

# The Role of Small Projects in Community Development

*(Scientific Paper)*



**Prof. Fathia Mohammad Baheshwan**

**August 15, 2021**



جميع حقوق الطبع محفوظة لمركز اليمن انفورميشن سنتر  
ولايسمح بإعادة طبع البحث أو أي جزء منه أو نقله دون إذن خطي مسبق من المركز

[www.yemeninformation.org](http://www.yemeninformation.org)

البريد الإلكتروني: [YIC@yemeninformation.org](mailto:YIC@yemeninformation.org)

مكتب صنعاء: 216282-1-967 - مكتب عدن: 772415913 - مكتب إب: 426502-04

## **The Introduction:**

Many countries pay increasing attention to small projects. So, the countries provide the projects aid and assistance. This aid is according to the available capabilities. As a result of its importance, most of the developing countries have encouraged the establishment of small and medium projects. In particular after the proving of the country's ability and efficiency in addressing many of the major problems facing different economies.

Small projects are among the modern trends in the economic environment. This label was not heard or circulated until the end of the eighties of the twentieth century. As a result of the absence of job opportunities within the government. The opportunities became almost non-existent. So, the outputs of higher education were not sufficient and did not cover job seekers. Working in small projects is the most appropriate solution to this problem. This step will happened without burdening countries huge sums to create new job opportunities. Small enterprises in most countries, especially developing ones, are the main engine for the prosperity of economic growth, while the deterioration leads to the growing of unemployment and the prevalence of economic stagnation. Due to its pivotal role in production, employment and income management. In addition to its role in achieving economic and social goals.

The importance of small and medium enterprises in developing and developed countries is growing. Due to the evidence of the current high growth rates of these projects and it superior ability to treat some issues such as unemployment and poverty. In addition to achieving development for society.

It is characterized by plurality and diversity. It also opens the way for many investments that helps in exploiting and employing the energies and capabilities of young people in many different disciplines and fields. It also plays an important role in advancing the movement of production by increasing the country's exports and relying on local products and goods. Small projects are suitable for people with low incomes. They start with a simple capital and a small number of workers. They also work to push the economy of countries, eliminate unemployment and provide job opportunities for young people.

It is also characterized as an effective development tool that contributes to raise the rates of economic and social growth. To achieve sustainable development in its economic, social and human dimensions. Especially when the

country suffers from a scarcity of natural resources, and the available investment is in the element and creative energies. It is characterized by its high labor intensity compared to the capital invested in it and its high ability to contribute to the total value added. As well as its wide geographical spread, which makes it cover large areas of the country and contain large numbers of population. This confirms its developmental role in the national economy ([https http://portal.arid.my](https://portal.arid.my)).

Small projects are among the most effective mechanisms in diversifying and expanding the base of products and industries. Including services, which in turn constitute the economic structure of most of the developed world countries. It represents one of the equilibrium cycles in economic structures due to its flexibility and rapid response to changes in local and global markets. Small projects contribute to the use and investment of local savings and capital. This meet the demand for stimulating productive and manufacturing investment. They are usually characterized by a small size of investments, allowing the largest possible number of investors to set the projects up. In addition to reducing the size of financial losses and directing investments immediately to operations production only (<http://vb.elmstba.com>).

Small companies in Yemen are considered as the best solution to overcome unemployment and financial crises faced by young people. This time unemployment is widespread and permanent government jobs are absent, Yemeni youth tend to search for an alternative in the field of investment in small projects. Hence, many small enterprises in Yemen have achieved great success. Many small projects have spread throughout the Yemeni governorates, and small projects in Yemen. It is a good field to work and invest in it. Even its financial returns are good. Especially in terms of health, education or traditional craft industries.

In light of the above mentioned, this paper attempts to identify small projects and their role in achieving economic development in society. Besides, the extent of women's contribution to these projects.

