

**Productive families and their role in
empowering Saudi women and
achieving sustainable development
according to Vision 2030**

إعداد

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Abstract :

The study aimed to clarify the role of productive families in the Kingdom of Saudi Arabia as one of the effective means to address unemployment and get rid of it, especially with the increase and growth of this unemployment among women in the recent period, which amounted to 31.4%. It also gives Saudi women the opportunity to work from home, so this paper aims to It clarifies the role of financing institutions within the Kingdom by supporting and financing family enterprises and projects and productive families' stores through the development and innovation of a range of financing services for this sector.

The study came with a set of results and recommendations, including the establishment of a main authority authorized by the state to take care of small projects and productive families. And uniting its efforts in dealing with the projects of these families, in addition to recommendations to the owners of productive families' projects, including interest in training, improving the product, and marketing it.

Keywords: Microfinance, productive families, sustainable development, Vision 2030.

.introduction:

The increase in population numbers and the high rates of population inflation have led to the emergence of many economic, social, environmental and other problems. It is widespread if it is not resolved carefully and accurately, especially as it reached a high and an annual increase that reached "75.8 million unemployed, or 12.6% worldwide, according to the United Nations report for the year 2010 AD, as unemployment rates varied between countries, reaching 10.3% Europe».

In India, unemployment recorded approximately 6.8% of the total population, while 25% of citizens of Arab countries suffer from an unemployment crisis, and in the Gulf, rates reached 6.3%, especially in Saudi Arabia, where the unemployment rate reached 10%, despite The population does not exceed 19 million people

Since this rate is considered relatively high, it was necessary to find means outside the public job on which the population relied since the beginnings of the formation of states in history, which could no longer provide sufficient job opportunities to bridge the unemployment gap, which created other ways and areas to solve this problem and save The unemployed are from the unemployment trap, which often leads to poverty and other social and economic problems. Perhaps one of the most important of these methods recently presented to Saudi society and in which the government and civil organizations have begun to pay attention is the issue of small projects and work within them.

Because of its global proven capabilities to employ high numbers of unemployment in many countries such as Japan, India and many European countries, in addition to its effective impact on raising the balance of economic balance between the population and increasing income rates and thus improving economic and social conditions and others,

which includes citizens with services that are achieved for them Luxury, and such projects do not need large capitals, huge plans and organizations, or high skills, but most of them can be established from home.

These projects are the best that can be presented to solve the problem of women's unemployment and its experience in a society such as the Saudi society, which is characterized by its socially conservative character, where it is possible for women to work at any time of the day or in any place that suits their nature and the society to which they belong, so this study was devoted to studying Small projects and the extent of their effectiveness and compatibility to empower women and to treat women's unemployment in the Kingdom of Saudi Arabia and achieve sustainable development.

In this context, the idea of preparing a working paper came, which aims mainly at researching the empowerment of productive families in the Kingdom and the achievement of development. To achieve this goal, the paper was divided into five sections: The second section reviews the current situation of productive families in the Kingdom and its economic impact. The third section sheds light on the role of productive families and reviews successful experiences.

In the fourth section, the requirements for developing productive families' projects to be successful commercial projects are reviewed. The fifth section discusses the role of productive families in achieving Vision 2030. At the end of the paper, the findings and recommendations are reviewed.

The importance of the subject and the reasons for its selection:

The importance of the study, being one of the few studies of its kind in the Kingdom of Saudi Arabia, lies in the study and description of small women's projects (productive families' projects) as an integrated framework and an independent economic unit, in addition to examining the effectiveness of women's small projects, and what are the most important projects that can be adopted as small projects Saudi women, in addition to the fact that the study searches for the remedial method achieved by small projects in eliminating Saudi female unemployment, whose numbers are increasing annually, as it has become one of the most important problems facing women in society.

There are many available and unexploited raw materials that can be used to make this type of project that is compatible with the nature of Saudi women in terms of their social privacy and the inability of the majority of them to work in departments or facilities crowded with men due to the nature of society.

