

Original article

THE ROLE OF SMALL PROJECTS IN LOCAL ECONOMIC DEVELOPMENT

Asmaeil Ali Mohammed Akhmaaj¹, Mohamed Omar Mohamed Sharif²,
Naser Abdulhameed Ali Farhat³

¹Department of E-Business,
Faculty of Organizational
Sciences, University of
Belgrade, Serbia

²Finance and Banking
Department, Elmergb
University, Al-Khums, Libya

³Business administration
department, Faculty of
Economics and Political
Science, Azzaytuna
University, Tarhuna, Libya

Received: 21 October 2021

Revised: 3 December 2021

Accepted: 22 March 2022

Abstract: This study purposes to distinguish the part of little enterprises within the financial advancement within the city of Tripoli. It was found out that there is no measurably significant connection at the importance level ($= 0.05$) between (the role of applied technology in the development of small enterprises in Tripoli city) and the function of small enterprises in economic improvement in Tripoli city. Based on the results of this study:

- There is no measurably critical impact at the importance level ($0.05 \leq \alpha$) for the part of little ventures in individuals' capacity to get to budgetary institutions.
- There's no measurably noteworthy impact at the importance level ($\alpha \leq 0.05$) for the part of little projects in improving the standard of living of individuals.
- There's no measurably noteworthy impact at the importance level ($\alpha \leq 0.05$) for the part of little projects in improving the individual's level of economic activities.

Keywords: economic development, Libyan economy, project owners, small enterprises, small projects, Tripoli – Libya.

1. INTRODUCTION

Small projects play an important role in achieving economic development in the world, as it constitutes an enormous extent of agrarian, mechanical and benefit ventures in them, and government's support for applied technology in developing small projects in the city of Tripoli contributes to absorbing large numbers of manpower, as well as it is widespread in the regions Population in its various forms, cities, villages, and so on.

As small projects have an significant part in expanding the specialized abilities of their workers, as they found that entrepreneurial investors are rooted in the domestic economic setting, their investments, activities, and gains are steadily assessed, and they make job opportunities for a lot of people and bring out more craftsmen and specialists always. In

addition, the traditional social supports extended families that include all family members, a lot of relatives, as well as the specialists and craftsmen, due to their belonging to the popular social starta, may have been more attached to classical values.

Based on this, little enterprises in most countries, especially developing ones, are the main engine of economic growth, not as it were for their number and differences, but too for their expansion in various perspectives of financial movement and their commitment to territorial financial improvement, and for their role in assisting the huge factories and as a source of consistent modernization of industry and trade.

Small enterprises are affected by the management type whether it is traditional or agile. Thus, receiving dexterous standards and

values comes about in shortening the arranging period, cultivating participation with the partners, and diminishing difficulty towards alter (Grebic, 2019).

Small projects contribute to development processes in their comprehensive sense, as they are considered one of the most important strategic factors on which the economies of the world depend in terms of important considerations (Mats, et al, 2014). Also, Little ventures are one of the foremost successful instruments in expanding and growing the base of wares and businesses, as well as administrations, which in turn constitute the economic structure of most of the developed world countries, as they represent one of the rings of steadiness in financial system with its adaptability and speed in reaction to domestic and worldwide market changes (Gross, 2017; Maher, 2018). Small projects contribute to the use and investment of local savings and capital and thus meet the demand for stimulating production and manufacturing investment, as they are usually described by a slight extent of ventures, permitting the major imaginable amount of investors to make them. Therefore, development vision of Libyan economy needs an organized effort from all three development partners, the government, the private sector, and civil society (Nasrallah, et al., 2005). Where there is no escape from the clarity of the vision and the continuation of development work despite all the difficulties and obstacles through the realistic vision of the Libyan economy that the economy does not bet on the export of cheap work, but rather bet on the main elements of strength in it (Shehata, 2005).

This ensures the achievement of competition between economic projects and the increase and creation of new job opportunities and support of applied technology in the development of small projects in the city of Tripoli (Abdalbagi, 2016; Rowe, 2020).

