

SOLIDARITY-BASED ECONOMY IN ALGERIA: CASE STUDY, ANSEJ & ANGEM AGENCIES



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Abstract: We aim through this study to identify what Algeria is doing to develop solidarity economics and its ability to meet the local needs of employment and development, especially as it was presented as a successful alternative to overcome the economic crises. This is what prompted Algeria to establish two agencies (Ansej – Angem) to support youth employment in order create jobs or establish small companies capable of employment. Where the agencies provide limited loans in terms of value, with the aim to achieve the independence of the individuals and stimulate them to innovate in job creation within a framework called SSE.

key words: solidarity economy ; social economy ; ansej ; angem ; Algeria.

ملخص: تهدف هذه الدراسة إلى البحث في ما تبذله الجزائر من أجل تطوير الاقتصاد التضامني، وتطوير قدرته على تلبية الحاجات المحلية للمواطنين الخاصة بالتشغيل والتنمية المحلية، خاصة وأن الاقتصاد التضامني قد قدم على انه البديل الناجح لتجاوز الازمات الاقتصادية. وهذا ما دفع الجزائر إلى انشاء وكالتين مختصتين في دعم التشغيل (الوكالة الوطنية لدعم تشغيل الشباب / الوكالة الوطنية لتسيير القرض المصغر) لدعم الشباب لخلق مناصب شغل لأنفسهم أو خلق مؤسسات مصغرة قادرة على التوظيف. وتقدم الوكالتين قروض محدودة من حيث القيمة، بهدف تحقيق الاستقلالية للأفراد وتحفيزهم على الابداع في مجال خلق مناصب الشغل في اطار ما يسمى بالاقتصاد الاجتماعي التضامني.

الكلمات المفتاحية: الاقتصاد التضامني؛ الاقتصاد الاجتماعي؛ أنساج؛ أنجام؛ الجزائر.

Introduction:

Social and solidarity economy is defined as a "third sector" complementary to the traditional economy, based on foundations such as social and environmental benefit, democratic and participatory management, free membership, limited profitability, economic feasibility, and financing mixed between private and public resources.

Algeria's experience in developing a social and solidarity economy dates back to 1996 through the establishment of the first special agency for that, It is the national agency to support youth employment (ANSEJ), which is a public body affiliated to the Ministry of Labor, Employment and Social Security, established in 1996 with the mandate to encourage, support and accompany the establishment of small enterprises. This device is intended for unemployed youth, who are between 19 and 40 years old, and who hold ideas and projects that enable them to create institutions. This agency was created after the economic crisis experienced by Algeria during the nineties with the aim of reducing the economic and social burden on the state, and pushing individuals to initiate the creation of jobs.

A second agency was created in 2004, to support the first agency, and that affects another segment of society, not covered by the first agency, which is the socially vulnerable groups that live on the basis of traditional crafts and professions. This agency is the National Agency for the conduct of microcredit (ANGEM), It is an agency of the Ministry of National Solidarity, Family, and Women's Issues, which was established following the recommendations emanating from the international forum held in December 2002 on "the Algerian experience in the microcredit", this agency was created with the aim of contributing to combating unemployment and poverty in the Urban regions and rural areas by encouraging self-employment, home-based work, crafts and occupations, especially women's category.

Algeria took advantage of the financial abundance produced by the high oil prices between 2004 and 2019 to finance these two agencies through the public treasury, in cooperation with public banks, to urge young people with ideas and projects to embody them on the ground. This made the number of projects funded by the two agencies hit record levels over the past fifteen years. However, the result was not up to expectations, as these projects were unable to create the required number of jobs compared to the amount of funding obtained.

Based on the fact that the financial means are not sufficient alone to develop the solidarity and social economy, we ask the following question: What are the conditions that must be met to develop a solidarity economy and make it contribute to raising the level of local development in Algeria?

To answer the problematic, we formulated the following hypothesis: If Algeria is really seeking to develop a solidarity and social economy; it should pay attention to the non-financial aspects of this sector.

