

Self-employment in Algeria: Financing and Support Mechanisms for Self-Employed Entrepreneurs.

المقاولاتية الذاتية في الجزائر: آليات تمويل ودعم المقاولون الذاتيون

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Abstract:

Self-employment has emerged as a promising instrument for fostering entrepreneurship, encouraging the creation of sole proprietorships, and reducing the size of the informal economy. This article aims to assess the current state of self-employment in Algeria and to examine the contributions and limitations of the mechanisms designed to support its development. The research approach is based on the analysis of official statistics, semi-structured interviews with ecosystem actors, and the results of a field survey conducted among 16 self-employed entrepreneurs. The results highlight notable contributions, particularly the formalization of activities previously operating in the informal sector and the creation of numerous sole proprietorships. However, several constraints persist, including turnover caps, limited market access, and ambiguities surrounding taxation and social security contributions. With only three years having passed since its introduction, it is still too early to judge the status's full impact. However, its contributions can only benefit the country's socioeconomic development.

Keywords: Self-employment; support mechanisms; sole proprietorships; formalization; Algeria.

JEL Classification Codes :L26, J46, O17, H25.

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ملخص:

برزت المقاولاتية الذاتية كأداة واعدة لتعزيز روح المبادرة، وتشجيع إنشاء المؤسسات الفردية، والحد من حجم الاقتصاد غير الرسمي. يهدف هذا المقال إلى تقييم واقع المقاولاتية الذاتية في الجزائر، ودراسة إسهامات وحدود الآليات الرئيسية المخصصة لدعم تطويره. تعتمد الدراسة على تحليل الإحصاءات الرسمية، وإجراء مقابلات شبه مهيكلة مع عدد من مسؤولي الهيئات الاقتصادية. في منظومة ريادة الأعمال، إضافة إلى نتائج دراسة ميدانية شملت 16 مقاول ذاتي من مناطق مختلفة في الجزائر. وتُظهر النتائج إسهامات ملحوظة، لاسيما في إضفاء الطابع الرسمي على العديد من الأنشطة التي كانت تمارس في القطاع غير الرسمي، فضلاً عن إنشاء عدد معتبر من المؤسسات الفردية. ومع ذلك، لا تزال بعض القيود قائمة، من بينها سقف رقم الأعمال، ومحدودية الوصول إلى الأسواق، والغموض المرتبط بالضرائب ومساهمات الضمان الاجتماعي. ورغم مرور ثلاث سنوات فقط على اعتماد هذا النظام، فإنه يُظهر إمكانيات واعدة للإسهام في التنمية الاجتماعية والاقتصادية في الجزائر.

كلمات المفتاحية: المقاولاتية الذاتية؛ آليات الدعم؛ المؤسسات الفردية؛ إضفاء الطابع الرسمي؛ الجزائر.

تصنيفات JEL: H25، L26، O17، J46.

1. INTRODUCTION

Economic, social, and technological developments in recent years have led to the emergence of new forms of work, characterized by individualization, flexibility, and greater autonomy, and which are no longer dependent on space or time (Bravo -Bouyssy, 2010). In this context, one phenomenon stands out: the emergence of micro-enterprises by individuals across various fields, including consulting, training, and information technology (IT) (Hu, Wang, Ge, & Ye, 2024). This phenomenon has been accentuated by the rise of information and communication technologies (ICTs), giving rise to what are known as "solo entrepreneurs," "self-employed professionals," "cyber-entrepreneurs," "entreprenauts," or "*auto-entrepreneurs*" (Binder, 2024; Everaere, 2016), that is, service providers offering services to both individuals and businesses (Claisse, 2014). The term "*auto-entrepreneur*," referring to the possibility for anyone to become their own boss, has its roots in the myth of the *self-made man*, "the entrepreneur who started from scratch," an individual who succeeds through their own efforts and willpower, without outside help (Arreola, Dávila, Felio, & Ottmann, 2017; Ahn, 2024).

