

## CURRICULUM VITAE

### PERSONAL INFORMATION

Name: Salhi Najia  
Date of Birth : 27/12/1983  
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Marital status: Married, 03 Children.  
Home address: cite sidi abdullah, El-Oued, Algeria  
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### QUALIFICATIONS

- June 2002 Certificate of Secondary Education, Division of Natural and Life Sciences - Al-Saeed Abdel-Hay Secondary School in El-oued
- June 2006 Bachelor's degree in Economic Sciences, specialty in Money and Banking - El-oued University
- April 2012, Master's degree in Economic Sciences, specializing in Development Economics, University of Badji Mokhtar - Annaba.
- February 2019, Ph.D. in Economic Sciences, Kasdi Merbah University - Ouargla.
- August 2020 University Qualification Certificate - El-oued University

### SCIENTIFIC ACTIVITIES

- 1- The Greater Arab Free Trade Area in light of the crisis, a presentation at the Second International Forum on: The Reality of Blocs in Times of Crisis, organized by the University Center in El-Oued, Algeria, on February 26 and 27, 2012.
- 2- The role of small enterprises of traditional industries and crafts in economic and social development in Algeria, the international forum on: Strategies for organizing and accompanying small and medium enterprises in Algeria, organized by the University of Kasdi Merbah Ouargla - Algeria, on the 18th and 19th of April 2012.
- 3- The reflection of the Greater Arab Free Trade Area on development in the Arab and Mediterranean region in light of regional and global transformations, intervention at the Second International Forum on: Development Policies and Experiences in the Arab-Mediterranean Field: Challenges, Trends, and Prospects, organized by the Tunisian Mediterranean Association for Studies Historical, social and economic events in Beja (Tunisia), on 26 and 27 April 2012.
- 4- Islamic finance to achieve Islamic economic integration to win the bet of sustainable development, intervention at the first international forum in Sfax on: Islamic finance, organized by the Faculty of

Economic Sciences and Management in Sfax, the Islamic Institute for Research and Training and the Islamic Development Bank in Sfax (Tunisia), on the 22nd And June 23, 2012 AD.

5- The challenges of Algeria's accession to the Greater Arab Free Trade Area between the illusions of the Euro-Mediterranean partnership and the inevitability of joining the World Trade Organization, an intervention at the Conference on Trade Policies and Sustainable Development in the Arab Region, organized by the University of Jordan and the World Trade Organization in Jordan, on September 26 and 27, 2012 .

6- The impact of regional and global changes and developments on development in Algeria in light of the inevitability of integration into the global economy, intervention at the first international forum on: development alternatives in Arab economies and rationalizing the exploitation of resources in light of regional and international changes, organized by Zayan Achour University Djelfa - Algeria, on November 21 and 22, 2012.

7- Sustainable agricultural development is a strategy to achieve food security in the Arab world, an intervention at the International Conference on Global Environmental Change and Human Security, organized by the North-South Center for Studies in Social Sciences (NRCS) - Morocco, days 22-23-24 November 2012.

8- Business incubators and their role in developing scientific research and supporting knowledge management by containing university outputs. Intervention at the Fifth International Conference on: Knowledge Management in Arab Higher Education Institutions, organized by the Department of Sociology, Faculty of Arts, Zagazig University, Egypt, on December 5 and 06, 2012.

9- Comparing and adapting the financial statements in the Algerian accounting system according to international accounting standards, a presentation at the National Forum on: The Financial Accounting System in Algeria and its Relationship to International Standards (IAS-IFRS), organized by Abdel Hamid Ibn Badis University in Mostaganem - Algeria, on 13-14 January 2013.

10- The impact of the economic recovery support program, the supplementary program to support growth, and the five-year development program on economic growth (2001-2014) towards the challenges of prospects for actual and sustainable economic growth, intervention at the international conference on: Evaluation of the effects of public investment programs and their implications for employment, investment and economic growth During the period 2001-2014, organized by the University of Setif 1- Algeria, on March 11 and 12, 2013.

11- Procedures used to activate the role of small and medium enterprises and their reality in Algeria, intervention in the national forum on: the reality and prospects for the application of the financial accounting system in small and medium enterprises in Algeria, organized by the University of El Oued - Algeria, on 05 and 06 May 2013.

12- The policy of microcredit as a mechanism for financing small enterprises to achieve sustainable local development in Algeria - with reference to the National Agency for Supporting Youth Employment ANSEJ and the National Agency for the Management of Microcredit ANGEM -, intervention in the international conference on the second international conference for the guidance of

projects and institutions, organized by the research laboratory in Management (National School of Commerce and Management - Ibn Zohr University - Agadir) - Morocco, on June 20 and 21, 2013.

13- The environmental footprint of energy threatens the future of sustainable development in the Arab countries, a presentation at the eighth scientific conference on the environment on: natural resources and sustainable development, organized by the Faculty of Science, Zagazig University, Egypt, on June 26, 2013.

