



Risks of corruption to development

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Abstract:

The mechanisms of globalization have produced the tools, means and technological innovations that facilitated the forms of corruption, and what it also entails from the increased movement of economic activity and financial openness globally and locally, and the tendency to liberalize foreign and internal trade, and the related developments, which contributed to alleviating administrative and financial restrictions, and creating Damage to the economic structure of the state through wasting economic resources, increasing burdens on the public budget, reducing the efficiency of economic performance, or misdistributing resources, with the intent of achieving personal benefits, material or non-material, whether in kind or monetary, at the expense of the public interest. Opening channels to the emergence of many forms and forms of corruption, and thus the increased possibility of the spread of new forms of corruption, the most important of which is economic corruption.

All this has led to the need for an international defense strategy against the forms and methods of corruption in institutions in general and banking in particular, linking

international cooperation and regional and local coordination between the various concerned bodies economically, securely and politically, and declaring a real state of war waged by the regulatory and supervisory bodies in different countries, as well as entities The organization of development projects based on financing and lending from banking institutions in all its forms and forms against practices and forms of corruption in them.

Key words: Corruption - Economic Corruption - Confronting Corruption.

Introduction:

Economic corruption generally expresses the abuse of power through bribery, extortion, exploitation of power, nepotism, fraud, or the provision of tips or gifts to accelerate services with the aim of causing damage to economic construction, and although corruption is often considered a crime committed by state employees and public officials, it is also rampant in private institutions, as private institutions are involved in most cases of government corruption that involve the misuse of money, seeking services for personal gain, or misuse of Official authority or influence in return, or a breach of the public interest to acquire personal privileges, especially that corruption includes any act or omission of a work carried out by a government employee or a person entrusted with a public service, and in relation to them, through their exploitation or abuse of the influence of the job by violating laws and instructions, forgery, destruction of documents, bribery, embezzlement, exceeding the limits of the job, recommendation, harm to the interests of the entity in which the employee works, or achieve a benefit for his benefit or for his interest Another party at the expense of the public interest, which is consistent with the definition of Transparency International, which defined corruption as the abuse of public power for private gain.

Where there are many aspects of corruption in economic systems, which has brought the matter to the point of crisis, and some are represented in the focus of loans on a small number of individuals, where the broad majority of workers who are supposed to have priority in obtaining loans that strengthen the economy, save and increase the

development pot, do not get any loans to help them solve their financing problem and are forced to resort to illegal ways to obtain loans, including giving bribes.

Economic corruption is also due to the fact that the degree of focus on some economic sectors that are characterized by a high degree of risk, such as the construction sector, accounted for a large percentage of bank loans compared to the rest of the sectors that represent basic pillars of the economy, such as the agriculture, industry and others, and it is also represented in the failure of some banks to comply with sound credit rules and foundations when granting loans to customers, due to the failure of some banks to comply with sound credit rules and foundations when granting credit to customers, which resulted in increased risks. surrounding the credit process and the negative effects that this may entail.

In addition, the phenomenon of money-laundering has spread in an unprecedented manner due to the free movement of capital between different countries, especially through the use of contemporary technological developments, especially the Internet. This was helped by the rapid movement of laundered funds and banking secrecy associated with the use of electronic payment methods provided by banks in general, as they facilitated money laundering operations, which have become increasing and constantly developing, due to the diversity of means and channels used to commit them directly or indirectly. Thanks to these channels, funds of any size are transferred to and from any country to be integrated into legitimate funds and economic projects. This made it extremely difficult to combat and track them.

Importance of Research:

The importance of research arises in the fact that corruption is one of the most serious problems facing economic and security systems at all local, regional and international levels in light of its increasing rates annually, with the increasing movement of economic activity and financial and economic openness globally and locally, and the trend to liberalize foreign and internal trade, and the associated climate that contributes to easing administrative or procedural restrictions for

economic institutions in general and banking in particular, which may open the door wide to administrative, political and economic corruption.

The research also derives its importance from the magnitude of corruption and its huge returns that seek to destroy the economy slowly in secret, and the research is important for the individual and society alike, as the serious effects of corruption affect the economic, social and security entity in society, which has a bad impact on society as a whole, which is dominated by serious economic crime.

Countries have not yet been satisfied with confronting the phenomenon of corruption through their national (internal) laws only, but have also joined international conventions and participated in international and regional conferences to find out the causes and motives of the phenomenon of corruption and the means to address it, to benefit from the international standards set by international efforts in this way, and perhaps the state's commitment to the conventions it ratified and turn it into a legislative formula that has enforcement in its internal legal system achieves the principle of international cooperation, coexistence and consistency between legal systems in the world to face problems affecting globally.

Research Objective:

The research aims to reach an international defense strategy against the forms and methods of corruption in institutions in general and banking in particular, and to link the bonds of international cooperation and regional and local coordination between the various concerned agencies economically, security and politically, and to declare a real state of war waged by the regulatory and supervisory bodies in the state, as well as entities organizing development projects based on financing and lending from banking institutions in all its forms against the practices and forms of corruption.

The importance of this research lies in the vision sought by all societies and countries for economic development, as economic development is based on building capabilities that increase national income, and thus increase the share of per capita income and this is reflected in increasing its well-being, and the desired benefit of

supporting, activating and pioneering project financing and stimulating investment to achieve this development.

The problem of research:

The problem of this research is to shed light on highlighting the nature of corruption, its sources, mechanisms, stages, and nature, as well as the statement of what economic corruption is, in addition to the search for guarantees and rules to reduce corruption and combat the impact of economic corruption on the development process, as well as dealing with the problem of standing on the size and seriousness of the economic, financial and social effects resulting from corruption in order to achieve the goal of the need to seriously and objectively combat this crime in view of the dangers it inflicts on the national economy and the dangers it afflicts and banking institutions Harms.

The problem also lies in searching for the reality of the current situation of economic institutions, in order to determine their current situation in light of the rates of economic development, and then study the future prospects for this role that these institutions can play in the future, in light of the circumstances that affected most economies of the world, including Egypt, especially banking globalization and its result.

Research Methodology:

The descriptive analytical approach was used to prepare this research in all its aspects and various dimensions to fit it in essence with the goals and objectives of the research, and the inductive approach was used by reviewing the theoretical aspects of mechanisms to combat economic corruption and reviewing previous studies on this subject, and then collecting information related to it.

Research Plan:

We will address this research in several axes, including:

- The nature of corruption
- Economic Effects of Corruption
- Mechanism for combating and confronting economic corruption

1/ The nature of corruption:

1.1 Definition of corruption:

Corruption is a general phenomenon, or perhaps a set of phenomena that are linked together in different ways, and there is no single analytical definitions for it (1), but there are multiple definitions, which require looking at specific examples from which to derive the definition. The definition – as seen by Max Weber – should be gradually formed from the different parts taken from historical reality to form a total definition, so the final concept cannot be reached at the beginning of the research. and inquiry, but it should eventually crystallize (2).

Although corruption is often considered a crime committed by state employees and public officials, it is also rampant in the private sector, but the private sector is involved in most cases of government corruption that involve the misuse of money or seeking services for personal gain, abuse of official power or influence in return, or breach in the public interest to acquire special personal privileges.

Some define it as "the behavior of the public or private service owner, which leads to damage to the economic structure of the country through the waste of economic resources, increasing the burdens on the public budget, reducing the efficiency of economic performance or misdistributing resources with the intention of achieving personal, material or non-material, in-kind or monetary benefits at the expense of the public interest.

Some also define it as "the abuse of public power for private gain" or "the abuse of public influence for private gain."

Levels of corruption vary according to different political systems, with a low level in systems where institutional controls are established among the three branches of government (executive, legislative, and judiciary) and effective mechanisms to prevent, detect and punish such unlawful conduct.

Levels of corruption rise where the institutional mechanisms to combat corruption are weakened or not used, for the State, and it spreads to such an extent that it becomes acceptable and permissible. In some countries, small political elites control and exploit economic opportunities, use precious and relatively scarce political opportunities for personal gain, have fewer controls on official work, and have fewer alternative means for exploited interests and groups (3).

Corruption within the framework of public office consists in the use of public power for personal gain, for the achievement of prestige or social status, or for the benefit of a group or class in ways that result in breaching the law or violating legislation and standards of moral conduct. Thus, corruption includes violating public duty and deviating from ethical standards in dealing.

Corruption in general has several dimensions and several forms, and we may look at it through the spread of bribery, the spread of nepotism, the exploitation of job positions, fraud in official papers, whether in local elections, interference in elections or otherwise, and corruption also appoints relatives and friends in administrative positions and favoritism that are not commensurate with their educational qualifications and that the person is not qualified to assume that position. Corruption is generally widespread and has a close relationship with financial corruption. And because the spread of corruption leads to the spread of financial corruption, whether directly or indirectly (4).

In any case, we cannot adopt a definition or be inclined to a particular definition but prefer to adopt a definition that corresponds to the course of the research. Through the economic dimension of this concept, corruption can be defined as, "the behavior of the public or private service holder that leads to damage to the economic structure of the State through the waste of economic resources, increasing the burdens on the public budget, reducing the efficiency of economic performance, or misdistributing resources, with the intention of achieving personal, material or non-material, in-kind or monetary benefits at the expense of the public interest"(5).

In general, it can be observed that the following racists are associated with the act of corruption.:

First: It is contrary to the law, order and instructions of the public office and inconsistent with the moral values prevailing in society.

Second: Misuse or exploitation of public office for the purpose of serving private purposes or achieving material or moral personal benefits, with the consequent harm to the public interest (6).

Corruption is legally defined as "the fact that the competent official in the State exceeds the limits of his duties, and thus violates the laws and regulations in force or in force with the intention of achieving an illegal benefit for himself or others, such as the seizure of public money or private property in the State, including land, real estate or machinery"(7).

It is clear from this that corruption is any act or omission of an act carried out by a government employee or a person entrusted with a public service, and in relation to them, through their exploitation or abuse of the influence of the job by violating laws and instructions, forgery, destruction of documents, bribery, embezzlement, exceeding the limits of the job, recommendation, harm to the interests of the entity in which the employee works, or achieving a benefit for his interest or the interest of another party at the expense of the public interest, which is consistent with the definition of Transparency International, which defined corruption as "the abuse of public power for private gain."

1/2 Definition of economic corruption

The term economic corruption is one of the general terms, and it has multiple definitions, perhaps the most important of which are:

- Some define it as "the use of public office for personal gain"(8).
- There are those who define it as "the abuse of public office to obtain private gain."(9).

- Others define it as, " Misuse of position for personal purposes "(10).
- Johnston defines it as the abuse of roles as the "capture" of public functions or public resources for the purpose of private benefit (11).

Perhaps the appropriate definition of economic corruption, from our humble point of view, is "the misuse of a job or position in general for private benefit", since the use of the term job or position in general in this definition is more comprehensive than its use restricted in others, as this term includes both public service, which is applied only to workers in the public sector. It also includes the job in the private sector, very much that the public servant is more vulnerable to corruption than the employee in the private sector because the first is far from control and safe than unlike the second, he is more accountable and controlled, either by the manager directly responsible for him, or by the owner or the board of directors and so on, and therefore it is less corrupt than the first.

- Types of economic corruption:

Corruption can be classified into three main sections:

Corruption can sometimes be occasional to some political individuals or public officials, or temporary, rather than regular.

In other cases, corruption exists in a specific institution or in specific sectors of economic activity and not in other sectors, such as the presence of some corrupt public servants in some ministries and different sectors.

Corruption is prevalent in sectors from which rent-making is easy, where weak systems prevail and oversight and regulation are weak.

At other times, corruption becomes a phenomenon that affects society in all its classes and various dealings, and this is what Johnston means by systematic or prolonged corruption. This corruption affects institutions and the behaviour of individuals at all levels of the political, economic and social system, and has features that distinguish it from others:

- It is embodied in certain cultural and social environments.

- It tends to be monopolistic.
- It is organized corruption and difficult to avoid (11).

2/ Macroeconomic effects of corruption:

The phenomenon of economic corruption is one of the serious phenomena facing countries and its significant impact on the process of construction and economic development, which involves the loss of the economy financial and administrative capacity and thus the inability of the state to face the challenges of reconstruction and building the infrastructure necessary for its growth. Corruption has many economic effects, whether at the macro or micro level, and in this research the focus will be on the most important of these macro effects, which is its impact on economic growth, and on the tax sector, in addition to the impact of corruption on government spending, on the foreign exchange market, on the stock market and investment funds, and this can be shown as follows:

The impact of corruption on economic growth: If corruption reduces domestic investment and reduces foreign investment, it is natural that corruption reduces "economic growth", according to the traditional economic theory, corruption hinders economic growth through the extraction of rents "monopolizing the economic surplus", which negatively affects this growth, whether for local or foreign entrepreneurs, and this is proven by the cross-sectional study, which indicates an inverse relationship between corruption and investment (12) In short, corruption is the primary impediment to sustainable development and the first impediment to poverty reduction and good government performance (12).

The impact of corruption on the tax sector: When there is corruption in the tax sector, this pushes some to submit tax returns that show an unreal tax base for these individuals, and in this way they can falsely show a low ability compared to their real ability, while honest financiers cannot reduce this ability in the same way, if the two are treated, and he is the one who submits valid returns with a real ability to pay, and from submitting false returns that do not reflect his real ability to pay, a single tax

transaction means that corruption violates the principle of horizontal justice, which is based on similar tax treatment for individuals with equal ability to pay. On the other hand, this is a violation of the principle of vertical justice, which requires different tax treatment for individuals with different ability to pay. In the end, corruption violates the principle of social justice in the distribution of public burdens. Corrupt practices in the tax sector result in a false ability to pay individuals engaged in corrupt practices, resulting in a false reduction in the tax capacity of society as a whole (13).

The impact of corruption on government spending: Prolonged corruption and its spread in the government sector have effects on the allocation of public expenditures, which leads to achieving the lowest possible benefit from this expenditure and not the maximum possible benefit from it. Therefore, the prevalence and spread of corruption in a society results in a misallocation of that society's public resources, because they will be directed towards expenditures that do not receive priority public spending from the point of view of society.

The impact of corruption on the credit field: Indicators of corruption in the credit field are increasing in many countries, which limits their ability to develop and develop, some of which are related to the investment environment, marketing, marketing, administrative and organizational capabilities, and the other is related to the access of projects and investment institutions to appropriate financing in a timely manner. The lack of funding is one of the main obstacles facing these projects and may push them to engage in some acts of corruption in order to provide the necessary funding (14). These constraints have led to a decrease in the proportion that SMEs receive from banks, with some estimates suggesting that only 6-8% of loans are granted to SMEs (15), as these enterprises still rely on traditional forms of lending. In addition to the above, we find that the issue of public procurement represents another reflection of the marketing problems facing small enterprises, as public supplies are a commercial process within a political system that takes into account limited considerations such as integrity and national interests (16).

3/Mechanisms and means of preventive combat of economic corruption.

Several mechanisms have been developed to combat economic corruption, perhaps the most important of which are (17):

Accountability: It is the legal and ethical accountability of persons holding public office for the results of their actions : that government employees are accountable to their superiors (who are often at the top of the pyramid in the institution, i.e. ministers and those in their ranks) who in turn are accountable to the legislative authority, which oversees the actions of the executive branch.

ask questions: It is the duty of those in charge of public office, whether elected or appointed, to submit periodic reports on the results of their work and the extent of their success in implementing them, and the right of citizens to obtain the necessary information about the work of public administrations (the work of deputies, ministers and public officials) in order to ensure that their work is consistent with democratic values and with the definition of their functions and tasks by law, which constitutes the basis for their continued acquisition of legitimacy and support from the people.

Transparency: It is the clarity of what the institution does, the clarity of its relationship with employees (beneficiaries of the service or its financiers), and the publicity of procedures, goals and objectives, which applies to the work of the government as well as to the work of other non-governmental institutions.

Integrity: It is a system of values related to honesty, sincerity and professionalism at work, and despite the convergence between the concepts of transparency and integrity, the second relates to moral and ethical values while the first relates to practical systems and procedures.

Most anti-corruption institutions develop a specific strategy to combat cases of existing corruption and this strategy is based on comprehensiveness and integration to combat this phenomenon. It should be noted that the elimination of corruption requires a cultural awakening that shows its political, economic and social risks

(which were mentioned earlier), and there should be a serious and real will by the political leadership to fight corruption so that this is at the level of the state and society, or at least that the anti-corruption trends do not clash with the political authority, and that any strategy to combat corruption requires the use of comprehensive means supported by the previous will and as follows:

- Adopting a democratic system based on the principle of separation of powers and the rule of law, through universal submission, respect and equality before the law and the implementation of its provisions by all parties, a system based on transparency and accountability.
- Building an independent, strong and impartial judiciary, liberating it from all influences that could weaken its work, and committing by the executive authority to respect its provisions.
- Activate anti-corruption laws at all levels, such as the Law on the Disclosure of Financial Receivables for Senior Officials, the Illicit Gains Law, the Law on Freedom of Access to Information, and the tightening of the provisions related to combating bribery, nepotism, and abuse of public office in the Penal Code.
- Developing the role of oversight and accountability of legislative bodies through various parliamentary tools in this area, such as questions addressed to ministers, public discussion of topics, investigation and interrogation procedures, and confidence in the government.
- Strengthening the role of public audit bodies such as the State Comptroller, the Financial Audit Bureaus and the Ombudsman's Bureaus, which follow up on cases of mismanagement in state institutions, abuse of power, lack of financial commitment and, and lack of transparency in procedures related to the exercise of public office.
- Focusing on the ethical dimension and building the human being in the fight against corruption in the public and private work sectors by focusing on calling on all religions to fight corruption in its various forms, as well as through civil service laws or regulations and charters related to the honor of exercising the job (codes of conduct).

- Giving freedom to the press and enabling it to access information and granting immunity to journalists to play their role in disseminating information and conducting investigations that reveal corruption cases and their perpetrators.
- Developing the public role in combating corruption through awareness programs for this scourge, its dangers and its high cost to the country and citizens, strengthening the role of civil society institutions, universities, educational institutes and intellectuals in combating corruption and playing the role of sectoral and public awareness.

Two main anti-corruption trends have been identified.(18):

The first trend: the work of preventive reforms and arrangements, and this approach includes the use of all preventive methods in order to prevent the occurrence of deviations.

The second trend: prosecuting violators and beating with an iron hand on corrupt heads within the agency, and this trend includes the use of all methods and therapeutic methods in order to address cases of deviation.

Also, the two previous trends are not considered one alternative to the other, but one complements the other and by their combination, they form an integrated system called the corruption containment system, whose main goal is to contain, curb and eliminate the phenomenon of corruption. This system works in two directions and each direction has its own plans and policies that prevent or address cases of deviation.

Conclusion:

Corruption is a global problem that all countries, whether developed or developing, suffer from, and corruption has many forms and types, but there is consensus on its catastrophic effects on economic and social development and economic growth. The research reached the following results:

- One of the most important causes of economic corruption is the low level of income for the perpetrator of corruption, which pushes him to search for other

sources of income to satisfy his living needs, so he resorts to bribery, embezzlement or trafficking in contraband, the spread of poverty, unemployment, illegal competition in the private market, the rule of monopoly and the lack of transparency in government contracts and tenders.

- The system of corruption in its various forms and types has increased in intensity and exerts a negative impact on all forms of economic and social life
- Corruption has a negative impact on investment, despite its importance as the mainstay and pillar of many developing countries' economies and an instrument for survival and sustainable economic development.
- Increased investment risk, due to limited loss tolerance in light of the faltering political and economic conditions and the unpredictability of the future.
- The intense competition between national products and imported products due to the almost absolute freedom to import from foreign markets and sometimes by illegal methods faced by project products such as dumping, tax evasion and smuggling of spoiled or non-conforming products.
- Lack of information on the production input markets used by investment projects and the procedures and laws followed to import them, which exposes them to exploiting high prices and low quality, in addition to the lack of information about competing projects in the local market.

At the end of the research, the researcher concluded with the following recommendations:

- The need to reform the public administration and establish specialized administrative bodies to combat corruption, and the need to activate the role of administrative control in evaluating job performance and assisting the administration in correcting its mistakes, achieving its objectives and protecting the public interest.

- The legislator should adapt the domestic laws related to the fight against corruption to the international rules contained in the United Nations Convention based on the general principle that the rules of domestic law should be adapted to the rules of international law in order to develop the work of the former under the influence of the latter.
- Internationalize the culture of combating corruption among the countries of the world and work to achieve consistency between the internal rules of conduct of public officials and the rules established regionally and globally.
- Facilitating the access of projects to bank credit and credit facilities necessary for the establishment of projects, the development of their performance, or the facilitation of their practice of activity, all by providing guarantee for the funds granted by banks.
- Establishing an internal system of supervision and supervision of banks, non-bank financial institutions and natural persons dealing with funds to reduce the effects of the crime of money laundering and support the exploitation of administrative and judicial authorities in the face of this crime.

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