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Pantanal Creative Territory

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Discovering Thoughts, Inventing Future

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Pantanal Creative Territory: Contributions to the Creative Economy from the Southern Pantanal Region

By Adriano Pereira de Castro Pacheco
Universidade Federal de Mato Grosso do Sul

Abstract- This paper examines the relationship between the creative economy and the Pantanal territory, aiming to discuss elements that may shed light on the concept of a *creative biome*—that is, a creative economy inspired by the territory and its specific characteristics. The research is qualitative and adopts an interpretivist approach, with a methodological path that includes a predominantly bibliographic review. The study anticipates that a creative biome—*the Southern Pantanal as a creative territory*—encompasses practices, symbols, and intangible resources which, due to their uniqueness and rarity, highlight the strategic richness that can emerge from this developing space-concept.

Keywords: *creative economy, creative territories, creative biome, southern pantanal.*

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PANTANALCREATIVETERRITORYCONTRIBUTIONSTOTHECREATIVEECONOMYFROMTHESOUTHERNPANTANALREGION

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Pantanal Creative Territory: Contributions to the Creative Economy from the Southern Pantanal Region

Pantanal Território Criativo: Contribuições Para a Economia Criativa a Partir do Território Pantanal Sul

Adriano Pereira de Castro Pacheco

Resumo- **O presente trabalho examina a relação entre a economia criativa e o território pantaneiro e visa discutir elementos que podem lançar luz sobre o conceito de bioma criativo, ou seja, uma economia criativa inspirada no território e suas especificidades. A pesquisa é qualitativa e utiliza a abordagem interpretativista, com um percurso metodológico que inclui levantamento predominantemente bibliográfico. O estudo antecipa que um bioma criativo – o Pantanal Sul enquanto território criativo – integra práticas, símbolos e recursos intangíveis que, devido às respectivas singularidades e raridades, destacam a riqueza estratégica que pode emergir deste espaço-conceito em formação.**

Palavras-chave: economia criativa, territórios criativos, bioma criativo, pantanal sul.

Abstract- **This paper examines the relationship between the creative economy and the Pantanal territory, aiming to discuss elements that may shed light on the concept of a *creative biome*—that is, a creative economy inspired by the territory and its specific characteristics. The research is qualitative and adopts an interpretivist approach, with a methodological path that includes a predominantly bibliographic review. The study anticipates that a creative biome—*the Southern Pantanal as a creative territory*—encompasses practices, symbols, and intangible resources which, due to their uniqueness and rarity, highlight the strategic richness that can emerge from this developing space-concept.**

Keywords: creative economy, creative territories, creative biome, southern pantanal.

I. Introdução

Desde a última metade do século XX a economia mundial tem sofrido profundas transformações, notadamente com a intensificação de crises econômicas, políticas e democráticas, além da ascensão do movimento hegemônico das economias de mercado. Além disso, foi colocado também em perspectiva a fragilidade das instituições no cenário de correlação de forças, motivando intelectuais de diferentes áreas a (re)pensarem propostas alternativas para um desenvolvimento efetivamente sustentável, inclusivo e capaz de assegurar o bem-estar coletivo face aos efeitos deletérios das políticas neoliberais (Santos, 2006; Machado, 2010; Braz, 2017).

Esse processo de mudanças estruturais, particularmente a partir dos anos de 1990, trouxe à baila uma intensa discussão sobre as chamadas economias de transição, à exemplo da economia criativa, solidária, colaborativa, ecológica, circular etc., estabelecendo em seu bojo novos paradigmas relacionados aos sistemas produtivos, além de novos modelos de organização do trabalho no contexto de sociedade em rede (Harvey, 1993, 2005; Furtado 1998; Castells, 2000; Santos, 2000a; Yudice, 2004; Reis, 2008; Miguez, 2009; Oliveira *et al.,* 2013).

Nesse limiar o interesse particular desta pesquisa recaí sobre o advento da economia criativa (EC) como estratégia de desenvolvimento, seus limites, contradições e potencialidades. Indústrias criativas (Caves, 2002; Hartley, 2005; Unctad, 2010; Unesco, 2013; Madeira, 2014; Bendasolli *et al.,* 2016); economia criativa (Brasil, 2011; Howkins, 2013; Leitão, 2015a, 2015b, 2015c, 2016, 2019; Guilherme, 2018); Cidades, Territórios e *Clusters* criativos (Comunian, 2011; Landry, 2011; Reis, 2011; Ashton *et al*., 2016; Lima, 2017; Closs & Oliveira, 2017; Leitão & Guilherme, 2019, Pacheco, 2023) são alguns dos termos que circunscrevem este objeto de estudo no arcabouço literário nacional e internacional.

Adicionalmente, em 2004 a UNESCO criou a Rede Mundial de Cidades Criativas. Desde então, cidades e territórios criativos têm recebido significativa atenção no arcabouço teórico nacional e internacional. Contudo, parece haver um hiato estratégico para o estabelecimento de um novo conceito, o de bioma criativo. O argumento central deste artigo advoga a existência de uma economia que está diretamente relacionada à dimensão simbólica, econômica e à biodiversidade que se articulam em um determinado território, neste caso, o Pantanal Sul. Em outros termos: se existem cidades e territórios criativos, certamente

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existe uma economia criativa de base territorial, ou melhor, biomas criativos.

À luz do exposto o presente artigo interroga quais características do bioma pantaneiro podem fundamentar o constructo de bioma criativo? Para isso, o trabalho recorre à um vasto levantamento teórico sobre economia criativa e suas principais dimensões com vistas à melhor elucidar o conceito ao leitor. Entretanto, para a efetiva consecução do objetivo do artigo, se recorre também aos clássicos da geografia econômica visando constituir o mote analítico-interpretativo desta pesquisa, particularmente nas contribuições de Haesbaert (1995, 2004a, 2004b, 2008, 2010, 2014, 2015, 2017) e Santos (2000a, 2000b, 2002, 2004, 2005); e ancilarmente, Raffestin (1993), Souza (2011, 2015) e Saquet (2009, 2015, 2017, 2018) dentre outros. Com efeito, o presente artigo tem muito a contribuir no arcabouço teórico interpretativo da economia criativa enquanto estratégia de desenvolvimento local e regional.

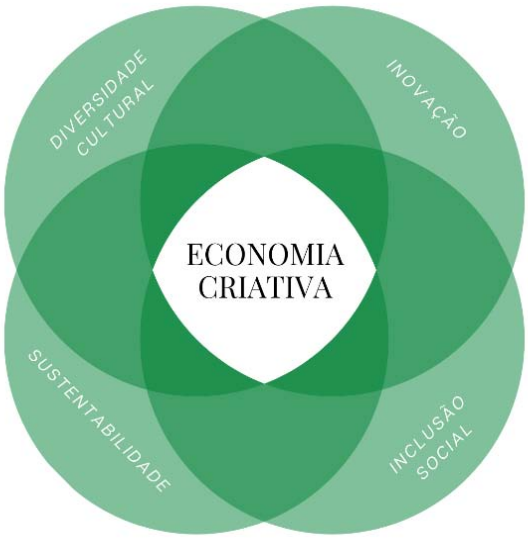
II. Para Uma Compreensão da Economia Criativa

O advento do termo "indústrias criativas" em meados de 1990 na Austrália deu início a agenda de políticas públicas para a EC em todo o mundo, mais intensamente durante os anos 2000, tendo como imperativos a originalidade, a criatividade, as rupturas com processos tradicionais de produção e a inovação (Kirschbaum *et al.,* 2009).

De imediato, sabe-se que os "produtos culturais são bens e serviços valorizados por seu significado" e que são "consumidos em um ato de interpretação" ou ainda "simbolicamente", o que difere dos produtos ditos "tradicionais", que são consumidos materialmente, por sua utilidade (Lawrence e Phillips, 2009, p.3-5).

A EC pode ser apreendida dentro da economia dos bens simbólicos. Para Bourdieu (1987) a cultura só existe efetivamente sob a forma de símbolos, de um conjunto de significantes/significados, com função política bem definida. Neste campo, há um "capital simbólico" em disputa. "Estes [produtos] constituem realidades com dupla face – mercadorias e significações – cujo valor propriamente cultural e cujo valor mercantil subsistem relativamente independentes" (Bourdieu, 1987, p. 102).

Ou seja, o elemento caracterizador desta economia é a sua dimensão simbólica, intangível, que se alimenta do talento criativo (conhecimento, saberes, fazeres etc.) para a produção de bens e serviços, conferindo-lhe valor, em um mercado com dinâmica de funcionamento que desconcentra modelos econômicos tradicionais e assenta-se sobre os princípios da diversidade cultural, inclusão social, sustentabilidade e inovação (Brasil, 2011).



Fonte: adaptado pelo autor com base no Plano da SEC (2024)

Figura 2: Princípios da EC segundo o Plano da Secretaria da Economia Criativa (SEC)

Fundamental colocar em perspectiva a dimensão da EC como vetor de desenvolvimento, tão defendido pelo notório economista brasileiro Celso Furtado (Pacheco e Benini, 2018). Ao lançar a coletânea de ensaios "Cultura e desenvolvimento em época de crise" (1984), por exemplo, o autor antecipou propostas em direção a um desenvolvimento endógeno que só viriam à tona no mundo 20 anos depois, qual seja, a descoberta da criatividade ao nível dos fins:

> Daí que uma política cultural que se limita a fomentar o consumo de bens culturais tende a ser inibitória de atividades criativas e a impor barreiras à inovação [...], o objetivo central de uma política cultural deveria ser a liberação das forças criativas da sociedade. Não se trata de

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> monitorar a atividade criativa e sim de abrir espaço para que ela floresça (Furtado, 1984, p. 32).

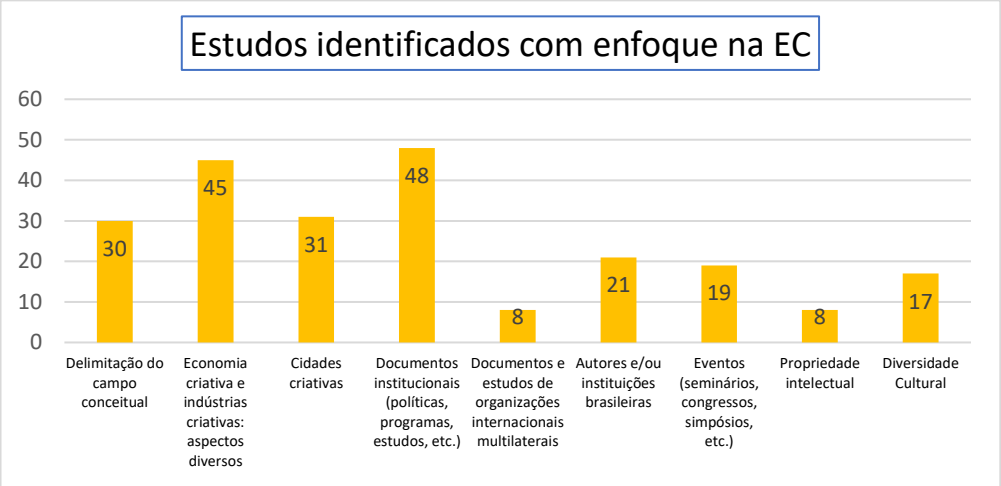
Como bem lembram Pacheco, Benini e Mariani (2018), a economia criativa surge a partir das identidades locais, do povo, introjetada de simbologia, considerando a imensidão da diversidade cultural brasileira. E ainda, a economia criativa, no contexto Brasil, deve ser posta à serviço da lógica dos fins, cooperando para o surgimento de uma agenda de transformação social, que tem em seu constructo multidimensional o seu mote.

De todo modo, parece igualmente apropriado aos objetivos desta pesquisa compreender a EC como um conceito ajustado entre o delicado equilíbrio de imperativos econômicos e o patrimônio cultural de uma nação (Madeira, 2014). A EC tem sido apontada nas últimas décadas como uma das estratégias de desenvolvimento econômico mais significativas, sobretudo, pela capilaridade dos setores que a constituem, percorrendo expressões culturais tradicionais a serviços criativos e novas tecnologias (Caves, 2002; Hartley, 2005; Reis, 2011; Florida, 2012; Howkins, 2013).

Estudos recentes, que focalizam a economia criativa em perspectiva interdisciplinar advogam que a A EC promove a diversificação econômica, de receitas, de comércio e inovação, e pode se relacionar, de forma simbiótica, com as novas tecnologias: notadamente as tecnologias de informação e comunicação. Dessa forma, iniciativas baseadas na abordagem de EC podem promover a revitalização de áreas urbanas degradadas, ou mesmo o desenvolvimento de áreas rurais com herança de patrimônio cultural. (Oliveira *et al*., 2013).

No contexto da EC apresentada nesta pesquisa à luz de posicionamentos teóricos, os símbolos são compreendidos como incrustados no território e, portanto, no tecido da própria sociedade. Daí que a EC surge a partir das identidades locais, do povo, introjetada de simbologia, considerando a imensidão da diversidade cultural brasileira. Com efeito, tem-se que a economia criativa encontra apoio nas discussões centradas nos territórios, vez que as comunidades que o constituem são reais provedoras de ativos simbólicos, intangíveis e criativos, com forte relação com o setor de serviços, notadamente o turismo local (Pacheco, 2023; Pacheco e Benini, 2018; Londoño-Cardozo e Castrillón, 2022).

Em um breve levantamento[1] de estudos realizados no campo da economia dos bens simbólicos é possível identificar a seguinte composição:



Fonte: elaborado pelo autor partir do repositório e-Criativo (2024)

Gráfico 1: Identificação de Estudos com Enfoque na EC

[1] Elaborado com base em Repertório de fontes sobre Economia Criativa. Disponível em: < http://www.cult.ufba.br/arquivos/repertorio_economia_criativa.pdf>. Acesso em 29.04.2024 e atualizado pelo E-Criativo plataforma de documentação e memória da economia criativa. Disponível em: <www.portalecriativo.com.br>. Acesso em: 30.04.2024.

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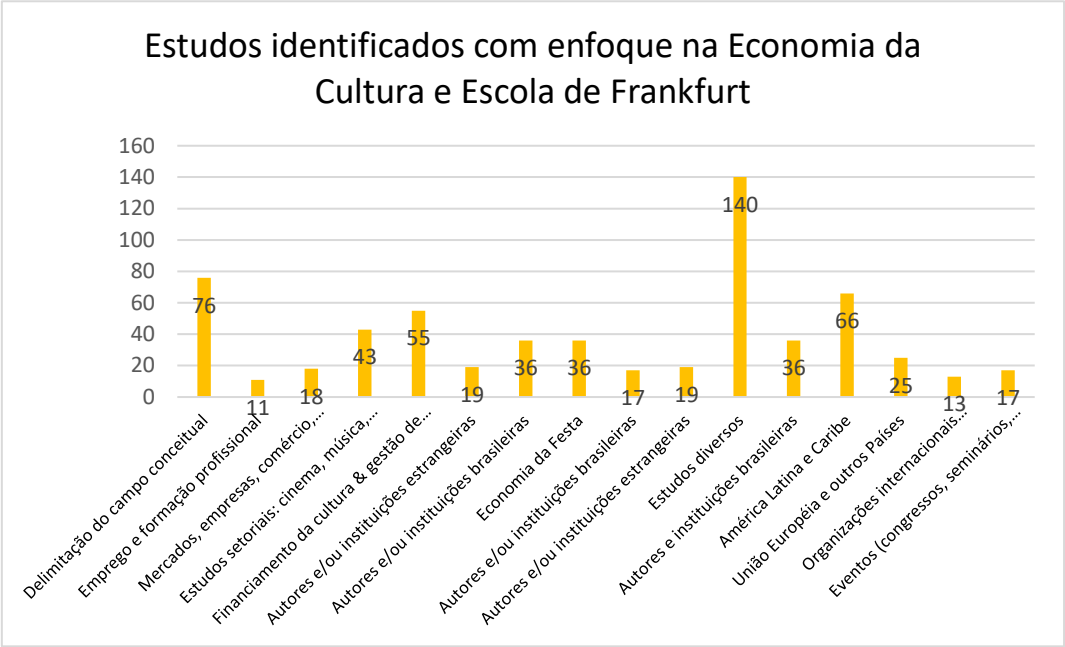

Fonte: elaborado pelo autor partir do repositório e-Criativo (2024)

Gráfico 2: Identificação de Estudos com Enfoque na Economia da Cultura

No entanto, a maior parte dos estudos retromencionados são de origem norte-atlântica e eurocêntrica, e que frequentemente ocupam o *mainstream* da literatura gerencialista sobre EC notadamente pela defesa de expressões como inovação disruptiva, competividade, diferenciação vertical, empreendedorismo, direitos autorais, propriedade intelectual etc., o que reforça a necessidade de adoção de uma perspectiva teórica que seja efetivamente representativa da realidade latino-americana e, particularmente, brasileira (Yudice, 2004; Miguez, 2009, Leitão, 2015a; 2015b; Pacheco, Benini & Mariani, 2018).

Permanece então, com raras exceções, a necessidade de compreensão das abordagens que melhor sirvam a estruturação da EC, sobretudo, diante das crises democráticas que acometeram a América Latina e o Brasil com avanço da agenda neoliberal (Harvey, 2008; Borén & Young, 2013). À guisa de elucidação, apresenta-se os modelos de indústrias criativas da Unctad (2010) e Unesco (2013), os quais pretendem caracterizar/agrupar as atividades que se inscrevem nessas indústrias.

Nesse cenário, as organizações que atuam na EC, nos modelos propostos por Unctad, BID, Firjan etc, de certo modo obedecem à imperativos de competitividade com outras organizações no campo simbólico, delimitando as fronteiras dessas indústrias e impondo-lhes barreiras, transformando o ato criativo gerador de produtos como que em *commodities* na medida em que seu potencial de comercialização aumenta (Bourdieu, 1996; Lawrence & Phillips, 2009), ou seja, a dinâmica do capitalismo e as economias de transição estão, frequentemente, interagindo e rivalizando entre si.

De outro norte, sabe-se que as pesquisas de gestão em organizações intensivas em símbolos exigem abordagens – teórica e metodológica – que deem conta de acessar a complexidade de sua configuração e distinção, vez que a produção neste campo está diretamente vinculada à um ato interpretativo dos consumidores: "os produtos de moda [por exemplo] são comprados pelo consumidor, pelo menos em parte, pelo valor ideal ou simbólico que está associado ao bem ou serviço em sua comunidade" (Lawrence & Phillips, 2009, p.16).

A EC pode ser apreendida dentro da economia dos bens simbólicos. Para Bourdieu (1987) a cultura só existe efetivamente sob a forma de símbolos, de um conjunto de significantes/significados, com função política bem definida. Neste campo, há um "capital simbólico" em disputa. "Estes [produtos] constituem realidades com dupla face – mercadorias e significações – cujo valor propriamente cultural e cujo valor mercantil subsistem relativamente independentes" (Bourdieu, 1987, p. 102).

