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Entrepreneurship, SMEs and Local Development in Tizi-Ouzou: A Socio-Institutional Analysis of Entrepreneurial Culture, Social Networks and Institutional Support

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Abstract

This study analyzes the relationship between entrepreneurship, small and medium-sized enterprises, including micro-enterprises, and local development in Tizi Ouzou through a socio-institutional approach. It focuses on entrepreneurial culture, social and professional networks, institutional support, local resources, and territorial integration. Based on a descriptive-analytical documentary approach using institutional statistics, official texts, reports, and academic references, the study finds that 825 micro-enterprise projects were funded in 2025, creating 1,303 jobs. However, challenges related to financing, management, digital skills, and market access remain. The study concludes that entrepreneurship contributes to local development not only through enterprise creation, but also through effective institutional support, social networks, the use of local resources, and sustainable territorial integration.

Keywords: Entrepreneurship, small and medium-sized enterprises (SMEs), micro-enterprises, local development, entrepreneurial culture, social networks, social capital, institutional support, territorial integration, Tizi Ouzou.

Introduction

Entrepreneurship has become an important component of local development because it can contribute to employment creation, economic diversification and the valorisation of local resources. Small and medium-sized enterprises (SMEs), including micro-enterprises, occupy an important position in this process because they are generally closely connected to local markets, services and production activities. However, the contribution of entrepreneurship to local development cannot be understood only through the number of enterprises created or the volume of economic activity generated. Entrepreneurship is also a social and institutional process influenced by the environment in which entrepreneurs operate.

In this perspective, the entrepreneur should not be considered as an isolated economic actor. The creation and development of an enterprise may depend on access to financial resources, but also on information, training, professional relationships, family support, social networks and relations with public institutions. The concept of social capital is particularly useful for understanding how relationships can facilitate access to resources and opportunities. Similarly, the concept of entrepreneurial culture makes it possible to examine the values, representations and social practices that encourage or discourage initiative and business creation. These dimensions are particularly relevant when analysing young entrepreneurs, who may depend on both institutional support and their personal and professional networks when developing their projects.

Local development must therefore be understood as a multidimensional process. It does not refer only to economic growth or the creation of businesses. It also includes employment, the valorisation of local resources, the development of individual and collective skills, cooperation between local actors, institutional coordination and the territorial integration of economic activities. From this perspective, an enterprise contributes to local development not simply because it exists in a given territory, but also because it can create employment, use local resources, establish relationships with local suppliers and customers, participate in territorial economic networks and contribute to the diversification of local activities.

The wilaya of Tizi-Ouzou provides a relevant context for examining these issues. The region has a diversified economic fabric based mainly on trade, services and the production of goods, while agriculture, handicrafts and tourism

also provide opportunities for entrepreneurial activity. According to the Directorate of Commerce of Tizi-Ouzou, 101,374 active traders were recorded at the end of 2025, including 92,881 natural persons and 8,493 legal persons. Services, retail trade and the production of goods represented the main categories of activity. These figures indicate the importance of economic activity in the wilaya, although they concern traders registered in the Commercial Register and therefore cannot be considered as the total number of SMEs operating in the territory.

The development of entrepreneurship in Tizi-Ouzou is also linked to the institutional support provided by the Algerian State. The legal framework governing SMEs, particularly Law No. 17-02 of 10 January 2017, establishes the conditions and classification of small and medium-sized enterprises, while Law No. 22-18 of 24 July 2022 provides the current general framework for investment. Alongside this legal framework, institutions such as the National Entrepreneurship Support and Development Agency (NESDA) and the National Microcredit Management Agency (ANGEM) provide different forms of support, including financing, training, advice and assistance to project owners.

The importance of these support mechanisms can also be observed through the available local statistics. In 2025, 825 micro-enterprise projects were financed in Tizi-Ouzou through support programmes, including 49 projects financed by NESDA and 776 by ANGEM. These projects were associated with the creation of 1,303 jobs, including 79 jobs through NESDA and 1,224 through ANGEM. During the same year, 26,549 job offers were registered and 17,942 job placements were recorded in the wilaya. These figures provide evidence of the contribution of supported micro-enterprises to employment creation, but they do not by themselves demonstrate the long-term sustainability of these enterprises or their complete impact on local development.

Consequently, the analysis of entrepreneurship in Tizi-Ouzou requires going beyond the simple measurement of the number of enterprises created and jobs generated. It is also necessary to consider the mechanisms through which entrepreneurs obtain resources, information and support, as well as the relationships that connect them to their territory. Public institutions, banks, training centres, local authorities, families, suppliers, customers and professional networks can all constitute actors in the entrepreneurial environment. Their relationships may facilitate access to financing, information, markets and skills, while weak coordination or limited access to networks may constitute an obstacle to enterprise development.

Digitalisation also constitutes an emerging dimension of this environment. Digital tools, social networks and e-commerce can provide small businesses with new possibilities for communication, marketing and access to customers beyond their immediate geographical market. At the national level, UNCTAD reports rapid growth in registered e-commerce businesses and online payment transactions in Algeria. However, these developments also require entrepreneurs to acquire new digital skills and adapt their management and marketing practices. For local businesses in Tizi-Ouzou, particularly those working with handicrafts, agricultural products and other local products, digitalisation may therefore represent both an opportunity and a new competence requirement.