We have relied on the approach of public policy analysis because it is based on a set of basic renewable foundations, namely; collective interventions produced by real means directed to different sectors, the methods and mechanisms of the government in its public interventions, required information and methodological steps in public policy making, the outputs of these policies, evaluation and follow-up. I chose this approach because the civil society's relationship with the state in Algeria is a dependency relationship, which will help us to understand the actions of the state and civil society towards the process of developing a solidarity and social economy.

Civil society and economic work in Algeria

The constitution of 1989 marks a critical juncture in Algerian politics, as reforms were instituted that dramatically transformed the relationship between state and society from absolute dependence to near-total neglect. Often in Africa, the political regimes in place are head-on against civil society, while freeing themselves from society as a whole economically. And while they invoke the image of a monolithic entity everywhere to claim the exercise of legitimate violence, the state which they believe to embody is in the grip of dissension. Internal that undermines it in its ontological foundations. Civil society is the first victim of authoritarianism by those in power who believe they are the natural custodians (Amrouche, 2012).

The period between 1989 and 1999 marked the complete abandonment of civil society by the state that its focus was on facing the worsening economic problems and adapting to the conditions of the International Monetary Fund. In the same time, the civil society has developed its own mechanisms to face the consequences of privatization. Forms of traditional civic and community organization have existed for centuries, especially around ideas of mutual self help (Touiza), charitable giving and community organization such as corporations, religious brotherhoods (*turuq*); religious lodges (*zawâyâ*) and village assemblies (*jama'ât*). Contemporary forms of associationalism developed within the contours of modern state forms (chibani amina, 2019).

These traditional forms came back to play the social role that the state ceded due to the economic crisis, this gave it a degree of organic independence from the state, which it had not known before, especially in light of the political openness and the emergence of other sources of social values production. The number of legally accredited associations has moved from 12,000 before the

political openness to 108,946 in 2018, according to Ministry of Interior statistics (andrea, 2010). The role of economic liberalization in spurring the growth of civil society and the spread of social capital is another important reason. Economic liberalization programs and State retrenchment under liberalization has contributed to opening up spaces for civic actors to provide welfare provision, particularly on health and education (andrea, 2010).

Despite the growing number of civil society associations, their activity has remained within a purely social framework. In addition, most of the associations active are in the solidarity sector in a traditional and limited way in terms of geographical area or capabilities, within the framework of the traditional organization of Algerian society. Despite the state's efforts to restructure civil society organizations since independence through the law, the traditional organization of civil society was able to resist modernization and remained conservative in its form and manner of operation (Sahakian, 2016). The main reason for this is due to the lack of trust between the state and society, especially after the bloody events that followed the arrest of the electoral process in 1992, and civil society's awareness that the state considers it as a subordinate and not as a partner in building or developing a social and political system project that respects democratic values.

In order to redress the estrangement that occurred between the state and civil society, the political system attempted to rebuild the trust relationship through substantial funding for all civil society organizations, especially during the era of President Bouteflika. Despite this, the political system could not eliminate societal cleavages based on regionalism, ethnicity or language, on historic rivalries between different "clans" that emerged during the liberation struggle, and, last but not least, there are conflicts between what is perceived as Western versus Arab-Muslim values (talahite, 2018). This condition reflected negatively on the efforts of the political system to re-dominate civil society, and the funding that civil society organizations were receiving was becoming an instrument to buy social peace and maintain the stability of the system. This restored the relationship between the state and civil society to the first square; an organic dependency relationship based on mutual material interests, that did not bear any values for building a conscious and independent society.

This is because the state did not provide civil society with the tools that motivate it to develop and adapt the role with the new conditions that it is supposed to play in modern society. On the contrary, the state has devoted a kind of distinction between urban and rural areas, focusing all its development efforts on major cities, forgetting rural areas, which made the rural civil society develop in the end, not in response to the efforts of the state, but in response to the demands and needs of its individuals that are at the local level, while

adhering to its local values as conservative values (zoreli, 2016). This led to a heterogeneous development of civil society, which eventually led the state to deal with individuals more than with organizations, and the adoption of the principle of political patronage as a basis for the relationship between the state and society.

