quantity of fragments on the surface, as it lifts fine sediments and fragments to the top by means of convection (the size of which ranges between 0.15-0.30 mm), and its activity depends on increasing the speed, which depends greatly on the degree of surface grinding to create currents,

Turbulent air, which increases the force of air pushing fine sediments and fragments more than the force of friction (Daoud, 2002, p: 70), and the wind works to Moving the surface granules of dry soil and rolling them according to the direction of the wind, and the pressure forces resulting from the falling of the granules by jumping and colliding with stable granules lead to their shattering, facilitating their transportation, and the forces of gravity and the extent of their influence through the weight of the granules and their specific density form a direct relationship between the weight of the granules and the necessary speed of the wind to expose surface materials. As for fine grains with diameters less than 0.1 mm, they are more cohesive to each other than coarse sediments, so the resistance of clay and silt deposits is It is less resistant to movement and erosion than sandy sediments (Wali Muhammad, 2000, p: 52).

Previous studies:

Among these studies are the following:

1-Study of the Institute of Water Resources, Belgrade, Yugoslavia (1974): This study aimed to create a base of geological and climatic data for the purpose of constructing dams at the mouths of the valleys, This study was about (25) valleys in the coastal area of Tobruk, including the Western Plain Valley, The study also examined (23) valleys from the Dafna Plateau, and two valleys from the Al-Batnan Plateau, including the Western Plain Valley.

2-Quality study (1975): It was included in the book “Researches in the Geomorphology of the Libyan Territories”, The first study dealt with Cyrenaica and Al-Batnan in the late Third Period, and during the Fourth Time a study in climatic geomorphology touched on the regional geomorphological development of Cyrenaica and Al-Batnan, and dealt with the Wadi Basin of the Western Plain, In the Al-Batanan Plateau.

3-The study of Al-Sharif, et, al (1990): This study aims to conduct a comprehensive economic survey of the Al-Batnan region, The study also contains information on geology, natural and water resources, soil, climate, agriculture, and industry, The main objective of the study was to evaluate the economic situation of the region. For the purpose of developing and exploiting natural resources and establishing economic projects.

4-Al-Mabrouk's study (2013): entitled: The Dafna Plateau in northeastern Libya, a geomorphological study. Doctoral dissertation, Ain Shams University, The study dealt with the geology of the Dafna Plateau and the coastal region, the morphometric characteristics of the valleys, weathering, and the movement of materials on the slopes, It also dealt with the forms of sculpture. And sedimentation, The study examined (85) valleys of the plateau, and the number of streams reached (13,765) streams.

5-Study by Al-Mabrouk et al. (2022): This study aims to draw a geomorphological map of the Wadi Basin of the Western Plain on the Batnan Plateau and identify the geomorphological phenomena and forms that spread along the Wadi Basin, in addition to building an information base for the morphometric characteristics of the Wadi Basin, To achieve the objectives of the study, The descriptive approach, the analytical approach, and the quantitative statistical approach. The study relied on geological maps, topographic and satellite visuals, in addition to the field study, The coefficients were extracted Morphometrics of the valley basin based on the digital elevation model (dem) with a resolution of (12) meters from satellite visualization (srtm) using the program (arc gis 10.2), The study reached a set of results, the most important of which are: that most of the geological formations in the valley basin belong to the Oligocene Tertiary period - Miocene to modern Quaternary time, The study also found that the water drainage

networks of the valley basin reached the fifth level, and the total number of waterways reached (362), Its length is about (177.8) km, and the average rate of bifurcation in the valley basin is (3.3) streams, This indicates a clear increase in the number of streams in the first and second order, as the longitudinal section of the valley appears to be concave in general, and the degree of slope decreases in general along the longitudinal section of the valley from the source, Even downstream.

6-Study by Bu Halifa, et, al (2023): This study centered on rain-fed agriculture on the Dafna Plateau, as it is one of the most important economic activities practiced by the inhabitants of the plateau, This study aimed to identify rain-fed agriculture and the natural, economic, social, and political factors affecting it and the extent of its contribution to life, This study also followed the descriptive and analytical approach to achieve its objectives, It also used some tools, namely books, theses, and scientific research, Geographical maps, satellite visualizations and their analysis using (GIS), observation, and interviews with some farmers, The results of this study reached a number of conclusions, the most important of which is the influence of rain-fed agriculture on natural factors and its contribution to the economic life of the inhabitants of the plateau, The study recommended the necessity of conducting scientific research that provides modern techniques in this field, Type of agriculture, farmers are supported by the government.

Comment on previous studies:

Due to the scarcity of studies that examine the subject of the researcher's study, which is to identify the distinctive natural characteristics of the Al-Batnan Plateau and Al-Dafna, the researcher used some previous studies that studied the Al-Batnan and Al-Dafna Plateau in multiple aspects, Al-Mabrouk's (2013) study dealt with the geology of the Al-Dafna Plateau and the coastal region, and the

morphometric characteristics of the valleys, And weathering, and the movement of materials on the slopes. It also dealt with the forms of sculpture and deposition, The study dealt with (85) valleys, The plateau, and the number of streams reached (13,765) streams, while the study of the Water Resources Institute Belgrade, Yugoslavia (1974) aimed to form a base of geological and climatic data for the purpose of constructing dams at the mouths of the valleys, as this study was about (25) valleys in the coastal area of Tobruk, Including the Western Plain Valley, The study also dealt with (23) valleys from the Dafna Plateau, and two valleys from the Batnan Plateau, including the Plain Valley, Al-Gharbi, as for Judeh's study (1975), came in the book "Researches in the Geomorphology of the Libyan Territories, The first study dealt with Cyrenaica and Al-Batnan in the late third period, and during the fourth era, a study in climatic geomorphology touched on the regional geomorphological development of Cyrenaica and Al-Batnan, and dealt with the Wadi Basin of the Western Plain, Al-Batnan Plateau, while the study of Al-Sharif et, al (1990) aimed at a comprehensive economic survey of the Al-Batnan region, The study also contains information on geological, natural and water resources, Soil, climate, agriculture, and industry, as the main objective of the study was to evaluate the economic situation of the region for the purpose of development, exploitation of natural resources, and the establishment of economic projects. As for the study by Al-Mabrouk, et, al (2022), it aimed to draw a geomorphological map of the Western Plain Valley Basin in the Batnan Plateau and to identify geomorphological phenomena and forms, Which are spread along the valley basin, in addition to building an information base for the morphometric characteristics of the valley basin, To achieve the objectives of the study, the descriptive approach, the analytical approach, and the quantitative approach were used. The study relied on geological maps, topography and satellite visualization, in addition to field study, The morphometric parameters of the valley basin were extracted based on the digital elevation model (DEM) with a

resolution of (12) meters from satellite visualization (SRTM) using the (ARC) program, gis 10.2 The study reached a set of results, the most important of which are: that most of the geological formations in the valley basin belong to the third Oligocene-Miocene time to the modern fourth time. The study also concluded that networks The water drainage of the valley basin reached the fifth rank, The total number of waterways reached (362) streams, and their length was about (177.8) km, The average bifurcation ratio in the valley basin was (3.3) streams, and this clearly indicates an increase in the number of streams in the first and second ranks, as the section shows, The longitudinal valley of the valley is generally concave, and the degree of slope generally decreases along the longitudinal section of the valley from the source to the mouth, Finally, the study of Bouhalifa, et, al, focused on (2023) about rain-fed agriculture on the Dafna Plateau, as it is one of the most important economic activities practiced by the residents of the plateau. This study aimed to identify rain-fed agriculture and the natural, economic, social, and political factors affecting it and the extent of its contribution to the economic life of the residents of the plateau, This study also followed the method descriptive and analytical to achieve its goals, and some tools were used, namely books, dissertations, scientific research, geographical maps, and satellite visuals, and analyzed them using (gis), observation, and interviews with some farmers, The results of this study reached a number of conclusions, the most important of which is the influence of rain-fed agriculture on natural factors and its contribution to the economic life of the inhabitants of the plateau, The study recommended the necessity of conducting scientific research that provides modern techniques in this type of agriculture, and supporting farmers from Before the government, and despite the diversity of these studies and their different goals, we find that all previous studies took the Batnan Plateau and Al-Dafna as the subject of their studies, including the researcher's study, and this indicates the importance This region, the climate and the distinctive nature of this region because of

its social and economic effects on the population, and by comparing the results of the researcher's study with the results of previous studies, despite the differences in the objectives of each study from the other, all the results reached by all these studies shed great light on the Al-Batnan and Al-Dafna plateaus and the geography of this area, The region in many ways.

Benefits from previous studies:

It is possible to summarize what the researcher has benefited from previous studies in the following points:

1-The researcher benefited from previous studies in obtaining information of scientific value that is considered a scientific basis against which the researcher can measure his information.

2-Through these studies, the researcher has the ability to know how other researchers deal with this topic, and thus the researcher is able to reach the gaps that they did not talk about, and he talks about them as a scientific precedent and adds new information.

3-The researcher benefited from these studies in knowing the general structure of the research and getting to know closely how the research is written in order, its complete elements, and the nature of each of these elements.

4-The study was based on previous studies in determining the starting and starting point for his study, He stopped at the matters on which those studies depended, then continued and added new information to them.

