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إشكالية إستدامة المؤسسات الصغيرة و المتوسطة في الجزائر



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The Difficulties Faced by Small and MediumE in Algeria and The Most Important Methods of Supporting Them

Abstract:

At present, small and medium enterprises have been able to play an important role It is the focus of many economists and international organizations and is the subject of many research and discussions And even the meetings because of their significant impact on the advancement of development and the advancement of the economy, especially in The current economic transformations remained. Like many other countries in the world, Algeria has been very interested in this sector, through economic reform programs Proposed by the 1990s, and perhaps the biggest indicator of Algeria's interest in this sector The supporting bodies are the establishment of their own ministry. But despite all these efforts, these institutions still suffer from many problems In this context, the paper aims to highlight the problems facing small and medium enterprises in Algeria, as well as the most important solutions proposed by the State to address this problem.

Keywords: Small and Medium Enterprises, Development, Problems,

المخلص

استطاعت المؤسسات الصغيرة و المتوسطة في الوقت الحاضر أن تفتك مكانة هامة، هذا ما جعل منها محط أنظار العديد من الاقتصاديين و كذا المنظمات العالمية و موضع العديد من البحوث و المناقشات و حتى الملتقيات نظرا لما لها من وقع كبير على دفع عجلة التنمية و النهوض بالاقتصاد خاصة في ظل التحولات الاقتصادية الراهنة كغيرها من دول العالم، إهتمت الجزائر كثيرا بهذا القطاع، و هذا من خلال برامج الإصلاح الاقتصادي المقترحة ابتداء من سنوات التسعينات، و لعل أكبر شاهد على اهتمام الجزائر بهذا القطاع، إضافة إلى هيئات الدعم المنجزة، هو إنشاء وزارة خاصة بها لكن بالرغم من كل هذه الجهود، إلا أن هذه المؤسسات لا تزال تعاني عديد المشاكل التي تحول دون تطورها و مضيها قدما، و في السياق نفسه، تهدف هذه الورقة إلى تسليط الضوء على المشاكل التي تواجهها المؤسسات الصغيرة و المتوسطة في الجزائر و كذا أهم الحلول المقترحة من طرف الدولة لمواجهة هذه المشكلة

Introduction :

Small and medium enterprises occupy a distinct position in modern economies. In recent years this has become a source of income growth and job creation. The number of these institutions now represents 90% of the total number of industrial establishments in developed countries and has attracted the attention of

many thinkers And specialists in view of the huge number that is established annually in exchange for a large number comes out either to bankrupt or change his activity and the reasons for change.

Many countries attach great importance to this type of institution, so that every year the President of the United States of America reports to Congress on the status of small and medium enterprises.

This intervention is an attempt to approach the reality and problems of small and medium enterprises in Algeria.

I. Characteristics of small and medium enterprises:

Small and medium enterprises are important in economic activity because they are an engine for the economic development process. Large institutions, despite their advantages, still present the problems of management control, especially after they began to doubt their effectiveness. Ability to fully utilize production capacity. And this has led to the adoption of small and medium enterprises and focus on economic activity because of the characteristics of the most important:

- It is a means of creating employment as it depends on the labor intensity in production rather than capital density, and it is an opportunity for the developing country, which is mostly complaining of high unemployment rates with the resulting weakness and decline in demand.
- Responds to the characteristics of the small market and is the dominant position on the markets of developing countries because of the weakness of their ability to compete on the level of international markets on the one hand and modest levels of domestic demand on the other.
- The availability of an internal information system is characterized by a lack of complexity, which allows the rapid spread up or down between the management of the institution and its workers. Outwardly the information system is characterized by its simplicity as a result of the proximity of the market geographically

And psychologically. And in such cases there is little need to resort to complex market research because transformations at the internal market level can be easily monitored by managers.

- Lack of specialization in the work to the degree to which one job functions several functions, and often multidisciplinary worker and this provides the atmosphere for many initiatives.
- The adoption of small and medium enterprises is a means of gaining experience in the field of industry and allows the balanced growth of enterprises over time in conjunction with the growth of industrial awareness, while avoiding inflation, which usually occurs when resorting to heavy industries in the early

stages of development due to high demand for consumer goods Due to higher national income, as the commodity demand for this demand is not available, leading to higher prices.