This abnormal relationship between the state and civil society has been reflected in the nature of the projects that the state has developed to develop civil society organizations and make them contribute to economic development and job creation. Even the official speech does not talk about solidarity and social economics, but rather talks about a social economy directed to Unemployed individuals in the first place. This reality has made the associative field in Algeria confined primarily to five areas of activity (<http://interieur.gov.dz>, 2020):

- Neighborhood Associations: 23,371, representing 21.45%.
- Sports and Physical Associations: 18032, which represents 16.55%.
- The Parents Associations: 16631, which represents 15.27%.
- Religieuse Associations: 15974, representing 14.66%.
- Artistic and Cultural Associations: 13134, representing 12.06%.

This is equivalent to 79.99% of the total number of associations registered with the Ministry of Interior, with a total of 87,142 associations out of 108,946 associations At the national level, and for all sectors (werenfels, 2009).

Through our observation of the nature of registered and active associations, we see that the field of activity of the majority of these associations is far from the idea of solidarity economy. Which confirms that the Algerian civil society has not yet evolved to the point of thinking about the work in collective solidarity with economic, and public interest dimensions, which also explains the delay in Algeria in the development of the third sector compared with some neighboring countries (Tunisia and Morocco), so that the designation of the third sector Or a solidarity economy is absent from the official state discourse and from the legal frameworks governing the functioning of civil society organizations, as well as from civil society organizations, As the term used in Algeria is "social economy" (werenfels, 2009).

This is what we will address by studying the two agencies (Ansej / Angem) that Algeria established to support the social economy, And combat the phenomenon of unemployment, which nearly 30 percent during the nineties, and analyzing the way that two agencies operate with, and the results that they achieved until 2019.

Mechanisms to support employment: Ansej & Angem

After the economic crisis that struck Algeria at the end of the 1980s until the end of the 1990s, Algeria tried to put in place mechanisms to support employment and urged individuals to create their own economic projects. To achieve this goal, Algeria has created two employment support agencies:

1. National Agency to Support Youth Employment (ANSEJ):

It is a public body affiliated to the Ministry of Labor, Employment and Social Security, established in 1996 charged with encouraging, supporting and accompanying the establishment of small enterprises, and this device is directed to unemployed youth aged of 19 to 40 years who have projects ideas that enable them to create institutions. The device guarantees the accompaniment process that accompanies all stages of the establishment and expansion of the enterprise. The device also deals with projects that do not exceed its total cost of 10 million dinars. Where the device was established mainly to provide the following support measures:

- Helping and creating a unique program for the youth owner of the project through formulating the project and setting up a work plan.
- Financial aid, which includes the following parts:
 - Part of the loan should be in the form of a gift from 28 to 29% of the total project cost. In addition to the reduction in bank taxes.
 - Assist in obtaining financing, as the bank finances 70% of the total cost of the project, through a simple procedure by the Selection and Certification Committee, project financing, and loan guarantee, through the Joint Guarantee Fund “ risks / loans”.
- Two modes of financing are:
 - Mixed: regulates personal contribution + agency financing.
 - Tripartite: personal contribution + agency financing + bank financing. according to the following formula: personal contribution, and it represents from 1 to 2% of the total cost of the project - agency contribution, and represents from 28 to 29% of the total cost of the project (a loan in the form of a gift) - the bank's contribution, and it represents 70% of the total project cost.
- Tax advantages represented in value-added tax exemptions, reduction of customs tariffs for enterprises under construction and tax exemption during the project installation phase, and after the establishment of the enterprise during the first exploitation phase (<http://www.ansej.org.dz>, 2020).

2. National Agency for the conduct of the microcredit (ANGEM):

It is an agency of the Ministry of National Solidarity, Family, and Women's Issues, which was established following the recommendations emanating from the international forum held in December 2002 on "the Algerian experience in the microcredit", and the national agency for the conduct of the microcredit ANGEM was established under the following laws:

- ✓ Executive Decree No. 14-14 of January 22, 2004 related to the establishment and determining the structure of the National Agency for the Management of Microcredit.
- ✓ Executive Decree No. 16-04 of January 22, 2004 related to establishing and defining the structure of the Joint Guarantee Fund for microcredit.
- ✓ Executive Decree No. 11-134 of March 22, 2011 amending Executive Decree No. 15-15 of January 22, 2004 which sets out the conditions and level of benefits granted to beneficiaries of microcredit.
- ✓ Presidential Decree No. 11-133 of March 22, 2011, relating to the Microcredit Authority.