É bem verdade que nos setores intensivos em símbolos o processo produtivo (ou criativo) está apenas em parte sob o controle da gestão, embora frequentemente utilize-se nestes processos uma mudança que vai da substância ao estilo do produto. E, para tecer os meandros de todo o levantamento teórico desta tese, insta frisar que "as organizações intensivas em símbolos estão *incrustadas* em sistemas de textos

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que fornecem o pano de fundo para sua produção de significado" (Lawrence & Phillips, 2009, p.18, grifo meu).

III. Qual a Papel do Território na Produção da Economia Criativa

O território pode representar muitas coisas: prática e significado, constituindo-se a partir de redes e relacionamentos tecidos por meio de seus atores; como resultante da produção de suas territorialidades num processo histórico moldado nas relações de poder; como representação funcional, simbólica, identitária e múltipla; uma rede social; como espaço de desenvolvimento de sistemas produtivos e inovativos (Cassiolato & Lastres, 2005; Raffestin,1993; Castells, 1999; Santos, 2000; Haesbaert 2017; Ramos, 2023; Zamberlan *et al*., 2023) dentre inúmeras outras.

O território enquanto lugar reúne em seu interior configurações historicamente pautadas nas relações sociais e nas relações sociedade-natureza. Essas relações compreendem significados plurais que, para além da produção econômica, têm seu mote na identidade e no patrimônio cultural, além das respectivas categorizações territoriais: a territorialização e as territorialidades

> O território reúne, no lugar, comunidade, instituições, economia e natureza, num tecido de interações pessoais e sociais, com inteligência e enraizamento [...] corresponde à terra e, sobretudo, à história dos homens que habitam os lugares, à prática social e ao conhecimento acumulado. Cada lugar precisa, assim, ser pensado como específico numa rede de lugares conexos territorialmente (Saquet, 2018, p.488-489).

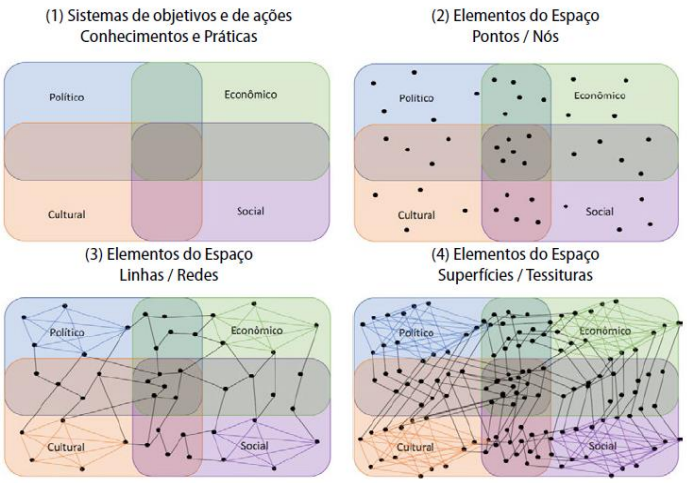
Isso porque, se o território é fruto de uma complexa relação de atributos histórico-sociais, parece sintomático – minimamente – compreender que este mesmo território pode ser objeto de uma (des)territorialização, ou seja, de uma ruptura que é lógica e dialética que resulta em descontinuidades e apropriações no espaço-tempo, não apenas pelo avanço da globalização e do modo de produção intensivo em capital, mas como resultante do próprio movimento e contramovimento gestado em seu próprio interior à luz de um contexto institucional, ensejando ações à vista de uma (re)territorialização (Mareque *et al*., 2021).

Haesbaert (2015), classifica o território em algumas vertentes básicas, quais sejam: território natural; território político; território econômico e território cultural ou simbólico-cultural. E ainda, o território pode ser unifuncional, ou seja, enquanto espaço-tempo-vivido resultante de diversos processos que se constituem nas tramas materiais e imateriais do cotidiano social (Haesbaert, 2017). Por sua vez, a dimensão simbólico-identitária (cultural) a respeito do território parece dialogar com maior fluidez no âmbito da EC, à luz de uma racionalidade substantiva.

Adensando a compreensão, Abramovay (2000) lembra que

> [...] um território representa *uma trama de relações com raízes históricas, configurações políticas e identidades* que desempenham um papel ainda pouco conhecido no próprio desenvolvimento econômico. A economia tem prestado bastante atenção aos aspectos temporais (ciclos econômicos) e setoriais (complexos agroindustriais, por exemplo) do desenvolvimento, mas é recente o interesse por sua dimensão territorial ou espacial (Abramovay, 2000, p. 6, grifo meu).

Daí que os caminhos para se pensar um conceito, ou ainda, as dimensões teórico-conceituais para uma EC de base territorial começam a se clarificar com base na articulação até aqui proposta. Como bem sintetizado por Luciana Guilherme (2018, p.64), o sistema territorial é um complexo de conhecimentos e práticas, pontos e nós, linhas e redes, superfícies e tessituras.



Fonte: Guilherme (2018, p.64) elaborado com base em Raffestin (1993)

Figura 2: Sistema Territorial

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Ou seja, há que se considerar que os elementos fundantes de uma EC de base territorial passam necessariamente pelo reconhecimento do simbólico, em uma abordagem substantiva da economia, compreendendo tradição, memória, significados, histórias e trajetórias, modos de produção e de relações de trabalho, além dos processos criativos e de inovação do lugar.

Nessa esteira, é fundamental considerar que no processo de (des)territorialização, a dinâmica entre a produção material-cultural e sua funcionalidade original pode ser alterada substancialmente, tendo em vista a força modeladora que o processo mercantil-capitalista impõe. Conforme observa Alves (2021):

> O contato com os colonizadores brancos representou, para os indígenas, o acosso de uma força descomunal, contra a qual não teriam condições de combater: o capital. Do choque resultou a diluição da cultura indígena no interior da cultura burguesa emergente. Essa diluição implicou uma transformação radical das funções dos objetos e instrumentos produzidos pelos indígenas. A cerâmica, bem como o arco e a flecha, vendidos nas estradas e em lojas especializadas em artesanato indígena, já não servem à preservação de alimentos nem à caça ou à pesca. São, basicamente, mercadorias que permitem ao "artesão" adquirir, no mercado, as demais mercadorias que, sob as novas condições hegemonizadas pelo capital, asseguram a sua subsistência (Alves, 2021, p. 47).

Não obstante a observação acima jogue luz no processo adaptativo que o território e sua base material-cultural sofre ao se relacionar inevitavelmente com a sociedade mercantil-capitalista, a função da produção do simbólico enquanto força agregadora e estratégica para a sustentação econômica não pode ser desprezada; e a economia criativa territorial, enquanto projeto intencional de sociabilidade, apresenta-se como possibilidade de resistência diante da complexa divisão do trabalho que se impõe em qualquer processo de territorialização – produzindo a ciclo vicioso centro-periferia.

Certamente a compreensão de território é demasiada complexa para ser largamente explanada neste artigo, porquanto implique um adequado detalhamento das redes que o constituem (com seus nós, arestas, centralidades etc.). De todo modo, para o argumento de pesquisa delimitado na introdução deste artigo, a exposição aqui realizada parece suprir, sem excessos, as pretensões teórico-metodológicas. Como bem lembra Xavier Greffe (2013)

> Hoje a arte e a cultura são, justamente, apresentadas como uma das alavancas mais potentes dessa celebrada transformação dos territórios. Os produtos trazem a marca do território onde foram elaborados, pois incorporam os saberes artísticos e a experiência destes, daí a noção de produtos idiossincráticos (Greffe, 2013, p.312).

Soma-se às interpretações teóricas até aqui trazidas, a inegável contribuição da geografia econômica de Milton Santos (2002). Ao abordar a temática territorial, o autor advoga que território não é apenas

> [...] um conjunto de sistemas naturais e de sistemas de coisas sobrepostas, o território pode ser entendido como território usado, não o território em si. O território usado é o chão mais a identidade. A identidade é o sentimento de pertencer aquilo que nos pertence. O território é o fundamento do trabalho; o lugar da residência, das trocas materiais e espirituais e do exercício da vida (Santos, 2002, p.15).

Ou seja, o território é multidimensional, possui múltiplas relações entre natureza, economia, política, cultura etc. Dada essa configuração, o território é determinante do espaço e, portanto, interfere diretamente nas demais estruturas da sociedade. As formações sociais resultantes do território moldam as práticas econômicas.

Em tom contributivo, Santos (2003, p.47) advoga que: "o território é o chão e mais a população, isto é, uma identidade, o fato e o sentimento de pertencer àquilo que nos pertence. O território é a base do trabalho, da residência, das trocas materiais e espirituais e da vida, sobre os quais ele influi". Invariavelmente os constructos debatidos no artigo em curso reconhecem a importância de processos estruturantes de um modelo de desenvolvimento econômico mais orgânicos e socialmente justos a partir de um território autossustentável ou que se insira minimamente neste horizonte.

Para prosseguirmos, faz-se necessário estabelecer algumas breves demarcações conceituais que circunscrevem o processo de desenvolvimento territorial, notadamente a partir do trinômio territorialização-desterritorialização-reterritorialização (TDR):

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Quadro 1: Síntese Para Compreender o Processo TDR Numa Concepção Voltada Para a Cooperação e Para o Desenvolvimento Territorial

	Territorialização	Desterritorialização	Reterritorialização
Sujeitos, relações e classes	– Classes e grupos sociais, objetivos, metas, ritmos e necessidades. – Comandos locais e – regionais, disputas e conflitos. – Relações de confiança e – reciprocidade. – Organizações e mobilizações. – Iniciativas econômicas. – Costumes e identidades. – Saber-fazer e artesanalidade. – Produtores ecológicos de – alimentos. – Outras iniciativas ecológicas como na geração de energia.	– Edificações (sobretudo com significado patrimonial), acordos, pactos, coligações, associações políticas, recreativas e culturais. – Cultivos agroquímicos. – Inovações tecnológicas utilizadas, financiamentos, subordinações etc. – Distintas inserções no mercado. – Ritmos acelerados de vida e grandes investimentos urbanos e rurais, comerciais, industriais e financeiros.	– Precisam ser identificadas, debatidas e definidas em cada território ou rede de territórios: econômicas, políticas,culturais e ambientais, de acordo com as especificidades das famílias, dos grupos e das classes, valorizando-se os ritmos lentos e solidários, os saberes populares, as identidades, as proximidades, as redes curtas e as *ancoragens*. – Criação e/ou qualificação da *consciência de classe* e *de lugar*.
Mediadores (i) materiais	– Estado: federal, estadual e municipal. – Empresas privadas e públicas. – Técnicas e tecnologias. – Conhecimento, saber popular e ciência. – Assistência técnica. – Associações. – ONGs. – Sindicatos. – Força de trabalho. – Movimentos sociais.	– Edificações, projetos em vigor e previstos, níveis de contaminação da água, do solo e do subsolo (quando for o caso), formas de deposição dos desejos líquidos e sólidos, distribuição das terras e outros bens comuns, espaços públicos, qualidade da atuação e conquistas já conseguidas. – Grandes empresas privadas e públicas. – Mecanismos de gestão e políticas públicas etc.	– Precisam ser identificadas, debatidas e definidas em cada território ou rede de territórios: econômicas, políticas, culturais e ambientais, valorizando-se a democracia, a participação social, a autonomia decisória, a reciprocidade, a autogestão, e a auto-organização. – O Estado precisa cumprir seus papéis constitucionais e sociais.
Práticas espaciais e temporais (i) materiais	– Distintas apropriações temporárias e mais efetivas. – Propriedades, domínios, parcelamentos, delimitações, demarcações e especulações imobiliárias. – Diferentes ritmos de vida etc. – Organizações populares, associativas, cooperativas e solidárias de luta e resistência ao capital e ao Estado burguês.	– Concentração da terra e – demais meios de produção. – Transformações concentradoras, degradantes e poluidoras. – Expropriação dos trabalhadores e proprietários. – Ritmos acelerados de produção e vida. – Especulação imobiliária e financeira.	– Precisam ser identificadas, debatidas e definidas em cada território ou rede de territórios: econômicas, políticas, culturais e ambientais, tendo em vista o desenvolvimento desejado, valorizando-se os ritmos lentos e solidários, juntamente com a preservação e conservação da natureza (humana e não humana). – *Práxis* de transformação e justiça social.

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Identidades culturais	– Frágeis e fortes vínculos com o lugar e com o território: *ancoragem*. – Pertencimento, afetividade e reconhecimento. – Mobilização, resistência e luta política. – Patrimônio historic (edificações, saber-fazer, identidades, línguas, ritos, costumes etc.). – *Cultura camponesa* com incorporação das mudanças: coexistência de cooperação, solidariedade e mercado,	– Mudanças/rupturas e dissoluções. – Vínculos frágeis com o lugar de produção e vida cotidiana. – Avanços do consume padronizado. – Avanços já conseguidos política e culturalmente, por exemplo, com produtos típicos, educação ambiental, bairros sustentáveis etc.	– Resistência e luta. – Fortes vínculos territoriais: *ancoragem*. – Reprodução da *cultura camponesa* com incorporação de outros comportamentos e valores: coexistência de cooperação, solidariedade e mercado em redes curtas. – *Renovação da identidade* vinculada à *consciência de classe e de lugar*.
Redes locais, não locais e nós (em distintas escalas)	– Continuidades espaciais (rurais-rurais; urbano-rurais; urbanas-urbanas). – Redes heterocentradas nacionais e internacionais. – Redes autocentradas tendencialmente locais e/ou regionais. – Comercialização solidária: Mercado local e/ou regional. – Sinergias e reciprocidade: cooperação, solidariedade, associações para produzir, comercializar, festejar, enfim, para viver etc.	– Transposição de limites com descontinuidades/rupturas. – Difusão e fluidez em longas e padronizadas redes de comercialização. – Redes heterocentradas tendencialmente nacionais e internacionais. – Iniciativas locais e/ou regionais na articulação público-privada etc. – Redes especulativas: mercantis, imobiliárias, industriais e financeiras.	– Novas continuidades espaciais a partir das diferenças e identidades. – Redes autocentradas tendencialmente locais e/ou regionais. – Sinergias, *ancoragem* territorial e reciprocidade: cooperação, solidariedade, associações e sindicatos com identidades políticas e/ou econômicas e/ou culturais e/ou ambientais etc.

Fonte: Adaptado de Saquet (2018, p.493-494)

Isso porque, se o território é fruto de uma complexa relação de atributos histórico-sociais, parece sintomático – minimamente – compreender que este mesmo território pode ser objeto de uma (des)territorialização, ou seja, de uma ruptura que é lógica e dialética que resulta em descontinuidades e apropriações no espaço-tempo, não apenas pelo avanço da globalização e do modo de produção intensivo em capital, mas como resultante do próprio movimento e contramovimento gestado em seu próprio interior à luz de um contexto institucional, ensejando ações à vista de uma (re)territorialização (Martins & Junior, 2012).

Embora não seja um fenômeno de interesse particular deste trabalho, tem-se que a (des)territorialização efetiva-se ao largo de um amplo processo de "expropriação de elementos de uma "geografia imaginária" constituída historicamente" (Martins & Junior, 2012, p. 147) e que provoca o rompimento de solidariedades horizontais

> com a destruição de símbolos, marcos históricos, identidades, quanto concreto, material–politico e/ou econômico [...] [há] escala de difusão da desterritorialização, tanto espaciais quanto temporais". E a desterritorialização é sempre um processo que ocorre em concomitância com a reterritorialização (Haesbaert, 1995, p. 181).

Tem-se, de partida, que a trajetória à vista de uma agenda efetiva de desenvolvimento territorial passa necessariamente pela observação de múltiplas categorias de reflexão e de uma complexa articulação política e institucional com destaque para o papel social, constitucional e redistributivo do Estado, bem como, das diferentes manifestações estruturantes desenvolvidas no seio da sociedade civil organizada, à exemplo das práticas solidárias e agroecológicas.

Entretanto, vários outros autores da área também realizaram suas contribuições acerca dos territórios e territorialidades. Nesse exercício de reflexão, as contribuições de Rogério Haesbaert parecem alinhar-se mais adequadamente ao fio condutor desta tese: "territorializar-se significa também, hoje, *construir e/ou controlar fluxos/redes e criar referenciais simbólicos num espaço em movimento, no e pelo movimento"* (Haesbaert, 2007, p. 280, grifo meu).

Para esse mesmo autor, o território é "sempre multidimensional e multiescalar, material e imaterial, de dominação e apropriação ao mesmo tempo"

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(Haesbaert, 2004, p. 97). Tem-se, portanto uma síntese polissêmica sobre a noção de território, sendo a abordagem socioeconômica de particular interesse, compreendendo o simbólico-cultural – e portanto mais subjetiva – e as relações econômicas que se constituem no "embate entre classes sociais e na relação capital-trabalho, como produto da divisão "territorial do trabalho", por exemplo" (Haesbaert, 2004, p. 40)

IV. Bioma Pantaneiro e a Produção Simbólica: Um Território Criativo de Interesse Global

Não se pode olvidar que o território pantaneiro enquanto patrimônio natural e cultural da nação também vem enfrentando os efeitos e investidas deletérias do capitalismo no sentido da sua captura e apropriação em proveito da iniciativa privada e suas infindáveis estratégias de mercantilização. Essas investidas também foram responsáveis pela modificação dos processos de produção no território pantaneiro, alterando e determinando outras geografias, alçando a pecuária e o turismo (de espetacularização) como setores sinérgicos e complementares (Val, 2014).

O Pantanal Sul-Mato-Grossense é um bioma transfronteiriço possuidora de vasta biodiversidade e fornecedora de diferentes serviços ecossistêmicos relevantes para a vida e bem-estar humano e dos demais seres vivos. Graças a essa rica biodiversidade, embebida de aspectos simbólicos, culturais e econômicos, o Pantanal tem suscitado, de forma premente, uma agenda de governança balizada em um robusto arcabouço legislativo de cariz ambiental, com vistas ao desenvolvimento econômico sustentável, e também, considerando a fronteira que estabelece com outros países, notadamente a Bolívia.

Constituindo-se o bioma mais importante do Brasil e um dos mais importantes do mundo, o Pantanal possui uma riqueza sociocultural incomensurável. Do mesmo modo, saberes, vivências e formas de organização encontram-se ricamente presentes no espectro de existência das populações do território pantaneiro.

Não se pode olvidar, entretanto, que o território pantaneiro enquanto patrimônio natural e cultural da humanidade também vem enfrentando os efeitos e investidas deletérias da economia capitalista, no sentido da sua captura e apropriação em proveito da iniciativa privada e suas infindáveis estratégias de espetacularização, acrescido das queimadas, secas e outras crises climáticas. Essas investidas também foram responsáveis pela modificação dos processos de produção no território, alterando e determinando outras configurações geoeconômicas, alcançando a pecuária e o turismo como setores sinérgicos e complementares.

