

Entrepreneurship and Entrepreneurial Support Programs in Algeria: Reality and Obstacles - A Field Study in the Tipaza Region-

المقاولاتية وبرامج الدعم المقاولاتي في الجزائر: الواقع والمعوقات -
دراسة ميدانية في منطقة تيبازة-

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المخلص

شهدت الجزائر موجة من الإصلاحات الاقتصادية والانتقال إلى اقتصاد السوق في أعقاب انخفاض أسعار النفط والأزمة الاقتصادية، مما أدى إلى ظهور المقاولاتية كحل للمشاكل الاجتماعية، ولا سيما البطالة. وقد تحملت الدولة مسؤولية دعم وتسهيل الوصول إلى المقاولاتية من خلال إنشاء عدة برامج مثل CNAC ، ANSEJ (ANDE)، ANGEM، و ANDI.

نهدف من خلال دراستنا إلى تسليط الضوء على واقع المقاولاتية في الجزائر من خلال أجهزة دعم المقاولاتية، كذلك فهم الخصائص الرئيسية للمقاولين الشباب، القيود والعراقيل التي واجهتهم عند إنشاء مؤسساتهم، استناداً إلى عينة من 63 شاباً من منطقة تيبازة.

الكلمات المفتاحية: المقاولاتية، المقاول، الدعم المقاولاتي، برامج الدعم المقاولاتي في الجزائر.

Abstract

Algeria has experienced a wave of economic reforms and a transition to a market economy following the fall in oil prices and the economic crisis, which has given rise to entrepreneurship as a solution to social problems, especially unemployment. The state has taken responsibility for supporting and facilitating access to entrepreneurship by creating several programs such as the CNAC, ANSEJ (ANDE), ANGEM, and ANDI.

Through our study, we aim to highlight the reality of entrepreneurship in Algeria through entrepreneurship support programs, as well as to understand the main characteristics of young

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entrepreneurs, the constraints and obstacles they faced when setting up their businesses, based on a sample of 63 young people from the Tipaza region.

Key words: Entrepreneurship, Entrepreneur, Entrepreneurial Support, Entrepreneurial Support Programs in Algeria.

Introduction:

Entrepreneurship is one of the major determinants of a country's economic development. Public authorities recognize that it is an effective tool for creating jobs, increasing productivity and competitiveness, as well as combating poverty and achieving societal goals.

The concept of "entrepreneurship" doesn't have a universally recognized meaning and can be considered both in a broad sense and in a more restricted context.

From a conceptual and statistical perspective, entrepreneurship is a complex concept, difficult to define precisely, and quantifying it remains laborious.

In post-socialist countries such as Algeria, which have undergone a wave of economic reforms and a process of transition to a liberal economy, the importance of entrepreneurship is vital to the dynamics of development.

Algeria is engaged in a process of transforming its political and economic system. In the space of a few years, systems based on centralized planning and large industrial complexes have been dismantled, and a legal and institutional framework adapted to a market economy has been largely established. Entrepreneurship emerged in Algeria in the 1990s, thanks to these reforms and changes at all internal and external levels.

The entrepreneur is now central to policies for the transition to a market economy. He fulfills a number of socioeconomic functions, such as job creation, supporting innovation, improving competition, and reducing social inequality, among others, essential for the proper functioning of the market economy.

Entrepreneurship has taken off thanks to the lifting of the state monopoly on economic activity and the liberation of private initiatives where the state had been the main entrepreneur for more than 30 years. Thus, the first investment code was put in place for the first time in Algeria in 1993.

Entrepreneurship, a lever for wealth and job creation, is a strategy led by the public authorities and constitutes a solution to the problems of social exclusion, especially the increasingly significant youth unemployment in Algerian society. From there, another approach is implemented aimed at developing the entrepreneurial spirit and we are witnessing a new redefinition of the role of the state as a facilitator and supporter of private initiative. This trend constitutes a stimulus for the development of the entrepreneurial spirit, a vector of change and economic growth.

The creation of SMEs in Algeria has really begun to emerge. Official statistics show that the number of SMEs was 208.737 in 2003 and reached the mark of 294.612 units at the end of 2022. This revolution is thanks to support programs such as ANSEJ (ANDE), ANGEM, CNAC, and ANDI. Through these programs, which support the creation of small and medium-sized businesses, many young people have successfully transitioned from unemployed to business owners.