The goals of this agency are to contribute to combating unemployment and poverty in urban and rural areas by encouraging self-employment, and working at home, the craft, and the professions, especially the women's groups, through:

- To raise awareness among the rural population in their areas of origin by highlighting economic and cultural products of goods and services that generate income and employment.
- The development of the spirit of entrepreneurship, to replace dependency, and thus helps social inclusion and individual development of people.
- Support, guide and accompany beneficiaries in carrying out their activities, especially with regard to financing their projects and the stage of exploitation.
- Follow up on the activities accomplished by the beneficiaries, while ensuring that the agreements and contracts that link them with the National Agency for the Management of Nationalism are respected.
- Project owners and beneficiaries of microcredit are trained in financing and conducting income-generating activities and micro-enterprises.
- Support the marketing of microcredit products by organizing exhibitions / offerings.

The agency provides financial services in the form of microcredit to entrepreneurs in two formats:

a. Raw Material Purchase Loan (Agency - Contractor):

These are interest-free loans granted directly by the agency under the chapter Purchase of raw materials and do not exceed 100,000 DZD. It aims to finance people who have small equipment but who do not have the money to purchase raw materials to restart or launch an activity. It may be worth 250,000 DZD at the level of the southern states (wilaya). While the period of repayment of this loan does not exceed 36 months.

b. Triple financing (agency - bank - contractor):

These are loans granted by the bank (the five public partner banks) and the agency, titled Creating an Activity. The cost of the project could reach 1,000,000,000 DZD.

Funding is provided as follows:

- A 70% bank loan.

- The agency's advance is 29% interest free.
- 1% personal contribution.

The repayment period can be up to eight (8) years, with a delay period of three (3) years on behalf of the bank loan.

For reference, the financing values have increased from 30000 DZD to 100,000 DZD in relation to loans for the purchase of raw materials (250,000 DZD for the states of the South and the high plateaux), and from 400,000 DZD to 1,000,000 DZD in relation to loans directed to establish activities (triple financing formula), according to Presidential Decree No. 11-133 dated March 22, 2011 (<https://www.angem.dz>, 2020).

Despite the benefits that the solidarity economy offers to its subscribers, Algerian civil society has not yet reached the degree of maturity that makes it adopt this type of economy, which has proven useful in all the countries that developed it, whether it is advanced or backward. As crafts and professions in Algeria still depend on the support of the state and the free services it provides. This is due to many reasons that distinguish civil society activity not only in Algeria, but also in most Arab and African countries, which we summarize in:

- The nature of the political system, which does not freely allow the activity of civil society and prevents it from independent initiative.
- Limited institutional and legal capabilities for civil society activity.
- Collective action monopoly by organizations with a religious dimension, which focuses its work on the charitable side only.
- The control of traditional organizations over civil society. (Tribe, throne, clusters, religious committees, angles ...) (talahite, 2018).

To analyze the results achieved by the employment support program in Algeria through the two agencies assigned to it, based on the statistics on the websites of the two agencies, we have relied on the Public Policy Analysis Model, which is a model that governs any public policy program through the following five criteria:

- Program allocations:

focuses on the quantity and quality of programmed inputs, including information of individuals, funds and other resources spent in the program. The allocations for the two agencies are 1,287,965 loans valued between 10 thousand DZD and 10 million DZD.

- Performance:

It focuses on the programmed outputs that clarify patterns of changes in the environment, and has an impact on the category concerned with the public policy subject of achievement, and the program outputs are to create 2.230.071 jobs from 1996 until the end of 2019, as it included all segments of society that are aged Between 19 and 40 years without requiring a minimum educational level for loan applicants, with the possibility of adding this condition when studying the file.

