Industrial Economics Review (KHAZZARTECH)
EISSN: 2588-2341 ISSN:1112-7856
Volume: 16 / N°: 01 (2026)
p 92-111

The contribution of entrepreneurial accompaniment to investment in Algeria: the case of SMEs

Arezki Asmani [1], Hakima Souki [2], Khedidja Chikhi [3*].

[1] Mouloud MAMMERI University of Tizi-ouzou Arezki.asmani@ummto.dz (Algeria),
[2] Mouloud MAMMERI University of Tizi-ouzou hakima.souki@ummto.dz (Algeria),
[3] M'HAMED BOUGARA University of Boumerdes. k.chikhi@univ-boumerdes.dz

***Received*: 06-11-2025** ***Accepted*: 15-06-2026**

Abstract

Investment is a catalyst for economic and social development in every country. To this end, institutions and policies designed to facilitate entrepreneurial activity are called upon to play a major role through support, which enables supported businesses to benefit from a higher survival rate than unsupported businesses.

Algeria's interest in small and medium-sized enterprises (SMEs) began in the late 1980s, leaving the field open to private initiative. This led to the creation of the Ministry of SMEs in 1992, the promulgation of the Investment Code in 1993, and the introduction of various support schemes for business start-ups (ANADE, formerly ANSEJ, ANDI, ANGEM and CNAC).

In this article, we aim to highlight the mechanisms by which business support helps to boost investment in Algeria. To do this, we have used macroeconomic data and statistics collected from support organisations.

Keywords:
entrepreneurship,
investment,
support,
SMEs s;

JEL Classification Codes: L26 ; F21; E62; L25

* **Corresponding author**

1. INTRODUCTION

Investment is the key variable in economic development. In the short term, the instability of investment decisions is the main source of cyclical fluctuations; in the long term, investment determines the production capacity of an economy, acting as the vector of technical progress and delimiting its growth potential. In this context, particular attention is paid to the role of entrepreneurship in economic development. Many economists and politicians have concluded that entrepreneurship has a positive impact on GDP growth and employment. In addition, many stress the role of the entrepreneur in implementing innovations. Entrepreneurship has gradually emerged as a catalyst for economic and social development in every country. To achieve this, institutions and policies designed to facilitate entrepreneurial activity are called upon to play a major role through support, which enables supported businesses to benefit from a higher survival rate than unsupported businesses.

In Algeria, entrepreneurship has long been described as survival entrepreneurship, where in the vast majority of cases the entrepreneur sets up his business out of social constraint, i.e. out of necessity rather than to exploit an opportunity, and support for young entrepreneurs during the start-up phase was underdeveloped.

Indeed, Algeria's interest in small and medium-sized enterprises (SMEs) came late. The state began to withdraw progressively from the economic sphere, particularly where investment was concerned, leaving the field open to private initiative towards the end of the 1980s. This led to the creation of the Ministry for SMEs in 1992, the promulgation of the Investment Code in 1993 and the introduction of a range of

support schemes for business start-ups (ANADE, formerly ANSEJ, ANDI, ANGEM and CNAC).

How does entrepreneurial support contribute to business start-ups and, by extension, to increase investment in Algeria?

To answer this question, we have used macroeconomic data and statistics collected from support organisations. We adopted a descriptive approach to analyse the information required for this work.

2. Entrepreneurial support: analysis of a concept

2.1 Entrepreneurship: what are we talking about?

Many authors and researchers believe that entrepreneurship is too complex and heterogeneous a field to be limited to a single definition. Indeed, the literature on this concept presents a multitude of presentations, which can be explained by the significant changes in the concept over time. According to Fayolle (Fayolle .A, 1999, p. 4): "the changes that the concept of entrepreneurship has undergone over the last fifteen years are certainly among the most important". As we have already pointed out, there is no common definition of entrepreneurship, and we will cite the most widespread below: (Verstraete T, 2000, p. 11)

considers that "entrepreneurship is too complex a phenomenon to be reduced to a simple definition, as its intelligibility requires modelling. This complexity rules out the possibility of a strict and unambiguous delimitation of its semantic boundaries".

