



Ministry of Higher Education and Scientific Research

Abou Bakr Belkaid University of Tlemcen

Faculty of Economic, Commercial and Management Sciences

Laboratory of Enterprise Management and Social Capital

### Management

## MECAS

Research Team of Islamic Banking and Financial Inclusion

Organizes an international conference (on line) on:

## Islamic Social Finance:

Opportunities and challenges in Algeria

## Honorary President of the Conference :

Pr. Maghacho Mourad, Rector of the University of Abu Bakr

Belkaid, Tlemcen

### The general supervisor of the forum::

Pr. Benledghem fethi ,Dean of the University of Abu Bakr

Belkaid, Tlemcen

### The general coordinator of the conference:

Pr.Benhabib Abderrezzak, director of the laboratory

# conference chairperson Dr .Khaldi Khadidja

Chairman of the Scientific Committee : Pr.Benhabib Abderrezzak

Chairman of the Organizing Committee : Dr. Grari yamina

# Preamble Of The Conference:

The concept of Islamic social finance was used for the first time in February 2014 by the Islamic Development Bank Institute (formerly the Islamic Research and Training Institute (IRTI)), and it means any financing directed for a purpose or social investment and subject to the provisions, rules and objectives of Islamic Sharia, and it also refers to the provision of services Financial inclusion for the weak strata of society to ensure a fair redistribution of wealth, and then achieve financial inclusion and social and economic well-being. It is a diversified and multi-modal financing, which is divided into:

A. Charitable social funding (non-profit): It is based on donations, charity and charity; Such as a good loan, voluntary alms, zakat, endowment, Takaful insurance, vows, bequests, and penances...

B. For-profit social financing: It is based on profitability, which takes into account the social aspects, and at the same time seeks to ensure the sustainability of financing, and in turn is divided into: social financing by netting and social financing by participation.

While the world is still floundering in the face of the Covid-19 pandemic, on May 11, 2021, the United Nations, in partnership with the Islamic Development Bank, launched an initiative to better support efforts to finance recovery, including:

While the fragility of social and economic systems has become apparent to the whole world, especially in the time of the pandemic, Islamic social financing tools provide an opportunity for resilience.... I am confident that zakat, charity, endowment and Islamic microfinance are tools that allow the adoption of a more flexible and comprehensive development approach, based on the bottomup I look forward to working with our partners in the United Nations to mainstream these tools to meet urgent needs and achieve sustainable development goals" (Mohamed Hegaz, 2021)

"Islamic social finance based on the principles of equity and justice would support the quest to overcome financial constraints, underfunding and inequality in financing, and would open new horizons to stimulate economic activity, enhance social welfare, achieve financial inclusion and shared prosperity... and by using financial services technology (fintech) and artificial intelligence, we can better manage zakat, endowments and Islamic microfinance." (Rola Dashti, 2021)

Islamic social finance tools help governments and societies meet a range of development needs, but the formal use of these tools to care for the poor, the destitute, and the underprivileged remains limited.

In this context, Algeria has recently tended to urge all national and foreign banks operating in Algeria to open windows for Islamic banking. Perhaps it will be a good gesture to open the way towards Islamic financing tools in general and social financing tools in particular

We hope, through the inputs of this scientific event, to provide financial solutions and innovations in this regard that will benefit decision makers and serve the targeted classes. And what the forum seeks to achieve .

# **Conference Objectives:**

- Shedding light on the concept of Islamic social finance and its institutions.
- Presentation of Islamic social finance products and methods of their application.
- Presentation of the Islamic social finance experience in Algeria.
- Presenting successful global experiences in the field of Islamic social finance to benefit from them.

# **Conference Axes:**

- ➤ The first axis: Islamic social finance concept.
- The second axis: Islamic social finance institutions.
- ➢ The third axis : Islamic social finance products.
- ➢ Fourth Axis: Financial inclusion
- The fifth axis: Islamic Financial Services Technology (financial technology
- Theme Six: Islamic Social Finance Initiatives and Institutions in Algeria: Opportunities and Challenges.
- Seventh Axis: Islamic Social Finance: Successful Global Initiatives.