And we conclude that the adoption of women's small projects as a subject of study is very important, especially if we hope or aim to create a mature and integrated society characterized by the full employment of all its workforce, free from defects and economic problems and the accompanying social, environmental or other problems, and in order to create an active Saudi woman Participation in economic growth is far from being dependent or dependent on men

Perhaps the main importance of this study aims to clarify and show the extent of benefiting from microfinance projects in empowering Saudi women, supporting economic development processes, creating job opportunities, and working to reduce unemployment rates in accordance with Vision 2030.

Objectives of the study :

The objectives of the study focus on:

- 1- Clarifying the concepts of poverty, microfinance, and sustainable economic and rural development
- 2- Determining the role of microfinance in eradicating poverty and creating a developmental balance in the Kingdom of Saudi Arabia.
- 3- Finding a solution to the problem of increasing female unemployment in the Kingdom of Saudi Arabia by creating new job opportunities.
- 4- Provide recommendations that push microfinance projects to achieve sustainable economic development and move towards achieving Vision 2030
- 5- Identifying women's small projects in the Kingdom of Saudi Arabia and reviewing some successful experiences.

The study problem revolves around examining the following points:

1. The role of small projects in addressing the problem of unemployment among women in the Kingdom of Saudi Arabia.
2. What are the difficulties and obstacles facing the financing of productive families.

assumptions

Starting from the spontaneous knowledge of the subject leads us to assume some possible effects of microfinance on borrowers, but these assumptions are the subject of constant research and scrutiny.

The hypotheses focus on:

- 1- Income: Microfinance leads to an increase in the income of the borrowers. If we proceed from the fact that the borrowing will be invested in the small project or small enterprise, we can assume that every additional investment in any enterprise would lead to an increase in profits and thus an increase in income. Therefore, borrowing directly leads to an increase in the borrower's income.
- 2- Job opportunities: Microfinance leads to an increase in job opportunities. As long as it is directed at existing businesses, it targets the unemployed and thus contributes to reducing their number on the general economic level. It provides job opportunities, and it targets people who do not own a project.

3- Work management: Small financing leads to the development of work management. The direct and initial observation of borrowers indicates that they are forced to organize their affairs to keep up with the financing institution in its frequent questions about details such as sales value and inventory value, which forces them to develop their ability to organize accounting and management. So, we assume that even if the financial institution does not conduct training programs in accounting and bookkeeping,

Borrowers are working to develop their capabilities, in response to and in line with developments in their work, the most important of which is the relationship with the financing institution.

4- Family expenses: Microfinance leads to a change in the size and distribution of family expenses. And this hypothesis stems from the fact that any increase in income will be used to promote the economic projects themselves and is also used to improve the standard of living of the borrowers

5- Economic development: At the last level, it is assumed that microfinance projects (productive families) work to raise growth rates and economic development by creating multiple job opportunities, increasing production rates, and so on.

Research Methodology:

The researcher uses the descriptive analytical method, which is the method that is useful in identifying the features and characteristics of a particular phenomenon. This approach will be used in this study to identify the extent of the impact of financing productive families in bringing about economic and social change in the target groups, and then contribute to economic development as a whole according to Vision 2030.

First: the concepts of poverty

There are many concepts of poverty in the economic and social literature related to the subject of poverty. Although most of them focus in their definition of the concept of poverty at the level of income or

The expenditure necessary to obtain the minimum basic needs necessary for living, such as food, housing, and clothing, and then the person whose income or spending level is less than the minimum basic needs of living is considered poor, and accordingly each country set for itself a limit that it called the "national poverty limit" and it was determined In the local currency, if the individual falls below this line, he is considered poor. Journal of Agriculture and the Arab World (2011).