E ainda, comunidades tradicionais do Pantanal estabeleceram-se nos espaços disponíveis e mantiveram estratégias por meio da comunicação oral e dos conhecimentos tradicionais para ocupar e manejar o território. Dessa forma, essas comunidades desenvolveram diferentes alternativas para o manejo e para a sobrevivência no local (Marcovitch & Pinsky, 2020). À guisa de contextualização, o modo de vida das comunidades tradicionais, das gentes pantaneiras, está ligado à dinâmica das águas e que reconhece a importância dos ciclos das águas para a manutenção da vida, propiciando um conhecimento ecológico tradicional e permitindo a preservação dos ecossistemas.

Vê-se, portanto, que a dimensão substantiva do território pantaneiro parece-nos bastante apropriada para clarificar a EC enquanto conceito efetivamente constituído pelo simbólico, pelo intangível, de base territorial. A fauna, flora, recursos naturais, saberes e fazeres locais robustecem os sentidos simbólicos da produção econômica e das relações sociais fundamentadas no território em suas múltiplas dimensões e funções.

Os itens acima mencionados são apenas alguns dos elementos ou representações que fazem parte do "ser" e "existir" das gentes pantaneiras. Muito embora o regional e o local tenham cada qual as suas territorialidades, o conceito de EC aqui estabelecido seguirá aportando esforços de reflexão em direção à conceituação de territórios criativos e também de uma economia criativa de base territorial e, por extensão, de um bioma criativo. Ou seja, considerando que este conceito é, ainda, nebuloso na literatura nacional e internacional, as características que lhe revestem somente poderão ser efetivamente estabelecidas com base em um somatório de esforços teóricos. Nesse sentido, serão feitos apenas alguns apontamentos de reflexão analítica e que servirão de apoio às categorias de análise utilizadas para se chegar ao argumento central deste artigo.

À luz das principais reflexões teóricas do tema, a economia criativa se propõe à "[...] gerar localmente e distribuir globalmente bens e serviços com valor *simbólico* e *econômico*" (Reis, 2008, p. 24, grifo original), sem perder de vista as dimensões da diversidade cultural, a inovação, a inclusão social e a sustentabilidade (Pacheco, 2018).

Para Santos (2005), as questões em torno da dinâmica econômica de uma sociedade somente podem ser compreendidas na relação mútua entre produção, formação social e espaço. Este mesmo espaço deve ser compreendido por meio das múltiplas interações dos elementos, constituindo-se uma realidade relacional.

> A realização prática de um dos momentos da produção supõe um local próprio, diferente para cada processo ou

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> fração do processo, o local torna-se assim, a cada momento histórico, dotado de uma significação particular. A localização num dado sítio e num dado momento das frações da totalidade social depende tanto das necessidades concretas de realização da formação social quanto das características próprias do sítio. O uso produtivo de um segmento de espaço num momento é, em grande parte, função das condições existentes no momento inicial. (Santos, 2005, p. 30-31).

Dessa perspectiva que correlaciona espaço, enquanto totalidade e lugar, com a formação social e econômica, Santos (2002) faz a seguinte definição sobre território:

> [..] não é apenas um conjunto de sistemas naturais e de sistemas de coisas sobrepostas, o território pode ser entendido como território usado, não o território em si. O território usado é o chão mais a identidade. A identidade é o sentimento de pertencer aquilo que nos pertence. O território é o fundamento do trabalho; o lugar da residência, das trocas materiais e espirituais e do exercício da vida. (SANTOS, 2002, p. 15).

Posteriormente, Santos (2005) irá sofisticar o conceito de territórios abordando-o à vista de suas horizontalidades (lugares vizinhos reunidos por uma proximidade territorial) e verticalidades, entendidas estas como um conjunto de pontos que, embora distantes um do outro, estão ligados por inúmeras formas de processos sociais, constituindo-se um espaço de fluxos e também enquanto transformações econômicas decorrentes do desenvolvimento tecnológico e da internacionalização dos mercados:

> [...] o território são formas, mas o território usado são os objetos e as ações, sinônimo de espaço humano, espaço habitado. Mesmo a análise da fluidez posta ao serviço da competitividade, que hoje rege as relações econômicas, passa por aí. De um lado temos a fluidez virtual, oferecida por objetos para facilitar essa fluidez e que são, cada vez mais, objetos técnicos. Mas os objetos não nos dão senão uma fluidez virtual, porque a real vem de ações humanas, que são cada vez mais ações informadas, não normatizadas. (2005, p. 138).

Nessa perspectiva, a economia e os territórios criativos tendem a reverberar constructos globalizantes que pressionam os espaços locais na reprodução de imperativos hegemônicos conflitantes com a diversidade cultural e com a identidade de um povo. Machado (2009, p. 90), lembra que o "[...] processo de globalização coloca na agenda de debates uma série de questões que giram em torno da construção de identidades – nacionais ou culturais e, ainda, individuais – que se associa à questão da diversidade cultural".

Inevitável trazer à lume a fala de Milton Santos (2000), que parece alinhar-se adequadamente ao enredo até aqui traçado:

> Trata-se, aqui, da produção local de uma integração solidária, obtida mediante solidariedades horizontais internas, cuja natureza é tanto econômica, social e cultural como propriamente geográfica. A sobrevivência do conjunto, não importa que os diversos agentes tenham interesses diferentes, depende desse exercício da solidariedade, indispensável ao trabalho e que gera a visibilidade do interesse comum (Santos, 2000, p. 109-110).

E ainda, para além da função econômica (reconhecida ao longo da história econômica) a terra representa a habitação do homem, a condição de sua habitação, segurança, paisagem etc. Logo, o reconhecimento dessa importante relação, conecta o substantivismo do autor às discussões que envolvem economias alternativas e dos territórios enquanto espaços genuínos de liberdade e desenvolvimento (cultural, social e econômico).

Aliás, como mencionado, todas as dimensões integram-se mutuamente, em particular, pelo caráter político do território "no jogo entre os macropoderes políticos institucionalizados e os micropoderes, muitas vezes mais simbólicos, produzidos e vividos no cotidiano das populações" e também por "seu caráter integrador – o Estado em seu papel gestor-redistributivo" (Haesbaert, 2004. p. 76).

No mesmo sentido, como incessantemente advogado pelo notável economista brasileiro, Celso Furtado (1978, 1984, 1998) somente com vontade política será possível liberar as "forças criativas" da nação de sua submissão à lógica dos meios, transladando-a para a lógica dos fins. Nisso consiste o horizonte de desenvolvimento econômico de uma nação.

Ou seja, um bioma criativo corresponde à uma economia introjetada de componentes simbólico-culturais e resulta dos fluxos, redes e interações político-institucionais no contexto de território como espaço híbrido. Trata-se, portanto, de uma economia criativa territorializada, multiescalar, multidimensional, material e imaterial (Pacheco, 2023).

Daí a importância de se apoiar, por meio de políticas públicas de incentivo, negócios sociais e criativos (ou modelos de produção que se pretendam mais inclusivos, sustentáveis e inovadores), capazes de contrapor a crise atual do capitalismo e, ao mesmo tempo, contribuir no processo de geração e redistribuição de riqueza.

V. Conclusões

O presente artigo objetivou aprofundar discutir a economia criativa – e o bioma pantaneiro - como vetor de desenvolvimento socioeconômico tendo o território como dimensão igualmente estratégica no tema. Em que pese o caráter transdisciplinar da economia criativa, este trabalho lançou-se de modo a integrar o espaço teórico-analítico, ainda em debate, que transita entre a adequada formulação e implementação de instrumentos e componentes institucionais capazes de estimulá-la, à exemplo do papel do Estado e das políticas públicas; e, também ao reconhecimento de

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E ainda, os referenciais da produção criativa são calcados em realidades histórico-regionais, portanto, igualmente territoriais; as articulações de solidariedades e reciprocidades ainda encontram resistências face às interações e dinâmicas sociais do contexto institucional; e o advento de iniciativas inscritas nos setores da EC potencializam formas produtivas alternativas no território.

Forçoso considerar, entretanto, que o avanço do modo de produção capitalista em sua fase financeirizada e neoliberal também colocou em marcha lógicas distintas de apropriação simbólica e a produção do/no território em um mesmo plano. Ao passo que terra, recursos naturais e respectivos mediadores materiais e imateriais são essenciais à vida humana; de outro lado vê-se contingências territoriais distintas e contraditórias que também produziram quebras de solidariedade e reciprocidade entre os próprios indivíduos.

Com efeito, o objetivo de se propor um quadro conceitual para discutir biomas criativos, tem-se que os autores da geografia econômica e da economia desenvolvimentista contribuíram significativamente para as reflexões atuais sobre economia criativa de base territorial, concluindo que a mesma decorre do reflexo das relações estabelecidas no cotidiano, cujo substrato cultural influencia as dinâmicas sociais, que por sua vez se concretizam nas relações de produção no território, atrelando o homem à sua dimensão simbólica e substantiva.

Frise-se, contudo, que a sobredita proposição endereçada à reflexão analítica de um bioma criativo não se pretende generalizante, inobstante as inúmeras possibilidades de articulação e composições no contexto do próprio território, entendido este como espaço complexo por meio do qual todas as relações se desenvolvem. Questões como por exemplo a governança e as relações de poder, requerem aprofundamentos, abstrações e interações empíricas ainda mais particularizadas face às dimensões e conceitos propostos

Como proposição de pesquisas futuras, sugere-se o exame das relações teórico-analíticas sobre o paradigma dos comuns em outros biomas e territórios, bem como, o desenho e a aplicação de regras pactuadas coletivamente sob o olhar da governança de políticas públicas em matéria de desenvolvimento regional e proteção jurídica ambientais.

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Participatory Banks Serving Morocco's New Development Model: Opportunities, Challenges and Perspectives

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Abstract- The aim of this research is to analyse the effect of participatory banks on the success of Morocco's new development model. This work aims to analyse theoretically and empirically the relationship between participatory banking and the success of this new model.

Banking and financial systems influence the success of this new development model through their functions such as: mobilizing funds for profit financing; sustainability; mobilizing alternative financing mechanisms; combining the profitability and financing of projects with strong social and environmental impacts; creating wealth and quality employment opportunities; creating new synergies to attract private investment; promote job creation and provide opportunities for growth.

The results obtained lead us to conclude that there is a positive contribution between the participatory banking industry and the success of this new development model.

Keywords: banks, morocco's new development model, banking and financial systems, economic growth, social development.

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Participatory Banks Serving Morocco's New Development Model: Opportunities, Challenges and Perspectives

Les Banques Participatives au Service du Nouveau Modèle de Développement du Maroc: Opportunités, Enjeux et Perspectives

El Khattabi Mohammed [α] & Abdelkahar Zahid [σ]

Résumé- Le but de ce papier est d'analyser l'effet des banques participatives sur la réussite du nouveau modèle de développement du Maroc. Ce travail vise à analyser théoriquement et empiriquement la relation entre la banque participative et le succès de ce nouveau modèle.

Les systèmes bancaires et financiers influencent le succès de ce nouveau modèle de développement à travers leurs fonctions telles que: la mobilisation de fonds pour le financement des bénéfices; la pérennité; la mobilisation de mécanismes de financement alternatifs; l'association de la rentabilité et du financement des projets à de forts impacts sociaux et environnementaux; la création de richesse et l'amélioration de la qualité des opportunités d'emploi, créer de nouvelles synergies pour attirer les investissements privés, promouvoir la création d'emplois et offrir des opportunités de croissance.

Les résultats obtenus nous amènent à conclure qu'il existe un apport positif entre l'industrie bancaire participative et la réussite, l'aboutissement de ce nouveau modèle de développement.

Motsclés: banques participatives, nouveau modèle de développement du maroc, systèmes bancaires et financiers, croissance économique, développement social.

Abstract- The aim of this research is to analyse the effect of participatory banks on the success of Morocco's new development model. This work aims to analyse theoretically and empirically the relationship between participatory banking and the success of this new model.

Banking and financial systems influence the success of this new development model through their functions such as: mobilizing funds for profit financing; sustainability; mobilizing alternative financing mechanisms; combining the profitability and financing of projects with strong social and environmental impacts; creating wealth and quality employment opportunities; creating new synergies to attract private investment; promote job creation and provide opportunities for growth.

The results obtained lead us to conclude that there is a positive contribution between the participatory banking industry and the success of this new development model.

Keywords: banks, morocco's new development model, banking and financial systems, economic growth, social development.

I. Introduction

Sous l'influence de la dynamique déclenchée par la mondialisation, le Maroc a réalisé des progrès significatifs dans la modernisation de sa structure économique et financière (divers plans économiques, énergies renouvelables, industrialisation, nouveau pôle financier « Casablanca Finance City » …) au cours des deux dernières décennies.

Bien que l'économie marocaine ait fait preuve d'une forte résilience lors de la crise financière de 2008 et de la crise sanitaire de COVID 19, et que la stratégie de croissance poursuivie par le royaume se soit avérée assidue à plus d'un titre, certains indicateurs indiquent que cette performance s'est essoufflée ces dernières années (ralentissement de la croissance, perte de compétitivité, persistance du chômage, etc.). Face à elle, le pays doit mettre en œuvre de nouvelles méthodes économiques et sociales et suivre une approche participative, inclusive et compétitive pour développer un nouveau modèle de développement « authentiquement marocain ». Ce défi consiste notamment à ouvrir de larges perspectives au pays pour une croissance soutenue et une justice sociale et territoriale. Dans ce contexte, l'émergence des banques participatives marocaines peut être l'occasion de concrétiser ce nouveau modèle de développement en gestation.

Il faut admettre que la finance participative est une tendance de développement reconnue depuis des décennies, notamment en raison de sa capacité à résister aux chocs et à promouvoir la stabilité économique et financière. Par ailleurs, les règles de la

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finance participative fondées sur l'éthique et la responsabilité sociétale des entreprises s'inscrivent pleinement dans les objectifs du développement durable. Après cela, les institutions financières participatives (banques participatives, entreprises « Takaful », fonds d'investissement islamiques, émetteurs de « Sukuk ») et les instruments financiers sociaux islamiques (Qard hasan, Zakat, Sadaqat, Waqf) pourront atteindre cet objectif de développement économique du Maroc.

Cependant, la question de la contribution potentielle de l'industrie des banques participatives au nouveau modèle de développement dépend toujours de la mise en place d'autres composantes de ce nouvel écosystème financier.

À l'instar de nombreux autres pays, le Maroc aspire à se positionner sur les marchés financiers participatifs, en s'appuyant sur la croissance économique comme levier clé de son modèle de développement renouvelé.

Notre objectif est de permettre aux intéressés (chercheurs, consultant, professionnels…) de débattre l'apport potentiel des banques participatives en faveur de la réussite du nouveau modèle de développement du Maroc.

Notre contribution vise à répondre à la question principale suivante:

Dans quelle mesure les banques participatives peut-elle constituer un vecteur de réussite du nouveau modèle de développement?

Cette problématique est déclinée en sous questions:

- Quelles sont les particularités des banques participatives?
- Les banques participatives répondent-elles parfaitement aux demandes de financement de ce nouveau modèle de développement du Maroc?
- Les banques participatives spécifient-elles des produits bancaires correspondants aux projets de nouveau modèle de développement du Maroc?

Le Présent Papier est Divisé en Deux Axes: Après une présentation brève des bases théoriques des banques participative, nous verrons dans un deuxième point quel est l'apport des banques participatives sur la réussite de ce nouveau modèle de développement du Maroc.

I. Les bases Théoriques des Banques Participatives.

1. *Qu'est-ce qu'une Banque Participative?*

Selon la définition donnée par les experts des banques islamiques dans le rapport de la conférence scientifique (mars1979) «la banque islamique est une institution bancaire qui rassemble des capitaux et les utilise dans le cadre de la législation islamique, dans le but de fonder une société solidaire et de réaliser une certaine justice dans la répartition des richesses ».

Les banques participatives accomplissent les mêmes fonctions essentielles que les banques classiques, sauf qu'elles sont contraintes de respecter les préceptes des principes islamiques.

Par ailleurs, le système financier participatif repose sur cinq piliers, à savoir[1]:

A. *La prohibition de l'sure (Riba)*

Dans la finance islamique, le concept de *riba* fait référence à tout gain excédentaire garanti dans une opération de prêt, sans qu'il y ait de prise de risque ou de création de valeur réelle. Cette pratique, assimilée à l'usure, est strictement proscrite par la charia, comme en témoigne le verset coranique affirmant: « Dieu a permis le commerce et interdit le riba » (Sourate Al-Baqara, verset 275). Contrairement aux systèmes financiers classiques où l'intérêt est fixé à l'avance et perçu indépendamment des performances économiques du projet, la finance islamique rejette cette logique, la jugeant inéquitable. Elle privilégie des instruments reposant sur la participation aux risques et aux bénéfices, à l'image de la Mourabaha, la Moudaraba ou la Moucharaka, qui respectent les principes éthiques et économiques de l'islam (El-Gamal, 2006).[2]

B. *L'interdiction de la Spéculation et de l'incertitude: Le Gharar*

Pour la spéculation, le terme Gharar est difficile à traduire car il rassemble à une pluralité de signification (Ambigüité, incertitude, tromperie, risque…).

Dans cette perspective, Le Gharar peut être défini comme étant un vice caché, une zone floue non négligeable au niveau d'un des biens échangés et/ou qui présente en soi un caractère hasardeux et incertain.

C. *L'interdiction des secteurs illicites*

Les activités illicites sont dites « Haram » par opposition aux activités ou produits « halal ». Ainsi la règle de base pour procéder à cette définition, est que toutes les activités qu'Allah a créées et tous les bénéfices qui en découlent sont définis comme étant Halal. Cette règle entraine donc l'interdiction d'un grand nombre de secteurs d'activités dans lesquels les musulmans ne peuvent pas investir.

Pour cela, les principes de la Charia déterminent et guident entre autres les activités et le comportement au sein de la société musulmane par rapport à ces principes. Ainsi, les objets prohibés par la religion musulmane comme (vente d'animaux morts, de porc, d'alcool, porc, jeux de hasard…). Ils ne peuvent faire l'objet d'une transaction.

[1] Zahid, A. et Ibourk, A. (2014). À l'horizon de la banque islamique au Maroc: les déterminants d'une installation réussie. s.l. Les Cahiers de la Finance Islamique, N° 6, 2014, 155p.

[2] El-Gamal, M. A. (2006). Islamic Finance: Law, Economics, and Practice. Cambridge University Press.

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D. *L'existence d'un actif tangible*

Toute transaction financière doit être sous-entendue par un actif tangible et identifiable. C'est le principe de l'Asset-backing. Les transactions financières sont systématiquement liées à des actifs réels.

E. *Le partage des profits et des pertes (PPP)*

L'intérêt est prohibé par contre le prêt n'est pas interdit, il est même recommandé des lors qu'il profite à ceux qui en ont besoin. Mais, les banques islamiques n'étant pas des organisations caritatives, il faut donc trouver un système de rémunération alternatif: c'est le partage des profits et pertes résultat de l'opération de financement, ou le système PPP.

Le principe de partage des profits ou des pertes a été présenté comme une alternative à l'élimination de la variable taux d'intérêt du processus de l'intermédiation financière bancaire.