According to Hirich and Peter (1991) quoted by Levy-Tadjine, (Levy Tadine, 2024, p. 35)."entrepreneurship can be

conceived as the process of wanting to create something different and of value, devoting the necessary time and work to it, assuming the corresponding financial, psychological and social risks, and receiving the rewards in the form of financial and personal satisfaction». Furthermore, many researchers have focused on the entrepreneur, the main actor in the phenomenon of entrepreneurship, in order to define it. In this context, Julien and Marchesnay (Julien P , Marchesnay M, 1997, p. 8) state that "entrepreneurship refers to the state and quality of the person or persons who are entrepreneurs. This state is the result of several more or less complementary factors: the entrepreneurial spirit, business creation and the action of undertaking or running a business as an entrepreneur".

2.2 Support in entrepreneurial situations

It is undeniable that businesses which have benefited from support during the process of their creation are more sustainable than other businesses, and increasingly, this support has a positive effect on the development and profitability of these businesses. As a result, the number of support structures for business creation has increased considerably, in line with the more or less supportive intervention of the public authorities.

- **The foundations of business start-up support**

Entrepreneurial support is part of the process of providing advice on setting up a business.

➢ **Definition of support**

The term "support" has become widely used in recent years to refer to the provision of services to a specific category of individual or public in a given sector: medical, psychological, for people in difficulty, etc. In the managerial field, the term

"support" is used to refer to the provision of services to a specific category of individual or public in a given sector: medical, psychological, for people in difficulty, etc. In the managerial field, according to Cuzin and Fayol (2004), coaching is a practice of helping people to set up a business, based on a relationship that is established over time and is not a one-off event, between an entrepreneur and an individual external to the start-up project. Through this relationship, the entrepreneur will learn a great deal and will be able to access resources or develop skills that will be useful in realising his or her project (Kizaba.G, 2028, p. 74) (Barras. D, 2020) considers that support is capable of developing a specific skill upstream of projects, i.e. the ability to intervene in all aspects of a project, without isolating the legal, commercial, financial and social aspects, and to monitor the newly-created business.

- **The business start-up support approach**

Entrepreneurial support is part of the process of providing advice on setting up and running a business. It is a method based on decision heuristics and systemics (Julien.P-A, 2016). As a result, the approach is intended to be collective and encourages the founder or manager to gradually reproduce his or her own intellectual approach within the framework of organisational imperatives and the general socio-economic context (Gartner.W B, 1990). The business start-up support approach covers the following three phases: (Boughannem. F, 2008, pp. 94-95).

Reception: Reception refers to the time spent informing, raising awareness and guiding or redirecting ideas. It marks the beginning of the processing of the idea and leaves a great deal of room for the initiator's expression. Initially, they will present their project and then go into more or less detail about the

written formalisation of the project and the information they have already gathered. Once this information has been gathered, the advisor can :

- Help define the product and/or service;
- Advise the project owner on other information to be gathered;
- Identify the need for technical or management training.
- Suggest a support approach to the project owner;

The advisor is therefore required to provide the project owner with detailed information on the methodology for setting up a business, and on existing aid and support schemes.

Support itself: support is made up of two independent parts: support in setting up the project and financial support. Depending on the personality and needs of the business owner, the support package includes phases to help the project mature, technical or management training, and the feasibility study through to the eventual completion of the project. Financial support enables us to provide banking support for the project owner, such as establishing banking relations and helping the owner to finalise the costing of the project.

Post-creation support: this stage includes all forms of support for the business owner, aimed at helping him or her to set up appropriate management tools, providing advice on decision-making, helping to define and implement the business strategy, and ensuring that the business fits into its future environment as effectively as possible.

- **the role of support**

The role of the coach is to pass on specific knowledge. The coach helps to define the criteria that will serve as the basis for the entrepreneur's decision and to distinguish reliable and relevant information for the pursuit of the entrepreneurial project. They need

to adapt their stance in order to identify the entrepreneur's personality, skills and know-how, as well as understanding their particular situation and the issues at stake. They must take account of the size of the project and always adapt their approach, considering that small organisations cannot be seen as a reduced model of large companies. This approach should help them to gain a better understanding of the business project and identify its progress. However, while the coach supports the entrepreneur in his quest for information support the entrepreneur in his or her quest for information, they cannot, and should not, take the place of the entrepreneur in decision-making. In addition, the aim of support is to help a person with an idea for setting up a business to put their project into practice and become an autonomous entrepreneur if their business plan proves viable, or to highlight the personal or professional qualities that the person can build on if their project proves unfeasible.

3. Investment in SMEs in Algeria: the current situation

3.1 Growth of SMEs in Algeria Subtitle

To provide a better picture of SMEs in Algeria, we thought it would be useful to highlight changes in the population of Algerian SMEs from 2017 to 2020 (depending on the availability of information).