- Many international institutions have contributed to studying the phenomenon of poverty, defining its dimensions, and developing broad concepts to define it. We mention among them the following:
- The World Bank defined in its famous report on world development for the year 2000/2001, whose main theme was poverty, the concept of poverty as the inability to achieve the minimum standard of living. For the purposes of comparison between the countries of the world, the World Bank set two limits for poverty: one dollar for the

minimum and two dollars for the upper limit, according to the purchasing power equivalent for the year 1985, and in 2008 the poverty line was set at one dollar and a quarter per day.

- In the statement issued by the World Summit on Social Development held in Copenhagen in 1995, the United Nations defined poverty as: the lack of material income and sufficient production resources to ensure the satisfaction of basic and necessary needs to meet the requirements of life, and to avoid hunger, malnutrition, and deprivation.
- It is defined according to the International Organization for Human Rights as: a human condition based on continuous or chronic deprivation of resources, capabilities, options, security, and the ability to enjoy a decent standard of living as well as other civil, cultural, economic, political and social rights.
- Based on these definitions, the concepts of poverty can be summarized in the following dimensions:
- Material deprivation in obtaining the minimum human needs, the most prominent manifestations of which are the decrease in the quantity and quality of food consumption, the low health condition and the educational level,
- Non-material deprivation, such as a person's lack of freedom and dignity, lack of security and peace, and deprivation of his political and civil rights.
- Concepts of productive families
- Productive families” are those families that seek to provide part of their own needs by relying on the skills they possess, and they produce and sell what they make from home, with the aim of increasing their income and raising their standard of living, away from begging for alms, or waiting for a job that may not come.
- The projects of productive families are among the important projects that are welcomed by the government and the people, and the projects vary according to the skill of the families.
- The importance of projects from home emerges from being a source of earning or increasing income, as it gives Saudi women the opportunity to work from home, which contributes to reducing unemployment among Saudi women, which amounted to 31.4% among women, and working to provide a job opportunity while preserving her main role as a mother and educator .

The sector of productive families and projects from home plays a major role in contributing to the process of balancing development and reducing migration from villages to cities, especially in view of the low capital required to practice this activity, the low cost of raw materials needed for manufacturing, and the low cost of job opportunities, as they depend mainly on labor. more than relying on capital. During the past five years, the activity of productive families in the Kingdom has grown remarkably, and it has become one of the pillars of the national economy that works to raise the financial solvency of the family, as it expresses national identity in many of its products.

It is worth noting that the Kingdom has placed productive families in small enterprises and is working to invest in them, as this will bring many benefits to the Kingdom, including the following:

- Work to reduce unemployment within the Kingdom.

- Work to reduce the poverty rate within the country.
- These projects will also provide many opportunities for women in the Kingdom.
- To reduce the burden on the government significantly.
- Work on recycling money in the Kingdom instead of exporting it outside the country.

Concepts of economic development and sustainable rural development

The concept of economic development refers to the sustainable and coordinated actions of policy makers and participating groups that contribute to enhancing the standard of living and the economic health of a given area. Also, economic development can refer to the quantitative and qualitative changes in an economy. These actions can cover multiple areas, including human capital, basic infrastructure, regional competition, environmental sustainability, social inclusion, health, security and reading.

writing, as well as other fields. The concept of economic development differs from economic growth.

While economic development refers to efforts to intervene in policies with the aim of ensuring the economic and social well-being of people, economic growth refers to the phenomenon of market productivity and the rise in the gross domestic product (GDP) rate. Accordingly, economist Amartya Sen points out: "Economic growth is one aspect of the process of economic development." [1]

Badr El Din, Maryam. United Nations report: Unemployment rates among the world's youth are at their highest. The seventh day, February 2012

Kouider, Ibrahim. Unemployment and the Arab world. Journal of Social Sciences. Issue eight. 2010. p. 24

Opinions differ greatly on the concept and meaning of economic development, its causes and stages, as the process of economic development is very complex and involves several social factors.

