

**RESEARCH ARTICLE**

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**The Role of the National Entrepreneurship Support and Development Agency in Empowering Entrepreneurs: Analysis of Financing and Mentorship Mechanisms in Mila Province**

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**Abstract:**

This study aims to analyze the contribution of the National Entrepreneurship Support and Development Agency (NESDA) in the development of micro-enterprises, focusing on the Mila Province branch. The study reviews fundamental concepts of entrepreneurship and entrepreneurial mentoring, as well as analyzes data on funded enterprises based on municipalities, gender, educational qualifications, and economic sectors. The results indicate that the transport and agriculture sectors receive the largest share of funding, and most funded projects belong to male entrepreneurs, with a clear dominance of investors lacking academic qualifications. The study recommends strengthening entrepreneurial mentoring, encouraging women's participation in entrepreneurship, and directing funding toward high value-added sectors.

**Keywords:** Entrepreneurship; Entrepreneurial Mentoring; Entrepreneurs; NESDA

**Jel Classification Codes:** L26, O43

**Introduction:**

In light of the rapid economic transformations taking place worldwide, entrepreneurship has become a fundamental driver of sustainable development, playing a crucial role in wealth creation, innovation promotion, and job creation. Governments and economic institutions have given significant attention to developing this sector by providing financial and technical support to entrepreneurs to enable them to establish and manage successful projects. In this context, the National Entrepreneurship Support and Development Agency has emerged as a key entity aiming to promote entrepreneurship in Algeria by offering financing programs and specialized mentoring services for startups.

Supporting micro-enterprises is an essential component of modern development policies, as studies have shown that these enterprises significantly contribute to improving economic development indicators by stimulating local investment, creating new job opportunities, and encouraging innovation across various sectors. Despite the efforts made, challenges still hinder the growth of this sector, including weak entrepreneurial training, lack of funding, and difficulties in market access. Therefore, conducting analytical studies to evaluate the effectiveness of government programs in supporting entrepreneurship and their impact on the growth of micro-enterprises has become imperative.

This study seeks to analyze the role of the National Entrepreneurship Support and Development Agency in financing and mentoring micro-enterprises in Mila Province by examining funding data and analyzing the geographic and sectoral distribution of benefiting enterprises. Consequently, the study raises the following primary question: **To what extent does the National Entrepreneurship Support and Development Agency contribute to the development of micro-enterprises in Mila Province?**

In order to address this issue from its various aspects, the following sub-questions can be asked:

- What is the nature of the financial and technical support provided by the National Entrepreneurship Support and Development Agency?
- How is funding distributed among various economic sectors in Mila Province?
- What is the impact of the support provided on job creation?
- To what extent do demographic factors (gender, educational qualifications) influence access to project funding?
- What challenges do micro-enterprises face after obtaining funding?

### **Hypotheses of the study**

In order to answer the sub-questions posed, a number of hypotheses were formulated as follows:

- ✓ The financial and technical support provided by the agency enhances the sustainability of micro-enterprises.
- ✓ Funding is concentrated in specific sectors, such as transport and agriculture, at the expense of others.
- ✓ Project financing leads to increased job opportunities, but at varying degrees depending on the sector.
- ✓ A gender gap exists in funding, with males benefiting more than females.
- ✓ Micro-enterprises face post-funding challenges such as weak training and market access difficulties.

### **Importance of the study**

The significance of this study lies in highlighting the reality of micro-enterprise financing, which helps evaluate current policies and propose improvements to ensure more efficient support for entrepreneurs. Additionally, it provides a clear picture of the sectors benefiting most from support, contributing to directing investments toward promising fields.

### **Objectives of the study**

- Analyze the role of the agency in financing micro-enterprises by studying the volume of funding and the types of supported projects.
- Evaluate the impact of funding on job creation and identify existing gaps among beneficiary groups.
- Identify the economic sectors benefiting most from agency support and analyze the impact of this distribution on local development.
- Identify obstacles faced by micro-enterprises post-funding and propose solutions to address them.
- Provide recommendations to enhance the effectiveness of entrepreneurial mentoring and ensure the sustainability of supported enterprises.