5-The presence of many previous studies confirms the importance of the topic that the researcher addressed in his current study, thus convincing the reader of this importance and increasing the attraction of readers, Through the survey and intellectual nourishment that the researcher took from these studies, he was able to determine the elements of his study, or rather determine the hypotheses and variables that his study will be based on.

6-Previous studies were basic sources of information for the researcher, Through these studies, the researcher extracted a lot of information, and the researcher also conducted many cognitive processes such as discussions, analyses, and comparisons through these studies.

7-Previous studies do not only benefit the researcher and the study, but also benefit the reader, Perhaps this aspect has not been paid attention to by many, but those who think about it will find that this benefit is seriously felt by the reader, whether the reader notices it or not, One of them is that the reader through The presence of information extracted from these studies creates diversity in the presentation and creates a template for discussion and dialogue among researchers, as each study represents the point of view of its author, This makes the reader integrate with what he reads, continue reading, and benefit from the information widely, Likewise, the When the reader finds analyses, discussions, and comparisons, he will have seen diversity in the way information is presented, Through these studies, the reader can understand the approach of the researcher's writer and anticipate the results that the researcher will reach through his treatment of previous studies, The reader can also carefully examine the information extracted from the studies, The previous experience makes him able to distinguish many of the strengths and weaknesses of the study he reads, These studies, in general, can be considered material that presents many aspects of the subject of study to the reader, It can also be said that these studies benefit the reader in that they have a historical presentation in many ways, Often the reader learns about the nature of the topic's treatment over different dates.

Study results:

The Al-Batnan Plateau occupies an important geographical area on the Libyan map, as it is located in the northeastern part of Libya, and

extends from the Dafna Plateau in the east to the eastern slope of the Green Mountain in the west, and from the Mediterranean Sea in the north to the lowland region in the south, that is, between longitudes (23-24) east, And two latitudes (30:31-20-32) north, where some areas of this plateau are characterized by their rugged terrain due to Due to the large spread of mechanically crushed rocks, valleys, and cracks in various places, this is due to the nature of the rock formations and geological structures of the Al-Batnan and Dafna plateaus on the one hand, and the effect of erosion and mechanical weathering in the region on the other hand, due to the nature of its climatic conditions, and the terrain represents the topographical manifestations and natural features of the distinctive features, The external surface of the area and each terrain feature has its own distinctive topographical characteristics that create its own natural environment and thus control Topography in the nature of the relationship between the features of the Earth's surface and the human activity based on it, as the areas of Al-Batnan and Al-Dafna were known as Mar Marika, and Al-Batnan means that range extending from the southeast of the Bay of Bamba towards the east to Tobruk, and Al-Dafna refers to the plateau extending from the city of Tobruk to the Salloum Plateau, and it extends This local area extends beyond the Al-Jaghubub area in the south, and they represent a single plateau extending from the Bay of Bamba in the west to the village of Al-Bardi in the east in one straight line with a length of up to It reaches (250 km) and rises to about (220) meters above sea level and is separated from it by a narrow coastal plain whose width varies from one place to another but does not exceed (40 km), The city of Tobruk is the border between the two plateaus, and this plateau extends in general next to the coast line, It takes a peaceful shape in the northern coastal areas due to the steep slope of its northern façade towards the coast, and the slight slope towards the south, Then, many terraces appeared that varied in width from the area To another, it is spread over a group of longitudinal depressions that permeate its surface, reaching a width of

several kilometers, and they are called sheds, which are known locally as the shed, It is believed that the origin of these sheds (plural of shed) results from the exposure of the earth to tectonic movements in addition to marine erosion factors, and the two sheds are separated from The other are high hills known locally as (Al-Hajjaj), or Al-Dhahr, and there is a large group of sheds with local names such as: Atabiriq Al-Zaafarana, Halfaz, Al-Shuwairat Al-Kharga, Al-Qobba Al-Qababa.

Recommendations:

After the journey we went through in this study and going through its chapters, the researcher recommends:

- 1-Paying attention to all regions in Libya and studying their geography, topography, climate, and the impact of climate factors on them.
- 2-Educating community members about the importance of geographical studies because they represent a scientific effort that highlights the most important distinctive natural characteristics, not only of the Al-Batnan and Al-Dafna plateaus, but also of all regions of Libya, east and west, north and south.
- 3-Identify the natural features of each region of Libya because of their great importance to humans.
- . 4-Work on studying climate, population, and Earth's surface features
- 5-Work to determine the relationships between various natural manifestations and between humans and the environment, because this is of great importance to humans.
- 6-Understand geographic distribution.

7-Identifying the distribution of human settlements and stable population movements throughout the ages, because of their prominent role on city locations and population distribution.

8-Keeping pace with globalization: The world is in rapid and continuous development and geography, with its comprehensive studies, keeps people informed of these developments.

9-Understanding the cultures of other peoples, as geographical location may have a direct impact on the customs and cultures of those peoples, Through the science of geography, it is possible to understand how people live in different parts of the world.

10-Determine the appropriate locations for various activities, such as choosing the appropriate location to build an industrial facility, the effective location to establish a social institution, or easy-to-access locations for service and health care buildings.

11-Being aware of climate changes, which helps us make appropriate decisions to deal with this continuous change.

12-Interest in studying geography because of its positive impact on identifying energy sources.

13-Studying the dangers, whether these dangers are environmental, such as earthquakes, floods, and volcanoes, or human, resulting from irresponsible development and the resulting wastes and pollutants, and the science of geography provides solutions and treatments for them.

Suggestions:

The researcher suggests:

1-The researcher proposes to conduct several geological studies that examine the subject of the study more accurately and in more depth.

2-Those responsible in this regard must take the results of this study and the results of previous and subsequent studies into consideration and place them within the framework of the research.

3-Forming a number of scientific and specialized committees in each field separately to study the geography of this region, its climate, its topography, and the developments that have occurred since ancient times until our present era.

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The Impact of Electronic Management on the Performance of Employees at the Office of the Presidency of the Republic of Yemen

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Abstract

The research aimed to determine the extent of knowledge of employees in the Office of the Presidency of the Republic of Yemen about electronic management systems and to measure the expected role of applying electronic management in developing administrative work and improving performance from the point of view of the sample members. It also aimed to identify the expected challenges of implementing electronic management from the point of view of employees of the Office of the Presidency of the Republic of Yemen. The researcher developed a set of questions and hypotheses in order to achieve the objectives of the study using the descriptive analytical approach and designed a questionnaire consisting of 30 items and distributed it to the sample members, who were 25 employees of the Office of the Presidency of the Republic of Yemen. The results showed that the sample members had a knowledge background about the positives of applying electronic management. And about the concept of electronic management, as well as about the main elements of electronic management, and that they believe that applying electronic management leads to developing administrative work and improving performance. It also revealed the awareness of the sample members that there are challenges to applying electronic management, as they considered that the biggest challenge is developing infrastructure and the need for the presence of specialized human cadres. Hypothesis testing showed that there are no statistically significant differences at the significance level of 0.05 among employees regarding the expected role of applying electronic management in job performance due to the variables (gender, age, educational qualification, practical experience, and electronic systems that are dealt with).

Considering the results of this study, the researcher presented some recommendations, the most important of which are:

- Encouraging organizations in general and the Office of the Presidency of the Republic of Yemen to apply electronic management and establish methodological foundations for its practice because of its positive effects on the performance of organizations by providing the necessary infrastructure and training human cadres on the use of electronic management systems.
- Organizations seek to create an appropriate environment that encourages the application of electronic management by instilling a climate of trust and encouraging cooperation, consultation, dialogue, and a culture of working in a team spirit, and for management to participate with employees in making strategic decisions and determining future directions.

Keywords: Electronic management, information and communication technologies (ICT), employee knowledge, job performance, the Office of the Presidency of the Republic of Yemen, Descriptive-Analytical Approach, human resource development.

1. Introduction:

The modern world is witnessing transformative shifts affecting individuals, organizations, and recently, governments, driven by the rapid pace of technological and informational advancements, especially in information and communication technologies (ICT). This transition toward a knowledge-based society and economy has intensified competition among nations to encourage their public and private institutions to keep up with progress. One of the most significant responses to these developments has been the emergence of concepts and applications of electronic management (Husseini & Al-Khayyal, 2013, p. 25). The shift to electronic management has introduced several changes in the overall concept of management, leading to the notion of the “end of traditional public administration.” The electronic management model provides numerous opportunities for success,

transparency, and precision in service delivery and task execution, thereby marking a revolutionary conceptual shift and a significant leap in the field of management (Abdul Karim, 2010, p. 2). Electronic management is defined as an administrative system that relies on ICT at all stages of the administrative process, starting from data collection and processing, through decision-making, to implementation and follow-up. The objectives of electronic management include enhancing job performance, increasing operational efficiency, saving time and effort, reducing costs, and improving the quality of services provided. Given the rapid advancements in ICT, it has become essential for all institutions, especially governmental bodies, to adopt these technologies. This is particularly relevant for a critical organization like the Office of the Presidency of the Republic of Yemen, where adopting technology is vital for efficient, fast, and accurate work execution.

1.1 Research Objectives:

- To determine the extent of employees' knowledge of electronic management systems within the Office of the Presidency of the Republic of Yemen.
- To assess the potential role of implementing electronic management in advancing administrative work, as perceived by employees in the Office of the Presidency.
- To identify anticipated challenges in applying electronic management from the perspective of the employees of the Office of the Presidency.