And "economical, civilized, and so on." It means practical economic development that enables the country to grow on its own, meaning that the economy grows with its own resources, and for the economy to achieve its own growth, it must have achieved economic growth first - that is, an increase in the average per capita income from the national income. The economic structure as a result of increasing the total production rates of manufacturing and producing local commodities to improve the quality of life

As for the modern capitalist thought, its vision to solve the problem of development appeared after the crisis of economic stagnation, during the period (1929 AD - 1933 AD), which is considered one of the dark periods in the history of capitalism, as it highlighted the defects of the capitalist system. It has been shown by the economic recession that the

problems that the capitalist system is going through do not lie in the supply of goods and services that most economists are concerned with. Rather, the problem lies on the actual demand side. It has been shown that the insufficiency of markets is the essence of the capitalist problem in that period. The economists who preceded this stage were concerned with reducing the costs of productive units and maximizing the profits of the individual enterprise, believing that its realized profits are the source of capital accumulation.

In order to address the problem, Keynes paid attention to the national economy and searched for the necessary conditions for its growth. He considered that actual demand is the axis and basic condition for economic development, and called it (effective demand) and defined it as: "the part of the national income that is spent on consumption and accumulation." He identified the variables affecting the growth of national income and considered them among the basic issues in economic growth. Keynes established a relationship between the increase in investment and the growth of national income and called the nature of this relationship the term multiplier that shows the impact of investment.

- This is because the increase in spending on investment will lead to an increase in national income by double amounts estimated in addition to this initial increase in investment, as this increase leads to successive spending on consumption. Keynes focused on the conditions necessary to maintain a steady growth of income on the basis of full employment without inflation or deflation. And about the extent to which income can grow at a rate sufficient to prevent long-term stagnation or long-term inflation. (2)
- There are some writers who cared about finding solutions to the problems of development after «Keynes», where their interest came in structural development, which appeared in the fifties of the previous century by writers such as (Paul Rosenstein, Nerxe, and Arthur Lewis) who explained the problems of development in the case of imbalance in the balance of payments, unemployment and the issue of Unfair distribution of income depending on certain characteristics of demand and production functions. These structural theories emphasize that the composition or structure of production, employment and trade are the keys to understanding the problem of economic development. For example, the simplest structural models express the dual economic model (agricultural and industrial sectors).

Atef Al-Sayed, Economic Development Studies, The Intellectual Complex House, Jeddah, 1968, p. 10.

- The study of economic development is one of the relatively recent studies that the science of economics focused on after the beginning of the twentieth century, especially in developing countries. In which the increase in real income is cumulative, rapid and continuous over a period of time so that this increase is greater than the rate of population growth with the provision of productive and social services and the protection of renewable resources from pollution and the preservation of non-renewable resources from depletion). (3)
- On the other hand, microfinance is considered one of the innovative mechanisms to alleviate poverty and its effects in societies that have been suffering from this problem of economic and social dimension with its

multiple effects that cast a heavy shadow on society and its stability. Microfinance is distinguished from other mechanisms of voluntary and charitable organizations that worked in the field of combating poverty, in that these organizations did not collect the recovered financing, and therefore all the projects that were under their supervision did not acquire self-sustainability, because the mentality of society associated with relief is based on the fact that the money of the organizations is Gifts (non-refundable money).

Today, microfinance aims to build comprehensive local financial markets that meet the various needs of the poor in terms of financial services. It is estimated that there are about three billion people in developing countries who do not have access to formal financial services, which deprives them of opportunities to increase their income and improve their livelihoods, due to the difficulty of obtaining a variety of microfinance services such as savings, borrowing, and money transfers....etc.

Microfinance serves a variety of financial relationships, most of which are informal, with credit available to informal money lenders, but at a high cost to borrowers. On the other hand, savings services are available through a variety of informal relationships such as savings clubs, savings associations, and revolving loans, but these relationships are usually volatile, irregular, and to some extent unsafe as well. Microfinance institutions and services can play an appreciable role in bridging these gaps by providing financial services to microfinance.