II. Les Principaux Instruments des Banques Participatives[3]

Le système bancaire participatif propose un large éventail des instruments et mécanismes financiers en adéquation avec les principes de la cliente ciblée.

Nous pouvons diviser les modes de financement en deux grandes catégories: d'une part, les instruments suivant le principe du partage des bénéfices et des pertes, et d'autre part, les instruments pour lesquels ce principe n'est pas appliqué.

A. *Partage des profits et (parfois) des pertes*

Ce principe soutient l'idée que la finance participative, basée sur le partage des pertes et profits, où aucune rémunération ne peut être garantie ou fixée d'avance.

- Moudaraba (le financement de confiance)

La moudaraba est une technique de financement adoptée par les banques participatives, C'est un contrat entre le propriétaire du capital (rabb al mal) et l'entrepreneur appelé moudarib.

Capital entièrement fourni par la banque pour le financement du projet. Partage des profits du projet entre la banque et l'entrepreneur selon un ratio prédéterminé. Pertes du projet supportées par la banque, sauf s'il y a négligence de l'entrepreneur.

- Moucharka (financement par participation)

Est une forme de partenariat dans lequel deux ou plusieurs parties participent en mettant en commun le capital et le travail, Ainsi la banque devient copropriétaire et coresponsable de la gestion du projet.

A. Absence du partage des profits et des pertes

Les banques participatives peuvent financer leur clientèle à travers d'autres produits dont les caractéristiques techniques ainsi que les modalités de leur présentation à la clientèle sont conformes à la charia.

- Mourabaha

Il s'agit ici de « tout contrat par lequel, une banque participative vend à son client un bien meuble ou immeuble déterminé et propriété de cette banque à son coût d'acquisition majoré d'une marge bénéficiaire, convenus d'avance. Le paiement par le client au titre de cette opération est effectué selon les modalités convenues entre les deux parties »[4]

Autrement dit, c'est une double vente, entre un vendeur et un acheteur, par laquelle le vendeur achète le ou les biens requis par l'acheteur et le ou les lui revend à un prix majoré d'une marge bénéficiaire. Le contrat précise bien le détail de cette opération dont la période de remboursement, le montant des versements échelonnés.

- Ijara (financement par Location)

C'est « Tout contrat selon lequel une banque participative, met à titre locatif un bien meuble ou immeuble déterminé et propriété de cette banque, à la disposition d'un client pour un usage autorisé par la Loi. L'ijara prend l'une des deux formes suivantes:

– *Ijara Tachghilia,* lorsqu'il s'agit d'une location simple. Contrairement à un crédit-bail conventionnel, le financier islamique est contraint d'assumer une partie des risques commerciaux associés à la location. Pendant toute la durée de l'opération, le financier doit notamment assurer l'actif, s'acquitter des impôts et taxes liés à la détention de la propriété de l'actif et se charger de sa maintenance.

– *Ijara montahia hi-tamlik,* lorsqu'au terme de la location, la propriété du bien, meuble ou immeuble, est transférée au client selon les modalités convenues entre les parties (El-Gamal, 2006).

Ce mode de financement ressemble énormément au crédit leasing du point de vue maintien de la propriété du bien en location ou en ijara jusqu'au paiement de la dernière échéance ou redevance, usufruit qui découle de l'usage de ce bien.

- Istisnaa

Il s'agit ici de « Tout contrat d'acquisition des choses nécessitant une fabrication ou une transformation en vertu duquel l'une des deux parties, banque participative ou client, s'engage à livrer la chose, avec des caractéristiques définies et convenues, fabriquées ou transformées, à partir des matières dont il est propriétaire, en contrepartie d'un prix fixe dont le paiement s'effectue par l'autre partie (moustasnii) selon les modalités convenues (El-Gamal, 2006) »

[3] Zahid, A., & Ibourk, A. (2013). « À l'horizon de la banque islamique au Maroc : les déterminants d'une installation réussie ». Les Cahiers de la Finance Islamique, numéro 6, pp: 130-150.

[4] El-Gamal, M. A. (2006). Islamic Finance: Law, Economics, and Practice. Cambridge University Press.

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- Salam

Assalem est un type de contrat attaché à une opération commerciale. C'est l'opposé de baia- bi-taâjil ou vente à règlement différé. En effet, nous sommes en présence d'une exception à la règle islamique qui demande à ce qu'on ne vende un bien existant que si on n'en est réellement propriétaire et détenteur.

Selon le savant hanafite Ibn Al-Hammam: « Assalem est l'acquittement immédiat d'un achat à terme, le terme concerne la marchandise (absente) vendue contre paiement au comptant de son prix ». Nous retiendrons de cette définition la notion de maturité (ou de terme) qui est attachée au bien vendu et la notion d'acquittement (en espèces) du prix convenu. C'est-à-dire: un contrat en vertu duquel l'une des deux parties, verse d'avance le prix intégral d'une marchandise dont les caractéristiques sont définies au contrat, à l'autre partie qui s'engage à offrir une quantité précisée de ladite marchandise dans un délai fixé.

III. La Contribution des Banques Participatives à la Réussite du Nouveau Modèle de Développement

Suite à la crise des suprimes internationale qui subit un tremblement dans les équilibres financiers, un grand intérêt porté à la finance participative à l'échelle internationale a permis au Maroc de prendre conscience de ce nouveau système. Dans ce contexte le secteur bancaire participatif joue un rôle très important dans l'économie marocaine et peut être considéré comme l'un des moteurs du développement du pays en sa qualité de principale source de financement de l'économie et par conséquent de croissance et de création d'emplois[5].

1. *Le Nouveau Modèle de Développement du Maroc: objectifs, moyens d'Action et financement.*

Le Nouveau Modèle de Développement (NMD) du Maroc, lancé en 2021, a pour objectifs principaux de réduire les inégalités sociales et territoriales, de renforcer le capital humain, de diversifier l'économie et de favoriser la transition numérique. Pour y parvenir, le NMD s'appuie sur des réformes structurelles, l'investissement dans les infrastructures modernes, le développement du secteur privé et de l'entrepreneuriat, ainsi que sur une transition énergétique durable. L'objectif est de créer un modèle économique inclusif, compétitif et respectueux de l'environnement, tout en améliorant la qualité de vie des citoyens et en renforçant la position du Maroc sur la scène internationale.

Le financement du nouveau modèle de développement nécessite l'injection d'importants capitaux dans l'économie Marocaine à travers la mobilisation de ressources financières (ressources fiscales, le recours à la dette publique à court terme …).

Selon les évaluations préliminaires, il est estimé que les réformes et projets proposés dans le NMD nécessiteront des financements publics additionnels de l'ordre de 4% du PIB annuellement en phase d'amorçage (2022-2025) et de l'ordre de 10% du PIB en rythme de croisière à l'horizon 2030[6].

La stratégie de financement du NMD repose sur cinq leviers structurants qui utilisent à la fois des financements publics et privés pour lancer des projets importants, qui doivent tous être activés simultanément:

1. Une politique budgétaire qui s'aligne sur les objectifs du NMD, en capturant les réaffectations essentielles au financement de ses initiatives transformatrices.
2. Une stratégie fiscale adaptable est essentielle dans la dynamique à moyen et long terme nécessaire à tout modèle de développement.
3. Une politique fiscale améliorée qui puisse faciliter la mobilisation de ressources supplémentaires, qui devraient représenter entre 2 et 3% du PIB.
4. Un démarrage accéléré de la transformation structurelle de l'économie est essentiel, car il peut produire des ressources à moyen terme qui soutiennent la durabilité du modèle, ce qui nécessite une plus grande implication de l'EEP et des secteurs privés nationaux et internationaux.
5. Des conditions encourageantes pour stimuler l'investissement privé national et international peuvent être créées en établissant un cadre d'investissement attrayant et en diversifiant les méthodes et systèmes de financement pour faciliter la transformation économique.
6. En définitive, la stratégie du financement du nouveau modèle de développement déclinée s'appuie sur l'hypothèse du succès de l'amorçage qui va créer une dynamique, permettant au nouveau modèle de s'autofinancer et ce en générant une forte croissance et donc des recettes fiscales conséquentes.

2. *La Revue de Littérature*

Le rôle crucial du secteur financier participatif dans le développement économique est largement reconnu. De nombreuses recherches ont démontré que l'essor de l'industrie financière est intimement lié à la croissance économique et sociale

Stiglitz & Weiss (1981): La théorie de l'asymétrie d'information met en évidence les déséquilibres d'accès à l'information entre les parties d'une transaction financière, notamment entre le prêteur et l'emprunteur. Dans le cadre de la Mourabaha, ce produit participatif vise à réduire ces asymétries en établissant une transparence totale sur les conditions de financement. La banque achète un bien et le revend à l'entrepreneur

[5] ZAHID, A. & IBOURK, A. (2014). ''La performance de la Banque islamique face à la crise : Etude de la

[6] Le rapport de nouveau modèle de développement page 153

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avec une marge bénéficiaire prédéfinie, limitant ainsi les risques de surendettement. Ce mécanisme contribue à faciliter l'accès au financement pour les PME et les entrepreneurs marocains, un levier important pour le nouveau modèle de développement du Maroc.

Modigliani & Miller (1958): La théorie du financement structuré met l'accent sur la possibilité de financer des actifs productifs sans alourdir le bilan des entreprises. L'Ijara, sous forme de contrat de location avec option d'achat, offre aux entreprises la possibilité d'acquérir des équipements essentiels sans mobiliser de capital initial. Ce produit joue un rôle déterminant dans l'investissement productif en soutenant les entreprises marocaines, notamment les PME, dans leur capacité à moderniser leurs équipements tout en préservant leur trésorerie.

Arrow & Debreu (1954): La théorie du partage des risques démontre que la répartition équitable des gains et des pertes entre plusieurs parties favorise l'émergence d'initiatives économiques. La Moucharaka, qui repose sur un partenariat entre la banque et l'entrepreneur, applique cette théorie en partageant les profits et les pertes liés à un projet. Ce mécanisme soutient directement l'entrepreneuriat et l'innovation, tout en réduisant la pression financière sur les porteurs de projets. Cela encourage la création de projets innovants et durables, essentiels pour le développement économique du Maroc.

Jensen & Meckling (1976): La théorie de l'agence analyse les relations entre un principal (la banque) et un agent (l'entrepreneur), où une collaboration efficace repose sur une gestion optimisée et la confiance mutuelle. Dans le cadre de la Moudaraba, la banque fournit le capital et l'entrepreneur gère le projet, avec un partage des profits entre les deux parties. Ce produit financier favorise la création de startups et de PME innovantes, tout en réduisant le recours à l'endettement, un atout clé pour renforcer le tissu entrepreneurial marocain.

Chapra (2000): Cette théorie met en avant l'importance des principes éthiques et équitables dans les transactions financières. Le contrat Salam, basé sur un paiement anticipé pour un bien livré à une date future, reflète cette vision en soutenant les producteurs, notamment dans le secteur agricole. Ce produit leur garantit un financement en amont, réduisant ainsi leur vulnérabilité économique. En soutenant le secteur agricole, le Salam contribue à la sécurité alimentaire et à l'équilibre économique des zones rurales, un objectif central du modèle de développement marocain.

Keynes (1936): La théorie du financement des infrastructures souligne l'importance de mécanismes adaptés pour financer les grands projets industriels et de construction. L'Istisna'a, permettant de financer un bien manufacturé avec des paiements échelonnés, répond à ce besoin en soutenant les secteurs de l'industrie et du BTP. En facilitant le financement de projets structurants, ce produit participe au développement des infrastructures nécessaires pour renforcer la compétitivité et la modernisation de l'économie marocaine.

Putnam (1993): La théorie du capital social met en avant le rôle des réseaux de solidarité, de confiance et d'entraide dans la construction d'une économie résiliente. Le Quard Al Hassan, un prêt sans intérêt destiné à répondre à des besoins sociaux ou entrepreneuriaux, s'inscrit dans cette perspective en renforçant l'inclusion financière et en soutenant les initiatives à vocation sociale et solidaire. Ce produit contribue à la réduction des inégalités et à l'intégration socio-économique, un pilier fondamental pour le développement durable du Maroc.

Le tableau ci-dessous présente une synthèse des principaux produits offerts par les banques participatives, en mettant en évidence leur contribution potentielle à la réussite du nouveau modèle de développement du Maroc, à la lumière des principales théories économiques et financières.

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Produits des banques participatives	Description	Théories associées	Apports au nouveau modèle de développement du Maroc
Mourabaha	Financement d'un bien par la banque qui le revend avec une marge bénéficiaire connue	Théorie de l'asymétrie d'information (**Stiglitz & Weiss, 1981**)	Facilite l'accès au financement des PME et entrepreneurs tout en limitant le risque de surendettement
Ijara	Contrat de location avec option d'achat (leasing)	Théorie du financement structuré (**Modigliani & Miller, 1958**)	Permet aux entreprises d'acquérir des équipements sans immobilisation de capital, favorisant l'investissement productif
Moucharaka	Partenariat entre la banque et l'entrepreneur avec partage des profits et pertes	Théorie du partage des risques (**Arrow & Debreu, 1954**)	Encourage l'entrepreneuriat et l'innovation en réduisant la pression financière sur les porteurs de projet
Moudaraba	Financement où la banque fournit le capital et l'entrepreneur la gestion, avec partage des profits	Théorie de l'agence (**Jensen & Meckling, 1976**)	Favorise la création de startups et de PME innovantes en fournissant des fonds sans endettement préalable
Salam	Paiement anticipé pour un bien livré à une date ultérieure	Théorie de l'économie islamique et du commerce (**Chapra, 2000**)	Soutient le secteur agricole et industriel en assurant un financement de production à l'avance
Istisna'a	Financement d'un bien manufacturé avec paiement échelonné	Théorie du financement des infrastructures (**Keynes, 1936**)	Développe les secteurs de l'industrie et du BTP en facilitant le financement de projets structurants
Al Quard Al Hassan	Prêt sans intérêt pour des besoins sociaux ou entrepreneuriaux	Théorie du capital social (**Putnam, 1993**)	Renforce l'inclusion financière et soutient l'économie sociale et solidaire

Source: Adapté par les auteurs

II. Méthodologie de Recherche

Cette recherche s'inscrit dans une démarche d'exploration qualitative (Wacheux, 1996) auprès des professionnels de la finance participative par un échantillon de taille réduite. Ce choix s'explique par la nature de l'objet de recherche et s'explique aussi par la rareté des travaux empiriques sur le sujet.

Nous avons adopté l'approche de l'analyse de données textuelles (ADT)[7], La méthode d'échantillonnage appliquée est l'échantillonnage par choix raisonné appelée aussi échantillonnage au jugé[8].

[7] Est une approche qualitative qui se base sur l'analyse du texte pour en tirer l'information « essentielle » (Fallery et al, 2007).

[8] C'est une méthode par laquelle les individus faisant partie de l'échantillon sont sélectionnés en se basant sur des critères définis en se fiant au jugement du chercheur.

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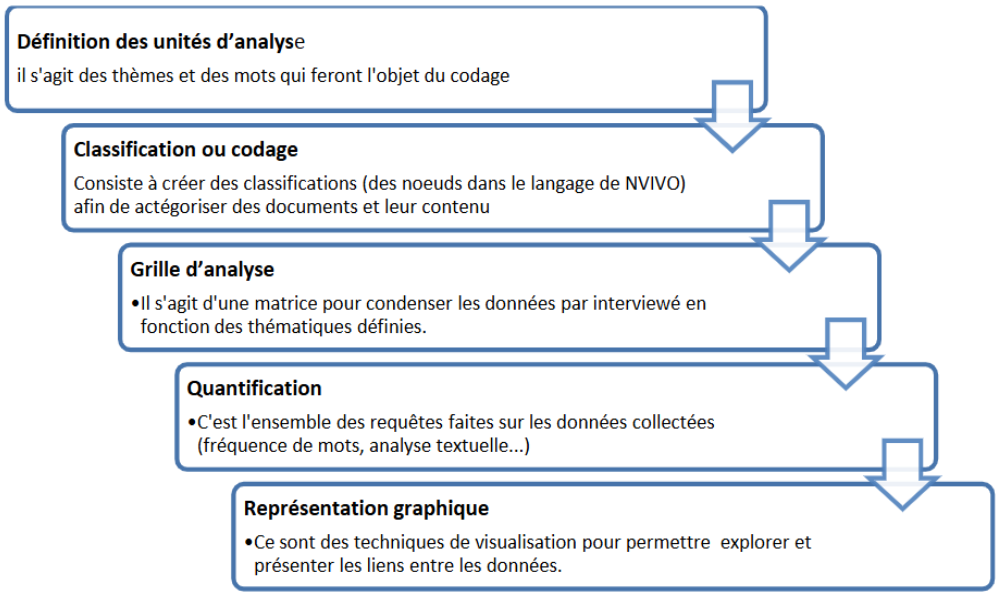

Source: Adapté par les auteurs à partir de la documentation sur l'analyse textuelle

Figure 1: Les étapes de l'analyse de données textuelles (ADT)[9]

Pour répondre à l'objet de notre recherche, des interviewés ont été menés auprès des professionnels qualifiés exerçant dans le domaine de la finance participative dans ses différents volets (comptabilité, audit, conseils, formation et RH…).

a) Les Hypothèses de Recherche

De notre question centrale en introduction, nous dégageons trois hypothèses suivantes:

H1: La banque participative joue un rôle déterminant dans la promotion du nouveau modèle de développement du Maroc.

H2: Les produits financiers des banques participatives sont plus conformes aux besoins de financement éthique et durable et conformes aux priorités du nouveau modèle de développement.

H3: Les banques participatives contribuent à renforcer la flexibilité économique en ajustant les mécanismes financiers.

b) Résultats et Interprétations des Donnés

Nous avons sélectionné une quinzaine spécialiste, ce sont des professionnels et des experts comptables. L'entretien a commencé en février 2024 et la durée moyenne de chaque répondant était de 1h à 2 h. Les données collectées sont transcrites et analysées par le logiciel "NVivo 10".

Avant d'exposer les résultats de notre travail, nous exposons en premier lieu les caractéristiques démographiques et professionnelles des participants:

Tableau 1: Profil des praticiens interrogés

Interviewés	Agence bancaire	Sexe	Profession
Interviewé 1	Umnia Bank	M	Comptable
Interviewé 2	Bank Al Yousr	F	Chargé des comptes
Interviewé 3	Bank Al Yousr	M	Directeur d'agence
Interviewé 4	Assafa bank	M	Comptable
Interviewé 5	Umnia Bank	F	Comptable
Interviewé 6	Assafa bank	M	Chargé des comptes
Interviewé 7	Bank Al Yousr	F	Directeur d'agence
Interviewé 8	Cabinet d'expert	M	Expert-Comptable
Interviewé 9	Assafa bank	M	Directeur d'agence
Interviewé 10	Umnia Bank	M	Chargé des comptes
Interviewé 11	Assafa bank	M	Directeur d'agence
Interviewé 12	Assafa bank	M	Expert-Comptable
Interviewé 13	Bank Al Yousr	M	Directeur d'agence
Interviewé 14	Umnia Bank	M	Chargé des comptes
Interviewé 15	Cabinet d'expert	M	Expert-Comptable

[9] F. AIT MALHOU, A. MAIMOUN « L'expérience Maroc finance participative: Bilan et défis à relever P.13

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Afin de connaitre les mots qui reviennent fréquemment, nous avons procédé à une requête de fréquence de mots. Le tableau 2 montrent les mots qui reviennent le plus souvent dans le discours des interviewés.