- Sufficiency:

It is the relationship between the program allocations and its performance with the level of need for the program in society, and since the loan application is open to everyone who wants, the sufficiency has been achieved through the two agencies (ANSEJ-ANGEM), especially if we know that the number of public sector employees is equivalent to 4.09 million workers according to statistics The National Bureau of Statistics for the year 2018, compared to 2.23 million workers that the two agencies were able to open through loans granted to individuals.

The number of people who created jobs for themselves and others is 2.23 million people out of 6.95 million workers in the private sector, compared to 4.09 million workers in the public sector, meaning that economic and service companies for the private sector employ 4.72 million people, which is close to the proportion of the public sector, Which shows the strength of the third sector (solidarity and social economy) if the state is more interested in developing it.

- Efficiency:

refers to the relationship between allocations, performance and sufficiency and is measured by examining strategies to reduce effort and maximizing the performance and adequacy of the program. The state has been able to find an appropriate way to make the individual carry out the social mission that has abandoned a large part of it, especially as it relates to fighting unemployment and poverty. Despite the bureaucratic way in which the two agencies operate, they have managed to achieve results close to half of what the state and the private sector have achieved. Consequently, it can be said that this policy has achieved a significant percentage (50% of what was achieved by the private sector as well as the state) from the goals it has set since 1996. Although the independent state has existed since 1962, and the free private sector has existed since 1989.

- Process:

focuses on implementing processes related to translating costs into results. That is, to what extent are the results of the implementation of the policy program congruent with the cost allocated to it? Where we note at this point the absence of measurement indicators, where we were unable to obtain the size of the financial block that the two agencies (ANSEJ / ANGEM) spent on the loans granted since 1996 and 2004, respectively, which makes the final evaluation process to measure the real effectiveness not possible because of the absence of the main indicator, which is financial allocations. In the absence of this indicator, we assume that the program is not as effective as the figures announced by the two agencies, given that the simplest formula for measuring effectiveness is financial allocations / results, and that one of the two sides of this rate is unknown to us.

Through this analysis, we note that the way in which loans are granted and facilitated has made individuals and the constituent organizations of civil society completely depart from solidarity and social economic activities such as traditional industries, environmental agriculture, and eco-tourism. The individual, as well as the organization, kept looking for material and solidarity support from state institutions that are also dependent on oil rents to run society's affairs. Especially that the employment field in Algeria is controlled by the services sector by 61%, and the employment rate in the agricultural sector decreased from 40% in 1973 to 8.7% in 2015 (Sahakian, 2016). The two agencies granted 1,287,965 loans, and created 2,230,068 jobs, equivalent to 1.73 jobs for each loan which it is a very weak rate compared to experiments.

If we acknowledge the responsibility of civil society not to take advantage of the opportunities provided by the state to develop its economic activity. The state bears the largest part of the responsibility, because the loan policy that it pursued was not according to an in-depth study of the Algerian society or market, and focused on the individual without looking at the group To which he belongs economically and socially. Whereas, most of the countries that followed the path of solidarity economy focused on the collective dimension of all legal, administrative programs and mechanisms that they approved for the development of this sector according to the principle of partnership and interdependence. This principle includes "wealth creation, financing, production, distribution and consumption of various economic and service products" (Sahakian, 2016).

By presenting the modest experience of Algeria in the field of supporting projects of a social dimension, or as it is called in the official speeches "social economy projects", we note that in terms of the idea applied in Algeria it is far from the concept of solidarity economy. Because the focus is centered on the only unemployed individual, regardless of whether it belongs to a rural or urban community. Where the idea of solidarity is completely absent from the projects funded by the two specialized agencies, which leads us to say that the capitalist logic remains in control of the thinking of officials, which is inconsistent with the concept of sustainability, especially if we talk about the local development of rural areas in the first place.

As for the financial and legal mechanisms, what Algeria has accomplished corresponds to what exists in the rest of the countries that have adopted the concept of a solidarity economy as a mechanism to achieve local development. As the interest in supporting individuals to create jobs for themselves in the first place, then for others; is the focus of these devices that we mentioned, and it is one of the goals achieved for the solidarity economy even if it was not intended in an official way.

