How to Cite:

Missaoui, A., Benlaib, B., Azzedine, A., & Derroum, A. (2025). Analysis of entrepreneurship environment indicators in Algeria during 1996-2024. *International Journal of Economic Perspectives*, 19(3), 773–805. Retrieved from https://ijeponline.org/index.php/journal/article/view/900

Analysis of entrepreneurship environment indicators in Algeria during 1996-2024

Dr. Abdelbaki MISSAOUI

Graduated from University of Djelfa (Algeria)

Email: abdelbaki_missaoui@yahoo.fr

ORCID: https://orcid.org/0009-0001-3800-7326

Dr. Belkacem BENLAIB

University of Djelfa (Algeria) Email: b.benlaib@univ-djelfa.dz

Dr. Ali AZZEDINE

University of Djelfa (Algeria) Email: a.azzedine@univ-djelfa.dz

Pr. Ahmed Derroum

University of Djelfa (Algeria) Email: a.derroum@univ-djelfa.dz

Abstract—This study aims to comprehensively examine the landscape of entrepreneurship in Algeria from multiple dimensions. It meticulously analyzes data related to key support mechanisms and initiatives available through the end of 2024. The entrepreneurial ecosystem in Algeria is hindered by the absence of a conducive environment, necessitating the unified efforts of various stakeholders and the formulation of a robust strategy to nurture the sector. This strategy must account for diverse factors including political, economic, cultural, legislative, and social elements.

Keywords---Entrepreneurship, Algeria. **JEL Classifications**: L26, L29, O43.

Introduction

Entrepreneurship, while a longstanding phenomenon, is continually rejuvenated and has garnered increasing attention in recent times. Various scholarly approaches have been employed to dissect and understand this phenomenon,

© 2025 by The Author(s). ISSN: 1307-1637 International journal of economic perspectives is licensed under a Creative Commons Attribution 4.0 International License.

Corresponding author: Missaoui, A., Email: abdelbaki_missaoui@yahoo.fr Submitted: 27 January 2025, Revised: 18 February 2025, Accepted: 06 March 2025 underscoring a sustained and escalating interest amidst evolving business landscapes, the advent of new technologies, and the emergence of global markets. The exploration of its multifaceted nature has been a persistent topic of academic discourse, particularly as it manifests as a contemporary phenomenon within the business ecosystems of developing nations and, more specifically, Arab countries. In these contexts, entrepreneurship is often viewed as a pathway out of economic crises. Various governmental efforts have sought to rejuvenate this sector from the transition to a market economy up to the present, rendering its dynamics a continually evolving topic of study.

Research Problem:

The significance of entrepreneurship, especially within the Algerian context under current conditions, underscores the research problem addressed in this paper. The primary inquiry investigates the state of entrepreneurial environment indicators in Algeria amid ongoing reforms spanning from 1996 to 2024?

Research Objectives:

This research is designed to fulfil several key objectives:

- _ To establish a comprehensive framework defining the concept of entrepreneurship and its essential dimensions.
- To chronicle the history of entrepreneurial practices in Algeria, examining their current state and the environment within which they operate.
- _ To propose actionable insights that could guide economic policymakers in enhancing the development of this sector.

Research Hypotheses:

The study posits the following hypotheses:

- There exists a gap in the understanding and analysis of the entrepreneurship phenomenon, particularly regarding the project process and its various dimensions.
- Efforts to cultivate entrepreneurship through specific measures and policies often rely on improvisation and subjective opinions, rather than on empirical evidence derived from actual conditions.

Research Divisions:

To address the stated problem and achieve the outlined objectives, the study is structured into three main divisions:

- First: An exploration of the dimensions of entrepreneurship and its analysis as a complex phenomenon.
- Second: A historical review of entrepreneurship and its practices in Algeria, including an analysis of its environment and challenges.
- Third: A detailed examination of the primary indicators of support and accompanying measures for entrepreneurial initiatives in Algeria.

Research Methodology:

The research adopts a descriptive methodology, deemed most appropriate for providing an accurate depiction of the current state and a deep comprehension of the topic's various facets.

First: Dimensions of Entrepreneurship and its Analysis as a Multifaceted Phenomenon

Entrepreneurship, a longstanding subject of scholarly interest, has been approached from numerous angles by researchers across various disciplines. The literature on this topic is vast, including a plethora of books, articles, and the convening of numerous symposiums, seminars, and conferences globally. This study aims to consolidate significant perspectives and articulate the core dimensions that delineate entrepreneurship.

There is no consensus among scholars on a singular definition of entrepreneurship; it is instead understood through its multiple dimensions. Below, some insights from prominent researchers in the field are discussed.

The discourse on entrepreneurship invariably includes the seminal contributions of Austrian economist Joseph Schumpeter¹. In his 1942 seminal work, "*The Theory of Economic Development*," Schumpeter introduced the concept of the entrepreneur as an agent of "creative destruction," which challenges and revitalizes markets by eliminating profit margins through innovation. He identified five forms of innovation-driven market disruptions: the introduction of a new product, a novel method of production, the opening of a new market, the exploitation of a new source of raw materials, and the reconfiguration of industrial organization.

Danny Miller², in his 1983 article "Entrepreneurial Links with Three Types of Organizations," emphasized that entrepreneurship is characterized by creativity, risk-taking, autonomy, competitiveness, and proactivity. He explored how these traits influence organizational renewal and market dynamics, considering factors such as the entrepreneur's personal attributes in small enterprises, the role of organizational structures in medium-sized enterprises, and strategic decision-making in large corporations.

Donald F. Kuratko and Jeffrey S. Hornsby's ³1990 article "Developing an Instrument to Assess Entrepreneurs for an Effective Entrepreneural Environment" examined the importance of reward systems and administrative structures in fostering intrapreneurship, or corporate entrepreneurship, within business organizations.

Jeffrey G. Covin and Dennis P. Slevin,⁴ in their 1991 article "A Conceptual Model of Entrepreneurship as Firm Behavior," depicted entrepreneurship as a dynamic process characterized by creativity, risk-taking, autonomy, competitiveness, and proactivity. Their conceptualization was refined and expanded in subsequent studies in response to scholarly critiques.

¹ Joseph Schumpeter, "Theory of Economic Evolution, research on profit, credit, interest, and the business cycle," French translation, completed on April 18, 2002, Chicautini, Québec.

² Danny Miller, "The correlates of entrepreneurship in three types of firms," Journal of Management Science, Vol. 29, No. 07, July 1983, INFORMS, USA.

³ Donald F. Kuratko, Ray V. Montagno, and Jeffrey S. Hornsby, "Developing an Intrapreneurial Assessment Instrument for an Effective Corporate Entrepreneurial Environment," Strategic Management Journal, Vol. 11, 1990, Wiley, USA.

⁴ Jeffrey G. Covin, Dennis P. Slevin, "A Conceptual Model of Entrepreneurship as Firm Behavior," Entrepreneurship Theory and Practice, Sage journals, Vol. 16, Issue 01, October 1991, USA.

Michael H. Morris and Donald L. Sexton's 1996⁵ study "The Concept of Entrepreneurial Intensity and Its Implications for Company Performance" discussed how the focus on intensifying entrepreneurial dimensions within organizations impacts their performance. They identified nine dimensions: initiative, behavior, creativity, strategic orientation, resource optimization, appropriate administrative structure, risk-taking, reward, and autonomy, providing a detailed analysis of these factors.

Lastly, the 1997 study by G. T. Lumpkin and Gregory G. Dess, "Clarifying the Entrepreneurial Orientation and Linking it to Performance," ⁶ echoed the findings of Danny Miller and the team of Dennis P. Slevin and Jeffrey G. Covin. They concurred that entrepreneurship's core dimensions are creativity, risk-taking, autonomy, competitiveness, and proactivity, reinforcing the interconnectedness of these attributes with organizational performance.

In addition to previously recognized dimensions such as strategic orientation, resource maximization, administrative structure, and reward, the 2001 study by Terrence E. Brown and Johan Wiklund, ⁷titled "Enacting a Conceptual Model of Entrepreneurship as Opportunity-Based Firm Behavior," introduced the notion of an entrepreneurial culture.

This study sought to substantiate Stevenson's assertion that entrepreneurship encompasses a series of management practices centered on opportunities, which sustain viability and foster value creation both internally within organizations and externally in society. The theoretical framework proposed by Brown and Wiklund was rigorously tested using a substantial dataset encompassing over 1200 organizations, which varied widely in size, structure, and industry across Europe. Donald F. Kuratko and Hodgetts Richard ⁸expanded the conceptual framework by incorporating profitability as a dimension, viewing entrepreneurship as a process of crafting something novel and valuable. This entails dedicating the requisite time, effort, and financial resources to bring a project to fruition, while managing the associated risks and reaping the rewards.

The dimension of opportunity seizing was explored in depth in the study by Morgan P. Miles⁹ and Jenny Darroch, "Large Firms and Entrepreneurial Marketing Processes, and the Competitive Advantage Loop." This research highlighted how large corporations strategically utilize entrepreneurial marketing processes to more effectively and efficiently identify, evaluate, and capitalize on opportunities, incorporating dimensions of initiative, resource maximization, and risk-bearing.

⁵ Michael H. Morris, Donald L. Sexton, "The concept of entrepreneurial intensity: Implications for company performance," Journal of Business Research, Vol. 36, Issue 1, 1996, ELSEVIER.

⁶ G. T. Lumpkin, Gregory G. Dess, "Clarifying the Entrepreneurial Orientation Construct and Linking It to Performance," The Academy of Management Review, Vol. 21, No. 1, 1996, Academy of Management.

⁷ Terrence E. Brown, Professor Per Davidsson, Johan Wiklund, "An operationalization of Stevenson's conceptualization of entrepreneurship as opportunity-based firm behavior," Strategic Management Journal, Vol. 22, Issue 10, 2001, Wiley.

⁸ Koratko Donald F., Hodgetts Richard M., "Entrepreneurship: A Contemporary Approach," 5th Ed, Harcourt College Publishers, 2001.

⁹ Morgan P. Miles, Jenny Darroch, "Large firms, entrepreneurial marketing processes, and the cycle of competitive advantage," European Journal of Marketing, Vol. 40, Iss: 5/6, 2006.

