

**The role of the Zakat Fund in financing entrepreneurial projects to achieve development
Presenting the experience of Sudan with reference to the experience of Algeria**

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Abstract:

This study aims to identify how the Zakat Fund contributes to financing entrepreneurial projects; and the role that these projects play in achieving economic and social development, despite the importance that contracting projects have in most countries as the main engine of growth; however, they still face many challenges that In the forefront of which is the challenge of obtaining financing; in this regard, it is possible to resort to the use of Zakat funds in the Islamic economy as it is a funding source that is closely proportional to the characteristics and goals of entrepreneurial projects in achieving development;

As this study examined the experience of Sudan in using zakat funds to finance entrepreneurial projects for the benefit of the poor and needy in order to improve their conditions; and it concluded that the use of zakat funds can be an appropriate source of funding to support and create entrepreneurial projects that contribute to reducing unemployment and fighting poverty and access To achieve economic and social development.

Key words : Entrepreneurship ; Zakat ; entrepreneurial projects ; development .

Introduction:

In light of the rapid developments in the global business environment, and in light of the tendency of countries to seek ways and means to achieve economic and social development to ensure its development and prosperity, entrepreneurship has become an important and pivotal position in various countries of the world; Recently, entrepreneurial projects have become the focus of global attention due to the employment opportunities they provide, alleviate unemployment and improve income on an individual and collective level. Therefore, all relevant parties are working to encourage and infuse the entrepreneurial spirit of community members in order to create and embody Construction projects; these entities also work to provide the infrastructure and conditions necessary for the growth and development of these projects.

Despite the initiatives and efforts of various actors to encourage and support small enterprises and entrepreneurs, the problem of financing remains the biggest challenge facing these projects. This requires the need to look for mechanisms to help overcome this challenge and provide the necessary funding for these projects. The most important mechanisms that can be adopted in the Islamic economy are zakat funds; Zakat is considered one of the pillars of Islam and a financial obligation to perform on all those who must do it. The concept of zakaah with its characteristics and objectives can represent one of the most important sources of financing suitable for the characteristics and objectives of entrepreneurial projects. One of the objectives for which zakat began to redistribute wealth and alleviate poverty and unemployment, as well as channelling money towards investment, developing the individual's potential and improving his situation, This is in line with the advantages achieved by entrepreneurial projects for the individual and society. Therefore, we will try through this paper to discuss how zakat funds can contribute to financing entrepreneurial projects in order to achieve economic and social development. During the main question:

- **How do zakat funds contribute to financing entrepreneurial projects to achieve economic and social development?**

This question can be divided into two sub-questions:

- How do entrepreneurial projects contribute to economic and social development?
- How do zakat funds contribute to financing entrepreneurial projects?

Through this study, we aim to identify how zakat funds contribute to providing the necessary funding for the establishment of entrepreneurial projects for the benefit of the poor and the housing in order to improve their situation. We also aim to learn how these projects contribute to economic and social development in countries. In order to achieve these goals, this study can be divided into the following themes:

The first axis: the conceptual framework of collateralization

The second axis: the conceptual framework of zakat

The third axis: financing entrepreneurial projects through zakat funds - Presentation of Sudan's experience and reference to the experience of Algeria.

The first axis : the conceptual framework of entrepreneurship

Since its inception during the sixteenth century, entrepreneurship has witnessed many scientific contributions and theories by researchers and scholars. Research in this field continues to this day, where entrepreneurship has become the most important foundation of economic and social development in different countries of the world.

First: the basic approaches to entrepreneurship

Research in the field of entrepreneurship has evolved according to three main directions; we will look at these intellectual trends or approaches

1. The descriptive approach

A number of studies considered that entrepreneurial activity can only be measured through objective methods and methods that exist in themselves and independent of the contractor's self-awareness. In this regard, the functional approach linked the openness and prosperity of entrepreneurial activity to encouraging economic conditions and conditions such as accessibility to markets; availability of capital; availability of manpower; availability of technology. The pioneers of this trend pointed to the central role of the contractor as the engine of economic development, capable of taking risks¹,

Josef Schumpeter, who is considered the godfather of the entrepreneurial field through the theory of "economic development", considered the contractor a central personality in development, bears risks for creativity, especially the creation of new production methods. Schumpeter's work allowed the concept of entrepreneurship to be constantly recorded within the context of development Economic, the importance of entrepreneurship for this writer is not only to promote and innovate, but it aims to build a holistic economic perception. Innovation is an engine of economic development, and has become widely used as an indicator of the economic health of a country².