In Algeria, the adoption of the *auto-entrepreneur* status was recent (at the end of 2022). It emerged in a socioeconomic context of transition

characterized by several challenges: high unemployment (11.6% according to the ONS), particularly among young graduates; a significant proportion of economic activities confined to the informal sector and escaping institutional regulation (around 35% according to the World Bank); and the national economy's dual dependence, a structural dependence on hydrocarbons, which form the backbone of state revenues (93% of exports according to the World Bank), and a reliance on the public sector, which remains the primary source of employment. The introduction of this new status addresses several socioeconomic objectives. First and foremost, it aims to combat unemployment by encouraging individual initiative, entrepreneurial spirit, and the creation of micro-enterprises. The scheme also seeks to promote socioeconomic inclusion by facilitating the integration of individuals who previously worked informally into the formal economy (Abdelnour, 2014). Finally, the *auto-entrepreneur* status fits into a broader strategy to diversify the national economy, reducing its vulnerability to oil market fluctuations and limiting its dependence on hydrocarbon resources, thereby promoting the emergence of a diversified ecosystem of tiny businesses. Self-employment thus appears to be an alternative pathway to increase the number of individual companies, reduce dependence on public-sector employment, and diversify the national economy away from its reliance on oil (Gindling & Newhouse, 2014).

This article aims to elucidate this new status and its characteristics, and to analyze the tools, organizations, and institutions dedicated to financing *auto-entrepreneurs* and supporting them in realizing their projects. We have adopted a mixed-methods approach, combining quantitative and qualitative tools. On the one hand, it is based on documentary analysis and semi-structured interviews with the heads of institutions responsible for its implementation and monitoring, such as the National Agency for Self-Employed Entrepreneurs (ANAE), banking institutions, and the National Agency for Microcredit Management (ANGEM). In addition to official statistical data, a field survey was conducted among 16 auto-entrepreneurs using structured questionnaires covering all aspects of this status.

The article is structured in three parts. First, we will discuss the concept of *auto-entrepreneurship*, specifying its contours and characteristics. Second, we will focus on the role of the various institutions, financial organizations, and support mechanisms established to assist *auto-entrepreneurs* in realizing their projects. Finally, in the third part, we will identify and analyze the main constraints encountered in practice and

propose avenues for reflection that could strengthen the effectiveness of this new status and promote a more inclusive and sustainable entrepreneurial ecosystem.

2. Self-employment: Concepts and Characteristics

Before addressing the status of auto-entrepreneurs in Algeria and their specific features, we will first define them and briefly outline their evolution.

2.1 What is a self-employed entrepreneur (auto-entrepreneur)?

The *auto-entrepreneur* is defined by law as "any natural person carrying out, on an individual basis, a lucrative activity included in the list of activities eligible for *auto-entrepreneur* status, and whose annual turnover does not exceed a threshold set in accordance with the legislation in force." Etymologically, the prefix "*auto-*", of Greek origin, refers to the idea of autonomy and self-fulfillment (Giraud & Rosenfield, 2019). Individual entrepreneurial activity has existed since ancient times (e.g., artisans, traders, and farmers), but its significant expansion dates to the beginning of the Industrial Revolution, which saw a proliferation of trade and commerce (Hentic-Giliberto & Paturel, 2017; Hurel, 2013). Consequently, the number of sole proprietorships has continued to increase ever since. The emergence of incubators and business nurseries in the 1980s and 1990s, in turn, encouraged the rise of micro-enterprises (Jolanta & Małgorzata, 2018). With the "digital revolution" in the 2000s, self-employment became more accessible thanks to new technologies (e.g., freelancing, e-commerce, start-ups), and opportunities to create innovative businesses expanded considerably (Levratto & Serverin, 2012; Lebas, 2019). In the United States and the United Kingdom, the status of self-employed workers (sole proprietorships and sole traders) developed without a formal legal framework (Langerak, Van Hooft, & Koen, 2025); in France, the status of "*auto-entrepreneur*" or "*micro-entrepreneur*" was legally formalized in the late 2000s (Deprost, Laffon, & Imbaud, 2013; Dvoulety & Nikulin, 2023; Richet, 2019). Germany, for its part, introduced the "*Ich-AG*" (literally "Me-PLC") scheme as part of the "Hartz II" reforms, designed to encourage unemployed people to start their own businesses with a monthly subsidy that decreases over three years, offering a simplified framework for small businesses whose turnover remains below certain thresholds (Poschke, 2025; Solesvik, 2017). In Brazil, the launch of the "*Microempreendedor Individual* (MEI)" in 2008 played a crucial role in formalizing a large part of the informal sector, enabling many formerly informal workers to obtain a CNPJ (*Cadastro Nacional da Pessoa Jurídica*,