### **Methodology of the study**

The study adopts a descriptive analytical approach, collecting data on enterprises funded by the agency in Mila Province from 2009 to 2023 and analyzing them using statistical indicators to measure project distribution based on municipalities, gender, educational qualifications, and economic sectors.

## **I- Theoretical Framework of the Study:**

### **I-1- Definition of Entrepreneurship:**

Entrepreneurship is the implementation of innovative ideas for new products or services, taking risks, and establishing ventures that address unresolved market problems (Das, R, & S, 2022). Some define it as the process of starting and nurturing ventures in a dynamic global market, characterized by an entrepreneurial mindset, innovation, and the ability to navigate financial structures and challenges (Mary, S, & B., 2024).

According to Moore, J. N., entrepreneurship is a combination of creativity and innovation to establish new ventures using available resources while considering social impact (Norton, 2023). Meanwhile, Jumrah, A. describes entrepreneurship as the comprehensive process of developing, launching, and managing businesses, including identifying, developing, and realizing a vision that leads to the establishment of a company, adding value through creativity, innovation, and environmental sensitivity (Jumrah & Sardi, 2023). Finally, according to Garg, K., entrepreneurship is the process of identifying opportunities to create new products, services, or processes, acquiring the necessary resources to capitalize on these opportunities, and ultimately improving people's lives, thereby significantly contributing to national development and job creation, particularly in emerging economies (Garg, 2024).

In summary, based on the various definitions provided, an operational definition of entrepreneurship can be formulated as follows: "The process of creating something innovative or of value through the effective utilization of available resources under conditions of risk, whether for an existing or new organization".

### **I-2- Definition of Entrepreneurial Support (Accompaniment):**

Entrepreneurial support does not always mean a set of structured services provided professionally by specialized entities; it can also occur within personal and familial relationships

based on mutual trust between the accompanist (l'accompagnateur) and the accompanied (l'accompagné). Generally, entrepreneurial support includes three key stages (Mehni, 2013):

1. Receiving individuals who have the desire and will to establish businesses.
2. Providing personalized services to help establish a business or redirect a professional path (changing activity).
3. Monitoring the newly established business (financially, technically, and in management) after its creation, for a relatively long period, depending on the nature of the accompaniment.

Additional definitions of entrepreneurial support include:

- A set of services provided to the entrepreneur by the accompanying entity, regardless of whether the business has been established or not. These services cover various areas, including financial and training support. Entrepreneurial support also entails a personal relationship that connects the project initiator with a representative from the accompanying entity, whose role is to follow up on and assist the entrepreneur, particularly during the growth and development phase of the project (Dupouy, 2008).
- Researcher Catherine Leger Jario states that the term "accompaniment" is widely used in various contexts and can include meanings such as consulting, advising, and training. Entrepreneurial support is a process that helps an individual transition from one state to another, influencing them to make decisions while maintaining their independence. The accompanist does not replace the entrepreneur in decision-making but supports them in finding a pathway to turn their idea into an actual project and, consequently, establish a business (JARNIOU, 2008).
- The concept of entrepreneurial support refers to a supportive process that guides entrepreneurs through various stages of business creation, including fostering an entrepreneurial spirit, exploring personal profiles, project assessment, financing, and business establishment, while emphasizing the importance of context in enhancing success (Sarhan & Boudabbous, 2023).

From these definitions, it can be concluded that entrepreneurial support consists of a set of services and procedures provided by specialized entities to assist business initiators in executing their projects, solving problems, and offering necessary support.

### **I-3- Reasons for Businesses Resorting to Entrepreneurial Support**

Businesses resort to entrepreneurial coaching services to address the complex challenges they encounter during the initial stages of their establishment. Among the most prominent challenges is technical complexity, which arises from entrepreneurs' lack of experience and weak managerial skills, necessitating strong technical knowledge and a high entrepreneurial spirit. Additionally, these businesses face external environmental complexity, as markets are characterized by instability and numerous fluctuations. This makes coaching essential, as it provides analytical tools and strategic advice to facilitate informed decision-making. Furthermore, administrative difficulties represent a major obstacle, with entrepreneurs struggling with tax procedures, insurance, and social security regulations, leading to project launch delays and, in some cases, abandonment. Financial weakness is another significant barrier, encompassing high production and administrative costs, difficulties in securing funding, and a limited capacity to absorb financial risks. Any financial loss, such as the failure of a business deal, can severely impact the firm's continuity. Consequently, entrepreneurial

coaching plays a crucial role in supporting businesses, ensuring their growth and sustainability (Aisha, 2020).

