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<p>Keywords</p>	<p>Self-Employed Entrepreneur; Algerian Legislation; Informal Economy; Youth Employment; Economic Development</p>
<p>Abstract</p>	<p>This study examines the self-employed entrepreneur law in Algeria as a modern legal mechanism designed to formalise informal economic activities, particularly within the digital sector, and to empower youth to participate in the labour market. It explores the legal definition and distinctive features of the self-employed entrepreneur, the procedural requirements for acquiring this status, and the associated rights and obligations. The study also analyses the incentives provided by the law to encourage entrepreneurship alongside the significant challenges faced by self-employed individuals, especially in financing, management, and human development. Finally, the manuscript offers practical recommendations aimed at enhancing the regulatory framework and support systems to promote the sustainable growth of self-employment as a vital component of Algeria's economic development.</p>
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Introduction

Unemployment is regarded as a spectre that successive governments in Algeria have sought to alleviate by reducing its impact and searching for solutions through the implementation of a set of measures aimed at training and integrating young people into the labour market, as well as fostering self-initiative within enterprises to support the principle of competitiveness among them. The challenges associated with this phenomenon have been further compounded by the presence of economic activities operating in the informal sector, conducted outside official frameworks that the state has attempted to regulate and codify to incorporate them into the structured economy.

Algeria has encouraged young people to engage in these activities by granting them a set of financial, fiscal, and social advantages, along with other incentives, through the promulgation of the Basic Law on the Self-Employed Entrepreneur (Law No. 23-22 of 18 December 2022), which seeks to strengthen the entrepreneurial spirit among youth and integrate them into the formal economy.¹

Given the importance of this topic, owing to the novelty of the law and its provisions, it represents a new model in the field of entrepreneurship, framed within the concepts of self-employment and encouraging youth participation. The legal issue raised by this study revolves around the definition of the self-employed entrepreneur and the principal challenges he or she faces in carrying out economic activities.

The study adopts a descriptive-analytical method, examining the relevant dimensions and clarifying specific gaps surrounding the subject. The research is structured into two sections: the first addresses the concept of the self-employed entrepreneur, providing its definition and identifying the associated obligations; the second addresses the advantages granted to the self-employed entrepreneur, as well as the main challenges and constraints encountered in the pursuit of these activities.

At present, all states, including Algeria, are competing to mobilise diverse human capacities and social groups to contribute to advancing economic growth through training, development, and the integration of individuals into entrepreneurship to generate additional wealth to help revitalise the economy. Efforts have therefore been directed towards encouraging microenterprises, start-ups, and small, creative, and innovative businesses, within which the category of the self-employed entrepreneur has emerged as a solution both to eliminate the spectre of unemployment and to invest in human capital.

Accordingly, we attempt to define the term *self-employed entrepreneur*, distinguish it from related concepts, and then address the procedures for acquiring this status along with its privileges and obligations.

I. The Concept of the Self-Employed Entrepreneur and Its Distinction from Other Related Terminologies

The concept of the self-employed entrepreneur may vary depending on the perspective adopted, whether legal, economic, or social. However, its meaning becomes clearer when contrasted with institutions that bear close resemblance to it. Thus, this section will be examined in two paragraphs: the first will present a definition of the self-employed entrepreneur. In contrast, the second highlights the distinction between self-employment as an entrepreneurial model and other similar terminologies.

1. Concept of the Self-Employed Entrepreneur

At present, all nations, including Algeria, are striving to incorporate diverse human capacities and social groups into driving economic growth through training, development, and the integration of individuals into entrepreneurship. The objective is to generate additional wealth to help revitalise the economy. Thus, efforts have been made to encourage microenterprises, start-ups, and tiny, creative, and innovative businesses, within which the category of the self-employed entrepreneur has emerged as one of the solutions for eliminating the spectre of unemployment and investing in human capital.

Therefore, it is essential to define the term *self-employed entrepreneur* and distinguish it from similar concepts before proceeding to the procedures for acquiring this status and the associated privileges and obligations.