Tableau 2: Résultats de la requête fréquence des mots

Mot	Longueur	Nombre	Pourcentage pondéré (%)
Impact	6	54	7,92
Banques	7	29	4,25
Participatives	14	29	4,25
Contribuent	11	23	3,37
Développement	13	23	3,37
Rôle	4	23	3,37
Déterminant	11	22	3,23
Maroc	5	22	3,23
Promotion	9	22	3,23
Renforcer	9	19	2,79
Financement	11	13	1,91
Produits	8	10	1,47
Alternatifs	11	9	1,32

Source: généré par le logiciel Nvivo

Nous remarquons d'après le tableau et le nuage de mots que les *Treize* mots les plus fréquemment utilisés sont Impact, banques participatives, contribuent, développement, rôle, déterminant, promotion, renforcer, financement, produits alternatifs. Afin de détailler notre recherche sur ces Treize mots, nous avons eu recours à la requête de recherche textuelle réalisé par le logiciel Nvivo. Les résultats de la recherche textuelle sont présentés dans les figures suivantes:



Source: généré par le logiciel Nvivo

Figure 1: Résultats de la requête fréquence des mots -nuage des mots

Le nuage de mots généré par Nvivo met en évidence le rôle central de la banque participative dans le nouveau modèle de développement du Maroc. Des termes clés tels que « impact », « développement » et « financement » mettent en avant leur contribution à l'inclusion financière, au financement responsable et au soutien aux PME. Ces banques proposent des alternatives éthiques et conformes à la chari'a qui

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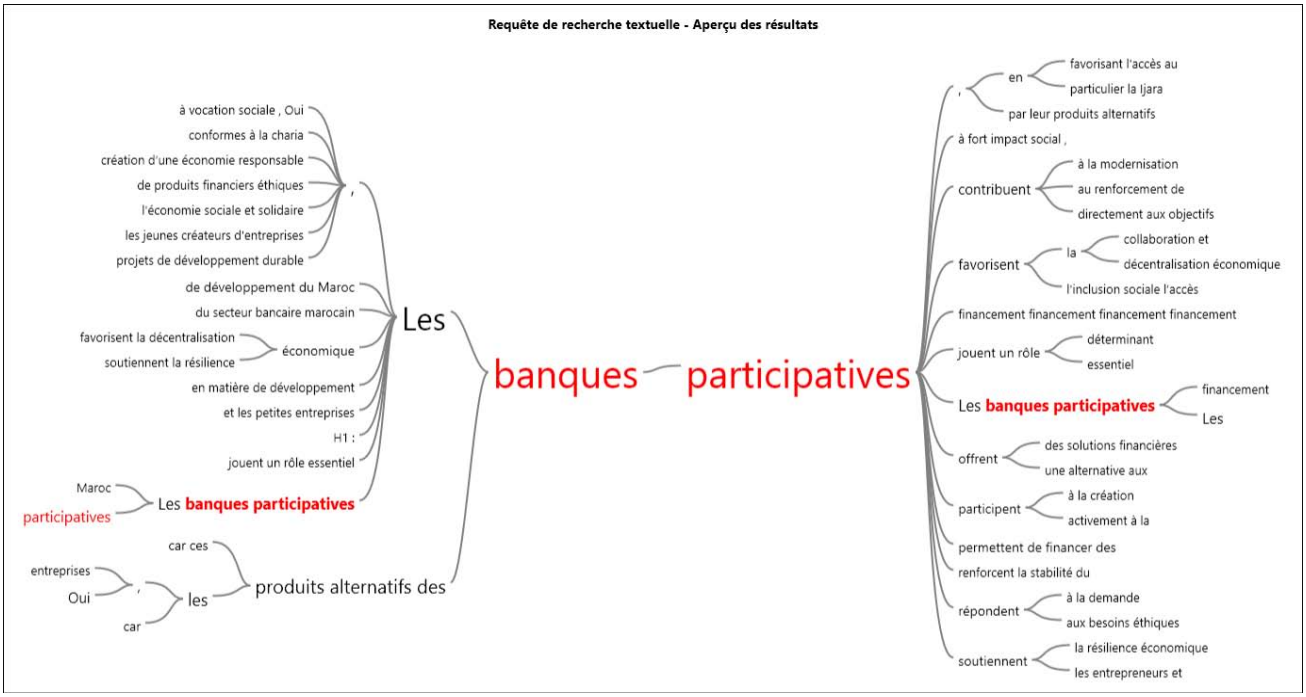
favorisent la confiance et la durabilité. L'accent est également mis sur leurs opportunités, leurs défis et leur potentiel pour renforcer les économies, afin de parvenir à une croissance équitable et durable.



Source: généré par le logiciel Nvivo

Figure 2: Banques participative et nouveau modèle de développement

Etant le plus cité par les interviewées 'banques participatives' reflète l'importance et le rôle des *banques participatives* dans le cadre du *nouveau modèle de développement (NMD)* du Maroc est fondamental, notamment en matière de promotion de l'inclusion financière, de soutien au développement économique, et d'encouragement à un développement éthique et durable.

Les produits des banques participatives (Murabaha, Musharaka, Mudaraba, Ijara, Sukuk…), significativement alignée aux valeurs de l'investissement socialement responsable, est considérée comme un levier fort. En effet, le lancement ce marché au Maroc permettra aux acteurs impliqués (banques, compagnies d'assurance, fonds d'investissement, entrepreneurs ou encore investisseurs privés) de jouer un rôle significatif dans la mobilisation des ressources complémentaires et des mécanismes de financement alternatifs au profit de l'atteinte des objectif de ce nouveau modèle de développement et de financer les grands projets prévu dans le rapport présenté par la commission spéciale sur le modèle de développement (impact positive).

L'écosystème de la finance participative, avec toutes ses composantes (banques, compagnies Takaful, fonds d'investissement, etc.), contribue à l'élargissement du champ des opportunités de financement des projets à caractère social et environnemental prévu dans ce modèle de développement en offrant des solutions financières adaptées aux besoins sociaux et environnementaux du pays.

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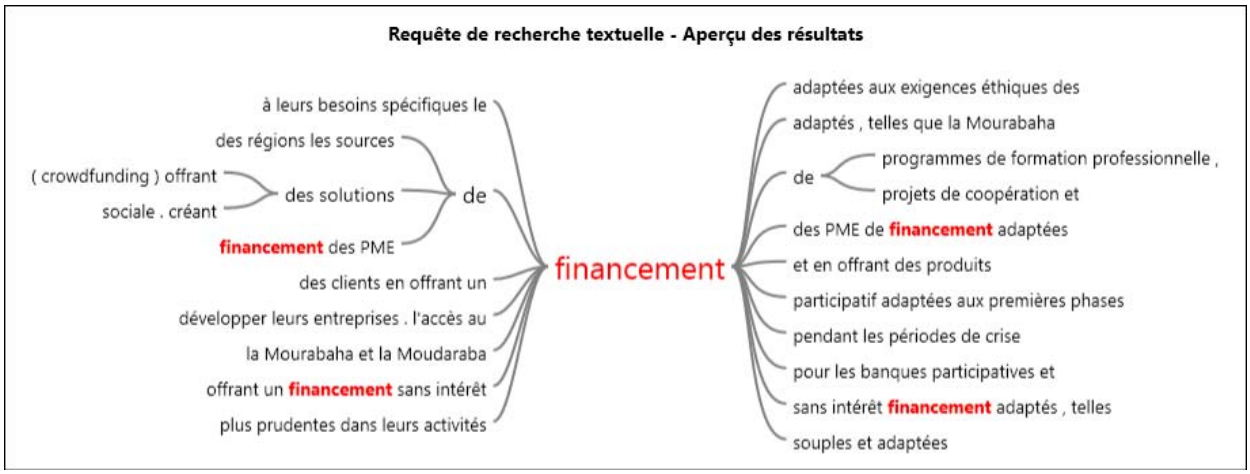


Source: généré par le logiciel Nvivo

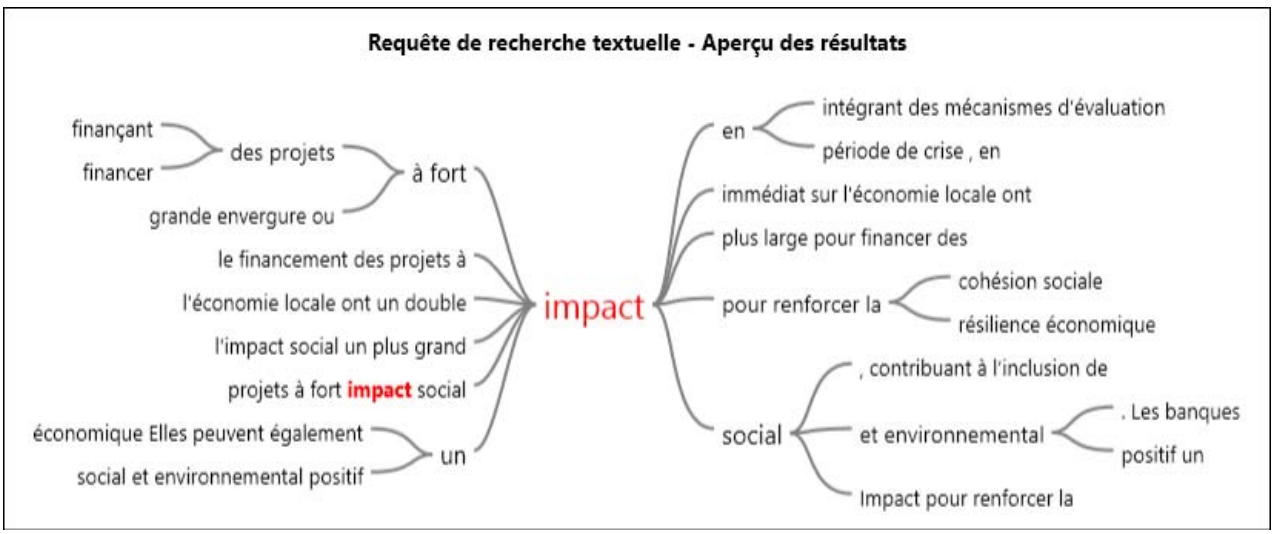
Figure 3: Banques participatives et financement des projets de nouveau modèle de développement

Plus que la moitié des interviewés considère que le rôle des banques participatives dans le financement des projets liés au Nouveau Modèle de Développement est central, car elles offrent des alternatifs financières alignées avec les objectifs stratégiques de ce modèle.

Les banques participatives, de par son business model, ses principes et ses objectifs, permet de conjuguer rentabilité et financement des projets à fort impact social et environnemental. Ce marché est donc un levier fondamental de développement, aussi bien à travers la nature des mécanismes qu'il déploie, que l'impact que cet investissement produit à l'échelle individuelle et collective des bénéficiaires.

Le Maroc est considéré, actuellement, comme un marché bancaire favorable à l'installation et au développement des banques participatives, il existe des éléments préoccupants quant à la capacité de cette nouvelle banque à soutenir la croissance de son pouvoir tout en conservant son authenticité et en restant fidèle à ses principes.

L'investissement étant le principal moteur du développement, la mobilisation des fonds au profit du financement dès l'objectives de ce modèle de développement est aujourd'hui un objectif partagé par tous les acteurs, qu'ils agissent dans la sphère économique ou encore dans le monde de l'action politique et sociale.



Source: généré par le logiciel Nvivo

Figure 4: La contribution des banques participatives au renforcement de la résilience économique

Le mot impact arrive en première position avec un pourcentage pondéré de 7,92%, illustrant l'apport de la banque participative dans le nouveau modèle de développement du Maroc. Ces banques jouent un rôle important dans le financement de projets ayant des impacts sociaux, économiques et environnementaux importants. Leur implication dans la mise en œuvre de projets d'envergure ou locaux a un double effet: soutenir l'économie locale et renforcer la cohésion sociale. En intégrant des mécanismes d'évaluation et de relance, ils

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répondent aux défis de la crise économique tout en ayant un impact positif sur l'inclusion sociale. Leurs actions contribuent donc à renforcer la résilience économique, à améliorer la qualité de vie et à promouvoir les valeurs environnementales, consolidant ainsi leur rôle d'acteurs importants dans la transformation socio-économique du pays.

Bien que les banques participatives au Maroc soit encore à son stade de genèse et connaisse plusieurs défis notamment en matière de diversification des produits ou encore de refinancement, le marché national représente un riche potentiel au plan interne, bien sûr, mais également continental, puisque le royaume est l'un des acteurs les plus actifs et les plus engagés en Afrique en termes d'investissements et de financement de projets à finalité sociale.

c) Discussions des Résultats

Les résultats de notre étude confirment que les banques participatives jouent un rôle clé dans la promotion du nouveau modèle de développement du Maroc.

Leur intervention cible des secteurs stratégiques, tels que les énergies renouvelables, l'agriculture et l'entrepreneuriat, en contribuant au développement régional et à l'inclusion financière. Par ailleurs, les produits financiers qu'elles proposent, conformes aux principes de la finance islamique, répondent de manière plus adaptée aux besoins éthiques et durables des bénéficiaires ce qui valide H1.

En soutenant des projets alignés sur les priorités nationales, notamment dans les secteurs stratégiques comme l'agriculture, l'énergie renouvelable et l'entrepreneuriat. Deuxièmement, leurs produits financiers, conformes aux principes islamiques, se révèlent mieux alignés sur les besoins éthiques et durables des bénéficiaires, ce qui renforce leur alignement avec les priorités du modèle de développement marocain ce qui valide H2.

Enfin, l'étude met en évidence leur capacité à renforcer la résilience économique ce qui valide H3, Ces résultat de notre étude confirment l'importance des banques participatives comme levier stratégique pour accompagner le Maroc dans son ambition de développement durable et inclusif.

III. Conclusion

L'influence de la banque participative sur la réussite de ce nouveau modèle de développement a fait l'objet de nombreux débats. C'est dans la continuité de ce débat que l'objectif de ce travail est d'analyser l'apport de la banque participative sur la réussite de ce nouveau modèle de développement au Maroc.

Globalement, les résultats obtenus mettent en évidence une relation causale positive et significative entre le secteur bancaire participatif et le succès de ce nouveau modèle de développement, c'est-à-dire l'hypothèse que les données soutiennent le système que le secteur bancaire participatif a un impact positif sur le nouveau modèle de développement.

Bien entendu, davantage de travaux de recherche sur ce sujet sont les bienvenus, car de nombreuses questions n'ont toujours pas suffisamment de réponses, et il n'y a même pas de considération scientifique à cet égard. Par conséquent, dans la mesure où la banque participative joue un rôle autonome dans le succès du nouveau modèle de développement, des recherches supplémentaires sont nécessaires pour vérifier comment la finance participative joue un rôle déterminant dans le succès du nouveau modèle de développement.

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Questionnaire

le rôle des banques participatives dans le cadre du nouveau modèle de développement au Maroc

2024 - UCA MARRAKECH

Merci de participer à cette étude qui explore le rôle des banques participatives dans le cadre du nouveau modèle de développement au Maroc. Cet entretien vise à recueillir vos perspectives et expériences afin d'évaluer leurs contributions, défis et opportunités.
Confidentialité : Les informations recueillies seront utilisées uniquement dans le cadre de cette recherche scientifique, et vos réponses resteront anonymes.

1.Pouvez-vous nous décrire brièvement votre rôle actuel et votre expérience dans le secteur des finances participatives ?

2.Quelles sont, selon vous, les principales spécificités des banques participatives au Maroc par rapport aux banques conventionnelles ?

3. Selon vous, dans quelle mesure les banques participatives contribuent-elles aux objectifs du nouveau modèle de développement au Maroc ?

4.Quels sont, à votre avis, les secteurs économiques ou sociaux où les banques participatives ont le plus grand impact ?

5.Quels facteurs limitent, selon vous, le rôle des banques participatives dans la promotion de ce modèle de développement ?

6. Pensez-vous que les produits financiers participatifs (Mourabaha, Ijara, Moucharaka, etc.) répondent aux besoins éthiques et durables des entreprises marocaines ? Pourquoi ?

7.Comment évaluez-vous l'alignement des produits participatifs avec les priorités du nouveau modèle de développement (par exemple : durabilité, inclusion sociale) ?

8.À votre avis, quelles améliorations ou innovations pourraient être introduites pour rendre ces produits plus efficaces ?

9.En quoi les banques participatives peuvent-elles renforcer la résilience économique, notamment en période de crise (par exemple : COVID-19) ?

10.Quels mécanismes spécifiques, comme la Moudaraba, Moucharaka, Mourabaha, Salam, Istisnaa, Ijara, sont les plus adaptés pour soutenir les entreprises en difficulté ?

11.Quels sont, selon vous, les défis ou limites des banques participatives pour jouer ce rôle de stabilisation et de soutien économique ?

12.De manière générale, comment percevez-vous l'avenir des banques participatives dans le cadre du nouveau modèle de développement marocain ?

13.Quels sont, selon vous, les principaux axes à prioriser pour renforcer leur contribution au développement national ?

14.Quels partenariats (avec l'État, les institutions internationales, ou d'autres secteurs) pourraient être bénéfiques pour maximiser leur impact ?

15.Avez-vous des remarques ou suggestions supplémentaires concernant le rôle des banques participatives ou leur potentiel dans le cadre du développement durable au Maroc ?

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Human Resource Practices and Compliance with Government Laws in the Hotel Industry in General Santos City

By Froiland N. Tabsing

Abstract- This study examines the implementation of Human Resource (HR) practices and compliance with government laws and policies in the hotel industry of General Santos City. Specifically, it evaluates seven HR practice dimensions and three key areas of legal compliance across six Department of Tourism-accredited hotels. Using a descriptive correlational research design, data was collected from 200 respondents through validated questionnaires. Results revealed that HR practices and compliance levels are generally very high, with significant correlations found between HR practices and legal compliance. The study highlights the importance of structured HR systems in promoting lawful, productive, and sustainable hotel operations. Recommendations include enhancing employee benefits and succession planning, and scaling best practices to other hotel establishments.