- represents a means of support for large enterprises through subcontracting processes.

II. The reality of small and medium enterprises in Algeria:

This paper will explore the contribution of SMEs to economic development Based on the strategy adopted by Algeria in order to alleviate the problems and obstacles Confront them by highlighting some of the policies and programs that have been put in place to advance and upgrade this sector To the level required and imposed by the major challenges, and these policies and programs have been embodied in several The most important images are: the establishment of a ministry of its own, as well as governmental bodies and specialized institutions.

1. The contribution of small and medium enterprises to the development of the national economy:

The importance of small and medium-sized enterprises is due to their economic role as a provider (Jobs, economic development, ability to resist economic and competitive unrest)

A. Definition of development:

Development is the process by which transition from underdevelopment to progress, which requires many The fundamental and fundamental changes in the economic structures of countries. From the above, development is different Economic growth, because the latter focuses on per capita national income, that is, the quantity of goods and services Which they receive without taking into account the quality of these goods and services

B. Economic importance of small and medium enterprises:

Its economic role is as follows:

- Job creation;
- Formation of local tires;
- The distribution of industry and the diversification of the industrial structure;
- Providing new products and services;

-Providing new project needs, encouraging investment, achieving regional development, increasing exports, And development of demand for consumer goods

2. Problems faced by small and medium enterprises in Algeria:

Despite the active role of small and medium enterprises in achieving development in Algeria

It suffers from a number of problems that hinder its growth and prevent its prosperity and development, among others Problems include:

A. The weight of the banking system:

The financial and banking system in our country is still far from real financing for private sector projects , And the problems of the latter with the banks are as follows:

- The difficult conditions for obtaining a loan with the Bank to cover the needs of the institutions;
- The slow pace of the loan process and the decentralization of the decision at the level of the capital, which leads to slow implementation, Especially in internal states;
- Guarantees imposed by banks on these institutions hinder their development and increase their investments.

B. The weight of the tax burden:

Small and medium enterprises have tax burdens that in no way help them

Productive work. These burdens lead to the growth of parallel activities in the field of smuggling Tax, which causes serious damage to the level of tax administration, especially with regard to size The losses incurred by the latter each year as a result. As an example of these taxes:

- High corporate tax rate;
- The tax on value added in respect of goods and services directly entering into Investment.

C. Financing problems:

Small and medium enterprises suffer from significant deficiencies in the primary materials, which are nonexistent In the local market, as these institutions are no longer importing and technology, they have resorted to Importers, but the new ones only care about consumer goods and the general public they

import into favor The state only in the exercise of monopoly, and therefore the opening of the economy led to many problems in particular Disruptions in production due to lack of stock.

D. Problems of Real Estate and Industrial Property:

Among the most important obstacles faced by small and medium enterprises in the completion and development of their projects Investment in the issue of industrial real estate:

- Length of grant of land allocated for investment;
- Sometimes unjustified rejection of property claims due to transparency;
- Differences persist due to oil prices;
- A large percentage of land is not independent, either because it is owned by a bankrupt or owned public institution For properties that they hold for speculative purposes;
- Lack of financial resources of local communities, especially the compensation of the original owners (the state Or properties);
- The problem of property contracts that still exist in most areas of the country.

E. Absence of intermediate spaces:

- ✓ **Bourse:** The stock market is one of the most important tools for the development of institutions as a space in consultation and consultation, in particular with regard to:
 - the technical capacity of enterprises to improve the use of productive energy;
 - Woven better relations of the productive apparatus.

Despite the structural presence of the stock exchange, however, because of the lack of concentration of the state in this area, its work remained Very limited.

- ✓ **Chamber of Commerce:** Chamber of Commerce and Industry is the common interface that ensures the linkage between dealers Economists and public authorities. It is also a necessary link to regulate the economy and create harmony between the two But in fact, this room has not, to this day, played its primary role In reducing pressure on customers to prepare for production.