A. Defining the Self-Employed Entrepreneur

¹ Law No. 22-23 of 24 Jumada al-Awwal 1444, corresponding to 18 December 2022, containing the Basic Law on the Self-Employed Entrepreneur, Official Journal No. 85 of 19 December 2022, p. 4.

In outlining the meaning of the self-employed entrepreneur, the legislature relied on a set of criteria, which simultaneously serve as the conditions for acquiring this status. These include the personal criterion, the residence criterion, the financial criterion, and the criterion of the nature of the activity.

The personal criterion associates the concept of the self-employed entrepreneur with every natural person. It appears that the legislator, on the basis of *realist theory*, recognises the legal personality of the natural person alone. The legislator invested in the individual's intellectual and cognitive faculties as the basis for technological and digital creation and innovation, thereby excluding any legal person, regardless of the nature, activity, or type, be it institutions, companies, or bodies.

Furthermore, the individual must have reached the statutory minimum age for employment under Algerian law, which is set at sixteen (16) full calendar years and above. Exceptions apply solely in apprenticeship contracts drafted in accordance with the labour legislation and regulations in force. The individual must also have full mental capacity. This requirement marks a departure from the general principle in Algerian law that determines the age of majority at nineteen (19) years. The minimum legal working age constitutes a matter of public order that must not be violated; otherwise, offenders are subject to criminal liability and the statutory penalties of imprisonment and fines.

Notably, the statutory age established under Algerian law is consistent with International Labour Organisation Convention No. 138 of 1973, which stipulates that the minimum age for employment must not be less than fifteen (15) years. Algeria ratified this convention on 30 April 1984.²

According to the economic and financial criterion, the self-employed entrepreneur must carry out work or activities individually, that is, in their own name and for their own account, independently, without having a dependency relationship with another person or being subject to supervision and direction in the management, administration, or practice of the activity by a particular entity or individual.³

This activity must generate a financial profit and cannot be merely the provision of free services. However, engaging in this activity does not grant the status of a trader, as the law does not require registration with the Commercial Registry Directorate, provided that the entrepreneur respects and does not exceed the annual turnover threshold, which, according to the 2023 Finance Law, is set at five million Algerian dinars. Some members of the National People's Assembly criticised this amount during parliamentary discussions on the draft law, arguing that it does not sufficiently encourage young entrepreneurs to engage in information technology and related fields, given that the revenues and profits generated in these sectors often exceed the annual turnover limit by several multiples.⁴

Notably, the law relies on the criterion of the nature of the activity by limiting the self-employed entrepreneur's practice to a legally defined and codified list of specific fields to avoid overlaps with other professions, liberal professions, and crafts. These activities include consulting, expertise, training, digital services and related activities; domestic services; personal services; entertainment and leisure services; services directed at institutions; and cultural, communication, and audiovisual services. The law explicitly excludes, by way of absolute prohibition, all regulated activities that require obtaining an administrative licence or accreditation.

This approach contrasts with Moroccan Law No. 13.114, which, in its first article, defines the self-employed entrepreneur as any natural or legal person engaged individually in any activity, whether industrial, commercial, or artisanal, without specifying the nature of the person. The list of these activities is left to be determined by regulatory texts, provided that the annual turnover does not exceed 500,000 dirhams for commercial activities or 200,000 dirhams for services.

² Mahdi Bakhda, "La protection juridique du travailleur mineur dans la législation algérienne," *Revue de droit*, Institut des sciences juridiques et administratives, Centre Universitaire de Relizane, vol. 3, no. 1 (10 December 2014), p. 46.

³ Lobna Hamani, "Le régime de l'entrepreneur autonome entre loi et réalité: Une réponse aux objectifs fixés," *Revue des conflits d'affaires*, no. 22 (2017), p. 36.

⁴ Bouazza Nadira, "On the Introduction of the Self-Employed Entrepreneur Status in Algerian Law," *Journal of Academic Studies*, vol. 11, no. 1 (2024), p. 568.