a tax identification number) (Tiutiuriukov, 2024). These initiatives, although diverse in their design, reflect a common desire to make entrepreneurship more accessible and to use it as a lever for inclusive economic and social development.

2.2 Self-employment in Algeria: Key Aspects

Inspired by international experiences, particularly the French model, Algeria introduced the *auto-entrepreneur* status (at the end of 2022) to promote self-employment and formalize economic activities. The government's primary intention is to offer self-employed workers who are not eligible for any other special status the opportunity to become auto-entrepreneurs, thereby ensuring them appropriate legal protection (Yacoub, 2023). To benefit from this status, certain conditions must be met: namely, being a natural person of Algerian nationality residing in Algeria, being of legal working age, and carrying out an activity included on the list of eligible activities (Executive Decree No. 23-197, 2023). These activities fall exclusively within the field of service provision and are organized into eight areas: consulting, expertise, and training; digital services and related activities; home services; leisure and recreation services; business services; cultural, communication, and audiovisual services; and micro-importation (ANAE, 2023). However, the liberal professions, regulated activities, and craft activities are excluded from this scheme. To become an *auto-entrepreneur*, one must register with the National Register of Self-Employed Entrepreneurs at the National Agency for Self-Employed Entrepreneurs (ANAE) via its electronic platform.

This status offers several benefits and advantages, such as: simplified accounting; exemption from registration in the commercial register; the opening of a commercial bank account; and access to a preferential tax regime based on a single flat-rate tax (*Impôt Forfaitaire Unique* – IFU) at a rate of 0.5% of turnover, up to an annual ceiling of five million Algerian dinars (DA) for three consecutive years (Law No. 22-23, 2022). In return, the *auto-entrepreneur* is required to comply with a set of tax, social, and administrative obligations, including: obtaining a tax identification number (*Numéro d'Identification Fiscale* – NIF); filing mandatory tax returns (declaration of existence, provisional and final returns); paying income tax with a minimum tax of DA 10,000; and registering with the National Social Security Fund for Non-Salaried Workers (*Caisse Nationale de Sécurité Sociale des Non-Salariés* – CASNOS) for social security coverage. They are also required to submit an annual administrative certificate to the ANAE attesting to their turnover. If annual turnover exceeds the DA 5 million

ceiling for three consecutive years, the *auto-entrepreneur* must register with the trade register to continue their activity (Boulefa & Boussaha, 2024).

3. Support Mechanisms for Self-Employed Entrepreneurs: Foundations and Operations

The government has established measures to support and finance auto-entrepreneurs. These measures, which range from financial support mechanisms to mentoring and support structures, aim to help auto-entrepreneurs implement their projects and alleviate the constraints inherent in the start-up phase, thereby fostering an environment conducive to the emergence of micro-enterprises and the sustainability of entrepreneurial activities.