Edmund Thompson¹⁰ in his study "The Intention of Individual Entrepreneurship, Building and Developing an Internationally Reliable Scale," simplified the dimensions of entrepreneurship to creativity, seizing opportunities, and risk-bearing.

Scott Shane and Sankaran Venkatarman defined entrepreneurship as the process through which individuals discover, evaluate, and exploit opportunities, leading to the creation of future goods and services.¹¹

The researchers at the Global Entrepreneurship Monitor conceptualize entrepreneurship as the proactive state of initiating new ventures, which could include self-employment, launching a new organization, expanding an existing one, or exploring new business areas, undertaken by individuals or teams to establish business ventures.¹²

Bruce R. Barringer and Duane R. Ireland view entrepreneurship¹³ as the process of product development and enhancement in response to environmental and competitive pressures. They argue that entrepreneurial organizations respond to environmental disruptions and uncertainties by identifying and exploiting new opportunities ahead of competitors, thereby delivering value to customers and leveraging organizational knowledge as a competitive edge.

From the diverse array of concepts presented by researchers from various academic disciplines, it is evident that the dimensions of entrepreneurship vary considerably, which may reflect each researcher's disciplinary bias. This diversity has complicated the accumulation of knowledge necessary to establish entrepreneurship as a standalone discipline.

Additionally, the interplay of different scientific fields such as psychology, sociology, business management, economics, and organizational behavior in analyzing the nature of the entrepreneurial process has prompted researchers to attempt to delineate their studies distinctly, aiming to demystify the complexities surrounding the phenomenon. Entrepreneurship thus emerges as a domain where human behavior intersects with a broad spectrum of life functions, weaving together tangible and intangible elements towards an idealistic and ethically imbued goal, reflective of societal values and norms.

History of Entrepreneurship and Its Practices in Algeria and Analysis of Its Environment and Obstacles

Exploring the history of entrepreneurship in Algeria necessitates an understanding of several pivotal phases and events that have shaped its economic landscape. This analysis is structured around four key periods: the immediate

Edmund Thompson, "Individual Entrepreneurial Intent: Construct Clarification and Development of an Internationally Reliable Metric," Entrepreneurship Theory and Practice, 33, 669-694. https://doi.org/10.1111/j.1540-6520.2009.00321.x.
 Scott Shane, Sankaran Venkataraman, "Promise of Entrepreneurship as a field of research," Academy of Management Review, Vol 25, No. 01, 2000.

¹² Leslie Morrison, Terri Scott, "A Strategy to Increase the Levels of entrepreneurial activity In Northern Ireland," Invest Northern Ireland, First Edition.

¹³ Barringer R. Bruce, Ireland R. Duane, "Entrepreneurship: Successfully Launching New Ventures," 2nd Ed, Upper Saddle River, N.J: Prentice-Hall, 2008.

post-independence phase, the transition to a directed economy, the shift towards a free market economy, and the contemporary period.

1 - The Phase Immediately Following Independence:

During the era of French colonization, approximately 98% of the small and medium enterprise (SME) system was controlled by French settlers, with only a negligible portion owned by Algerians. These Algerian-owned enterprises were few and contributed minimally to employment and added economic value. Following independence, the exodus of French nationals led to the cessation of operations for most of these businesses, prompting the Algerian government to enact the self-management law (Order 62/20 dated August 21, 1962). This law was intended to manage and protect abandoned properties and marked the beginning of state intervention in the economy.

The inaugural investment law of independent Algeria was promulgated on July 17, 1963. This law, shaped by the prevailing political ideology, focused primarily on regulating foreign investments in the absence of private national investors. It aimed at bolstering investment in productive capital rather than attracting foreign investors, reflecting the nascent Algerian state's preference for self-reliance in economic initiatives. ¹⁴

However, this sector did not receive adequate attention, and the governance based on revolutionary legitimacy in 1965 continued to influence investment policies until a revised law was introduced in 1966. This new legislation defined the limited role of foreign investment within the context of an ideologically driven economic development strategy during a period characterized by global bipolar tensions. ¹⁵

The 1966 law aimed to entice investors recognized by the National Investment Association, but it soon became clear that the accreditation requirements were excessively stringent, leading to dwindling confidence in the Association. By 1981, the effectiveness of this body had significantly diminished. 16

State policies in the years following independence heavily restricted entrepreneurial activity, with a strong emphasis on collective ownership of production means and a centrally planned economy with a social orientation. The economic framework was dominated by a large public sector, which controlled approximately 70% of the country's added value, relegating small and privately-owned enterprises to the margins.

These smaller entities were often confined to family-run operations and traditional industries requiring minimal technical skills and reliant on unskilled labor, such as those in the trade and services sectors. Development strategies were

¹⁴ Mohamed Arezki Isli, "The creation of enterprises in Algeria," Les cahiers du CREAD, No. 73, Algeria, 2005, p. 52.

¹⁵ Berber Naoual, "Entrepreneurship in Algeria," Magister in Management, University of Oran, 2014, p. 73.

¹⁶ Bouyakoub Ahmed, "Characteristics of human resource management in SMEs in Algeria at the time of transition to a market economy," The notebook of CREAD, HR management in SMEs/SMIs in the Maghreb, NS, from the review, Algiers, 2004, p. 75.

predominantly directed towards bolstering public enterprises, significantly limiting the scope and scale of private and small-scale entrepreneurial ventures. The promulate 1982 to 1982, the entrepreneurial landscape in Algeria saw the establishment of merely 600 enterprises annually, each facing precarious survival prospects and minimal economic impact. This trend was largely attributable to investment laws that favored a state monopoly. Beginning in 1963, no incentives or protections were extended to private capital, and stringent regulatory measures, including heavy taxation, severely constrained the self-financing capabilities of private enterprises. 18

Entrepreneurs during this era, often qualified workers, administrators, and midlevel executives, represented a distinct category of industrious individuals. Engaging predominantly in freelance activities to supplement their incomes, many maintained their primary government positions due to the challenges associated with sustaining independent economic activities. This group notably included former self-management executives, members and activists of the Liberation Front, and ex-officers of the National Liberation Army.

Predominantly originating from modest rural backgrounds and basic trading families, they possessed a sound primary education from French institutions, lacked formal higher education but had relevant practical training. Their engagement with the industrial sector, particularly those with international experience, was significant. Despite the inferior quality of their products, resulting from outdated production methods, these goods found a market. While their economic impact was minimal, their contributions were crucial in fostering employment and creating market opportunities.¹⁹

During this initial post-independence phase, the state exhibited a lack of comprehensive planning; it adopted self-management models for assets inherited from French colonizers as a reactionary measure to socio-economic conditions and the political desire to distance from colonial legacies. This approach was often more symbolic than economically or socially beneficial, reflecting a broader intent to dismantle remnants of colonial influence without a strategic plan for economic growth or social development.

2 - Entrepreneurship during the Directed Economy Period

In this period, the Algerian state exerted comprehensive control over economic sectors, utilizing public institutions as instruments to enforce its economic policies. With a predominantly agricultural society, the state took steps to nationalize large farms, leveraging revenues from the lucrative hydrocarbons sector. Despite fluctuations in oil prices, notably in 1986 and 1989, the government aimed to elevate the standard of living through a robust policy of

¹⁷ Mohamed Madoui, "The new figures of entrepreneurship in Algeria," Entrepreneurs Maghrébins, IRMC-KARTHALA, Paris, 2011, p. 173.

¹⁸ Badraoui Sofiane, "Entrepreneurial culture among Algerian youth entrepreneurs," PhD dissertation in Sociology of Human Development, unpublished, University of Tlemcen, 2015, pp. 47-48.

¹⁹ Mahmoud Chahamat, "Privatization Law in Algeria," PhD dissertation in Law, unpublished, University of Mentouri Constantine, 2007, p. 175.

industrialization, positioning public ownership of production means as a fundamental strategy for economic advancement.

Algerian diplomatic efforts in the first two decades post-independence were centered on regaining control of natural resources. This included the nationalization of about three million hectares of agricultural land in 1963, previously under colonial control, along with the reclamation of all industrial assets.²⁰

In the industrial domain, the state founded approximately twenty enterprises focused on heavy and manufacturing industries. Concurrently, until the mid-1970s, several other institutions were established in sectors like agriculture, trade, transportation, public works, and further areas of economic activity. By 1982, prior to a comprehensive restructuring, the total count of public institutions had reached 150, marking a significant expansion of state involvement in the economy.²¹

In this context, the state assumed the role of the primary organizer, entrepreneur, and supporter of all foundational societal institutions. It harnessed a variety of public and semi-public mechanisms, including development banks, services aimed at enhancing public and commercial institutions, and local entities such as municipalities and associations, to facilitate these activities.²²

The role of the private sector in Algeria's economic framework, dictated by international economic policies, was traditionally minimal under the directed economy regime. Its contributions to economic development were negligible until the advent of economic liberalization policies. Following the privatization of public entities, the private sector started to play a more significant role as a development partner and a major absorber of the labor force. However, this sector is often marked by job instability, especially within micro-enterprises, which strategically limit long-term employment guarantees to navigate around associated costs.²³

Despite some efforts by the state to support private enterprises, such as the establishment of the National Office for the Guidance, Monitoring, and Coordination of Private Economic Investments in 1983, and the National Chamber of Commerce in 1987, the legal framework governing private investment in Algeria has significantly constrained the growth of the national private sector. State policies imposed on local private investors did not offer the necessary subsidies or incentives to stimulate investment.

Restrictions were typically placed on sectors that did not demand advanced technology or skilled labor, which stifled the potential for development within these enterprises. As a result, these businesses were often confined to less prioritized economic sectors, such as traditional food industries, beverages,

²⁰ Nesrine Ghiti, "Supporting youth in establishing a small production enterprise," Master's thesis in Development and Management of Human Resources, unpublished, University of Mentouri Constantine, 2008, p. 96.

²¹ Madani Ben Chohra, "Economic reform and employment policy (Algerian experience)," Dar al-Hamed for Publishing and Distribution, Amman, Jordan, First Edition, 2009, p. 200.

²² Saadallah Daoud, "Oil crises and financial policies in Algeria," Dar Houma, Algeria, 2013, p. 162.

