

An Analytical Study for the Role of the most Important Authorities Concerned with Developing the Small Rural Projects in Egypt and Tunisia

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ABSTRACT

The increase in the rates of unemployment in Arab countries requires giving an attention to the small rural projects in order to provide more job opportunities and increase the available cash income, especially that the bulk of population live in the rural areas of the most of Arab countries. The research includes the study of the importance of the small rural projects and the most important Egyptian authorities concerned with developing these projects such as the Social Fund for Development, the apparatus of building and developing the Egyptian villages and the non-governmental rural associations. In addition, the research includes the study of the main Tunisian authorities concerned with developing the small rural projects such as the association of (Anda) Arab world, small loan associations, the Tunisian Solidarity Bank, the Agricultural Bank of Tunisia and the Agricultural Investments Promotion Agency of the Tunisian Ministry of Agriculture.

Key words: Unemployment, Arab countries, rural projects, job opportunities

Introduction

Aim of Research: the research aims at making an analytical study for the role of the most important authorities concerned with developing the small rural projects in Egypt and Tunisia. The research includes the study of the importance of the small rural projects. It also includes the most important Egyptian authorities concerned with developing the small rural projects and the main Tunisian authorities concerned with developing the small rural projects.

First – the Importance of the Small Rural Projects:

The Arab world witnesses a significant increase in population, as it increased from about 219.1 million people in 1990 to about 351.9 million people in 2010, at an increase estimated at 60.61%, as indicated in table No (1). Egypt is one of the most important Arab countries in terms of population, as its population has reached to about 87.7 million people, in 2010, which represent about 22.4% of the total of population in the various Arab countries. Moreover, the Egyptian society witnesses a significant increase in population, as it increased from about 51.91 million people in 1990 to about 78.7 million people in 2010, at an increase estimated at 51.8%, as indicated in the previous table No (1). In addition, it is expected that the population will reach to about 102.7 million people in 2031, as indicated in table No (2). Furthermore, population in Tunisia has reached to about 10 million people, in 2010, which represent 2.84% of the total population in the various Arab countries, as indicated in table No (1). Moreover, the same table shows the increase in population in Tunisia from about 8.15 million people in 1990 to about 10 million people in 2010, at an increase estimated at 22.7%. In addition, unemployment is considered one of the most important economic problems facing the Arab countries at the present time. The rate of unemployment is estimated at 14.8%, as indicated in table No (3), which is considered one of the highest percentages on the international level (Arab Labor Organization Arab Employment Forum, 2009). This percentage is increasing compared to the unemployment rate in the developed countries and the Asian modern manufacturing countries. Furthermore, the unemployment rate in Egypt reaches to about 12.4% in 2011 (Statistical Yearbook, Egypt, 2012). and the unemployment rate in Tunisia reaches to about 13% in 2010 (National Survey, Tunisia). In addition, the studies refer to that the increase in the percentage of unemployment, in the Egyptian society, was a key element of the revolution of January 25 in 2011 (Abou El-Azayem, 2013). The increase in the rates of unemployment in Arab countries requires giving an attention to the small projects in order to provide more job opportunities and increase the available cash income, as the bulk of population live in the rural areas of Egypt. Table No (4) shows that the percentage of population living in the rural Egyptian areas, during the period 2000-2010, ranges from 56-57%. In addition, the percentage of population, in Tunisia, living in the rural areas ranges from about 34-37%. Giving an attention to the small rural projects in the Tunisian society is considered an effective way to eliminate unemployment, especially for rural women. The rates of unemployment among rural women increase compared to those among males (El- Zaghal) moreover, the small projects contribute to increase the income of the small Tunisian investors, if it is taken into

consideration that 54% of the number of the exploited agricultural lands are less than 5 hectares(The survey Results) as shown in table No (5).

Table 1. The Evolution of Population in the Arab Countries and in both Egypt and Tunisia during the Period 1990 - 2010 per Million Persons

Year	The Total of Population in the Arab Countries	Population in Egypt	% of Total	Population in Tunisia	% of Total
1990	219.1	51,91	23,7	8,15	3,72
1995	249.2	57,64	23,1	8,96	3,6
2000	278.2	63,9	23	9,56	3,4
2005	310.5	70,75	22,8	10	3,22
2006	318.7	72,2	22,65	10,1	3,2
2007	327.3	73,6	22,5	10,2	3,1
2008	338.9	75,2	22,1	10,3	3
2009	346.3	76,92	22,2	10,4	3
2010	351.9	78,7	22,4	10	2,84

Source: Arab Monetary Fund – The Unified Arab Economic Report – 2010.