F. Investment environment problems:

Most economic traders suffer from the weight and slow management, and this starts from the idea of investment until verification The project's final duration is on the ground, as the average duration of the

project is in Algeria Is 80 months, while the global average is 60 months, that is, a lot of lost time, Time is one of the most important factors to consider in any type of investment. This is in addition to:

- Lack of accurate and accurate economic studies: the project owner usually lacks the efficiency necessary to provide them In the preparation of the project study and this was the main reason for the failure of many projects.

-Supply of equipment: In many institutions, productivity is reduced to production facilities Used, and more than half of the equipment used more than ten years. And to raise or motivate the institution The SME requires not only the encouragement of a successful institution but also the promotion and establishment of institutions On sound bases in terms of composition, management and production requirements.

Some aspects of the investment climate in Algeria:

The Algerian economy has known since the beginning of the nineties a series of economic reforms. The macroeconomic aspect is the result of a number of agreements with international organizations that have had a clear impact on the investment climate in Algeria. However, it must be noted that Algeria in this period has known some kind of political and security instability The lack of access to external financing and the frequency of reform by producing a restrictive and sometimes expansionary fiscal policy (1992-1993) for populist considerations. This continued until 1994, when the authorities entered into a comprehensive agreement with the International Monetary Fund in two phases. 1995 and And is followed by an agreement preparative extended by agreement of May funding 1995- May 1998 and the aim is to:

- Raising the rate of economic growth in order to absorb the increase in the labor force and reduce unemployment.

- Adjust inflation rates to make them close to what is common in the industrialized countries.

- Restoring balance of payments balance with appropriate levels of foreign exchange reserves.

In order to achieve this, a number of measures have been adopted to ensure economic stability and balance of macroeconomic variables, based on strict monetary policy, restrictive budget policy and exchange rate policy that reflect the actual strength of the national currency. And to reduce the role of the state to liberalize prices and foreign trade and to give some flexibility to the labor market.

As small and medium enterprises are an important factor in the Algerian economy, the following data are reflected:

- Institutions employing less than 10 workers representing 93.24% and employ 221,975 workers, or 35% of the total labor force,

- Institutions employing more than 10 workers represent 7% and employ 412,400 workers, or 65% of the labor force

Of the total domestic production and 29% of the total exports outside the hydrocarbons (55.5%)

However, its growth is hindered by several problems and obstacles identified by the economic situation report of the second semester of 2000 in two groups:

Group I: At the level of establishment and investment:

And related to finance, real estate and bureaucracy where it is noted in this area:

- Absence of mechanisms to cover the risks related to loans for this type of institution.
- The absence of preferential financing when it exists and the failure to notify customers of the existence of loan lines.
- Land prices are subjected to continuous assessments in a single way, reflecting the arbitrariness exercised by the administration.

The second group: the level of supply of the productive apparatus:

Due to the lack of experience of small enterprises in the field of import techniques because in the past they were dependent on supply from public institutions that were monopolizing foreign trade. With economic openness, the data have changed, creating an obstacle for these institutions.

In order to overcome these obstacles, a law was issued concerning the promotion of small and medium enterprises. This was not to be done without a clear and precise definition of this type of institution. The law distinguished between:

- Medium enterprises, which occupy between 50-250 business number between 200 million and 2 billion Algerian dinars or the total assets of between 100 and 500 million Algerian dinars.
- Small enterprises, which occupy between 10-49 people and does not exceed the annual turnover of 200 million Algerian dinars or the total assets do not exceed 100 million Algerian dinars.
- Mini enterprises, which occupy between 1 to 9 people and achieve a turnover of less than 20 million Algerian dinars or the total assets of not more than 10 million Algerian dinars.

The same law has established a set of measures to assist small and medium enterprises in relation to:

- Establishment of centers to facilitate the procedures for the establishment of this type of institutions in all the constitutions of the media and guidance,
- The possibility of establishing funds to guarantee bank loans granted to these institutions,
- Encouraging the State to develop the partnership between the public and private sectors and work to expand the scope of waiver of services for the benefit of small and medium enterprises,
- The allocation by the State of a share of public transactions for competition between small and medium enterprises,
- The establishment of a national council for the promotion of subcontracting with the aim of:
 - * Proposing measures to achieve the best integration of the national economy,
 - Encourage small and medium-sized enterprises to join the global stream of subcontracting,
 - * Upgrade partnerships with major national and foreign employers,
 - * Coordination of the activities of the subcontractors and the Algerian partnership among them,
- Providing the economic information system on small and medium enterprises with reference files issued by the various national bodies (Customs Administration, Taxes, National Bureau of Statistics, National Register of Commerce, National Social Security Fund ... etc).