2. LITERATURE REVIEW

Through research and exploration in multiple sources to obtain previous studies on the topic of the role of small projects in economic development in the city of Tripoli in the environment: (local and Arabic), it was noted that there is great interest in research and study

in this subject, and it will be presented from the latest to the oldest as follows:

1. A study by (Alosrj, 2015) aimed to identify the difficulties that counter in the way of NGOs in achieving economic development through financing minor ventures and the part of applied technology on developing small projects. A descriptive-analytical approach was followed in this study and used comprehensive inventory method to ensure obtaining results that represent the total number of the study population of (100) individuals, a questionnaire was used to collect the needed data, as it was distributed to the study population by (100%) and the recovery rate was (90%). The study concluded with a set of results and recommendations; the following are the most important findings of the study:

The civil war negatively affects economic ventures, especially trivial ventures, and the lack of regulation and rules regulating the work of trivial ventures contributes to the hurry of their fall, and the delay of trivial business owners on paying installments affects continuity of projects.

Therefore, this study recommended the need for authorities to create a law to free trivial businesses from taxes to encourage their success and help protecting them from falling, and to create the lawful and administrative environment to incorporate trivial ventures to suit their security and react to the necessities and needs of those ventures, and the need to create means which help trivial business possessors pay the premiums, such as helping them buy and market their commodities to warrant the stability of their products. Their projects and work to encourage the establishment of small projects.

2. A Study by (Shahat, 2005) intended to recognize the function of the Libyan public sector on stimulating small and very small enterprises, and its reflection on economic development from the point of view of the owners of those small enterprises, and the study community consisted of all the owners of licensed small industrial enterprises operating in Libya, which numbered (8520) projects, a stratified

systematic sample of (256) projects was selected, representing 3% of the study population.

A questionnaire and descriptive approach were used as tools for the study according to the Kart quinquennial scale, and it consisted of three sections: the first data related to the characteristics of the respondents and small projects, and the second: to measure the role of the Libyan government sector in stimulating small projects in the field of legislation, laws, finance, and programs Administrative and technical, and the third: to measure its contribution to economic development in the field of reducing unemployment and poverty, economic well-being, and social responsibility.

The results indicated that the role of the Libyan government sector in stimulating the role of applied technology in the development of small projects was medium, while the most important areas are the field of legislation and laws, then the field of administrative and technical programs, and finally the field of financing, and that the degree of its contribution to economic development was medium. The most contributing areas are reducing unemployment and poverty to a high degree, then economic welfare to a medium degree, and finally the area of social responsibility to a medium degree. Based on these results, the researchers included some recommendations in the study where small projects need stimulation to activate their contribution to achieving economic development and the adoption of a law for small projects that includes financing and tax facilities and the need to reduce the phenomenon of smuggled and non-conforming goods.

3. A study by (Dwabh, 2014) aimed at studying the role of small enterprises in supporting the Libyan economy in showing and clarifying the correct image experienced by small enterprises in Libya.

And an attempt to analyze the structure of the Libyan economy, and the small and medium enterprises sector, in particular, to find out its strengths and weaknesses.

Access to the reality experienced by trivial business ventures, in light of political practices

and wars, and weakness of legal framework, regulations, and infrastructure for these projects. To verify the problems that small industrial projects suffer from that weaken their effectiveness, and how to confront them, and appropriate solutions and alternatives to treat the problems that stand on the way of development of trivial business ventures in the city of Tripoli.

The descriptive-analytical method was adopted in this study: where the research depends on the descriptive-analytical method to try to describe and evaluate the reality of small industrial projects and to know their future development prospects, and the extent of their contribution to the development and development of the Libyan economy.

It is one of the methods of investigation based on satisfactory and precise data about a certain spectacle or subject and over a phase or two phases of period to attain realistic outcomes and then objectively interpret them and link with the real statistics of the spectacle or it is an attempt to reach accurate knowledge of the elements of the problem or an existing phenomenon to reach a better and more accurate understanding or develop its future policies and procedures.

The results of the study lie in the fact that the Libyan economy's need to possess the elements of advancement and development requires serious attention to the role of applied technology in the progress of trivial ventures in the city of Tripoli. Trivial enterprises projects and their expansion so that they can meet the process to raise the pace of development in the Libyan economy, enabling it to be relatively reliant on material self-resources. and limited human resources, to meet the operational needs and produce goods for the local market, in addition to taking practical steps to ensure the development and development of the Libyan economy, and for this reason, we will give small projects great importance through this research.

2.1. Commenting on previous studies

This study comes as a complement to what the previous studies brought, and they touched on the topic of research in a new way that the previous studies did not address. In terms of

economic development axes, such as improving the standard of living at the level of the Libyan economy or in the Arab countries.