Table 2. The Future Expectations of the Evolution of Population in Egypt during the Period 2010 – 2031 per Million Persons

Year	Population
2011	79,6
2015	84,9
2020	91,1
2025	96,7
2026	97,8
2027	98,8
2028	99,8
2029	100,8
2030	101,7
2031	102,7

Source: Arab Republic of Egypt – the Central Agency for Public Mobilization and Statistics – Statistical Yearbook – October 2010.

Also, the small rural projects contribute to restore the balance between the Tunisian agricultural product and the Tunisian gross domestic product, as the percentage of the agricultural product has declined from the gross domestic product from 10.5% in 2004 to about 7.7% in 2010, with a lack represents about 26.7%. This decline is in spite of that the proportion of the workers in the Tunisian agricultural sector ranges from 16.3% - 17.7% during the period 2004 – 2010, as shown in table No (6).This means that it is necessary to put an appropriate policy in order to raise the percentage of the contribution of the agricultural product from the Tunisian gross domestic product by using various substrates. The most important of these various substrates is developing the small rural projects. Furthermore, the Egyptian agriculture faces the problem of having low levels of agricultural lending (Siam and AbdulRahman, 2012).This problem can be overcome by simulating the commercial banks to increase the small and micro finance, especially in the rural areas which are most in need. This encourages the investors to implement the small rural projects. The future vision of the agricultural development in Egypt (Abbas, 2012) includes developing the small and micro projects in the rural sector because of its impact on achieving rural development, and contributing to solve the problem of unemployment among females, as the percentage of unemployment among them increases compared to unemployment among males (Abou EL-Azayem *et al.*, 2012). In addition, the small rural projects contribute to increase the saving rates which are considered one of the economic targets contributing to achieve the sustainable development (Ismail,2008).

The small rural projects are labor-intensive projects and they require limited investments. The cost of the opportunity of working it out does not exceed 20% of the coast of the opportunity of working in the large projects (Zayed, 1995)

Moreover, giving an attention to the small rural projects requires (Abou El-Azayem, 2003) taking an effective mechanism in order to activate the role of government agencies in helping the owners of the small rural projects to obtain the licenses, which are necessary for establishing these projects, quickly. In addition, taking the actions necessary for helping the owner of the project, if he stumbles or becomes unable to achieve the objectives of the project, in order to build the mutual trust between the project owner and the concerned agencies and activate the social return in order to implement these projects.

Second – the Egyptian Authorities Concerned with Developing the Small Rural Projects:

In Egypt, a lot of agencies and bodies concerned with developing the small rural projects are working. The most important of these agencies and bodies are:

1- The Social Fund for Development:

Giving an attention to the small projects, especially in the framework of economic liberalization policies, which are produced by many countries in the last period, is considered one of the most important factors that help to achieve the desired economic and social objectives (Abou El-Azayem,1996) In Egypt, the

republican decree of establishing the Social Fund of Development was issued, in 1991, in order to mobilize the financial and technical resources to help in developing the human resources and rescuing low-income people from suffering by preparing and implementing the small and micro projects in order to increase and improve the standard of living (Zayed, 2001).

Table 3. The Indicators of Unemployment in Some Arab Countries and Developing Countries in 2009

Country	Unemployment Rate	Country	Unemployment Rate %
First: Arab Countries: Jordan	12,8	Syria	9,2
Tunisia	13,3	Somalia	34,7
Algeria	10,2	Iraq	14,7
Djibouti	50	Sultanate of Oman	6,7
Saudi Arabia*	5,4	Palestine	21,5
Sudan	19,7	Morocco	9,1
Mauritania	30	All Arab Countries	(2008) 14,8
Second: Developed Countries: United States		United Kingdom	
	8,9		4,6
Germany	9,1	Japan	8,3
France	9,6	Canada	4,9
Italy	7,4	Asian Modern Manufacturing Countries	4,3

Source: Arab Monetary Fund – The Unified Arab Economic Report 2010. *The rate of unemployment among Saudis is estimated by about 10.5% of the Saudi workforce

Table 4. The Evolution of Population in the Rural Areas in Egypt and Tunisia per Million Persons during the Period 2000 – 2010 and the Percentage of the Total Population

Year	Population in the Rural Areas in Egypt	Population in the Rural Areas in Tunisia	% of the Total in Egypt	% of the Total in Tunisia
2000	38,7	3,5	57	37
2001	39,4	3,5	57	36
2002	40	3,51	57	36
2003	40,8	3,5	57	36
2004	41,53	3,5	57	35
2005	42,3	3,5	57	35
2006	43	3,51	57	35
2007	43,7	3,52	56	34
2008	44,5	3,54	56	34
2009	45,2	3,56	56	34
2010	45,94	3,57	56	34

Source: the website of World Bank.