Conclusion:

The international experiments has demonstrated that the development of civil society is organically linked to the development of the state and its institutions, as it is the states with a democratic system in which civil society organizations thrive and increase their capabilities to innovate and adapt to economic problems. We also noted that developing countries that are not dependent on rents are the most able to develop civil society organizations and support them to engage in activities of solidarity economy, given that the state is unable to respond to the social demands of its population, unlike renter countries that depend on the income of rent to respond to the demands of their residents, This reduces its interest in developing civil society organizations, granting them legal and financial independence to conduct their affairs, and gaining the ability to respond to the needs of its members, even partially, especially in the areas that the state has abandoned or does not care about properly.

Hence, it must be said that the development of civil society organizations and the strengthening of the solidarity economy in any country is linked to the desire of the political system to do so. As social creativity can only develop in light of a real area of freedom, legal protection, and administrative and financial support. This is what we noticed completely opposite in Algeria, where the political system did not leave a wide scope for the movement of civil society organizations through using oil revenue as a mechanism for domination and control over its activities. Where most civil society organizations receive general funding that makes them subject to the political system, and this was evident from 1999 to 2020, when the political system was able to create a wide clientele class around it, whose first and last goal is to achieve material benefit from the system, and defend its policies.

As Algeria's experience in the field of employment support demonstrated this trend, the National Agency for the Management of Microcredit and the National Agency for the Support of Youth Employment granted more than two million loans during the past fifteen years, but focused only on individuals and not groups, where all the loans were Granted in favor of individuals aiming to create a job for the loan recipient. The percentage of job creation did not exceed 1.7 job per loan. This indicates that the policy followed by the state in this field is more social (charity) than economic. It did not depend on studying successful international models and adopting them. Rather, it was merely distributing oil wealth to some groups in order to buy the social peace, especially if we know that more than a third of the loans have not been paid yet due to the bankruptcy of their owners.

Finally, it can be said that Algerian society does not lack the creative capabilities in all social and solidarity fields, but rather lacks the necessary

frameworks on the part of the state to allow it to highlight those capabilities and organize them in legal frameworks that allow them to enter the solidarity economic activity. Because the Law of Associations in Algeria does not talk about this type of organization of an economic solidarity nature, which requires the state to seriously consider changing this law, or to develop a new law for social organizations of an economic solidarity nature that defines how it operates and deals with other state institutions, and even with the citizen.

Whereas, social economy cannot produce results without specific legal and institutional frameworks. And that continuing to grant loans in the same way will only increase the complexity of the social situation of the owners of those loans, most of them turned from unemployed to a convicted unemployed.

Recommendations:

- The requirement to grant funding in the presence of one of the organizational and structural mechanisms that constitute solidarity economy, which will push individuals to the union in unilateral or integrated organizations for the collection of the loan.
- Motivation by financial and tax concessions for individuals who prefer to engage in a solidarity organization similar to the state's guarantee of a certain percentage of the wages of each new employee in the organization for a specific period. With the exemption from a certain percentage of the tax for new job.
- Granting tax concessions for products produced by solidarity economy organizations, such as tax exemption to value added and raw materials. With the allocation of commercial spaces for the marketing of products of social and solidarity organizations in the form of fixed sites or mobile exhibitions
- Developing the mechanisms of work of the two agencies specialized in granting employment support loans, to go beyond the financial side to the economic and social side of solidarity, by creating specialized departments in studying the local economic and social environment, and categorizing all the activities in each region, then proposing one of the types of solidarity economy organizations on each group with a unified activity or integrated activities, so that the technical, administrative and organizational accompaniment is guaranteed by those departments for a specific period of time.
- Continue the program signed by the United Nations Development Program in Algeria and the Ministry of Foreign Affairs in the presence of the Ministry of Labor, Employment and Social Security, on Tuesday, June 2, 2020 "Agreement to implement a project in the field of social and solidarity economy." Which aims to promote employment and economic integration of youth, women and people with special needs under the title "Social Economy in the Service of Economic Integration of Youth and Social Innovation".
- Activating the principle of the social solidarity economy to fight the spirit of dependency while maintaining the state support policy for development.

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