

Financing the activities of craftswomen staying at home : View international experiences

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Abstract:

This study aims to shed light on the mechanisms for financing the craftsmanship activities of women staying at home, who do not have a certificate, approved by the state in order to empower women craftsmen to run their home businesses relying on themselves, and provide for their families, it also aims to try to identify the activities income generating through business craft, and financing mechanisms for this type of activity.

Algeria has created some government support bodies to finance the activities of craftswomen, but the funding problem still exists, which has led to civil society intervening through charities and helping many women to establish their simple projects, and to lift them out of the cycle of poverty. The study concluded that Algeria is still far and behind, and its contributions are still modest in this field, despite the existence of successful experiences of several countries that can benefit from them.

Key words : Charities, craftswomen, micro-loan agency.

Introduction:

Since independence, Algeria has witnessed the improvement of conditions in various fields, and the emergence of new values that were reflected in the culture of individuals and affected various areas of their lives. These transformations affected the family by educating women, going out to work, and entering the field of economic projects. The craftswoman staying at home and does not have a certificate, whether she is from the urban or rural places, she carries out simple economic activities from within her home or near it in order to improve the standard of living of family members, and to confront poverty and unemployment, especially with the current economic conditions. She may need simple capital or financing in order to practice her craft ; This makes her turn to some specialized agencies to obtain the financial assistance that suits her.

For the Algerian craftswoman staying at home, she does not have multiples options for obtaining the necessary financing, as most government support agencies require a university degree or a vocational training certificate, in addition to guarantees to obtain a bank loan, which she does not have as she belongs to the vulnerable, needy group. With the exception of some agencies that make things easier for them, where it is sufficient to possess an artisan card or a qualification certificate after passing a simple test by the Chamber of Traditional Industries and Crafts for their state and obtain the certificate within a few days, such as the National Agency for

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the management of Micro credits, the agencies charged with taking care of poor groups having limited or no income. Hence the following question can be asked:

What are the mechanisms for financing craft activities for women staying at home in Algeria in particular, and in some countries of the world in general?

Through this research paper, we try to answer these questions :

- What is meant by income-generating activities for women staying at home until the family's income improves ?
- What are the mechanisms through which these feminist craft activities are carried out in Algeria?
- What are the international experiences in financing women's craft activities ?

Hypothesis:

It is formulated as follows: craftswomen staying at home in Algeria, and who live a low standard of living, can improve their standard of living by resorting to government support financing institutions, as well as civil society charities.

Objectives of the study:

- Identifying the most important craft activities that craftswomen engage in to improve family income.
- Shedding light on the mechanisms for financing women's craft projects in Algeria.
- Identifying the experiences of some countries in the world in the field of financing women's craft activities.

To answer this question, the research paper was divided into three axes:

THE FIRST TOPIC: A conceptual introduction to women's craft and income-generating activities.

THE SECOND TOPIC: mechanisms for financing women's craft activities in Algeria.

THE THIRD TOPIC: international experiences in financing women's craft activities.

THE FIRST TOPIC: is the conceptual underpinning for women's income-generating craft pursuits

Modern society has come to understand the value of women working both inside and outside the home, not only because they are competent and disciplined in their fields, but also because the money they earn from their jobs provides security for their families, improves their standard of living, and ensures that they can lead normal lives, much like if they were skilled in a particular craft. What you do is a component of your income-generating activities, which can include cooking, knitting, sewing, sculpting, and other crafts.

FIRST REQUIREMENT: The idea of an activity that generates income

It is a small-scale business venture that employs family labor, is frequently conducted in or close to the house, and attempts to increase family income. It is sometimes referred to as any action that involves the creation of goods or services, or the modification of a product with the intention of selling it. Since these activities depend on the market for their income, they are governed by the laws of supply and demand. This is because their continued existence depends on their profitability, which is determined by the location of the activity whether it is urban or rural¹

¹ Training guide "Selecting and planning small projects for savings and lending projects (Give Good)," issued by the National Council for Women, Arab Republic of Egypt, Ministry of Social Solidarity, p. 09, Securing Rights and Improving Livelihoods for Women Project 2017

Craft work is one of the activities that generates income. According to the Algerian legislator, craft work is any activity that involves production, creativity, transformation, art restoration, maintenance, repair, or providing a service that primarily involves manual labor (Order No. 96-01 Article 05). In one of the following fields of endeavor: traditional industries, artistic traditional industries, traditional craft industries for the production of materials, traditional craft industries for services, on a permanent and primary basis, and in a stable, mobile, or exhibition form, in accordance with the following methods, either individually or within a traditional industry cooperative. and crafts, or inside an agreement for customary professions and crafts².