Believing in the significance of entrepreneurship within Algeria and the value of practical research, we carried out a preliminary investigation in the Tipaza region to clarify this issue.

Our contribution consists of answering the following questions:

- What is the reality of entrepreneurship in Algeria?
- Do the devices made available to young people play a role in supporting them?

To answer these questions, we proposed the following hypotheses:

- Entrepreneurial support programs contribute positively to the development of entrepreneurship in Algeria.
- Young people benefiting from entrepreneurial support programs in Algeria face several administrative, financial, and marketing obstacles during the various stages of setting up their own businesses.

The main objectives of this study are to:

- Understand the different concepts of entrepreneurship, the entrepreneur, and entrepreneurial support.
- Highlight the reality of entrepreneurship in Algeria.
- Provide awareness of the various support programs available in Algeria.
- Study a sample of young entrepreneurs from the Tipaza region who have benefited from assistance from these programs.

This research included an introduction, three main sections, and a conclusion:

- In the first section, we reviewed the literature on the concepts of our research.
- In the second section, we addressed the reality of entrepreneurship in Algeria through data from some entrepreneurial support programs.
- In the third and final section, we reviewed the results of a field study of young people who benefited from entrepreneurial support programs in the Tipaza region.

First: Literature Review

We will discuss the concept of the entrepreneur and entrepreneurship, as well as the concept of entrepreneurial support, through various available academic writings.

1. Entrepreneur and Entrepreneurship:

To fully understand the concept of entrepreneurship, it's helpful to first dwell on the meaning of the concept "entrepreneur."

- **Entrepreneur**

The definitions given to the concept of entrepreneur have undergone several changes. Over the past few centuries, successive transformations have led, according to Julien and Marchesnay (Tounès, 2003), to the emergence of different forms of capitalism: "market," "liberal," "managerial", and "entrepreneurial".

The ideology of the entrepreneur is based on the fact that economic development is the product of individual initiative.

The definition of an entrepreneur always refers to the act of undertaking: "An entrepreneur is someone who undertakes something". (Fayolle, 2003)

It seems that the word "entrepreneur," like the word "manager," originated in France at the end of the 16th century. It was associated with a risky activity that designated those who would later be called suppliers to the armies. Very quickly, it came to be applied to all those who were bound by contract with the royal government for the construction of roads, bridges, and fortifications. (Tounès, 2003)

Cantillon was the first to present the role of the entrepreneur and its importance in economic development. In his analysis of the entrepreneurial phenomenon, he emphasizes the role of uncertainty and risk. According to Cantillon, the entrepreneur "takes risks to the extent that he makes a firm commitment to a third party, while having no certain guarantee of what he can expect from them."

Jean-Baptiste Say is the second economist to be interested in the activities of the entrepreneur, for him "a risk taker who invests his own money and coordinates resources to produce goods. He creates and develops economic activities for his own account."

Schumpeter can be called the father of the field of entrepreneurship. The Schumpeterian entrepreneur is above all an innovator and an agent of change; he takes risks to innovate, particularly by creating new productive combinations. (Boukhatem, 2010).

In fact, he is not alone; most economists who have studied entrepreneurship after him will do so as well. The interest of economists above all to better understand the entrepreneur's role as a dynamo of the economic system. (Filion, 1997)

From a more economic perspective, an entrepreneur is "any person who runs a business on their own account, and who uses various factors of production (natural agents, capital, labour), with a view to selling products or services". (Fayolle, 2003)

In economic literature, the entrepreneur presents a multitude of facets and combines the functions of capitalist, innovator, opportunist, and even coordinator and organizer of resources.

- **Entrepreneurship**

The developments in the concept of entrepreneurship over the last years are certainly among the most significant. The concept has moved from a singular and admittedly still rare situation, that of business creation, towards more general registers touching on the state of mind and certain behaviours.

In a recent study on the entrepreneurial training of engineers, Beranger, Chabbal, and Dambrine (Fayolle, 2003) propose a definition of entrepreneurship focused on the creation and development of businesses. "Entrepreneuriat: translation of the English word entrepreneurship. Like many disciplines that form a clearly identified professional activity (Medicine, Chemistry, etc.), entrepreneurship is defined in two ways:

- As an activity: The set of activities and processes involved in the creation and development of a business, and more generally, the creation of a business.
- As an academic discipline: A discipline that describes the environment and process of wealth creation and social construction, based on individual risk-taking."