²³ Mohamed Ali Djoudi, "Towards developing entrepreneurship through entrepreneurial education," PhD dissertation in Management Sciences, unpublished, University of Biskra, 2015, pp. 56-57.

simple chemical and plastic manufacturing, building materials, textiles, crafts, and the construction and public works sector.²⁴

Concerning employment, there was a notable discrepancy between expected job creation and the actual outcomes achieved by the private sector. This shortfall can be attributed to several challenges faced by the sector, including project implementation hurdles and difficulties in acquiring equipment, often necessitated by slow import processes. This delay hampered investment progress and, subsequently, job creation. Furthermore, the integration contradictions with the public sector and the enactment of the Private Investment Law 82-11 directly impacted the volume and conditions of investments.

This legislation prompted a shift in focus towards industries traditionally overlooked by private capital. Prior to 1982, the food and textile sectors accounted for more than half of completed investments; however, these industries represented only 24% of approved projects, a proportion markedly small relative to the scale of investments.

In contrast, sectors like iron, mechanical, metallurgical, electronic, and tourism industries saw a reallocation of activities. Between 1983 and 1987, it was projected that about 75,000 jobs would be generated from 4,348 approved projects, which translates to roughly 18,700 permanent jobs annually. Despite the private sector's limited role in job creation, the presence of a qualified workforce effectively contributed to reducing the overall job opportunity deficit.²⁵

3 - Entrepreneurship in the Era of the Free Market Economy

The pivotal shift towards a free market economy in Algeria commenced in 1988, catalyzed by the dynamics of what was popularly referred to as the youth revolution. This period marked the ascendancy of private enterprise, spurred by the implementation of market economy principles designed to bolster the private sector. The enactment of Law 88-25 in 1988, which superseded Law 82-13, redefined the regulatory landscape for private investments, signaling a clear departure from the previously centrally managed economic system. This legislative overhaul aimed to:²⁶

- _ Transition the economic framework from a centrally controlled to a market-driven model.
- Enhance the operational autonomy of public institutions.
- _ Liberalize foreign trade and exchange rate mechanisms.
- _ Grant commercial banks greater autonomy.

By the early 1990s, Algeria had embarked on a series of comprehensive economic reforms aimed at transforming the management of the economy and diminishing the fiscal and political reliance on oil revenues. These reforms were characterized

²⁴ Madani Ben Chohra, "Economic reform and employment policy (Algerian experience)," previous reference, pp. 169-170.

²⁵ Naima Niar, "Professional and social background of youth creating micro-enterprises," Master's thesis in Sociology of Organization and Work, unpublished, University of Algiers, 2008, p. 83.

²⁶ Naima Niar, "Professional and social background of youth creating micro-enterprises," previous reference, p. 84.

by a significant reduction in state intervention, thereby creating greater scope for private initiatives and entrepreneurship.²⁷

Recognizing the potential of small and medium-sized enterprises (SMEs) in transitioning from a socialist to a market economy, the Algerian government took decisive steps to support this sector. In 1991, it established a ministry dedicated to small and medium-sized enterprises, which was later renamed the Ministry of Small and Medium Enterprises and Traditional Industries in 1994. By the year 2000, the ministry's responsibilities had expanded significantly to include:²⁸

- Safeguarding the interests and capabilities of entrepreneurs and existing SMEs, while fostering their development.
- Offering incentives and necessary support to stimulate the growth of new small-scale projects.
- _ Encouraging partnerships and investments within the SME and traditional industries sectors.
- _ Developing strategic initiatives to promote sectoral growth.
- _ Advocating for and supporting subcontracting enterprises.
- _ Improving financing options for enterprises to enhance their viability and growth.
- _ Fostering international and regional cooperation in entrepreneurship ventures.
- _ Conducting economic research and studies to aid in the promotion of entrepreneurial activities.
- Boosting the competitiveness of SMEs through various support mechanisms.
- _ Generating and disseminating statistical bulletins and critical data to inform investors about sectoral developments and opportunities.

The expansion of the private sector progressed further with the introduction of Legislative Decree 93-12 in 1993, which played a pivotal role in investment promotion. This decree marked a significant milestone in Algeria's transition towards an open economy and laid the foundation for a new investment policy. By guaranteeing investment rights with freedom and equality under the law for both private and foreign investors, the decree facilitated a more transparent and accessible investment climate.

Additionally, it established an agency dedicated to promoting, supporting, and monitoring investments. One of its most notable reforms was the replacement of the previously mandatory accreditation procedures with a simplified declaration system, thereby eliminating bureaucratic obstacles that had previously hindered the execution of investment contracts.²⁹

As Algeria navigates its economic and social transformation, it is imperative to create an environment conducive to modern enterprises. This requires providing

²⁷ Mohamed Koudjil, "Study and analysis of entrepreneurship support policies in Algeria," PhD dissertation in Management Sciences, unpublished, University of Kasdi Merbah Ouargla, 2016, pp. 134-135.

²⁸ Fatima Zahra Kaci, "Entrepreneurial support and revitalization of investment projects in Algeria," PhD dissertation in Economic Sciences, specialty Money, Finance, and Banks, unpublished, University of Blida 02, pp. 163-164.

²⁹ The third workshop, "The new role of Algerian economic diplomacy in attracting foreign direct investment for the revival of the national economy," First International Scientific Conference on the Region, Entrepreneurship, and Innovation: Active Elements for Economic Revival, University of Bouira, November 18 and 19, 2017, pp. 3-4.

an institutional framework and the necessary resources to ensure that entrepreneurial participation is guided not by speculation or informal activities but by productive and innovative endeavors. Entrepreneurs play a vital role in national development, aligning with the Schumpeterian perspective, which emphasizes economic and social transformation through innovation. According to this vision, entrepreneurship acts as a catalyst for structural change, replacing outdated systems with new, dynamic economic and social structures.³⁰

One of the defining characteristics of the Algerian economy today is its transition into a market-driven system. This shift has introduced a complex economic landscape, presenting both opportunities and challenges for entrepreneurship and private sector expansion. Key factors influencing this transformation include market price formation, market saturation, the informal sector, trade, and competition. However, for Algeria to successfully establish a sustainable market economy, it must implement three interdependent and complementary principles. Without such measures, the mere existence of economic freedom in entrepreneurship would be rendered ineffective under conditions of unfair competition. Furthermore, the absence of price arbitration mechanisms would create a volatile business environment that stifles entrepreneurship.³¹

Countries that have successfully developed their entrepreneurial ecosystems, including Eastern European nations with similar economic histories, have invested heavily in fostering an entrepreneurial culture, vocational training, and business-oriented scientific research. A compelling example is Italy, which boasts over 10 million entrepreneurial organizations, positioning itself as a major trade partner on the global export scale.

Similarly, China has undergone a remarkable transformation over the past three decades, evolving from a country plagued by economic hardships to an industrial powerhouse. This transformation was achieved through the strategic deployment of entrepreneurial organizations focused on scientific and industrial research in targeted export sectors.

Given these global precedents, Algeria's economic future is closely tied to the productive organization of wealth creation. Whether economic activity is driven by public or private enterprises is secondary to the overarching issue of capital efficiency, which varies between these two sectors. Regardless of ownership structures, the challenge lies in fostering a robust network of entrepreneurial organizations that are capable of thriving in both national and regional markets.

However, this objective requires a concerted effort that transcends mere political rhetoric. Genuine progress demands the implementation of intelligent, targeted measures that facilitate entrepreneurship on multiple levels, including financing and investment support, streamlined marketing channels, and well-regulated foreign trade policies. By prioritizing these areas, Algeria can cultivate a thriving

-

³⁰ Ipid, p. 74.

³¹ Mohamed Koudjil, Youssef Korichi, "Entrepreneurship support policies in Algeria," Journal of Algerian Enterprise Performance, Issue 07, 2015, p. 158.

entrepreneurial ecosystem capable of driving long-term economic growth and global competitiveness.³²

The most effective approach to addressing unemployment is the creation of job opportunities through investment promotion, enterprise establishment, and direct support for entrepreneurs in launching and sustaining their projects. In this regard, it is essential to acknowledge the role of various structures designed to foster entrepreneurial spirit and support small and medium-sized enterprises (SMEs), particularly innovative and creative ventures.

Institutions such as the National Agency for the Support and Development of Entrepreneurship, alongside a range of financial and regulatory mechanisms, have been introduced to facilitate this endeavor. However, while expanding financial assistance programs, it is equally crucial to ensure the selection of viable projects that genuinely merit funding. Furthermore, sustained post-funding support and rigorous project monitoring must be prioritized to maximize success rates and long-term sustainability.³³

Entrepreneurial activity in Algeria stands to benefit significantly from the adoption of an economic intelligence strategy aimed at enhancing competitiveness and ensuring long-term resilience. While the Algerian state has undertaken commendable efforts to develop economic intelligence, these efforts remain insufficient given the multitude of barriers impeding their full realization. Addressing these challenges requires a systematic approach to overcoming existing obstacles. The contemporary economic landscape necessitates the pursuit of competitive advantages and the reinforcement of market positioning.

Achieving this shift mandates a fundamental transition from a traditional quantity-based economic model to a quality-driven, knowledge-based economy. The latter has become indispensable for improving institutional performance and enhancing overall economic efficiency. Economic intelligence represents one of the key instruments required to strengthen Algerian economic institutions, equipping them with the necessary capabilities to meet the demands of modern economic development at both national and international levels.³⁴

One of the critical deficiencies in fostering entrepreneurship in Algeria is the lack of a well-established entrepreneurial culture among the general population. However, the responsibility for cultivating this culture falls primarily on the relevant governmental and institutional bodies. These entities must take active measures to educate and facilitate enterprise organization, recognizing entrepreneurship as the driving force behind national economic development. ³⁵ This effort must extend across all levels, encompassing support structures, business incubators, financial institutions, advisory bodies, and universities. The

³² Bachir Mostafa, "The Reforms We Want: Articles on the Algerian Economy," Jusoor for Publishing and Distribution, 1st Edition, Algeria, 2012, p. 138.

³³ Rahim Hocine, "Employment Policies in Algeria: Analysis and Evaluation," Arab Economic Research Journal, Issues 61-62 Winter-Spring 2013, p. 146.

³⁴ Majdoub Bahousi, Ammar Aris, "The strategy of economic intelligence for the sustainability of entrepreneurship with reference to the case of Algeria," Journal of Money and Business Economics, Issue 01, 2017, pp. 229-227.