Despite the importance of these issues, the available documentary data do not make it possible to directly measure entrepreneurs' perceptions of family support, trust, social networks, social capital or gender-related constraints. These dimensions are therefore considered in this paper as analytical perspectives rather than as empirically tested variables. Their inclusion makes it possible to situate entrepreneurship within its social and institutional environment while maintaining methodological consistency with the documentary nature of the study. Based on this perspective, the main research question is:

How do entrepreneurship and small and medium-sized enterprises contribute to local development in Tizi-Ouzou through employment creation, mobilisation of local resources and institutional support, and what social and institutional mechanisms may facilitate or constrain their territorial integration?

This main question leads to the following sub-questions:

1. What are the main characteristics of entrepreneurial and SME activity in Tizi-Ouzou?
2. How do public support mechanisms, particularly NESDA and ANGEM, contribute to the creation and development of micro-enterprises?
3. How can entrepreneurship contribute to employment, economic diversification and the valorisation of local resources?
4. What institutional, economic and social factors may facilitate or constrain the territorial integration and sustainability of small businesses?
5. What role can social networks, entrepreneurial culture, family support and institutional relationships play in the entrepreneurial process, and how can these dimensions be investigated through future field research?

The study is based on the following main hypothesis:

Entrepreneurship and SMEs contribute to local development in Tizi-Ouzou, but the effectiveness of this contribution depends not only on financial support but also on the institutional environment, entrepreneurs' skills, access to markets, mobilisation of social and professional networks and the territorial integration of economic activities. This main hypothesis is divided into four sub-hypotheses:

- **H1:** Public support mechanisms, particularly financing, training and follow-up, facilitate the creation of micro-enterprises and can contribute to local employment.
- **H2:** The contribution of enterprises to local development is strengthened when their activities are connected to local resources, markets and professional and territorial networks.
- **H3:** Financial support alone is insufficient to guarantee enterprise sustainability; management skills, digital competences, market access and continued institutional assistance are also necessary.

- **H4:** Social and professional relationships, family support, trust and access to institutional information may influence entrepreneurs' ability to mobilise resources and opportunities. However, these dimensions require direct field investigation and are not empirically tested in the present documentary study.

Methodologically, this study adopts a descriptive and analytical documentary approach. It is based on institutional statistics, official legal texts, administrative reports and academic literature relating to entrepreneurship, SMEs, micro-enterprises and local development. The main documentary sources include the Directorate of Commerce of Tizi-Ouzou, the Directorate of Employment, NESDA, ANGEM and other public institutions. The study does not include questionnaires, semi-structured interviews or participant observation. Consequently, it does not define a fieldwork population or statistical sample. The empirical focus is the territory of the wilaya of Tizi-Ouzou and the documentary evidence available on its entrepreneurial and institutional environment.

The analysis combines quantitative indicators with a socio-institutional interpretation. The statistical data are therefore not considered only as numerical indicators but are interpreted in relation to employment, institutional support, local resources, entrepreneurial culture, social networks, digitalisation and territorial integration. This approach makes it possible to identify the contribution of entrepreneurship to local development while also highlighting the limits of the available data.

The paper is organised into ten main sections. The first section presents the theoretical foundations of entrepreneurship, the entrepreneur, SMEs, entrepreneurial culture, social networks, social capital, and local development. The second section examines the socio-institutional environment of entrepreneurship and the main territorial actors in Tizi-Ouzou. The third section presents the legal and institutional framework supporting SMEs and micro-enterprises. The fourth section analyses the entrepreneurial and commercial situation of Tizi-Ouzou using available statistical data. The fifth section examines the contribution of entrepreneurship and SMEs to local development. The sixth section discusses the main challenges and opportunities, particularly in terms of financing, management, digitalisation, and market access. The seventh section presents opportunities and perspectives for strengthening entrepreneurship in the region. The eighth section provides an overview of entrepreneurship and SMEs in Tizi-Ouzou, focusing on local economic activity, employment, territorial resources, and their contribution to local development. The ninth section analyses the main challenges and perspectives of entrepreneurship development in Tizi-Ouzou, while the tenth section proposes strategic recommendations based on the findings. Finally, the conclusion summarises the main findings, highlights the scientific contribution of the study, discusses its limitations, and outlines perspectives for future field research.

1. Entrepreneurship

Entrepreneurship is a complex economic and social phenomenon that depends on several conditions, including human, technical and financial resources, as well as training, support structures and different forms of assistance. The entrepreneur also needs to identify available opportunities and assess the risks associated with the project. These conditions can contribute to the development of an entrepreneurial spirit and encourage individuals to take economic initiatives (Acila, 2022: 87).

Entrepreneurship is also closely related to creativity and innovation. It does not necessarily mean inventing something completely new; rather, it can involve transforming an existing idea into a useful product, service or economic activity. In this process, the entrepreneur accepts a certain level of risk because a new project may face financial, organizational or market difficulties. Therefore, the entrepreneur differs from the inventor: while the inventor is mainly concerned with creating something new, the entrepreneur seeks to transform an idea or invention into an economically useful activity (Thomas, Miller and Murphy, 2011: 11).

According to Venkataraman, entrepreneurship can be understood as a process involving the discovery, evaluation and exploitation of opportunities in order to create new products and services (Laviolette and Loue, 2006: 64). The entrepreneur must therefore not only identify an opportunity but also evaluate its feasibility and transform it into a concrete project.