3.1 The National Agency for Self-Employed Entrepreneurs (ANAE)

Created in 2024, the ANAE is a public administrative institution with legal personality and financial autonomy, under the supervision of the Minister of Knowledge Economy, Start-ups, and Micro-enterprises. It aims to promote entrepreneurship by facilitating young people's access to self-employment and encouraging their integration into the formal economy (ANAE, 2023). The ANAE is responsible, in particular, for maintaining, establishing, and updating the national register of auto-entrepreneurs, managing the electronic platform for their registration, and supporting, monitoring, and following up on their activities (Executive Decree No. 23-196,2023). According to data provided by ANAE officials during our interview, the number of registered *auto-entrepreneurs* stands at over 60,000 (as of November 2025)(Anae.dz,2025).

3.2 The National Agency for Microcredit Management (ANGEM)

Created in 2004, the National Agency for Microcredit Management (ANGEM) is an institutional mechanism dedicated to promoting microcredit. Algeria introduced this mechanism in 1999 to combat poverty and precariousness(Angem.dz,2025). However, experience quickly revealed limitations, particularly in the complexity of eligibility conditions and a lack of procedural flexibility. In this context, the creation of ANGEM, five years later, consolidated and adapted the existing system by introducing new financing formulas. These are mainly aimed at the economic and social integration of populations excluded from the traditional banking system (Si Lekhal, 2012). Beyond its initial social mission, ANGEM is now part of a strategy to promote entrepreneurship, in particular through support for micro-projects. This role aligns it with the auto-entrepreneurship scheme, insofar as both mechanisms pursue convergent objectives: facilitating access to financing, encouraging individual initiative, and supporting the

emergence of a local economy. Consequently, ANGEM can be seen as a complementary lever for promoting self-employment, particularly for project leaders from disadvantaged social groups who lack the means to finance their activities. ANGEM has made two mechanisms available to auto-entrepreneurs: triangular financing (PNR-Projet) and financing for the purchase of raw materials (PNR-AMP).

- **Financing for the purchase of raw materials (PNR-AMP):** This is an interest-free loan set at a lump sum of one hundred thousand dinars (DA 100,000), exclusively intended, as its name indicates, for the purchase of raw materials necessary for the activity. It is granted via a bank transfer of the entire amount to the beneficiary's auto-entrepreneur account.
- **Triangular financing (PNR-Projet):** This is an interest-free loan (*Prêt Non Rémunéré* – PNR) capped at DA 1,000,000, intended for the purchase of equipment and expenses necessary to launch the activity. It is based on the joint contribution of three parties: the beneficiary (1%), ANGEM (29%), and one of five public banks—the National Bank of Algeria (BNA), the Local Development Bank (BDL), the Agricultural Co-operative Bank (CPA), the Bank for Agricultural and Rural Development (BADR), and the External Bank of Algeria (BEA)(70%).

Interviews with ANGEM officials enabled us to collect statistical data on applications reviewed and financed by this structure as of 31 December 2025, which are presented in the tables below.

Table 1. Breakdown of loans granted by type of financing and gender (01/01/2023 to 31/12/2025)

Type of financing	Number of beneficiaries			Amount (DA)
	Women	Men	Total	
PNR-AMP	87	166	253	25,282,000.00
PNR PROJECT	11	20	31	12,046,511.39
Total	98	186	284	37,328,511.39

Source: compiled by us based on data from ANGEM

Table 1 shows the distribution of auto-entrepreneurs receiving financing by type of scheme and gender since the status was created. Analysis of the data provided by ANGEM highlights two findings. On the one hand, there is a predominance of financing for the purchase of raw materials (PNR-AMP), which is by far the most sought after by auto-

entrepreneurs, accounting for 89% of cases, compared with 11% for triangular financing. This could be explained by several factors: ease of access and repayment, the lower amount (DA 100,000), and more flexible eligibility conditions. It could also be due to the suitability of this type of financing for the real needs of auto-entrepreneurs, who often do not require heavy investment. On the other hand, there is a disparity between men and women; the results show that men use financing more than women, accounting for 65.5% of beneficiaries, while women account for 34.5%. This predominantly male trend should not automatically be equated with unequal access to financing or discrimination; female auto-entrepreneurs may seek less funding because of the nature of their projects. This difference could also reflect the underrepresentation of women in entrepreneurship. To remedy this, public authorities and decision-makers could implement measures specifically targeting women, such as information and awareness-raising programmes to encourage and motivate them to start their own businesses and further develop their projects.