GJHSS-E Classification: *LCC: HF5549*

HUMANRESOURCEPRACTICESANDCOMPLIANCEWITHGOVERNMENTLAWSINTHEHOTELINDUSTRYINGENERALSANTOSCITY

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I. Introduction

The hospitality industry, particularly hotels, significantly contributes to economic development. However, with growing focus on innovation and profit, many hotel establishments neglect a critical element of sustainable operations—compliance with human resource laws. Globally and locally, HR practices play a vital role in productivity, legal adherence, and employee satisfaction. Despite this importance, limited research has been conducted in the Philippine context, particularly in General Santos City, where tourism and business activities are expanding. This study aims to fill this gap by assessing the current HR practices and their alignment with government-mandated policies in accredited hotels within the city.

II. Methodology

This research employed a descriptive correlational design to examine HR practices and legal compliance among hotels in General Santos City. Data was collected from six Department of Tourism-accredited hotels through purposive and convenience sampling. Using a validated questionnaire, responses from 200 employees and managers were gathered and analyzed. The questionnaire assessed seven HR domains and three compliance areas. Descriptive statistics, Pearson correlation, and ANOVA were used to analyze the data. Ethical guidelines were strictly followed throughout the data collection and analysis process.

III. Results and Discussion

The findings reveal a very high overall implementation of HR practices across all surveyed hotels (WM = 4.24). Training and Development, Recruitment, Labor Relations, and HR Planning were particularly well executed. In terms of compliance with government laws, Occupational Safety and Health had the highest adherence (WM = 4.25), while Employee Benefits received the lowest but still high rating (WM = 4.07).

A very strong correlation ($r = 0.830$, $p = 0.000$) was found between the implementation of HR practices and compliance with laws, suggesting that effective HR management leads to stronger legal compliance. Statistically significant differences were also observed based on hotel size and years in operation, indicating that organizational scale and maturity influence HR strategy.

IV. Summary

The study assessed HR practice implementation and legal compliance in six DOT-accredited hotels in General Santos City. The results revealed:

- Very high implementation levels of HR practices;
- High to very high compliance with labor laws and policies;
- A significant correlation between HR practices and legal compliance;

Differences in implementation based on hotel profile (number of employees and years in operation).

V. Conclusion

The hotel industry in General Santos City demonstrates commendable HR practices and compliance with labor laws. The results support the premise that robust HR systems significantly influence legal adherence. However, variations based on organizational profile indicate the need for more standardized practices, especially in smaller or newer establishments.

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VI. Recommendations

Enhance Employee Benefits: Hotels should consider improving retirement and mental health benefits to boost long-term job satisfaction.

Strengthen Succession Planning: Provide clearer pathways for career progression to improve employee retention.

Standardize Practices Across Hotel Sizes: Smaller hotels should adopt best practices from larger, more established counterparts.

Continuous Compliance Training: Regular seminars on labor laws and occupational safety should be institutionalized.

Expand Research Scope: Future studies should include non-DOT-accredited hotels and other hospitality sectors for broader applicability.

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Lobbying as Economic Statecraft: Regulatory Capture, Industrial Strategy, and the Reform of Influence Networks

By Dr. Ashutosh Sharma

Abstract- This study reinterprets corporate lobbying as a structural component of economic statecraft, arguing that its role extends beyond corporate advocacy to shaping national industrial strategy and geopolitical competitiveness. Drawing on Trevor Dryer's case study of federal lobbying in the financial sector, alongside analyses of the CHIPS Act, pharmaceutical regulation, and firearm legislation in Massachusetts, the study demonstrates how lobbying functions as a dual mechanism: stabilizing regulatory environments for firms while advancing (or undermining) national economic sovereignty. By integrating Post-Keynesian economic theory, regulatory capture frameworks, and game-theoretic models, the paper reveals systemic vulnerabilities in the US lobbying regime. It concludes with actionable legislative reforms designed to align lobbying with public interest goals, such as cooling-off periods for officials, industrial impact assessments, and coalitional arbitrage strategies. The findings challenge conventional distinctions between private interest advocacy and public economic strategy, repositioning it as a pivotal arena for reasserting affirmative control over economic policy.

Keywords: *lobbying, regulatory capture, economic statecraft, industrial policy, legislative reform.*

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LOBBYINGASECONOMICSTATECRAFTREGULATORYCAPTUREINDUSTRIALSTRATEGYANDTHEREFORMOFINFLUENCENETWORKS

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I. Introduction

Lobbying operates as a vital yet highly controversial channel through which private entities, industries, and even non-profits seek to influence public policy and legislation. While mainstream narratives often portray lobbying as a "necessary evil" within democratic systems, this characterization is profoundly flawed and originates from a sanitized understanding of its actual role in shaping economic policy. In reality, lobbying functions as a parallel economic lever, influencing everything from fiscal policy to industrial regulation. It is an inevitable outcome of systems where firms, acting under uncertainty, seek to stabilize their operating environments through policy capture (Kalecki, 1971). Lobbying is often misunderstood as merely corporate advocacy to secure favorable legislation. As Trevor Dryer (2007) highlights in his case, lobbying is more akin to strategic influence engineering, where businesses (especially heavily regulated sectors like financial services) engage in a systematic dialogue with policymakers to shape the regulatory landscape in which they operate. Morgenthau (1948) argued that states prioritize survival through power maximization; similarly, lobbyists exploit legislators' survival instincts.

This paper contends that lobbying is better understood as *economic statecraft*—a strategic tool through which firms and states navigate regulatory uncertainty, secure industrial dominance, and respond to global competition. Building on Dryer's (2007) case study of Mirador's engagement with Dodd-Frank regulations, the analysis bridges micro-level corporate tactics (e.g., defensive lobbying, regulatory ambiguity exploitation) and macro-level geopolitical imperatives (e.g., semiconductor subsidies, pandemic-era IP protections). The study asks: *How can lobbying frameworks be restructured to mitigate regulatory capture while advancing national economic resilience?*

II. Discussion

Dryer's case on Mirador and its federal lobbying engagement perfectly illustrates that for firms subject to complex financial legislations like Dodd-Frank, lobbying isn't optional — it is survival. Therefore, it is not just a mechanism to secure competitive advantage but a necessity for businesses to preemptively stabilize their regulatory environment, particularly in industries where government policies dictate capital flows and operational viability (Dryer, 2007).

Dryer's example of Mirador lobbying during the implementation of Title III of Dodd-Frank, which focused on small business lending, exemplifies the transactional reality of federal lobbying. Contrary to popular belief, lobbying isn't limited to large corporations with billion-dollar war chests. Instead, even smaller fintech firms must engage with Washington to educate legislators, secure carve-outs, or mitigate the collateral damage of broad financial regulations (Dryer, 2007). This defensive lobbying mirrors what Post-Keynesian economists like Kalecki (1971) predicted that in highly financialized economies, private firms, particularly in banking and tech, will increasingly influence public policy to reduce regulatory uncertainty, thereby creating a stability mechanism within inherently unstable economies.

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At the heart of Dryer's analysis is the observation that regulatory complexity isn't accidental, but structural. When federal agencies, from the CFPB (Consumer Financial Protection Bureau) to the SEC, roll out sweeping reforms, they leave thousands of regulatory gray zones. These ambiguities are intentionally retained to invite prolonged engagement from regulated firms. This allows the lobbying process to double as a continuous feedback loop between businesses and regulators (Dryer, 2007). From a critical perspective, this transforms regulation itself into a monetized channel, where influence is brokered not through public debate but through relationship capital, which is carefully nurtured by lobbyists who act as intermediaries between legislators and private sector players. This is precisely why Dryer stresses on the need for firms to hire lobbyists not only for reactive representation but as proactive partners in long-term regulatory positioning.

However, what Dryer presents as a functional necessity for small fintech firms is, at the macro level, a pillar of economic warfare. In sectors such as semiconductors, defense manufacturing, and energy, lobbying determines not only the profit margins of individual firms but also the competitive viability of entire national industries. The US semiconductor industry's successful lobbying for the CHIPS Act (2022), which secured $52 billion in federal subsidies, was not merely corporate rent-seeking but part of a broader strategy to strengthen American technological sovereignty against China's state-backed chip industry (Roy, 2024). This is why lobbying when strategically applied, can be transformed from a corporate tool into an instrument of economic statecraft.

The line between corporate advocacy and state-industrial partnership is increasingly blurred, especially when national security concerns, supply chain resilience, and technological supremacy are at stake (Rodrik, 2011). While Dryer focuses on fintech, the same model applies to pharmaceuticals lobbying for pandemic-era intellectual property protections or defense contractors shaping procurement guidelines at the Pentagon. In all cases, firms seek not just policy influence, but regulatory insulation from future competitors, both domestic and foreign (Dryer, 2007).

The current federal lobbying framework under the Lobbying Disclosure Act of 1995 (LDA) was designed to increase transparency but has achieved the opposite. By creating loopholes for unregistered "strategic advisors" and "policy consultants," it has allowed the rise of shadow lobbying—a critical enabler of corporate regulatory capture (Drutman, 2015). This is especially evident in industries like pharmaceuticals and defense, where companies exploit revolving doors between public office and lobbying firms to ensure industry-friendly policies (Vidal et al., 2012). While the LDA mandates disclosure of direct lobbying efforts, the vast majority of lobbying influence flows through indirect channels like policy think tanks, astroturf campaigns, and pseudo-independent research that renders disclosures meaningless (Hertel-Fernandez, 2019).

Dryer (2007) observed that term limits in California eroded legislators' expertise, forcing them to rely on lobbyists as "institutional memory." This dynamic mirrors Minsky's financial instability hypothesis (Minsky, 1977): just as investors over-leverage in boom cycles, legislators under-invest in policy expertise, creating fragility. Research shows that the ROI of lobbying expenditures skyrockets in such environments. For instance, a 2023 analysis of California's energy sector lobbying showed a 12:1 return on investment for firms that targeted term-limited committee chairs (Smith & Patel, 2023).

Reforms like contribution bans (e.g., Proposition 34) are akin to monetary tightening in a liquidity trap—ineffectual and prone to evasion. Dryer's interviews exposed how lobbyists circumvent bans by orchestrating client-funded PAC donations and "off-the-books" fundraisers. Reputational risks for lawmakers are negligible (low impact, low probability), while financial incentives to comply with lobbyist demands remain acute (high impact, high probability).

Dryer (2007) found that 78% of interviewed lobbyists viewed fundraising as the "gateway" to access, a finding corroborated by federal data showing that lawmakers spend 30-70% of their time fundraising (Lessig, 2011).

As Steve Keen (2011) argues, modern economies are unstable because of endogenous credit cycles and speculative bubbles. Lobbying is, therefore, a critical lever for powerful firms to offset systemic instability by directly influencing regulatory and monetary policy. Corporations seek legislative guarantees for their investments, market access, and protection from competitors.

In Massachusetts, lobbying by advocacy groups has critically shaped firearm legislation. The 1998 Massachusetts Gun Control Act, which mandated stringent safety standards and dealer licensing, faced fierce opposition from the Gun Owners' Action League (GOAL), the state's National Rifle Association affiliate. GOAL lobbied legislators to dilute provisions like one-gun-per-month purchase limits, arguing they infringed on Second Amendment rights (Spitzer, 2020). Conversely, the Massachusetts Coalition to Prevent Gun Violence (MCPGV) successfully lobbied for 2014 reforms, including expanded background checks and a statewide firearms registry, by framing gun violence as a public health crisis (Wolfson et al., 2017). These efforts underscore lobbying's dual role: GOAL's resistance preserved loopholes for private sales, while MCPGV's data-driven campaigns (e.g., citing a 40% drop in firearm homicides post-2014) cemented Massachusetts as a leader in gun control (Siegel et al., 2020).

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This reality underscores why large financial institutions and technology monopolies dominate the federal lobbying landscape. In 2024 alone, the US Chamber of Commerce spent over $76 million on federal lobbying, far outpacing any public interest group (OpenSecrets, 2024). This is not market-driven competition but systemic economic warfare where regulatory capture ensures long-term corporate hegemony.

First, a Lobbying Industrial Impact Act (LIIA) should be introduced, requiring any lobbying effort by firms in critical industries (finance, technology, energy, defense) to include mandatory domestic economic impact assessments, covering job creation, technological innovation, and trade balance improvement (Kuttner, 2018). This aligns lobbying outcomes with the national interest rather than allowing regulatory capture that benefits offshore supply chains or foreign-dominated industries.

Second, the Revolving Door Accountability Act should directly target Dryer's observation that many of the most effective lobbyists are former regulators or congressional staffers (Dryer, 2007). This act would mandate a 5-year cooling-off period for any former federal official before they can engage in lobbying or strategic advisory work related to their former sector. This minimizes the risk of legislative capture through insider collusion, preserving the integrity of regulatory frameworks.

Finally, a National Industrial Lobbying Corps (NILC) should be established. This federally funded body could act as the proactive lobbying arm for key US industries, particularly in critical supply chains like semiconductors, rare earths, and defense technologies. In an era where economic power defines geopolitical dominance, federal lobbying must be weaponized to protect individual firms and advance America's technological sovereignty, industrial self-sufficiency, and global economic leadership. Only by reframing lobbying as part of a coherent, national industrial strategy can the US escape the destructive cycle of regulatory capture, offshoring, and declining domestic manufacturing (Kuttner, 2018).

Nations like China have systematized lobbying into "Economic Warfare Units," ensuring every major trade negotiation aligns with domestic industrial policy. The US must counter with its own Economic Defense Lobby Corps (EDLC) designed to advance US strategic economic interests in global trade negotiations. Had this body been present before, the subprime crisis of This is not regulatory capture; it is national survival via economic statecraft. The EDLC, for example, could have mitigated the 2008 crash by preemptively addressing systemic risks in mortgage-backed securities (MBS) and global interdependencies. While the US subprime crisis stemmed from deregulated lending and predatory practices (FCIC, 2011), Germany's abrupt divestment from US real estate triggered by its own banking stress tests accelerated global contagion (Aalbers, 2009). An EDLC, armed with risk matrices and coalitional arbitrage strategies, would have identified overexposure to MBS derivatives, lobbied for stricter capital requirements under the Basel Accords, and coordinated transatlantic stabilization protocols to counter fire sales. By deploying predictive analytics to model the spillover effects of foreign divestments, the EDLC could have pressured Congress to enact preemptive liquidity safeguards (e.g., expanding the Fed's swap lines) and mandated stress tests for cross-border asset holdings. Such interventions would have curtailed the "domino effect" of Germany's sell-off while dismantling the opacity of shadow banking systems that fueled the crisis (FCIC, 2011).

Specific Legislative Recommendations for Federal Lobbying Reform

1. *Domestic Industrial Prioritization Act (DIPA):* Mandate that lobbying expenditures above $1 million annually must include disclosures on the percentage spent advocating for domestic vs. foreign interests. Lobbyists promoting offshoring or foreign FDI receive heightened scrutiny and face lobbying tax surcharges (Bivens, 2017).
2. *Federal Lobbying Charter System:* Require lobbyists representing firms with over $10 billion in annual revenue to apply for federal charters explicitly defining the national economic benefit of their lobbying campaigns. Non-compliance leads to loss of access (Rodrik, 2011).
3. *Lobbying Contribution Caps:* Impose hard caps on campaign contributions from firms receiving federal contracts exceeding $100 million per year, reducing corporate capture in defense, pharma, and tech (Drutman, 2015).
4. *Mandatory Industrial Impact Assessments (MIIA):* All proposed legislation influenced by lobbyists representing critical sectors (semiconductors, defense, rare earths, pharmaceuticals) must undergo independent economic assessments quantifying domestic job creation, wage impact, and trade balance adjustments (Keen, 2011).
5. *Digital Influence Monitoring Act (DIMA):* Mandate disclosure of all digital lobbying campaigns targeting legislators and regulatory agencies, including expenditures on digital ads, astroturf campaigns, and social media narratives (Hertel-Fernandez, 2019).
6. *Algorithmic Transparency Platforms:* Replace outdated disclosure regimes with AI-driven platforms that map lobbyist-legislator interactions in real time. Using blockchain technology, such systems could link campaign donations to policy outcomes, creating a public accountability scorecard (e.g., "LobbyFlow").

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7. *Coalitional Arbitrage:* Form "lobbying consortia" to pool resources across industries, reducing costs and amplifying influence. Game theory models show that coalitions targeting swing legislators achieve 40% higher success rates than solo actors (Tanaka, 2022).
8. *Risk-Weighted Lobbying Portfolios:* Adapt Markowitz's modern portfolio theory (Markowitz, 1952) to lobbying. Allocate resources across high-risk (e.g., controversial bills) and low-risk (e.g., procedural votes) initiatives, optimizing policy ROI while hedging regulatory backlash.

III. Conclusion

Modern lobbying reform must recognize that lobbying is an extension of statecraft in a multipolar world. Countries like China actively subsidize state-owned enterprises while deploying aggressive diplomatic lobbying to shape global trade rules in their favor (Wu, 2016). The US has ceded this ground by allowing multinational corporations to largely dictate policy. The result has been offshoring, deindustrialization, and systemic trade deficits (Kuttner, 2018).

Dryer hints at the need for regulatory simplification, but this alone is insufficient. Instead, the federal lobbying framework itself must be overhauled to explicitly favor businesses that contribute to national economic sovereignty.

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By Ahmed Y. Eltayeb

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I. Introduction

The oil and gas industry are under increasing pressure to adopt sustainable practices and transition toward a circular economy. This shift is essential for enhancing resource efficiency, minimizing waste, and addressing climate change. Saudi Aramco, one of the world's largest integrated energy and chemicals companies, has taken significant steps to align its operations with global sustainability goals.

Drawing on data from Aramco's 2023 Sustainability Report and other public sources, this paper explores how the company integrates sustainability into its core business strategy. The discussion is structured as follows: Section 2 outlines the principles of the circular economy; Section 3 details Aramco's sustainability initiatives, including tree planting efforts; Section 4 presents a comparative analysis with other oil majors; Section 5 discusses the impact of these initiatives; and Section 6 concludes with recommendations for future actions.

II. Principles of the Circular Economy

The circular economy (CE) is an economic model that emphasizes the reuse, recycling, and recovery of materials to minimize environmental impact. In the oil and gas sector, the principles of CE include:

- *Resource Efficiency:* Maximizing the use of resources throughout the production lifecycle.
- *Waste Minimization:* Reducing waste generation through innovative design and operational practices.
- *Recycling and Reuse:* Implementing systems to recycle materials and reuse by-products.
- *Sustainable Innovation:* Developing new technologies and processes that support sustainability goals.