1.2 Research Problem:

Electronic management aims to deliver services to clients whenever and wherever needed. The Office of the Presidency of

Yemen has adopted electronic management principles, which bring fundamental changes to traditional centralized administration. Conventional administrative processes, characterized by a high degree of centralization and the need to consult supervisors or managers before executing administrative tasks, often lead to slow, prolonged procedures. These processes rely heavily on regulatory frameworks for all administrative actions, requiring clients to wait extended periods for services. These traditional administrative methods, still common in Yemeni organizations, including the Office of the Presidency, have become ingrained in the organizational culture. Consequently, employees find it challenging to abandon or modify these routines, as they reflect both their professional identity and performance. This resistance has led to inefficiencies and functional challenges within the system. This study thus seeks to address whether implementing electronic management could provide a solution to these issues, shifting the organization from a bureaucratic model to a new administrative paradigm. The research problem is summarized in the following question: *What is the expected role of implementing electronic management on job performance from the perspective of employees in the Office of the Presidency of the Republic of Yemen?*

Supporting questions include:

- To what extent are employees at the Office of the Presidency familiar with electronic management systems?
- What role do employees expect electronic management to play in advancing and enhancing administrative work, if implemented?
- What challenges are anticipated in applying electronic management according to the employees of the Office of the Presidency?

1.3 Research Hypotheses:

Main Hypothesis: There are statistically significant differences at a 0.05 significance level in the responses of the sample individuals concerning the study's areas of focus, attributable to variables such as (gender, age, educational qualification, professional experience, and electronic systems in use).

Terminology:

- Electronic Management: The function of executing tasks through electronic systems and tools. This involves performing administrative functions—such as planning, organizing, monitoring, and decision-making—by utilizing ICT systems within the organization and connecting the organization to key stakeholders, including suppliers, clients, competitors, and government agencies, to enhance the organization's relationship with its environment (Ishawi, 2010, p. 288).
- Job Performance: The degree to which an individual accomplishes the activities and tasks associated with their role within the organization, evaluated in relation to their capability, motivation, and desire to work, considering both physical and intellectual effort within an enabling environment (Baris, 2022, p. 38).

2. Theoretical Framework and Previous Studies:

2.1 Previous Studies:

- Study by Baris (2022), titled: "Electronic Management as a Strategic Approach to Improving Employee Performance in Organizations":

This study aimed to explore the role of electronic management in enhancing employee performance at the Skikda Port Authority. The

research employed descriptive, analytical, and statistical methodologies to analyze data collected from a questionnaire distributed to a targeted sample of 61 individuals from the Finance and Human Resources departments. The findings indicated that electronic management systems in the organization contribute positively to improving employee performance, particularly in the employees' ability to utilize electronic management technologies.

- Study by Boubaker and Qadeid (2020), titled: "The Impact of Electronic Management on Improving Employee Performance: A Case Study of the Civil Status Department in Birmandreis Municipality, Algeria":

This study sought to measure the impact of electronic management on employee performance at the Civil Status Department in Birmandreis Municipality. Using a descriptive approach, the researchers selected a random sample of 34 individuals from the department's employees. Data was gathered through interviews and questionnaires, and results showed that applying electronic management in administrative tasks enhances the speed of operations, reduces errors, and indicates a strong positive correlation between electronic management and improved employee performance.

- Study by Abdelkader (2016), titled: "Challenges of Electronic Management in Algeria: A Sociological Study in the Municipality of El-Kettous, Algiers":

This study aimed to assess the degree of electronic management application in Algeria, focusing on the awareness levels among managers and employees regarding the importance, requirements, and challenges of electronic management. It also investigated citizen satisfaction with electronic services offered by Algerian administration. The research utilized descriptive and statistical methods, with data collected from a sample of 162 administrative

employees and 32 clients. The findings highlighted various challenges facing electronic management in Algeria, such as the lack of qualified electronic workforce, organizational challenges, low citizen awareness of modern technology, and the absence of infrastructure to support electronic management.

- Study by Al-Husseini and Al-Khayyal (2013), titled: "The Impact of Implementing Electronic Management Systems on Employee Performance: A Field Study on Female Staff in the Deanships of King Abdulaziz University, Jeddah":

This study aimed to define electronic management, its role in enhancing administrative processes, and measure the impact of its application on administrative work and the performance of female staff in King Abdulaziz University deanships. It also identified implementation obstacles and offered recommendations for overcoming them, along with evaluating the current system's effectiveness. The research employed a descriptive-analytical approach and a field study methodology, using a questionnaire distributed to a random sample of 240 employees. The results indicated a strong positive impact of electronic management on improving administrative work and staff performance, with a high level of employee awareness of the implemented systems and a high rating for system effectiveness.

- Study by Mandicak & Mesaros (2017), titled: "Impact of ICT on Performance of Construction Companies in Slovakia":

This study aimed to determine the impact of ICT utilization on the performance of construction companies in Slovakia. The researchers conducted an online survey distributed via email to 6,841 construction companies and held interviews with 28 companies. Through descriptive and inferential statistical analysis, the study concluded that ICT significantly enhances overall performance in construction companies, with companies using electronic management

systems exhibiting higher institutional performance compared to those not using such systems.

- Study by Hong & Ahmad (2015), titled: "The Impact of Electronic Management on Human Resource Development":

This study focused on the impact of electronic management on human resource development and the transformative effects electronic management imposes on human resources. Using a descriptive analytical approach, the researchers examined the contribution of electronic management in advancing HR development. The findings showed that the application of modern digital systems and technologies promotes administrative work, enhances employee productivity, creates a new generation of skilled professionals, provides timely information to decision-makers, raises organizational efficiency, and reduces operating costs by minimizing physical storage needs for secure data and information retention.

2.2. Concept of Electronic Management:

Electronic Management is defined as a framework of activities and tasks executed electronically via networks. It involves conducting operations using electronic tools and systems, leveraging various electronic technologies to facilitate administrative processes within organizations. This enables the execution of managerial functions such as organizing, planning, monitoring, and leading in a faster and more cost-effective manner. Electronic management is also characterized as a comprehensive digital system aimed at transforming administrative work from a manual to an electronic format, utilizing robust information systems to support administrative decision-making efficiently and with minimal cost (Salem, 2021, p. 11).

2.2.1 Requirements of Electronic Management:

- Administrative Requirements: Effective electronic management necessitates strong management that supports and facilitates change, embraces new administrative methodologies, and fosters innovation and knowledge creation. Additionally, organizations need electronic leadership proficient in information and communication technology, with the capability to re-engineer organizational culture. All administrative levels must move away from bureaucratic, routine procedures that hinder development and innovation in organizational practices (Mluk & Daloul, 2022, p. 41).
- Economic and Social Requirements: This involves fostering social awareness about the importance of transitioning to electronic management, leveraging media and civil society organizations to promote the advantages of electronic methods in administrative operations. Efforts should also include programming training sessions on technical tools across educational levels (technological literacy), ensuring sufficient financial resources to cover electronic management project costs, and investing in sustainable ICT funding at both central and local levels (Abdul Karim, 2010, p. 26).
- Human Requirements: Human resources are pivotal for the success of any project, making skilled personnel essential for implementing electronic management. Human resources form the core of electronic management, as they design, develop, and deploy it to achieve organizational goals. The human infrastructure for electronic operations comprises scientific, technical, and skilled expertise capable of delivering electronic services, from hard infrastructure (installations, networking, repairs) to soft infrastructure (services, consulting, new business models, software) (Aidouni & Ben Hajouba, 2017, p. 230).
- Technical Requirements: This is the foundation of electronic management, involving essential devices and technologies to facilitate

information representation and secure electronic data transmission, ensuring accuracy and confidentiality. Technical requirements also include the infrastructure for ICT, equipment, software, knowledge resources, and their widespread availability, all crucial for successful electronic management implementation (Aban, 2016, p. 77).

2.2.2 Functions of Electronic Management:

- **Electronic Planning:** This focuses on strategic planning within institutions, utilizing electronic systems for comprehensive transaction planning across departments. Modern knowledge systems, decision-support tools, and expert systems enable dynamic planning, adapting to external environmental factors and encouraging innovation—elements not common in traditional management (Baris, 2022, p. 28).
- **Electronic Organizing:** As organizations transition to electronic structures, traditional models shift toward matrix structures, emphasizing small, flexible units over large, hierarchical ones. This new structure organizes teams rather than departments, replacing rigid command chains with autonomous units and consultative authority. This model also moves from direct supervision to multiple direct supervisors, empowering self-managed teams and decentralizing authority (Aban, 2016, p. 82).
- **Electronic Leadership:** Changes in the electronic business environment have led to the development of electronic leadership, where leaders utilize internet technologies to enhance the technical development of devices, software, and applications. Effective electronic leaders adapt quickly, make proactive decisions, possess professional knowledge, manage customer relations, and handle market competition, all while focusing on service innovation, task completion, and high adaptability (Aidouni & Ben Hajouba, 2017, p. 226).

- Electronic Monitoring: This involves continuous oversight of all organizational activities through internet-based information systems. Electronic monitoring ensures the effective use of information systems, allowing for real-time, continuous auditing rather than periodic, retrospective checks, thereby enhancing organizational control (Salem, 2021, p. 27).