Under the same Order No. 96-01, Article 10, the legislator from Algeria also defined a craftsman as any natural person registered in the register of traditional industries and crafts, who engages in a traditional activity as described in Article 5 of this order, who certifies his qualifications, and who agrees to take on the responsibility for managing the work's activity and management as well as its direction³.

SECOND REQUIREMENT: Definition of women's craft activities

It is a craft work and activity characterized by its simplicity. It is practiced by women inside or outside the home, depending on the nature of the activity to be practiced within the list of activities. It is practiced in a formal or informal way, through training or within craft associations, individually or collectively. The workplace is mainly based in the home or Private shops, for a fee or for recreation only⁴.

As for the characteristics of women's craft activities, we will list them as follows:

- It is practiced by the human element who aspires to achieve personal goals and stability in a safe work environment.

Because these partnerships help to promote their products and streamline the marketing process, craftswomen build close relationships with the local community around them. Through these interactions, they may learn about all aspects of society and meet its needs for goods and services.

- Flexibility in management and quickness in decision-making, as the craftswoman evaluates the situation and makes the right choice based on her experience, making her more tolerant of change.

Seeking excellence and leadership, as the financial incentive drives craftswomen to develop novel concepts and inventions that impact their earnings.

- Because they manage their operations independently, craftswomen do not require an organizational framework.

- The ease of use of the tools, equipment, and production requirements; - The minimal demand for training and certification.

It uses local resources, which lowers the overall cost; it also helps to improve the level of living and the local environment.

- The arts and crafts performed by women preserve and reflect society's cultures. This helps to maintain social identity and the tangible cultural legacy.

² Order No. 96-01 of Shaaban 19, 1416 corresponding to January 10, 1996, Official Magazine, Issue No. 03, issued on January 14, 1996, Article 5

³ Order No. 96-01, op. cit., Article 10

⁴ Raqani Al-Zahra, Ali Bokmish, "The role of craft work in achieving the financial and social independence of women in Algeria: A field study of female workers in the sewing craft," Al-Hiwar Al-Fikr magazine, Volume 13, Issue 15, p. 164, 2018.

THIRD REQUIREMENT: Areas of practicing women's craft activities

Crafts activities are diverse in Algeria. Craftswomen have wide options to practice their activities, and among the fields they can turn to are the following⁵:

Firstly: Industry

1- Food industry: producing bread and other pastries, chocolates, ice cream, soft drinks, coffee grinding and roasting, fish canning, peanut roasting and packing, and modern and traditional confections.

2- Clothes: knitting, crocheting, stitching, and creating covers for homes.

3- Leather industry, such as clothes and shoes.

4- Wood industry: blacksmithing, locksmithing, metallurgy, basketry, and furnishings

Secondly: Agriculture

1- Livestock raising: producing meat and milk, fattening cows, sheep, and goats; rearing chickens, bunnies, and bees.

2- Land cultivation : creating flowerbeds, decorative plants, fruits, vegetables, seeds, and storage for these products.

Thirdly: Traditional industries

wood engraving, ornamental tools, ceramics, glass products, traditional weaving and carpets, traditional apparel stitching, traditional embroidery, and painting on silk, velvet, and glass.

Fourthly : Services: beauty, quick food, shaving...

THE SECOND TOPIC: Algerian women's craft industry funding mechanisms

Algeria has created a number of resources to assist women in the crafts industry in funding their endeavors so they can increase the income of their families. The most well-known of these resources is the National Agency for the management of Micro credits, which works in tandem with the Ministry of Religious Affairs and Endowments to oversee the Qard Al-Hassan. Additionally, the Directorates of Social Activities and Solidarity oversee the Productive Family Program.