The most important opinions and viewpoints of the importance of small projects in the process of economic development were also reviewed from different environments and societies to benefit from the experiences of previous studies, and from all previous studies, it was noted that some of the previous studies found shortcomings in them in terms of not addressing the axes of economic development. All of them have been studied in-depth, and some studies did not directly address the issue of linking small projects and economic development.

Our study differs from previous studies in the curriculum, study objectives, and study sample. We also focus on economic development in the city of Tripoli. We try to study all axes of economic development and show the impact and importance of small projects on development when there is great importance for small projects in increasing and improving the economy and development of the city of Tripoli.

3. DATA AND METHODS

3.1. Study Methodology

To attain the goals of the investigation, the descriptive method was used, it is known as a technique of study that deals with the analysis of the current state of the situation or difficult by stating its states and scopes and relating the connections between them to achieve a precise and combined practical picture of the situation or problem centered on the evidences associated with it. (Husseini, 2004).

3.2. The community of the research, sample, and study population

The community of the research includes small industrial projects operating in the city of Tripoli, and an exploratory sample of 100 people from the owners of small industrial projects operating in the city of Tripoli will be used.

The study population consisted of all small business owners in Tripoli city, a random sample of (100) small business owners was selected, from which (88) effective questionnaires were recovered for examination.

Table 1: Distribution of the study sample according to its variables in the city of Tripoli

| Variable | Variable Categories | Number | Percentage |
|--|---------------------------|--------|------------|
| Gender | Male | 50 | 56.8 |
| | Female | 38 | 43.2 |
| | Total | 88 | 100.0 |
| Educational level | Diploma | 63 | 71.6 |
| | Bachelor | 24 | 27.3 |
| | Master's degree and above | 1 | 1.1 |
| | Total | 88 | 100.0 |
| Project runtime | Less than 5 years | 36 | 40.9 |
| | From 5-10 years | 33 | 37.5 |
| | 10 years and over | 19 | 21.6 |
| | Total | 88 | 100.0 |
| The nature of the business of the project is | Industrial | 9 | 10.2 |
| | Agricultural | 17 | 19.3 |
| | Services | 20 | 22.7 |
| | Other | 13 | 14.8 |
| | Total | 88 | 100.0 |

3.3. Study instrument

The scholars arranged the study instrument (the questionnaire) once revising the literature and connected researches associated to the subject. The questionnaire contained two measures, the

first division is the descriptive facts, and the second division contains the statistics of the research variables. On the bases of a five-dimensional Likert Scale, the paragraphs were built in the positive direction, and the weights were given to the paragraphs as follows:

Strongly agree: five degrees, agree: four degrees, Neutral: three degrees, disagree: two degrees, and disagree: one degree.

3.3.1. Tool validity

Tool validity has been confirmed by displaying it to a gather of conciliators with competence and record within the field of business administration and inquiring them to specific their conclusion about the sections of the survey by erasing and adjusting and proposing recent paragraphs and the fittingness of the instrument for the subject of the study and based on the monitoring of the mediators, the study instrument was adjusted and became in its last form a component (30) sections, and in like manner, the instrument has the sincerity of the content.

3.3.2. Tool stability

When obtaining the reliability coefficient, the scholars followed Cronbach's alpha equation. The reliability coefficient was (0.82), and these results that were attained for the reliability coefficients are reasonable and meet the purpose of the study.

4. DATA ANALYSIS AND RESULTS

4.1. Statistical processing

After gathering, coding, and sorting out the data by suitable statistical approaches, by means of SPSS (statistical program for Social Sciences), the investigators used standard

deviations, arithmetic averages, frequencies, Cronbach's alpha equation, t-test for one sample, t-test for two independent samples, one-way analysis of variance.

Introduction

This study purposes to recognize the role of small businesses in achieving economic development in the city of Tripoli. To attain this, the investigators employed a questionnaire containing of (22) entries distributed to a sample of (100) small business possessors. To interpret the outcomes of the research, the researchers followed these next arithmetic averages:

- Shorter than 2.5 grades of application is low
- 2.5-3.5 average application degree
- Greater than 3.5 grades of great application

First: the outcomes associated to the central research question

What is the role of small projects in achieving economic development in the city of Tripoli?

To answer the main question, the sub-questions were answered, as the arithmetic averages and standard deviations were extracted for each paragraph of the instrument, and the following tables show that:

- **The First Question:** What is the role of projects in improving the ability of individuals to access financial institutions?