2.2.3 Barriers and Challenges in Electronic Management:

- Resistance to Change from both managers and employees when transitioning from traditional manual systems to electronic systems (concerns about system disadvantages, operational complexity, and job security).
- Overlapping Responsibilities in decision-making for initiating changes or transitions (technical, managerial, or strategic decisions).
- Insufficient Financial Allocations for modern applications.
- Lack of Trust in Data Confidentiality and Security for personal transactions.
- Limited Internet Availability within institutions, or restricted access to certain groups.
- Language and Terminology Barriers that may arise.
- Human Factors and the traditional “closed-door” culture, along with fear of technology and its applications.
- Current Computer-Based Models that have not significantly altered traditional administrative procedures, thus failing to persuade others to fully transition to electronic systems (Al-Asadi, 2009, p. 122).

3. Job Performance:

Definition of Job Performance: Linguistically, performance refers to the execution of a task or completion of work (Al-Sharif, 2013, p. 2). It can also be defined as the outcome of an effort exerted by an individual or group to accomplish a specific task. Performance management is described as "a process or set of processes that aid systems in achieving their goals by fostering a mutual understanding between managers and their teams about objectives and managing and developing employees to increase the likelihood of short- and long-term achievement" (Al-Sharif, 2013, p. 43).

3.1 Dimensions of Job Performance:

- **Task Performance:** Refers to behaviors that directly or indirectly transform raw materials into goods or contribute to the distribution of the final product, as well as planning activities that enhance work efficiency. These behaviors are formalized in the job description as essential job requirements, which vary by role and organization, and they directly or indirectly support the organization's technical systems (Hammam, 2018, p. 446).
- **Contextual Performance:** Involves behaviors that, while not directly related to organizational productivity, support the social, psychological, and organizational environment. Unlike task performance, contextual performance includes activities not formally part of the job description, such as cooperation, voluntary assistance, and resilience in task completion. These behaviors also include commitment to organizational goals and policies, even in challenging situations, becoming increasingly vital with the rise of multicultural virtual teams (Marzouk & Khattab, 2020).

- Adaptive Performance: Describes an individual's ability to adjust behavior to meet the demands of new environments, which is particularly relevant in companies facing complex, dynamic work conditions. Adaptive performance highlights a person's ability to alter behavior in response to organizational changes, such as technological innovation, restructuring, or downsizing. Key aspects of adaptability include handling exceptional circumstances, overcoming work stress, cultural adaptability, and solving problems creatively (Suleiman, 2018).

3.2 Factors Influencing Job Performance:

- Managerial Factors: These include clearly defined objectives, employee participation in management, motivational policies, and job satisfaction, influenced by organizational factors like responsibilities, duties, and promotion systems. Leadership style, supervisory approaches, and the prevailing organizational culture also impact job performance.

- Technical Factors: Encompass modern technologies, organizational structure, and work methods. These elements significantly affect organizational and individual efficiency, as the quality and quantity of technologies and operational methods directly influence productivity and performance levels.

- Human Factors: Involve an individual's ability to perform tasks, including knowledge, education, and experience, along with training, skill level, and personal capability. These also encompass the motivation to work, shaped by physical and social working conditions and individual needs and desires (Al-Husseini & Al-Khayyal, 2013, p. 75).

3.3 Job Performance Indicators:

Key indicators of job performance include:

- Productivity levels.
- Employee morale and absenteeism rates.
- Accuracy, thoroughness, and speed in task completion.
- Creativity and innovation rates.
- Adherence to rules, discipline, and interpersonal conduct.
- Teamwork, flexibility, and decision-making application (Baris, 2022, p. 46).

4. Methodology and Procedures:

4.1 Research Methodology:

The study employs a descriptive-analytical approach, commonly used in examining social and human phenomena. For data collection, two types of sources were utilized: primary data, collected through a specially designed questionnaire relevant to the study topic, and secondary data, obtained by consulting various libraries and reviewing previous studies. Hypothesis testing and data analysis were conducted using the Statistical Package for the Social Sciences (SPSS).

4.2 Research Population and Sample:

The research population consists of all employees in the Office of the Presidency of Yemen within government-controlled areas, totaling 30 employees. The sample includes 25 employees. In 2011, there were 600 employees, but due to political, economic, and social circumstances, the number has reduced to 30 in these areas.

A five-point Likert scale was applied to measure the responses of the sample to the questionnaire items, ensuring scale validity and reliability:

- Validity: The validity of the scale was verified by consulting a group of experts and incorporating their feedback.
- Reliability: The reliability of the scale was confirmed by calculating Cronbach's Alpha coefficient, yielding a high reliability value of 0.959.

Reliability Statistics

Cronbach's Alpha	N of Items
	30

4.3 Statistical Analysis Methods:

Data were analyzed using a range of statistical techniques available in the SPSS software suite, including:

- Descriptive Statistical Methods:
 - Arithmetic Means.
 - Standard Deviations.
 - Frequencies.
 - Percentages.
- Inferential Statistical Methods:
 - Independent Samples t-test: to compare two independent samples.
 - One-Way Analysis of Variance (ANOVA): for examining variance across a single factor.

5. Demographic Characteristics of the Sample:

- Gender: The gender distribution of the sample is as follows:

The sample comprises 16 males (64%) and 9 females (36%), totaling 25 individuals. This slight predominance of males may be attributed to the nature of the activities within the organization under study.

- Age:

The largest group falls within the 25–34 age range, with 10 individuals (40%), followed by the 35–44 age group, comprising 9 individuals (36%). The 45–54 age range includes 4 individuals (16%), while the youngest (under 25) and oldest (55 and above) categories each consist of 1 individual (4%). This trend may reflect the institution's preference for younger individuals who are more adaptable to advancements.

- Educational Qualification:

The distribution according to educational level is as follows: The majority hold a bachelor's degree, with 12 individuals (48%). Those with secondary education and a master's degree each total 6 (24%), while 1 individual holds a Ph.D. (4%). This distribution may indicate the organization's demand for educated personnel in line with its operational focus.

- Years of Work Experience:

The sample's work experience distribution is as follows: The largest group has less than 5 years of experience, totaling 11 individuals (44%), followed by those with over 10 years of experience, comprising 9 individuals (36%). The 5–9 years range includes 5 individuals (20%). These results align with the age distribution, indicating a reliance on younger staff with less than 5 years of experience.

- Electronic Systems in Use:

The electronic systems most frequently used by the employees are as follows: The most utilized system is the Email Management System, with a frequency of 9 (36%), likely due to its critical role in employee communication and file exchange. Other systems, such as various specialized applications, have a frequency of 5 (20%), followed by Workflow Management Systems with a frequency of 4 (16%) and Document Management Systems with a frequency of 2 (8%). Cybersecurity, Communication, Project Management, Content Management, and Customer Relationship Management systems each have a frequency of 1 (4%). This limited usage suggests a very restricted application of electronic management systems within the organization.

6. Research Results:

Axis One: This section presents the means and standard deviations for each statement related to employees' knowledge of electronic management systems and ranks these statements. It is observed that employees in the Office of the Presidency of Yemen have a high level of knowledge regarding electronic management systems, with a mean score of 3.87 for all statements in this axis. The responses to all items in this axis were high, indicating the participants' awareness of the importance of implementing electronic management systems and their existing knowledge base concerning the concept and components of electronic management. Participants exhibited high responses concerning their knowledge of electronic management systems, demonstrating awareness of the advantages of electronic management implementation, its concept, and its key components.

Axis Two: This section provides the means and standard deviations for each statement concerning the expected role of implementing electronic management in enhancing administrative work and outlines the ranking of these statements. The responses from the participants regarding the statements in this axis were high, with an average of 4.14, indicating that the participants believe that the implementation of electronic management leads to the enhancement of administrative work. The mean responses for the items ranged from 4.36 to 3.64, all of which are considered high. The highest-ranked statement indicated that the implementation of electronic management contributes to reducing conflict and disputes within the workplace, reflecting the employees' need to work in an environment characterized by understanding and harmony.

The lowest-ranked statement was that the implementation of electronic management leads to a shift towards decentralized management. Regarding the participants' views on the expected role of implementing electronic management in improving administrative work, the responses were high. They believe that electronic management implementation leads to the enhancement of administrative work through reducing workplace conflicts and disputes, improving service delivery levels, decreasing instances of administrative corruption, facilitating communication between different departments, providing timely information for decision-making, reducing paperwork, conserving material resources, minimizing costs, and increasing administrative flexibility in response to changes, as well as restructuring to enhance organizational effectiveness and efficiency, and transitioning towards decentralized management.

Axis Three: This section presents the means and standard deviations for each statement related to the expected role of implementing electronic management in improving performance and ranks the statements. It is noted that the responses from participants

regarding the statements in this axis were high, with a mean score of 4.12, indicating that the participants believe that the implementation of electronic management leads to performance improvement. The mean responses for the items ranged from 4.4 to 3.8, all of which are considered high.

The highest-ranked statement asserted that implementing electronic management results in faster task completion, reflecting employees' recognition of the importance of technology in expediting processes and services. The lowest-ranked statement indicated that the implementation of electronic management contributes to achieving transparency and access to information.