FIRST REQUIREMENT: The National Agency for the management of Micro credits (ANGEM)

It is a special entity whose purpose is to implement state policy in the area of battling poverty and unemployment by assisting individual entrepreneurs in starting their own self-employed businesses. It was established by Executive Decree No. 04/14 of January 22, 2004. One of the agency's responsibilities is to accompany, counsel, and support business owners. In addition, to guarantee the success of the projects that are carried out, a mini-loan of up to 400,000 Algerian dinars is given to unemployed and indigent individuals who are at least eighteen years old and have skills or experience in a certain field⁶.

Thus, the microloan is directed to broad social groups, especially those with limited income, to enable them to benefit from financing for their initiatives. Among the social groups that the program targets, we find women who stay at home, by helping them develop an activity in their home that will benefit them and their family. The organization of the agency is based on a general directorate and regional branches called state directorates, located in each state, in addition to the

⁵ Website of the National Microcredit Management Agency, www.angem.dz ,date of access: 01/15/2023

⁶ Muhammad Qarqab, The Algerian Experience, Regional Symposium on the Role of Vocational Guidance and Guidance in Youth Employment, op. cit., p. 17

agency's representative in each department, called the escort. The agency has now completed the installation of escorts across the departments and states of the country.

As for the decree specifying the terms and level of the subsidy provided to the beneficiaries of the micro-loan, Executive Decree No. 04-15 dated Dhul-Qi'dah 29, 1424, corresponding to January 22, 2004, was amended and supplemented by Executive Decree No. 134-11, dated Rabi' al-Thani 17, 1432, corresponding to March 22, 2011, and its conditions are as follows⁷:

- Raising the financing ceiling for bilateral financing for the purchase of raw materials from 30 thousand Algerian dinars to 100 thousand Algerian dinars, without interest.
- The personal contribution, which was 10%, now equals zero.
- The postponement period became one year instead of three (03) months.
- The repayment period has become four (04) years.
- Raising the financing ceiling from 400 thousand Algerian dinars to one million Algerian dinars for purchasing small equipment to establish a specific activity.
- The personal contribution became 1% instead of (between 3% and 5%).
- The repayment period has become three (03) years after it used to range between 6 months and one year.
- Loans with interest rates of up to 100%.

Firstly: Results of the agency's operations from 2005 to 2010

The agency didn't really start operating until the middle of 2005, but ever since then, it has offered different kinds of mini-loans to people all around the nation. Numbers that represent the agency's operations through the end of 2010 are listed below. Reactivating the agency involved, among other things, creating a vast network of in 2005, the agency's microloan administration structures resulted in the creation of 500.6 employment across a range of activity sectors (agriculture, industry, construction and public works, services, and crafts), with 72% of the jobs being held by women⁸. The estimated total number of interest-free advances granted during the period (2005-2010) : 060,197 advances⁹ distributed according to the purpose for which it was granted, as we find :

- The number of interest-free advances to purchase raw materials was estimated at 876,178 advances.
- The number of interest-free advances to establish a project was estimated at 184.18 advances.

Women received 60% of the interest-free advances that were given out. Regarding sectors, the traditional industries sector ranked first with 29%, followed in decreasing order by the industrial, services, construction, agricultural, and public works sectors. Additionally, when offering interest-free advances for the purchase of Since more than 90% of the advances made available for the procurement of raw materials—178,876 advances out of 197,060 advances—the raw material is being acquired at the expense of the project's establishment.

Secondly: Outcome of the agency's activity during the period (2019-2021)

The results of the agency's activity at the national level are based on reading statistics for the last 3 years from 2019 until 31.12.2021¹⁰. Based on monitoring each of the loans granted by

⁷ Official Gazette, No. 14, Executive Decrees No.: 11/103 and 11/104 dated March 6, 2011

⁸ National Economic and Social Council, National Report on Human Development for 2006, p. 8

⁹ Nasser Mughni, Micro-credit as a strategy to create jobs in Algeria, intervention at the International Forum: On the government's strategy to eliminate unemployment and achieve sustainable development, University of M'sila, November 15-16, 2011, p. 11.

¹⁰ Agency website www.ANGEM.DZ

gender and by type of activity, as well as by financing type and by age group, in addition to the level of education, as follows:

Table N°. (01): Loans granted by gender during the period (2019-2020-2021)

Gender Of the Beneficiary	Number	ratio (%)
Women	51.237	64.42%
Men	28.294	35.58%
Total	79.531	100.00%

Source: <https://www.angem.dz> /ar/article/emplois-crees. Consulter le: 01/02/2023.