Table 1: Growth of SMEs in Algeria between 2017 and 2020

Year	Public SMEs		Private		Total	
	Number	Growth rate (%)	Number	Growth rate(%)	Number	crouth rate (%)
2017	267	/	1074236	/	1074503	/
2018	261	-1.87 %	1141602	+6.27%	1141863	+6.26%
2019	243	-6.89 %	1193096	+4.5%	1193339	+4.5%
2020	229	-5.76 %	1230844	+3.16%	1231073	+3.16%

Source: compiled by the authors from SME statistical information bulletins.

By analysing the data in the table above, we can see that,

firstly, more private SMEs are being created than public ones. Secondly, we note that the trend in the creation of public SMEs is decreasing from 2018 to 2020. We have respectively, (-6) public SMEs for 2018; (-18) SMEs for 2019 and (-14) SMEs for 2020. However, as far as private SMEs are concerned, we have recorded increases over the three years, which are respectively, (+67366) private SMEs for 2018, (+51494) SMEs for 2019 and (+37748) SMEs for 2020. This represents an overall annual increase in SMEs for the country.

3.2 Distribution of SMEs by size and sector of activity Enter

This section highlights the distribution and typology of Algerian SMEs. The aim is to provide a more global view of the sectors that have the greatest weight in the Algerian economy.

Table 2: distribution of SMEs by size and activity sector

Activity sector	End of 2019	Year 2020				End of 2020
		0-9	10-49	50-249	Total	
Agriculture	7,481	208	-5	6	209	7,690
Hydrocarbons, energy and related services	3,066	39	10	0	49	3,115
building and civil engineering and hydraulics	190,170	3,362	384	48	3,795	193,964
Manufacturing industry	103,693	2,287	129	12	2,428	106,121
Services	614,375	16,566	434	84	11,624	631,459
Crafts	274,554	14,170	0	0	14,170	288,724
Total	**1,193,339**	**36,632**	**952**	**150**	**37,734**	**1,231,073**
%		**97.08**	**5.52**	**0.40**	**100.00**	

Source: SME statistical information bulletins (2021)

From the data in the table above, we can see that for the year 2020, 97.08% of SMEs are very small enterprises (with fewer than 10

employees), i.e. 36,632 very small enterprises, which continue to dominate the economic fabric, followed by small enterprises (SE) with 2.52% and medium-sized enterprises (ME) with 0.40%. We can therefore say that very small businesses dominate investment in Algeria. This could be explained by the willingness and capacity of individuals to invest in this category, given that the other categories require more manpower and investment capacity. The distribution of Algerian SMEs by sector of activity illustrates the predominance of services and the neglected role of the agricultural sector.

3.2. Distribution of private SMEs by sector of activity

Given that the dominant investment in SMEs in Algeria in 2020 is that of private SMEs, with a horizon of 1,230,844, compared with 229 public SMEs (as shown in the table above). Highlighting the sector of activity of the latter is essential for a better understanding of the sectors most in demand by the population. In particular, it is very useful for deducing the investment aid schemes for the latter under the policies put in place by the Algerian government.

Table 3: distribution of private SMEs by sector of activity (2020)

Activity sector	Number	%
Agriculture	7,607	0.62
Hydrocarbons, energy and related services	3,113	0.25
building and civil engineering and hydraulics	193,950	15.76
Manufacturing industry	106,049	8.62
Services	**631,401**	**51.30**
Crafts	288,724	23.46
TOTAL	**1,230,844**	**100**

Source: SME statistical information bulletins (2021)

This table shows that 51.30% of private SMEs are devoted to services, including the liberal professions. Explicitly, the

liberal professions category includes, in particular, notaries, lawyers, bailiffs, doctors, architects and farmers. This is followed by 23.46% for the craft industry, which could be explained by the handing down of the craft trade and the willingness of private individuals to invest in this category, whose trades and skills are more or less known and mastered. Next comes the construction and public works sector. Next comes manufacturing at 8.62%. This is followed by agriculture at 0.62% and hydrocarbons, energy, mining and related services at 0.25%. These last categories are highly disadvantaged by private investors, despite the fact that Algeria has a large surface area and a favorable climate, whether in agriculture or hydrocarbons

4 . Support and assistance for business start-ups in Algeria

The organisations that exist in Algeria to support SMEs in their development are aid structures, in the form of national agencies responsible for implementing public policies to assist and support business creation (Boutaleb, 2006).These public structures are agencies responsible for implementing public policies of assistance and support for business creation. They are supposed to provide significant support in terms of assisting promoters and formalising their activities.