As for the best experiences of the Third World in this regard, three decades after Muhammad Yunus established the Grameen Bank in Bangladesh (September 1983), microfinance institutions have become serving about 160 million people. However, the majority

Dr. Omar Mohieddin, Underdevelopment and Development, Renaissance, Beirut 1977, pg. 98.

- The poor in developing countries are not covered by banks and do not have access to financial services
- Microfinance has emerged as a means of economic and social development to help low-income small farmers, producers and the poor in the world and enable them to get out of poverty since the seventies (Grameen Bank experience). And with the increasing interest in reducing poverty in the world in general, and Sudan in particular, the desire to activate the role that microfinance can play as an effective tool to achieve that goal has increased.
- Microfinance projects aim to improve household capacity, which helps families own assets, manage risks and facilitate consumption. A growing body of evidence shows that matching services to the financial needs of poor clients can lead to increased incomes and better quality of healthcare and education, as well as allowing children to attend more days of school and families to have more regular meals.

Funding concepts:

Finance is considered one of the most important main functions of any project, whether it is industrial, agricultural, commercial or service. Finance is what helps to establish projects and expand existing ones, and the financial sector represented by banks, insurance companies, various financial institutions and investment companies is what provides projects with the funds they need. He is the one who works to collect the savings scattered here and there in order to pump them into the body of the national economy in its various sectors to work to strengthen this economy and its growth and development. On this basis, the growth of the various economic sectors depends greatly on the extent of the presence and efficiency of the financial sector in the country. Whereas the banking institutions are essential and necessary

It is necessary for every economy, whatever its form, as it has played a role in accumulating savings and investing them in various areas that bring abundant benefits to the country in the form of increasing productivity and employment, reducing unemployment, and raising the level of the economic structure in the country.

In the beginning, we discuss the concepts of financing, which we begin with the definition of Professor Ali Ahmed Suleiman ((Finance is the art, science, or system of dealing with financial issues in the state or company, and the management of funds and loans and the organization of their management))

And financing is language: a source of financing that finances financing, it is said that the man financed: he took money and financed someone else: he provided him with what he needed from the money.

And money: "Everything that the individual or the group owns, such as belongings, trade goods, real estate, money, or animals (c) money, and camels were referred to in the pre-Islamic era."

Funding idiomatically: "A set of activities that lead to the provision of the necessary funds for payment. Its purpose is to provide the establishment or any operating sector with the necessary funds to achieve its objectives, pay its financial obligations and finance the proposed programs."

Dr. Shawki Dunya says, "The concept of financing is focused on creating resources, mobilizing them, and directing them to establish various investments," and further clarifies that by saying: "Financing is a complex process with dimensions and even stages. Resources are then channeled into channels to make investments«⁽¹⁾

The financing process plays an important role in the economic life, as it is the vital artery and the beating heart that provides the economic sector with its various establishments and institutions with the necessary funds to carry out the investment process, achieve development and push the economy forward.

(1) Research submitted to: The twentieth session of the Islamic Fiqh Academy - Muslim World League 25-29/12/2010 AD - = Dr. Shawky Dunya

If the financing process in its general sense means spending money, and investment in the simple sense means using money in economic operations in order to obtain a return or a result, then every investment is necessarily considered financing, but financing is not in all cases considered an investment.