Table 5. The Distribution of the Tunisian Exploited Agricultural Lands per Hectare According to their Size

Size of Exploited Lands	The Number of Exploited Agricultural Lands In Thousand	% of Total
Less than 5 hectares	281	54
From 5 to 10 hectares	109	21
From 10 to 50 hectares	112	22
50 to 100 hectares	10	2
More than 100 hectares	4	1
Total	516	100

Source: the General Administration of Studies and Agricultural Development –the results of the investigation around the structural data of the rural exploited lands for 1995 and 2005. (a hectare represents ten thousand square meters)

Table 6. The Agricultural Product as a Percentage of the Tunisian Gross Domestic Product and the Proportion of the Workers in the Rural Sector as a Percentage of the Total Number of Worker in Tunisia during the Period (2004-2010)

Year	The Agricultural Product from the Tunisian Gross Domestic Product (%)	The Percentage of the Workers in the Rural Sector Compared to the Total of the Workers in Tunisia (%)
2004	10,5	16,3
2005	9,9	18,7
2006	9,9	19,3
2007	8,5	18,5
2008	7,9	17,9
2009	8,6	18,3
2010	7,7	17,7

Source: the website of the Tunisian Ministry of Agriculture, Water Resources and Marine Fishing.

Furthermore, the agricultural projects financed by the Social Fund for Development include the fields of animal, fish and poultry production, the provision of the requirements of agricultural production, the establishment of fruit tree nurseries, the agricultural mechanization, agricultural and food industries and the development of methods of irrigation. Table No (7) shows that the total of the money disbursed on the small projects, financed by the Social Fund for Development during the period from January 1992 until June 2012, has reached to about 10.6 billion pounds representing about 61.6% of the total amount of money disbursed on financing the small and micro projects that reaches to 17.21 billion pounds. Moreover, the number of the small projects financed by the Social Fund for Development has reached to about 325 thousand projects, as shown in the previous table.

Table No (8) shows that the total amount of money disbursed on the small projects that work in the field of animal production, and which is financed by the Social Fund for Development, has reached to about 2.05 billion pounds representing about 21.35% of the total amount of money spent on financing the small projects which reaches to about 9.6 billion pounds. Furthermore, the number of the projects has reached to 106881 projects representing about 24% of the total number of the small projects implemented by the Social Fund for Development during the period 1992 – 30/11/2011. The number of these projects reaches to 314628 projects. In addition, the number of the job opportunities provided by these projects has reached to about 301 thousand job opportunities representing about 21.5% of the total number of the job opportunities implemented through the small projects financed by the Social Fund for Development. The number of them has reached to about 1.4 million job opportunities, as shown in the previous table. The previous table shows that the small commercial projects, financed by the Social Fund for Development, occupy the first rank in terms of the value of the available financing, the number of the projects and the number of the job opportunities provided through implementing these projects.

2- *The Apparatus of Building and Developing the Egyptian Villages:*

The apparatus of building and developing the Egyptian villages plays a major role in developing the small and micro projects through the Local Development Fund which was established, as an independent corporate personality, in the framework of the apparatus of building and developing the Egyptian villages in 1978. This fund started to practice its activity as of November 1979 (The Guide of Dealing, 2006) The Local Development Fund aims, in expanding in establishing the small rural projects, at increasing the cash income available for the people of the rural community and providing more job opportunities, especially among youth and rural women.

Table 7. The Total Amount of Money Disbursed on the Small and Micro Projects which are financed by the Social Fund for Development during the Period from January 1992 until June 2012

Statement	The Total of Spent Money (in billion pounds)	Number of Projects
Small projects – the administration for developing projects (through intermediaries)	9,7	309618
Direct lending projects (through the fund)	0,86	15765
The total of small projects	10,56	325383
Microenterprises (through civil associations)	3,35	1319338
Public occupancy projects and societal development	3,30	-
Total	17,21	1644721

Source: the website of the Social Fund for Development – Arab Republic of Egypt. Intermediaries represent (banks – associations – companies).