Since the early 1990s (Fayolle, 2003). Anglo-Saxons, and more particularly Americans, have often used a definition developed by a Harvard professor, Howard Stevenson, who states that: "entrepreneurship is a concept that covers the identification of business opportunities (by individuals or organizations), their pursuit and their realization, regardless of the resources directly controlled."

Alain Fayolle and others conducted a study in 1991 (Fayolle, 2003), providing a more comprehensive definition in terms of situations: "Entrepreneurship can be defined, simply, by specific situations that create economic and social wealth, characterized by a high degree of uncertainty, and therefore the existence of risks, in which individuals are heavily involved and must develop behaviours based in particular on the acceptance of change and associated risks, initiative, and autonomous functioning".

These situations may concern:

- The creation of a business or activity by independent individuals or by companies,
- The takeover of a business or activity, whether healthy or in difficulty, by independent individuals or by companies,
- The development and management of certain "risky" projects within companies,
- The framework and spirit of exercising certain responsibilities or functions within companies.

2. Entrepreneurial Support

In the literature of entrepreneurial support, we will discuss its origin and emergence, as well as some definitions of it.

- **The origin and emergence of entrepreneurial support**

Entrepreneurial support appeared in French literature towards the end of the 20th century that emerged in the 1960s but developed in the 1980s. It constitutes a very interesting subject in management researches because it is considered a powerful strategy to ensure the sustainability of projects and strengthen them in the face of various challenges and obstacles that can lead to failure.

In Anglo-Saxon literature, the concept of support is defined through the concept of business incubation, which has undergone considerable evolution and division into several similar institutions and approaches. (Ben Yakoub, 2025).

The Anglo-Saxon and European literatures don't have the same names for the types of support structures for the creation and development of businesses. In fact, we have seen the emergence of so many different forms of support for entrepreneurship and even more names for them that there has been a significant degree of confusion regarding the terms incubator and accelerator and their delimitation and relationship with related concepts. (Ben Yakoub, 2025).

The emergence of different forms and names for entrepreneurship support has led to considerable confusion.

- **The definition of entrepreneurial support**

Support is often presented as one of the success factors for business creation, takeover, or development projects. The term "support" is often used but rarely defined, and is generally used as a generic term that encompasses numerous practices. Before considering the need to extend support to all business creations, it is therefore necessary to clarify the concept of support itself. Accompaniment in general according to some authors: (Cuzin & Fayolle, 2006)

Maela is interested in the semantic field of the verb "accompany". For this author, "coaching", "counseling", "advice", and "consultancy", "tutoring", "mentoring", "companionship", and "sponsoring" belong to this same field. It is therefore not surprising that these words are sometimes used interchangeably, and that certain consulting, assistance, and training practices find in the notion of "accompanying" a qualification that is sometimes more noble, sometimes more convenient.

Chanal, in a study focusing on supporting small and medium-sized enterprises in innovation processes, distinguishes between an intervention that takes place over time (problem-building approach) and an intervention implemented in a one-off manner (problem-solving). She thus addresses the question of the time and duration of support.

Finally, for Dokou et al., managerial and industrial support consists of stimulating and strengthening the innovation capacity of SMEs and facilitating their access to new markets. Acquiring this dual capacity requires learning and cultural adaptations.

In the field of business creation, some studies have attempted to refine the notion of support and/or clarify the role of support providers.

This is how Granger attempts to broadly outline the typical profile of the support provider. For him, they must "train" the business founder in their new role as business leader. If necessary, they can help them break out of their solitude. The support provider should be able to help the founder resolve the problems they face and allow them to gain perspective on their situation. Furthermore, Granger highlights the role of openness that the coach can play in helping the creator to become aware of his needs in different areas of management and administration.

For the Agency for Business Creation, support must combine the following components: duration (from several months to several years), frequency of relationships, uniqueness of the support structure (a relationship of trust is established with a specific advisor), and consideration of the diversity of issues facing business creators.

Dokou, for his part, proposes the concept of entrepreneurial support, which he places within a perspective of providing advice on business creation and strategic management.

Sammut is particularly interested in the learning processes that, according to her, characterize the support approach.

Khalil and Olafsen defined business it as "the process of supporting the development and scaling of early-stage, growth-oriented businesses." (Ben Yakoub, 2025)

The strong characteristics of support can ultimately be summarized as follows: (Cuzin & Fayolle, 2006) "Support is presented as a practice of helping to create a business

based on a relationship that is established over time between an entrepreneur and a third party. Through this relationship, the entrepreneur will achieve multiple learning experiences and develop skills useful for the realization of his project. This definition of support is based on notions that seem truly key to us: interpersonal relationship, duration, frequency of meetings, learning, access to resources (intellectual, relational, informational, and financial, etc.)."