## **The Concept of Small Business**

It is easy to describe small and medium enterprises. But it is difficult to define

them in an international or regional acceptable definition. This is due to the difference in social and economic structures from one country to another. As well as the difference in criteria in determining the bases on which the form of the project is determined, including the statistical data that is used to define. As there is a lack of data, the definition of SMEs will remain different. However, specialists see that there are two methods that can be used, the first method: It depends on the qualitative characteristics that show the basic differences between the different sizes of projects, such as the style of management, ownership and production arts used. The second method: It takes into account quantitative indicators such as employment and capital; In Egypt, a small enterprise means every single company or establishment that engages in a productive, commercial or service economic activity, and its paid-in capital is not less than fifty thousand pounds and not more than one million pounds. The number of its employees does not exceed fifty workers. A micro-enterprise means every single company or establishment that engages in a productive, service or commercial economic activity, whose paid-in capital is less than fifty thousand pounds (<https://www.al-mstba.com/showthread>).

Small enterprises are defined as the organization that is “managed by one owner who is fully responsible the company and whose number of workers does not exceed fifty” (Nasrallah: 2005, 5). Moreover, in Japan, a small project is defined as any project in which the number of workers is not less than 300, and 100 workers if it is in the service sector. However, in Taiwan, it is known that any project with a capital of at least 80 million Taiwanese dollars. But if the project is in the industrial, construction or mining sector, or any project whose revenues are less than 100 million Taiwanese (Harb: 2006, 116). Some scholars believe that it is an “inexpensive source for creating job opportunities and an incubator for skills. In addition to its ability to exploit simple savings. Besides, the ability of women participating in it to help in achieving economic and social stability” (Al-Buhaisi: 2006).

We can note the different definitions of small projects; In the Arab countries, the capital is simple, unlike foreign countries, where the capital is greater and the number of individuals is more. This is due to the financial capacity of the country in which these projects are being established as a basic starting point for increasing production capacity and contributing to solve the problems of poverty and unemployment. Women and youth can be exploited in these projects to help them according to the available possibilities.

### **First: the Importance of Small Projects:**

Small enterprises occupy a great importance in the global economy in general and the national economy in particular. As it constitutes the most important elements and components of economic activity for all countries of the world, it is the main engine of development and economic development, and provides an industrial base, extensive infrastructure, and an important pillar for achieving economic and social development. Among the reasons that led to the interest in these small projects are the following:

- 1- The collapse of financial conditions: especially in developing countries, and then the weakness of investment capabilities. Besides, the inability of large institutions to continue and survive.
- 2- Global economic transformations: which came with the structural transformation program such as privatization, which may be the reason and the main factor leading to the necessity of developing these institutions. Within the framework of the increasing role of the private sector (<https://yemen-yba.com>).

Small and medium enterprises provide a lot of low-priced goods that may work to meet the citizen's needs for products and goods which may not exist in the markets surrounding them. It also, create job opportunities for many young people and women, work to reduce pressure on government jobs, and increase creativity and various innovations in field of small and medium enterprises; It opens up a lot of investment fields, which significantly benefit from the efforts and experiences of young people at work. It is also working to boost the productive movement in the country, increase exports, and raise the standard of living and civilization. Small projects may help eliminate a large group of beggars in the streets and provide them with a helping to start a working life with a good monthly income (<https://mqaall.com>).

Small enterprises gain their importance in the Arab countries from a set of considerations related to the characteristics of their economic and social structures, the availability of production factors, and the spatial distribution of population and activity. The most important positive phenomena associated with the small business sector can be summarized as follows:

- 1- These projects are characterized by geographical spread, which helps re-

duce regional disparities, achieve balanced spatial development, and serve limited markets that do not tempt large enterprises to settle near them or deal with them.

2- These projects provide goods and services to low-income groups of society that seek to obtain goods at relatively cheap prices. The prices are consistent with their purchasing capabilities (although it requires some compromise on quality considerations).

3- Preserve heritage works (craftsmanship/handicrafts) that are of paramount importance to the economy. The development of these small traditional craft projects opens the doors for the employment of young people. Especially women, and opens doors for export in large quantities that generate income for the national economy. Therefore, these traditional industries must be preserved from extinction.