Concerning the expected role of implementing electronic management in improving performance, participants' responses were also high. They regarded the implementation of electronic management as leading to faster task completion, increased employee productivity, facilitation of monitoring and follow-up, training employees for new tasks, fostering continuous development, enhancing employees' knowledge of job responsibilities, and stimulating creativity and self-improvement among employees, as well as reducing error rates in work and achieving transparency and information access.

Axis Four: This section outlines the means and standard deviations for each statement related to the anticipated challenges of implementing electronic management and ranks these statements. It is noted that the overall responses of the participants to the statements in this axis were high, with a mean score of 3.71, indicating that the participants recognize that the implementation of electronic management will face several challenges. The mean responses for the items ranged from 4.24 to 3.24, with most responses being high. The top-ranked statement indicated that implementing electronic management systems requires infrastructure development, reflecting the

participants' awareness of the need to provide the necessary infrastructure to facilitate the transition to electronic management. The lowest-ranked statement indicated a moderate level of resistance and rejection from employees towards implementing electronic management, suggesting that employee resistance is among the final challenges faced during the implementation of electronic management.

As for the anticipated challenges of implementing electronic management, the participants' responses reflected their awareness of these challenges, as most of their responses were high. The participants regarded the greatest challenge to implementing electronic management as the need to develop infrastructure (computers, operating software, networks, etc.) and the necessity of having specialized human resources. Other challenges included difficulties employees face in keeping pace with technological advancements, challenges in using computers for task execution, and the high financial costs required for implementation. Notably, the participants' responses were moderate concerning employee resistance and rejection of implementing electronic management, reflecting their willingness to transition to electronic management.

7. Discussion of Results:

Main Hypothesis: There are statistically significant differences at the 0.05 significance level in the responses of the participants regarding the study axes attributed to the variables (gender, age, educational qualifications, work experience, and the electronic systems in use). The following hypotheses are derived from this:

- It is observed that there are no significant differences among the research sample in terms of administrative creativity attributed to gender, with a significance level of 0.436, which is greater than 0.05.

Therefore, we reject the alternative hypothesis and accept the null hypothesis, which states:

The researcher considers this result logical, as both genders are aware of the importance and benefits of implementing electronic management.

- The significance level was 0.813, which is greater than 0.05. Thus, we reject the alternative hypothesis and accept the null hypothesis:

This result reflects employees' awareness of the importance of implementing electronic management, regardless of their age.

- The significance level was 0.283, which is greater than 0.05. Therefore, we reject the alternative hypothesis and accept the null hypothesis:

This result expresses employees' recognition of the importance of implementing electronic management across varying educational levels.

- The significance level was 0.596, which is greater than 0.05. Thus, we reject the alternative hypothesis and accept the null hypothesis:

This result reflects employees' awareness of the importance of implementing electronic management relative to their years of work experience.

- The significance level was 0.228, which is greater than 0.05. Therefore, we reject the alternative hypothesis and accept the null hypothesis:

This result expresses employees' understanding of the electronic systems in use regarding the importance and anticipated benefits of implementing electronic management.

This hypothesis tested the existence of statistically significant differences at the 0.05 significance level among employees regarding the expected role of implementing electronic management in job

performance attributed to the variables (gender, age, educational qualifications, work experience, and the electronic systems in use).

The results of testing this hypothesis indicate that there are no statistically significant differences at the 0.05 significance level among employees regarding the expected role of implementing electronic management in job performance attributed to the variables (gender, age, educational qualifications, work experience, and the electronic systems in use).

8. Recommendations:

- The researcher recommends that organizations in Yemen, particularly the Office of the Presidency, adopt electronic management practices and establish systematic foundations for its implementation due to its positive impacts on organizational performance. This should include providing the necessary infrastructure and training human resources to utilize electronic management systems.
- It is essential for other organizations related to the Office of the Presidency to foster a conducive environment that encourages electronic management implementation by cultivating a climate of trust, promoting cooperation, consultation, dialogue, and teamwork, as well as involving management with employees in strategic decision-making and defining future directions.
- The organizations and the Office of the Presidency should establish specialized departments for research and development and allocate the necessary material and financial resources, along with qualified personnel, to carry out research and development operations, viewing this as a launching point towards adopting new management trends, including electronic management.

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La violence politique au Soudan : Risques de contagion et maintien de la paix

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Résumé

Le Soudan est un pays arabe qui fait face à un conflit meurtrier. Celui-ci a ravagé tout ce qui a été construit en temps de paix. Cette guerre met aux prises deux factions militaires. Une lutte pour le pouvoir entre deux leaders, qui veulent s'imposer, donnant lieu à la zizanie, et apportant tous les maux de l'humanité et de problèmes complexes et infinis à un pays qui souffre déjà le martyre.

Notre étude vise à comprendre les tenants et les aboutissants de cette crise, d'autant plus que cette violence politique a ouvert la boîte de pandore de tous les excès.

Depuis sa création, l'ONU a été chargée d'assurer la paix et la sécurité. Les pères fondateurs de la charte de Saint Francisco lui ont assigné un rôle important sur la scène internationale. Ce rôle concerne surtout la protection des générations futures des affres de la guerre. Pour remplir cette mission, l'organisation est compétente de prendre des mesures dans le cadre du système de sécurité collective qu'elle peut mettre en œuvre chaque fois qu'il y a une menace à la paix et à la sécurité internationales. Ce faisant, sa raison d'être est de mettre fin à la guerre, soit en recourant à des stratégies de prévention, soit en mettant sur pied des opérations de maintien de la paix

Ceci dit, l'ampleur de la tâche nous interpelle sur la possibilité de mettre en place une opération de maintien de la paix plus robuste que la précédente. Aussi, les facteurs qui favoriseraient la réussite de cette action appellent-ils l'analyse

Mots clés : Soudan, violence politique, Nations Unies, Maintien de la paix, casques bleus.

« L'histoire du monde est, pour une large part, une histoire de guerre..... Les grands hommes d'Etat qui jalonnent cette histoire écrite sont généralement des hommes de violence »

John Keegan

Le Soudan est un pays multiethnique qui appartient à la région de l'Afrique centrale⁶⁶. Il est indépendant depuis 1956, après avoir échappé à une tentative d'annexion par l'Egypte. Les luttes armées entre le Nord et le sud ont marqué l'histoire du pays à tel point que le mot Soudan, chaque fois qu'on l'évoque, rien ne nous vient à l'esprit que les guerres et les mouvements séparatistes.

Depuis le coup d'Etat de Gaafar Nimeiry, le pays s'efforce de faire régner la paix ; néanmoins, les périodes d'instabilité sont récurrentes, car les différentes factions politiques s'efforcent de dominer la scène, en utilisant tous les moyens, y compris la force. De fait, et les communistes et les libéraux ont une part de responsabilité des soulèvements qui sèment le chaos de temps en temps dans ce pays riche en or.

La crise de Darfour est une étape douloureuse de la mémoire soudanaise. L'ironie du sort est que celui qui a résolu cette crise et mis fin à l'insurrection, est celui qui sème, de nos jours, la zizanie avec le général de l'armée. En fait, cette guerre de généraux met aux prises Mohamed Hamdan Dogolo⁶⁷ et le président de facto Abdel Fattah al-

⁶⁶ " Le Soudan, pays des noirs et des arabes, est depuis le moyen âge le nom commun du vaste pays d'Afrique centrale qui s'étend au sud du désert du Sahara jusqu'à l'équateur. Le nom a été utilisé à l'origine par les arabes. Les géographes le divisent en haut et bas Soudan". Josiah William, *Life in the Soudan, adventures amongst the tribes and travels*, Remington, London, 1884, page 150.

⁶⁷ Mohamed Hamdan Dogolo est le commandant de l'une des plus puissantes milices arabes du Darfour dite Janjawid, et occupe actuellement le poste de chef d'unités régulières paramilitaires.

Burhan⁶⁸ qui veut intégrer les forces de soutien rapide à l'armée. Ce point de discorde met le Soudan au bord de la faillite. En dépit des annonces et des accords de trêve et de cessez le feu, les bombardements continuent d'une cadence inquiétante, mettant les citoyens soudanais dans l'embarras. En fait, le 11 avril 2013 est une date malheureuse de l'histoire moderne du Soudan, surtout pour cette nouvelle génération qui aspire à un changement de politiques et la mise en place d'un régime démocratique qui évince la présence militaire au sommet du pouvoir.

Mais ce qui fait craindre le pire à la communauté internationale est la propagation des hostilités aux États limitrophes qui ne sont pas à l'abri d'une conflagration régionale, surtout qu'il y a des signes très inquiétants.

Risques de contagion aux pays voisins

Cette crise pourrait avoir des répercussions sur les voisins qui sont en proie à des mouvements de contestation qui menacent la paix et la stabilité de la région de l'Afrique centrale. Chacun des protagonistes s'associe avec un acteur étranger, ce qui met en péril les efforts de stabilisation dans les pays limitrophes.

Le conflit soudanais pourrait favoriser le déferlement de la violence révolutionnaire dans cette région, car plusieurs facteurs peuvent la cristalliser. En fait, dans les pays limitrophes du Soudan, les systèmes politiques n'assurent jamais, au sein des entités dirigeantes, une représentation sociologique fidèle de la population. Aussi, l'inégal accès au pouvoir dans les pays voisins peut nourrir l'ambition chez certaines catégories de l'armée à accéder à la sphère de l'exécutif grâce à la révolution ou au déclenchement d'un conflit avec ceux qui ont les commandes du pays. Ces derniers luttent pour maintenir une domination qui défend les intérêts de toute une caste qui ne se soucie plus de l'avenir de la jeune génération.