#### Scientific Committee

Pr. Benhbib abderrezzak University of Tlemcen Pr. Mohamed Al-Suhaibani Kingdom Saudi Arabia Pr. Mohamed Belouafi King Abdulaziz University Pr. Mouna Amar Al-Azhar University - Egypt University of Tlemcen Pr.Maliki Samir B-E Pr.Kazi Tani Amal University of Tlemcen Pr. Boudjelal Bendjilali United kingdom Pr. Benachenhou Sidi mohamed University of Tlemcen Pr.Benmansour Abdellah University of Tlemcen Pr.Chachi Abdelkader Pr. Nadir Al- Niefer Pr. Ougassi Kamel University of bédjia Pr. Chirabi Abdelaziz University of quanstantine Pr. Abdou Abderahim CREAD University of ouargla Dr. Bengrina Hamza University of ouargla Pr. Siagh Ramzi Pr.Smahi Ahmed University of Tlemcen Pt.Tafer Zoheir University of Tlemcen Pr.Bensaid Mohamed University of sidi Belabes Dr.Souhil Al-Tamimi Dr. Khaldi Khadidja University of Tlemcen Dr. Toufik Al-Bachir Dr. Ceif Aldeen Taj Aldeen Dr. Si Mohammed Kamel University of ain temouchent Dr.Koudid Soufiane University of ain temouchent Dr. Hazem Firwana University of Tlemcen Dr. Ayad Leila University of Adrar Pr. Merabet Amina University of Tlemcen University of Tlemcen Dr. Grari yamina Dr. Saidi Tarik Dr.Benallal Belkacem University oh al bayadh Dr.Berrached wafaa University of Tlemcen Dr. Belkaid Asmaa University of Tlemcen Dr. Ali Belhadj Yacine University of Tlemcen Dr. Boudia Fouzi University of Tlemcen Dr. Merabet Slimane University of Tlemcen Dr. Djalti Ghanem University of Tlemcen Dr. Ayad Salah University of Adrar Dr. Ainous Redouane University of algeria Dr.Benazza Hanaa University of Tlemcen

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Dr. Gourari Meriem	university of Tlemcen
Dr. Kessas Zakia	university of mostaghanem
Dr.Berrached Amina	Higher School of Management of Tlemcen
Dr. Mahjour Mimont	University of Tlemcen
Dr.Koudid Sofiyane	University of ain temouchent
Dr.Kadri Djamila	University of Tlemcen
Dr. Taleb Lachachi Meriem	University of Tlemcen

#### **Organizing Committee**

Mahjour Mimouna Mami Smail Kacha Samia

Hamouti Salah Amina Zendagui Amina Benyahia Chahrerazad

## **Participation Terms**

- The research should not have been previously participated in in any ٠ forum, study day, or published in a scientific journal.
- The research paper should be within the conference's themes in one of ٠ the three languages "Arabic, French, and English".
- The research should include a summary in the language of the research and a different language, provided that it does not exceed 300 words
- The research paper should be characterized by scientific accuracy, ٠ originality, and court methodology..
- ٠ The research paper in Arabic should be written in the Traditional Arabic font, size 14 for the text, and the spacing of 1.15 between the lines, and in foreign languages, the Time New Roman font, the size of 12 for the text, and the distance of 1.15 between the lines, and 2 cm for the page borders in all directions.
- The number of pages of the research paper should not exceed 20 pages, ٠ including the margins and references
- Margins, references and appendices are inserted in APA style in an • automated manner

- Only the research paperaccepted by the Scientific Committee will be answered
- The target themes must be written at the beginning of the research paper with the researcher's data: "Name and title of the researcher, scientific rank, University, affiliation laboratory, if any."

# **Important Dates**

✓ full entries receiving deadline: 15/08/2022 ✓ Acceptance Interventions Reply: **11/09/2022** ✓ conference dates : october 18-19 th 2022

# Submit entries via the following e-mail:

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E-Mail : grarimina@yahoo.fr

Important Note: Distinguished articles subject to scientific standards will be published on the ASJP platform within the MECAS Journal.