This section deals with the most important schemes set up by the State to promote SMEs, namely: ANDI, CNAC, ANGEM and ANADE (formerly ANSEJ).

4.1. The National Agency for Investment Development (ANDI)

The National Investment Development Agency was set up as a decentralised one-stop shop by Order No 01-03 of 20/08/2001 on investment development. The creation of the ANDI as a decentralised one-stop shop in all the country's

wilayas was prompted by the limitations of the old system, the main aim of which was to simplify procedures and formalities for setting up businesses and carrying out projects.

According to Executive Decree no. 06-356, the agency is responsible for:

- Organising meetings, conferences, study days, seminars and other events related to its missions;
- Participating in economic events organised abroad in line with the investment promotion strategy laid down by the relevant authorities;
- Maintaining and developing cooperative relations with similar foreign bodies;
- The promotion, development and continuation of investments;
- Welcoming, assisting and informing national and foreign investors;
- Concession of profits;
- Managing the investment support fund.

In order to achieve its objectives, the ANDI is responsible for setting up the decentralised one-stop shop (GUD). The decentralised one-stop shops (one GUD in each wilaya) are theoretically designed to be the preferred contact for investors. Their main aim is to simplify the procedures and formalities involved in setting up a business and carrying out a project.

Table 4: Number of projects financed by sector of activity since the creation of ANDI (cumulative total to 31 December 2020)

Line of business	Projects financed	%	Number of jobs created
Primary sector	1,437	2.35	56,905
Secondary sector	25,060	41.13	798,433
Tertiary sector	34,419	56.50	368,127
Total	**60,916**	**100**	**1,233,465**

Source: developed by the authors using data from ANDI

From 2002 to 31 December 2020, the total number of registered investments amounted to 60,916 projects for an amount of

DA 15,321,258 million and 1,223,465 jobs envisaged, concentrated mainly in the tertiary sector with 56.50 % of the financed project.

4.2. National Unemployment Benefit Fund (CNAC)

The CNAC was created in 1994 as a public social security institution, under the supervision of the Ministry of Employment, Labor and Social Security, to compensate employees who had lost their jobs involuntarily, a decision due to the application of the Structural Adjustment Plan (SAP).

In 2004, as part of the Economic Growth Support Plan (PSCE) and the implementation of the programme to combat unemployment, the CNAC's remit was redirected towards meeting the needs of unemployed promoters aged between 35 and 50, as well as businesses covered by the employment promotion measures.

Project financing consists of :

- the personal contribution of the unemployed promoter
- a non-interest-bearing loan from the CNAC: the amount varies according to the level of investment
- the bank loan, part of the interest on which is subsidised by the CNAC, guaranteed by the Mutual Guarantee Fund (FCMG) up to 70%.

Financing is structured in two different levels depending on the investment threshold:

Level 1: with an investment cost less than or equal to DA5 million, broken down into three parts:

- 1% as a personal contribution
- 29% a non-interest-bearing loan
- 70% bank credit.

Level 2: with an investment cost greater than DA5 million and less than or equal to DA10 million

- 2% as a personal contribution

- 28% a non-interest-bearing loan
- 70% bank credit.

The bank loans obtained are eligible for subsidies depending on the zone and sector: Specific zones 90%; Wilayas of the south and high plateaux 75%, Hydraulics, Fishing, Agriculture 75%, Other sectors 50%.

The promoter can benefit from other advantages, particularly tax advantages:

- VAT exemption on the purchase of capital goods and services directly related to the investment.

directly involved in making the investment;

- Reduced interest rates on bank loans;
- Reduced customs duties; tax and parafiscal exemptions;
- A non-interest-bearing loan from the CNAC.

Table 5: Number of projects financed by sector of activity since the creation of CNAC(cumulative total to 31 December 2020)

Line of business	Projects financed	%	Total financing (million DA)
Primary sector	4402	44.50	21, 112.06
Secondary sector	2634	26.63	11997.14
Tertiary sector	2855	28.86	13,374.48
Total	**9891**	**100**	**46,483.86**

Source: developed by the authors using data from CNAC

Since the creation of the CNAC, the total number of projects financed is 9891. 44.5% of the projects concern the primary sector: agriculture and fishing.

4.3. The National Microcredit Management Agency (ANGEM)

This agency is a tool in the fight against unemployment and insecurity, aimed at developing people's individual capacities to take responsibility for themselves by creating their own business.