Economic, Social and Environmental Council of Morocco, *Self-Employment*, Cana Print Publishing House, 2016, p. 1919. Notably, the law relies on the criterion of the nature of the activity by limiting the self-employed entrepreneur's practice to a legally defined and codified list of specific fields to avoid overlaps with other professions, liberal professions, and crafts. These activities include consulting, expertise, training, digital services and related activities; domestic services; personal services; entertainment and leisure services; services directed at institutions; and cultural, communication, and audiovisual services. The law explicitly excludes, by way of absolute prohibition, all regulated activities that require obtaining an administrative licence or accreditation.

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2. Distinguishing the Self-Employed Entrepreneur from Other Similar Terms

Like many other countries, Algeria has sought to adopt an entrepreneurial approach to advance its developmental economy. This approach has been used to establish the legal and regulatory frameworks governing the entrepreneurial sector by promoting and developing small enterprises,⁶ start-ups,⁷ and self-employed entrepreneurship.⁸

Each of these types of enterprises is characterised by an independent legal system due to the differences between them in several respects, as follows:

- Small enterprises and start-ups are considered legal entities that take the form of commercial companies operating in the production sector of goods and services. They have an organised structural framework and employ a significant number of workers. For example, tiny enterprises employ no more than nine (9) workers; small enterprises employ up to forty-nine (49) workers; and start-ups do not exceed two hundred and fifty (250) workers.⁹ Unlike the self-employed entrepreneur, who is a natural person engaging in economic activities individually and independently, working in their own name and for their own account, and who is legally prohibited from employing workers to fulfil their operational obligations,
- Algerian law requires that self-employed entrepreneurs' annual turnover not exceed five million Algerian dinars. In contrast, small enterprises are legally required not to exceed an annual turnover of four hundred million Algerian dinars, and tiny enterprises must not exceed two hundred million Algerian dinars. Start-ups, however, must meet the annual turnover amount determined by the National Committee for granting the start-up enterprise label.¹⁰
- Since both small enterprises and start-ups take the form of commercial companies, the Algerian legislature has required them to register in the Commercial Register. As the self-employed entrepreneur is not considered a

⁵ Economic, Social and Environmental Council of Morocco, *Self-Employment*, Cana Print Publishing House, 2016, p. 1919.

⁶ Law No. 17-02 of 10 January 2017, containing the guiding framework for the development of small and medium enterprises, Official Journal (OJ), No. 02, 11 January 2017.

⁷ Executive Decree No. 20-254 of 15 September 2020 establishing a national committee to grant the status of start-up enterprise and innovative project and business incubator, defining its tasks and organisational procedures, Official Journal (OJ), No. 55, 21 September 2020.

⁸ Law No. 22-23 containing the Basic Law on the Self-Employed Entrepreneur, cited above. Would you like me to continue translating the next section or any specific part of the manuscript?

⁹ Zaitouni El Howaria, *Entrepreneurship Studies*, Faculty of Economic and Commercial Sciences, Department of Economic Sciences, University of Tébessa, academic year 2021/2022, p. 124. Also see Sa'idiyya Warda, *Qualification and Development of the Competitiveness of Small and Medium Enterprises as a Strategic Choice to Support Economic Diversification in Algeria: An Analytical Study*, doctoral thesis, Faculty of Economic and Commercial Sciences and Management Sciences, Department of Economic Sciences, University of Guelma, 2023/2024, pp. 29-30.

¹⁰ Rajae Oumaddoud, "The Legal Framework of Start-ups in Algeria," *Message Journal for Studies and Human Research*, vol. 9, no. 2 (2024), p. 458.

trader, the legislator exempts them from this registration if their annual turnover remains within the limit of five million Algerian dinars. However, suppose that this threshold is exceeded for three consecutive years of activity. In that case, the self-employed entrepreneur is required to register in the commercial register if they wish to continue their business.¹¹

- The self-employed entrepreneur carries out economic activities limited to a legally specified list, such as personal services, digital services, consultancy, expertise, training, and others, explicitly excluding regulated activities and liberal professions.