The percentage of women benefiting from loans exceeds 60%. This indicates that women took the lion's share of the small projects funded by the agency, while the percentage of men does not exceed 38%.

Table N°. (02): Loans granted by sector of activity during the period (2019-2020-2021)

Activities sector	Number of loans granted	Ratio (%)
Agriculture	8.715	10.96%
Small industry	33.346	41.93%
Construction and public works	9.028	11.35%
Services	12.657	15.91%
traditional handicraft	14.031	17.64%
Commerce	1.609	2.02%
Fishing	145	0.18%
Total	622 481	%100

Source: <https://www.angem.dz> /ar/article/emplois-crees. Consulter le: 01/02/2023.

As for loans granted by activity, we notice from the table that the share of small industry is the largest percentage, exceeding 40%, followed by services with about 16%, then traditional industry with 17.64%, then agriculture with about 11%, followed by construction and public works with 11.35%, while trade and fishing are about 2% of the total loans granted.

Table N°. (3): Loans granted by financing type during the period (2019-2020-2021)

Financing programs	Number of loans granted	Ratio %	Number of job positions created
Number of interest-free advances to purchase raw materials	68.411	86.02%	77.864

The number of interest-free advances to create a project	11.120	13.98%	19.748
Total	79.531	100 %	97.612

Source: <https://www.angem.dz/ar/article/emplois-crees>. Consulter le: 01/02/2023.

Upon examining the loans that the agency had approved based on the kind of funding or financing formula, we discovered that 86% of the loans were for the acquisition of raw materials, and just 14% were for the establishment of a project.

Table N°. (4): Loans by age group during the period (2019-2020-2021)

Age	Number	Ratio %
18 – 29 years old	23.730	29,84%
30 – 39 years old	23.612	29,69%
40 – 49 years old	17.609	22,14%
50 – 59 years old	10.100	12,70%
60 years and over	4.480	5,63%
Total	79.531	100%

Source: <https://www.angem.dz/ar/article/emplois-crees>. Consulter le: 01/02/2023.

From this table, we notice that the most attractive age group is the group between 18-29 years old, at 29.84%, followed by those between 30-39 years old, at 29.69%. This explains that most loans are granted to young people, despite the fact that the agency does not exclude other age groups.

Table N°. (5): Loans granted by level of education during the period (2019-2020-2021)

Education Level	Number	Ratio (%)
Substandard	7.409	9.32%
Learner	705	0.89%
Primary	9.838	12.37%
Middle	41.287	51.91%
Secondary	16.904	21.25%
University	3.388	4.26%
Total	79.531	100%

Source: <https://www.angem.dz/ar/article/emplois-crees>. Consulter le: 01/02/2023.

In this table, most of those funded by the agency are at the intermediate level at about 50%, followed by below level at 17%, followed by the primary level at about 15%, and secondary at 12%.

Table N°. (6): Funding proceeds for graduates of universities and vocational training centers during the period (2019-2020-2021)

Categories	Number	Ratio (%)
College Graduates	1.587	17.37%
Vocational Training Graduates	7.548	82.63%
Total	9.135	100.00%

Source: <https://www.angem.dz/ar/article/emplois-crees>. Consulter le: 01/02/2023.

The financing for graduates of vocational training is 63.82%, the highest percentage when compared to funding for graduates of universities. This suggests that most of the group without a university degree uses this kind of funding.

SECOND REQUIREMENT: Directorates of Social Activity and Solidarity

Directorates of social activity were established pursuant to Executive Decree No. 96-347 of December 18, 1996, structured in the form of offices working to develop activities and implement procedures that would lead to knowledge of activities related to the social activity of the state and the promotion of the collective movement of a social nature. It is affiliated with the Ministry of Solidarity, Family, and Women's Issues, after it was the social protection services affiliated with the Ministry of Health. Each directorate consists of the following departments¹¹:

- The interest of social cohesion, family, childhood and elderly persons.
- The Department of Protection and Promotion of Persons with Disabilities.
- Public Administration Department

This directorate has provided financial assistance without expecting anything in return through the Productive Family Program to stay-at-home craftswomen who do not hold a certificate and who are part of underprivileged groups hoping to start their own project and break the cycle of poverty and need. This initiative was designed to assist those in need—including stay-at-home artisan women—in starting their home projects. In exchange, those who fulfill the following requirements will get equipment assistance¹²:

- The ability to implement the project.
- Possessing a craftsman card or qualification certificate.
- Residence in the state.
- Family income does not exceed 30,000 Algerian dinars

Civil society is organized through charities, in addition to government assistance organizations, to assist craftswomen in starting their projects and working from home to better their families' quality of life.