³⁵ Zakia Makri, Ouarda Khnouka, "The entrepreneurial orientation of university research laboratories and their role in creating innovative projects," Al-Bashair Economic Journal, Issue 03, 2016, p. 75.

failure of entrepreneurial initiatives to emerge as a transformative economic force, capable of restructuring market dynamics and steering the Algerian economy away from stagnation, suggests that entrepreneurship has not yet fully materialized as a national economic imperative.

Instead, its emergence has been largely influenced by external pressures from international financial institutions advocating for globalization. Even if the Algerian government demonstrates the political will to advance entrepreneurial activities, the legal and material frameworks alone cannot sufficiently institutionalize entrepreneurial initiatives unless broader social determinants are also taken into account.³⁶

Key Indicators of Support and Accompaniment for Entrepreneurial Projects in Algeria

By the late 1980s and early 1990s, the Algerian state began prioritizing private sector engagement, formulating policies and programs to catalyze the SME sector. This shift was accompanied by the establishment of numerous institutional mechanisms dedicated to fostering an entrepreneurial ecosystem, nurturing business initiatives, and instilling an entrepreneurial culture. These bodies were also tasked with overseeing and providing ongoing support to business ventures. The number of institutions created by the Algerian state for this purpose has been extensive. In this section, an attempt is made to highlight the most significant and impactful institutions that have played a crucial role in entrepreneurship support. It is important to note that the evaluation of these support structures has been the subject of extensive scholarly research over the past two decades, particularly within the framework of public policy assessments. However, despite the breadth of studies conducted, there remains a lack of consensus among researchers regarding a unified methodology for evaluating the performance and effectiveness of these institutions.³⁷

1 - National Entrepreneurship Support and Development Agency

The National Entrepreneurship Support and Development Agency stands as a pivotal entity established by the Algerian government to foster and disseminate entrepreneurial mindset throughout the nation. This agency is at the forefront of a suite of strategic measures designed to mitigate unemployment and facilitate the integration of youth into the labor market. Its role is critical in founding micro-enterprises, which serve multiple vital objectives: they not only create job opportunities, both directly and indirectly, but also encourage both individual and communal initiatives, help preserve traditional industries and crafts, and sustain regional balance across the country.³⁸

Founded in 1996 under Executive Decree 96-296 dated September 8, 1996, and subsequently amended by Executive Decree 18-201 dated August 2, 2018³⁹, the

³⁶ Naoual Boutrafa, "Entrepreneurial action in Algeria between the dictates of globalization and societal brakes," Journal of Rights and Humanities, Economic Issue 26, Volume 01, March 2016, p. 127.

³⁷ Ibid, p. 59.

³⁸ Ramzi Boudraja et al., "The role of the National Agency for Youth Employment Support in creating social responsibility among young investors," Journal of Money and Business Economics, Volume 01, Issue 02, 2017, p. 248.

³⁹ People's Democratic Republic of Algeria, Official Journal, Issue 48, published on August 5, 2018, p. 16.

agency was initially known as the National Agency for Youth Employment Support before adopting its current designation in November 2020. ⁴⁰As a public institution endowed with special status, it operates under the auspices of the Prime Minister.

Over the years, its supervisory authority has transitioned from the Ministry of Solidarity to the Minister of Labor, Employment, and Social Security, who oversees its comprehensive operational activities. In August 2020, the agency was reassigned to the Ministry responsible for Small Enterprises, and in October 2022, it was incorporated into the Ministry of Knowledge Economy, Startups, and Small Enterprises. The agency is characterized by its legal autonomy and financial independence.

The agency plays a crucial role in supporting the genesis and progression of entrepreneurial projects in the production of goods and services. It targets individuals up to 55 years old, with projects not exceeding an investment of 4 million Algerian dinars. Since 2004, the agency has imposed an investment ceiling of 10 million Algerian dinars (approximately \$41,000) for young entrepreneurs, tailored to the specific needs of each project.

The Algerian state has leveraged this institution as a cornerstone for the advancement of both local and national economies through the creation of microenterprises. These entities are viewed as vital tools for combating unemployment and poverty, and for fostering economic wealth. In response to evolving economic and social conditions, the agency has continuously refined its strategies to ensure alignment with the dynamic landscape.

It aims to cultivate cooperation and partnerships with a spectrum of economic and social actors, including other institutions, professional bodies, and educational sectors. In recent times, the agency has particularly focused on university graduates and vocational training center attendees, striving to capitalize on human capital by attracting talented individuals and concentrating on impactful, high-quality projects that introduce innovative or novel products. Entrepreneurs seeking to benefit from the agency's support must first undergo a 21-day training program at one of the business development centers, a topic that warrants further discussion.

The agency has been instrumental as a mediator between project proponents and banking institutions. Local committees, set up since December 26, 2007, play a vital role in the scrutiny, assessment, and approval of projects. These committees convene discussions on project ideas and their implementation feasibility, bolstered by the expertise of specialists across various domains. This initiative was introduced to curtail the bureaucratic tendencies of banks which, despite a comprehensive legal framework, have continued to exhibit a lack of transparency in the provision of micro-loans, a remnant of the era of a directed economy. In a bid to enhance its accessibility and forge closer ties with entrepreneurs, the agency initiated the establishment of branches across the nation predominantly

between 1998 and 1999. A notable exception involved the creation of four distinct

⁴⁰ People's Democratic Republic of Algeria, Official Journal, Issue 52, published on September 11, 1996, p. 12.

branches in Algiers, East, West, Center, South, subsequently augmented by additional branches across many national districts between 2010 and 2012. The financing mechanisms within the agency are tripartite, encompassing self-financing, dual, and tri-financing schemes. The self-financing scheme was launched in 1999, suspended in 2004, and reintroduced in 2018. The other two schemes are outlined as follows:

Region	Project Cost	Entrepreneur's Contribution	Agency Contribution	Bank Contribution
Regular	Up to 10 million dinars	15%	15%	70%
Special Areas & High Plateaus	Up to 10 million dinars	12%	18%	70%
South	Up to 10 million dinars	10%	20%	70%
Collective (SARL, SNC, Cooperatives) It	20 million DZD when the	nere are at least 2	partners.	
involves more than one project holder, with a maximum project cost of 30 million DZD	30 million DZD when the	iere are at least 3	partners.	
Dual Financing	50% Entrepreneur	50% Agency		

Source: Missaoui Abdelbaki, "Concise to Entrepreneurship," University Publishing Directorate of Djelfa, September 2022, p. 120.

For university students or unemployed project holders, the required contribution is minimized to 5% of the project's total value. In the dual financing scheme, where the agency and entrepreneur equally share the financial responsibility (50% each), the loan is interest-free and is to be repaid six months post-disbursement. The tri-financing scheme, involving a more extended repayment term coinciding with the completion of a five-year bank loan repayment schedule, offers a grace period of 18 months to allow the enterprise to establish operations and achieve growth.

Furthermore, since 2011, the agency has also provided specialized loans under the tri-financing scheme to support the operational needs of enterprises, including:

- Workshop Vehicle (VA): up to 500,000 DZD
- Collective Offices (CG): up to 500,000 DZD
- Shop Rental (LO): up to 500,000 DZD

These loans are structured to be repaid over five years, in biannual installments, enhancing financial manageability for the beneficiaries. Additionally, the joint ministerial decision number 087-302, enacted between the Ministry of Labor and the Ministry of Finance on June 26, 2016, introduced several financial incentives, notably a 100% reduction in interest rates on loans for private investments aimed at initiating or expanding operations, as provided by banks and financial institutions. This incentive covers investments across all sectors of activity and includes the remaining deadlines for bank loan repayments from June 7, 2013, onwards. ⁴¹

Moreover, an exceptional bonus is awarded to projects that demonstrate significant technological advancements. The bonus amount varies depending on the project's significance, its technological sophistication, and its impact on the local or national economy, up to 10% of the project's cost.

⁴¹ People's Democratic Republic of Algeria, Official Journal, Issue 45, published on July 31, 2016, p. 26.

Since September 2003, the agency has permitted entrepreneurs who have successfully launched their projects to broaden their activities after the exemption period, subject to conditions such as having repaid 70% of the bank loan and 70% of the interest-free loan in dual financing scenarios, and demonstrating positive outcomes. Entrepreneurs are entitled to all the aforementioned benefits under identical conditions, although this privilege is granted only once.

In recent years, the National Agency has redirected its emphasis from conventional activities, such as freight transport, which yields limited added value, towards fostering more creative and innovative ventures. This strategic pivot has been driven by the recruitment of graduates from higher education institutions and vocational training centers.

The impetus for this shift was the oil price crisis in July 2014, compounded by subsequent measures to rationalize expenditures and the suspension of the Youth Employment Support Fund in December 2022. As a result, the National Agency has increasingly relied on self-financing to support entrepreneurial projects, particularly aiding those entrepreneurs who are restructuring their debts under financial duress.

Project Financing Statistics

Since its establishment until December 31, 2016, the agency financed 367980 projects (as per available data) ranging from creation to expansion, distributed as follows:

Years	Total Funded Projects	Projects in Expansion Phase
Until 2010	140,503	2,441
2011	42,832	606
2012	65,812	627
2013	43,039	501
2014	40,856	462
2015	23,676	256
2016	11,262	196
Total	367,980	5,089

Source: Abdelbaki Missaoui, *Concise on Entrepreneurship*, op.cit p. 125.

The data above demonstrates that over half of the projects were financed between 2011 and 2014, a period marked by intensified efforts by the agency to engage youth and lift restrictions on various activities. Nonetheless, the downturn in oil prices adversely influenced this trajectory, diminishing the agency's capacity to fund projects, thus necessitating a shift towards a self-financing model.

The agency has strengthened its branches by appointing numerous executives to oversee projects and manage the recovery of loans disbursed in preceding years. It is noteworthy that only 2% of the projects have expanded their activities, highlighting the challenges young entrepreneurs encounter with banks and underscoring the necessity to revise the procedures for obtaining expansions for projects, particularly since proving their success through the repayment of bank loans justifies further support.

Years	Created Job Positions
Until 2010	392,670
2011	92,682
2012	129,203
2013	96,233
2014	93,140
2015	51,570
2016	22,766
Total	878,264

Source: Abdelbaki Missaoui, *Concise on Entrepreneurship*, op.cit, p. 126.