#### **I-4- Stages and Components of Entrepreneurial Support**

Entrepreneurial support is a process aimed at assisting businesses and includes three stages: reception, support, and post-creation monitoring. These stages involve services designed to ensure business success as follows (Soumia & Nedjoua, 2021):

##### **A. Stages of Entrepreneurial Support:**

- **Reception Stage:** This includes awareness, orientation, and redirection of project holders. The entrepreneur presents their project, gathers necessary information, and receives assistance in defining their product or service. At this stage, both parties agree on the appropriate support based on the entrepreneur's needs.
- **Support Stage:** This involves project structuring, guiding the entrepreneur through each development phase, providing technical and managerial training, conducting feasibility studies, and assisting in business plan development.
- **Financial Support:** Entrepreneurs receive financial guidance and assessment to determine initial funding needs. This helps them secure funding from support institutions and other financial aid organizations (Mehni, 2013).
- **Post-Creation Monitoring:** This includes all forms of support that help entrepreneurs acquire effective management tools, make strategic decisions, and implement commercial strategies.

##### **B. Components of Entrepreneurial Support:**

The support services include (Zin & Ibrahim, 2020):

- ✓ **Financial Support:** Specialized entities assist in overcoming funding shortages by providing financial support and facilitating financing opportunities based on the type of project, location, and characteristics of the entrepreneur.
- ✓ **Advisory and Training Networks:** These networks offer entrepreneurs advice and training, enhancing their knowledge in their business sector.
- ✓ **Logistical Support:** Some support entities provide business premises at reduced costs and for limited periods while offering necessary guidance and consultation services.

#### **II- Case Study: The National Entrepreneurship Support and Development Agency (NESDA) – Mila Branch**

##### **II-1- Introduction to the National Entrepreneurship Support and Development Agency**

NESDA is a public institution with a special status under the supervision of the Ministry of Knowledge Economy, Startups, and Micro-enterprises. The agency manages a system with an economic approach aimed at supporting project holders in establishing and expanding micro-enterprises in the field of goods and services production, with the objective of wealth creation and job generation.

The agency strives to promote and disseminate entrepreneurial thinking by providing financial assistance and tax incentives throughout all phases of support. NESDA consists of 51 provincial agencies covering the entire national territory, along with numerous branches located in major districts. The agency's name was changed from ANADE (French acronym) to NESDA in English (NESDA, 2025).

## **II-2- Functions of the National Entrepreneurship Support and Development Agency**

The agency has multiple functions, including the following (NESDA, 2025):

- Providing support, consultation, and accompaniment.
- Supplying all necessary economic, technical, legislative, and regulatory information related to the activities of project holders.
- Developing relationships with partners and stakeholders (banks, tax authorities, social security funds).
- Promoting partnerships between different sectors to identify investment opportunities.
- Training project holders within entrepreneurship development centers.
- Financing youth projects and informing them about various available grants.
- Providing remote follow-up and monitoring of micro-enterprises established by project owners.
- Encouraging all measures and initiatives aimed at fostering business creation and expansion.

## **II-3- Conditions and Procedures for Benefiting from NESDA's Support**

The conditions and procedures for benefiting from NESDA's support vary depending on the program applied for.

**A. Eligibility Requirements:** To benefit from NESDA's support, young entrepreneurs must meet the following conditions (NESDA, 2025):

- The project holder must be between 18 and 55 years old.
- The project holder must possess a certificate, vocational qualification, or recognized skills documented by a certificate or any other professional document.
- The project holder must provide a personal contribution that aligns with one of the selected financing formulas.
- The project holder must not have previously benefited from financial aid for business creation under any other support mechanisms.
- The project holder must complete the training provided through entrepreneurship development centers.