4- Large projects help in some marketing activities, distribution, maintenance and spare parts manufacturing, which enables large projects to focus on the main activities. This leads to a reduction in marketing costs.

5- It can be a source of renewal and innovation. It also, contribute to the creation of administrative and technical cadres that can move to work in large projects.

6- It is considered a base for capital formation in terms of absorbing surplus and idle savings. As well as providing investment opportunities for owners of small savings (<https://www.al-mstba.com/showthread.php>).

### **Characteristics of a Small Business:**

Small projects have many advantages, whether they are economic, industrial, environmental or other. Perhaps one of the most prominent features that distinguishes it and gives it the characteristic of being:

1. Low capital.
2. Low risk.
3. You don't need a lot of space to build it.

4. You do not need a large number of manpower to work with it.
5. It can be worked by both men and women.
6. You do not need much management experience.
7. It is easy to organize and not difficult” (Malcolm: 2009, 67).

The characteristics of small and medium enterprises are:

### **1- Flexibility of management:**

This means that it has the ability to adapt to changing working conditions. In addition to the informality in dealing with workers and customers. The simplicity of the organizational structure, and the centralization of decisions, as there are no rigid regulations governing the decision-making process. The matter in the latter is due to the experience of the project owner. We also note that small and medium enterprises are more capable of accepting change and adopting new policies. In contrast to large enterprises in which there are many decision-making centers and formal functional relations (Youssef: 2002, 22).

### **2- Ease of creation:**

They do not require large funds to set up and are often local. They depend on local production requirements. Most of the time there is no need to import. These institutions use less technology that suits their local conditions. That is to say, they do not require complex or imported technology, nor large spaces for their establishment. Rather, it takes advantage of simple spaces and equipment, which makes its costs low (<https://yemen-yba.com>). In addition, the requirements for its formation are usually characterized by simplicity, clarity and ease. It is sufficient for the individual or collective incentive to be behind the actions done by medium institutions later one. In most cases, we find that It is possible for ordinary people, relatives or friends to establish these institutions. As further studies and documents are not needed (Al Ghalibi: 2009, 27).

### **3- Small in size:**

This helps flexibility and adaptation to local and national economic conditions. The low volume of labor required for employment leads to the realization of team spirit (Shalaby: 2010, 267).

#### **4- Renewal:**

The primary purpose of any institution, regardless of its shape or size, is to achieve the objectives for which it was established. This requires the optimal use of the available resources, and no institution can continue for a long time unless it keeps pace with economic and technological developments, through innovation to counter the emergence of the so-called new alternatives to the product resulting from the end of its life cycle. These institutions are the main source of new ideas and inventions. In many cases, we find that the most important patents in the world belong to individuals working in small enterprises. This is as a result of the keenness of the owners of these institutions to invent new ideas that affect their profits (Youssef: 2002, 29).

#### **5- Contribute to raising the standard of living and raising savings rates:**

Small projects enhance the income of individuals, and then their saving and investment rates increase based on the increase in liquidity resulting from the profitability of projects. Part of this profitability is transferred to the production and follow-up of investment in small projects, and the owners of these projects save the surplus part. Small enterprises showed a big difference in individuals' saving rates. This in turn led to an increase in social welfare rates.

#### **6- Creating creative talents:**

Giving a person the opportunity to work, generates the desire for creativity and innovation. This is what small projects do in terms of freedom of idea, low cost and ease of starting the project, which helps in creating renewable and new ideas, away from old and consumerist ideas that were based on the principle of repetition of what is existing and successful to reduce the chance of risk and failure. New ideas are focused on serving the interests of countries, their needs and requirements with the different capabilities available in these countries. The needs can be material, human or other. Small projects are the most prominent thing in creativity, especially since everyone has an idea, and it is possible that one of the ideas is the creative one. "In Japan, 25 percent of technical innovations are generated from small projects" (Al-Ghanim: <http://manal8.com/m>).