Some important issues that need further attention remain the impact on the future of small enterprises

And medium, including:

- Establish mechanisms to link the relationship between small and medium enterprises and research and development centers,
- Establish mechanisms for monitoring foreign markets and marketing opportunities for small and medium enterprises,
- Establish training and rehabilitation programs for the benefit of the facilitators of small and medium enterprises to ensure that they control the modern management tools and enable them to cope with changes in the ocean,

- Establish a comprehensive program that enables small and medium enterprises to qualify and reach the degree of conformity with international standards in the management of ISO 9000.

3. The Authority's efforts to upgrade this sector:

The creation and growing interest of small and medium-sized enterprises (SMEs), necessitates the imperative to support the efforts of SMEs In addition to its activities The competent ministry and its affiliated institutions are governmental and specialized institutions that play an active role in Development of small and medium enterprises:

- ANSEJ (National Agency for the Support of Youth Employment)
- ANGEM (National Agency for Microcredit Management)
- CNAC (National Unemployment Insurance Fund)
- AND I (National Agency for the Development of Investment)
- ANIREF (National Agency for the Intermediation and Regulation of Land)

A. -National Agency for Youth Employment Support (ANSEJ):

✓ Agency nature:

Is a national body of a special nature that finances, supports and accompanies mini-enterprises established by young entrepreneurs, enjoys moral character and financial independence, 1 and seeks to promote all forms conducive to the revitalization of the employment sector through the establishment of a mini-enterprise for the production of goods, Services, established in 1996 by Executive Decree No. 96 of 8 September 1996. (It has branches located under the authority of the Prime Minister, and the Minister of Employment follows the Agency's operational activities)

✓ Its functions: The Agency shall:

Encourage all forms and measures to help young people upgrade through the formation and operation programs. It administers the allocations of the National Fund to support youth employment, including reductions in interest rates; The investments made by young entrepreneurs continue in line with their respect for notebook items the conditions ; Providing economic, technical, legislative and regulatory information for entrepreneurs to practice Their activities; Ensure follow-up and accompaniment of micro-enterprises, both during the completion period and even after the exploitation; To establish continuous financial relations with banks and financial institutions within the framework of the financial structure of project finance And its achievement and exploitation; The two-tranche funding formula was developed,

the first being between the beneficiary party and the agency and the second between The former parties and the Bank.

B. National Agency for Microcredit Management:(ANGEM)

✓ **Legal Status:**

Established pursuant to Executive Decree No. 04/14 of 22 January 2004, As an entity of special character, the Ministry of Employment and National Solidarity is pursuing its mission to implement the State's policy in the fight against unemployment and poverty by strengthening individual entrepreneurs to create Self-employed activities.

✓ **Agency functions:**

The Agency carries out the following tasks:

-Supervising the joint guarantee fund for microcredit offered by commercial banks And financial institutions for beneficiaries;

-Providing interest-free loans, investments and advertising to beneficiaries from the National Support Fund Microcredit;

-Establishing and strengthening relations with banks and financial institutions to provide the necessary funding for investment projects

C. National Unemployment Insurance Fund:(CNAC)

✓ **Legal Status of the Fund The National Unemployment Insurance Fund** :was established by Executive Decree No. 05-121 of 6 July 1994, which provides for the establishment of the National Fund For unemployment insurance, in particular Article 2 thereof, which is directed to unemployed persons between the ages of 30 and 50 and Presidential Decree No. 03-514 of 30 December 2003, amended and supplemented by Executive Decree No. 10-156 of 20 June 2010, which provides for Support and expand the activities of project holders, an agency of the Ministry of Labor and Social Security.