Some numbers reported by the agency up to 2016 highlight its focus on the quality of projects by attracting degree holders and reducing financing costs, as evidenced by the following points:

- An average of 45 projects financed per day.
- 66% of the projects financed were for entrepreneurs from vocational training backgrounds.
- 18% of the projects financed were for entrepreneurs holding university degrees.
- 65% of the projects financed had a cost of less than 5 million Algerian Dinars.
- 14% of the projects financed were for females.
- 92% of the entrepreneurs benefiting were under the age of 35.
- Project expansions represented 2% of the total projects financed.

The types of activities funded by the agency are distributed as shown in the following table:

Activity Sector	Number	Percentage
Agriculture and Fishing	54,615	14.84%
Handicrafts and Crafts	42,621	11.58%
Public Works, Construction, and Irrigation	32,828	8.92%
Industry and Maintenance	33,806	9.19%
Freelance Professions	9,456	2.57%
Services	194,654	52.90%
Total	367,980	100%

Source: Abdelbaki Missaoui, *Concise on Entrepreneurship*, op. cit, p. 127.

The services sector represents more than half of the projects financed by the agency, with half of these registered between 2011 and 2013, totaling 194,654 projects. During this period, the agency worked to lift the freeze on general transport activities, which do not require special professional qualifications, leading to intense competition among the youth for these activities, which later also impacted the recovery of granted loans.

Subsequently, the agriculture sector accounted for nearly 15% of the total financed projects, followed by the handicrafts and crafts sector at approximately 12%, and then the public works and industry sectors at about 9% each, with the freelance professions sector at the end with less than 3%.

2. The National Agency for the Management of Microcredit

This agency is among the key institutions established with the objective of developing traditional professions and crafts. It aims to integrate the informal sector, achieve regional balance between cities and rural areas, and preserve and develop traditional crafts and industries, contributing to the creation of added value.⁴²

During the international conference held in Algeria in December 2002 on "The Experience of Microcredit in Algeria⁴³," based on recommendations from experts participating in this conference, the National Agency for Microcredit Management was established by Executive Decree No. 04-14 dated January 22, 2004. It is a public entity with a special character, enjoying legal personality and financial independence, placed under the authority of the Prime Minister.

The Minister responsible for employment oversees its activities. In 2006, its supervision was transferred to the Ministry of Solidarity. The agency is dedicated to providing support, consultancy, and accompaniment to initiators, ensuring the success of their projects in urban and rural areas through the promotion of self-employment and home-based work.⁴⁴

The National Agency for Microcredit Management oversees two financing schemes. The main conditions of financing according to Executive Decree No. 11-134 dated March 22, 2011, are summarized in the following table:⁴⁵

Benefit	Beneficiary Category	Project Owner's Contribution	Agency's Contribution	Bank's Contribution
Up to 100,000 DZD	Purchase of raw materials	No contribution	Interest-free advance	No contribution
Up to 250,000 DZD	Purchase of raw materials for citizens of the South	No contribution	Interest-free advance	No contribution
Project cost not exceeding 1 million DZD	All citizens All citizens	1% 1%	29% 29%	70% 70%

Source: Prepared by the researcher based on the aforementioned executive decree and information from the agency.

Beneficiaries are also required to join the Common Guarantee Fund for Microcredits, which covers outstanding amounts of principal and due interests

⁴² Samah Talhi, "The role of support devices in fostering the establishment and development of small enterprises in Algeria," Journal of Human Sciences, Issue 05, June 2016, p. 305.

⁴³ Khaled Radjem et al., "Evaluation of the entrepreneurial project support programs of the Regional Microcredit Management Agency in Ouargla Province," Algerian Journal of Economic Development, Issue 06, June 2017, p. 78.

⁴⁴ People's Democratic Republic of Algeria, Official Journal, Issue 06, published on January 22, 2004, p. 8.

⁴⁵ People's Democratic Republic of Algeria, Official Journal, Issue 19, published on March 27, 2011, p. 8.

until the date of declaring losses exceeding 85%, upon request from the concerned banks and financial institutions.

The agency began its activities in 2005 and has since funded several projects, provided various loans, and aided in the establishment of micro-enterprises. Its achievements as of December 31, 2024, are detailed in the following table:⁴⁶

Financing Mode	Number of Granted Loans	Percentage
Interest-free loans for raw materials	894,539	89.44%
Interest-free loans for establishing	105,653	10.54%
enterprises		
Total	1,000,192	100%

Source: Prepared by the researcher based on the website: www.angem.dz.

A significant portion of beneficiaries sought raw materials, indicating the agency's focus on advances for purchasing raw materials. Notably, these advances were valued at 40,000 Algerian Dinars prior to 2011 and are considered modest and limited-impact loans, not exceeding six times the minimum guaranteed wage, which necessitates a reevaluation to align with the requirements for creating actual wealth and added value.

The agency has also focused on targeting females, as shown by the following statistics:

Gender	Number	Percentage
Males	374,932	37.48%
Females	625,260	62.51%
Total	1,000,192	100%

Source: Prepared by the researcher based on the website: www.angem.dz.

Regarding the distribution of activities for which the agency provided advances, they are as follows:

Activity Sector	Number	Percentage
Agriculture	137,374	13.73%
Small industries	389,203	38.91%
Construction and public works	91,281	9.12%
Services	198,767	19.87%
Traditional crafts	175,677	17.56%
Commerce	6,710	0.67%
Fishing	1,180	0.12%
Total	1,000,192	100%

Source: Prepared by the researcher based on the website: www.angem.dz.

The table above shows that nearly 40 percent of the activities financed by the agency are in small industries, while the services sector ranks second at nearly 20 percent, followed by traditional crafts at over 17 percent. Despite the critical

⁴⁶ Available at: https://www.angem.dz/ar/article/objectifs-et-missions, accessed on December 26, 2024, at 08:22.

importance of the latter in diversifying the Algerian economy, the agency has not achieved figures that reflect a focused device for these activities. The agriculture sector's low percentage raises questions, especially with the agency's presence across the country and its attempts to engage rural communities to create what is called regional balance.

The commerce sector is the only one among the support devices that the agency deals with, yet citizen benefits from this sector do not exceed 1 percent. Finally, the fishing sector represents a very small percentage, almost negligible, which contradicts the country's potential in both maritime and inland fishing through dams.

Based on the data presented in the table, it is evident that nearly 40% of the activities funded by the agency are allocated to small industries, while the services sector follows in second place with a proportion nearing 20%. The traditional industry sector ranks third with a percentage surpassing 17%. Despite the substantial importance of this sector in the diversification of the Algerian economy, the agency has not been able to generate figures that reflect the existence of a system dedicated to these activities.

Regarding the agriculture sector, its notably low percentage raises several questions, particularly considering the presence of the agency in most districts of the country and its attempts to connect with rural areas, stabilize their populations, and consequently foster what is known as regional balance. As for the commercial sector, the agency stands as the sole entity among the support bodies responsible for this sector. However, the proportion of citizens benefiting from it does not exceed 1%. Finally, the fishing sector represents an extremely low percentage, almost negligible, which is contradictory to the country's rich marine and freshwater resources, such as those from dams.

Regarding the agency's statistics concerning the age groups benefiting from loans as of September 31, 2024, the breakdown is as follows:

Age Group	Number	Percentage (%)
18 to 29 years	348911	35.24%
30 to 39 years	309194	31.23%
40 to 49 years	185974	18.78%
50 to 59 years	104888	10.59%
Over 60 years	41222	4.16%
Total	990189	100%

Source: Prepared by the researcher based on the website: www.angem.dz.

It is observed that 35.24% of the beneficiaries fall within the 18 to 29 age group, and 31.23% belong to the 30 to 39 age group. The combined total of these two percentages amounts to 66.47%, meaning nearly two-thirds of the beneficiaries are young adults. Since the system is intended to serve all segments of society, these figures are in alignment with the overall demographic composition of Algeria's population. This result may, as previously noted in studies on entrepreneurial groups, be attributed to the heightened entrepreneurial spirit among this particular age group.

Additionally, it is noteworthy that nearly half of the beneficiaries in this system possess a medium level of education. The table below illustrates the distribution of beneficiaries according to their educational level as of September 31, 2024:

Education Level	Number	Percentage (%)
Below average	148 577	15.00%
Literate	14 467	1.46%
Primary	144 862	14.63%
Intermediate	497 735	50.27%
Secondary	144 247	14.57%
University	40 301	4.07%
Total	990 189	100%

Source: Prepared by the researcher based on the website: www.angem.dz.

The majority of beneficiaries have an intermediate educational level, a trend that is consistent with numerous studies highlighting the disconnect between what is taught in vocational training institutions, institutes, and universities, and the urgent need for individuals to transition into entrepreneurial activities. Moreover, individuals with an educational level below average, when the first three categories are combined, account for nearly a third, standing at 31.09%.

This presents a considerable challenge for the agency, as this group lacks the necessary skills for entrepreneurship and for establishing and managing businesses, particularly in the current international economic and social context, which provides minimal opportunity for this group to realize their aspirations, despite all the facilities, benefits, and favorable conditions available to them. The percentage of university graduates remains low, a statistic that is consistent across most support and accompanying bodies. With regard to job creation, the agency reports having created nearly 1.5 million new jobs, distributed as follows:

Financing Method	Number of New Jobs Created	Percentage (%)
Financing for purchasing raw materials	1 292 002	88.65%
Triple financing (via bank)	165 468	11.35%
Total	1 457 470	100%

Source: Prepared by the researcher based on the website: www.angem.dz.

From these figures, we can conclude that they represent projections or estimates provided by the agency, based on the nature of the projects granted. A significant portion of the loans is directed toward purchasing raw materials. However, it remains unclear from the terms for obtaining these materials whether beneficiaries comply with the declarations required by the National Social Security Fund.

When comparing the number of loans granted for establishing the aforementioned projects (653,105), it becomes evident that each project employs 1.5 individuals, which is a very low number. This suggests that these loans are predominantly individual in nature and have not made a significant or expected impact on the job market.