Table 2. Distribution of loans by ANGEM regional branch

Branch	PNR-AMP		PNR-Projects		Totals	
	Number	Amount	Number	Amount	Number	Amounts
ANNABA	75	7,482,000.00	3	861,066.74	78	8,343,066.74
Tipasa	31	3,100,000.00	7	1,972,007.28	38	5,072,007.28
Sidi Bel Abbes	32	3,200,000.00	5	1,360,414.56	37	4,560,414.56
Constantine	33	3,300,000.00	0	-	33	3,300,000.00
Bejaia	19	1,900,000.00	9	5,878,915.85	28	7,778,915.85
Djelfa	24	2,400,000.00	3	845,145.98	27	3,245,145.98
OUARGLA	14	1,400,000.00	2	563,430.65	16	1,963,430.65
Biskra	14	1,400,000.00	0	-	14	1,400,000.00
Tiaret	9	900,000.00	2	565,530.34	11	1,465,530.34
Bechar	2	200,000.00	0	-	2	200,000.00
Totals	253	25,282,000.00	31	12,046,511.39	284	37,328,511.39

Source: compiled by us from ANGEM data.

Table 2 shows the geographical distribution of funding granted to auto-entrepreneurs. An examination of the regional distribution reveals a high concentration of financing in the eastern and central regional branches.

The ANGEM has 10 regional branches, each covering several wilayas (provinces). For example, the Annaba branch covers not only the capital city of Annaba, but also the wilayas of El Tarf, Skikda, Souk Ahras, and Guelma. The Tipasa branch covers the wilayas of Algiers, Blida, Tipasa, Boumerdès, and Aïn Defla. The Annaba branch ranks first (27%), followed by Tipasa (13%) and Sidi Bel Abbès (13%). The Béchar branch is in last place with only 0.7% of funding. This could be explained by various factors, such as higher population density in these regions, a more developed entrepreneurial environment and culture, and probably better access to information about the schemes. Analysis of the data in the two tables reveals a limited number of funded applications and low allocations during the first three years of auto-entrepreneur status. Auto-entrepreneurs who used financing to carry out their projects represent less than 0.5% (only 0.47%) of the total, given that the number of registered auto-entrepreneurs exceeds 60,000 (ANAE, 2025). This observation confirms the results of our survey of 16 auto-entrepreneurs, almost all of whom reported not having sought financing; their needs typically include only a microcomputer and a high-quality internet connection. Activities eligible for auto-entrepreneur status in the service sector generally require minimal financial resources, which largely explains the underuse of the two financing mechanisms.

3.3 Banking Institutions

Bank financing is, in principle, an essential lever for supporting entrepreneurial initiative. The involvement of public and private banks in providing financial support to project leaders goes beyond the simple distribution of credit; it promotes financial inclusion, encourages initiative, and diversifies the national economy. Our field survey, conducted through 16 interviews with *auto-entrepreneurs* as well as with officials from the ANAE and several banks (BDL, CPA, BNA, El Baraka Bank, and Société Générale Algérie), revealed that the majority of *auto-entrepreneurs* have not applied for bank loans. This is due to the very nature of the activities eligible for the status, as mentioned above. This was a deliberate choice by the authorities to distinguish this regime from that applicable to the trade and craft sectors. In this context, recourse to bank financing remains very low; only a few specific profiles, such as young graduates without financial resources, seek this type of financing. Two banks have introduced products specifically for auto-entrepreneurs: BNA through the "Machrou3i Pack" and El Baraka Bank through the "El Ra'id Pack." Other banks limit themselves to offering traditional packages for individuals or investors,