Casson (2003: 64) explains entrepreneurship through the exploitation of market opportunities. These opportunities may concern new products, services, raw materials or organizational methods. The objective is to mobilize available resources in order to create and sell products or services and generate economic value. Similarly, Hernandez considers entrepreneurship as a process in which the entrepreneur combines different resources, including human, material and informational resources, in order to transform an opportunity into an organized project. This requires an entrepreneurial vision, the ability to organize resources and the capacity to manage different activities (Alloun & Sebti, 2019, p. 4).

From this perspective, entrepreneurship is not limited to the creation of a new company. It also involves initiative, opportunity recognition, creativity, resource mobilization, decision-making and risk management. Its main characteristics can therefore be summarized as follows:

- **Taking initiative:** the entrepreneur has the ability to initiate a new activity or create a business.
- **Recognizing opportunities:** the entrepreneur is able to identify opportunities even in situations characterized by difficulties or uncertainty.
- **Mobilizing resources:** the entrepreneur seeks and combines the human, financial, material and informational resources necessary for the project.
- **Taking calculated risks:** entrepreneurial activity involves uncertainty; therefore, the entrepreneur must assess risks and make decisions aimed at reducing potential losses.
- **Creating value:** entrepreneurship seeks to transform an idea or opportunity into an economic activity capable of generating value.

Thus, entrepreneurship can be considered both an economic process and a social process. The creation and development of a business do not depend exclusively on the individual entrepreneur. They are also influenced by relationships with family members, professional contacts, financial institutions, public support structures, suppliers, customers and other local actors. This social dimension is particularly important when studying entrepreneurship at the local level.

2. Definition of the Entrepreneur

The question of “Who is an entrepreneur?” was raised by Gartner (1988), reflecting the fact that the concept of the entrepreneur can be approached from different perspectives (Tarmoul, 2025, p. 910). According to Hadizadeh (2013), the entrepreneur is an individual who creates new activities and produces value by mobilizing his or her time, effort and resources. The entrepreneur accepts risks in order to obtain financial returns, personal satisfaction and greater independence. Castro et al. (2020) also emphasize the entrepreneur's knowledge and skills in transforming an idea into an innovation. The entrepreneur therefore plays an important role in developing new products, services and economic activities.

The entrepreneur is also characterized by the acceptance of uncertainty and risk. He or she may invest personal or borrowed financial resources without having a complete guarantee of future profits. Risk-taking is therefore an important component of entrepreneurial activity (Boutillier and Uzunidis, 1999: 58). From an economic perspective, different authors have emphasized different dimensions of the entrepreneur. Schumpeter (1912) considers the entrepreneur mainly as an innovator who introduces new products, production methods, markets or sources of raw materials. Cantillon (1755) emphasizes the role of risk, while Kirzner (1973) focuses on the entrepreneur's ability to discover opportunities. Marshall (1890), for his part, gives importance to the entrepreneur's role in organizing production.

According to Lundstrom (2005: 8), the entrepreneur can therefore be considered simultaneously as a risk-taker, innovator, resource coordinator, opportunity seeker and investor. These different roles show that entrepreneurship cannot be reduced to a single economic function.

From a sociological perspective, the entrepreneur can also be considered a social actor. His or her decisions are influenced by the social environment in which the business operates. Family relationships, professional networks, trust, access to information and relationships with institutions may facilitate or constrain entrepreneurial activity. Social capital can therefore play an important role in accessing resources, information, partners and markets. This is particularly relevant to the study of entrepreneurship in Tizi-Ouzou, where local economic activity is embedded in a specific territorial and social environment. However, since the present study is based mainly on documentary and statistical data, these social dimensions are considered as analytical perspectives rather than variables empirically measured through interviews or questionnaires.

3. Concept of Small and Medium-Sized Enterprises

Small and medium-sized enterprises (SMEs) occupy an important position in entrepreneurship and economic development. They contribute to employment creation, income generation, diversification of economic activities and the development of local markets. However, there is no single international definition of an SME because the criteria used may differ according to countries and institutions. The classification of SMEs generally relies on several criteria, particularly the number of employees, annual turnover and the value of assets. These differences explain why an enterprise considered “small” in one country may be classified differently in another.

3.1. Definition According to the United Nations Industrial Development Organization

According to the definition presented in the existing literature, the United Nations Industrial Development Organization (UNIDO) classifies enterprises according to the number of employees. A small enterprise employs between 15 and 19 workers, while a medium-sized enterprise employs between 20 and 99 workers. Enterprises employing more than 100 workers are considered large enterprises (Mebsout, El Houari, & Mebsout, 2021, p. 134). This definition mainly uses the number of employees as the criterion for distinguishing between enterprise sizes.

3.2. Definition According to the World Bank

The World Bank uses several criteria to classify SMEs, including the number of employees, total assets and annual sales, the classification presented in the existing literature is as follows:

Type of enterprise	Number of employees	Total assets	Annual sales
Micro enterprise	Less than 10	Less than USD 100,000	Less than USD 100,000
Small enterprise	Less than 50	Less than USD 3 million	Less than USD 3 million
Medium enterprise	Less than 300	Less than USD 15 million	Less than USD 15 million

Source: Yasser Abd El Rahman and Imad Eddine Brashen, “The SME Sector in Algeria: Reality and Challenges,”

Namaa Journal of Economics and Trade, University of Algiers, No. 03, 2018, p. 17.

The World Bank approach therefore does not rely exclusively on the number of workers. It also considers the financial dimension of the enterprise through total assets and annual sales.

