

PEOPLE'S DEMOCRATIC REPUBLIC OF ALGERIA  
MINISTRY OF HIGHER EDUCATION AND  
SCIENTIFIC RESEARCH  
UNIVERSITY OF LARBI BEN M'HIDI OUM EL  
BOUAGHI  
FACULTY OF ECONOMICS, COMMERCIAL  
SCIENCES  
AND MANAGEMENT SCIENCES

UNDER THE RESEARCH PROJECT (PRFU)  
F02N01UN04012020008  
IN COOPERATION WITH  
LABORATORY OF FINANCE, ACCOUNTING,  
COLLECTION AND INSURANCE "COFIFAS"  
INNOVATION AND FINANCIAL ENGINEERING  
LAB "INIF"  
ORGANIZE  
A VIRTUAL NATIONAL FORUM ABOUT:

## REQUIREMENTS FOR ADOPTING A COMPREHENSIVE NATIONAL STRATEGY TO ENHANCE FINANCIAL INCLUSION IN ALGERIA

October 05-06, 2022

HONORARY PRESIDENT:

Prof. DEBBIE Zohair

GENERAL SUPERVISOR:

Prof. SERARMA Abdelwaheed

FORUM CHAIR:

Dr. CHENIKHAR Abdelouahab

CHAIRMAN OF THE SCIENTIFIC COMMITTEE:

Dr. BENZOUAI Nisreen

CHAIRMAN OF THE ORGANIZING COMMITTEE:

Dr. BAALLOUL Newfal

## PREAMBLE OF THE FORUM

During the financial crisis of 2008, the international interest in achieving a financial inclusion through finding a wide commitment at official (governmental) authorities to apply policies which supposed to facilitate and enable all the parts of the society to have access and use the different services and products easily and in a correct way. In addition to providing diverse and innovative financial services at low costs through these service providers.

The Organization of Economic Cooperation and Development (OECD) has emphasized that each country should take into account its specifications, local conditions, the degree of financial awareness available to its citizens and the degree of development in the financial sector when building a national strategy with a sustainable development by reaching various categories of the society. Because the participation of individuals in the financial system makes them more able to start, expand and invest businesses by spreading awareness of banking services and showing the importance of the financial education program.

Accordingly, it has become necessary to work on developing policies and legislations which commensurate with the risks related to innovative financial services, based on foundations of bridging the gap and comprehensiveness in the

current legislations and also by following comprehensive approach based on fair and transparent legislations to protect the rights of financial services consumers by ensuring transparency in pricing the financial services and providing a mechanism to address customer complaints and identifying the supervisory authority responsible for protecting the rights of consumers of this service. All this aims to enhance their capacities and awareness to enable them to make optimal use of financial services and come out with the suitable financial decision, as implementation is carried out within a practical framework suitable with the conditions of the state based on relevant international standards and best practices in this regard, bearing in mind that there is no modal that fits all countries.

## THE PROBLEM OF THE FORUM

**What is the expected role of financial inclusion in achieving economic growth and sustainable development? What are the basic requirements for building a comprehensive national strategy to enhance financial inclusion?**

## OBJECTIVES OF THE FORUM

This forum seeks to achieve the following objectives:

- Determining the problems that hinder the access of financial services and products to all segments of society;
- Defining the objectives of adopting the financial inclusion strategy and ways to enhance it;
- Highlighting the role of governments and financial institutions in promoting financial inclusion;
- Identifying future opportunities to enhance financial inclusion in Arab countries;
- Knowing the practical obstacles to financial inclusion and ways to overcome them;
- Knowledge of data sources and methods of measuring the quality of financial services provided within the framework of financial inclusion.

## FORUM AXES

**The First Axis:** Theoretical And Intellectual Approaches To Financial Inclusion And Its Measurement;

**The Second Axis:** The Role Of Financial Inclusion In Achieving Growth And Sustainable Development And Supporting Small And Medium Enterprises;

**The Third Axis:** The Role Of Central And Commercial Banks In Promoting Financial Inclusion;

**The Fourth Axis:** The Role Of Financial Product Innovation In Enhancing Financial Inclusion And Increasing The Competitiveness Of Banks;

**Fifth Axis:** The Role Of Financial Protection, Financial Education And Consumer Education In Promoting Financial Inclusion;

**The Sixth Axis:** Contemporary Trends In Financial Inclusion;

**The Seventh Axis:** The Reality Of The Trend Of Financial Inclusion In Algeria;

**The Eighth Axis:** Extrapolation Of International Experiences In Promoting Financial Inclusion.

## PARTICIPATION TERMS

- That the research is scientifically original and has never been published or participated in in scientific symposia and forums;
- The focus of the research is on one of the axes;
- The research should follow the recognized scientific and methodological principles and documentation in the APA system;
- The number of research pages should not be less than 15 pages and not more than 25 pages of A4 size;
- The research should include a summary in the language of the article and another in English;
- Entries must be written in Arabic in the Sakkal Majalla font, size 14, and in a foreign language, in Times New Roman font, size 12;
- The number of participants in one intervention should not exceed three for each article;
- In the event of any modifications, the researcher is obligated to make and send them at the specified time;
- Submissions are accepted in Arabic, English and French. All accepted papers are published in the forum book.

## PARTICIPATION FEE:

Participation fee: 2000 dinars.

## IMPORTANT DATES:

Last date for receiving research papers:  
10 September 2022;

Reply to research papers: September 25, 2022;

The date of the forum: October 05-06, 2022.

## ORGANIZING COMMITTEE MEMBERS:

Chairman of the Organizing Committee	Dr. BAALLOUL Nawfel
Dr. CHAOUKI.MERDACI	Dr. SAMIA MAATOUK
Dr. LAMIA MAKERSSI	BELLEBCIR KHALIDA
SABRINA LAIB	DALI SAIDA
SAIDA BOUKACHABIA	CHAHRAZED SOUIKIL

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. The research papers should be sent to the e-mail:  
[confer.fin.incl@univ-ueb.dz](mailto:confer.fin.incl@univ-ueb.dz)

## PARTICIPATION FORM

NAME AND SURNAME:

AFFILIATION FOUNDATION:

QUALIFICATION:

OCCUPATION:

RANK:

POST FOCUS:

ENTRY ADDRESS:

PHONE NUMBER:

E-MAIL: