The biography

Name: yahaioui.

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Certificates obtained

- Bachelor's degree in Economic, Commercial and Management Sciences, Division: Economics, **Finance and Banks**, University Mohamed El Bachir El Ibrahimi de Bordj Bou Arréridj, Algeria, 2014.

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- Certificate of Participation in the International Scientific Forum on "**New Mechanisms for Financing Economic Development -Sustainable Financing for Development in Algeria**", 25-26 August 2018, University Mohammed Seddik Benyahia- JIJEL-, Algeria.

 Certificate of participation in the 14th National Scientific Forum on "Traditional and Artisanal Industry... Microfinance-Binary to Support Tourism and Sustainable Development", 7-8 November 2018, University Akli Mohand Oulhadj- Bouira, Algeria.

 PhD in the field of economic, commercial and management sciences; Economic Sciences Division; Specializing in local finance and investment, from University Mohamed El Bachir El Ibrahimi de Bordj Bou Arréridj, Algeria, 2023.