In contrast, the activities undertaken by small enterprises and start-ups are considerably broader, encompassing all goods and services production activities, provided they do not contravene the law or public order.¹²

- The self-employed entrepreneur primarily relies on self-financing and sometimes resorts to small loans, unlike small enterprises, which often seek financial and banking funding.¹³ Start-ups frequently attract specific investors, particularly venture capitalists and businesspeople who target innovation and creativity, providing the necessary financial resources for expansion and growth.¹⁴
- Start-ups originate from ideas of innovation and growth, typically producing new, creative products in the field of information and communication technologies and rapidly developing them to meet the evolving and changing tastes of consumers. This makes start-ups more capable of marketing their products both nationally and internationally. Small enterprises, on the other hand, are economic entities focused on producing goods and/or services. They generally do not prioritise innovation and creativity; instead, they primarily seek to provide the quantity and quality demanded by customers and to respond to this demand, which necessitates expanding the marketing of their products. The self-employed entrepreneur differs in that they do not strive to innovate or develop new products, even though they may possess such capabilities. Instead, they aim to carry out their activities thoroughly and provide the required services consistent with their limited financial resources.¹⁵
- Algerian law prohibits the seizure of the premises where the self-employed entrepreneur operates owing to unpaid debts or risks arising from their activities.¹⁶ In contrast, small enterprises and start-ups, being commercial companies, can have their assets seized and auctioned to satisfy debts in the event of payment default.

II. Procedures for Acquiring the Status of Self-Employed Entrepreneurs and Obligations

To acquire the status of self-employed entrepreneur and benefit from all the rights and privileges covered by the legal and regulatory frameworks governing this entrepreneurial activity, an individual must undergo a set of mandatory administrative procedures before the authority is responsible for managing and organising self-employed entrepreneur files and must fulfil several legal obligations depending on the circumstances.

1. Procedures for Acquiring the Status of a Self-Employed Entrepreneur

¹¹ Article 13 of Law No. 22-23 containing the Basic Law on the Self-Employed Entrepreneur, cited above.

¹² Safia Bouzar, *Entrepreneurship Studies*, Faculty of Economic, Commercial, and Management Sciences, University of Algiers 03, academic year 2018/2019, pp. 69–70.

¹³ Aisha Zerouak, "Start-ups' Inclination in Algerian Law: The Economic System Support and Development Fund for Start-ups as a Model," *Algerian Journal of Law and Political Science*, vol. 7, no. 1 (2022), p. 974.

¹⁴ Youssef Hussein and Ismail Sadiqi, "A Field Study on the Reality of Start-up Creation in Algeria," *University of Bechar Annals in Economic Sciences*, vol. 8, no. 1 (2021), p. 74.

¹⁵ Ahmed Lamine Menaghi, "The Basic Law of the Self-Employed Entrepreneur: A New Legal Framework," *Journal of Legal and Political Thought*, vol. 7, no. 1 (2023), p. 1134.

¹⁶ Article 8 of Law 22-23, Basic Law on the Self-Employed Entrepreneur, cited above.

To avoid the bureaucratic obstacles that generally burden investors in public administrations, Algeria is currently working to alleviate or eliminate administrative procedures. To encourage individuals to acquire the status of self-employed entrepreneurs, the registration process in the National Register of Self-Employed Entrepreneurs, meeting the legal conditions stipulated in Article 3 of Law No. 22--23, as previously discussed, has been facilitated. This process comprises three stages:

In the first stage, the applicant submits a registration request to the National Agency for the Self-Employed Entrepreneur, a public institution with an administrative character, legal personality, and financial independence. This agency is responsible for establishing, maintaining, and updating the National Register; managing the electronic registration portal; receiving, assessing, registering, deleting, and reregistering applications; supporting and monitoring the activities of self-employed entrepreneurs; and updating and enhancing the list of activities that qualify for benefits under the laws and regulations related to self-employed entrepreneurship.

The second stage involves examining the registration request and verifying the application documents within a period of three (3) days from the date of submission.