In general, an entrepreneurship support structure can be considered a favourable environment for projects and a policy tool that facilitates entrepreneurship development by creatively launching and implementing programs focused on providing targeted resources and services as well as strengthening the skills and capacities of entrepreneurs.

Entrepreneurial support remains a key success factor for businesses, allowing project leaders to benefit from numerous tangible and intangible supports. The main objective of a business support organization or scheme is to produce successful projects that will leave it financially viable and self-sustaining within a reasonable time frame.

Second: The Reality of Entrepreneurship in Algeria

We will examine the evolution of entrepreneurship in Algeria since independence, as well as the obstacles young people face in starting their own businesses

1. Evolution of Entrepreneurship in Algeria

Entrepreneurship development in Algeria has gone through several periods, in harmony with the country's economic and, above all, political evolution. The decades following independence can be subdivided into three main periods:

- **During the period (1962-1982):** Algeria was under a single-party political system and a centrally managed economic model. It was characterized politically by a planned socialist economy and economically by the predominance of large state-owned enterprises and the focus of investment on heavy industries likely to drive the development of the entire economy in its wake (Berrah & Bourif, 2015). For over 30 years, the state was the only entrepreneur and employer in Algeria. It thus established itself as the owner of business assets and responsible for their creation and management, thus limiting the scope of private entrepreneurship. Entrepreneurs were not permitted to invest exclusively in activities that complemented those of large state-owned enterprises. The size of their business should not exceed the threshold of a medium-sized enterprise.
- **In the early 1980s:** The state opened the door to the emergence and strengthening of the private sector, which was primarily concentrated in three sectors: the food industry, textiles, and building materials. In the late 1980s, the government embarked on the implementation of a new market-oriented

organization. However, it was in 1988 (Berrah & Bourif, 2015) that a series of economic and institutional reforms took shape following the economic and social crisis caused by declining oil revenues and the country's excessive debt.

- **The 1990s and after:** It marked a turning point in the liberalization process of the Algerian economy. Following the failure of socialism and the deficits of most large state-owned enterprises, Algeria launched major reforms to establish a market economy. The state targeted entrepreneurs as the main actors in economic development. Since then, several institutions have emerged specifically to help entrepreneurs create and grow their businesses.

This apostasy is justified by the economic crisis that reduced the State's budgetary capacity, under the aegis of a structural adjustment plan. After the oil crisis of 1986, private enterprise presented itself as the only way to create jobs and replace the void left by the public sector. Perceived as a new vector of growth, generator of employment and engine of socio-economic progress, it is less and less perceived as an agent used to exploit workers, nor as a speculative sector.

The State has put in place a series of laws and mechanisms to stimulate private investment with the aim of creating wealth and employment. These mechanisms have the necessary competence and know-how to guide project leaders in their administrative procedures within the limits of their choices. In addition, once the project is launched, no real follow-up is put in place to support these entrepreneurs. On the other hand, these organizations do not offer creators any support in terms of training in management and/or administration, marketing, etc. Once the project is realized, the creator is, and remains, an expert in his field of activity, but has not become a business leader in the Schumpeterian sense that profit guides towards a dynamic of "creative destruction". (Berrah & Bourif, 2015)

Table (1)
Evolution of the creation of SMEs in Algeria during (2003-2022)

Year	2003	2011	2012	2021	2022
Number of SMEs	208737	501453	700000	270545	294612

Source: Kafia Berrah, Moussa Bourif (2015), La problématique de la création des petites et moyennes entreprises en Algérie, **Revue algérienne de développement économique**, p 24. And www.industrie.gov.dz

As can be seen from the table, business creation has evolved significantly over time. Available statistics indicate that the number of SMEs experienced a remarkable increase. The number of 85875 businesses created between 2003 and 2022.

This growth is attributable to the 2001 SME Framework Act and the creation of several agencies, such as ANSEJ (ANDE), ANDI, ANGEM, and CNAC, which has been given a new role: supporting business creation.