3.3. Definition According to Algerian Law

In Algeria, SMEs are legally defined by Law No. 17-02 of January 10, 2017, concerning the orientation law for the development of small and medium-sized enterprises. According to Article 5, an SME is an enterprise, regardless of its legal status, producing goods and/or providing services. It employs between 1 and 250 persons and must respect the legal thresholds relating to annual turnover, total balance sheet and independence (Official Gazette, 2017).

Article 8 defines the medium-sized enterprise as an enterprise employing between 50 and 250 persons. Article 9 defines the small enterprise as one employing between 10 and 49 persons. Article 10 defines the very small or micro-enterprise

as an enterprise employing between 1 and 9 persons, with an annual turnover of less than 40 million Algerian dinars and an annual balance sheet not exceeding 20 million Algerian dinars (Official Gazette, 2017).

These legal definitions show that the Algerian classification combines several criteria, particularly employment, turnover and total balance sheet. When the different criteria do not lead to the same classification, the criterion resulting in the smaller enterprise category is taken into consideration.

4. Micro-Enterprises as the Smallest Category of SMEs

The concept of the micro-enterprise has been defined according to different criteria, particularly the number of employees and the level of economic activity. There is no universally accepted definition because the characteristics of micro-enterprises vary according to the economic and institutional context. In Algeria, the micro-enterprise constitutes the smallest category within the SME classification. According to Article 10 of Law No. 17-02, it employs between 1 and 9 persons and has an annual turnover of less than 40 million Algerian dinars, with a total annual balance sheet not exceeding 20 million Algerian dinars (Official Gazette, 2017).

The micro-enterprise is generally characterized by a small number of employees, limited financial resources and a relatively narrow market. Such enterprises may be particularly important at the local level because they can provide individuals with opportunities to become economically active and can contribute to the provision of goods and services within local communities.

However, their small size can also create vulnerabilities. Limited access to finance, managerial difficulties, insufficient digital skills, competition and restricted access to wider markets may affect their development. Bourdima (2020: 168–169) highlights the importance of considering the economic environment in which micro-enterprises operate. Therefore, the contribution of micro-enterprises to local development should not be assessed only through their number. Their sustainability, their capacity to create employment, their integration into local economic networks and their ability to mobilize local resources are also important dimensions.

5. Entrepreneurial Culture, Social Networks and Social Capital

Entrepreneurship is not only an individual economic decision. It is also influenced by the social environment in which individuals live and work. This perspective makes it possible to introduce a sociological dimension into the analysis of entrepreneurship and local development. Entrepreneurial culture refers to the values, attitudes and representations that encourage individuals to take initiatives, accept reasonable risks, seek opportunities and consider self-employment or business creation as possible professional choices. Such a culture can be influenced by family, education, professional experiences, local examples of entrepreneurship and public support policies.

Social networks can also facilitate entrepreneurial activity. Entrepreneurs may obtain information, advice, contacts, suppliers, customers or potential partners through personal and professional relationships. In this sense, entrepreneurship is partly embedded in social relations rather than being based exclusively on individual capacities. The concept of social capital provides another useful perspective. Granovetter's work on social networks emphasizes the importance of social relationships in economic action. Bourdieu considers social capital as a resource linked to durable networks of relationships, while Putnam emphasizes the role of trust, networks and cooperation in facilitating collective action.

These approaches are relevant to SMEs and micro-enterprises because entrepreneurs may depend on relationships with family members, professional networks, customers, suppliers, banks, local authorities and support institutions. Trust may also influence the ability of entrepreneurs to establish partnerships and access information or financial resources. The family may have a particular role in supporting entrepreneurial initiatives through financial assistance, advice, labour or social connections. Youth can also be considered an important social category in entrepreneurship policies because public support mechanisms frequently target young people, university graduates and vocational training graduates. Gender is another relevant analytical dimension because access to resources, professional networks and entrepreneurship opportunities may differ between women and men. However, the present study does not contain gender-disaggregated field data. Gender is therefore introduced here as a dimension for analysis rather than as an empirically measured result.

6. Local Development and Territorial Integration

Local development is a multidimensional process that goes beyond economic growth. It concerns the improvement of economic, social, territorial and institutional conditions within a specific geographical area. From an economic perspective, local development can involve the creation of enterprises, employment and income, the diversification of economic activities and the mobilization of local resources. From a social perspective, it can contribute to social inclusion, individual empowerment and the participation of different groups in economic activity. From a territorial perspective, it involves the valorization of local resources and the strengthening of connections between economic actors and their local environment.

In this context, SMEs and micro-enterprises can contribute to local development through employment creation, the provision of goods and services, the use of local resources and the development of economic networks. Their contribution may be particularly visible in sectors such as agriculture, handicrafts, tourism, trade and local services. However, the presence of enterprises in a territory does not automatically mean that they are fully integrated into local development. Territorial integration refers to the extent to which enterprises are connected to the local economic and social environment. This may include relationships with local suppliers, customers, financial institutions, public authorities, training centres, professional networks and local communities. The analysis of local development in Tizi-Ouzou should therefore consider several actors: the State, local authorities, banks, support institutions, entrepreneurs, families, customers, suppliers, professional organizations and the local community. Their interactions can influence the creation, survival and development of enterprises.

7. State Policies and Institutional Support for Entrepreneurship

The Algerian State has introduced several policies to encourage investment, entrepreneurship and the development of SMEs. These policies concern legislation, financing, training, technical assistance and institutional support (Mebsout, El Houari, & Mebsout, 2021, p. 134). The legal framework has evolved through several reforms. Earlier reforms include the Investment Promotion Law of 1993, the Investment Development Law of 2001 and the Investment Promotion Law of 2016. These reforms contributed to the gradual development of a legal environment aimed at encouraging private investment.