The third stage, following the agency's appraisal of the application, involves notifying the applicant of acceptance or rejection via the digital platform. If accepted, the applicant is registered in the National Register, thereby acquiring the status of self-employed entrepreneur and receiving a card evidencing this status with a unique national registration number. In the event of rejection, the applicant may appeal to the minister responsible for start-up enterprises, who must respond within thirty (30) days.¹⁷

Notably, pursuant to Articles 22, 23, and 24 of Executive Decree No. 23--197, the National Agency for the Self-Employed Entrepreneur may remove a self-employed entrepreneur from the National Register of Self-Employed Entrepreneurs and revoke their entrepreneur status card in the following cases:

- A personal request for removal is submitted by the self-employed entrepreneur to the agency or sent via the electronic portal.
- If the annual turnover exceeds the legally prescribed amount of five million Algerian dinars for three consecutive years.
- Reasons for or impediments prevent self-employed entrepreneurs from practising their activities.
- In the event of the self-employed entrepreneur's death.

In any of these cases, the agency issues a reasoned deletion decision, which is personally communicated to the entrepreneur and to all entities benefiting from the privileges associated with the entrepreneur card, which is automatically cancelled, particularly the tax authorities, postal services, social security bodies for nonsalaried workers, and banking institutions within fifteen (15) days. The removed entrepreneur may file an appeal with the minister responsible for start-up enterprises, who has the authority to respond to the appeal within thirty (30) days, whether concerning the refusal of registration or removal.¹⁸

¹⁷ Articles 15 to 22 of Executive Decree 197-2023 dated 25 May 2023, which defines the list of activities eligible for benefits under the Basic Law on the Self-Employed Entrepreneur and the procedures for registration in the National Register of Self-Employed Entrepreneurs, Official Journal No. 37, issued 4 June 2023.

¹⁸ It is worth noting that although the legislator did not explicitly mention the possibility of judicial appeal against decisions to refuse registration or remove an entrepreneur, it is considered permissible for the self-employed entrepreneur to file an administrative lawsuit seeking annulment of these decisions due to their administrative nature. These decisions are issued by administrative bodies (the National Agency for the Self-Employed Entrepreneur is a public institution of an administrative nature, and the Minister responsible for start-ups is also a central administrative authority) before the administrative courts.

1. Legal Obligations to be Respected

The self-employed entrepreneur is bound by a set of obligations that help organise their activities and ensure compliance with the laws and regulations in force in Algeria. These obligations include the following:

A. Filing Tax Declarations and Paying Due Taxes

The self-employed entrepreneur, as a taxpayer, is required to submit a declaration of existence to the competent regional tax inspection office within thirty (30) days from the commencement of their activity. Failure to submit the declaration within the specified period results in the imposition of a very minor fine intended solely as a deterrent.

The tax identification number obtained following the declaration plays a crucial role in indicating the legal status of the self-employed entrepreneur's activity, confirming whether it is officially registered with the tax authority. This obligation is supposed to assist the self-employed entrepreneur in invoicing for services provided to companies and institutions, thereby enhancing business credibility, expanding the scope of activity, and generating a good income. However, the law does not explicitly impose this obligation as mandatory.¹⁹

However, the law does not specify a standard invoice format that the self-employed entrepreneur must issue, whether it is a regular invoice or one with particular characteristics to be observed.

According to Articles 182, 183, 194, and 365, the self-employed entrepreneur is required to submit without delay a series of tax declarations to the tax authorities, particularly the declaration of existence, the estimated annual turnover declaration, and the final declaration of the actual annual turnover. These declarations must be submitted via specific forms available on the General Directorate of Taxes website. Failure to submit these declarations within the legal deadlines results in fines ranging between 10% and 20% if the delay exceeds a whole month. Additionally, the entrepreneur is obliged to pay the due taxes related to the annual single lump-sum tax, with the option to pay in whole or in instalments depending on their financial situation.²⁰

B. Not Exceeding the Legally Prescribed Annual Turnover Threshold

Suppose the self-employed entrepreneur's annual turnover exceeds the amount of five million Algerian dinars (5 million DZD), as outlined in Law No. 22-24 dated 25 December 2023, which contains the Finance Law for 2023, for three consecutive years. In that case, the entrepreneur must register with the commercial register if they wish to continue their activity. However, if the turnover remains below the prescribed amount, the entrepreneur is exempt from mandatory registration in the Commercial Register, thus facilitating the lawful and organised exercise of their activity.²¹

C. Maintaining a Simple Accounting Record

The self-employed entrepreneur must keep a simple accounting ledger to record the financial and accounting transactions related to the exercise of their activity. This ledger must include entries of both income and expenses related to their work. The ledger must be numbered and stamped by competent tax authorities and must be free from any erasures or defacement.