Table 8. Financing the Small Projects in Million Pounds, the Number of Job Opportunities and the Number of the Projects Implemented by the Social Fund for Development during the Period 1992 – 30/11/2011

Sector	Finance	% of Total	Number of Projects	% of Total	Total of Job Opportunities	% of Total
Free professions	91	0,94	3549	1,12	12661	1
Animal	2051,91	21,46	106881	33,97	301019	21,5
Industrial	1361,9	14,24	37753	12,-	207562	14,2
Service	2041,6	21,35	58787	18,7	295011	21,3
Commercial	3992,2	41,75	107247	34,09	567696	41,7
Others	24,3	0,25	411	0,13	2872	0,3
Total	9561,91	100	314628	100	1386821	100

Source: collected and calculated from: Arab Republic of Egypt – the Social Fund for Development – the Technical Office – the data of the small projects implemented by the Social Fund for Development – unpublished data – 2011.

Table No (9) shows that the number of the small rural projects has reached to 100.4 thousand projects during the period 1979 – 2011. The total of the generated job opportunities has reached to 114.6 thousand job

opportunities. Moreover, the value of disbursed loans has reached to about 358.3 million pounds and the value of the personal contribution has reached to about 139.6 million pounds, and thus the total of the available finance reaches to 497.7 million pounds. Furthermore, the Local Development Fund has followed concessional lending policies, especially for rural women. These policies fit with the weak capacity of the people of the rural community to find guarantees for these loans. This has resulted in raising the percentage of the small projects, implemented by the rural women, which reaches to about 51.91% of the total loans given through the Local Development Fund. In addition, these policies are represented in a lot of mechanisms such as the collective guarantee in giving financing loans for the small rural projects.

3- The Non-governmental Rural Associations:

Any sector consists of three sectors (The Human Development, 2008):

- The first sector which is government.
- The second sector which is private sector.
- The third sector which represents the civil society that includes:
- Labor, occupational, industrial and commercial unions.
- Outside rule political parties, as the political parts which are seeking to authority are excluded from the elements of the civil society according to the legal aspects of the activities of the civil society in Egypt, which is prohibiting working in Policy.

Table 9. The Small Rural Projects Implemented by Local Development Fund of the Administration for Building and Developing the Egyptian Village in the Ministry of Local Development, According to Number, Value and the Total Number of Job Opportunities during the Period 1/7/1979 – 30/6/2011

Statement	Number or Value
Number of projects	100361
The total job opportunities	114635
Number of women's projects	52099
The percentage of women's projects to the total number of projects	%51,91
The value of loans in million pounds	358,3
The value of personal contribution in million pounds	139,6
The total available finance in million pounds	497,7

Source: collected and calculated from: Arab Republic of Egypt – Ministry of Local Development – the Apparatus of Building and Developing the Egyptian Villages – the Local Development Fund – unpublished data – 2011.

*They include the fields of (poultry – animal production – dairy products – apriaries – protected agricultures (mushrooms) – unconventional agricultures – agricultural mechanization – workshops, environmental factories, means of transport and goods – sales outlets – bats and mills – baking home units – silkworm breeding – computers and software – others).

Moreover, the importance of the civil society comes in its role in making a balance in the society from the political force of the country, which is represented by the first sector, and the economic power represented by the private sector. In addition, the numbers refer to that the number of the non-governmental organizations in Egypt may reach to about 30 thousand associations and businessmen associations in Egypt play a major role in developing the small projects. About the third of this number works in the rural areas to achieve multiple objectives, including the development of the small rural projects.

Third – the Tunisian Authorities Concerned with Developing the Small Rural Projects:

1- The Association of “Anda Arab World”:

Micro finance has launched in 1995, before issuing the law of July 15, 1999, by specifying the association of “Anda Arab World” in micro-loans starting with the popular neighborhood located in the capital. This association is a global one which was able to finance a large portion of small projects by providing hypotheses each of which does not exceed 5000 Tunisian dinars. The association has grown with time in three directions:

- 1- In order to get closer to its customers, “Anda” has expanded by making a network of branches (includes 67 branches) distributed over the extension of the entire territory of the Republic. Anda has based in making this on the official administrative distribution in order to make the network coverage counts three certifications in each state, which fit about 29000 families (Anda,2010).
- 2- In order to expand the scope of its work, Anda has sought to diversify its services, provided to its customers, which are two types:

- Financial services, a portion of them is directed to the micro enterprises in countryside and cities and the second portion is directed to improve living conditions (supporting the activities generating the income, covering school back expenses and improving housing conditions). In addition to the possibility of providing a quick loan that enables customers to face an emergency or seize a good opportunity.
 - Non-financial services to enable customers from formation rings in the fields of marketing, financial management, quality, health and election ...
- 3- In order to meet the expansion of its network and the diversification of its activities, Anda has initiated to strengthen its human resources through deputaion as the number of the competencies working in it has increased from 44 in 2001 to 746 in 2010 (with the presence of women by about half the number).