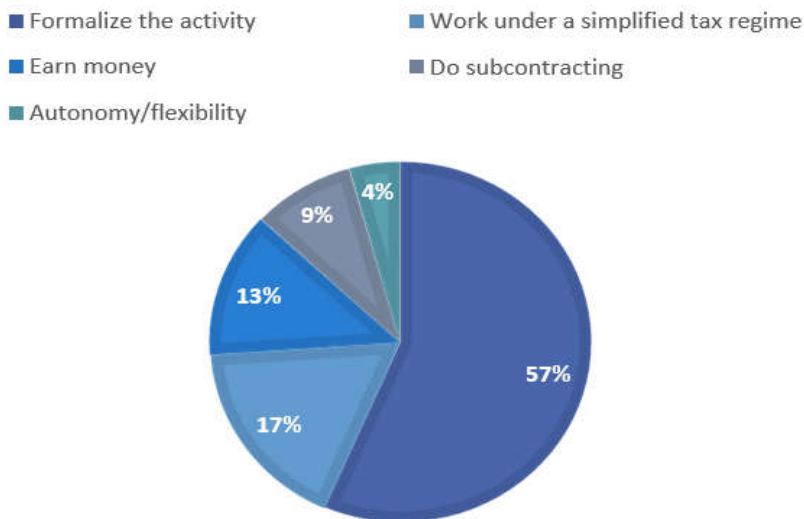
with no special provisions for *auto-entrepreneurs*.

- **"Machrou3i" Pack (BNA):** The National Bank of Algeria (BNA) has established a financial service dedicated exclusively to *auto-entrepreneurs*: the "Machrou3i Pack," officially launched in 2024. The CEO of the BNA, Benabdi Din, stated on this occasion: "*As a public financial operator, we are keen to contribute to this initiative, self-employment, through this package based on Islamic finance, which provides access to other services, such as opening foreign currency accounts and monetary services.*" In more detail, the director of Islamic finance at the BNA, Amina Atmania, explained that this package includes two types of financing: "*Murabaha investment*" and "*Kard Hassan* (benevolent loan)." The first is a loan that can be repaid in full over 24 months, and the second is a bank loan with no profit margin and repayable over 18 months. The only condition we require of *auto-entrepreneurs* who want to benefit from this package is that they join the FGAR (SME Credit Guarantee Fund)," she said. The "Machrou3i Pack" provides financing of up to DA 700,000, primarily for assets such as computer software. The mechanism involves the bank acquiring the asset and reselling it to the *auto-entrepreneur*, with a profit margin. However, according to interviews conducted with officials at the BNA branch in Tizi-Ouzou, "*this product is currently frozen*"; financing applications submitted by *auto-entrepreneurs* remain pending due to the issue of collateral required in exchange for credit, despite the relatively modest amounts involved. This situation seems paradoxical given that the public authorities have expressed their willingness to simplify administrative procedures to make access to financing easier for *auto-entrepreneurs*.
- **"El Ra'id" Product (El Baraka Bank):** El Baraka Bank of Algeria has launched a new product called "El Ra'id," specially designed to meet the financial needs of *auto-entrepreneurs*, to simplify administrative procedures, and provide essential financial support to promote their growth. However, during our interviews and visits, we found that this package is currently limited to traditional banking services such as opening and managing current accounts and issuing interbank cards. No credit had yet been granted to *auto-entrepreneurs* by the Tizi-Ouzou branch at the time of our survey.

4.The Constraints and Limitations Faced by Algerian *Auto-entrepreneurs*

Despite the enthusiasm generated by the self-employment scheme since its implementation, particularly among young people, and its significant contributions—such as reducing unemployment, facilitating professional integration, encouraging creativity and individual initiative, and strengthening socioeconomic inclusion by Formalizing previously informal activities (as suggested by data collected from our 16 respondents, see Figure 1), the system faces several constraints that limit its effectiveness.

Figure 1. Reasons for becoming a self-employed entrepreneur



Source: compiled by us.