## **B. Financial Grants and Incentives Provided by NESDA**

NESDA offers various financial grants and incentives, including (NESDA, 2025):

### **➤ Financial Grants:**

- **Non-repayable Loan:** NESDA provides a loan ranging from 15% to 50%, depending on the financing formula, the region where the project is implemented, and the project owner's status.
- **Additional Non-repayable Loan for Renting a Premise:** If necessary, project holders can benefit from an additional non-repayable loan of up to 500,000 DZD to cover rental costs for a business location or mooring site in ports dedicated to goods and services production activities, except for non-resident activities. This loan is granted when project holders opt for bank financing during the business establishment phase.
- **Non-repayable Operating Loan:** Project owners can receive an additional non-repayable operating loan of up to 1,000,000 DZD under exceptional circumstances.

### **➤ Financial Incentives:**

Tax incentives are granted in two phases:

✓ **Implementation Phase:**

- Exemption from property transfer fees for real estate acquisitions aimed at industrial activities.
- VAT exemption on equipment and services directly involved in investment projects during establishment and expansion phases, applicable to activities subject to the real tax system. Passenger cars are excluded from this benefit unless they are essential for the activity.
- Application of a reduced 5% customs duty on imported equipment directly used for investment projects.
- Exemption from registration fees on micro-enterprise establishment contracts.

✓ **Operational Phase:**

- Exemption from property tax on buildings and additional constructions for 3, 6, or 10 years, depending on the project's location, starting from completion.
- Full exemption from the Unified Flat Tax (IFU) or real tax system for 3, 6, or 10 years, depending on the project location, from the start of operations.
- After the initial exemption period, an additional two-year extension is possible if the investor commits to hiring at least three employees under permanent contracts. Failure to meet this employment commitment results in the revocation of granted incentives and the requirement to pay due taxes and fees.

#### **II-4- Stages of Micro-enterprise Establishment Through NESDA**

Entrepreneurs looking to establish a micro-enterprise must follow these stages:

- Defining the Business Idea
- Training at the Entrepreneurship Development Center (CDE)
- Online Registration via NESDA's Portal: Entrepreneurs must register via [www.nesda.dz](http://www.nesda.dz).
- Reception and Orientation: Entrepreneurs receive guidance from NESDA's team.
- Project Validation by the Selection and Funding Committee:\*\* Entrepreneurs submit their business plans for review and approval.
- Bank Approval: Once the project is approved, entrepreneurs seek bank approval for funding.
- Legal Business Registration: Entrepreneurs complete the legal formalities.
- Project Financing: Entrepreneurs receive the necessary funding from banks or other financial institutions.
- Business Launch: Entrepreneurs commence production or service delivery.
- Business Follow-up: NESDA continues to support and monitor the business.

#### **II-5- Material and Technical Support Provided by NESDA**

Based on the findings, NESDA's support can be categorized as follows (NESDA, 2025):

##### **A. Material Support**

NESDA provides financing through various models:

- **Tripartite Financing:** Combining contributions from the project owner, bank, and NESDA, with a maximum investment of 10,000,000 DZD.
- **Bipartite Financing:** A 5%-50% contribution between NESDA and the project owner, up to 10,000,000 DZD.

- **Self-financing:** Entrepreneurs fully fund their projects, with NESDA offering tax incentives and free support.

## B. Technical Support

NESDA provides continuous technical support through accompaniment and training:

- ✓ **Accompaniment:** NESDA guides entrepreneurs through all project stages, from idea validation to post-launch follow-up, ensuring sustainability and success.
- ✓ **Training:** NESDA offers training programs in feasibility studies, marketing, accounting, and financial planning to enhance entrepreneurs' skills and knowledge.

## III-The Contribution of the National Agency for Support and Development of Entrepreneurship in the Development of Small Enterprises in Mila Province

In this section, we will evaluate the contribution of the National Agency for Support and Development of Entrepreneurship (NESDA) in financing small enterprises established between 2009 and 2023 in Mila Province. The projects financed by the agency vary according to the activity sector, the type of financing used, and the number of expected job positions.