14- Islamic Microfinance Strategies in Algeria to Achieve Sustainable Development - Case Study of the Zakat Fund in Algeria - Intervention at the Second International Sfax Forum on Islamic Finance on: The Islamic Vision to Combat Poverty and Unemployment Through: Zakat, Endowments and Microfinance, Organized by the Faculty of Economic Sciences And management in Sfax (Tunisia), on 27, 28 and 29 June 2013.

15- The role of traditional industries as a competitive advantage in promoting local tourism in Algeria, a presentation at the "First Jordanian Conference on Tourism and Hospitality" program, organized by Yarmouk University, Jordan, on November 10-11, 2013.

16- Pillars of the Arab Economic System and the Westernization of Development, a presentation at the Eighteenth International Conference on the Culture of Development, organized by Philadelphia University, Jordan, on November 11-13, 2013.

17- The quality of accounting information in light of the international accounting standards IAS - IFRS, intervention at the third international forum on: the mechanisms of applying the Algerian financial accounting system and its conformity with international accounting standards and its impact on the quality of accounting information, organized by El-Oued University - Algeria, on the 17th and 18th November 2013.

18- Measuring the efficiency of indicators of social responsibility in the economic institution - a case study of the Plasti Pipes Corporation in El Oued Province -, intervention in the third international forum on: Mechanisms of corporate governance and requirements for achieving sustainable development, organized by the University of Kasdi Merbah Ouargla - Algeria, on November 25-26 2013.

19- Money laundering crimes, the mirror that reflects crime in the Arab world and the role of economic policies in confronting it, intervention at the Fourth International Forum on: Crime in the Arab World from the Perspective of Social Economy, organized by El-Oued University - Algeria, on 09 and 10 February 2014.

20- The effectiveness of environmental management in assessing the environmental impact of eco-tourism projects and achieving sustainable development, a presentation at the National Forum on: Sociology of the Environment and Sustainable Development in Algeria, organized by El-Oued University - Algeria, on 17 and 18 February 2014.

21- Raising the expectations gap in the auditing environment and ways to address it, intervention in the study day on: the profession of accountant in Algeria - reality and challenges -, organized by the University of Ghardaia - Algeria, on April 14, 2014.

- 22- The reflection of desert tourism on the cultural environment of society, a presentation at the National Forum on: Desert Tourism in Algeria between Elements and Obstacles, organized by El-Oued University - Algeria, on April 27 and 28, 2014.
- 23- Islamic Microfinance between Social Responsibility and Economic Efficiency in Supporting Small Projects - Case Study of the Algerian Zakat Fund -, Intervention in the second session of the Global Symposium on Pioneering Finance on the topic of Islamic Finance entitled: Islamic Microfinance as a locomotive to serve the social and symbiotic economy, organized by the research laboratory in Management (National School of Commerce and Management - Ibn Zohr University - Agadir) - Morocco, on November 26-27, 2014.
- 24- The impact of the abolition of interest rates on project financing operations within the framework of the National Agency for Support and Employment of Youth in Algeria, intervention at the second session of the Global Symposium on Entrepreneurial Finance on the topic of Islamic finance entitled: Islamic microfinance as a locomotive to serve the social and symbiotic economy, organized by the research laboratory in management (school National Business and Management - Ibn Zohr University - Agadir) - Morocco, on November 26-27, 2014.
- 25- A program to excavate CALPIREF as a mechanism to stimulate the activity of industrial zones in Touggourt as a model, a presentation at the international forum on: industrial zones in Algeria, spatial development policies, performance, economic impacts and future prospects, organized by the University of Badji Mokhtar Annaba - Algeria, on 09 and 10 December 2015.
- 26- The depletion of agricultural production of natural resources between increasing the environmental footprint and the importance of achieving sustainable development in the Arab countries, the international forum on the economics of agricultural production in light of the specificities of agricultural regions in Algeria and the Arab countries on October 30 and 31, 2019 at the Faculty of Economics and Management Sciences, El-Oued University - Algeria.
- 27- The impact of electronic commerce on the economies of Arab countries in light of the inevitability of integration into the global economy, the international forum on recent trends in international trade and the challenges of sustainable development towards promising future visions for developing countries on 02 and 03 December 2019 at the Faculty of Economics and Management Sciences, El-Oued University - Algeria.
- 28- The experience of Grameen Bank - Bangladesh and its role in improving the quality of life and its impact on development Sustainable Development, the National Forum on Quality of Life and Sustainable Development, Dimensions and Challenges, on 04 and 05 February 2020, at the Faculty of Social and Human Sciences, El-Oued University, Algeria.
- 29- The role of digitization in improving the performance of the tax administration in Algeria - a case study of the tax center Beloued-, the National Forum on Knowledge Management in the Shadow of the Digital Economy, on December 28-29, 2020, at the Faculty of Economics and Management Sciences, Skikda University- Algeria.
- 30- The reality of economic diversification in the unified Arab Emirates as a pioneering Arab experience, the international forum on economic diversification and the dialectic of sustainable

development in the Maghreb countries - reality, prospects and challenges, May 14, 2022, at the Faculty of Economics and Management Sciences, El-Oued University - Algeria.