## **Types of SMEs:**

### **1- Productive projects:**

Its basis is transformation, i.e. transforming raw materials into a final or intermediate product, i.e. those projects that create added value, and value added lends an increase in the value of output (output) over inputs (production elements), and there is symmetry in production, and symmetry in the sense that all the produced units match (Khadr: 2005, 6).

### **2- Service projects:**

Service projects are projects that provide a service that benefits others in return for a fee. These provide a service on for people. That is to say, these services would have done by themselves or they could not do, such as transportation, tourism, repair and cleaning services. Many other services that these projects can meet in accordance with the demand from the others.

### **3- Commercial projects:**

Its basis is the purchase, sale and distribution of a commodity or several commodities, in order to reinvest the profit (the difference between the purchase and sale price). Every project that purchases a commodity and then resells. The seller may packages or wraps it and then sells it with the intention of obtaining a profit, such as wholesale and retail trade. Here we point out that “service projects are commercial in nature, even if they are services trade, not goods trade” (Al-Hanawi: 2001 CE, 58).

## **Types of small projects in Yemen:**

**Many small enterprises in Yemen have achieved great success. The most prominent successful projects are:**

1- money exchange shops; It witnessed a boom in Yemen in a very unusual way. Money changers are almost the best in the field of investment in Yemen. One of the most important factors that contributed to the prosperity of exchange in Yemen is that the exchange rate fluctuates daily, as it changes several times a day.

2- Private educational institutions. Private schools in Yemen have become increasingly popular. Many schools have been opened in Yemen in all regions, and the registration fees for students in private schools have increased. So far there are more than 500 private schools in Sana'a governorate alone. The number of universities and private education institutes reached high numbers. As the number of private universities has reached more than 50 universities and private colleges in Sana'a. Private universities are among the most successful projects. Besides all private universities which achieve exceptional income and remarkable wealth. One of the factors that contributed to the growth of investment in universities in Yemen is the small number of public universities in Yemen compared to private universities. Because the number of public universities does not exceed 10 compared to more than 50 private universities, according to the portal of the Ministry of Higher Education.

3- Investment in the health sector is one of the best investments. The reason is due to the poor performance of the health sector in Yemen. Especially the public health sector, so patients rely heavily on private hospitals, which is reflected in the overcrowding of private hospitals with high room rents for the patients.

4- Accessories and ornamental stores, which witnessed a great expansion, as more than 10 stores were opened in one street in Sana'a. The reason behind this is the high price of gold due to the rise in the dollar and the depreciation of the Yemeni riyal. Women's accessories stores or accessories of the phones are among the most successful projects in Yemeni local market.

5- Wireless internet networks (Wi-Fi). Investing in this sector and spreading the internet has become one of the most effective ways to invest in many parts of Yemen.

6- Real estate trading. That is to say buying and selling. There is a rule that countries in which conflicts and armed conflicts erupt decrease the real estate investments, except in Yemen, despite the continuing of the conflict for more than 5 years, the investment in real estate has increased more widely than before. So investing in real estate is one of the most successful projects.

7- Water purification stations, as water purification is one of the widespread and successful projects in Yemen.

8- Pharmaceutical companies and pharmacies. Pharmaceutical companies have developed a lot, which has contributed to the growth of investments in medicines. Due to the poor living conditions in Yemen, where the number of pharmacies in some areas exceeds the number of grocery stores. Pharmaceutical activity has flourished due to the large number of pharmaceutical companies and the availability of treatments and medicines of various types and from multiple companies (<https://tjاراتuna.com>).

Small and medium enterprises in Yemen represent one of the economic sectors that attract the attention of many young people in light of the economic changes and transformations. It is a good field to work and invest in. Then the increase in the per capita income. This is reflected in the increase in human well-being.

Figure No. (1): Represents the types of small projects according to the field, the goals, the production systems, and legal form.