¹ Amari Ali, Tawfiq Khadri, Entrepreneurship as a solution to the problem of unemployment for university graduates, International meeting on government strategy to eliminate unemployment and achieve sustainable development, Messila University, 15-16 November 2011, p. 5

² Mohamed Kogel, Study and Analysis of Entrepreneurship Support Policies in Algeria, Ph.D. Thesis in Management Sciences, Faculty of Economic and Commercial Sciences and Science, University of Ouargla, 2016, p. 6

2. The behavioral approach

This approach is based on the psychological characteristics of contractors such as personal qualities, motives and behavior, as well as their assets and social paths. Therefore, Max Fibre is interested in the system of values and its role in legalizing and encouraging entrepreneurial activities as a sine qua non condition for capitalist development. McClelland and his theory on achievement, which tried to explain the contractor's behavior through the need for achievement and the need for strength, linking the society's need for achievement and its economic development, and then developed the theory of the contractor's psychological characteristics, through which he demonstrated a number of the characteristics of the contractor; The high need for achievement, high self-confidence, problem-solving skills, independence, taking risks, and taking responsibility¹.

3. The entrepreneurship process approach

This approach suggested paying attention to what the contractor does, i.e. the contracting process, not his personality; the diversity and diversity of contractors and contractors and their participants. A number of researchers invited to study the entrepreneurial path. The organization of new institutions, VENKATARAMAN differs from the point of view of GARTNER's organizational appearance. Instead of the emergence of new regulation, it focuses on the emergence of new economic activities. Moreover, most studies focus on environmental and social factors and individual characteristics to explain Entrepreneurial behavior, because the dynamic interaction between these elements contributes to the activation of the entrepreneurial path and the emergence of new innovative activity or not as a systematization of this approach².

Second: the definition of contractor and entrepreneurship

1. Contractor Definition

The concept of the contractor has undergone a great development over time. In France and during the Middle Ages, the word contractor meant a person who oversees responsibility and bears the burden of a group of individuals, then it became a bold individual who seeks to take economic risks. He was considered one of the first theorists of this concept as the creator who collects and organizes the means of production with the aim of creating a new benefit³.

According to Joseph Shumpter, the contractor is not a trader and coordinator of resources, but he prefers to exploit the technological conditions and data from which it brings radical changes. His views came in 1934 to give a new dimension to the concept of the contractor. He considered it to be the cornerstone of economic development. Schumpeter is an innovative person, especially in the technological field, and the innovator itself is creative and refurbished in multiple fields, and the creator of the new product is put forward for trading in the market⁴.

As for Fayolle, the contractor represents the future individual who lives in uncertainty, offers new products or new services and embark on a risk-containing business⁵.

¹Lefkeir Hamza, the spirit of entrepreneurship and the establishment of small and medium enterprises in Algeria, Ph.D. Thesis in Management Sciences, Faculty of Economics, Trade and Management Sciences, University of Boumerdes, 2017, p. 36.

² Badrawi Sofyen, Culture of Entrepreneurship among Algerian Youth Contractor, thesis to receive a doctorate L.M.D., specialization in human development sociology, Faculty of Humanities and Social Sciences, University of Tlemcen, Algeria, 2015, p. 37.

³ Khedri Tawfiq, Hussein Ben Taher, Entrepreneurship as an effective option for the success of Algerian SMEs, National Forum on the Reality and Prospects of the Financial Accounting System in Small and Medium Enterprises in Algeria, 2013/05/06, p. 3

⁴ Salem Salima, Borish Hassan, Measuring the entrepreneurial orientation of small and medium enterprises, Journal of Financial and Business Economics, 2017, p. 122

⁵ Mohammed Koujel, op-cit, p. 26

As for Gartner, the contractor was identified as that person who created or sought a new project or organization based on creative ideas, and it also stands out from others with special qualities and preparations¹.

2. Define Entrepreneurial

The definition of the term Entrepreneurship or Entrepreneuriate is not an easy process; there are many definitions that have been the subject of many debates and in various disciplines about this term, which means that this word is a subject of great debate among researchers. The term entrepreneurship has been known for several developments but That didn't change much in its semantics², Whereas the pioneers of the modern school have contributed a plentiful position to the development of the concept of contracting, McClelland, Mentzberg, Drucker and Robertberg, Hezberg, "Hezberg," Hezberg, To Achievement; Maximize Opportunities; Creativity; Innovation; Create Organizations Business; risk; and wealth creation³.