31- Developing scientific research through the role of business incubators in supporting knowledge management, the National Forum on Knowledge Management in the University Institution - the reality of its application and its obstacles, November 15, 2021, at the Faculty of Economics and Management Sciences, University of El Tarf - Algeria.

32- The reality of the agricultural contracting to grow potatoes in the state of El-Oued between components and challenges, the International Forum on Entrepreneurship and the Creation of Shared Value (Requirements, Reality, and Prospects), 23-24 February 2022, at the Faculty of Economics and Management Sciences, El-Oued University - Algeria.

33- Bodies to support small enterprises and enable them to obtain bank financing in Algeria, the National Forum towards the development of emerging and small enterprises, the future of the national economy, with the presentation of pioneering international models, October 12, 2021, at the Faculty of Economics and Management Sciences, El Tarf University - Algeria.

34- The reality and status of small enterprises within the map of small and medium enterprises in Algeria, the National Forum on Strategies for the Development and Support of Small and Medium Enterprises in Algeria. Research on ways of success and reasons for failure, with a focus on border areas, March 15, 2022, Faculty of Economics and Management Sciences, University of El Tarf, Algeria.

35- Measurement and Analysis of Technical Efficiency of Potato Cultivation in the El Oued Using Data Envelope Analysis (DEA) And African according to the goals of sustainable development, March 22-23, 2022, Faculty of Economics and Management Sciences, El-Oued University - Algeria.

#### **SCIENTIFIC WORKS**

1- An article entitled "Business Incubators" And its role in developing; scientific research; and support for knowledge management; By containing "University Outputs", an article presented at the Fifth International Conference on December 5-6, 2012 on: Management

Knowledge of Arab higher education institutions has been published in the book of the Department of Sociology, Faculty of Arts, Zagazig University, Egypt, 2012.

2- An article entitled "The reality of the local growth strategy in Algeria (2001-2014) and prospects for economic growth." Published in the Economic Visions magazine, issued by the Faculty of Economic, Commercial and Management Sciences - El-Oued University, the third issue 2012.

3- An article entitled "Managing human resources from value creation to contributing to development - the case of Algeria -" Published in the Journal of Economic and Financial Studies, issued by the Faculty of Economic, Commercial and Management Sciences - El Oued University, Sixth Issue - Volume Two - Sixth Year 2013.

4- An article entitled: The Role of Microfinance in Combating Poverty as One of the Goals of the Sustainable Development Strategy in Algeria - Evaluation of the Role of the National Agency for the

Management of Microcredit in Combating Poverty - Published in the Journal of Financial and Accounting Studies, Sixth Issue, Sixth Year, 2015, specialized in economic sciences Commercial and Management Sciences, issued by El-Oued University - Algeria.

5- An article entitled: The Role of the National Agency for the Management of Microcredit in Supporting the Entrepreneurial Spirit of Traditional Industries and Crafts in Algeria, published in the Journal of Economic Sciences, Management and Commercial Sciences, Volume 13, Number 1 June 2020, serial number 24, issued by Mohamed Boudiaf University, M'sila, Algeria.

6- An article entitled: The effect of using financial engineering on banking risk management A sample study of Algerian banking agencies, published in the Journal of Advanced Economic Research, Volume 06, Issue 2 November 2021, issued by the University of Echahid Hama Lakhdar, El Oued, Algeria 7- An article entitled: An attempt to evaluate The Legitimacy of Accounting Reform Decision in Developing Countries under IFRS: An analytical perspective of the new institutional theory Case study of Algeria, published in the Journal of Economics and Sustainable Development, Volume 04, Issue 03, December 2021, issued About El-Oued University- Algeria.

#### **APPRECIATION CERTIFICATES**

1. Lecture on home management and family economics - the woman economic actor - on the occasion of the National Volunteer Week, 04-10 December 2021 at the Youth House Touggourt, Algeria
2. A lecture on the role of participatory financing in supporting craft women, at the Ethar Charity Association for Orphans Care, on the occasion of Women's Day, March 05, 2022

#### **VARIOUS WORKS**

1. Head of the prfu research team entitled Business incubators and their contributions to the development of micro-enterprise in Algeria, belonging to the Laboratory of Growth and Economic Development, El-Oued University, Algeria.
2. Member of the Ph.D. training team of the Department of Management Sciences, Faculty of Economic Sciences and Management Sciences, El-Oued University - Algeria.
3. Author of Microeconomics, 2022 edition, El Oued University.
4. Head of a national forum entitled: Attracting business incubators for university students and graduates Realistic Diagnoses and Future Perspectives, May 19, 2022, El Oued University, Algeria.
5. Discussing several doctoral theses, participating in framing doctoral competitions, arbitration experiences in journals and qualification files, and arbitration of books and publications.