Types of small projects  
**In terms of**  
**production**  
 systems

|   |
|---|
| Implementation<br>projects for a<br>large project |
|---|

|   |
|---|
| Implementation projects for a large project |
| Small projects to satisfy needs             |
| Small projects to create job opportunities  |
| Scientific production system                |
| Family industry system                      |
| Handicraft system                           |
| Workshop system                             |

Sole Proprietor-  
ship

Sole Proprietor-  
ship

Limited owner-  
ship

Simple Recom-  
mendation com-  
pany

Public property

Shareholding  
company

Artificial

Agricultural

Services

Education

Source: (Kenana Small Business Program Sample).

### Obstacles Facing Small Businesses

#### 1- From an organizational point of view:

These projects are linked to various bodies. As the concerned ministries such as the Ministry of Industry and Trade, unions such as the General Federation of Craftsmen, Chambers of Agriculture, Industry and Trade, cooperative societies of craftsmen and municipalities. Besides the absence of a direct organizational relationship between these multiple bodies to form a comprehensive vision about the fate of these projects.

#### 2- Legally:

The legislation and laws regulating these projects are still in a position that does not allow us to say that they are a means of stimulating the activity of these projects. Especially those that were established a long time ago.

#### 3- From a marketing point of view:

The extreme variation in the prices of raw materials, such as the sudden rise in their prices due to market factors, leads to high production costs. This will lead to the lack of price competition, the multiplicity of commercial intermediaries and intense competition from major companies, and the weak competitiveness of these projects. Especially when they work individually. In this case - and the weak capital capacity necessary to promote. Participate in exhibitions and festivals of internal and external shopping, and try to enter new markets.

#### 4- From a financial point of view:

There are many problems in the relationship between banks and small and medium enterprises. Regarding guarantees, repayment periods, bureaucratic procedures, and the absence of a financing service that meets the needs of the growing small and medium enterprise sector (Abdel-Baqi: D.T)

In addition to the above mentioned points, there are other obstacles, including:

- The lack of sufficient components of the infrastructure necessary to support and develop small enterprises.
- Administrative and procedural obstacles, which are represented in the weakness of administrative expertise.
- Weak technical assistance provided to small enterprises. Especially in the areas of acquiring the skills and elements of work for the owners or employees of these establishments.
- Weak data available on small enterprises and the markets they deal with.
- The limited fields of scientific research applied so far to support and develop the role of establishments (Al-Hussein: 2012).
- The investment environment and the multiplicity of bodies and institutions that deal with small projects.
- Multiple legislations, procedures and concepts.
- Lack of trust in those in charge of the small project (Romana: 2012).

### The Role of the Small Enterprises in Achieving Economic Development

Economic development is defined as a process of raising the level of national income. This results in a rise in the average per capita income, and its implications include raising the productivity of existing branches of production. Especially in third world countries, such as the agricultural sector and the primary resources sector.

Economic development helps in the progress of society by devising new and better production methods, raising production levels through developing human skills and energies and creating better organizations (Ibrahim: 2000).

In general, it can be said that it is the process through which we try to increase

the average per capita share of the gross national product during a specific period of time. This will happen by raising the average per capita productivity and using the available resources to increase production during that period (Al-Asraj: 2006).

Small and medium enterprises represent a large proportion of industrial enterprises in many countries of the world in different stages of growth. They also represent the main source of employment and contribute effectively to export and increase innovation capabilities. Some statistics indicate that “small and medium enterprises represent about 90percent of the total companies in most economies of the world, provide between 40percent-80percent of the total job opportunities. They also employ 50percent-60percent of the workforce in the world. These projects contribute about 46percent of the global GDP, and contribute a large percentage to the GDP of many countries. For example, small and medium enterprises contribute about 85percent and 51percent of the GDP in both England and the United States of America, respectively” (Nasrallah and Al-Sourani: 2005).