For the present study, particular attention is given to Law No. 22-18 of July 24, 2022, relating to investment, because of its importance in the current investment framework. The law aims to improve investment conditions, encourage wealth and employment creation and contribute to economic and territorial development (Algerian Democratic and Popular Republic, 2022). In relation to SMEs, Law No. 17-02 of January 10, 2017, concerning the orientation law for the development of SMEs, provides the legal framework for their definition and support. It emphasizes the promotion and development of SMEs and provides measures related to assistance, training, innovation and management (Algerian Democratic and Popular Republic, 2017). Financial and institutional support is also provided through organizations such as the National Entrepreneurship Support and Development Agency (NESDA) and the National Microcredit Management Agency (ANGEM). These institutions provide different forms of support, including financing, training, advice and project follow-up (Boulaouat & Beztouh, 2022: 269; NESDA, n.d.; ANGEM, 2025).

Training is particularly important because financial support alone does not guarantee the sustainability of an enterprise. Entrepreneurs also need knowledge concerning project preparation, financial management, marketing, administration and the development of their activities. NESDA therefore provides entrepreneurship training and support, particularly for young people, university graduates and graduates of vocational training (NESDA, n.d.). From a sociological perspective, the effectiveness of institutional support depends not only on the existence of financial programmes and legal measures but also on entrepreneurs' access to these institutions, the quality of their relationships with support structures, the availability of information and the level of trust between entrepreneurs and institutions.

8.State of Entrepreneurship and SMEs in Tizi-Ouzou

Tizi-Ouzou has a diversified economic structure characterized by activities in trade, services, production, agriculture, handicrafts and tourism. The available institutional statistics provide useful information about the entrepreneurial environment of the wilaya and make it possible to examine the potential contribution of SMEs and micro-enterprises to local development. However, these data must be interpreted carefully because the different statistical sources do not necessarily cover the same categories of economic actors.

8.1. Local Economic Activity and Employment in Tizi-Ouzou

According to the Directorate of Commerce of Tizi-Ouzou, the number of active traders registered in the Commercial Register reached 101,374 at the end of 2025. Among them, 92,881 were natural persons and 8,493 were legal persons. The main activities were services, with 41,294 traders, retail trade, with 37,541 traders, and production of goods, with 19,450 traders (Direction du Commerce de Tizi-Ouzou, 2025).

Table 1. Distribution of Active Traders by Activity in Tizi-Ouzou, 2025

Activity	Number
Services	41,294
Retail trade	37,541
Production of goods	19,450
Wholesale trade	2,356
Import for resale	534
Artisan production	57
Export	142
Total	101,374

Source : Direction du Commerce de Tizi-Ouzou (2025).

The distribution shows the strong presence of services, retail trade and production in the economic structure of the wilaya. Services represent the largest category, followed by retail trade and the production of goods. This structure indicates that entrepreneurial activity is diversified, although it remains strongly oriented toward commercial and service activities. However, an important methodological distinction must be made. The figure of 101,374 refers to active traders registered in the Commercial Register. It should therefore not be interpreted as the total number of SMEs in Tizi-Ouzou. The legal definition of SMEs includes specific criteria relating to the number of employees, turnover and balance sheet.

Consequently, the commercial register statistics are used here as an indicator of the general level of registered economic activity rather than as a direct measure of the SME population. Employment statistics provide another indicator of the economic situation of the wilaya. During 2025, 26,549 job offers were registered and 17,942 job placements were recorded. During the same year, 825 micro-enterprise projects were financed through support programmes. Among these projects, 49 were financed by NESDA and 776 by ANGEM. The financed projects were associated with the creation of 1,303 jobs, including 79 through NESDA and 1,224 through ANGEM (Direction de l'Emploi de Tizi-Ouzou, 2026).

Table 2. Employment and Micro-Enterprise Creation Indicators in Tizi-Ouzou, 2025

Indicator	Number
Job offers	26,549
Job placements	17,942
Financed micro-enterprise projects	825
NESDA projects	49
ANGEM projects	776
Jobs created through NESDA	79
Jobs created through ANGEM	1,224
Total jobs created	1,303

Source: Direction de l'Emploi de la wilaya de Tizi-Ouzou (2026).

These figures indicate that public support programmes have contributed to the creation of micro-enterprises and employment opportunities. The 825 financed projects and 1,303 associated jobs provide evidence of an immediate contribution to employment creation. Nevertheless, these figures should not be interpreted as proof of the long-term success or sustainability of these enterprises. The available statistics indicate the number of projects financed and jobs created, but they do not provide sufficient information about the survival of the enterprises, their turnover, their profitability or the jobs maintained over time. Therefore, the contribution of these projects to sustainable local development cannot be measured solely through the number of projects financed.

The distribution between the two support agencies is also significant. ANGEM supported 776 projects, compared with 49 projects supported by NESDA. This difference highlights the importance of microcredit and small-scale support mechanisms in facilitating access to economic activity. However, the available documentary data do not explain the reasons behind this difference or the characteristics of the beneficiaries. Questions concerning their age, gender, social background, motivations and relationships with support institutions would require a field study.

8.2. Distribution of Economic Activities and Territorial Resources

The economic structure of Tizi-Ouzou includes several sectors, particularly services, trade, production, agriculture and handicrafts. The commercial infrastructure also provides an environment in which small businesses can operate. In 2025, the wilaya had 15 economic activity zones, 24 weekly markets, 14 proximity markets, 6 covered markets, 2 automobile markets, 266 superettes, 11 large supermarkets and one hypermarket (Direction du Commerce de Tizi-Ouzou, 2025).