III. Saudi Aramco's Sustainability Initiatives

Saudi Aramco has integrated sustainability into its operations, aligning with Saudi Arabia's Vision 2030 and the United Nations Sustainable Development Goals (SDGs). Key initiatives include:

a) *Climate Change and Energy Transition*

Aramco aims to lead in reducing greenhouse gas (GHG) emissions, setting targets to achieve net-zero Scope 1 and Scope 2 emissions by 2050. As of 2022, Aramco reported Scope 1 emissions of 55.7 million metric tons of CO2 equivalent (MMtCO2e) and Scope 2 emissions of 10.3 MMtCO2e, with a carbon intensity of 9.3 kg CO2e per barrel of oil equivalent (boe).

b) *Minimizing Environmental Impact*

Aramco is committed to reducing its environmental footprint. In 2022, the company reported:

- Freshwater consumption of 93.6 million cubic meters.
- A total of 15 hydrocarbon spills.
- A net positive impact on biodiversity of 53%.

c) *Tree Planting Initiatives*

Saudi Aramco has made significant strides in enhancing environmental sustainability through extensive tree planting initiatives across the Kingdom of Saudi Arabia. These initiatives are part of the company's broader commitment to combat climate change and promote biodiversity. Key examples include:

- *Mangrove Planting Projects:* Aramco has successfully planted over 48 million mangrove trees along the coastlines of the Arabian Gulf and the Red Sea. Mangroves are crucial for coastal protection, biodiversity, and carbon sequestration.
- *National Tree Planting Campaign:* In 2023, Aramco launched a campaign to plant one million trees across the Kingdom, aiming to absorb carbon dioxide and enhance local biodiversity while prioritizing water conservation.
- *Collaboration with Local Communities:* Aramco engages local communities in tree planting efforts, fostering a culture of environmental stewardship.

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- *Restoration of Natural Habitats:* These initiatives also focus on restoring natural habitats that support local wildlife, contributing to ecological balance.
- *Integration with Circular Economy Goals:* The tree planting efforts align with Aramco's circular economy framework, emphasizing sustainable resource use and waste reduction.

d) Community Engagement and Local Content

Aramco's initiatives focus on creating economic opportunities and enhancing local communities. With a 63% in-Kingdom procurement spend in 2022 and a Saudization rate of 90.9%, the company invested $453 million in social programs.

e) The Role of Supply Chain Organization

The supply chain is a crucial component in driving sustainability and circular economy objectives. By organizing and optimizing supply chain processes, companies can significantly reduce their environmental impact.

Strategies for Supply Chain Sustainability

- *Collaboration with Suppliers:* Engaging suppliers in sustainability initiatives encourages them to adopt eco-friendly practices, enhancing the overall sustainability of the supply chain.
- *Lifecycle Assessment:* Implementing lifecycle assessments helps identify areas where resources can be conserved and waste minimized throughout the supply chain.
- *Digital Twin Technology:* Utilizing digital twins allows companies to simulate supply chain processes and identify inefficiencies, leading to better decision-making and resource allocation.
- *Circular Procurement:* Adopting circular procurement practices ensures that materials are sourced responsibly, focusing on suppliers who prioritize sustainability.

Examples of Sustainability Practices in Supply Chain Organization

1. *Transition from Wooden to Plastic Pallets for OCTG:* This initiative reduces deforestation and waste associated with wooden pallets. Plastic pallets are more durable and can be reused multiple times, minimizing the need for new materials.
2. *Detergent Control Additive Initiatives:* By implementing detergent control additives, Aramco aims to reduce emissions during production processes. These additives enhance efficiency and decrease the environmental impact of operations.
3. *Drag Reducing Agents (DRAs):* The use of DRAs in transportation systems helps to lower the viscosity of crude oil, which in turn reduces energy consumption and emissions. Effective management of DRAs includes methods like FIFO (First In, First Out) to ensure optimal usage and minimize waste.
4. *Refurbishment of Catalysts:* Instead of discarding used catalysts, Aramco invests in refurbishment processes that extend their lifespan. This practice not only conserves resources but also reduces the environmental impact associated with manufacturing new catalysts.

IV. The Role of Artificial Intelligence in Enhancing Sustainability

Artificial Intelligence (AI) is poised to play a transformative role in enhancing sustainability and supporting the circular economy within the oil and gas industry. By leveraging AI, companies can optimize resource management, improve operational efficiency, and drive innovation in sustainable practices.

AI Applications in Sustainability

- *Predictive Analytics:* AI algorithms can analyze historical data to predict equipment failures, allowing for proactive maintenance and reducing downtime.
- *Energy Management:* AI can optimize energy consumption patterns across operations, adjusting energy use dynamically to reduce carbon footprints.
- *Supply Chain Optimization:* AI enhances supply chain transparency and efficiency by predicting demand and minimizing waste.
- *Waste Reduction:* AI technologies identify opportunities for recycling and reusing materials within production processes.

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V. Comparative Analysis of Oil and Gas Majors

To contextualize Aramco's sustainability efforts, the following table summarizes key metrics of major oil and gas companies:

Table 1

Company	GHG Emissions (MMtCO2e)	Carbon Intensity (kg CO2e/boe)	Key Sustainability Initiatives
Saudi Aramco	55.7	9.3	Invested $453 million in social programs
			Achieved a 90.9% Saudization rate
			Planted over 48 million mangrove trees
ExxonMobil	122	23	Committed to 20% reduction in GHG emissions by 2025
Royal Dutch Shell	1,600	18	Aiming for net-zero emissions by 2050
BP	415	19	Committed to 40% reduction in oil and gas output by 2030
Total Energies	400	20	Recycling plastic waste initiatives

VI. Impact of Sustainability Initiatives

Saudi Aramco's sustainability initiatives have led to significant improvements in local content and economic resilience:

- *Job Creation:* Increased local employment and skills development.
- *GDP Contribution:* Enhanced local procurement, contributing to national GDP.
- *Supply Chain Resilience:* Strengthened ability to cope with external disruptions, such as the COVID-19 pandemic.

VII. Conclusion

Saudi Aramco's commitment to sustainability and circular economy principles is evident in its strategic initiatives and performance metrics. By focusing on reducing emissions, minimizing environmental impact, and enhancing societal value, Aramco is positioning itself as a leader in the oil and gas industry's transition toward a more sustainable future. The integration of AI and the optimization of supply chain processes will be essential for overcoming challenges and achieving long-term sustainability goals. The comparative analysis with other major oil and gas companies highlights both achievements and areas for improvement, underscoring the importance of continued innovation and collaboration in the pursuit of sustainability.

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Inclusive Finance and Agricultural Growth in Sub-Saharan African Countries

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Abstract- This article aims to determine the effect of inclusive finance on agricultural growth in sub-Saharan Africa. Using dynamic panel data from 31 SSA countries over the period from 2004 to 2020 and using the SYS-GMM of Blundell and Bond (1998) as an estimation technique, we determined the effect of finance inclusive on agricultural growth in sub-Saharan Africa. Overall, the results show that access to and use of financial services have negative effects on agricultural growth in Sub-Saharan Africa. We have issued some recommendations aimed at cleaning up the financial sector by putting in place infrastructures and reducing related transaction costs and facilitating access to credit, and even reforming the agrarian system in some of these countries.

Keywords: inclusive finance, access to financial services, use of financial services, agricultural growth, sub-saharan africa.

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Inclusive Finance and Agricultural Growth in Sub-Saharan African Countries

Vangvaidi Albert [α], Dazoue Dongue Guy Paulin [σ] & Gramtya Djidda Lazare [ρ]

Abstract- This article aims to determine the effect of inclusive finance on agricultural growth in sub-Saharan Africa. Using dynamic panel data from 31 SSA countries over the period from 2004 to 2020 and using the SYS-GMM of Blundell and Bond (1998) as an estimation technique, we determined the effect of finance inclusive on agricultural growth in sub-Saharan Africa. Overall, the results show that access to and use of financial services have negative effects on agricultural growth in Sub-Saharan Africa. We have issued some recommendations aimed at cleaning up the financial sector by putting in place infrastructures and reducing related transaction costs and facilitating access to credit, and even reforming the agrarian system in some of these countries.

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Introduction

Financial inclusion today offers many opportunities to provide solutions to the many problems faced by people living of agriculture in underdeveloped countries, in this case those in Sub-Saharan Africa. Indeed, the ability of African countries to effectively combat poverty and inequality is currently limited by declining economic growth, reduced fiscal room for budgetary maneuver, increasing debt, sharp variations in the prices of basic commodities and tighter global financial conditions (UNECA, 2023). Furthermore, the majority of poor and vulnerable populations (i.e. at risk of falling into poverty or, if in poverty, falling into a poverty trap) in sub-Saharan Africa are rural and depend directly (through production) or indirectly (through the agricultural labour market and processing activities) on agricultural production (including livestock, fisheries and forest products) as sources of food security and income (De Janvry and Sadoulet, 2023). However, the development of inclusive financial services focuses mainly on credit tailored to the needs of target populations or particular sectors of activity, for example for agricultural and forestry activities and for environmentally-friendly practices such as access to clean energy and sanitation (ADA, 2022).

Thus, from the thinking of the Physiocrats to the writings of contemporary 20th-century economists, the agricultural sector remains a very important sector on which any economic departure must be based (Napo, 2019). Agriculture has long been recognized as a determining factor in the well-being of populations, especially in rural areas. The World Bank (2017) points out that more than 80% of the rural population lives from agriculture, which is their main source of income. As a result, agriculture is now back at the center of concerns for global economies in general and Sub-Saharan African countries in particular, and one of the issues being debated in the economic literature relates to agricultural financing through financial inclusion. Numerous authors believe that the benefits of an inclusive financial system include lower capital costs, the efficient allocation of productive resources, the decline of informal sources of credit and the expansion of day-to-day financial management (Evans and Adeoye, 2016; Evans and Lawanson, 2017; Akpa et al., 2020).

Several schools of thought have analyzed the nature of the relationship between inclusive finance and agricultural growth in different ways. Over the years, these schools of thought have clashed through different currents of economic thought. From a theoretical point of view, Keynesian models of financing policy for the rural economy relied on state intervention and gave priority to the agricultural credit function. For these models, rural and agricultural underdevelopment is the result of the inability of poor peasant farmers to save and provide finance for their activities. These Keynesian theories emphasized public credit as a necessary instrument for financing innovation and the development of agricultural production. On the other hand, neoclassical economists, such as Gurley and Shaw (1967) and Mac Kinnon (1973), made theoretical criticisms of Keynesian financing policies based on state intervention. Neoclassical economists advocated a policy of liberalizing the financial system. For these economists, the objective was not to inject credit into the agricultural sector but to create a market that would bring together agents with financing needs and agents with financing capacities.

This longstanding theoretical dissonance has remained relevant empirically in numerous studies, yielding somewhat mixed results. Abundant research highlights the positive effects of financial inclusion on agricultural growth (Obilor, 2013; Evans, 2018; Agbenyo et *al*., 2019; Fowowé, 2020). However, Akpa et *al*. (2020) estimate that financial inclusion rates in the Beninese economy are still quite low to significantly improve the

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incomes of rural farmers. They emphasize in their literature review that certain case studies have not confirmed the positive impact of inclusive finance on agricultural growth. For instance, Izhar and Tariq's (2009) study during the post-reform period in India showed that institutional credit did not have a significant impact on agricultural production. Similarly, studies by Banerjee et *al*. (2014) in India and Karlan and Zinman (2009) in the Philippines demonstrated that microcredit did not significantly affect the incidence of income-enhancing productive activities.

In addition to these controversies, it should be noted that studies that have shown a positive effect between financial inclusion and agricultural growth have been supported by microeconomic data from predominantly rural areas. The stylized facts from numerous studies also point out that the level of financial inclusion in African countries is one of the lowest compared to the global average. The cases of India before the agrarian system reforms and the Philippines are illustrative in more ways than one. This finding is even more alarming in Sub-Saharan African countries, which have many shortcomings in terms of acceptable financial inclusion necessary for improving the well-being of the population and reducing the pervasive poverty that afflicts most of these countries. Thus, according to the World Bank (2014), more than half of the adult population in developing countries lacks access to financial services, and only 41% of adults have accounts in formal institutions compared to 90% in developed countries. In the process, it estimated that the banking rate in Sub-Saharan Africa is below the global average; at 23% in 2011, 34% in 2014, and 43% in 2017 (World Bank, 2018). This indeed shows that financial inclusion seems to have progressed in Sub-Saharan Africa, but its impact on agricultural growth remains controversial. However, a developed financial sector is an essential component of an economy (Akpa et *al.,* 2020). Also, it must be remembered that the agricultural sector is essential for the development of Sub-Saharan African countries.

The primary interest of this study is to contribute to a current controversy and to enhance the review of both theoretical and empirical literature on the effect of inclusive finance on agricultural growth in Sub-Saharan African countries. Since most studies have focused on examining the effect of inclusive finance on agricultural growth using microeconomic data, and few have used macroeconomic data, our research adds value to the existing literature by analyzing the effect of inclusive finance on agricultural growth in Sub-Saharan Africa.

To address this issue, we intend to structure this paper as follows: First, we will present a literature review. Second, we will describe the theoretical framework and the empirical analysis method. Third, we will present the main results of the econometric analysis and their interpretations. Finally, we will conclude by suggesting some economic policy proposals to adopt for financial inclusion that benefits the poor populations like those in our study sample.

I. Theoretical and Empirical Literature Review: Controversial and Mixed Results

Inclusive finance or financial inclusion is a multidimensional concept. It lacks a stable and universally recognized definition in the significant economic literature. However, it can be understood as the availability and the possibility of access to a range of financial products and services by economic agents who are sometimes excluded from official channels; including current and savings accounts, fiduciary payment and fund transfer services, insurance and reinsurance services, economic financing and credit services, but also equally. However, it can be understood as the availability and the possibility of access to the use of a range of financial products and services by economic agents who are sometimes in one way or another excluded from official channels; including current and savings accounts, fiduciary payment and fund transfer services, insurance and reinsurance services, financing services for the economy and credit, but also services related to financial innovation, at more suitable costs and competitive prices. Thus, it is approached in two different ways: depending on whether one positions oneself on the demand side, or the supply side. From the demand perspective, Sarma and Pais (2011) define inclusive finance as access, use, and availability of financial services at lower costs for low-income individuals. Klapper and Singer (2014), on the other hand, define financial inclusion as not only access but the use of appropriate, accessible, and affordable financial services. Conversely, Sethy (2016) equates financial inclusion from the supply approach as access to insurance, savings, and banking risk by low-income individuals. Regardless of the approach used to define financial inclusion, it is certain that in Sub-Saharan Africa, access to financial services has always been a problem faced by the populations living there, most of whom are in rural areas. Yet, the agricultural sector is one of the most dependent on credit, as it allows not only the purchase of agricultural inputs but also the hiring of labor (Nathan, 2015).

Many authors around the world have analyzed the effect of financial inclusion on agricultural growth and have come to contradictory conclusions, while others have found rather mixed results. Some have found that financial inclusion has a positive effect on agricultural growth. This was demonstrated by Fowowe (2020) who conducted an empirical survey on the effect of financial inclusion on agricultural productivity in Nigeria, using integrated surveys on farmers. The results

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of this analysis show that financial inclusion, regardless of how it is measured, has positive and statistically significant effects on agricultural productivity in Nigeria. These findings were also supported by the work of Usman Farooq et *al.* (2020), who analyzed the context of Pakistan for the period from 1960 to 2018, using methods such as "ARDL" (Autoregressive Distributed Lag), the "DOLS" (Dynamic Ordinary Least Squares) method, and the dynamic ordinary least squares method. Their study's results show that in the short and long term, broad money has a positive effect on agricultural growth. Agbenyo et *al.* (2019) examined the relationship between financial inclusion and agricultural growth in Ghana, using the Co-integration method on time series data for the period from 1980 to 2014. The results of this analysis show that financial inclusion positively affects agricultural growth. More clearly, financial inclusion contributes to the development of the agricultural sector in Ghana.

Victor et *al*. (2019) analyzed the influence of financing on the agricultural sector in Nigeria for the period from 1981 to 2016. The study variables were agricultural Gross Domestic Product (GDP), public financing, the agricultural credit guarantee scheme fund, and the credit, loans, and advances granted by commercial banks to the agricultural sector. Using an "ARDL" regression model to assess the data properties, the results of this study indeed show that government financing of agriculture and the agricultural credit guarantee scheme fund have a non-significant impact. However, the advances and loans from commercial banks to the agricultural sector have a positive and substantial influence on agriculture's contribution to GDP.

Afrin et *al*. (2017) analyzed the impact of financial inclusion on the technical efficiency of Paddy frames in the Bangladesh region, using a sampling technique and combining conventional regression models with least squares and quantile to highlight the existing link between technical efficiency and financial inclusion among 120 agricultural producers in this locality. The results of this study show that financial inclusion through different sources of credit has a positive and significant effect on technical efficiency, but the variations in the sources chosen to access credit have a non-significant impact. Olaniya (2017) analyzed the relationship between financial inclusion and agricultural growth, using the "ARDL" boundary test technique to find the link between financial inclusion and agricultural growth for the period from 1981 to 2014. The results of this study show that financial inclusion has a significant short and long-term influence on agriculture through procedures and the use of financial services. In the same vein, Chandio et al. (2016a) analyzed Pakistan's public spending in the agricultural sector and economic growth over the period from 1983 to 2011. The variables of this study included, among others, government spending on agriculture, agricultural production, and GDP. The techniques used in this study are: the ARDL test, Johansen's Co-integration test, and ordinary least squares. The results of this analysis show the existence of a long-term relationship between public spending on agriculture, financial inclusion, and agricultural growth.

On the other hand, other authors have analyzed the effect of financial inclusion on agricultural growth and found that financial inclusion has a completely negative effect on agricultural growth. Usman Farooq et *al*. (2020) analyzed the short and long-term relationship between financial inclusion and agricultural growth in Pakistan for the period from 1960 to 2018. The techniques used are the ARDL approach, Johansen's Co-integration test, and the DOLS method. The results of the analysis show that financial inclusion, captured by domestic credit, has a negative effect on agricultural growth in Pakistan. Festus et *al*. (2019) analyzed the link between agricultural goods produced and financial inclusion for the period from 1986 to 2017. The techniques used are the Engle-Granger test and the error correction test. The study variables were the following: the guarantee system fund, agricultural credit, a rural sight deposit, and a savings account, bank lending to small businesses. The results of this study indicate that financial inclusion has an insignificant influence on agricultural production in Nigeria. These findings are supported by Igyo et *al*. (2016), who also conducted a study on monetary intermediation and agricultural production in Nigeria, using time series data for the period from 1981 to 2014. The technique used is that of the Ordinary Least Squares (OLS) method. The study's results show that the loan rate of money from deposits, bank deposits, has a negative and insignificant effect on agricultural production in Nigeria.

Furthermore, Izhar and Tariq (2009) also analyzed the impact of institutional credit on agricultural production in India, using the Cobb-Douglas production function for the pre-reform period (1972-1991) and post-reform (1992-2005) in India, using chronological data. The results of this study show that the agricultural sector has declined and the growth rate of agricultural credit has also deteriorated. Indeed, the results show that during the post-reform period, institutional credit is not a significant determinant of agricultural production in India. These findings are also supported by Banerjee et *al*. (2014), who analyzed the impact of microcredit in India, and Karlan and Zinman (2009) in the Philippines. The results of their studies show that microcredit does not have a positive and significant impact on the incidence of productive activities that can increase farmers' income. Following this review of studies whose results do not settle the debate, it would be appropriate to present the methodology specific to our study.

