

ABSTRACT:

The new changes in international economic system, which concern especially the domination of capitalism, and appearance of free external trade area, and all kinds of partnership and economic integration, was the main reason which lead to attempt of Algerian economy to integrate into international economy motion, with arrangements for free trade, and signature for partnership agreements with European union, in a concept of an Euro Arabian partnership. But, the impacts of this integration will be negative, especially on Small and medium firms with the great problems, and unsteady in these economic firms, and weakness of its productive device, with weakness in financing methods.

All these conditions need a set of reforms context of effective strategy, to upgrade Small and medium economic firms in Algeria, in aim to reinforce competitiveness of its products, and make the best conditions of rational integration to the world economic motion.

So, there are many methods which lead to upgrade those firms and Financing with partnership (sharing investments) is one of them, which need that all Banks and financial institutes and government So , will share risks of investments with the small or medium firm , with several kinds of financing such partnership and speculation , or sharing the firm capital with materials or fixed investments...etc ; those methods and other will contribute to upgrade the small or medium firm and create wealth in light of its competitiveness environment, especially with development of European investments which lead to markets domination from their firms ,when partnership agreements will be implicated.

There are many other methods, and all Arab countries are invited to deep there reforms of small and medium firms, and share their capacities to contribute in success of upgrading process, and there are many financial programs with the European side which are " MEDA programs ", and Algerian firms and government too, are invited to deep relations with European union, to increase the sum of credits giving to small and medium firms to upgrade them.

Also, the success of those programs is conditioned by making a good investment environment, in all Arab countries, and unify their capital markets to increase financing resources , So they can make benefits from upgrading program and from Euro Arabian partnership , and develop methods of financing their investments by partnership, in aim to ameliorate capacity of financing in their firms , and increase trade rates between them to increase finally their benefits from free trade agreements, in all their integration processes.

This paper will contribute to find solution to problems in financing small and medium firms in light of Euro Arabian partnership, and how to Upgrade it with financing by partnership methods, and its results on their benefits, and what is the role of cooperation between Arab countries in this process, and European financing programs too.

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