- Financing until the beginning of the twentieth century meant managing funds and taking care of cash in the coffers of the establishments so that they could fulfill their obligations
- Finance: Finance means identifying the needs of individuals, organizations and companies in terms of cash resources and determining ways to collect and use them, taking into account the risks associated with their projects. Accordingly, the term financing combines the following:
 - Study of money and other assets.
 - Management and control of these assets.
 - Identify and manage project risks.
 - Science of money management.
- In the verb form, the word financing means providing funds for business or large individual purchases (such as cars and homes).
- The financing activity is the application of a set of methods used by individuals or organizations (entities) to manage their money, and precisely manage the difference between their incomes and expenses, in addition to the risks related to their investments. An entity whose income exceeds its expenditures can lend or invest that surplus. On the other hand, the entity whose income is less than its expenses can raise its capital either by borrowing or by selling equity, reducing its expenses or increasing its income. The creditor can find a borrower through a financial intermediary such as banks, debt securities or bonds in the bond markets. The creditor earns less interest than that paid by the borrower, and the difference goes in favor of the financial intermediary
- Microfinance concepts
 1. Definition of microfinance
 - The first definition: "Micro Finance" is the provision and provision of financial services to the poor who are able to organize projects (self-employment projects), such as lending, deposits and savings that adapt to their needs; .
 - The second definition: Microfinance is defined as credit and savings and the provision of other financial services such as transfers, insurance, consumer loans, marriage loans, technical assistance, credit cards, payment services, etc.; Al-Awad (2008).
 - Third Definition: Microfinance is defined as the proposed set of services or
 - Provided to individuals who do not have the ability to obtain such services from traditional financial institutions; Sébastien (2006).
 - Fourth Definition: Microfinance is defined as: a lending methodology that employs alternatives to collateral to provide and recover short-term working capital loans for small business owners; The Consulting Group

(2003).

- What is noticeable from these definitions is that microfinance programs focus on two main elements:
- The need to provide a variety of financial services, not just lending services;
- Providing these various financial services to the segment of the poor who are able to create income-generating projects.

What can be said from the above is that the concept of microfinance refers to those programs that focus on providing a variety of financial services and not only lending services to individuals who do not have the ability to obtain these services from official financial institutions, who are able at the same time to start investment projects. Income-generating, in the sense that it comes to address the problem of poverty and unemployment, in addition to addressing the problem of economic and social exclusion suffered by many individuals with low returns and high risks from the point of view of official financial institutions.

Productive families and their role in the developmental balance and achieving Vision 2030:

The activity of productive families is not limited to large cities. For example, Nairiyah, which is about 200 kilometers away from Dammam, was one of the first Saudi cities to pay attention to productive families. For nearly three decades, the livestock market has turned into a market for productive families to sell handicrafts, wild ghee and cats. Recently, it was called the Productive Families Market, and some modern regulations were introduced to it. Currently, more than 100 women sell, some of whom are over sixty years old, and their sales increase during the spring and winter periods, especially in the annual Nairiyah Summer Festival.

.Over the past two years, the state, through the Social Development Bank, has generously supported thousands of productive families, with the aim of encouraging women and those with special needs, to engage in economic development efforts in a way that achieves the aspirations of Vision 2030. This support has created new opportunities, fought unemployment, and raised the efficiency of young people. and young women, and contributed to qualifying them for the labor market and participating in the country's development. Also, government support and legislative laws contributed to the expansion of the activity of the productive families sector, and by the end of 2019, the number of beneficiaries of the Social Development Bank from productive families reached more than 41 thousand families, managing sales, estimated at more than 1.9 billion riyals annually.

The manufacture of sweets and foods represents an important aspect of the activities of these families, but its field expands to more than that, as it includes spinning and weaving wool, painting on cloth, carving on wood, henna inscriptions, the manufacture of home accessories, wooden artifacts, the manufacture of folk medicines, incense and perfumes, coloring Glass mirrors, designing shapes and figures, drawing of all kinds, making traditional dolls, coloring pottery, traditional wooden boxes, arranging flowers, in addition to making ceramics and copper utensils.

Organizing the work mechanism of productive families:

In mid-2018, the Council of Ministers approved the regulation for productive families with the aim of organizing and developing their business, and a permanent committee was established headed by the Social Development Bank and the membership of several relevant government agencies, to define roles, unify efforts and raise the level of cooperation for the development of this nascent sector, and supervision of the productive families program was transferred from The Ministry of Labor and Social Development delegated social security to the Social Development Bank, and 240 million riyals were allocated annually to support and develop the sector, and an additional 50 million riyals for the vocational and vocational training program for women.