Okpara also defined entrepreneurship as the desire and ability of an individual to search for investment opportunities in a particular environment where he is able to successfully establish and operate an enterprise and learn about distinctive opportunities⁴.

Professor Howard Stevenson at Harvard University defined entrepreneurs as a term covering the identification, follow-up and embodiment of business opportunities by individuals or organizations⁵.

Through this definition, it is clear that the concept of entrepreneurship is a broad concept. It is not limited only to the establishment and management of institutions, but also to innovation and creativity in finding new ideas and trying to apply these ideas and embody them on the ground by people who have distinctive characteristics and characteristics that enable them to exploit These opportunities in creating new and innovative institutions and working to develop them. These emerging institutions, which are usually small projects, develop the surrounding communities by creating added value in various fields; and find job positions to alleviate unemployment and fight poverty. Many countries are currently seeking ways to promote the entrepreneurial spirit of their members to achieve the economic and social development requirements of these countries by working to develop the sector of small and medium enterprises.

Third: The Role of Entrepreneurship in Achieving Economic and Social Development

The topic of entrepreneurship and small and medium enterprises has witnessed great interest recently, when the interest in the past was only about large enterprises as the only supplier of jobs and wealth, but this view soon changed after the growing importance of the entrepreneurial sector, especially in small enterprises. And the medium, which is often associated with the name of the contractor, so the subject of the development of entrepreneurial culture has become a great deal of interest to researchers, specialists and countries in general.

Small enterprises can be considered as the backbone of any economy. Statistics published in the United States of America showed that out of 21 million projects, approximately 20.5 million, or 98% of those projects, can be considered as entrepreneurial projects. Economic fields, although most of them are based on retail and services; on a global level, this type of enterprise has seen significant

¹ Fekeir hamza, op-cit, p. 7

² Badrawi Sofyen, op-cit, p. 34

³ Moubarak Magdy Awad, Rational Education and Precular Learning, News Book Scientist, Irbid, Jordan, 2011, p. 9

⁴ Selam Salima, op-cit, p. 121

⁵ Mousa Siham, Contribution to Building a Model Measuring the Impact of Strategic Alignment of Internet Technology on the Performance of Small and Medium Enterprises, PhD Thesis in Management Sciences, Biskra University, 2014, p. 22

support and support as it accounts for almost 90% of the world's enterprises and employs 50% to 60% of the world's workforce¹.

McClelland points out that the main factor for the development of any country is not money or technology, but those with innovative and creative ideas. Maslow emphasizes that the most important driver of economic growth is the presence of contractors and owners of distinguished ideas, as he sees that the most important thing that can be done to take the hand of an undeveloped society is not Providing a hundred distinguished economists, engineers or politicians, but also providing contractors and creative entrepreneurial ideas.

Entrepreneurship projects have been able to highlight their importance as one of the main pillars of the development of the economy in any country in the world; through their active role in the development, growth, achievement of basic development goals and the creation of job positions, as they represent the strategic depth of large institutions. Small and medium-sized enterprises (SMEs) have acquired critical importance in economic and social activity through their pivotal role in achieving economic and social development in general²; this is by raising the level of productivity in business and efficiency in the use of resources, as well as creating new job opportunities. It provides the opportunity to employ thousands of workers and find real job opportunities for them, in addition to their role in technology transfer. Contractors transfer technology tools and means from developed countries To developing countries, it also contributes to the fight against poverty and the development of less developed regions. Small enterprises can be considered an effective mechanism to combat poverty through their access to small investors, both men and women, and their rapid spread, especially in rural and remote regions, least developed and most in need of development³.

Entrepreneurship works to achieve equity in social development, distribution of wealth and ensure the regional balance of the economic development process throughout society; through comprehensive geographical spread and achieve a balanced pattern for all regions of the country, as well as the elimination of regional disparities resulting from concentration economic activities in one territory but not another⁴.

The second axis: the conceptual framework of zakat

Almighty Allah has made zakaah one of the pillars of Islam; one's Islam is only done with it and his faith is complete only by performing it. It is an obligatory and Islamic worship to cleanse hearts of scarcity; and a means of compassion and solidarity among the members of the Muslim nation, where Allah has made it truly in the money of the rich for the poor; it is not In favor of the Giver and do not beg from the taker.