Table 2: Arithmetic averages and standard deviations of the degree of tangibility aspects in the city of Tripoli

| No. | Paragraphs | SMA | standard deviation | Degree |
|-----|--|--------|--------------------|--------|
| 1. | You received a grant from any financial institution to finance your project | 3.50 | .695 | big |
| 2. | I received many facilities from the financial institution to finance my project | 3.39 | 1.159 | medium |
| 3. | The project helped you to get a loan from any financial institution | 3.09 | 1.475 | medium |
| 4. | You face a shortfall in paying the installments if you get a loan | 3.09 | .879 | medium |
| 5. | The loan paying back period is suitable in the case of getting a loan | 2.73 | 1.460 | medium |
| 6. | I encountered various difficulties in the event of copying in financial institutions | 2.70 | 1.186 | medium |
| 7. | There are lots of warranties in the case of getting a loan for trivial projects | 2.20 | .790 | few |
| | Total marks | 2.9578 | .64805 | medium |

It is understandable from the data in the earlier table that the role of projects in improving individuals' ability to access financial institutions was between great and few, so the arithmetic norms on them varied between (3.50) to (2.20), and concerning the overall degree of the role of projects in improving individuals' ability to reach The financial institutions were average, regarding the arithmetic average, which touched (2.95), and this outcome shows that the role of projects in

improving the capability of persons to approach financial institutions is big.

- **The Second Question:** To what degree do trivial ventures contribute to progressing the standard of living of people?

To get an answer, the arithmetic means and standard section were extracted for each entry of the instrument, and the next is a statement of that:

Table 3: Arithmetic averages and standard deviations of the paragraphs of the extent to which small projects contribute to improving the standard of living of individuals in the city of Tripoli

| No. | Paragraphs | SMA | standard deviation | Degree |
|-----|--|------|--------------------|--------|
| 8. | The establishment of the project was reflected in the improvement of the quality of housing in which I lived | 4.11 | 1.011 | big |
| 9. | There is an improvement in my ability to acquire durable goods after running the project | 3.41 | 1.283 | medium |
| 10. | There is an improvement in my ability to secure savings, especially after running the project | 3.09 | 1.467 | few |
| 11. | There is an increase in my spending on educational services after the establishment of the project | 2.99 | 1.140 | medium |
| 12. | There is an increase in my spending on health services after the establishment of the project | 2.64 | 1.252 | medium |
| 13. | I got enough income after running the project | 2.52 | 1.072 | medium |
| 14. | Becoming more involved in family budget spending decisions | 2.50 | .959 | medium |
| | Total marks | 2.41 | 1.403 | few |

It is obvious from the information in the prior table that the extent to which trivial business play a part in refining the standard of living of people were all of their degrees between few and large, so the arithmetic norms on them varied between (4.11) to (2.41), and concerning the entire quantity, the quantity of contribution of small projects to improving The standard of living of individuals was significant regarding the arithmetic standard, that touched (2.95), and this outcome shows

that the amount to which trivial projects play a part in refining the standard of living of people.

- **The Third Question:** The role of small enterprises in improving the individual's level of economic activities?

To get an answer for this question, the arithmetic means and standard deviation were extracted for every item of the instrument, and the next is a statement of that.

Table 4: Arithmetic averages and standard deviations of the paragraphs of the role of small enterprises in improving the individual's level of economic activities in the city of Tripoli

| No. | Paragraphs | SMA | standard deviation | Degree |
|-----|--|------|--------------------|--------|
| 15. | I have a strategic plan or have worked to expand the project | 3.18 | 1.327 | medium |
| 16. | I learned about recruiting an employee from abroad | 3.03 | 1.227 | medium |
| 17. | I have enhanced in my aptitude to finalize the financial transactions of the venture due to the decent income of the venture | 2.59 | 1.370 | medium |
| 18. | I worked on product development based on my knowledge of customers | 2.49 | 1.093 | few |
| 19. | I have sufficient knowledge of suppliers for project supplies | 2.45 | 1.193 | few |

| | | | | |
|-------------|--|--------|--------|--------|
| 20. | I became familiar with the special tax system and the exemptions due to me by the competent department | 2.24 | .922 | few |
| 21. | I have a group of employees developing the project's product or service | 2.14 | 1.030 | few |
| Total marks | | 2.5893 | .58555 | medium |

It is obvious from the information in the prior table that the role of small projects in improving the individual's level of economic activities was between medium and few, so the arithmetic norms on them varied between (3.18) to (2.14), and concerning the overall quantity, the role of small projects in improving the level of the private individual The economic activities was average, regarding the arithmetic average, that add up to (2.58), and this outcome shows that the role of

small projects in improving the individual's level of economic activities is medium.