Overall, the activity of "Anda" includes (220000 customers with a finance reaches to 180 million dinars) and the female element represents 73% of the customers. Moreover, the activity of this association is mainly concentrated in urban areas while the countryside is limited to 37%. The percentage in the rural areas is expected to be raised to 50 at the end of 2015. The age group of borrowers is ranged from 18 - 65 years. In order to give loans, the necessity of having an identity card, having good reputation and making feasibility study is required. Loans are exploited in the rural sector of the existing projects. Furthermore, taking the action of giving loans shall be within 15 days and in case of repetition, it shall be within 48 hours. Lending categories range from 200 – 1200 Tunisian dinars and from 1200 – 5000 Tunisian dinars.

2- Small Loan Associations:

About 289 associations presenting small loans are currently activated in Tunisia and these associations cover the entire territory of the Republic. BTS supervises the finance of these associations by depending on finance lines, from the state budget under differential conditions and "Anda" the non-governmental association. These associations are characterized by its small size as it finances in the average 850 customers, and 3200 customers in the best cases.

3- The Tunisian Solidarity Bank:

It is the first bank in Tunisia to finance the small projects either directly or through micro finance associations. Moreover, the non-agricultural direct financings are directed (in order to obtain loans from the Tunisian banking system) from the owners of graduate degrees (to the limits of 100000 Tunisian dinars), the graduates of vocational training centers (in the limits of 25000 Tunisian dinars) and from the seekers to vocational integration after demobilizing them by the economic restructuring, as well as those with special needs.

The bank refines the micro finance associations as well as covering some coasts by providing a support in the form of grants facilitating the launch of each project. While this cooperation between the bank and the associations has enabled to give loans to about 70000 – 75000 customers per year since 2007, the development of the activity of financing the micro projects in all the economic sectors was below "Anda" by one degree. But even this activity did not develop as required due to the dispersion of associations that is caused by their small size as well as their inability to achieve the ratio of retrieving the required dept of customers. This ratio has been retreated clearly after the revolution of 14 January 2011.

Generally, due to the importance of the demand for the micro credits to those who are not able in the rural areas and in urban areas to provide the warranty term required by bank finance (trade), supporting the micro finance needs some structural reforms to improve the yield of associations, especially those associations working in the rural areas which are not given neither attention nor care by the private banking sector as well as the public sector which is not specialized in financing the activities, practiced in the countryside, whether agricultural or non-agricultural.

4- The Agricultural Bank of Tunisia:

The Agricultural Bank of Tunisia is one of the most important banks that finance the small rural projects in Tunisia. The bank lends the beneficiaries in the rural sector in the field of plant and animal production (except rabbits) and in the field of agricultural mechanization and using modern methods in irrigation. Moreover, table No (10) shows that the value of the loans conferred from the Agricultural Bank of Tunisia according to the field of the activity has reached to 508.3 million Tunisian dinars included the fields of livestock breeding, irrigation, vegetables and equipment, maritime fishing and others. The field of irrigation occupies the first rank in lending followed by the field of livestock breeding as the value of the loans directed to

the field of enhanced irrigation has reached to 156.9 million dinars representing about 30.9% of the total disbursed loans that reaches to about 508.3 million Tunisian dinars, according to what is shown in the previous table. In addition, the number of beneficiary farmers has reached to about 429.8 thousand beneficiaries of these loans.

5- The Agricultural Investments Promotion Agency of the Tunisian Ministry of Agriculture:

The Agricultural Investments Promotion Agency is one of the most important Tunisian authorities concerned with developing the small rural projects. The concerned activities with this agency include the following:

- Agricultural activities: they include the major agricultures, vegetables, fruitful trees, the preservation of the arim of land, water, seeds production, seedlings, flowers, ornamental plants and perfumed plants painting, protected agricultures, sylvan and pastoral production and livestock breeding.
- Maritime fishing activities and aquaculture.
- The activities of the first conversion of the agricultural production and the production of maritime fishing that include making fresh milk, producing cheeses, producing tomatoes derivatives, olive oil mills, canning olives and producing biological food.
- The activities of the services related to agriculture and maritime fishing.
- The activities related to economy in water.

Table 10. The Value of the Loans Conferred from the Tunisian Agriculture Bank in Million Tunisian Dinars According to the Field of Activity

Field of Activity	% of Total	Total of Loans
Livestock breeding	22,1	112,3
Irrigation	30,9	156,9
Vegetables	7,23	36,8
Equipment	3,00	15,1
Maritime fishing	5,31	27,00
Others	31,51	160,2
Total	100	508,3

Source: the Tunisian Agriculture Bank – unpublished data – 2011

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