These efforts resulted in unprecedented support for thousands of productive families in the year 2020 AD, as the bank's programs contributed to supporting and financing 85,000 productive families at a value of 1.2 billion riyals through development associations and microfinance partners in various regions of the Kingdom, including soft loans commensurate with the stages of growth. Families activities, capacity building and training, as well as access to markets and allocating business incubators, among others. About 7,000 beneficiaries have been trained, bringing the total number of beneficiaries from training programs to more than 50,000.

According to the website of the Social Development Bank, the bank offers several financial solutions to productive families wishing to develop their businesses, starting with micro-loans, amounting to an average of 12 thousand riyals and up to 200 thousand riyals, and the support varies between the individual financing approach for the family and the collective financing approach for a group of women And recently, the bank launched the national platform for productive families, which is a platform that provides integrated services to serve as a one stop shop for them. The bank also worked to create a supportive environment by empowering more than 113 development associations, and establishing financing units within these associations, training more than 1,300 of these associations' employees and raising their capabilities as a basic step towards transforming the associations' business into microfinance to serve productive families.

The role of the bank is not limited to support and financing only, but also includes training and consultations, through international and local specialists and consultants, in addition to supporting the supply and value chains of projects and their enforcement of markets through qualitative strategic partnerships to contribute to diversifying sources of income and creating more job opportunities for the sons and daughters of the country. He added that the Bank will provide its full support to productive families, for whom modern means of communication have provided wide marketing opportunities, by facilitating micro-enterprise financing opportunities and stimulating the non-profit sector to work on building the capacities of these families and financing their initiatives.

The bank seeks to expand the financing circle for productive families and self-employed, with a budget of more than 10 billion riyals until 2030, and plans to invest nearly two billion riyals in business support services, and the bank will

continue to support licensing productive families with the aim of formalizing more than 60 billion riyals in the gross domestic product. The Kingdom's real total by 2030.

The bank's incentive plan depends on supporting the marketing of the products of productive families, implementing them for sales centers, and designing a number of initiatives in this context, the most important of which is the "Yamam Café" initiative, which is an area equipped to prepare and sell food products to employees of government and private agencies by operating them from productive families. It was opened during the period The past short period has established 12 branches in each of Riyadh, Dammam, Jeddah, Hail and Qassim, and the bank is preparing to open 25 new branches in cooperation with the Football Players Friends Association to launch this product in sports facilities and facilities after the fans return to the stadiums.

Among the important initiatives adopted by the Bank as well, is the initiative to develop and expand the presence of productive families in operating school canteens, and in agreement with the Ministry of Education and relevant government agencies, the Bank has enabled more than 430 families to operate school canteens in most regions of the country, and the program is being expanded.

The Productive Families Windows initiative was also launched, through which more than 100 products were displayed on the sales shelves of these stores, which contributed to raising the quality of families' products through free competition with the private sector. The Bank is active in providing temporary sales outlets for productive families in seasonal markets and bazaars at the global level. The Kingdom, and the number of the bank's participation during the past three years has reached more than 200 events and festivals, during which it sponsored 1,000 productive families. In addition to that, during the past two years, the bank issued several laws to organize and protect the productive families sector, and to promote and protect their work

The Anti-Concealment System, while the service of issuing certificates of registration of productive families was recently launched through the national platform for productive families to transform these families into defined economic entities to enhance the reliability of their products and facilitate their acceptance in the market. The number of productive families obtaining a license has reached 12,000 so far.

<https://www.spa.gov.sa/w1409377>

Rich experiences:

The idea of productive families brought many families out of the circle of destitution and suffering to a better life, and many women emerged in it and turned into bright models. Special exhibitions and forums have become important marketing outlets that help productive families to market their product easily and easily. Al-Aziza Beach is full of small kiosks that sell products These productive families, including sweets, traditional food, and handicrafts, are crowded with expatriate workers.