Firstly: Charitable organizations

¹¹ The Department of Social Cohesion, Family, Childhood, and Elderly Persons of the Directorate of Social Activity and Solidarity in Bashar Province. Interview with the head of the Department on January 10, 2022.

¹² The Department of Social Cohesion, Family, Childhood and Elderly Persons of the Directorate of Social Activity and Solidarity in Bashar State, op. cit

An association is defined as an arrangement, subject to applicable regulations, in which natural or legal individuals come together for a non-profit purpose and on a contractual basis (Article 02 of Law 90-31 dealing to associations). Additionally, they engage in the temporary or permanent exploitation of their resources and expertise to further professional, social, scientific, religious, educational, cultural, and athletic endeavors¹³.

Hence, a charitable association is an agreement concluded by natural or legal persons whose aim is to provide humanitarian services, such as sponsorship and assistance to poor, vulnerable groups. Or it is an organization in which individuals establish an orphanage, or a civil defense association, and its importance is evident in that it aims to achieve the public interest, as is the case with public administration¹⁴. As for the funding resources of charities, they are:

1- Internal Resources: The charitable association's internal resources consist of the contributions of its members, in addition to the incomes associated with its collective activities and property¹⁵. The association can issue and sell publications and magazines, provide studies, expertise, and consultations in exchange for sums, and exploit its properties to make profits and use them to achieve its basic goals.

2- External resources: represented in donations, cash and in-kind donations, bequests, and potential subsidies to the state and local groups¹⁶ and foreign aid and subsidies, for which the association is obligated not to collect funds issued by foreign organizations and non-governmental organizations, except for those resulting from legally established cooperation relationships, provided that this financing is subject to prior approval from the competent authority.¹⁷

These associations were recruited to assist craftswomen who belong to the needy or low-income groups, to provide them with a helping hand, and to provide the necessary means to start their domestic activity, such as purchasing sewing machines, textiles, and ovens.

In Algeria, associations and charitable organizations are heading toward something that looks a lot like a new system : a shift from consumer-focused charity work to productive charitable work that generates wealth that is then distributed to the underprivileged, creates jobs, and sometimes even includes the beneficiaries in the workforce.

The best option for these associations is to transform the charitable effort into a productive formula, through which the poor person becomes a contributor to the fight against poverty.

Accordingly, many associations throughout the country have purchased and given away sewing machines, for example, to women to meet their needs, and eliminate oppression against them. On their families. This is the new vision adopted by many charitable organizations that relates to renewing the mechanisms of charitable work, its goals and means to contribute to real, integrated development. Some researchers in economics explained that a number of transformations occurred based on the exposure of the cadres of Algerian charitable organizations to work experiences.

Charitable organizations in the world, and this has helped in developing the idea of charitable work and taking it out of the framework of collecting money and aid to redistribute it, to harnessing

¹³ Law No. 90-31 of 17 Jumada al-Ula 1411 corresponding to December 4, 1990, Official Gazette, No. 53, of 1990

¹⁴ Hassan Issa Ali Al-Mulla, "The Concept of Charitable Organizations and Their Types," research published on the website WWW.aljazeera.com on 28.1.2022

¹⁵ Article 34 of Law No. 12-06 of January 12, 2012 relating to associations.

¹⁶ Article 34 of Law No. 12-06, op. cit

¹⁷ Article 36 of Law No. 12-06, op. cit

money and proceeds from donations to finance small or micro projects for the benefit of needy individuals and needy families¹⁸.

THE THIRD TOPIC: experiences from other countries in funding women's crafts

All throughout the world, women require access to capital in order to invest in their families and entrepreneurial endeavors. Because of their significant impact on the social and economic spheres, women's craft initiatives have received a lot of attention from many nations, particularly in recent years. The experiences of a few nations are listed below in Algeria can gain from this in this area.