2. The Major Constraints Facing The Establishment of SMEs in Algeria

Despite the multitude of support programs and structures for business creation, results remain mixed, with a large number of start-ups occurring, in part, in the informal sector. Algerian entrepreneurship still lags behind neighbouring countries. The extent of the obstacles encountered by Algerian entrepreneurs is undoubtedly the only phenomenon capable of providing information on the progress, practice, and effective implementation of a business creation project.

We cite here the most significant difficulties and constraints that an entrepreneur may encounter:

1. The "access to financing factor" is the most important. In fact, more than 24% of companies report that this factor is the most important obstacle. Access to financing is the first obstacle for small and medium-sized enterprises regardless of the company's sector of activity (industry or service), but with a greater effect for the service sector (27.7% for services compared to 23.2% for industry). (Aknine Souidi & Ferfera, 2014)
2. Administrative difficulties that block the business creation process for a long time.
3. It is worth mentioning the obstacles related to the financing problem, which is lacking and still expensive for young entrepreneurs.
4. The general complexity of a process such as creating and setting up a business, mainly due to the effort required and the tasks involved.
5. Furthermore, the organization of the Algerian economic fabric and the inconsistency of the markets don't encourage new entrepreneurs to integrate smoothly. The situation is much more worrying here since we are talking about young people with such little experience.
6. Add to this the macroeconomic obstacles; particularly the preparations for the opening and liberalization of the Algerian economy outlined a few years ago, and the strong competition from well-positioned companies on the market, whether national or foreign. (Lassassi & Menna, 2017)

3. Entrepreneurial Support Programs in Algeria

Entrepreneurship support structures are now an integral part of the modern entrepreneurial ecosystem, supporting the growth of new businesses through a wide range of measures.

In a context of liberalization and Algeria's transition to a market economy, coupled with rising unemployment, public authorities are finding themselves compelled to intervene in favor of business creation and to support various categories of business start-up project leaders.

Entrepreneurial support is a practice in the wake of restructuring plans at a time when entrepreneurial support experienced a complex demand where many stakeholders involved

Algeria, through its approach to assisting and supporting young people, has created support and assistance mechanisms such as the CNAC, ANSEJ (ANDE), ANGEM, and ANDI.

- **National Unemployment Insurance Fund "CNAC"**

Since its creation in 1994 as a public social security institution (under the supervision of the Ministry of Labor, Employment, and Social Security) whose mission was to mitigate or "cushion" the social effects resulting from the mass layoffs of salaried workers in the economic sector decided upon under the Structural Adjustment Plan (SAP), the CNAC has undergone various stages in its history, each characterized by the assumption of new missions entrusted to it by the public authorities.

Since 2004, the CNAC has focused primarily on implementing the business creation support program for unemployed promoters aged 35 to 50 and this continued until June 2010.

From 2010, new provisions have allowed the population aged 30 to 50 to access this system with the advantage of a global investment threshold increased to 10 million DZD instead of 5 million DA, as well as the possibility of expanding the production capacities of goods and services for promoters who already have their activity, as well as subsidies on the interests of bank loans at 100%.

In January 2022, it was transferred and entrusted to the National Agency for the Support and Development of Entrepreneurship (formerly the National Agency for the Support of Youth Employment, now known as the National Agency for the Support and Development of Entrepreneurship in Algeria) in accordance with Executive Decree No. 22-45 of 19 January 2022.

The investments updated within the framework of the 30-55-year-old program included two financing models: self-financing, and tripartite financing. The maximum investment cost was set at 10 million dinars.

The National Unemployment Insurance Fund continues to guarantee the collection of all its debts from non-remunerated loans and additional non-remunerated loans granted to unemployed entrepreneurs aged 30 to 55 years. (Caisse nationale d'assurance chômage, n.d.)

Table (2)
Evolution of cumulative projects funded by CNAC from (2012-2022)

year	2012	2013	2020	2022
Number	74130	84164	154542	160202

Source: www.cnac.dz and www.industrie.gov.dz

From the table we can see an increase in credits from year to year and the number has doubled over 10 years.

This increase is due to the efforts of the authorities to encourage and integrate young people into entrepreneurship. Also, the increase in the age to 55 years has allowed more young people to go to the CNAC.

Since its creation, the CNAC has financed 160202 projects and has planned to create 340.500 jobs until the end of 2022. The most financed sector of activity is transport and goods with a total of 46124 projects financed, followed by services 32390, then agriculture 26977 projects financed, crafts 16.668, industry 12950, the rest doesn't even have 10000 projects financed since its creation. (Ministère de l'Industrie, n.d.)