### First: Funded Enterprises by Municipality (2009-2023)

The following table shows the funded enterprises by some municipalities of the province:

**Table n°1: Funded Enterprises by Municipality (2009-2023).**

| Municipality          | Number of Funded Projects | Number of Created Jobs |
|-----------------------|---------------------------|------------------------|
| Ahmed Rachedi         | 123                       | 248                    |
| Ain Beyda harrichr    | 139                       | 283                    |
| Ain Mellouk           | 98                        | 199                    |
| Ain Tine              | 145                       | 288                    |
| Amira Arres           | 48                        | 100                    |
| Benyahia Abderrahmane | 83                        | 146                    |
| Bouhatem              | 173                       | 355                    |
| Chelghoum Laid        | 837                       | 1636                   |
| Chigara               | 62                        | 124                    |
| Derrahi Bousselah     | 87                        | 171                    |
| El Mechira            | 115                       | 207                    |
| El-Ayadi Barbas       | 19                        | 43                     |
| Ferdjioua             | 422                       | 877                    |
| Garem gouga           | 551                       | 1085                   |
| Hamala                | 69                        | 137                    |
| Mila                  | 1788                      | 3588                   |
| Menar Zaraza          | 102                       | 202                    |
| Oued El-Othmania      | 318                       | 664                    |
| Oued Endja            | 156                       | 308                    |
| Oued Seguen           | 131                       | 391                    |
| Oulad khalouf         | 143                       | 264                    |
| Rouached              | 124                       | 264                    |

|                  |             |              |
|------------------|-------------|--------------|
| Sidi Khalifa     | 40          | 70           |
| Sidi Merouane    | 165         | 326          |
| Tadjenanet       | 427         | 872          |
| Tassadene Hadada | 75          | 140          |
| Telerghma        | 566         | 1163         |
| Tarrai Bainen    | 116         | 257          |
| Tassala Lematai  | 39          | 90           |
| Tiberguent       | 57          | 121          |
| Yahya Beniguesha | 36          | 70           |
| Zaghaia          | 154         | 291          |
| <b>Total</b>     | <b>7408</b> | <b>14870</b> |

**Source: Prepared by the researchers based on data provided by the studied agency.**

From Table 1, we observe that more than 7408 enterprises were registered, with Mila accounting for the largest number, 1788 projects and 3588 jobs. The majority of the projects were concentrated in Chelghoum El-Aid, Ferdjioua, Oued El-Othmania, Telerghma, Tadjenanet, and Gouga. A noticeable fluctuation in the distribution of projects between the northern and southern parts of the province is observed, which can be attributed to several reasons including:

- The lack of entrepreneurial thinking in remote areas.
- The absence of professional and academic qualifications among the youth in rural areas.

#### **Second: Funded Enterprises by Gender (2009-2023)**

The following table shows the number of funded enterprises by the agency (2009-2023):

**Table n°2: Funded Enterprises by Gender (2009-2023).**

| Year         | Females    | %         | Males       | %          | Total       |
|--------------|------------|-----------|-------------|------------|-------------|
| 2009         | 35         | 9%        | 372         | 91%        | 407         |
| 2010         | 47         | 9%        | 482         | 91%        | 529         |
| 2011         | 37         | 5%        | 703         | 95%        | 740         |
| 2012         | 58         | 3%        | 2057        | 97%        | 2115        |
| 2013         | 72         | 6%        | 1114        | 94%        | 1186        |
| 2014         | 81         | 9%        | 869         | 91%        | 950         |
| 2015         | 49         | 10%       | 440         | 90%        | 489         |
| 2016         | 21         | 10%       | 184         | 90%        | 205         |
| 2017         | 7          | 10%       | 60          | 90%        | 67          |
| 2018         | 8          | 9%        | 79          | 91%        | 87          |
| 2019         | 17         | 12%       | 122         | 88%        | 139         |
| 2020         | 8          | 14%       | 50          | 86%        | 58          |
| 2021         | 30         | 23%       | 101         | 77%        | 131         |
| 2022         | 32         | 16%       | 162         | 84%        | 194         |
| 2023         | 13         | 12%       | 98          | 88%        | 111         |
| <b>Total</b> | <b>515</b> | <b>7%</b> | <b>6893</b> | <b>93%</b> | <b>7408</b> |

**Source: Prepared by the researchers based on data provided by the studied agency.**

From Table 2, it is evident that the majority of funded projects in the past 13 years were owned by males, with 6893 projects funded for men and 515 projects funded for women, which is quite low in comparison. This is attributed to several factors, including:

- Women's stability in defined jobs.
- Cultural and traditional constraints on women.