¹ Mohammed Koujel, op-cit, p. 22

² Chaoui Chafia, Entrepreneurship and its role in activating the mobility of the tourism sector in Algeria, Annals of Guelma University for Social and Human Sciences, No. 14, 2016, p. 55

³ Bolkoues Ebtisam, Anti-Unemployment Mechanisms Small and Medium Enterprises Model Available on: <http://iefpedia.com/arab/wp-content/uploads/2012> Date viewed 01-02-2020

⁴ Kheider Tawfiq, Hussein bin Taher, op-cit, p. 6

First: the definition of zakat

1. **Linguistic definition of zakaah:** it means increase and development; Zakah is said to be transplant, any growth and longest; it means blessing, development and purity¹.

2. **The legitimate definition of zakat:** It is an estimated share of money imposed by Allah Almighty and most of the deserving people who he called in his Holy Book, or it is an amount devoted to money dedicated to a particular sect. Zakaah is called the same share of money, and the legitimate zakaah may be called in the language of the Quran and Sunnah, as the Almighty said. Take a note of their money is an affidavit that will disincense them and pray upon them, and pray upon them that they prayed as a dwelling for them and may Allah be a good one (Surat al-Tawbah 103) God pray and peace be upon him for Muath when he sent him to Yemen. their money is charity taken from their riches and answered to poor people) Agreed².

3. **Economic definition of zakat:** Zakat is an economic instrument of a special nature that works within the macroeconomic system of Islamic economy, which is represented in ownership, work, Islamic investment formulas, and Waqf; in order to achieve the principle of land architecture through functions that affect the economic activity of society in order to provide happiness The true Muslim community³.

Second: Those who are entitled to zakat

Shara ensures the appointment of zakat recipients in the Holy Quran; Allah said: "The prayers of the people, the harbors, the sufferer and the workers in them, and the author of their hearts, in the neck and the garmids, and in the way of Allah and Ibn al-Sebail are obligatory from Allah and God is wise. Surat Tawbah 4, where I arranged the verse The generous individuals to whom zakat money is paid; these individuals are represented in:

Poor people: They are people with need and need who do not have enough of the indispensable food, drink, clothing, housing, craft and so on⁴;

Poor: poor people are the one who has a gain but is not enough;

Employees: They mean everyone who works at the Zakat Foundation;

The author is their hearts: those whose hearts are intended to be composed because they are attracted to Islam; or to stop their evil from Muslims or hope their benefit in defending them;

In the necks: collecting a neck and intended for the slave and the nation;

Garmin: A garem is a person who has a religion;

For God's sake: this bank consists in enriching and equipping the mujahideen in themselves, their forces and their families;

Ibn al-Sabil: He is a stranger who is cut off from his money; a person who traveled in a mabah from one country to another and during travel lost his money, and he needs money to reach his destination⁵.

¹ Aisha Shabila, The Role of Zakat in Addressing Poverty, Global Journal of Islamic Marketing, Volume3, No. 3, 2014, p. 6.

² Amer Bashir, Nazali Samia, Problematic Financing Good Loan with Zakat Money, Journal of Economics and Human Development, 2017, 205

³ Hakim Melyani, Dalal Sata, Assessing the Role of Zakat in Diversifying Economic Investments, Journal of Financial Economics Banking and Business Administration, Issue 4, 2018, p. 25

⁴ Bazio Eichosh, Wassila Sabti, Sudan's experience in investing zakat funds, Journal of Financial, Accounting and Administrative Studies, Volume 6, Issue 1, 2019, p. 76

⁵ Alash Ahmed, Zakat Zakat Fund Experience in Small Projects Finance, Second International Scientific Conference on the Role of Islamic Finance Probhi in achieving sustainable development, Blida University, 2013, p. 8

Third: Zakah's role in financing entrepreneurial projects

Zakah is considered a pillar of Islam imposed by Allah Almighty to achieve justice and equality among members of society; distributing income equitably between rich and poor, as well as to encourage the investment and lack of hoarding of saved money. Shara identified banks in which zakat money and their beneficiaries are spent in the Holy Quran. Winners of Zakat funds can be invested after securing the basic needs of the poor and poor people from Aklocherbuclouthes; in addition to other designated banks of zakat, where small projects are financed for the benefit of the poor and the poor who are entitled to this zakaah on the condition of owning it to them; they are the marchers and owners of this zakat. Projects, the process of studying the economic feasibility of these projects and studying the personal situation of the beneficiary and the field follow-up of these projects should be carried out through zakat funds, with the allocation of specialized escort committees in this field¹.