Many of those families had been suffering for many years from poverty and dependence on their salary from social security, or weak salaries. Last September, the Social Security Empowerment Program in the eastern region delivered mobile vehicles to a number of productive families with the aim of enabling them to practice their free commercial activity without being restricted to the place, with the aim of Raising their productivity and skills to increase their financial income.

Thira are the successful examples that found a solution in the projects of productive families to improve their income, including Noura Al-Buraiki, a Saudi woman over sixty years old and famous for popular spices, Arabic coffee, and popular sweets that are ordered well in advance of their delivery because they need special methods of making, and they have improved Al-Buraiki's condition after starting her small project from home with the help of her three daughters

Today, she spends generously on them after many years of destitution and poverty, and Noura's story is one of thousands of inspiring stories.

Also, Shahd Al-Abdullah practices the art of making Western sweets with perfection, and has succeeded in expanding her activity despite her short start. As for her older sister, she preferred to work with hand-made textiles and handicrafts, and finds her work popular among women

<https://www.spa.gov.sa/w1409377>

Productive families and their role in achieving sustainable development according to the Kingdom's Vision 2030

The Kingdom's Vision 2030, which was endorsed by the Custodian of the Two Holy Mosques King Salman bin Abdulaziz, and whose plans were drawn by His Highness Crown Prince Mohammed bin Salman, came to move the Kingdom and its society from one reality to another, more developed reality, to draw clear and bold features for a bright future in a world that is changing in a way that exceeds all perceptions

In light of the rapid developments in the Kingdom at the level of state institutions and society, the efforts of the productive families sector have emerged to support and achieve the goals of the vision.

Caring for small and medium enterprises and productive families and supporting them achieves many goals and objectives at many levels and sectors, the most important of which is contributing to achieving a greater proportion of exports, reducing dependence on imports, and contributing to expanding job opportunities. Improving the income level of individuals and raising the standard of living and the well-being of life. It is a unique method to improve the income of the community members

- It is a major factor in stabilizing economic growth through the diversification of national income sources, and these projects do not require great efforts in providing infrastructure and exploiting the resources available in the local environment, and small and medium industries are a major source of feeding large companies and government agencies with the necessary elements for production and services. In view of the set of these goals

and objectives, Vision 2030 will continue to support small and medium enterprises and considers it a strategic option. Enhancing their role is one of the most effective means to achieve economic development and achieve comprehensive development.

Findings and Recommendations:

- The vast majority of women who work in productive family projects fall in the age group between 25 and 40 years, and this age is considered the real working age, as women are in full independence.
- Most of the female workers in the projects of productive families are divorced or widowed, and then single women, and this is probably due to the weakness of care programs for this group, which may push them to work in small projects as a means to meet the need and independence.

Most of those working in the small business sector do not have prior experience working in either the public or private sectors.

- Most of the female workers in the productive families sector did not find job opportunities in the public and private sectors, which pushed them to the small projects sector.
- The vast majority of women working in the field of productive families prefer sole ownership of the project, perhaps due to the small size of the projects.
- Most of the productive families' projects are managed by their owners, and this is perhaps for the purpose for which the project was established, which is to get out of the circle of unemployment.
- There is a complete conviction of the importance of productive family projects as an effective means of improving the financial situation.
- There is a desire and initiative of Saudi women to work in self-employment.
- There is no family refusal for small business owners to work within small projects.
- It is necessary to increase interest in women's work and open new fields for them.
- Establishing a system for women's lending in line with women's nature and capabilities.
- Establishing a group of model incubators to sponsor innovative projects.
- Establishing a knowledge forum through which knowledge and experiences are exchanged for the women of productive families' projects.
- Examining ways to develop systems related to productive families projects.

• Broadcasting media outlets encouraging self-employment and developing a culture of self-employment among women.

- Opening training centers for female entrepreneurs to help develop and develop their businesses

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