- **National Agency for the Support and Development of Entrepreneurship "ANDE" (National Youth Employment Support Agency "ANSEJ")**

Formerly the National Agency for the Support of Youth Employment (ANSEJ), now known as the National Agency for the Support and Development of Entrepreneurship in Algeria (ANDE or NESDA), effective since a decree in November 2020, reflects a broader orientation towards supporting and developing entrepreneurship, and no longer just supporting youth employment, with an emphasis on micro-enterprises and start-ups.

Created in 1996, it is a specific public organization with legal personality and financial autonomy, under the supervision of the Minister of Employment. ANSEJ supports project leaders in the creation and expansion of micro-enterprises producing goods and services. ANSEJ has a network of 51 branches located throughout the country's provinces, as well as branches in major towns. It is intended for young people aged 19 to 35. When the investment generates at least three permanent jobs (including young promoters associated with the business), the age limit for the manager of the created business may be raised to forty years. The maximum investment amount is 10 million dinars for each phase: creation or expansion.

The system provides two financing options: Triangular financing and Mixed financing. (Agence nationale de soutien à l'emploi des jeunes, n.d.).

Program NESDA Benefits

- Project funding may reach up to 10000000 DZD.
- A 5 days training course on entrepreneurship at the agency level.
- Joint financing formulas: bilateral between the project owner and the agency, and tripartite between the project owner, the agency, and the bank.
- Loans with a 100% reduced interest rate.
- Attractive loan repayment periods
- Tax benefits subject to the conditions specified in current tax legislation.

There are three financing formulas: Self- financing, Bilateral financing, and Tripartite financing. (Agence nationale de soutien et de développement de l'entrepreneuriat, n.d.)

Table (3)
Evolution of projects from (2008 - 2025)

Year	2008	2012	2013	2015	2025
Number	10.634	65.812	43.039	23 676	2000

Source: www.ansej.org.dz and www.industrie.gov.dz

We can see the increase in credits allocated to youth from one year to the next (2008-2025).

The total credits since its inception were 86.380 in 2007.

In 2013, the credits were 43039, and the total since its inception reached 292186 credits.

The decline after 2012 is due to the problems faced by ANSEJ beneficiaries in repaying loans and legal proceedings which made young people afraid to take this experience.

According to its statistics, until the end of 2015, a total of 367 980 and in 2020, out of 386714 funded projects since its inception, which created 923071 jobs in various sectors.

Between the end of 2024 and July 2025 more than 2000 projects have been funded across the country. Beyond this figure, it is above all the agency's new strategic direction that is attracting attention: prioritizing quality over quantity by emphasizing the profitability and sustainability of the businesses created.

- **National Microcredit Management Agency "ANGEM"**

The creation of the National Microcredit Management Agency in 2004 is part of the national strategy to combat poverty and insecurity.

In this sense, it is a targeted and participatory support policy, offering itself as an alternative to welfare. (Agence nationale de gestion du microcrédit, n.d.)

Table (4)
Distribution of credits granted by type of financing cumulative from (2005- 2022).

Type of financing	Number	%	Jobs created
Financing purchase of raw materials	868 562	89.89%	1 261 671
Triangular Financing "ANGEM-Bank-Promoter"	97 740	10.11%	151 224
Total	966 302	100%	1 412 895

Source: www.industrie.gov.dz

In 2017, the number of funded projects was 796333, which 62.44% were intended for women; with this, ANGEM becomes the only mechanism where funding for women's projects exceeds that for men. Also, in 2022 the rate of funded projects intended for women were 63.28% (611 449) exceeds that for men 36.72% (354 853).

The projects for young people aged 18-40 were 67 %, half (49.70%) of young people have an intermediate level of education and three-quarters of young people (27.31%) have a higher level of education.

By type of financing, we can find that 90.21% of projects are financed for raw material purchases, while the rest is triangular financing between ANGEM, bank, and promoter.

In 2022, 89.89% of projects are financed for raw material purchases, while 10.11% is triangular financing.

Small industry accounts for the majority of projects, 381421 plus a third (39. 47 %) followed by services (19.78 %), then crafts (17.61 %), agriculture (13.52 %), and other sectors (less than 10%).