In the end, small projects, like any other projects, must be established for the benefit or profitability of their owners or the state. Otherwise they would not have an existence or value. The percentage of contribution of these projects to countries varies according to their nature and type and the service or industry produced by them. Regardless of the amount of the projects, they provide an addition to the national product of the state. The countries that have organizing mechanisms for small projects have contributed to creating a noticeable increase in the national and local product. Such as; Algeria, small projects alone contribute to 77percent of the national product, small projects in Tunisia contribute with 65percent, in Saudi Arabia small project contribute with 25percent, and 96percent in Yemen (Kanjo: 2007). But in the western countries. Small projects add a distinct numbers. For example, in European countries and the United States, where it represented 85percent of the US national product, and small enterprises represented 51percent of the national product. British (Outlets: 2010, 97).

The development of small and medium enterprises and the encouragement of their establishment is one of the most important tributaries of the process of economic and social development in all countries in general, and developing countries in particular. The basic starting point for increasing production ca-

capacity on one hand, and contributing to addressing the problems of poverty and unemployment on the other hand. It was necessary to provide support in all its forms for these vital sectors due to their importance, and to get rid of the most important obstacles facing small and medium enterprises (<https://yemen-yba.com>).

Developing countries suffer from the problem of unemployment in general due to the lack of available job opportunities and the increasing number of graduates each year. In addition to the liberation of the national economy and the rule of competition, and the state abandoning the policy of employing graduates and turning the public sector into a private sector. These changes force society to search for all available possibilities to create opportunities. Small projects are one of the important steps toward development. As they aim to provide the infrastructure for the development and growth of all economic sectors through:

- Publish the projects in most countries of the world.
- Adopting the principle of building, then success and growth.
- Attention to quality in all administrative and production fields.
- Continuous innovation and renewal.

Small and medium enterprises are part of the Resources adopted by the state in achieving some economic and social gains because they affect economic variables such as the gross domestic product, the level of savings, spending, investment, and the reduction of the level of poverty. These projects contribute to eliminating unemployment and raising the level of employment due to their ability to employ the workforce and provide job opportunities for large numbers of community members.

Small projects suffer from the following:

- The high wages of those with experience and skill. So, the project owner or manager undertaking a large number of jobs by their own.
- Workers' strong commitment and desire to work in government organizations or public business sector projects due to the availability of job stability.

- The desire of young people to work in offices. Many young people do not prefer field work.
- The existence of financing is one of the most important difficulties facing small projects. In addition to the relatively high interest rates of directed loans (Al-Subaie: 2013, 58).

The researcher believes - in light of global economic changes and transformations, and the spread of poverty in societies, especially third world societies - that the establishment of small projects is a successful way to generate income for its employees, and opens up many areas of investment that exploit the efforts of young people because of its role in achieving economic and social goals for all members of society.

#### Contribution of Women in Small Projects:

Women are an active element in society, and an influential factor in its movement and development; In addition to their main task as a mother and housewife, women have the active ability and potential to contribute to advancing development in many situations. Having a sense of responsibility towards society, especially in the field of rationalizing consumption and savings. Economic activities that bring material and moral benefits and contribute to the development of the society (Hamouda: 2001, 256). However, women's fields of work are very limited comparing to men's fields of work. Especially in the Arab world, based on the nature of women, their privacy, their connection to their family and domestic work. Small projects have provided an appropriate and proportionate environment for women, enabling them to participate in the economy, and to be an effective member in the development of states. In addition to being a woman in her home. So, she is responsible for the affairs of her family. As it is possible for any woman to establish a project from her home, without the need for a high budget for its establishment or an operating site (Al-Subaiy: 2013, 69).

Small projects opened a new field and created new job opportunities for young people that did not exist before, especially when the wave of job shortages appeared. With the increasing global recession, high inflation rates, and the insufficiency of the public job in creating full employment for citizens. Small

projects emerged as a savior for young people from the dominant economic situation. About 53.7 million new jobs were created in the United States of America alone during the period (1995-2000), in Canada 8percent of employment opportunities were filled, 87percent in India, and 88% in Indonesia” (Zayyat: 2010, 65).