- **The Fourth Question:** The role of applied technology in developing small businesses in the city of Tripoli

To get this question answered, the arithmetic means and standard deviation were extracted for each item of the tool, and the following is a statement of that.

Table 5: Arithmetic averages and standard deviations of the paragraphs of the role of applied technology in the development of small enterprises in the city of Tripoli

| No. | Paragraphs | SMA | standard deviation | Degree |
|-------------|--|--------|--------------------|--------|
| 22. | Applying technology such as mobile Apps helps to improve the communication process between the customer and the provider. | 4.55 | .693 | Big |
| 23. | Developing e-banking services increases the segment of consumers in the city of Tripoli. | 4.41 | .689 | Big |
| 24. | Social networks such as Twitter and Facebook are a firm base to advertise at low cost for small business owners. | 4.30 | .664 | Big |
| 25. | Social Networks advertising reaches more customers than traditional advertising methods such as TV and road banners. | 4.30 | .819 | Big |
| 26. | Small businesses should depend more on digital technology to hold a place in the market of Tripoli city. | 3.83 | .847 | Big |
| 27. | The inner system of the small projects should depend on the new technology more and more. | 3.80 | 1.166 | Big |
| 28. | Keeping up with the new technology and developing e-banking services helps the small projects to improve and expand more. | 3.19 | 1.240 | Medium |
| 29. | Constructing a digital base for small projects such as websites, Apps and E-mail services helps to improve the customers' trust and attracting more of them. | 2.28 | 1.093 | Medium |
| Total marks | | 3.8310 | .54963 | Big |

It is obvious from the information in the prior table that the role of applied technology in the growth of trivial ventures in the city of Tripoli was between large and medium. This is important regarding the arithmetic mean, that reached (3.83), and this outcome shows that the role of applied technology in the development of small projects in Tripoli city is great.

- **The Fifth Question:** The study axes combined (total score) for all paragraphs of the questionnaire

To get this question answered, the arithmetic means and standard deviation were extracted for each item of the tool, and the following is a statement of that.

Table 6: Arithmetic averages and standard deviations of the paragraphs of the role of small projects in achieving economic development in the city of Tripoli

| No. | Paragraphs | SMA | standard deviation | Degree |
|-----|---|--------|--------------------|--------|
| 1. | Applied technology in small business development | 3.8310 | .54963 | big |
| 2. | Improving people's standard of living | 2.9588 | .70856 | medium |
| 3. | Individuals' ability to access financial institutions | 2.9578 | .64805 | medium |
| 4. | The individual's level of economic activities | 2.5893 | .58555 | medium |
| | Total marks | 3.0842 | .44844 | medium |

It is obvious from the statistics in the prior table that the role of small projects in achieving economic development in the city of Tripoli was between medium and large. The city of Tripoli was medium, regarding the arithmetic average, that touched (3.08), and this outcome shows that the role of small projects in achieving economic development in the city of Tripoli is medium.

4.2. Study Results

1. There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of small projects in individuals' ability to access financial institutions.

2. There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of small projects in improving the standard of living of individuals.
3. There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of small projects in improving the individual's level of economic activities.
4. There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of applied technology in the development of small projects.

The next table sums the statistical analysis results of the research.

Table 7: The statistical results of the study

| The Field | SMA | standard deviation | value(T) | Indication level |
|--|--------|--------------------|----------|------------------|
| The ability of individuals to reach institutions | 2.9578 | .64805 | 2.958 | 0.543 |
| Improving the standard of living of the individual | 2.9588 | .70856 | 2.959 | 0.587 |
| Improving the individual's level of economic activities | 2.5893 | .58555 | 2.589 | 0.000 |
| The role of applied technology in the development of small enterprises | 3.8310 | .54963 | 3.831 | 0.000 |

We note from the statistics in the prior table that the rate of there is a discrepancy in the level of significance, so the results were as follows:

1. There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of small projects in individuals' ability to access financial institutions.
2. There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of small projects in improving the standard of living of individuals.
3. There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of small projects in

improving the individual's level of economic activities.