As for the non-financial services provided by the agency, such as training programs and activities aimed at developing skills and promoting a work culture within society, the agency reports the following results by the end of September 2024:

Activity	Number of Beneficiaries
Training in business management	148,107
Training in general financial education	98,452
Training under the GET AHEAD program	1,482
Topics related to establishing and managing a business	3,286
Total number of training beneficiaries	368,210
Professional skill certification exams	88,110
Beneficiaries of fairs (exhibition/sale)	26,767
Total number of beneficiaries	245,325

Source: Prepared by the researcher based on the website: www.angem.dz.

3. National Agency for the Promotion and Development of Technology Parks

This institution, with an industrial and commercial nature, has the status of a merchant and enjoys legal personality and financial independence. Supervised by the Minister in charge of Information and Communication Technology, it is headquartered in the new city in the capital. The agency is responsible for the following tasks:⁴⁷

- Designing and implementing technological parks aimed at enhancing national capacities to ensure economic and social development.
- Establishing synergy between national higher education and scientific research institutions, as well as institutions using information and communication technology, around the development programs of technological parks.
- Preparing and proposing elements of a national strategy in the field of promotion and technological development.

Up to the year 2017, the National Agency for the Promotion and Development of Technology Parks reported a benefit estimated at 6 million euros, according to its Director-General. It has hosted 32 institutions in Sidi Abdallah, employing 180 workers, and has overseen more than 330 technological projects since its inception.⁴⁸

4. Facilitation Centers

These are public institutions with an administrative character, enjoying legal personality and financial independence. They are responsible for several key tasks including studying files, overseeing their follow-up, embodying the interests of project owners, overcoming obstacles during the establishment phase, accompanying business owners in training and management, disseminating economic information related to investment opportunities, supporting and

_

⁴⁷ People's Democratic Republic of Algeria, Official Journal, Issue 19, published on March 28, 2004, p. 6.

⁴⁸ Available at: http://elraaed.com/ara/, accessed on January 9, 2025, at 16:22.

developing competitive capabilities, introducing new technologies, and providing consultations in human resources management, marketing, and innovation.⁴⁹ Since their establishment, 26 facilitation centers have been distributed across various states, which, until the year 2018, received 2,014 project holders and accompanied 543 of them. They prepared 105 business plans and established 90 actively operating enterprises employing 2,470 workers, according to statistics from the National Center for Statistics.⁵⁰

5. National Agency for the Valorization of Research Results and Technological Development

This public entity, with an industrial and commercial character, is under the supervision of the Ministry of Higher Education and Scientific Research. Since its establishment in 1998 until 2008, when it was attached to the General Directorate of Scientific Research and Technological Development⁵¹, it was assigned to work with relevant structures and devices on developing a national strategy for the valorization of research and development. Its goals include:⁵²

- Identifying and selecting research results for evaluation and valorization.
- Encouraging and supporting technological innovation and invention.
- Developing and promoting cooperation and partnerships between the scientific research sector and economic sectors.
- Supporting and assisting project holders and inventors throughout the innovation stages and accompanying them in transitioning their projects from the laboratory to the market by helping them with market studies, finding partners, and maintaining intellectual property rights of the innovations.
- Organizing networks for technology dissemination.

The agency's activities remained modest and very limited before the establishment of the National Innovation System in 2008, given Algeria's available capacities and outlined goals, where its activities were confined to organizing several salons and workshops.⁵³

6. Loan Guarantee Funds

The previously mentioned bodies and devices provide support and accompaniment to entrepreneurs, with each having different tasks and objectives. Some offer financial support, while others focus on guidance and accompaniment or offer tax incentives. Providing loans or intermediation with banks remains a challenge for project owners due to their inability to provide sufficient guarantees to secure funding.

_

⁴⁹ People's Democratic Republic of Algeria, Official Journal, Issue 13, published on February 26, 2003, p. 18.

⁵⁰ Ministry of Industry, Small and Medium Enterprises, and Investment Promotion, Information Bulletin, SME Statistics, 2018 Edition, No. 33, p. 20.

⁵¹ People's Democratic Republic of Algeria, Official Journal, Issue 28, published on May 3, 1998, p. 9.

⁵² Ali Dubai, Sara Ben Toumi, "The role of the National Agency for Valuation of Research and Technological Development Results in encouraging economic enterprises to innovate," Algerian Journal of Public Finance, Volume 05, Issue 01, 2015, p. 93

⁵³ Ibid, p. 94.

Consequently, the Algerian government generally established funds concerned with guaranteeing loans granted by banks. These funds operate similarly and aim to compensate banks in cases where the entrepreneur fails to repay the granted loans. They impose subscriptions that are about 0.35% of the value of the granted loans. These funds include:

- _ Mutual Guarantee Fund for Guaranteeing Loan Risks granted to young project holders under the National Agency for Youth Employment Support: Established in 2003, it covers 70% of the risks faced by the project owner.
- _ Mutual Fund for Guaranteeing Micro-loans: Created in 2004, it covers the remaining debts granted under the National Agency for Microcredit Management up to 85% of the principal and interest.
- Loan Guarantee Fund for Small and Medium Enterprises: Started in 2004, it guarantees loans granted by banks to small and medium enterprises.

7. Other Entities

In addition to the support and accompaniment devices discussed in the previous sections, there are initiatives to promote entrepreneurial projects and provide support and assistance, launched by the Algerian government in recent years. Due to their limited activity and work compared to their predecessors and varying objectives, we briefly list them here:

- A. **Zakat Fund:** A religious and social institution operating under the supervision of the Ministry of Religious Affairs and Endowments, which provides legal coverage based on the law governing mosque institutions. It offers loans ranging from 500,000 to 1 million Algerian Dinars aimed at poor small project holders.⁵⁴
- B. National Agency for the Development of Small and Medium Enterprises: A public body established in 2005 responsible for implementing the sectoral strategy for promoting and developing small and medium enterprises, executing the national program for qualifying small and medium enterprises, ensuring their follow-up, conducting studies on activity sectors, general trends of small and medium enterprises, and other tasks primarily related to small and medium enterprises.⁵⁵
- **C. National Agency for the Promotion and Development of Technology Parks**: The National Agency for the Promotion and Development of Technology Parks is an industrial and commercial institution that carries the status of a merchant and enjoys legal personality and financial independence.⁵⁶
- **D.** The National Advisory Council for the Promotion of Small and Medium Enterprises (SMEs): Established in 2003, this public advisory body plays a crucial role in fostering consistent and ongoing dialogue and consultation between the government on one side and small and medium-sized enterprises (SMEs) along with their professional associations on the other. Its primary focus is on the encouragement and promotion of SMEs and crafts, providing a platform for mutual cooperation.⁵⁷
- **E.** The National Agency for Mediation and Real Estate Regulation: This public agency, created in 2007, is entrusted with the management of real

⁵⁴ Available at: http://www.marw.dz, accessed on January 8, 2025, at 12:11.

⁵⁵ People's Democratic Republic of Algeria, Official Journal, Issue 32, published on May 4, 2005, p. 28.

⁵⁶ Available at: http://www.marw.dz, accessed on January 9, 2025, at 15:42.

⁵⁷ People's Democratic Republic of Algeria, Official Journal, Issue 111, published on February 26, 2003, p. 22.

estate assets and the availability of real estate with an economic nature. It is responsible for promoting these assets to investors and creating a comprehensive database to gather the national supply of economically viable real estate assets. The agency is authorized to undertake any necessary actions that could stimulate the development and enhancement of these assets.⁵⁸

F. Entrepreneurship Development Centers:

Initially, an entity known as "House of entrepreneurship" was established within the university setting, with the purpose of improving, training, and motivating students and researchers. It ensures their initial support for the creation of small businesses within the framework of financing provided by the National Agency for the Support and Development of Entrepreneurship.

Additionally, this entity is responsible for organizing awareness-raising events and proposing academic programs focused on aspects such as how to choose a project idea, the key qualities of an entrepreneur, the analysis of the local environment, knowledge management and innovation, and the preparation of a business plan. It is important to note that this initiative was formalized through an agreement between the University of Constantine and the agency in 2004, with its expansion occurring in October 2014.

The name of this entity was later changed to "Entrepreneurship Development Centers" when the agency came under the supervision of the Ministry of Knowledge Economy in October 2022. At that time, there were contradictory statements between the Ministry of Higher Education and Scientific Research and the Ministry of Knowledge Economy, citing the presence of 102 and 84 centers, respectively, within various higher education institutions.

Algeria has also seen the emergence of numerous initiatives by private sector economic players, each with similar objectives, aimed at enhancing the entrepreneurial drive. Notable examples include the establishment of the (Algerian Academy of Entrepreneurship) in October 2010. This academy works through awareness campaigns and competitions to guide youth with entrepreneurial projects, particularly those coming from academic backgrounds, as well as those from various segments of society.

Additionally, the (Innovative Enterprises Initiative Cooperative) was founded in 2009 through a partnership between Algerian institutions and leading information and communication technology firms in the United States. In October 2011, this cooperative launched an Algerian-American investment fund called (Casbah Business Angels), a move aimed at introducing a novel financing method to Algeria. ⁵⁹

Despite the significant contributions of these entrepreneurship support bodies and their role in assisting the creation and development of many enterprises, the impact on Algeria's overall economic development remains limited. Several factors account for this, including the following:⁶⁰

• A predominant focus on providing financial services (such as financing, loan guarantees, tax incentives, and others). However, this approach has

⁵⁸ People's Democratic Republic of Algeria, Official Journal, Issue 27, published on April 25, 2007, p. 3.

⁵⁹ Asia Ben Omar et al., "Support structures for entrepreneurship to promote its projects in Algeria," Journal of Administrative and Financial Sciences, Volume 02, Issue 01, June 2018, p. 463.

⁶⁰ Mohamed Salah et al., "The role of entrepreneurship in establishing and financing micro-enterprises, with reference to support and accompanying bodies in Algeria," Journal of Entrepreneurship for Business Economics, Volume 05, Issue 01, January 2019, p. 195.