The concept of zakat with its characteristics and objectives is one of the most important sources of financing suitable for the characteristics and objectives of small and medium enterprises. The main purpose of zakaah is to redistribute wealth, reduce unemployment, direct money towards investment, develop the individual's potential and improve his situation, which corresponds to what it achieves. Entrepreneurship projects are advantages for the individual and society; if there are no characteristics of the legitimate banks of zakat, we find that the small project may be compatible with the Bank of the poor and the poor in terms of the fact that the poor and the poor are the people of needs in reality; and the small project works to meet the needs of its owner in a decent life. If the Zakat Foundation is spent on the poor and the poor, it is a fortiori to spend it on a small productive project that belongs to these poor and poor people and continues to benefit them and society as a whole².

Therefore, zakat has their role in achieving development in the Islamic society where it works to push the owners of the money to invest their money and not leave them safe and not to invest, otherwise it is subject to constant decline³, and zakat is an engine of economic growth and building human resources because it is a war on the From its funds, the unemployed can be given the tools or capital they can do, including training in professional work and living from it, from which individual or collective projects can be set up in which the unemployed work and belong to them all or some of them⁴.

The third axis : financing entrepreneurial projects through zakat funds –Presentation of Sudan's experience with reference to the experience of Algeria

First: Presentation of Sudan's experience

1. Establishment; and tasks of the Zakat Bureau in Sudan

The Zakat Fund was established for the first time in Sudan under the Zakat Fund Law of 1980. The promulgation of this law was considered as a step towards progressing and facilitating the application of zakaah. The Fund worked to educate citizens with zakaah and want to take it out; however, one of the cons of this law was that it provided for the payment of zakaah to the fund On a voluntary basis, not as a matter of obligation; this is a disagreement with the law, since zakaah is

¹ Amer Bashir, Nazali Samia, former reference, p. 203

² Amina Hamada, Fayza Ben Hamou, the role of the Zakat Fund in supporting and promoting small and medium enterprises, Second International Forum on Islamic Finance, Sfax, Tunisia, 2013, p. 6

³ Ahmed Zakaria Siam, Duralzka in the Small Business Finance Industry, Journal of Economics and Human Development, 2015, p. 106

⁴ Kamal Razek, Bukbus Mariam, Ben Makrlou Khaled, Zakat Funds Role in Financing SMEs, Journal of Economics and Human Development, 2012, p. 18

considered obligatory and is not subject to the desire of the person because it is a right for the poor. Accordingly, the Office of Zakat and Taxes was established in 1985. One of the advantages of this law is that it made the collection of zakaah compulsory and restored to the state its right to jurisdiction over zakaah; however, it is a negativity. What is evident in this law is the duality between zakaah and taxes; in 1986, zakaah was separated from taxes and the establishment of a separate office of zakaah with its legal personality; followed by the Zakaah Law 1990, which affirmed the mandatory payment of zakaah and the separation of zakaah from taxes and established zakaah as a separate office for zakaah. A legal person; and a self-contained administrative structure headed by a secretary-general appointed directly by the Council of Ministers. This office extended to all regions of Sudan; therefore, this law determined the right destination to start the true march of the Zakat Bureau. It seeks to achieve the number of strategic objectives, the most important of which are:

- Induce an intellectual and methodological transformation in the society's vision of the hypothesis of zakaah to become a community practice regulated by the Office;
- The authority of zakat is confirmed by ascertained the state's jurisdiction over it;
- Determinating a role for the Office in covering the gaps of state programs for poverty alleviation.