FIRST REQUIREMENT: The Jordanian experience

In the case of women's projects in Jordan, most of them are home projects that do not have a commercial register, and women cannot provide the necessary guarantees in order to obtain a loan from the bank. Therefore, many private and public financial institutions have begun to provide the necessary financial support for projects. Women, under easy terms, and from these companies:

Firstly: FINCA Microfinance

This multinational corporation has 20 locations, including one in Jordan, and its main office is located in Washington. Finding long-term solutions that enable people to establish suitable work opportunities and improve their level of living is its main objective in reducing the issues of poverty and unemployment. The business provides a variety of programs. Additionally, there are services, the most significant of which are those for women. These services include the Solidarity Group Loan, a unique loan intended only for women's projects that offers small-scale home improvement loans to women whose projects have a value between 300 and 2000 Jordanian dinars.

Secondly: Al Samaha for Finance and Investment

It is a financial institution connected to the Islamic Bank of Jordan. Given that it satisfies the varied needs of various Jordanian societal divisions, it offers a range of finance services that are compliant with the provisions of Islamic Sharia. Financing small projects and women's sector projects is one of its most significant offerings. It supports numerous women's projects under a package of financing that includes financing raw materials, production kitchens, machinery and equipment, handicrafts, and raw materials. These loans are distinguished by obtaining a financing rate of up to 100%.

Thirdly: Al Ahlia Microfinance Company

It is a company wholly owned by the Jordan National Bank. It was established in 1999, in continuation of the vision of the National Bank and in order to support Jordanian society, as it provides a number of financial services to certain groups of society, especially those with limited income and owners of micro and small projects, in order to meet their needs and support them. One of the most important services it provides is the group participation loan, which targets women's projects in particular, as it is provided to a group of women whose number ranges from 2 to 4 women, in order to develop home and non-home projects. This financing has a value ranging from 425 to 1200 Jordanian dinars per member.

Fourthly: Microfund for Women

¹⁸ Productive charitable projects in Algeria, investment in non-traditional activities," an article by Al-Araby Al-Jadeed magazine, published on April 12, 2012 on the website <https://www.alaraby.co.uk>

The Central Bank of Jordan maintains oversight and management over the private, nonprofit organization. It is on file with the Ministry of Industry and Trade of Jordan. It started operating in 1996 and is presently regarded as one of the most well-known businesses in Jordan that offers financial financing services to female entrepreneurs with modestly funded small enterprises. This is under simple terms, such seasonal finance for female project owners who have ongoing initiatives that require funding at specific times of the year. To begin with, female retirees from the public, business, and military sectors receive funding of between 100 and 200 Jordanian dinars. They stand out with their own projects because they are able to secure funding of between 1000 and 3000 Jordanian dinars.

Fivdly: Ithmaar Islamic Microfinance

It is a financing company that operates in accordance with the provisions of Islamic Sharia, and is affiliated with the King Hussein Foundation. It was established in 2015, with a license from the Central Bank of Jordan. One of its most important goals is combating poverty and unemployment, as it provides financial and financing services to individuals in order to finance small and micro projects, as well as for limited incomes. Including women, as it provides special financing for women's projects established at home, with a financing ceiling of up to 1,000 Jordanian dinars.

SECOND REQUIREMENT: The Omani experience

Oman Development Bank, the first leading institution in financing value-added projects in the Omani economy, and projects that provide self-employment opportunities, in addition to providing facilities and products suitable for all micro, small, medium and larges segments, and partnership projects. Oman Development Bank came as an extension of the Oman Development Bank. The Oman Agriculture and Fish Bank, which was founded in 1976, was established in accordance with Royal Decree No. 97/18 establishing the Oman Development Bank and assuming the powers of the two previous banks.¹⁹ As part of the bank's efforts aimed at motivating Omani women, two products were launched :

Firstly: Anamel product

To finance women's home projects, to stimulate self-employment businesses, and to support their skills in many production and service sectors. This project works to support women's home projects through a loan amounting to 3 thousand Omani riyals, or more than 7 thousand dollars, with an interest rate of 0%. The areas of financing women's projects are represented in several areas, including beauty and hair salons, cooking Omani food, manufacturing. Dates, tailoring and tailoring women's clothing, renting ready-made clothes and wedding dresses, manufacturing incense and perfumes, organizing parties, making pottery and cotton and woolen products, manufacturing cosmetics, manufacturing sweets, and other projects that fall within the framework of women's projects.²⁰

Secondly: Rural product

It is a product designed to finance rural women's projects in cooperation with the Ministry of Agricultural Wealth, Fisheries and Water Resources. It aims to empower rural women's capabilities in the productive, manufacturing and marketing fields, enhance their leadership role

¹⁹ Oman Development Bank website, accessed February 17, 2022. www.odb.com.