- had little effect on influencing banks to provide loans to youth entrepreneurs, as the financing processes still adhere to the same bureaucratic mechanisms—such as requiring guarantees and engaging in favoritism—hindering the true development potential of these projects.
- An emphasis on administrative processes: These bodies have been compared to bureaucratic public administrations, where their relationship with project holders is largely confined to the preparation and delivery of documentation. Despite their intended goal of facilitating administrative procedures for entrepreneurs working with various involved institutions, this focus has limited their ability to streamline services effectively.
- The centralization of decision-making within these bodies: This centralization can lead to the underutilization of many local development opportunities, as the overarching strategy does not take into account the unique developmental characteristics of certain regions, which can hinder targeted growth.
- Inability to guide youth investments towards wealth-generating projects and the weak effectiveness of awareness campaigns: There has been a noticeable increase in businesses within the transport sector and other non-wealth-generating activities, often at the expense of the industrial and agricultural sectors, due to insufficient guidance and promotional efforts.
- The weakness of support services provided by these agencies both during and after the establishment of enterprises: This has resulted in many projects ceasing operations prematurely, as entrepreneurs do not receive the necessary ongoing assistance to thrive.
- Lack of attention to the initial stage (reception) when understanding, discussing, and providing guidance to entrepreneurs about their projects: A more personalized and supportive reception phase could have a profound impact on ensuring the success of many startups, but this step has often been neglected.
- A shortage of specialized personnel in the field of entrepreneurship accompaniment: This limitation greatly hampers the effectiveness of the efforts made by these institutions to support entrepreneurs and guide them through the challenges of starting and running a business.
- One of the most significant obstacles faced by these agencies is the lack of an entrepreneurial spirit and mindset among many project holders. This is a mindset that combines creativity, risk-taking, and leadership qualities, which are essential for the long-term success and growth of entrepreneurial ventures.

Major Obstacles to Entrepreneurship Culture in Algeria

Despite holding a distinct place in Algerian economic and political literature and the existence of political rhetoric aimed at promoting it through various ministries, the development of the entrepreneurship sector in Algeria still encounters numerous difficulties and obstacles⁶¹. According to the World Bank's

⁶¹ Ali Rahal, Amal Baait, "The reality of entrepreneurship in Algeria," Journal of Industrial Economy, Issue 11, December 2016, p. 171.

2018 report,⁶² the Algerian economy ranks 166th out of 190 global economies in terms of ease of doing business. The obstacles that limit this include:

- Lack of Protection for National Products from the Chaotic Influx of Imported Goods: The Algerian market has seen an opening to Chinese goods, accompanied by the rapid emergence of unofficial traders who have taken on the role of entrepreneurs, introducing Algerian consumers to these products and supply sources. This is evident in the growth of China's share in Algerian imports, resulting in the market being saturated with poor quality and counterfeit goods, leading to such severe competition that competing with these Chinese products has become nearly impossible. 63
- **Administrative Environment**: Entrepreneurs often face administrative difficulties during the project establishment procedures, relating to various project registration transactions, tax services, and insurance, resulting in delays in the legal establishment of businesses. Algeria ranked 145th out of 190 in this regard according to the aforementioned report.
- **Real Estate Difficulties**: These include the lengthy duration for granting land for investment or unjustified refusal, high cost of land and buildings, and issues with property deeds, which represent a significant national problem.
- **Financing Difficulties**: Including the poor adaptation of the local financial system to the requirements of the new economic environment, centralization of loan granting, and complex procedures. The burden of required guarantees and the lengthy period for loan application reviews are among the main difficulties faced by Algerian entrepreneurs, with Algeria ranking 177th in 2018 in this field according to the mentioned report.
- **Prevalence of Customs Regulations**: This leads to the growth of parallel activities that fall into the category of tax evasion, with Algeria ranking 181st in this field according to the report.

In addition to what has been discussed, entrepreneurship in Algeria faces significant obstacles, such as the lack of technical qualifications in the workforce, weak capital investment, and the use of less advanced technology. These challenges have led entrepreneurship to gravitate toward fields with high-profit margins, which are not subject to any price or regulatory controls by the state.

An examination of the sectors most invested in Algeria in recent years reveals a trend towards trade, services, and public works, at the expense of the productive sector. This highlights the inefficiency of the Algerian entrepreneur, who is wary of the production process due to its high risks, and prefers to focus on distributing and marketing Chinese goods.

On the other hand, the productive entrepreneur, especially in the field of manufacturing industries, faces the liberalizing measures associated with the

⁶² Available at: http://arabic.doingbusiness.org/data/exploreeconomies/algeria#dealing-with-construction-permits, accessed on December 4, 2024, at 12:11.

⁶³ Toufik Khoudri, Hocine Ben Taher, "Entrepreneurship as an effective option for the success of small and medium-sized enterprises in Algeria - Pathways and Determinants -," National Conference on: The Reality and Prospects of the Financial Accounting System in Small and Medium Enterprises in Algeria, Faculty of Economic Sciences, Business and Management Sciences, University of El Oued, May 5-6, 2013, p. 11.

economic reform program, particularly the freedom of imports, currency devaluation, and the lack of restrictions on foreign payments. These factors have entrenched fierce, uneven competition between domestic products and those imported from abroad, leading the entrepreneur to settle for smaller profit margins. This has contributed to the development of what is now referred to as the "bazaar" economy.⁶⁴

The entrepreneurial project is inherently a pragmatic economic endeavor that can only thrive under industrial values that revere work and wealth, value material success, and recognize the importance of time. It also requires acknowledging the hierarchy of positions and respecting the value of organization.

In the Algerian case, however, the industrialization process has not allowed the community to form industrial values due to the state's economic practices, which have turned economic institutions into spaces for social service and welfare rather than material production. This shift in priorities placed social harmony above the importance of material production, which was not seen as vital. The prevalence of metaphysical knowledge patterns in Algerian society has led to the accumulation of social capital not through wealth or material production, as the wealthy class has failed to establish itself as an active force in society capable of reproducing itself within economic institutions.

As a result, scientific knowledge remains marginalized in society, disconnected from wealth creation and reproduction. This has impeded the empowerment of entrepreneurship, preventing entrepreneurial action from becoming a truly impactful and effective economic force capable of restoring market equilibrium, guiding Algeria's economy to safety, and breaking free from stagnation and routine. The existing legal and material frameworks are insufficient to establish this shift.⁶⁵

The reality of the complexity of Algerian institutions, shaped by the actions, fears, behaviors, strategies, and outlooks of the actors involved, has resulted in distinct characteristics and trends for the Algerian entrepreneur, which can be summarized in the following points:⁶⁶

- 1. **Family Pathway:** The entrepreneur is often delegated by the family to develop the business. They may also establish a business within the family framework by mobilizing its savings, utilizing personal relationships, and leveraging technology.
- 2. **University Pathway:** The entrepreneur, holding a university degree, creates or develops their business with or without the support of their family. They tend to be open-minded and attempt to apply the knowledge gained in university to real-world ventures.
- 3. **Immigrant Pathway:** The entrepreneur is either a former immigrant or their child, bringing to Algeria a business they established abroad or

⁶⁴ Ibid. p. 12.

⁶⁵ Naoual Boutrafa, "Entrepreneurial action in Algeria between the dictates of globalization and societal brakes," op. cit, pp. 125-127.

⁶⁶ Toufik Khoudri, Hocine Ben Taher, "Entrepreneurship as an effective option for the success of small and medium-sized enterprises in Algeria - Pathways and Determinants -," op. cit, pp. 9-10.

- creating a new business in Algeria as an extension of their foreign activities.
- 4. **Public Sector Pathway:** The entrepreneur is a former employee who, through their professional life, gained skills that enabled them to create a useful network of relationships to support their business ventures.
- 5. **Openness Pathway:** The entrepreneur, often a former trader, took advantage of the opening to foreign trade and competition to explore the production of goods and services.
- 6. **Risk-Taker and Adventurer Pathway:** For this type of entrepreneur, the business serves as a means to accumulate wealth. They may resort to dishonest practices with various entities (banks, taxes, administration, etc.), a tendency that has been further fueled by unethical practices during their academic journey.

Conclusion

This research reveals that entrepreneurship is an exceptionally intricate phenomenon, deeply interwoven with multiple scientific disciplines. It is the result of accumulated behaviors, and its development is continuous. The dimensions that constitute entrepreneurship are vast and varied. Despite numerous attempts by researchers to define these dimensions, entrepreneurship remains a dynamic and fertile area for exploration. It offers a promising horizon for scholars until the science of entrepreneurship becomes fully distinct and independent from other fields.

When examining entrepreneurship in Algeria, it is essential to consider its historical context and the legacy of policies that hindered its growth following independence. In the three decades after independence, a culture hostile to entrepreneurs took root, largely due to decision-makers' adherence to socialist ideas, which persisted even after the shift to a market economy model. The policies adopted during this period, heavily reliant on oil resources, failed to effectively regulate the economy. This approach fostered a dependency culture among entrepreneurs, who came to expect state intervention in their initiatives. Although several support mechanisms aimed at fostering entrepreneurship have been established, their effectiveness has been compromised by the absence of clear strategies and the instability of their management. These support initiatives have shifted between various ministries under different names, leading to ambiguity and disorganization.

Ministries such as those responsible for Small and Medium Enterprises, Religious Affairs (Zakat Fund), Labor and Employment, Solidarity and Family, Higher Education, and Investment, among others, have all contributed to this issue. Each sector has attempted to make strides in promoting entrepreneurship, but without a unified and comprehensive strategy that addresses all the variables influencing the phenomenon, these efforts remain fragmented. In light of the foregoing, we, like other researchers, present our viewpoint and offer several recommendations for decision-makers in Algeria, summarized as follows: At the level of the ministry of higher education:

Establish research centers on entrepreneurship and regional institutes to strengthen the role of business incubators. These centers should be

- provided with all necessary resources for practical research, avoiding populism and the spread of negative perceptions about entrepreneurship as a broad field, including startups as a key component.
- Activate the role of universities in fostering entrepreneurial activities by enabling them to rely on revenues from scientific research. This could lead to the creation of spin-offs, new companies derived from university research.
- Restructure the Entrepreneurship Development Centers to better align with the economic and social needs of Algerian society. This should move away from the current model of voluntary work, ensuring full financial and administrative independence for these centers.

At the level of the ministry of national education:

Develop entrepreneurial education programs at all stages of education (such as scientific and civic education). A special system for this should be established, accompanied by the creation of research centers dedicated to entrepreneurial education within Algeria.