Section Two: Incentives Granted to the Self-Employed Entrepreneur and the Challenges They Face

¹⁹ Fatiha Ben Azzouz, "The Self-Employed Entrepreneur System and Its Privileges in Light of the Provisions of Law 22-23," *Journal of Legal and Social Sciences*, vol. 8, no. 3 (2023), p. 1081.

²⁰ General Directorate of Taxes, Single Lump-Sum Tax System, issued 24 October 2024, accessed 1 June 2024, www.Mfdgi.

²¹ Bouazza Nadira, cited above, p. 571.

To encourage self-employment and facilitate the exercise of economic activities, self-employed entrepreneurs are granted a set of incentives designed to foster initiative and innovation in their field. These privileges act as motivations to support entrepreneurship and enable young people to enter the labour market in an official and organised manner.

However, despite these incentives, self-employed entrepreneurs face several challenges that hinder the continuity of their work, which will be analysed in the following two subsections.

First – Incentives Granted to the Self-Employed Entrepreneur

According to Law No. 22-23 dated 18 December 2022, the self-employed entrepreneur enjoys several privileges aimed at encouraging self-employment and facilitating economic activities, including the following:

- The self-employed entrepreneur is exempt from compulsory registration in the Commercial Register, which simplifies the initiation of activity without complex bureaucratic procedures.
- The self-employed entrepreneur is subject to the single lump-sum tax system, which is a simplified tax that combines professional activity taxes, value-added taxes, and gross income taxes. This tax is set at a rate of 0.5% when the declared annual turnover does not exceed five million Algerian dinars (5,000,000 DZD). Despite the relatively low tax burden, during parliamentary discussions on this law, several members of the National People's Assembly indicated that it fails to sufficiently incentivise young entrepreneurs to declare their entrepreneurial activities and recommended either exemption or reduction of this tax.²²
- The self-employed entrepreneur may open a commercial bank account specifically for their activity, despite not being registered in the Commercial Register. This facilitates the management of funds and various financial transactions and enables self-employed entrepreneurs to market their goods and services, export them outside Algeria, and receive export revenues in foreign currency.²³
- The self-employed entrepreneur has the right to conduct their activity from their residence or from shared workspaces, providing flexibility in organising their work. Notably, the residential dwelling used as the place of activity is protected from seizure by creditors to satisfy debts, even if those debts arise from the entrepreneur's activities.²⁴

Second – Difficulties Hindering the Self-Employed Entrepreneur in Practising Their Activity

Self-employment is considered an important driver of economic development, especially under current conditions that require the integration of informal activities into the formal economy. However, to achieve this goal, multiple obstacles that complicate the activities of the self-employed entrepreneur must be eliminated. These difficulties are related to financing, management, innovation, marketing, and sustainability compared with start-ups, which enjoy greater opportunities for the financial support and resources necessary for growth and expansion.

1. Difficulties Hindering Self-Employed Entrepreneurs in Financial Financing and Resource Management

A. Financing Problem

²² Ahmed Lamine Menaghi, "The Basic Law on the Self-Employed Entrepreneur: A New Legal Framework for Entrepreneurship in Algeria," *Journal of Legal and Political Thought*, vol. 7, no. 1 (2023), p. 1138.

²³ Fatiha Ben Azzouz, cited above, p. 1080.

²⁴ Amel Bougra, "A Review of the Newly Introduced Self-Employed Entrepreneur System under Law No. 22-23," *Journal of Research in Contracts and Business Law*, vol. 9, no. 3 (2024), p. 214.