4. There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of applied technology in the development of small projects.

4.3. Findings and Recommendations

By conducting the study entitled The Role of Small Enterprises in Achieving Economic Development in the City of Tripoli, it was average, regarding the arithmetic average, which amounted to (3.08), and this is considered a medium degree according to the scale prepared for this study, and this result indicates:

The role of projects in improving individuals' ability to access financial institutions was medium, and this result indicates that a large proportion of the study sample receives a grant from financial institutions to finance their projects and that owners of small projects receive many facilities from financial institutions to finance their projects. The project also helped its owners obtain a loan from financial institutions.

It was also found that the extent of the contribution of small projects to improving the standard of living of individuals was moderate, and this result indicates that the establishment of the project is reflected in the improvement of the quality of housing for the owner of the project. On the ability of the project owner to secure private savings after operating the project. It was also found that there was an increase in spending on educational services and on health services after the establishment of the project.

It was found through the analysis of the results that the role of small enterprises in improving the individual's level of economic activities is medium, and this result indicates that the owners of small enterprises have a strategic plan for the expansion of the project and that the owners of enterprises worked to attract one of the employees from abroad, where it was at a medium degree, as it turned out. The project owners have improved in their aptitude to finalize the financial transactions of the venture due to the decent income of the venture.

Through the presentation of the results, the role of applied technology in the development of small projects was great, and this result indicates that small projects decrease the degree of contribution in authority occupations and the tendency to self-employment and entrepreneurship. The funding institution accepts the steadiness of the venture's work, which makes growth in the amount of workers, and that the projects contribute to the employment of qualified people.

There is no statistically important influence at the impact level ($0.05 \leq \alpha$) for the role of small projects in individuals' ability to access financial institutions.

There is no statistically important influence at the impact level ($0.05 \leq \alpha$) for the role of small projects in improving the standard of living of individuals.

There is no statistically important influence at the impact level ($\alpha \leq 0.05$) for the role of small projects in improving the individual's level of economic activities.

There is no statistically important influence at the impact level ($0.05 \leq \alpha$) for the role of applied technology in the development of small projects.

4.4. Recommendations

For this study and forward studies, the researcher recommends the following:

1. They need to work on producing small projects, as they have a role in creating new job opportunities.
2. Working on the establishment of a small project to contribute to building other projects, so the number of employees will double, which leads to increased economic development.
3. The need to work on facilitating the procedures for loans regarding small projects
4. The necessity of following a clear strategic plan to expand the private project.
5. The need to work on attracting practical experiences to exploit them in the project development process and make full use of the available abilities in that process.

REFERENCES

- Abdalbagi, S. (2016). Small impact projects in the elimination of unemployment, the importance of small businesses in the Egyptian economy. House Alexandria, Egypt and the Arab
- Alosrj, H. (2015). Small projects as an input to the enjoyment of economic rights of the Egyptian citizen, the small enterprise sector, the Arab Republic of Egypt. Mars Publishing House and creativity, Cairo, Egypt
- Dwabh, A. (2014). The financing of small projects Balastnaa. Dar Beirut for publication and research, Beirut, Lebanon

- Grebić, B. (2019). Traditional Vs Agile Project Management in the Service Sector. *European Project Management Journal*, 9(2), 55-63.
- Gross. (2017). The Impact of banks in generating wealth and reducing poverty through micro-small business. Tomi edition, USA
- Husseini, F. (2004). Small project management, strategic entrance to the competition and excellence. Press Cairo University Open Education Center, Cairo, Egypt
- Maher, I. (2018). The importance of small businesses and obstacles, analytical study of the small enterprise sector in Jordan. Amman, Jordan
- Mats, et al. (2014). The Impact of marketing for small business. McGraw, USA
- Nasrallah, Surani Abdel Fattah, Ghazi. (2005). Small projects in Libya and the reality of cash and see. National Business Institute for Entrepreneurship, Saudi Arabia
- Rowe S. F. (2020). Project management for small projects. Berrett-Koehler Publishers
- Shahat (2005). Small project management. Safa House for Publishing and Distribution, Amman, Jordan
- Shehata, A. (2005). A proposed model for the financing of small enterprises to participate ended Bittamleek between thought and practice. Dar al-Maghazi, Egypt regime