²⁰ A seminar by the Oman Development Bank to introduce the "Anamel" product for financing home projects, on February 5, 2020, in the office hall of the Governor of Seeb in Muscat Governorate, published on the Facebook page of Oman newspaper on February 2020, date of access February 17, 2022
<https://www.omandaily.com>

in developing the economy of rural society, and improve family income and their economic and social level. It targets the following projects.²¹

- Breeding and production of honey bees and their derivatives.
- Raising and producing poultry and eggs in greenhouses.
- Raising and producing poultry and eggs in barns (home breeding/farm).
- Strawberry cultivation and production project in greenhouses.
- Food processing units of agricultural products

It targets the following categories:

- Rural women and those working in agricultural and livestock activities and related industries.
- Rural girls looking for job opportunities.
- Women pioneers in agricultural work, and owners of existing and new small and medium enterprises.
- Rural women's cooperative societies.
- Small and medium production and manufacturing factories for women.
- Rural artisanal families working in the agricultural field

The bank provides soft loans to finance rural product projects with a 0% return on loans to 5.000 Omani Riyals, with a return of 3% for loans exceeding that.

THIRD REQUIREMENT: The Egyptian experience

The Productive Families Project is regarded as an organized model for home businesses, which include rural and creative craft industries run by family members in their homes. These are viewed as secondary jobs that take advantage of idle energy, such as the ability of women to labor, which is essential to home industries and calls for basic machinery.²²

It is considered one of the projects of the Ministry of Insurance and Social Affairs. Its implementation began in 1964 and was initially in five governorates : Damietta, Sharkia, Menoufia, Fayoum, and Ben Suef, as an experimental phase with 50 families in each governorate, with joint funding between the Winter Aid Committees and the Rural Industries Support Fund. Environment and rural revitalization, as Resolution No. 920 of 1966 was issued to change the name of the Environmental Industries Administration to the General Administration of Productive Families. The Productive Families Project is considered a method of integrated development by transforming the family into a productive unit, and among its objectives :²³

- Putting family members' efforts, talents, and capacities to use by investing them in businesses and endeavors that boost household income.
- Setting up, rehabilitating, and training productive families to impart manual skills and craft knowledge, with the earnings invested in social and economic practices.
- Providing job opportunities for all segments of society who have the ability and desire to produce.
- Reducing the phenomenon of internal migration and disguised unemployment in its various forms, by creating additional sources of income for the family that make it more stable in its local environment.
- Preserving industries and crafts of the authentic Egyptian heritage while working to develop their uses.

²¹ Oman Development Bank website <https://www.odb.com> , accessed February 17, 2022

²² Al-Husseini Rajab Rayhan, "The Economic and Social Impacts of the Productive Families Project, Dakahlia," Article 6, Volume 2003, Issue 1, Winter 2002, Journal of Specific Education Research, p. 20

²³ Al-Husseini Rajab Rayhan, previous reference, p. 196.

- Expanding transformative training for various segments of society to provide them with productive capacity and capacity, in line with the needs of the labor market.
- Transforming the groups consuming aid and capable of production into a productive group capable of meeting their basic needs.

The project will help a number of groups, including housewives with enough spare time and capacity for production. For instance, in the Dakahlia Governorate, the majority of the productive families' projects were modest in scale and traditional, in keeping with the rural environment. The social units dispersed throughout the countryside also play a significant role in promoting these projects, and the majority of their organizers view them as an extra source of income that helps them deal with life's hardships. Furthermore, women make up the majority of those involved in these projects.²⁴

FOUR REQUIREMENTS: The Chinese experience

Thanks to the restructuring of its rural economic system and its launching of a series of campaigns aimed at reducing poverty, the Chinese government has succeeded since 1978 in reducing the number of people living in poverty from 250 million people in 1978 to 65 million people in 1995. The remaining percentage of the poor in China, it mainly represents the rural poor spread out, especially in remote areas and mountainous areas inhabited by minorities in the northwest and southwest. To face this challenge, China has shifted its focus from implementing regional development projects to supporting family initiatives that increasingly target women.