Financing is among the most significant obstacles facing self-employed entrepreneurs, particularly since the financial sources on which they rely are almost limited to personal resources, which are insufficient to cover the risks they may encounter in the market or rising costs. These resources also do not help expand their capabilities or passion for developing their activity. The self-employed entrepreneur also fears dealing with banks for loans because high interest rates do not encourage business flourishing. Furthermore, banks themselves do not provide funding in the absence or insufficiency of collateral securing the loan, and it is well known that the self-employed entrepreneur has limited financial resources.²⁵

B. Lack of Experience and Knowledge in Financial Management

The self-employed entrepreneur often has limited experience in managing finances and forecasting financial risks related to the balance of income and expenses, which may lead to instability in annual turnover.

1. Difficulties Faced by the Self-Employed Entrepreneur in Human Development

The self-employed entrepreneur faces several challenges in human development that affect their ability to enhance skills and expand their business scope. These challenges range from a lack of training and institutional support to psychological pressures and difficulty accessing information. The main challenges include the following:

A. Lack of training, education, and consultation

The self-employed entrepreneur frequently struggles to develop their training skills due to the scarcity of institutions providing services tailored to self-employment or the high costs of available training programmes, which often exceed the financial capacity of the self-employed entrepreneur. This hinders the acquisition of the specialised skills demanded by the market.

Additionally, the self-employed entrepreneur suffers from the absence of institutional support from either public or private bodies that could finance their professional projects, offer resources, or provide necessary consultancy to upgrade and refine professional capacities, resulting in a lack of continuity in professional development.

B. Weak Communication and Awareness

There is inadequate communication and awareness regarding the self-employed entrepreneur system, leading entrepreneurs to not fully understand their rights and obligations, which consequently limits their ability to benefit from available programmes.

C. Psychological Fatigue and Financial Pressure

Many self-employed entrepreneurs experience psychological and financial stress due to unstable turnover and profits, which negatively affects their ability to focus on skills development and improve their performance.

D. Difficulty Accessing Information

The self-employed entrepreneur encounters difficulties in accessing essential information about the market and available development opportunities, making it challenging to make informed decisions regarding investments in education and training.

However, self-employed entrepreneurs can overcome the limitations of the information system through several effective strategies that contribute to improving business management and increasing efficiency. Improving

²⁵ Soumia Taleb, Sharifa Jaadi, Maryam Ghazal, "Small and Medium Enterprises in Algeria: A Survey Study," *Eliz Journal of Research and Studies*, vol. 6, no. 2 (2021), p. 216.

communication between self-employed entrepreneurs and authorities requires efforts from both sides, including establishing effective communication channels, organising workshops, and developing an integrated information system.

These measures help enhance trust and facilitate administrative procedures for self-employed entrepreneurs, contributing to a more stable and effective working environment.

Conclusion

The self-employed entrepreneur law represents a modern mechanism enacted by the legislature alongside other entrepreneurial entities, such as small enterprises and start-ups, aimed at strengthening the youth labour market by providing opportunities to integrate informal activities, especially in the digital sector, and structuring them legally. Through this framework, the self-employed entrepreneur enjoys a range of rights and privileges in exchange for compliance with certain obligations.

Despite the encouragement provided by the self-employed entrepreneur law in facilitating youth access to the economic field and playing a vital role in stimulating innovation and economic development, many challenges have emerged that have caused many young people to reconsider engaging in self-employment.

Among the key recommendations are as follows:

- Eliminate bureaucracy within the banking sector to facilitate access to loans for self-employed entrepreneurs to finance their projects.
- Establish incentive mechanisms for financial institutions (banks and credit institutions) to encourage dynamic participation in financing self-employment.
- The nominal list of self-employed entrepreneurial activities should be regularly updated to encompass emerging market activities and thus limit informal practices.
- Expanding business incubators and starting up nurseries across all regions of the country.
- The annual turnover threshold for self-employed entrepreneurs should be increased to support investment development and advance their activities.
- Organise national and regional workshops and sessions to evaluate the outcomes of entrepreneurial activities, especially self-employment, and assess their impact on economic development, unemployment reduction, job provision, and financial growth.

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Conflict of Interest

The author declares that there is no conflict of interest related to the research, authorship, or publication of this article.

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