The scheme has a guarantee fund for loans granted by banks, known as the microcredit mutual guarantee fund (FGMMC).

ANGEM's mission is:

- Accompany and support young promoters in implementing their project ideas by granting PNRs and all kinds of assistance to micro-credit beneficiaries;
- provide young promoters with training in all aspects of setting up and managing a micro-business, especially for those beneficiaries declared eligible for the triangular financing illustrated below;
- Helping to market the production of business promoters at local, regional or national level by organising trade fairs, thus enabling them to acquire new markets and experience.

The scheme offers two financing options, including one with the support of one of the five public partner banks: BNA, BEA, BADR, CPA and BDL.

First formula: Loans for the purchase of raw materials (ANGEM - Promoter)

These are non-interest-bearing micro-loans granted directly by ANGEM for the purchase of raw materials. They do not exceed DA100,000. They are intended to finance those who have small equipment and tools but lack the financial means to purchase raw materials to start and/or relaunch a business. This amount is set at 250,000 DA for ten wilayas in the South. The repayment period may not exceed 36 months.

Second formula: Triangular financing (ANGEM- Bank-Promoter)

This involves loans granted by the bank and ANGEM to start up a business by purchasing small equipment, raw materials and paying the costs of launching the business. The project amount is capped at DA1,000,000.

Financing is as follows

- a 70% bank loan, subsidised to 100%;
- a 29% non-interest-bearing ANGEM loan;
- a personal contribution of 1%.

Repayment terms can be up to 8 years, with a three-year grace period for repayment of the bank loan.

- Exemption from property tax on buildings used for business activities, for a period of three (3) years;
- Exemption from transfer duty for property purchases made by developers with a view to setting up industrial activities;
- Deeds incorporating companies set up by developers are exempt from all registration duties;
- A reduction in overall income tax or corporation tax, as well as business tax, due at the end of the exemption period, for the first three years of taxation, as follows:
- Customs duties on imported equipment used directly in making the investment are determined by applying a rate of 5%.

Table 6: Number of projects financed by sector of activity since the creation of ANGEM(cumulative total to 31 December 2020)

Line of business	**Projects financed**	**%**
Primary sector	128,412	13.62
Secondary sector	622,685	66.08
Tertiary sector	191,117	20.28
Total	**942,214**	100

Source: developed by the authors using data from ANGEM

By sector of activity, the secondary sector benefited from the majority of loans granted, with 66.08% of the total.

4.4. The National Agency for Support and Development of Entrepreneurship (ANADE)

The ANSEJ scheme was created after the failure of the scheme for the professional integration of young people, in application of the provisions of article of order no. 96-14 of 24

June 1996. It was created under the name of National Youth Employment Support Agency (ANSEJ). Operational since the second half of 1997, the youth employment support scheme is one of the appropriate solutions for dealing with the issue of unemployment during this phase of transition to a market economy.

In 2020, the National Youth Employment Support Agency (ANSEJ) became The National Agency for Support and Development of Entrepreneurship (ANADE).

ANADE (formerly ANSEJ) has two decision-making bodies:

- A steering committee made up of 18 members, two of whom are from the voluntary sector.
- A supervisory committee made up of three members appointed by the steering committee.

Table 7: Number of projects financed by sector of activity since the creation of ANADE (cumulative total to 31 December 2020)

Line of business	Projects financed	%	Number of jobs created
Primary sector	60,015	15.43	144,834
Secondary sector	107,331	27.59	312,044
Tertiary sector	221,517	56.96	471,370
Total	**388,863**	**100**	**928,246**

Source: developed by the authors using data from ANGEM

According to the table above, the services sector is the most attractive sector for project holders assisted by ANADE since the launch of the scheme (with 221,517projects) followed by the secondary sector with 107,331projects, then the primary sector with 60,015 projects financed.

4.5. Other support structures for business start-ups in Algeria

In addition to the bodies mentioned above, the State has

created other support structures to carry out support and assistance measures and foster the environment for Algerian SMEs:

- SME Credit Guarantee Fund (FGAR)

FGAR was set up in 2002 under the supervision of the Ministry of SMEs. The purpose of the Fund is to guarantee the credit required for investments made by SMEs. It is also responsible for :

- facilitating SMEs' access to bank credit by sharing the risk of their financing with bankers, by granting guarantees;
- supporting Algerian SMEs and assisting them in setting up their projects;
- guaranteeing the relays of programmes set up in favor of SMEs by international institutions;
- provide advice and technical assistance to SMEs benefiting from the Fund's guarantee.