- **National Investment Development Agency "ANDI"**

Created as part of the first-generation reforms undertaken in Algeria during the 1990s, the agency responsible for investment has undergone changes aimed at adapting to the country's changing economic and social situation. Initially known as APSI (Agency for the Promotion, Support, and Monitoring of Investment) from 1993 to 2001, then ANDI (National Investment Development Agency), this government

institution was entrusted with the mission of facilitating, promoting, and supporting investment.

With its proven experience and expertise in investment promotion, ANDI has secured a place within international networks of investment promotion agencies and maintains cooperation, particularly with its European, Arab, and Asian counterparts. (Agence nationale de développement de l'investissement, n.d.)

Table (5)
Cumulative of investment projects between 2014 and 2020

Year	2014	2020
Nombres de projets	9904	60 916
Montant (milliards DZD)	21393	15 321 258
Emplois prévisionnels	150959	1 223 465

Source: www.andi.dz and www.industrie.gov.dz

Since 2002 as of December 31, 2020, total investments recorded amount to 60916 projects worth 15321258 million dinars and 1223465 planned jobs, mainly concentrated in the industrial sector, with 59.17% of the investment amount and 45.78% of the jobs. The northern region is the region with a high concentration of economic activities with 39254 (64.44%) projects.

Comparatively, between 2014 and 2020, we have:

- 51012 more investment projects than in 2014.
- 15299865 milliards DZD more than in 2014.
- 1072506 more jobs than in 2014.

Third: The Reality and Obstacles Faced by Young Entrepreneurs Benefiting from Support Programs in Tipaza Region

Our sample consisted of 63 young people from the Tipaza region, who had received support from one of the following programs: ANGEM, ANSEJ (ANDE), CNAC, or ANDI. We used SPSS for the analysis and the gap indicator to conduct a descriptive study.

1. Sample Characteristics

The sample consists of 71.4% males and 28.6% females, reflecting the national level and the decline in female entrepreneurship in Algeria. By age, 54% of the sample is under 30, 39.7% between 30 and 40, and 6.3% is over 40.

The vast majority of young people (46%) have a professional degree, 28.6% have a university degree, and 25.4% have a secondary education or less.

Regarding place of residence, 87.3% live in the city and 12.7% in good areas.

By marital status, 68.3% are single and 32.7% are married.

Only 20.6% of young people were previously employed, while 79.4% were unemployed.

2. Activity Characteristics

Table 6
Distribution of young people according to their project activity

Activity	Number	%
Aluminium et PVC	02	03.17
Agriculture	06	09.52
Repair of machines and devices	11	17.46
Hairdressing, sewing and cake making	10	15.87
Construction and plumbing	05	07.93
Transportation and car rental	08	12.69
Carpentry and mirror work	04	06.34
Industry	12	19.04
Pharmacy and laboratory analysis	05	07.93
Total	63	100

This table shows that most activities are industrial, accounting for 53.97% followed by services 36.51% than agriculture 9.52%.

Of these activities, most require a diploma and a level of education, such as pharmacy and laboratory work, although it represents 7.9%, since most of them prefer to work as employees.

Agriculture and transportation, which don't require a diploma or a specific level of education, represent almost a quarter (22.22%).

According to the sample, 50.8% started their activity between 2010 and 2013, 36.5% between 2013 and 2016, and 12.7% between 2007 and 2010. It can be deduced that these projects are evaluated over time and their increase is between 2010 and 2013.

Table (7)
Distribution of young people according to the choice of device

Device	Number	%
ANSEJ	27	42.9
CNAC	12	19
ANGEM	17	27
ANDI	07	11.1
Total	63	100

According to the study: 42.9% of young people received their funding from ANSEJ, followed by ANGEM (27%), then 19% from CNAC, and finally 11.1% from ANDI. This can be explained by the means of information on these programs, since 38.1% of these young people revealed that they learned about them through those who benefited from these programs, then 22.2% from a relative or friend, so a reliable source, while the percentage varies between 9.5% and 17.5% based on personal or university information, or media sources.

When these young people were asked about the main reason that had pushed them towards one of these devices, 54% responded to get out of their unemployment situation and the difficulty of finding stable work, 27% of them advocated for free work and 19% to improve their standard of living.

We can see that more than half of the young people, the lack of employment pushes them to choose their own job, while improving their lifestyle or freelance work comes in second place.

The majority of them (82.5%) chose it just for the financing, the rest for support in carrying out their project such as facilitating administrative procedures, having benefits and receiving advice.

3. Device Support Steps

Device support involves three steps:

- **1st step: Before the start of the project**

According to our study, 90.1% of young people are satisfied with the reception provided by the programs, including 57.1% who are very satisfied.