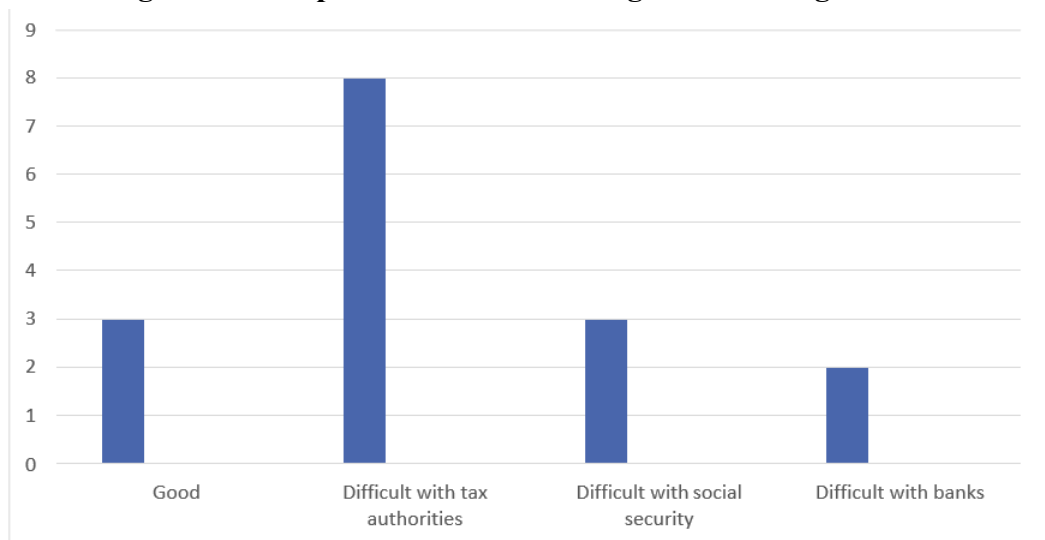
- **Turnover cap:** In accordance with current legislation, the annual turnover of an *auto-entrepreneur* must not exceed five million dinars (DA 5,000,000) for three consecutive years. Above this threshold, they are removed from the *auto-entrepreneur* register and must register with the commercial register. However, this cap may discourage individuals from investing in activities with high income potential. It may also encourage irregular practices, such as false or underreporting of income, and a lack of fiscal and accounting transparency, to remain below the legal threshold and continue benefiting from the advantages associated with the status. Such a limitation may also force *auto-entrepreneurs* to decline offers from major clients, depriving them of growth prospects and missing promising opportunities.

- **The issue of bank guarantees:** The requirement for bank guarantees is also a constraint for *auto-entrepreneurs*. Some banks require *auto-entrepreneurs* to provide guarantees in exchange for financing their

activities. This is what we observed during our interviews and visit to the BNA in Tizi-Ouzou, which froze the "Machrou3i" package for this reason. However, the legislation in force emphasizes the provision of facilities and access to various administrative, tax, and social benefits for beneficiaries of this status.

- **Tax and social security ambiguity:** Some ambiguity remains regarding tax procedures and social security contributions, as indicated by data collected during our field survey of 16 *auto-entrepreneurs* (see Figure 2). *Auto-entrepreneurs* benefit from a preferential tax regime with a rate of 0.5% of their turnover. However, several questions remain about how the taxable amount is calculated, as it is subject to simplified accounting that records income and, where applicable, expenses in a register approved by the relevant tax authority. There is also the question of whether these receipts and costs must be justified by accounting documents such as invoices or receipts. In terms of social security contributions, *auto-entrepreneurs* are required to join the National Social Security Fund for Non-Salaried Workers (CASNOS) and pay annual contributions. They have two options: payment of a lump sum of DA 24,000, or payment of 15% of the tax base determined in accordance with prevailing procedures. However, the exact methods for calculating this tax base remain unclear, which fuels uncertainty among *auto-entrepreneurs*.