### **Third: Funded Enterprises by Investor's Educational Qualifications (2009-2023)**

The following table shows the funded enterprises by investor educational qualification:

**Table n°3: Funded Enterprises by Investor's Educational Qualifications (2009-2023).**

| Year         | No Qualification | Vocational Training | University Degree | Total       |
|--------------|------------------|---------------------|-------------------|-------------|
| 2009         | 244              | 98                  | 65                | 407         |
| 2010         | 332              | 127                 | 70                | 529         |
| 2011         | 578              | 96                  | 66                | 740         |
| 2012         | 1886             | 140                 | 89                | 2115        |
| 2013         | 843              | 245                 | 98                | 1186        |
| 2014         | 566              | 284                 | 100               | 950         |
| 2015         | 216              | 210                 | 63                | 489         |
| 2016         | 59               | 103                 | 43                | 205         |
| 2017         | 2                | 42                  | 23                | 67          |
| 2018         | 0                | 55                  | 32                | 87          |
| 2019         | 0                | 89                  | 50                | 139         |
| 2020         | 1                | 30                  | 27                | 58          |
| 2021         | 0                | 82                  | 49                | 131         |
| 2022         | 4                | 133                 | 57                | 194         |
| 2023         | 3                | 86                  | 22                | 111         |
| <b>Total</b> | <b>4734</b>      | <b>1820</b>         | <b>854</b>        | <b>7408</b> |

**Source:** Prepared by the researchers based on data provided by the studied agency.

From Table 3, we observe that the majority of investors lacked formal qualifications (4734 projects), which accounts for 63% of the total funded projects. These investors primarily engaged in activities that do not require high-level education. However, starting in 2015, the agency shifted its focus to prioritize university degree holders, encouraging innovation. Vocational training holders followed with 1820 projects (25%), while university degree holders were financed with 854 projects (12%). This shift may also be due to the desire for stable government jobs by university graduates.

### **Fourth: Funded Enterprises by Activity Sector (2009-2023)**

The following table shows the number of funded enterprises by activity sector:

**Table n°4: Number of Funded Enterprises by Activity Sector (2009-2023).**

| Sector       | Number of Funded Projects | Number of Created Jobs | %      |
|--------------|---------------------------|------------------------|--------|
| Agriculture  | 1567                      | 3040                   | 21.2%  |
| Crafts       | 209                       | 432                    | 2.82%  |
| Public Works | 747                       | 2012                   | 10.1%  |
| Irrigation   | 1                         | 4                      | 0.013% |
| Industry     | 1127                      | 2682                   | 15.21% |

|                                  |                   |              |             |
|----------------------------------|-------------------|--------------|-------------|
| Maintenance                      | 262               | 510          | 3.53%       |
| Fishing                          | 8                 | 15           | 0.1%        |
| Freelance Professions            | 373               | 810          | 5.03%       |
| Services                         | 1318              | 2183         | 17.8%       |
| Transport                        | 1796              | 3182         | 24.24%      |
| <b>Total</b>                     | <b>7408</b>       | <b>14870</b> | <b>100%</b> |
| <b>Total Investment Amount:</b>  | 22,705,119,651.26 |              |             |
| <b>Agency Investment Amount:</b> | 6,363,157,364.47  |              |             |

**Source:** Prepared by the researchers based on data provided by the studied agency.

From Table 4, we see that the transport sector leads the list of funded projects with 1796 projects, accounting for 24.24% of the total funded enterprises. This is followed by agriculture (1567 projects, 21.2%) and services (1318 projects, 17.8%). The agency has financed 7408 projects across various sectors, amounting to 6,363,157,364.47, and created approximately 14870 jobs during this period.