Since its creation, this fund has granted financial guarantees to 1,288 projects for a total amount of DA32 billion, which has led to the creation of 49,200 jobs. Of the 1,288 projects, 672 are in the industrial sector, particularly the agri-food sector, and more than 300 in the building and public works sector.

Table 8 : Cumulative situation of guaranteed files April 2004/December 2020

Items	Guarantee certificate
Number of guarantees granted	1,541
Average guarantee amount	25,205,850
number of jobs to create	40,726

Source: statistical bulletin 2021

At 31/12/2020, FGAR had recorded DA101.59 billion in guarantee offers and DA 38.84 billion in guarantees provided.

- The SME Investment Credit Guarantee Fund (CGCI)

This body was set up in 2004 and became operational in 2007 to provide greater support for the creation and development of SMEs, by facilitating their access to bank loans to finance

investment projects. It covers the insolvency risk incurred by investment loans granted to SMEs, by sharing it with the banks involved in this approach to supporting SMEs, bearing in mind that the maximum level of loans eligible for the guarantee is DA 50 million, with the exception of loans in the agricultural sector and commercial activities, as well as consumer loans.

Table 9: global situation of guaranties

Line of business	Number of files	%
Primary sector	0	0
Secondary sector	1,227	67.52
Tertiary sector	590	32.47
Total	1,817	100

Source: statistical bulletin 2021

- The National Agency for SME Development

The National Agency for SME Development, under the supervision of the Ministry of Industry, SMEs and Investment Promotion, is responsible for implementing and managing the national SME upgrading programme. It is responsible for :

-Implementing the sectoral strategy for the promotion and development of SMEs

- Implementing and monitoring the national SME upgrading programme;
- Promote expertise and advice for SME managers;
- Monitor the demographics of SMEs in terms of creation, cessation and change of activity.
- Carrying out regular sector studies and business reports;
- Collecting, exploiting and disseminating information specific to the field of activity of SMES.

5. CONCLUSION

To conclude, we can see from the statistics presented above that SMEs occupy an important position in the country's economic activity, since they ensure economic integration and regional

development. These investments contribute to the creation of wealth and numerous jobs, and are therefore an essential element in the process of economic diversification.

It is true that Algeria has put in place measures to support entrepreneurship and investment. But the creation of private companies still needs to be strengthened, with the Algerian government making an effort to promote investment in the sectors most affected, namely agriculture and hydrocarbons. Algeria has the necessary criteria (soil and subsoil) to ensure the success and considerable benefits of these investments.

Other constraints also need to be lifted if business start-up support schemes are to produce results, namely administrative and regulatory constraints, as well as constraints relating to industrial and agricultural land.

Bibliography List :

Barras. D. (2020, décembre). Economie verte en Algerie: Quelle stratégie pour la création de nouveaux emplois. Al Bashaer Economic Journal, 6.

Boughannem. F. (2008). L'entrepreneuriat féminin et son accompagnement: cas de l'accompagnement par L'ANSEJ des femmes entrepreneuses de la wilaya tizi ouzou. tizi ouzou, ALGER: UMMTO TIZI OUZOU.

Carrin , G. (2001). L'assurance maladie : un chemin parsemé d'obstacles pour les pays en développement. La santé au risque du marché : Incertitudes à l'aube du XXIe siècle. Genève : Graduate Institute Publications.

Fayolle .A. (1999). L'enseignement de l'entrepreneuriat dans les universités françaises: analyse de l'existant et propositions pour en facilites le développement. france, france : Editions d'organisation.

Gartner.W B. (1990). What are we talking about when we talk about entrepreneurship. journal of business venturing, 5.

Julien P , Marchesnay M. (1997). Economie et stratégie industrielle. paris, france : edition economica.

Julien.P-A. (2016). Entreprendre une introduction à l'entrepreneuriat. paris: petites entreprises et entrepreneuriat de boeck supérieur.

Kizaba.G. (2028). Entrepreneuriat et accompagnement Moutils, actions et paradigmes nouveaux. paris, france: edition l'harmattan.

Levy Tadine. (2024). l'entrepreneuriat immigré et son accompagnement. toulon, france, toulon, france: université du sud de toulon.

Verstraete T. (2000). Histoires d'entreprise :lesréalités de l'entreprenarit. Dans Histoires d'entreprise :lesréalités de l'entreprenarit (p. 11). paris, paris: edition management et société.