⁶⁸ Abdel Fattah al -Burhan est le président du conseil de souveraineté de transition au Soudan.

Aussi, Ce sont des sociétés multiethniques, dans lesquelles l'accès au pouvoir pose un grand problème, et il nourrit le potentiel de désagrégation politique. Un type de régime de ce genre là reste un cocktail explosif, d'autant qu'il n'y pas d'amélioration minimale du niveau de vie des plus modestes. En fait, c'est comme un champ de broussaille qui n'attend qu'une mèche pour s'embraser, et la crise soudanaise pourrait être la mèche qui brule tout ce qui a été fait. De fait, les vagues d'immigration suscitent la colère des pays de transit ou d'asile, qui craignent le déséquilibre interethnique, ainsi que cela peut engendrer une compétition âpre entre les communautés pour l'accès aux emplois convoités. A ce propos, des politiciens voire des généraux, qui se trouvent en dehors l'orbite du pouvoir central, sont toujours tentés de sauter là-dessus, car c'est la meilleure des occasions de réactiver des ressentiments populistes, qui sont susceptibles d'être instrumentalisés, aux fins belliqueuses.

Ce tsunami soudanais menace la sécurité de la région qui est déjà dans un état précaire, en effet, ce foyer de tension fait peur aux voisins qui redoutent une contagion dont les effets seraient néfastes sur la sécurité interne de ces pays. Car l'instabilité, qui règne ; pourrait modifier la configuration géostratégique de l'Afrique centrale. Surement, les chefs des pays limitrophes cherchent à installer des remparts contre la propagation des hostilités à leur territoire. Au cas où cette hypothèse se confirme, toute la région va sombrer dans des guerres civiles, ce qui peut engendrer une saignée démographique qui videra la région.

A l'instar des pays de la région, le Tchad se trouve sur la première ligne de front. La situation interne est en danger puisqu'elle se heurte à un double défi, à savoir, la question des réfugiés, et la pression interne de la part de l'opposition. Il fait face, en premier lieu, à la venue des milliers d'exilés forcés. Selon les chiffres de l'ONU, 20 000 soudanais ont traversé la frontière tchadienne⁶⁹. Ce qui constitue une menace

⁶⁹ Au Tchad, plus de 20 000 réfugiés soudanais en grand péril dans le camp Koufroun, Le Monde Afrique, 01 Mai, 2023. Disponible sur le lien suivant :

imminente même existentielle pour le pays. Il s'inquiète de ce voisinage dont le fardeau actuel est devenu brutalement incertain à gérer. N'Djamena a le droit de craindre des émeutes, ou des soulèvements au sein même l'armée, d'autant que les autorités du pays restent très préoccupés par les revendications politiques internes à propos de la transition et des modalités de l'organisation des élections démocratiques. Le paradoxe marquant est que ceux aux commandes de pays ne laissent personne accéder au pouvoir s'il n'a pas obtenu les faveurs des généraux.

L'Égypte souffre d'une grave crise économique, le leader fait partie de la caste militaire, qui impose un régime dictatorial très dur, qui prive les égyptiens de leurs droits élémentaires, et a mis fin à une expérience démocratique unique dans l'histoire du pays des pharaons. Le Soudan entretient des relations historiques avec ce voisin territorialement géant. Démographiquement, ce pays connaît une forte croissance, ce qui représente un défi épineux pour l'état. Plusieurs problèmes préoccupent le gouvernement égyptien, en plus d'être au bord l'asphyxie démographique, la croissance économique a ralenti, et le climat est morose, cet état de fait terrifie le pouvoir militaire qui guette les opposants et craint un soulèvement qui pourrait surgir brusquement si un malentendu se crée entre les généraux à l'instigation d'une partie parmi celles qui cherchent à créer la crise qui fait entrer le pays dans le chaos général, comme ce qui se passe au soudan.

Au Niger, la junte militaire a destitué le président Mohamed Bazoum, justifiant cette mesure par la « dégradation de la situation sécuritaire ». Le général Tchiani s'est déclaré nouveau chef de l'état après la dissolution des institutions, il veillera selon le communiqué de la CNSP « au retour à l'ordre constitutionnel ». Cet état de fait pourrait ouvrir une nouvelle page dans l'histoire du pays, comme on pourrait assister à des conséquences désastreuses qui découleront d'une confrontation interne entre des fractions qui luttent pour prendre les commandes du

https://www.lemonde.fr/afrique/article/2023/05/01/au-tchad-plus-de-20-000-refugies-soudanais-en-grand-peril-dans-le-camp-de-koufroun_6171673_3212.html

pays dans une guerre par procuration, d'autant plus que les ressources naturelles suscitent les convoitises des superpuissances. Ceci dit, la France est dans une situation très critique, supposée protéger cette zone vitale plus importante à bien des égards que le Mali. Elle vient de retirer le reste de ses troupes qui ont décollé vers la patrie.

Pour éviter que le problème soudanais se propage aux voisins, une opération de maintien de la paix de caractère robuste⁷⁰, qui peut parer à cette éventualité, devrait être une priorité pour la communauté internationale. La première qui était en cours lors de l'escalade des hostilités, ne pouvait pas gérer la nouvelle crise, et faire revenir les choses à la normalité. Conséquemment, c'était un échec patent pour l'ONU.

Ceci dit, Y-a-t-il encore une chance de réaliser le cessez-le feu et maintenir la paix dans ce foyer de tension ?

⁷⁰ A partir de l'année 1999, on a assisté à un tournant important. En fait, l'action onusienne en matière de maintien de paix se fait désormais sur la base du chapitre VII. Depuis sa création, elle essayait de relever un défi, à savoir « la protection des peuples du monde des affres de la guerre »⁴⁷⁰. L'organisation voulait être en mesure de faire mieux. Cela pour exécuter les tâches cruciales du maintien de la paix. Pour ce faire, le secrétaire général à l'époque commanda à un groupe d'experts indépendants d'évaluer les aptitudes de l'ONU. Cette évaluation concernait le maintien de la paix. Ceci pour mener à bien les OMP. Celles-ci devraient être efficaces. Donc, le secrétaire général demandait la formulation des recommandations. Ces dernières doivent être réalistes et précises. Elles porteraient sur les moyens de développer les capacités de l'ONU. C'est un groupe de haut niveau qui en a été chargé. Il a été dirigé par Lakhdar Brahimi, qui a publié son rapport le 21 août 2000. Le chapitre VII est devenu un fondement possible, cela aussi bien pour la création des OMP que pour leur mandat⁴⁶⁹.

IREDIÉS, *les menaces contre la paix et la sécurité internationales* : aspects actuels, université Paris 1, publication de l'IREDIÉS n°1, page 5.

Maintien de la paix : facteurs de réussite de l'organisation des Nations Unies

L'ONU est un acteur essentiel dans le domaine du maintien de la paix. Bien que cet aspect ne soit pas mentionné dans la Charte, l'Organisation a fait un grand effort surtout en Afrique ; cependant, quelques facteurs sont indispensables pour rétablir et consolider la paix au Soudan.

D'emblée, l'exécution des mandats de paix demande un personnel compétent et un environnement sûr⁷¹. Aussi, les protocoles de l'ONU reconnaissent que cette action exige un bon rétablissement de l'ordre : il doit y avoir une " paix à maintenir ". Cela permettra au personnel militaire de l'ONU d'intervenir d'une manière efficace, et à mettre en œuvre les accords de paix. Les spécialistes attribuent les difficultés et l'instabilité en Afrique en général aux faiblesses des accords de paix. Ils soutiennent que l'instabilité persistante a prévalu en raison de l'incapacité des officiers de liaison à identifier les violations graves du cessez-le-feu, du manque d'engagement de la part des signataires et de l'exclusion des belligérants armés de l'accord. Sans aucun doute, la situation en Afrique est très complexe à gérer. L'ONU ne parvient pas facilement à y imposer le cessez le feu. La plus grande source de risque vient des fauteurs de trouble et des parties qui croient que la paix qui émerge des négociations menace leur pouvoir. Et ils utilisent la violence pour saper les tentatives d'y parvenir. Lorsqu'ils signent un accord de paix, croient se mettre en danger par des adversaires qui pourraient profiter du règlement. Aussi, les partisans mécontents voient-ils la paix comme une trahison de leurs valeurs. Sans oublier les parties exclues qui cherchent soit à modifier le processus, soit à le détruire.