#### **Fifth: Volume of Dual and Triple Financing of Projects (2009-2023)**

The following table compares the volume of dual and triple financing based on activity type:

**Table n°5: Comparison of types of financing by Activity Type (2009-2023).**

| Activity Sector       | Financing Type |              |                |              |                  |               | Number of Projects |
|-----------------------|----------------|--------------|----------------|--------------|------------------|---------------|--------------------|
|                       | Self-Financing | %            | Dual Financing | %            | Triple Financing | %             |                    |
| Agriculture           | 0              | 0%           | 2              | 0.13%        | 1565             | 99.87%        | 1567               |
| Crafts                | 0              | 0%           | 0              | 0%           | 209              | 100%          | 209                |
| Public Works          | 1              | 0.1%         | 15             | 2.01%        | 731              | 97.85%        | 747                |
| Irrigation            | 0              | 0%           | 0              | 0%           | 1                | 100%          | 1                  |
| Industry              | 0              | 0%           | 6              | 0.53%        | 1121             | 99.48%        | 1127               |
| Maintenance           | 0              | 0%           | 4              | 1.53%        | 258              | 98.47%        | 262                |
| Fishing               | 0              | 0%           | 0              | 0%           | 8                | 100%          | 8                  |
| Freelance Professions | 23             | 6.2%         | 112            | 30.03%       | 238              | 63.81%        | 373                |
| Services              | 1              | 0.08%        | 33             | 2.5%         | 1284             | 97.42%        | 1318               |
| Transport             | 0              | 0%           | 24             | 1.34%        | 1772             | 98.66%        | 1796               |
| <b>Total</b>          | <b>25</b>      | <b>0.33%</b> | <b>196</b>     | <b>2.65%</b> | <b>7187</b>      | <b>97.02%</b> | <b>7408</b>        |

**Source:** Prepared by the researchers based on data provided by the studied agency.

From Table 5, we observe that the agency offers three types of financing to young entrepreneurs: self-financed, dual, and triple financing. The triple financing type dominates across all sectors, with

97.02% of the total projects opting for it. The dual and self-financed options are considerably lower due to their higher required personal contributions. The youth's preference for triple financing is likely due to the lower personal investment required

## **Conclusion**

The study of the contribution of the National Agency for Support and Development of Entrepreneurship in the development of small enterprises is an important step in understanding the reality of entrepreneurship in Algeria. This study gives us the opportunity to assess the efforts made to support young people and encourage them to create their own projects. The growing interest in the entrepreneurship sector reflects the increasing awareness of the importance of small enterprises in supporting the national economy and providing job opportunities. This makes it essential to continue research in this field to ensure the development of policies and programs targeted at this group. The role of the agency is not limited to providing funding, but extends to offering training and necessary support to ensure the success of projects. This highlights the importance of developing more comprehensive programs that respond to the needs of entrepreneurs, with a focus on empowering both young people and women to enter the world of entrepreneurship with strength. Therefore, it remains essential to work on improving the policies supporting small enterprises, while strengthening partnerships between the public and private sectors to ensure sustainable results in this field.

### **The study reached a set of results, including:**

- Funding distribution is unbalanced between genders, with males benefiting from 93% of funded projects, indicating a need to support women's entrepreneurship.
- A concentration of funding in specific sectors, with transport receiving the largest share (24.24%), followed by agriculture (21.2%), while sectors like fisheries and irrigation remain almost absent.
- Low participation of university graduates in funded projects, with only 12% of projects owned by degree holders, reflecting their reluctance toward entrepreneurship.
- Few projects in remote areas due to a lack of entrepreneurial mindset and weak professional qualifications among youth in these regions.
- Triple financing is the most utilized, as most investors prefer it over self-financing or dual financing due to the lower personal contribution required.

### **In light of the above, the following recommendations can be proposed:**

- Enhance women's participation in entrepreneurship through awareness campaigns and dedicated support programs for female-led projects.
- Reallocate funding across economic sectors to encourage investment in high value-added industries such as technology and manufacturing.
- Encourage university graduates to establish their businesses through financial incentives and specialized mentoring programs in innovation and technology fields.
- Stimulate project creation in remote areas by providing additional tax benefits and comprehensive logistical support for entrepreneurs in these regions.
- Improve post-funding mentorship mechanisms to ensure the sustainability of micro-enterprises through intensive training programs in management, marketing, and financial planning.

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