A woman’s establishment of her own project gives her a great opportunity to exercise her obligations and duties as an effective family member or as a mother and housewife. This can happen by increasing her contribution to economic activities. A woman can work at the times that suit her and in the places where she can exist - whether in the house in which she lives or the area in which she lives. This will provides useful income for the family and the society. The most important impact of small businesses is to encourage self-employment and contribute to the employment of women and include them in many activities that are compatible with their work. Such as work in sewing, agriculture, handicrafts...etc. It also helped women start small projects that they self-supervise, and excel through them without bearing large financial burdens, which made them the new partner in economic development. (Saleh and Muhammad, 2008).

The field of women’s work is very narrow based on what is imposed by women’s privacy, especially since most members of society do not allow their women to work in mixed jobs. The society has exceptions for some jobs such as jobs in health and education disciplines. This gives few chances for women in getting a suitable job. They have some jobs in some government and private sectors. This is in addition to the fact that the woman is not only an employee, but also a mother and a housewife, which makes it difficult for many of them to combine work with all these jobs together. As a result, women sometimes need part-time jobs or a job that they perform from home. But this type of jobs is considered very rare, and if it exists, it is often devoid of regulations and laws that protect the employee’s rights and duties and what guarantees her security and commitment in the career. (Al-Subaie: 2013, 69).

Recommendations:

Raising awareness of the importance of small and medium enterprises and clarifying their role in economic development.

-Paying attention to women’s work and opening new fields for them.

- Providing special bodies to financially support women's small projects.
- Establishing a system for women's lending in line with the nature and capabilities of women.
- Establishing a group of model incubators to sponsor innovative projects....
- Encouraging banks to finance small projects at low interest rates, by granting them material privileges such as tax exemptions on the profits made from the activities of financing those projects.
- Training small business owners on modern project management systems and expanding training centers.
- Organizing specialized exhibitions to promote and market the products of small projects and to disseminate the necessary marketing information to help them market their products inside and outside the country.
- Involving young people in the leadership and management of small projects, which leads to training them in management, increasing their experience and raising their productivity.
- Working to change values and attitudes in order to leave the government job and engaging in self-employment.
- Coordination between the various entities concerned with small projects.
- Providing training for the cadres working in these projects and expanding the training centers.