Au soudan, en vue de protéger les civils des conséquences tragiques des situations dramatiques, l'ONU doit intégrer des stratégies comme

⁷¹ A/55/305 S/2000/809 (Rapport du Groupe d'étude sur les opérations de paix de l'organisation des Nations Unies dit « rapport Brahimi »).

les « zones de sécurité ». Celles-ci se veulent être un espace à l'abri des tensions, et vise à protéger les innocents. Et pour imposer l'ordre dans un périmètre dont la stabilité va s'étendre peu à peu aux autres zones. Néanmoins, l'option légère et les objectifs limités des stratégies de l'ONU ne pourraient pas garantir la défense de ces zones. Ces dernières supposent un niveau de dissuasion de base, en supposant aussi le consentement et la coopération des parties. Pourtant, cette approche « light » n'est pas toujours respectée par les troupes des contributeurs. Ce qui a limité la présence de la force onusienne dans les zones de sécurité. Les soldats de l'ONU adoptaient une certaine souplesse, afin de répondre aux besoins supplémentaires. Néanmoins, cela mettait à rude épreuve les ressources limitées des opérations de paix. Dans le borbier soudanais, l'objectif principal de la mission onusienne serait de protéger les zones de sécurité contre les attaques armées ou tout autre acte hostile. Il pourrait y avoir des attaques incessantes et aveugles perpétrées contre la population civile, des attaques qui feraient un certain nombre de victimes. L'incapacité des soldats onusiens se manifeste parfois si les troupes ne sont pas bien formées pour remplir ce genre de missions, car cela demande de professionnalisme, des équipements et la coopération des pays forts.

Pour l'amélioration de son action opérationnelle, l'ONU doit mettre en place un système d'échange de données d'expérience internationale⁷², et un cadre d'action avec un début clair et un point final décisif. Aussi le leadership onusien doit-il être habile à encourager les Etats extérieurs à faire pression sur les factions pour qu'elles ne rejettent pas les Accords, et pour éviter une perception de faiblesse chez les belligérants, doit-il y avoir une direction avisée. Les opérations de l'ONU ont des sources

⁷² Ce système s'occupe de l'analyse stratégique « elle se charge de satisfaire les besoins du secrétaire général et des membres du Conseil exécutif pour la paix et la sécurité en matière d'information et d'analyse.. En l'absence d'une unité de ce genre, le secrétariat restera une institution à la remorque des événements, incapable de les anticiper, et le comité exécutif ne sera pas en état de remplir le rôle pour lequel il a été créé »

A/55/305 S/2000/809, Ibid.

d'influence qui peuvent être exploitées dans les sociétés pauvres et les cultures politiques fragmentées. Ces outils comprennent l'aide à la réhabilitation, le travail humanitaire et électoral, l'éducation civique et la formation technique. En plus à cela, et pour que l'intervention soit efficace, les missions doivent s'efforcer d'être multilatérales. Les opérations avec une large représentation nationale seront toujours moins efficaces, mais la diversité est la clé de la légitimité

Grosso modo, pour que l'ONU soit performante, et que ses stratégies réussissent à maintenir la paix et contrôler le respect des accords de cessez-le feu, il faut que les grandes puissances mettent de pression sur les belligérants pour qu'ils respectent la présence onusienne, qu'ils coopèrent aussi pour ouvrir la voie à la reconstruction des états. La première étape est le rétablissement de l'ordre institutionnel, cela pourrait jouer en faveur de l'ONU, s'elle arrive à organiser des élections transparentes.

Si elle réussit cette première étape, et le parti gagnant et le peuple vont louer sa présence. Ce qui facilitera la consolidation de la paix qui est nécessaire pour la période qui suit le rétablissement de l'ordre.

En guise de conclusion,

Les seigneurs de la guerre sont à l'origine de cette crise qui pourrait donner lieu à d'effroyables exterminations, si elle devient une guerre de prouration, car l'histoire moderne a retenu que ces conflits internes sont susceptibles de susciter les convoitises des entités ayant un esprit pragmatique, qui s'en profitent pour réaliser des objectifs stratégiques et hégémoniques, d'autant plus que , le continent africain est devenu un terrain d'affrontements entre les superpuissances qui défendent leurs zones d'influence. Et les exemples sont abondants, il suffit de citer la concurrence accrue entre les membres de l'OTAN et la Russie, cette dernière veut changer la donne, en s'appropriant des zones historiquement francophones, ainsi que l'animosité russo-américaine qui commence à se cristalliser d'une manière évidente.

L'Afrique est en butte à cette animosité, l'UA doit parer à ce qui va freiner un processus de développement, qui se fait d'une cadence lente, mais d'un pas constant.

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Social Media History, Ethics, Uses, and Research Possibilities

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Abstract

Social media platforms have become central to modern communication, enabling individuals to connect and interact while playing increasingly innovative and dynamic roles. Researchers have focused on understanding the characteristics and behaviors of social media audiences to harness these platforms for effectively marketing and promoting products and services. The primary aim of studying social media is to gain insights—a profound understanding of user behavior—which aids in making sound business decisions. Success in marketing research depends on accurately understanding customers and leveraging the capabilities of social media platforms. The strategic use of digital data has become essential for achieving organizational goals. This article delves into social media's history, ethics, applications, and research opportunities.

Keywords: *Social Media, History and Ethics, Uses and Search Possibilities.*

Introduction

The historical dimension provided a vision of the reasons for the emergence of each platform and how its idea emerged to solve a specific problem or to facilitate communication with certain groups. These essential aspects helped researchers determine the type of platform they would use in their marketing plans, the appropriate messages, and the target audience. How can be persuaded? The historical dimension also sheds light on the stages of the development of the popularity of the platforms, how they began with a small number of followers, and how they reached millions of followers after a few years.

Alban (2022). indicated that data enable an organization to identify and develop an understanding of the audiences it must engage in to realize its objectives. Social media has gained high popularity after turning into smartphone applications. It has become an essential part of people's daily lives, and it has become easy for marketers to use phones to reach customers quickly. Internet use through the mobile phone has grown to include 65% of the total time (Sponder & Khan, 2018). Organizations have become dependent on digital media to spread their messages, attract audiences, and influence them.

Understanding the history of social media has helped define the unique characteristics of each platform and utilize their capabilities to engage with audiences effectively. It also provides insights into the technological evolution of social networks, highlighting how each platform introduced features that set it apart from its predecessors. The evolution of social media began with blogs in the early 1990s, becoming popular by the late 1990s. **WordPress (2003)** facilitated blogging, **while LinkedIn (2003)**. transformed professional networking and recruitment. **Facebook (2004)** grew into a major marketing and social platform, **followed by Yelp (2004)**, which combined reviews and advertising. **YouTube (2005)**. introduced video sharing, while **Twitter (2006)** revolutionized real-time communication

with microblogging. **Instagram (2010)**, focused on photo sharing and branding, and **Snapchat (2011)**, appealed to younger audiences with ephemeral messaging and innovative features. These platforms have reshaped communication, marketing, and content sharing globally.

Studying social media platforms contributed to analyzing their content and understanding their capabilities, increasing the number of participants. Digital communication researchers can use this information to determine the appropriate content for their marketing campaigns. The widespread popularity of social media and its growing user base necessitates laws and regulations to guide ethical practices, much like traditional media. These ethics focus on ensuring respectful communication, protecting dignity and privacy, and fostering positive interactions. Regulating user relationships is vital for societal stability and progress. Researchers have explored key ethical issues, such as trust and credibility, compliance with platform-specific terms of service, and the importance of thoughtful content planning before publication. These guidelines aim to promote responsible behavior and uphold the integrity of social media interactions.

Sloan and Quan-Hase (2019), summarized the ethical challenges in three components: "methodological questions about data collection methods, respondents' consent to participate, and the quality of measures used in social media research" (p. 23). The ethical implications of these technologies resulted from the complex web of interactions between social network users, corporate communication practitioners, and governments. It is not easy to adhere to ethical controls, especially with the abundance of information on the platforms regarding quantity and quality. Therefore, there is a need to study the principles that organize marketing practitioners' work because of their impact on the effectiveness of marketing campaigns.

What is the Ethical Charter that Can Govern the Use of Social Networks?

Freberg (2019), recommended avoiding bullying and lying, automation, accuracy in publishing information, preventing disclosure of respondents' data, violating privacy, defamation, using a fake account, and infringing intellectual property rights. The author also suggested ensuring employees know the terms of service for each platform, control content, respect others, comply with laws, and be professional in dealing with crises. Also, take responsibility for what the company creates and shares.

All these recommendations are related to the social responsibility of organizations in the current competitive environment on social media. Social responsibility occupies strategic importance because of its impact on the organization's performance, gaining customer satisfaction, strengthening loyalty, and achieving the dignity of all other stakeholders. According to this concept, the organization must also acquire the public's confidence because this helps serve its economic goals. One of the most important reasons for organizations' success is their commitment to credibility and ethical principles with their current customers. The latter will help them gain new customers.

Freberg (2019), found that social media drives the bottom line of sales, revenue growth, community building, and lead generation for brands and users, which explains why marketers use social media in their advertising campaigns. Christakis (2022) describes how and why humans gather in social networks. If researchers want to track something that spreads through a network, they must set up sensors on central individuals within the network and monitor them to see everything that extends through it. The network of communication between individuals through influencers influences others easily; analyzing social networks contributes to understanding human behavior. This idea makes it easier for researchers to use platforms to achieve their marketing goals.

Why is it Important for Marketing Practitioners to Use Social Media?