These infrastructures can facilitate access to markets and customers. However, their presence does not automatically guarantee the development of SMEs. Their economic impact also depends on entrepreneurs' capacity to access information, finance, technology, suppliers and customers.

The activities supported by ANGEM illustrate the diversity of micro-enterprises in the wilaya. During a local exhibition organized in February 2025, beneficiaries presented activities related to handicrafts, agriculture, trade, services and small-scale industry (ANGEM, 2025). This diversity is important from a territorial development perspective because it shows that micro-enterprises are not limited to retail trade. They can also participate in production and in the valorization of local resources.

Agriculture provides another example. Agricultural production can generate activities not only in farming but also in food processing, packaging, transport, distribution and marketing. For example, olive production can create economic connections between farmers, oil producers, packaging activities, transporters and sellers. Entrepreneurship can therefore contribute to local development when different activities are connected within local value chains.

8.3. Contribution of SMEs and Entrepreneurship to Local Development

The contribution of SMEs and entrepreneurship to local development should be examined through several dimensions: employment creation, economic diversification, mobilization of local resources and territorial integration.

First, entrepreneurship contributes to employment creation. The 825 financed micro-enterprise projects and the 1,303 associated jobs indicate that supported entrepreneurial activity can provide employment opportunities. However, as previously noted, these statistics do not allow the long-term stability of these jobs to be assessed.

Second, entrepreneurship contributes to economic diversification. The presence of enterprises in services, trade, production, agriculture and handicrafts creates different forms of economic activity. Diversification may reduce dependence on a limited number of activities and create additional opportunities for local value creation.

Third, SMEs and micro-enterprises can contribute to the mobilization of local resources. Agricultural products, handicrafts, tourism resources and traditional know-how can become economic resources when they are transformed, marketed and connected to wider markets.

Fourth, entrepreneurship may contribute to territorial integration. An enterprise is not isolated from its environment. Its development may depend on relationships with suppliers, customers, financial institutions, public agencies, training

centres and professional networks. This dimension is particularly relevant to the sociological approach adopted in this study because economic activity is embedded in social and institutional relationships.

However, the present study cannot directly measure the strength or quality of these relationships because it is based on documentary and statistical data. The social dimensions of entrepreneurship, including family support, trust, social networks and gender, are therefore considered as analytical dimensions rather than empirical findings.

Training is another element of entrepreneurial development. In March 2026, Tizi-Ouzou had three entrepreneurship training centres, with 437 registered trainees and 180 trainees having completed their training (Ministry of Vocational Training, 2026). This indicates the existence of institutional efforts to strengthen entrepreneurial skills, particularly among potential project owners. However, the available data do not establish a direct relationship between training participation and the long-term performance of enterprises. Tourism also provides potential opportunities for local entrepreneurship. In June 2026, the Ministry of Tourism and Handicrafts highlighted the role of tourism and handicrafts in wealth creation, employment and economic diversification and referred to the tourism potential of Tizi-Ouzou (Ministry of Tourism and Handicrafts, 2026).

Overall, the available evidence suggests that entrepreneurship and micro-enterprises can contribute to local development in Tizi-Ouzou through employment creation, economic diversification and the valorization of local resources. Nevertheless, their contribution depends on the wider economic, institutional and social environment. The number of enterprises created is therefore only one indicator of local development and should be complemented by indicators concerning enterprise survival, employment sustainability, market access and territorial integration.

9. Challenges and Perspectives of Entrepreneurship Development in Tizi-Ouzou

Entrepreneurship in Tizi-Ouzou has developed across several economic sectors, but entrepreneurs continue to face financial, managerial, digital and market-related difficulties. These challenges are not purely economic. They are also linked to access to information, relationships with support institutions, professional networks and the ability of entrepreneurs to mobilize available resources. At the same time, the wilaya has several territorial resources that can support the development of local entrepreneurship, particularly in agriculture, handicrafts, tourism and digital activities.

9.1. Main Challenges Facing Entrepreneurs

One of the main challenges facing entrepreneurs is access to finance. Creating or developing a business requires financial resources to purchase equipment, raw materials and other inputs, as well as to cover operating expenses during the first months of activity. For small businesses, these requirements can be difficult to meet because entrepreneurs may have limited personal financial resources. The OECD also identifies access to finance as an important issue for SMEs and entrepreneurs (OECD, 2024).

The financing problem does not necessarily end when the business is created. Entrepreneurs may subsequently need additional resources to purchase equipment, increase production, employ workers or introduce new products. Limited access to additional financing can therefore restrict business growth and reduce the capacity of small enterprises to adapt to changes in their market.

A second challenge concerns digitalisation. Digital tools can help entrepreneurs communicate with customers, advertise their products, receive orders and reach markets beyond their immediate geographical area. However, the effective use of these tools requires appropriate digital skills. Some entrepreneurs may experience difficulties in online advertising, electronic payment, social media management and e-commerce platforms.

The situation of e-commerce in Algeria illustrates both the progress made and the remaining potential. According to UNCTAD, the number of e-commerce businesses registered with the National Centre of the Commercial Register (CNRC) reached 3,988 at the end of March 2024, with an average annual growth rate of 92% since 2020. Online payments for the purchase of goods and services increased from 4.4 million in 2020 to 12.9 million at the end of 2024. UNCTAD also estimated B2C e-commerce sales at approximately 0.8% of Algeria's GDP in 2023. These figures are national indicators and should not be interpreted as specific data for Tizi-Ouzou.