## The References:

- ١ - السبيعي، نهاد عمر (2013): دور المشاريع النسائية الصغيرة في حل مشكلة البطالة في المملكة العربية السعودية، رسالة دكتوراه منشورة في إدارة الموارد البشرية، الأكاديمية العربية المفتوحة في الدنمارك، كلية الإدارة والاقتصاد.
- ٢ - الحسين، نايف (٢٠١٢): المنشآت المتوسطة والصغيرة: إدارتها وأساليب تنميتها، مجلة التنمية الإدارية، العدد (١٠٦)، معهد الإدارة العامة.
- ٣ - رمانة، ماهر (٢٠١٢): المخاطر والمشكلات التي تواجه المشاريع الصغيرة، المنتدى العربي، إدارة الموارد البشرية.
- ٤ - شلابي، عمار (٢٠١٠): "دور المؤسسات الصغيرة والمتوسطة في التنمية الاقتصادية"، مجلة البحوث والدراسات الإنسانية، جامعة سكيكدة، العدد (٥).
- ٥ - حمودة، مسعد (٢٠١٠): التنمية والمجتمع مدخل نظري لدراسة المجتمعات المحلية، المكتب الجامعي الحديث، الإسكندرية.
- ٦ - الزيات، ممدوح (٢٠١٠): دور المشاريع الصغيرة في الحد من مشكلة البطالة في الأردن، دراسة مقدمة إلى كلية العلوم الإدارية والمالية، جامعة العلوم التطبيقية الخاصة.
- ٧ - الغالي، طاهر محسن منصور (٢٠٠٩): إدارة واستراتيجية منظمات الأعمال الصغيرة والمتوسطة، دار وائل للنشر، ط (١).
- ٨ - مالكوم، شاوف؛ وآخرون (٢٠٠٩): إدارة المؤسسات الصغيرة والمتوسطة (تبدل أدوار المؤسسات الصغيرة والمتوسطة في عصر العولمة، ترجمة/ عبد الباري طارق وآخرون، المكتبة الأكاديمية، القاهرة، ط (١).
- ٩ - النجار، فايز جمعة صالح، والعلي، عبد الستار محمد (٢٠٠٨): الريادة وإدارة الأعمال الصغيرة، دار الحامد، الأردن، ط (١).
- ١٠ - حرب، بيان (٢٠٠٦): دور المشاريع المتوسطة في التنمية الاقتصادية والاجتماعية « التجربة السورية »، مجلة جامعة دمشق للعلوم الاقتصادية والقانونية، المجلد (٢٢)، العدد (٢).
- ١١ - البحيصي، عصام محمد (٢٠٠٦): نحو أساليب حديثة في تمويل المشاريع الصغيرة في قطاع غزة، دراسة استطلاعية لأصحاب المشاريع الصغيرة في قطاع غزة، مؤتمر تنمية وتطوير قطاع غزة بعد الانسحاب الإسرائيلي، كلية التجارة في الجامعة الإسلامية، فبراير.
- ١٢ - الأسرج، حسين عبد المطلب (٢٠٠٦): مستقبل المشاريع الصغيرة في مصر، كتاب الأهرام الاقتصادي، العدد (٢٢٩)، القاهرة، مطابع مؤسسة الأهرام.
- ١٣ - خضر، حسان (٢٠٠٥): تنمية المشاريع الصغيرة، سلسلة جسر التنمية، العدد (٩)، المعهد العربي للتخطيط، مطبعة الفكر، مصر.
- ١٤ - نصر الله، عبد الفتح أحمد؛ والصوراني، غازي (٢٠٠٥): المشاريع الصغيرة في فلسطين: واقع ورؤية نقدية، غزة، فلسطين، يونيو، الكتاب الخامس.
- ١٥ - يوسف، توفيق عبد الرحيم (٢٠٠٢): «إدارة الأعمال التجارية الصغيرة»، دار صفاء للنشر والتوزيع، عمان، ط (١).
- ١٦ - الحناوي، حمدي (٢٠٠١): تنظيم المشاريع الصغيرة، مطبعة الفكر، مصر.
- ١٧ - إبراهيم، نعمة الله نجيب (٢٠٠٠): أسس علم الاقتصاد، مؤسسة شباب الجامعة، الإسكندرية.
- ١٨ - عبد الباقي، صابر أحمد (د.ت): المشاريع الصغيرة وأثرها على التنمية، كلية الآداب جامعة المنيا.

### المواقع الإلكترونية:

1- الغانم، منال: المشاريع المنزلية، ملف المشاريع الصغيرة للأسر المنتجة:

([http://manals.com/m/?page\\_\\_id=684](http://manals.com/m/?page__id=684)).

2- المشاريع الصغيرة وأثرها على التنمية: (<https://www.al-mstba.com/showthread.php?p?t=207543>)

3- دور مشاريع الأعمال الصغيرة في تحقيق التنمية المستدامة:

([https://portal.arid.my/ar\\_LY/Posts/Details/9ecb80df-824c-408faceabccaf1d64dfe](https://portal.arid.my/ar_LY/Posts/Details/9ecb80df-824c-408faceabccaf1d64dfe))

4- المشاريع الصغيرة وأثرها على التنمية:

(<https://www.al-mstba.com/showthread.php?t=207543>).

5- (<http://vb.elmstba.com/t207543.html>).

6- (<https://yemen-yba.com>).

7- (<https://mqaall.com>).

8- (<https://tjjaratuna.com>).

9- (<http://vb.elmstba.com/t207543.html>)

(<http://vb.elmstba.com/t207543.html>)