Understanding the characteristics of social media contributes to making the most of its capabilities, as each platform has a different usage pattern. For example, Facebook is interested in texts, images, and news. At the same time, Twitter focuses on using a few words, while Instagram focuses on photos more than text. Therefore, knowing these features helps marketing practitioners to choose the right platform which fits their work. So, organizations are increasingly creating social media apps designed explicitly for collaboration activities, such as Enterprise, which uses social media tools like blogs, wikis, and group messaging software to allow employees and customers to connect and share information (Sponder & Khan, 2018). In general, marketing practitioners use social networks to enhance brand preservation and customer loyalty, obtain new customers, face increasing market competition, improve the number of website visitors, and facilitate access to information. Also, getting immediate and rapid public feedback about products, services, and company performance and quick response to customer service achieve customer satisfaction and contribute to the organization's success.

Social media provides users various opportunities and challenges, such as multilateral dialogue, visual storytelling, brand awareness, sending strategically targeted messages, responding to customer inquiries, and providing crisis updates (Freberg, 2019). Thus, using social media in marketing is an effective way for companies to reach their customers. This prompted researchers to study these platforms and analyze their content and audience characteristics to support marketing research and develop effective strategic plans. The research aims to obtain data to understand current or future customer behavior, improve decision-making, and reduce risk. The key to success is a deep understanding of the customer (Ladd, 2015).

Research in the virtual world presents significant challenges due to the diversity of customers' ideas, beliefs, and cultural and cognitive backgrounds. This variation makes it difficult for marketers to understand and address the needs of an invisible and heterogeneous audience, complicating efforts to create effective, targeted strategies. Communication research tries to study these users from several aspects to develop a comprehensive framework that combines their characteristics to facilitate the task of marketers in designing the content of their messages and answering the central question: Who is the organization's audience? What are their characteristics, and how are the messages designed? According to Freberg (2019), research in social media contributes to an understanding of overall strategy from a marketing and communication point of view. It helps the strategist understand what is happening, why, and how behaviors, actions, and societies occur.

However, Why is the Content of Social Media Studied?

The researchers focused on studying platform content to see how it affects the audience and whether it influences them by changing their behavior. Since the main goal of the media message is to change behavior, the scholars seek to answer the question: Was the content able to change the customers' behavior? Studying social media has allowed brands to explore core audiences and broaden their exploration to include what people like, what posts and brands they interact with, and define audience behaviors and actions (Freberg, 2019).

The Obstacles Facing Research

Haythornthwaite (2018), indicated that obstacles impede the possibilities of searching on social media. Obtaining a representative sample is difficult, so research requires more comprehensive data on behavior. Sloan and Quan-Hasse (2019) found that not all social groups are represented; there are still segments of the population absent from the Internet. Therefore, sending marketing messages to social media audiences does not mean it reaches all people; there are still groups that do not use these platforms, and

marketers must realize this by distributing their messages through other media.

Social media research concerns the future rather than the present or the past. For example, there are (MOOC) studies of large-scale open online courses and multiplayer role-playing games (MMORPGs) that serve as testing platforms for behaviors to determine the rules of interaction in the future (Haythornthwaite, 2018). Social media research contributes to understanding the public and following up on trends that will later shape its behavior. For example, it is possible to predict customers' purchasing behavior based on the percentage of their follow-up, comments, interaction, and interest in the product or service. Collecting this data on customer trends makes it easy to anticipate their purchasing behavior in the future. Data collection and analysis are essential for understanding and predicting human behavior. By tracking interactions, online activity, and purchases, organizations can uncover trends, gaps, and opportunities. This systematic analysis provides actionable insights for addressing challenges and forecasting future behavior (Christakis, 2022; Freberg, 2019).

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Opinion Article Titled:
The Role of Digital Media Platforms in Raising Public Awareness of the Dangers of Digital Violence Against Women: "A Case Study of Facebook"

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Abstract:

Digital media platforms are one of the most significant aspects of technological development in the media and communication landscape, given their crucial role in covering topics related to current events and shaping public opinion towards them, particularly concerning the issue of digital violence against women, which affects millions of women worldwide.

This phenomenon is regarded as one of the most serious violations of human rights, leading to significant short and long-term physical, economic, and psychological consequences for women and girls, particularly during humanitarian crises, conflicts, and disasters.

Digital media have empowered the public to exchange news and relevant information, as well as to increase awareness of the seriousness of this phenomenon threatening the security and stability of societies. This development has enhanced the interactive roles between those managing these platforms and their audiences, enabling the expression of opinions through dialogue and interactive participation on topics of mutual interest.

These platforms are characterized by the ability to broadcast live and rapidly transmit events directly from the location, in text, sound, and image, which contributes to shaping local and global public opinion on topics related to this phenomenon.

Keywords: *digital media platforms, audience, digital violence, women, "Facebook".*

Introduction:

Digital media platforms have become one of the most important technological means of influencing and interacting between individuals, institutions, and their audiences in various political, social, and economic fields. This is because they play a crucial role in covering topics related to current events, especially those concerning digital violence against women. These platforms have significantly contributed to delivering digital content to the audience in innovative and engaging formats through text, audio, and related visuals. They are distinguished by their capability to broadcast news and information live from the event location, effectively addressing the audience's needs. This contributes to shaping a true public understanding of the phenomenon of digital violence against women, which is one of the most dangerous unacceptable behaviors, as it destroys communities and undermines the social and psychological well-being of individuals due to the exploitation of girls and women during times of crisis, particularly in conflicts and various disasters.

This results in serious physical, economic, and psychological harm that negatively affects the lives of women and girls due to violations of their digital privacy. These violations include cyber harassment, digital blackmail, identity theft, and the dissemination of false content aimed at distorting the victim's image. Consequently, those managing these platforms have initiated awareness campaigns to reduce the forms of violence against women and to emphasize their rights and status within society. This has allowed the viewing public greater scope for social influence and interactive engagement with the content presented on these platforms, aiming to present diverse perspectives and ideas on this phenomenon. Therefore, **we will highlight in our topic: The Role of Digital Media Platforms in Raising Public Awareness of the Dangers of Digital Violence Against Women.**

Cognitive framework:

The digital media platform "Facebook" and topics related to forms of digital violence against women:

It is a social platform utilized by individuals and various institutions for exchanging news and information, covering current events, as well as communicating and interacting (Eman Mohamed And others, 2023,47)

The digital media platform "Facebook" is an important outlet for news coverage of current events, particularly those related to forms of digital violence against women. It also plays a significant role in fostering broad interactive participation with the public regarding women's issues and advocating for their rights to engage in public life within society.

Digital violence against women is defined as: forms of violence that can cause psychological and physical harm to women, such as humiliation, abuse, or direct threats and extortion through the use of images or videos without the victim's consent (Wasar Nawal, 2021, 26).

Digital media platforms have contributed to more interactive roles for audiences regarding the content presented, allowing them to express their opinions through comments and engage in interactive discussions about news topics of interest (Nashwa Aqal, 2024, p. 265).

These platforms also played a crucial role in producing and broadcasting news content to the public from the scene of the event through text, audio, and video (Noha Sabri, 2022, 202).

There are various forms of digital violence against women, including:

- 1- Publishing digital videos that include attempts of assault and rape against young girls.
- 2- Luring girls through the digital space network via false job postings with the aim of placing them in humiliating situations for the purpose of extortion.
- 3- Harassment and causing harm to girls and women through voice calls and text messages.

- 4- The illegal violation of the digital privacy of targeted women by exploiting personal information to defame the victim and shame her by creating fake accounts for some women.
- 5- Pursuing the victim's activities and behaviors with the intention of disseminating defamatory and illegal materials related to the victim.

Causes of the proliferation of digital violence against women:

There are many reasons that have contributed to the spread of digital violence against women (Wasar Nawal, 2021, 26), the most important of which are:

- 1- The decline of the deeply entrenched social value system in Arab society, particularly with the emergence of a new set of values arising from the rapid social changes within this society.
- 2- The decrease in parental supervision over children results in feelings of inadequacy, frustration, deprivation, lack of self-confidence, and an inability to attain emotional satisfaction, which exacerbates problems of electronic addiction and leads to increased calls for digital violence.
- 3- The decline in educational standards which drives some men to be unable to control feelings of anger or sexual desires, in addition to violence and abuse within the family (Dalia Kharfan, 2024).
- 4- Gender inequality in rights, exemplified by the unequal distribution of power and resources between men and women (Dalia Kherfan, 2024).

Interacting with topics related to the forms of digital violence against women on the digital media platform "Facebook

It means displaying the reactions that occur between users during the interaction process through comments, icons, and various expressive forms provided by the algorithms of digital platforms (Fatima Al-Zahra Kashroud, 2022, 29-30). It serves as an appropriate measure to assess the effectiveness of the topics published by institutions on digital platforms. (Smith, Ronald D, 2021.255)· Particularly the interaction with topics related to forms of digital violence against women.

Forms of interaction with topics to cyber violence against women through the digital media platform "Facebook":

There are many forms of interaction with the themes related to digital violence against women on the digital media platform "Facebook" (Eman Mohamed, 2023, 249) include:

- 1- Liked interaction:** It is a feature that allows the user to subscribe to various digital news pages, whether newspapers or television channels, to follow the latest news related to the content that interests them to interact with through those sites.
- 2- interact by commenting:** It means dialogue between users about the contents of issues that arouse their interest in the digital news pages that they follow to form different opinions about them, and it also represents one of the most important interactive contributions for the public.
- 3- Interact by Participation:** This feature allows users to exchange ideas about news material related to issues that interest them and share them from one site to another using text, audio, and images.

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