✓ **Fund's functions:**

The Fund provides assistance and grants to project holders. Among the tasks entrusted to it are:

- proving the professional knowledge of invalids who do not have certificates;

- Support to the selection, accreditation and funding committee;

- Assist in the preparation of a technical-economic study of the project;
- Providing special consultation and accompaniment;
- Accompanying during the proceedings before banks and public administrations;
- An advance payment to the project owner shall be granted, without interest, up to 10000000 Algerian Dinar

D. National Agency for Investment Development:(ANDI)

✓ **Legal Status:**

Under Presidential Decree No. 01-03 on Investment Development, the National Agency for Investment Development (NAPA) replaced APSI after its weak results. There was a large gap between the 43,000 investment intentions Of which US \$ 42 billion has already been realized, and the actual investments that did not exceed US \$ 500 million. Most of the benefits offered were used only by speculators. The National Agency for Investment Development was established on 20 August 2002, Financial personality and independence This agency, especially in Algeria, which is undergoing a profound economic transformation towards a market economy and opening up to capital within the framework of restructuring, is the primary tool for identifying and promoting existing investment opportunities and attracting headers Direct foreign investment and funds.

✓ **The Agency's tasks:** The Agency shall undertake the task of investment development. In respect of this task, the Agency shall, in accordance with the provisions of Article 21 of Order No. 01-03:

- Providing the investor with all administrative documents necessary for the completion of the investment;
- informing the investor of the decision to grant the required benefits, or refuse to grant them;
- investment opportunities, development and follow-up;
- Receiving and informing resident investors and non-residents;
- Facilitate the establishment of institutions and the embodiment of projects through the services of your youth only

As decentralized management structures;

- To manage the investment support fund for its development and guidance, which is charged with financing state contributions at a cost

The benefits of investment, in particular the expenditure on the basic works of investment;

- Ensure that commitments made by investors are respected during the exemption period.

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E. National Agency for Mediation and Real Estate Control:(ANIREF)

✓ **Definition:** It is a public enterprise of an industrial and commercial nature, subject to the Ministry of Industry And mines.

✓ **Mission:**

- Gather information on the offer and the real estate application and submit it to the public authorities;
- Preparation of economic real estate prices;
- Setting up a mix bank that collects the national real estate assets and puts them at the disposal of the investors.

Conclusion:

Small and medium enterprises remain a hostage to economic policy makers that can drive economic growth because of the characteristics and nature of the Algerian economy. Which calls for attention to the economic environment and reform in order to ensure the flow of economic information to ensure transparency, and to provide an appropriate environment for competition with the review of measures related to the promotion of exports in the desire to join the World Trade Organization and the signing of the Association Agreement with the European Union, Of tariff barriers and a lack of other mechanisms to ensure the protection of the national economy, which complains of the weak competitiveness of its products.

An economic recovery program can be a tool and tool that enables small and medium enterprises to generate a lot of activities and make investments after the conditions of domestic finance have improved in their government or banking image.

Some programs, such as the Youth Employment Program, can provide a framework for the growth of these institutions, provided that these programs are politicized and kept away from being influenced by the constant changes of governments. Foreign capital always favors partnerships with national capital for

risk prevention and reduction. , And this is only by ensuring the stability of frameworks and policies, taking into account the prevailing economic changes at the global level.

Suggestions and recommendations:

Based on the above, we try to make some recommendations and suggestions:

- To work with the concerned parties in the sector to streamline all administrative procedures by adapting the administration to the current and future economic changes and eliminating the negative phenomena that still plagued the Algerian administration such as bribery, nepotism and bureaucracy, because all these negative phenomena have an effective and direct impact on the development of this sector.
- It is necessary to look for economic activities in which Algeria has a comparative advantage in comparison to other countries and to encourage, develop and harness the necessary financial resources so as not to lose resources in unprofitable sectors.
- To work to focus on the formation of investors to raise the level of efficiency in the management of these institutions, as well as to raise awareness among the owners of these institutions the need to control their economic actions on the basis of financial and accounting sound and convince them of the importance of this in providing an atmosphere of confidence in commercial banks, .
- The banking system must be adapted to the current conditions of the national economy and benefit from the experience and experience of developed countries in the field of supporting the institutions and trying to benefit from them in the development of the sector.
- Encouraging consultation between government agencies on the one hand and investors in the institutional sector in the preparation and application of various policies related to the sector.

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