1. The role of the Zakat Bureau in Sudan in financing entrepreneurial projects

The follower of the stages passed by zakaah in Sudan notes the great development achieved by the Zakat Bureau in terms of collection and disbursement of zakaah. Therefore, zakaah has become an important and effective role in the economic and social work system in the state. Its scope has become several areas, including poverty alleviation. The way to provide direct cash and in-kind support to the poor and the poor and the establishment of various projects for them, as well as addressing compulsory unemployment through training of all kinds and granting small projects to the poor and the poor. The following table shows the development of Zakat revenues and banks in Sudan during the period between 2013 -2016

Table No. 1: Evolution of Zakat Revenues and Banks in Sudan during the period 2013-2016 Unit: EGP

	2013	2014	2015	2016
Total Zakat Revenue	1.198.634.862	1.555.808.861	2.100.102.572	2.574.066.831
revenue growth rate	%48.4	% 30	% 35	% 22.6
Total zakat expenditures	1.093.709.601	1.420.876.098	1.889.299.761	2.348.092.314
Expenditures evolution rate	%52	% 30	% 33	% 24

Source: Website of the Office of Zakat in Sudan www.zakat-chamber.gov.sd

The table shows the significant development of revenues received from the collection of zakat funds during this period; as well as the development in Zakat banks, which is commensurate with the evolution of revenues. These revenues are disbursed according to the banks established by the law and the annual proceeds of zakat are distributed according to the policies specified by them. The Supreme Council of Zakat Secretaries in Sudan. With regard to the part allocated to the poor and the poor, it is distributed in two sections; the first section consists of direct support through the provision of cash support to the poor and the poor who are entitled to zakat, and the second part consists in financing projects for the benefit of these poor people. The poor and owned them according to two types of projects, including:

1.Productive collective projects: Among the most important examples are agricultural projects in both plant and livestock, which work to achieve development in rural areas, whose specificities are compatible with these projects. The most important of these projects are:

- Rehabilitation of agricultural projects in the White Nile State;
- Good loan project for farmers of the Nile State;
- Project for the ownership of cattle to the poor and the poor in the states where livestock is concentrated;
- The artificial insemination project to improve livestock breeds in the states of Kassala, White Nile and Sennar states;
- Agricultural Cooperative Societies Project in Gedaref State.

2.Small and Micro Individual Enterprises: The poor and the poor are already and legally owned so that they enjoy all the rights arising from ownership; these projects are also among the priorities of the beneficiaries in general, taking into account that the project does not produce a service or goods at a time when they are The poor need to provide essential goods; these small projects are financed and awarded to address poverty and reduce forced unemployment; they are projects of productive families and individual projects such as poultry farming; mill mills; spice and towel bars, small factories, bread bakeries Biscuits, modern and traditional fishing boats, shoe factories, handmade textile factories, work tools for craftsmen and professionals, sewing and embroidery workshops, tire repair shops, small ice cream factories, where the beneficiaries of these projects are trained. The project is carried out after its training. Qualifying training is also carried out for those able to earn to be professionals and craftsmen in accordance with the labor market, in addition to transformational training for those whose occupations have become old and need training or for graduates who do not find work, where they can be trained in certain professions to benefit Wifido Community; the following table shows the number of families benefiting from these projects and the amounts awarded during the period 2013-2016

Table No. 2: The projects are funded by the Zakat Bureau during the period 2013-2016

Year	2013		2014		2015		2016	
Statement Project type	Funding Amount (one million pound)	Number of families benefiting	Funding Amount (one million pound)	Number of families benefiting	Funding Amount (one million pound)	Number of families benefiting	Funding Amount (one million pound)	Number of families benefiting
group projects	40,10	13,463	50,3	31,102	73,87	29,764	85,5	26,988
individual projects	55,97	17,374	82,2	19,212	86,63	20,672	89,26	22,186

Source: Website of the Office of Zakat in Sudan www.zakat-chamber.gov.sd

The table shows the significant number of families that benefited from the projects during this period, as well as the evolution of the funds allocated to finance these projects by the Zakat Bureau. This reflects the critical importance and role in which the money received from zakat contributes to fighting poverty and unemployment and achieving development. Social and economic in Sudan, through financing entrepreneurial projects for poor families to help them emerge from poverty and provide an adequate income that guarantees them a decent life; especially with regard to rural areas, where many agricultural and animal projects are funded The rural nature that will improve and develop these areas, which in turn is reflected in improving the conditions of the inhabitants of these areas.

Second: a reference to Algeria's experience

1. Introducing the Algerian Zakat Fund: It is a religious and social institution operating under the supervision of the Ministry of Religious Affairs and Endowments, which guarantees legal coverage based on the law regulating the Mosque Foundation. The fund consists of three organizational levels:

The base committee: It shall be at the level of each department, whose task is to identify those who are entitled to zakat at the level of each department. Its deliberation committee consists of: the chairman of the committee, the chairmen of the mosque committees, representatives of neighborhoods committees, representatives of the dignitaries, and representatives of the mo

The State Committee: It shall be at the level of each state and is entrusted with the task of the final study of zakat files at the state level. This is after the preliminary decision at the level of the grassroots committee. Its deliberation committee consists of the head of the state body, the highest degree imams in the state, the top mazkin, and representatives of the federalism State of the Majidah Committees, Chairman of the State Scientific Council, two law accountant, economist, social assistant, heads of grassroots bodies.