An example that has achieved particular success is the poverty alleviation program, which is funded by the Women's Union in Lulong Prefecture, Shaanxi Province. This Women's Union began its experience in 1989 by providing loans without additional guarantee, and artistic training when it launched its campaign, which carries the slogan of alleviating poverty, with capital. With an amount of \$160,000 in regional government funding, and a training grant from UNICEF in the amount of \$70,000, this initiative identified typical growth families that would be granted subsidized loans for a period of one year, primarily used for raising pigs, on the condition that each selected family provide training and supervision for the benefit of Two very poor families from neighboring families. 400.35 families had been reached by the campaign by 1996, proving that low-income families are deserving of loans. The union is currently strengthening its technique by adopting the Grameen model of group financing, which is supported annually by the regional government through empowerment. with a \$1 million World Bank grant in addition to a \$625,000 annual loan.²⁵

Conclusion :

The problem of financing these women's craft activities, which fall within income-generating activities, comes on top of the problems that most women suffer from. For this purpose, the Algerian government has taken all necessary measures. These measures include The National Agency for the management of Micro credits (ANGEM), in addition to some charities that have taken It is its responsibility to help these women, given that the majority of them are from the poor class and have no or limited income. Therefore, the experience of The National Agency for the management of Micro credits (ANGEM) must be appreciated, as it has allowed for the

²⁴ Al-Husseini Rajab Rayhan, previous reference, p. 239

²⁵ John K. Hatch, Sarah R. Levin, Amanda Penn, "Field Experience-Based Initiatives: A Bold Summary of a Big Phenomenon," research/report published on January 1, <https://findevgateway.org> , 2002.

encouragement of the economic and social integration of the population group that lacks income or has unstable and irregular incomes.

Thus, a wide range of demographic groups have benefited from the microloan, including women who are staying at home, the unemployed, those with disabilities, recently released prisoners, etc. However, despite all of these initiatives, the experience is still lacking in comparison to certain other countries that have been doing this for more than 30 years. Small project financing is still relatively new in Algeria. From the foregoing, we arrived to the below conclusions.

- Stay-at-home craftswomen play a significant part in increasing family income since they use their homes as sites to conduct their profit-seeking business, saving themselves the trouble of looking for stores or traveling long distances to do so. Because of its low income and ability to save on transit and renting costs, this is seen as an economy in and of itself.

- It is noted in Algeria that this woman does not have multiple financing options, due to her lack of a certificate and guarantees. The state's efforts are very modest despite its creation of the National Agency for the Management of Microcredit, the Productive Family Program and the qardon hassan.

- Charity organizations in the civil society that support stay-at-home craftswomen.

- The woman may require sophisticated equipment and devices to support her activities, and The National Agency for the management of Micro credits, which do not exceed 1,000,000.1 Algerian dinars, may not be sufficient to meet her aspirations. Additionally, the budgets of the social activity and solidarity directorates are constrained, which further restricts aid. The help given to this woman is modest because it is given within the parameters of the Productive Family Program, the Zakat Fund, and charitable organizations that frequently aid the poor and needy. This is especially true given that wealthy individuals are reluctant to donate or pay Zakat.

Accordingly, the following recommendations can be made for the benefit of artisan women who stay at home and do not have a certificate, whether they are from urban or rural areas:

- The state will redouble its efforts to support artisanal women who stay at home, by creating more government support structures while working to increase the amounts provided for establishing home projects.

- Opening the way for the private sector to establish banks and financing companies to contribute to financing women's craft projects, operating in accordance with the provisions of Islamic Sharia.

- Excluding the requirement of a certificate and guarantees to obtain financing from banks and from government support agencies that currently exist.

- Increasing the budgets of social activity directorates and charitable organizations and forcing the rich to pay zakat on their money.

- The contribution of insurance companies existing throughout Algerian territory, by creating Islamic microfinance directed to this category of women.

- Supporting women's unions and associations, and directing part of their efforts towards this field.

- Establishing partnerships and cooperating with leading Arab and Islamic countries in this field to exchange experiences.

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