For Tizi-Ouzou, this national trend nevertheless indicates an opportunity for local entrepreneurs to use digital tools to promote agricultural products, handicrafts and other local products. Digitalisation can therefore contribute to territorial integration by allowing small businesses to reach customers outside the wilaya.

Another challenge concerns business management. Having a technical skill or a business idea does not necessarily mean that an entrepreneur has sufficient knowledge of accounting, cost calculation, pricing, stock management or marketing. These skills are particularly important for micro-enterprises because the entrepreneur often performs several functions at the same time.

Training can therefore play an important role in entrepreneurship development. It can help entrepreneurs improve their managerial and financial knowledge before and after the creation of their businesses. It can also contribute to better decision-making and reduce some of the difficulties associated with the management of small enterprises.

Access to markets is another major challenge. Producing a good or service is not sufficient if the entrepreneur cannot reach customers. This issue may be particularly important for handicrafts, agricultural products and other local products whose markets are sometimes geographically limited. Digital marketing, professional networks, exhibitions and cooperation between local actors can help entrepreneurs expand their customer base.

From a sociological perspective, these challenges are interconnected. The capacity of an entrepreneur to overcome them may depend not only on financial resources but also on access to information, professional relationships, trust and institutional support. Social networks can facilitate access to customers, suppliers and information, while relationships with support institutions can facilitate access to financing, training and administrative assistance. However, these social

mechanisms were not directly measured through interviews or questionnaires in the present study and therefore constitute analytical dimensions rather than empirical findings.

Overall, the main challenges identified in Tizi-Ouzou can be grouped into four interconnected areas: access to finance, digital skills, business management and access to markets. Addressing these difficulties therefore requires integrated support rather than financial assistance alone.

9.2. Access to Finance, Training and Institutional Support

The Algerian State has established several institutions to support the creation and development of small businesses. Among them, NESDA and ANGEM play an important role in supporting micro-enterprises and project holders.

NESDA provides financing for the creation and expansion of micro-enterprises. According to its official information, project financing can reach up to 10 million Algerian dinars, depending on the conditions of the programme (NESDA, n.d.). This support can help entrepreneurs acquire equipment, materials and other resources required for their activities.

However, financial assistance alone cannot guarantee the sustainability of a business. NESDA also provides training and support to project holders. Its current system includes support for both the creation of micro-enterprises and the expansion of existing activities (NESDA, n.d.). This distinction is important because entrepreneurship should not be evaluated only through the number of newly created businesses. The ability of existing businesses to survive, adapt and develop is also an important dimension of local development.

ANGEM also provides support for micro-activities through financing, advice and training. Its activities in Tizi-Ouzou include beneficiaries working in handicrafts, agriculture, trade, services and small-scale industry. The local exhibition organised by ANGEM on 19 and 20 February 2025 provided beneficiaries with an opportunity to present their activities and products (ANGEM, 2025).

Such activities have an economic but also a social dimension. Exhibitions can create opportunities for entrepreneurs to meet potential customers, exchange experiences and establish professional relationships. They can therefore contribute to the development of social and professional networks around local entrepreneurship. Nevertheless, the present study does not measure the precise effects of these networks on business performance.

Institutional support should also continue after the creation of the enterprise. During the first years of activity, entrepreneurs may encounter difficulties related to suppliers, customers, administration, financing or market access. Continued advice and follow-up can therefore help them respond to these difficulties.

Support for entrepreneurship should consequently be understood as a process rather than as a single financial intervention. It should combine financing, training, advice, information and post-creation follow-up. Such an approach can improve not only the creation of enterprises but also their capacity to remain active and become integrated into the local economic and social environment.

9.3. Opportunities and Perspectives for Local Entrepreneurship

Despite the challenges identified above, Tizi-Ouzou has several territorial resources that can support entrepreneurship. The main opportunities concern agriculture, handicrafts, tourism, digital activities, local products and the development of existing businesses.

Agriculture and agri-food activities. Agriculture offers opportunities that extend beyond primary production. Entrepreneurs can develop activities related to food processing, packaging, transportation, distribution and marketing. Such activities can strengthen local value chains by creating connections between producers, processors, distributors and consumers.

Handicrafts and local products. Handicrafts represent another important opportunity for local entrepreneurship. Traditional products can be promoted through exhibitions, professional networks and digital platforms. The participation of handicraft beneficiaries in the ANGEM exhibition in Tizi-Ouzou illustrates the presence of these activities within local micro-enterprise development (ANGEM, 2025).

Tourism. Tourism can also contribute to the development of local entrepreneurship. Natural and cultural resources can support activities related to accommodation, food services, transport, tourism activities and the marketing of local products. The Ministry of Tourism and Handicrafts has highlighted the contribution of tourism and handicrafts to job creation, wealth creation and economic diversification (Ministry of Tourism and Handicrafts, 2026).

Digital entrepreneurship. The growth of e-commerce at the national level creates opportunities for local entrepreneurs. Social networks, websites and online payment systems can help businesses promote their products and reach customers outside Tizi-Ouzou. However, taking advantage of these opportunities requires appropriate digital skills and access to reliable digital infrastructure.

Development of existing businesses. Entrepreneurship should not be limited to the creation of new enterprises. Existing businesses can also contribute to local development by increasing production, purchasing new equipment, introducing new products or adopting new technologies. NESDA provides support for the expansion and development of existing micro-enterprises (NESDA, n.d.).