Figure 2. Perception of relations with government agencies



source: Compiled by us based on data collected during our survey

- **Market access:** Market access is also a constraint raised by the majority of *auto-entrepreneurs* surveyed. Many expressed a desire for a

larger customer base, to enter the services market more effectively, and to benefit from a network of contacts that could expand their opportunities. This could be achieved, for example, by organizing themed trade shows, targeted networking sessions, or B to B/B to C meetings. Such events would provide a conducive environment for connecting *auto-entrepreneurs* with potential customers, creating concrete business opportunities, and fostering exchange and trust.

- Support and training: The majority of beneficiaries of this scheme emphasized the importance of support, particularly during the start-up phase. This support could take the form of training and information programmes, the organization of trade shows and fairs to raise awareness of the programme and facilitate direct meetings between those responsible for implementing the regime and *auto-entrepreneurs* (as was the case during the first edition of the *auto-entrepreneur* fair in Algiers), as well as initiatives aimed at strengthening the managerial and digital skills of *auto-entrepreneurs*.

-The integration of micro-imports and its economic repercussions: Micro-imports have recently been included among the activities eligible for the auto-entrepreneur regime (Executive Decree No. 25-170,2025). However, formalizing this practice, which has long been carried out informally under the name "caba trade," could have adverse long-term effects on the exchange rate, foreign exchange reserves, and the national economy as a whole. Indeed, in accordance with regulations, "micro-importers finance their activities with their own foreign currency." In the absence of foreign currency allocations from banks, micro-importers may be forced to resort to the parallel market to obtain foreign currency, which could further drive up the exchange rate, depreciate the Algerian dinar, and, in turn, stimulate inflation. This situation could necessitate state intervention to maintain the prices of necessities through subsidies, thereby negatively impacting foreign exchange reserves. Furthermore, the regularization of this activity and the granting of tax and social benefits to micro-importers are causing discontent among companies and importers operating under the commercial register. The latter consider this measure a form of unfair competition and inequality, as they are subject to more complex administrative and banking procedures, higher tax and customs charges, and restrictions and reductions in their import volumes, which could hinder the smooth running of their activities.

5. CONCLUSION

The primary intention of the state behind the introduction of the *auto-*

entrepreneur status, which is part of a series of reforms aimed at promoting individual entrepreneurship and the creation of micro-enterprises, is to reduce the informal economy—a significant concern for the authorities for many years, by encouraging the gradual migration of activities from the informal to the formal sector and, simultaneously, absorbing unemployment and stimulating socioeconomic inclusion. The introduction of this status has generated enthusiasm, particularly among young people, demonstrating its attractiveness and its ability to offer concrete opportunities, thanks notably to the simplicity of administrative procedures and the numerous tax and social benefits it provides. One of its main advantages is that it allows individuals to trial an activity before committing significant resources to it. It thus enables testing a project's viability, assessing its market potential, and verifying its practical feasibility, as this scheme imposes virtually no heavy financial burdens or significant material investments.

However, constraints observed in the field, including turnover caps, ambiguities in taxation and social security, a lack of training, and limited market access, not to mention the significant challenge of formalizing micro-imports, could reduce the effectiveness of this status. For the objectives assigned to this scheme to be fully realized, it is necessary to clarify tax and social security rules, review the annual turnover limit, and invest more in training and information for beneficiaries. We also believe that, for the self-employment scheme to make a significant contribution to the national economy, it would be appropriate to reconsider its scope and extend it to productive and industrial activities. These activities, which generate real added value and economic wealth, could be powerful drivers of economic growth and levers for creating sustainable jobs and individual businesses. By diversifying the eligible activities in this way, auto-entrepreneurship could transcend its current role as a tool for professional integration and socioeconomic inclusion to become a genuine driver of the national economy. This leads us to ask: Is self-employment in Algeria a lever for economic development and value creation, or merely a temporary solution to current challenges in employment and informal work?

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