At the level of the prime ministry:

- _ Merge all entities involved in entrepreneurship into a single ministry named the Ministry of Entrepreneurship. This ministry should be tasked with preparing a comprehensive annual report on the state of entrepreneurship in Algeria, using the indicators of the Global Entrepreneurship Monitor (GEM), as is done in developed countries.
- Cancel agreements with banks and refocus the efforts of entrepreneurship support mechanisms on granting loans directly to project owners, without involving banks. These agencies should also be responsible for procuring the necessary equipment for the projects. Legislation should be adapted to facilitate this process, aligning it with public procurement laws and streamlining bureaucratic procedures (such as lease contracts, commercial registers, site visits, etc.). Equipment should be delivered through a judicial record, with it being mortgaged directly in favor of these agencies, thus preventing the misuse of public funds and eliminating inefficiencies in the process.

References

- Brringer R. Bruce, Ireland R. Duane, *Entrepreneurship Successfully Launching New Ventures*, 2nd Ed, Upper Saddle River, N.J.: Prentice-Hill, 2008.
- Danny Miller, *The Correlates of Entrepreneurship in Three Types of Firms*, Journal of Management Science, Vol 29, No. 07, July 1983, INFORMS, USA.
- Donald F. Kuratko, Ray V. Montagno, and Jeffrey S. Hornsby, *Developing an Intrapreneurial Assessment Instrument for an Effective Corporate Entrepreneurial Environment*, Strategic Management Journal, Vol 11, 1990, Wiley, USA.
- Edmund Thompson, *Individual Entrepreneurial Intent: Construct Clarification and Development of an Internationally Reliable Metric*, Entrepreneurship Theory and Practice, 33, 669-694. https://doi.org/10.1111/j.1540-6520.2009.00321.x.

- G. T. Lumpkin, Gregory G. Dess, *Clarifying the Entrepreneurial Orientation Construct and Linking It to Performance*, The Academy of Management Review, Vol 21, No. 1, 1996, Academy of Management.
- Jeffrey G. Covin, Dennis P. Slevin, *A Conceptual Model of Entrepreneurship as Firm Behavior*, Entrepreneurship Theory and Practice, Sage Journals, Vol 16, Issue 01, October 1991, USA.
- Joseph Schumpeter, *Théorie de l'évolution économique, recherches sur le profit, le crédit, l'intérêt et le cycle de conjoncture*, French translation, Edition completed on April 18, 2002, Chicautini, Québec.
- Koratko Donald F, Hodgetts Richard M, Entrepreneurship: A Contemporary Approach, 5th Ed, Harcourt College Publishers, 2001.
- Leslie Morrisson, Terri Scott, A Strategy to Increase the Levels of Entrepreneurial Activity in Northern Ireland, Invest Northern Ireland, First Edition.
- Michael H. Morris, Donald L. Sexton, *The Concept of Entrepreneurial Intensity: Implications for Company Performance*, Journal of Business Research, Vol 36, Issue 1, 1996, Elsevier.
- Morgan P. Miles, Jenny Darroch, *Large Firms, Entrepreneurial Marketing Processes, and the Cycle of Competitive Advantage*, European Journal of Marketing, Vol. 40, Iss: 5/6, 2006.
- Scott Shane, Sankaran Venkataraman, *Promise of Entrepreneurship as a Research*, Academy of Management Review, Vol 25, No. 01, 2000.
- Terrence E. Brown, Professor Per Davidsson, Johan Wiklund, An Operationalization of Stevenson's Conceptualization of Entrepreneurship as Opportunity-Based Firm Behavior, Strategic Management Journal, Vol 22, Issue 10, 2001, Wiley.
- Berber Naoual, Entrepreneurship in Algeria, Magister in Management, University of Oran, 2014.
- Bouyakoub Ahmed, Characteristics of Human Resource Management in SMEs in Algeria in the Context of the Transition to a Market Economy, Human Resource Management in SMEs/SMIs in the Maghreb, CREAD Journal, NS, Algerian Review, Alger, 2004.
- Ministry of Industry, Small and Medium Enterprises and Investment Promotion, *Information Bulletin, SME Statistics*, Edition 2018, No. 33.
- Mohamed Arezki Isli, Business Creation in Algeria, CREAD Journal, No. 73, Algeria, 2005.
- Mohamed Madoui, New Faces of Entrepreneurship in Algeria, Maghreb Entrepreneurs, IRMC-KARTHALA, Paris, 2011.
- Assia Ben Omar and others, Entrepreneurship Support Structures for Promoting Its Projects in Algeria, Journal of Administrative and Financial Sciences, Volume 02, Issue 01, June 2018.
- Sofiane Badraoui, The Culture of Entrepreneurship Among Algerian Youth Entrepreneurs, unpublished doctoral thesis in Sociology of Human Development, Tlemcen University, 2015.
- Bachir Msitfa, Reforms We Want Articles on the Algerian Economy, Djoussour for Publishing and Distribution, 1st edition, Algeria, 2012.
- Ramzi Boudraja and others, The Role of the National Agency for Youth Employment Support in Creating Social Responsibility Among Young Investors, Journal of Finance and Business Economics, Volume 01, Issue 02, 2017.

- Naoual Boutrif, Entrepreneurial Action in Algeria Between Globalization Dictates and Social Brakes, Journal of Rights and Human Sciences, Economic Issue 26, Volume 01, March 2016.
- Mohamed Ali Djoudi, Towards Developing Entrepreneurship Through Entrepreneurial Education, unpublished doctoral thesis in Management Sciences, Biskra University, 2015.
- Khaled Radjam and others, Evaluation of Entrepreneurial Project Support Programs of the Regional Agency for the Management of Microcredit in Ouargla Province, The Algerian Journal of Economic Development, Issue 06, June 2017.
- Toufik Khadhri, Bentaher Hocine, The Enterprise as an Effective Option for the Success of Algerian Small and Medium Enterprises Paths and Determinants -, National Symposium on: The Reality and Prospects of the Financial Accounting System in Small and Medium Enterprises in Algeria, Faculty of Economic, Commercial and Management Sciences, El Oued University, May 05 and 06, 2013.
- Ali Doubbi, Ben Toumi, Sarah, The Role of the National Agency for the Valorization of Scientific Research and Technological Development Results in Encouraging Economic Enterprises to Innovate, The Algerian Journal of Public Finance, Volume 05, Issue 01, 2015.
- Ali Rahal, Amal Baait, The Reality of Entrepreneurship in Algeria, Industrial Economy Magazine, Issue 11, December 2016.
- Houcine Rahim, Employment Policies in Algeria: Analysis and Evaluation, Arab Economic Research Journal, Issue 61 62 Winter Spring 2013.
- Daoud Saadallah, Oil Crises and Fiscal Policies in Algeria, Dar Houma, Algeria, 2013.
- Samah Talhi, The Role of Accompaniment Devices in Supporting the Establishment and Development of Small Enterprises in Algeria, Journal of Human Sciences, Issue 05, June 2016.
- Nesrine Ghiti, Accompanying Youth in Establishing a Small Production Enterprise, unpublished Master's thesis in Development and Management of Human Resources, Mentouri University of Constantine, 2008.
- Fatima Zahra Kaci, Entrepreneurial Accompaniment and Activation of Investment Projects in Algeria, unpublished doctoral thesis in Economic Sciences, specialization Money, Finance and Banks, Blida 02 University.
- Majdoub Bahoussi, Ammar Aris, Economic Intelligence Strategy for the Sustainability of Entrepreneurship with Reference to the Case of Algeria, Journal of Finance and Business Economics, Issue 01, 2017.
- Salah Mohamed and others, The Role of Entrepreneurship in Establishing and Financing Micro-enterprises, Referring to Support and Accompaniment Bodies in Algeria, Al-Riyada Journal for Business Economics, Volume 05, Issue 01, January 2019.
- Mohamed Koudjil, Study and Analysis of Entrepreneurship Support Policies in Algeria, unpublished doctoral thesis in Management Sciences, Kasdi Merbah University of Ouargla, 2016.
- Mohamed Koudjil, Youssef Korichi, Entrepreneurship Support Policies in Algeria, Journal of Performance of Algerian Enterprises, Issue 07, 2015.
- Mahmoud Chahmat, Privatization Law in Algeria, unpublished doctoral thesis in Law, Mentouri University of Constantine, 2007.

- Madani Ben Chahra, Economic Reform and Employment Policy (The Algerian Experience), Al-Hamed for Publishing and Distribution, Amman, Jordan, First Edition, 2009.
- Zakia Makri, Ouarda Khenouka, Entrepreneurial Orientation of University Research Laboratories and Their Role in Establishing Innovative Projects, Al-Bashair Economic Journal, Issue 03, 2016.
- Abdelbaki Missaoui, Concise on Entrepreneurship, University Publishing Directorate of Djelfa, September 2022.
- Naïma Niar, The Professional and Social Background of Youth Establishing Microenterprises, unpublished Master's thesis in Sociology of Organization and Work, University of Algiers, 2008.
- The Third Workshop, The New Role of Algerian Economic Diplomacy in Attracting Direct Foreign Investments to Revitalize the National Economy, The First International Scientific Conference on Region, Entrepreneurship, and Innovation: Active Elements for Economic Revitalization, University of Bouira, November 18 and 19, 2017.

Official Newspapers:

- People's Democratic Republic of Algeria, Official Journal, Issue 52, published on September 11, 1996.
- People's Democratic Republic of Algeria, Official Journal, Issue 28, published on May 03, 1998.
- People's Democratic Republic of Algeria, Official Journal, Issue 13, published on February 26, 2003.
- People's Democratic Republic of Algeria, Official Journal, Issue 06, published on January 22, 2004.
- People's Democratic Republic of Algeria, Official Journal, Issue 19, published on March 28, 2004.
- People's Democratic Republic of Algeria, Official Journal, Issue 32, published on May 04, 2005.
- People's Democratic Republic of Algeria, Official Journal, Issue 27, published on April 25, 2007.
- People's Democratic Republic of Algeria, Official Journal, Issue 19, published on March 27, 2011.
- People's Democratic Republic of Algeria, Official Journal, Issue 45, published on July 31, 2016,
- People's Democratic Republic of Algeria, Official Journal, Issue 48, published on August 05, 2018

Websites:

- http://arabic.doingbusiness.org/data/exploreeconomies/algeria#dealingwith-construction-permits
- http://elraaed.com/ara/
- http://www.marw.dz
- https://www.angem.dz/ar/article/objectifs-et-missions