39.7% of them are very satisfied with the necessary information received on business creation and 23.8% are just satisfied, while 27% are not satisfied.

63.5% are satisfied, 27% are not satisfied, and 9.5% are not satisfied at all following the questions asked about their ease of obtaining information on how to create a project projects. Nearly two-thirds (66.6%) of young people are dissatisfied with the administrative procedures that don't facilitate their tasks.

Most young people (57.2%) are dissatisfied with the length of time it takes to review applications.

Two-thirds (69.8%) of young people are satisfied with the review of projects, including 46% who are just satisfied. However, most also see that the systems do not provide suggestions for creating other, more suitable projects. 81.5% are dissatisfied, including 58.7% who are not satisfied at all.

- **2nd step: During the project**

Most of the young people 57.1% are very satisfied since they received the full amount of funding at once, but most of them 44.4% are not satisfied and 28.6% are not satisfied at all with the amount obtained. 2/3 of them are not satisfied with the steps to obtain the loan, as well as more than half 52.4% are not satisfied at all with the time between the agreement and receiving the financing check, which takes time. 2/3 of the young people are satisfied with the monitoring of the projects, but on the other hand 63.5% are not satisfied at all since they are not informed about the news and information on their activities.

- **3rd step: After the project launch**

At this stage, 28% of young people are dissatisfied with the loan repayment period, which is not sufficient.

Regarding the program's assistance in marketing and selling their products or services, 38.1% have no opinion, 34.9% are not satisfied, and 20.6% are not satisfied at all.

44.4% of young people are dissatisfied with their products or services and that they cannot compete internationally.

75.6%, or three-quarters of them, are satisfied with the completion of their project in creating their business. Also, almost the majority (87.7%) are satisfied with encouraging other young people to start their own businesses.

The purpose of the monitoring system was to ensure the project's implementation as originally agreed, to verify the equipment and workers (28.58%), and to learn about the difficulties encountered (14.28%).

Of these young people, 41.3% saw their project as successful, the same percentage saw it as acceptable, while 17.5% saw their project as unsuccessful.

Conclusion:

Algeria, like other countries, has recognized the importance of entrepreneurship in the country's economic development. It has shifted from the role of sole entrepreneur to that of encouraging the entrepreneurial spirit and facilitating and assisting business creation by creating support programs such as the CNAC, ANSEJ (ANDE), ANGEM, and ANDI. This has contributed to a positive growth in entrepreneurial projects from year to year. However, the results indicate that they still have not reached the desired level.

Despite this, entrepreneurs still encounter several difficulties in starting their own businesses.

In our survey in the Tipaza region, 63 young people benefited from assistance from one of these programs, and we were able to arrive at the following results:

- Most young people's activities are industrial, followed by services.
- The chosen activities don't require a diploma, but rather expertise.
- There is an evaluation in the creation of the projects and the peak was between (2010 - 2013).
- ANSEJ (ANDE) is the most popular program among young people.

It can also be said:

- Information is a major factor in choosing a program.
- Unemployment is the major factor driving entrepreneurship.
- Financing is the major obstacle to accessing entrepreneurship and pushing young people toward various programs.

When creating projects, young people encounter several obstacles and constraints that can be categorized according to the three steps of the project:

During the project launch:

- Administrative procedures that don't make their tasks easier.
- The long time required to review applications.
- The programs don't provide suggestions for creating other, more suitable projects.

During the project:

- Long time to obtain credit.
- Insufficient amount for project creation.
- Unavailable information on the latest developments in their activities.

After the project launch:

- Insufficient repayment period.
- Difficulties in marketing and selling their products, as well as launching them into international competition.

Despite these difficulties, entrepreneurs are satisfied to have set up their own projects and launched themselves into the world of entrepreneurship and encourage other young people to do the same.

Suggestions

The results of this contribution lead to the following suggestions:

- Expand media coverage and raise awareness of entrepreneurial support agencies in Algeria.
- Simplify procedures during the stages of establishing a business.
- Follow up, monitor and guide beneficiaries of entrepreneurial support at all steps, especially after the project is established until his success.
- Facilitate the marketing of the products of beneficiaries of entrepreneurial support and direct them to suitable markets where their products can be exported.
- Provide more detailed statistics on entrepreneurship from the relevant authorities so that researchers can study them and contribute to their development.

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