The National Committee : includes the Supreme Council of the Zakat Fund, which consists of: the chairman of the council, the heads of the state committees of the Zakat Fund, the members of the Shariah Authority, the representative of the Supreme Islamic Council, representatives of the ministries related to the Fund, the top of the Zakat Fund, and a group of supervisory committees which include a number of supervisory committees Carefully follows the work and direction of state committees. Moreover, his main tasks are short in being the organizing body for everything related to the Zakat Fund in Algeria.

1. Evolution of Zakat Proceeds in Algeria:The following table shows the evolution of the proceeds of zakat in Algeria and the number of projects funded by the Algerian Zakat Fund during the period 2003-2009:

Table 1: Evolution of Zakat Proceeds in Algeria and Number of Funded Projects

Year	The national sum in Algerian dinars	Number of funded projects
2003/1424	118.158.269,35	/
2004/1425	200.527.635,50	256
2005/1426	367.187.942,79	466
2006/1427	483.584.931,29	857
2007/1428	478.922.597,02	1147
2008/1429	427.179.898,29	800
2009/1430	614.000.000,00	1200

Source: Algeria Zakat Fund website <https://www.marw.dz>

Due to the lack of recent data on the proceeds of zakat funds at the Algerian Ministry of Religious Affairs and related to the Zakat Fund, the proceeds will be indicated during the period for which the data are available in order to take a general idea of the proceeds of zakat in Algeria as well as the activity of the Algerian Zakat Fund. Table The evolution of the proceeds of zakat during the period 2003 to 2009. The proceeds of zakaah during this period have developed significantly, moving from 118 million DJ in 2003 to 614 million DJ during 2009.

We also note from the table that the number of projects funded by the Algerian Zakat Fund during the period 2004 to 2009 has seen significant growth, but does not rise to the desired and expected level of the role that the Fund can play in providing this type of funding and support to projects. Entrepreneurial for the poor and poor.

CONCLUSION:

The concept of entrepreneurship is a broad and complex concept; however, the essence of this concept revolves around the creation of small enterprises and projects, based on new and often innovative ideas. These ideas are applied and embodied on the ground by people with distinctive characteristics and features that enable them to exploit opportunities Available, where these institutions work in turn to develop the communities in which they are active through the advantages they provide, including the alleviation of unemployment and the fight against poverty. Zakat funds in Islamic societies represent an important tool to support and establish these projects through the necessary funding provided through the competent bodies, usually represented by zakat funds that collect and disburse zakat funds in their legitimate banks, including the Bank of the Poor According to this bank, direct cash and in-kind support is provided to these poor and poor people to meet their basic needs. It is also possible to finance small projects in favor of this group provided that they are owned by them in order to improve their situation and remove them from the cycle of poverty to turn these poor people into a category. Productive in the future contributes to the process of development and development.

The experience of zakat in Sudan is one of the models to be followed in this field. This is due to the great development achieved by the Zakat Bureau in Sudan in terms of collection and disbursement of zakaah. Therefore, zakaah has become an important and effective role to achieve economic and social development in this country. Several areas include fighting poverty and addressing forced unemployment by training and adapting individuals capable of work in accordance with the labour market, as well as providing direct cash and in-kind support to the poor and the poor or setting up small projects for them to ensure their contribution to advancing the development of the country.

Recommendations:

Through what has been addressed, a set of recommendations can be made:

- The need to support and develop entrepreneurial spirit among young people, especially university graduates, who are considered to be the most capable of establishing and running institutions due to their formation in various fields;
- The need to provide incentives and facilities of various forms to entrepreneurs and provide the necessary support for the embodiment of their projects;
- The need to develop mechanisms to provide financing for SMEs as the biggest obstacle and challenge facing SMEs;
- The need to benefit from the successful experiences of countries in various fields, including the experience of the Sudanese Zakat Bureau and its role in financing and supporting the establishment of entrepreneurial projects for the benefit of the poor and the needy.

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