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II. Methodological Approach of the Study

To achieve the objective of our study on financial inclusion and agricultural growth in Sub-Saharan African countries, we will first present the conceptual and theoretical framework of the study (3.1), followed by the estimation technique used and the variables of interest for the study (3.2).

a) Conceptual and Theoretical Framework of the Study: Model Specification

The extensive literature review stated above shows that several authors have been interested in the nature of the relationship between financial inclusion and agricultural growth (Usman et *al*. (2020), Agbenyo (2019), Akpa et *al.* (2019), etc.). In this part, we will highlight the mechanism by which financial inclusion affects agricultural growth. As pointed out by Nathan Associates (2015), financial inclusion contributes to agricultural growth in three different ways: (i) financial inclusion can stimulate agricultural productivity through the granting of credit which facilitates the purchase of inputs and the hiring of labor and machinery, thus helping to maintain the crop cycle even after harvest; (ii) secondly, financing facilitates the diversification of means of subsistence and the increase of farmers' incomes; and (iii) thirdly, financial inclusion helps to promote resilience and avoid the poverty trap. In short, being financially inclusive means having access to and use of financial services (Evans, 2017)). Financial inclusion allows individuals with low incomes to have access to and use financial services at low costs, which enables them to purchase agricultural inputs, hire labor, and rent machinery. Once all these elements are combined, they directly affect agricultural production and subsequently agricultural growth.

In the context of this work, we have chosen the Cobb-Douglas production function because it theoretically demonstrates the interdependence between production factors (Akpa et *al*. (2019)), and this model is also used in the literature review as was the case in the recent work of Akpa et *al*. (2019), and Napo (2019). By specifying this Cobb-Douglas production function, we obtain the following equation (1):

$$Y_{it} = A_{it}\ K_{it}^{\alpha} L_{it}^{\beta} X_{it}^{1-\alpha-\beta}\, e^{uit} \qquad (1)$$

Where (Yit) is the total production of the agricultural sector for country i at time t, (K) represents the capital factor used in production, (L) the labor factor used in production, (A) the technology of production, and (X) represents other production factors that may explain agricultural production, (U) represents the unmeasurable determinants of growth, e is the base of the natural logarithm. The power associated with each production factor (α, β, δ) is a number between 0 and 1.

The specification of the Cobb-Douglas production model for estimates with data takes the form of the following equation:

$$lnY_{it} = lnA_{it} + lnK_{it} + lnL_{it}\ (1-\alpha-\beta)\ lnX_{it} + U_{it} \qquad (2)$$

The specification of the Cobb-Douglas production function in the context of our estimation for panel data concerning Sub-Saharan African countries and by linearizing equation (2), we obtain equation (3) which explicates the effect of financial inclusion on agricultural growth as follows:

$$lnProd_{it} = \beta_0 + \beta_1 lnProd_{it-1} + \beta_2 lnACCES_{it} + \beta_3 lnUSAGE_{it} + \beta_4 lnTAB_{it} + \beta_5 lnVAI_{it} + \beta_6 lnPIBT_{it} + \beta_7 lnINF_{it} + \varepsilon_{it} \qquad (3)$$

b) Estimation Technique and Study Interest Variables

In order to estimate our model described in equation (3), we will use the Generalized Method of Moments (GMM) system by Blundell and Bond (1998). We are using this method because it offers a number of advantages. Firstly, it addresses the issue of endogeneity which helps to reduce sampling bias; secondly, it increases the accuracy of forecasts. It should also be noted that this technique is robust as it uses the lagged endogenous variable as an instrument, hence the coefficient must always be convergent, that is, less than 1.

This study focuses on a dynamic panel consisting of 31 Sub-Saharan African countries, for the period from 2004 to 2020. The exclusion of certain Sub-Saharan African countries is justified by the absence of data. Moreover, the choice of the period starting from 2004 is justified by the fact that before 2004, there were no data on inclusive finance for Sub-Saharan African countries. This study uses secondary data sources from two main sources, namely the WDI (2020) and the IMF's FAS.

Table 1: List of the Study's Variables of Interest

Variables	Description	Sources
ACCESS	Number of deposits with commercial banks per 1000 adults	FAS
USAGE	Credits granted to private sectors	FAS
TAB	Arable land (cultivable land)	WDI
VAI	Industrial added value	WDI
GDPH	Gross Domestic Product per capita	WDI
INF	Consumer Price Index	WDI
Prod	Total agricultural sector production including animal and plant production	WDI

Source: Authors

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III. Results of the Study and Discussions

In this section, we aim to first present the preliminary results (4.1) and secondly the final results and discussions (4.2).

a) Preliminary Results of the Study

We will first present the descriptive statistics (4.1.1), then the stationarity test (4.1.2), and finally the correlation matrix table (4.1.3).

i. *Descriptive Statistics of the Study*

The following Table 2 presents the result of the descriptive statistics analysis of the data using Stata.14

Table 2: Descriptive Statistics of the Sample

Variable	Observations	Mean	Standard Deviation	Minimum	Maximum
LnProd	527	2.653799	0.9339547	0.113509	4.021271
lnACCES	527	4.937577	1.258314	0.1565849	7.793484
lnUSAGE	527	2.953289	0.7319397	0.979566	5.268167
LnTAB	527	2.116596	1.354878	1.225952	3.886135
LnVAI	527	3.147668	0.4208332	2.091511	4.434965
LnPIBT	527	7.254745	1.029791	5.600855	9.740377
LnINFL	485	1.307453	1.066316	-3.206803	6.322927

Source: Authors from stata.14

Overall, the statistics of our sample show that the mean of the dependent variable is higher than its standard deviation, and there is also a small gap between the minimum and maximum.

The study of the mean and standard deviation allows us to draw two conclusions: first, the dependent variable, which is the total production, is relatively less dispersed in view of the proportionality between the mean and the standard deviation. Thus, the average level of total agricultural sector production would be around 2,653 with a deviation of 0.9339. Second, it is observed that the average level of access to and use of financial services is respectively 4.937 and 2.953 with respective dispersions of 1.258 and 0.7319.

ii. *Unit Root Test*

In order to test the reliability of the stationarity of the variables of this study, this research proposed to use three (03) types of unit root tests: the augmented Dickey-Fuller test (ADF), developed by Dickey and Fuller (1979); then the Philips Perron test (1988), which is a robust version of the Dickey-Fuller test; and finally the Im, Pesaran, and Shim (IPS) test.

The Following Table 3 Presents the Results of the Stationarity test of the Variables of this study.

Table 3: Stationarity Test

Variables	ADF-Fisher		PP-Fisher		IPS	
	Coefficient	p-value	Coeffient	P-Value	Coeffient	p-value
LnProd	128.9660	0.0000	116.3691	0.0000	-3.3142	0.0005
lnACCES	140.2347	0.0000	142.5529	0.0000	-4.2452	0.0000
lnUSAGE	82.3278	0.0431	88.7717	0.0145	-3.2883	0.0005
LnTAB	237.3377	0.0000	219.1327	0.0000	-	-
LnVAI	123.4734	0.0000	107.0634	0.0003	-4.7853	0.0000
LnPIBT	93.2282	0.0063	94.6623	0.0048	1.2296	0.8906
LnINFL	183.8835	0.0000	186.0833	0.0000	-6.7969	0.0000

Source: Authors from stata.14

The test results presented in Table 3 show that the p-values of the augmented Dickey-Fuller test and Phillips-Perron test are below 10%. Consequently, we reject the null hypothesis that admits a unit root. In other terms, our variables are stationary. Furthermore, the Im, Pesaran, and Shin (IPS) test indicates that the p-values are below 10% except for the Gross Domestic Product per capita. It can be observed that the Im, Pesaran, and Shin test could not decide on the stationarity of the arable land variable.

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iii. *Correlation Matrix of the Study Variables*

The following Table 4 represents the correlation matrix between the study variables.

Table 4: Correlation matrix

	lnProd	lnACCES	lnUSAGE	lnTAB	lnVAI	lnPIBT	lnINFL
LnProd	1.0000						
lnACCES	-0.4821	1.0000					
lnUSAGE	-0.2891	0.4988	1.0000				
LnTAB	0.4339	-0.2764	-0.1819	1.0000			
LnVAI	-0.5729	0.2184	0.0222	-0.3788	1.0000		
LnPIBT	-0.8544	0.5769	0.2580	-0.4212	0.4001	1.0000	
LnINFL	0.0481	0.0587	-0.0729	-0.0725	0.1284	-0.0171	1.0000

Source: Authors from stata.14

According to Table 4 above from the correlation matrix, there is a negative correlation between agricultural production and access to financial services, captured by the number of deposits at commercial banks per 1000 adults and the use of financial services captured by credit granted to the private sector. This prevailing result allows us to draw a partial conclusion that Sub-Saharan African countries have a low level of financial inclusion, which does not allow for a positive impact on agricultural growth. This aligns with findings by certain authors, specifically Akpa et al. (2020), which we have chosen to present in the literature review.

b) Definitive Results of the Study and Discussions

Table 7 below presents the results of the effect of inclusive finance on agricultural growth in Sub-Saharan Africa.

The results of the diagnostic test show that our model is well specified and that the chosen instruments are validated. Indeed, our study rejects the presence of second-order autocorrelation (02) and accepts first-order autocorrelation (01). Moreover, the number of instruments is less than the number of countries. The Hansen test shows that the probability associated with the Hansen test is statistically insignificant, which allows for the validation of the selected instruments.

Table 5: Estimation of the Effect of Inclusive Finance on Agricultural Growth in SSA

Variables	Dependent	Total Production of the Agricultural Sector		
	(1)	(2)		
lnProd-1	0.941***	0.931***		
	(0.0147)	(0.0127)		
lnACCES	**-0.0104****			
	(0.00466)			
lnUSAGE		**-0.0171*****		
		(0.00541)		
LnTAB	0.00138	0.00310		
	(0.00441)	(0.00386)		
LnVAI	-0.0513***	-0.0722***		
	(0.0106)	(0.0112)		
LnPIBT	-0.0223*	-0.0353***		
	(0.0118)	(0.0116)		
LnINFL	0.00881*	0.00998**		
	(0.00445)	(0.00464)		
Constant	0.514***	0.699***		

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	(0.154)	(0.131)		
Observations	398	369		
Number of countries	31	31		
AR(1)	0.000475	0.000545		
AR(2)	0.294	0.187		
Instruments	19	25		
Hansen	0.110	0.252		
Significance:		**** p<0.01, ** p<0.05, * p<0.1*		

Source: Authors estimate from stata.14

Looking at column (1), we see that the coefficient associated with the Access variable is negative and significant at the 5% level. This result shows that access to financial services reduces agricultural growth in sub-Saharan Africa. The coefficient for access to financial services is 0.00305, suggesting that a 10% increase in access to financial services reduces agricultural growth by 0.0305%. This result can be explained by the fact that access to financial services in sub-Saharan Africa is very complex, with very high transaction costs and fees linked to vicious circles of corruption in some countries, which does not encourage agricultural production. In addition, a high cost of access that worsens household incomes in general and agricultural producers generally face low agricultural credit allocated by financial development institutions, and even reduced arable land often does not play in favour of farmers therefore it reduces agricultural production. This result is consistent with the work of Evans (2017). And, it contradicts the work of Agbenyo, Jiang and Antony (2019) who showed in Ghana that access to financial services has a positive and significant effect on agricultural production.

In column (2), we observe that the coefficient associated with the usage variable is negative and significant at the 1% level. This result shows that the use of financial services in sub-Saharan Africa reduces agricultural growth. This result shows that a 10% increase in the use of financial services reduces agricultural growth by 0.171%. This result can be explained by the fact that the use of financial services in sub-Saharan Africa is accompanied by high costs, which do not allow agricultural producers to achieve financial autonomy. This result corroborates the work of Usman et *al*. (2020) and Agbenyo et *al*. (2019), who have shown in Pakistan and Ghana respectively that credit granted to the private sector has a negative effect on agricultural production. They contradict the work of Das et *al.* (2009) and Acha (2012) who showed in India that the use of financial services has a positive effect on agricultural growth.

When we introduce the control variables, notably arable land, we find that it has a non-significant effect on agricultural growth. On the other hand, the sign associated with the variables access and use always remains negative. Looking at the industrial value added variable, we find that it has a negative effect on agricultural growth at the 1% threshold. This result can be explained by the fact that the development of industries is accompanied by an increase in the workforce in the industrial sector to the detriment of the workforce in the agricultural sector, and even by the fact that the low revenues generated by the development of industry are not reinvested or simply benefit agricultural producers. This result contradicts the work of Abbas Ali (2020), who shows instead that industrial value added contributes to the increase in agricultural production.

If we consider the variable Gross Domestic Product per capita, we see that it negatively affects agricultural growth in sub-Saharan Africa. This result can be explained by the low level of per capita income, which prevents producers from financing their agricultural production. This result contrasts with the work of Evans (2017), which shows that per capita Gross Domestic Product increases agricultural growth. Finally, the inflation variable is found to have a positive and significant effect on agricultural growth at the 10 and 5% thresholds. This result can be explained by the fact that higher prices for agricultural products encourage producers to produce more in order to take advantage of these higher prices and maximize profits. This result is consistent with the work of Agbenyo et *al.* (2019), who show that inflation positively affects agricultural production.

IV. Conclusion and Recommandations

The effects of inclusive finance on agricultural growth are the focus of a large body of work, which often fails to reach common conclusions. The aim of this research is to determine the effect of inclusive finance on agricultural growth. The econometric analyses are based on a dynamic panel of 31 sub-Saharan African countries, covering the period from 2004 to 2020. The results of the analyses show that inclusive finance through access to and use of financial services has a negative impact on agricultural growth in sub-Saharan Africa, when the data is aggregated. However, this result can be positive if we take the countries individually.

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In order to remedy the imperfections of inclusive finance on agricultural growth in Sub-Saharan Africa; and in order to reach the threshold for which inclusive finance will positively impact agricultural growth, we recommend the implementation of public policies aimed at strengthening the financial sector and its adjuvants. Firstly, focus on the development of technological infrastructures to facilitate access and lower the cost of using financial services in sub-Saharan Africa. Secondly, the agricultural finance sector needs to be cleaned up, by reducing the transaction costs associated with services that are often very high, and by combating the perverse effects of agricultural credit (such as corruption in the sector and easier access to the market for inputs and skilled labor), which affect almost all productive activities in this part of the region. Thirdly, a system needs to be put in place to facilitate access to financial services, and to monitor the effective use of agricultural credit (since in some known cases, agricultural credit is sometimes used to perform other expedient tasks, to the detriment of the main activity). Fourthly, initiate agrarian reform, as was the case in India, to boost agriculture in these countries through incentives and corrective measures.

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- Page size: 8.27" x 11'", left margin: 0.65, right margin: 0.65, bottom margin: 0.75.
- Paper title should be in one column of font size 24.
- Author name in font size of 11 in one column.
- Abstract: font size 9 with the word "Abstract" in bold italics.
- Main text: font size 10 with two justified columns.
- Two columns with equal column width of 3.38 and spacing of 0.2.
- First character must be three lines drop-capped.
- The paragraph before spacing of 1 pt and after of 0 pt.
- Line spacing of 1 pt.
- Large images must be in one column.
- The names of first main headings (Heading 1) must be in Roman font, capital letters, and font size of 10.
- The names of second main headings (Heading 2) must not include numbers and must be in italics with a font size of 10.

Structure and Format of Manuscript

The recommended size of an original research paper is under 15,000 words and review papers under 7,000 words. Research articles should be less than 10,000 words. Research papers are usually longer than review papers. Review papers are reports of significant research (typically less than 7,000 words, including tables, figures, and references)

A research paper must include:

a) A title which should be relevant to the theme of the paper.
b) A summary, known as an abstract (less than 150 words), containing the major results and conclusions.
c) Up to 10 keywords that precisely identify the paper's subject, purpose, and focus.
d) An introduction, giving fundamental background objectives.
e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition, sources of information must be given, and numerical methods must be specified by reference.
f) Results which should be presented concisely by well-designed tables and figures.
g) Suitable statistical data should also be given.
h) All data must have been gathered with attention to numerical detail in the planning stage.

Design has been recognized to be essential to experiments for a considerable time, and the editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned unrefereed.

i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.
j) There should be brief acknowledgments.
k) There ought to be references in the conventional format. Global Journals recommends APA format.

Authors should carefully consider the preparation of papers to ensure that they communicate effectively. Papers are much more likely to be accepted if they are carefully designed and laid out, contain few or no errors, are summarizing, and follow instructions. They will also be published with much fewer delays than those that require much technical and editorial correction.

The Editorial Board reserves the right to make literary corrections and suggestions to improve brevity.

Format Structure

It is necessary that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

All manuscripts submitted to Global Journals should include:

Title

The title page must carry an informative title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) where the work was carried out.

Author details

The full postal address of any related author(s) must be specified.

Abstract

The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

Keywords

A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning searching. Think about the most important concepts related to research work. Ask, “What words would a source have to include to be truly valuable in a research paper?” Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

Numerical Methods

Numerical methods used should be transparent and, where appropriate, supported by references.

Abbreviations

Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

Formulas and equations

Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

Tables, Figures, and Figure Legends

Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.

Figures

Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

Preparation of Eletronic Figures for Publication

Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/ photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

For scanned images, the scanning resolution at final image size ought to be as follows to ensure good reproduction: line art: >650 dpi; halftones (including gel photographs): >350 dpi; figures containing both halftone and line images: >650 dpi.

Color charges: Authors are advised to pay the full cost for the reproduction of their color artwork. Hence, please note that if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a Color Work Agreement form before your paper can be published. Also, you can email your editor to remove the color fee after acceptance of the paper.

Tips for writing a good quality Social Science Research Paper

Techniques for writing a good quality homan social science research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of homan social science then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.



6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.

Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.
Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

19. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

20. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

21. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

22. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.



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Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.
- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.



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Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.

Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."



Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

The Administration Rules

Administration Rules to Be Strictly Followed before Submitting Your Research Paper to Global Journals Inc.

Please read the following rules and regulations carefully before submitting your research paper to Global Journals Inc. to avoid rejection.

Segment draft and final research paper: You have to strictly follow the template of a research paper, failing which your paper may get rejected. You are expected to write each part of the paper wholly on your own. The peer reviewers need to identify your own perspective of the concepts in your own terms. Please do not extract straight from any other source, and do not rephrase someone else's analysis. Do not allow anyone else to proofread your manuscript.

Written material: You may discuss this with your guides and key sources. Do not copy anyone else's paper, even if this is only imitation, otherwise it will be rejected on the grounds of plagiarism, which is illegal. Various methods to avoid plagiarism are strictly applied by us to every paper, and, if found guilty, you may be blacklisted, which could affect your career adversely. To guard yourself and others from possible illegal use, please do not permit anyone to use or even read your paper and file.

Criterion for Grading a Research Paper (Compilation) by Global Journals

Please note that following table is only a Grading of "Paper Compilation" and not on "Performed/Stated Research" whose grading solely depends on Individual Assigned Peer Reviewer and Editorial Board Member. These can be available only on request and after decision of Paper. This report will be the property of Global Journals

Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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