Finally, cooperation between entrepreneurs, banks, support institutions, training centres, local authorities and professional networks can strengthen the local entrepreneurial environment. From a sociological perspective, these relationships are important because local development depends not only on the number of enterprises created but also on the way economic actors are connected to one another and integrated into the territory.

Therefore, the future development of entrepreneurship in Tizi-Ouzou depends on the capacity to combine financial support, skills development, digitalisation, local resources and cooperation between territorial actors. The objective

should not only be to increase the number of enterprises, but also to strengthen their sustainability and their contribution to employment, territorial integration and local development.

10. Recommendations for Strengthening Entrepreneurship in Tizi-Ouzou

The analysis shows that entrepreneurship in Tizi-Ouzou faces several interconnected challenges related to finance, managerial skills, digitalisation, market access and institutional support. The recommendations below are therefore focused on strengthening the conditions that allow entrepreneurs not only to create businesses but also to maintain and develop them over time.

10.1. Improve Access to Finance

Financial support remains essential for the creation and development of micro-enterprises. Support institutions should therefore:

- simplify financing procedures and provide clearer information about eligibility conditions;
- improve communication between entrepreneurs, banks and support institutions;
- maintain support for existing businesses that need to invest in equipment or expand their activities;
- give particular attention to projects based on local economic resources, such as agriculture, handicrafts, tourism and services.

These measures should aim not only to facilitate the initial creation of enterprises but also to support their subsequent development.

10.2. Strengthen Practical Training and Post-Creation Support

Training should be adapted to the concrete needs of entrepreneurs. In addition to technical knowledge, project holders need practical skills in accounting, cost calculation, pricing, marketing, customer relations and financial management. Training should therefore be provided both before and after the creation of the enterprise. Particular attention should also be given to young entrepreneurs, who may have business ideas but limited experience in preparing and managing a project. Post-creation follow-up should also be strengthened. Regular advice during the first years of activity could help entrepreneurs identify difficulties at an early stage and improve their capacity to adapt.

10.3. Develop Digital Skills and Market Access

Digitalisation represents an important opportunity for small businesses, particularly for local products. Entrepreneurs should be encouraged and trained to use social networks, digital advertising, online sales and electronic payment systems. Support should also be provided for the professional presentation of products through appropriate photographs, descriptions, packaging and online communication. These tools can help local businesses reach customers outside Tizi-Ouzou and reduce their dependence on geographically limited markets.

The national growth of e-commerce confirms the relevance of this orientation. However, the national indicators cited in this study should not be confused with specific measurements of digital entrepreneurship in Tizi-Ouzou.

10.4. Strengthen Cooperation Between Local Actors

Entrepreneurship development requires cooperation between several actors, including support institutions, banks, training centres, local authorities, entrepreneurs and professional networks. It is therefore recommended to:

- improve coordination between support institutions;
- facilitate access to information about financing and training;
- organize professional meetings and exhibitions;
- Encourage exchanges of experience between entrepreneurs ;
- strengthen links between entrepreneurs and local economic actors.

From a sociological perspective, such cooperation can contribute to the development of social and professional networks. These networks may facilitate access to information, customers, suppliers and institutional resources. However, their actual effects should be examined through future field research.

10.5. Support Activities Based on Local Resources

Entrepreneurship policies should give greater attention to the territorial resources of Tizi-Ouzou. Agriculture, agri-food activities, handicrafts, tourism and local products can provide opportunities for business creation and diversification. Support should focus on developing local value chains, improving product packaging and marketing, connecting tourism with local products and facilitating access to wider markets. Such an approach can strengthen the link between entrepreneurship and territorial development.

10.6. Evaluate Business Sustainability, Not Only Business Creation

Finally, the evaluation of entrepreneurship policies should not be based only on the number of projects financed or businesses created. It is also important to examine whether these businesses remain active, create stable employment, develop their activities and become integrated into the local economy. Future evaluations could therefore consider indicators such as business survival, employment stability, turnover development, diversification of activities, digitalisation and participation in professional networks. This approach would provide a better understanding of the real contribution of entrepreneurship and micro-enterprises to local development in Tizi-Ouzou.

Conclusion

This study examined the relationship between entrepreneurship, SMEs, including micro-enterprises, and local development in Tizi-Ouzou. The findings show that entrepreneurial activity contributes to employment and economic diversification, with 825 micro-enterprise projects financed and 1,303 jobs created. However, entrepreneurs continue to face challenges related to access to finance, digital skills, business management and market access.

The study also highlights the importance of institutional support provided by NESDA and ANGEM, as well as the potential of local resources such as agriculture, handicrafts, tourism and local products. From a sociological perspective, entrepreneurship can also be understood through the relationships between entrepreneurs, institutions and other local actors. However, these social dimensions were not directly measured through fieldwork in the present study.

The main contribution of this study is to consider entrepreneurship not only as a means of creating businesses but also as a factor of economic, social and territorial development. Nevertheless, the study is mainly based on secondary and institutional data, which limits the analysis of entrepreneurs' experiences and social networks.

Future research could therefore include field interviews or questionnaires with entrepreneurs and local institutions in order to better understand the role of social capital, professional networks, family support and institutional relationships in entrepreneurial development.

Overall, strengthening financial support, training, digital skills, market access and cooperation between local actors could contribute to more sustainable entrepreneurship and stronger local development in Tizi-Ouzou.

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