



## Impact of economic changes on Algeria's social security system (Study of its analysis)

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### **Abstract :**

This study highlights Algeria's social security system and the challenges it faces in light of economic changes. Through this paper, we will attempt to diagnose the various factors that disrupt the social protection system in general, with a focus on the aftermath of the COVID-19 pandemic.

The study's findings reveal that Algeria's social protection system relies on funding from workers' contributions and state contributions. However, the latter is impacted by various economic changes, particularly since the state heavily depends on revenue from oil exports. This necessitates the exploration of new funding sources to mitigate the impact of volatile oil prices.

**Key Words:** Social protection, Social Security, Economic changes, Algeria.

**JEL Classification :** Z13, D71.

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### **Introduction:**

Social protection plays a significant role in enhancing the social and economic landscape of states, especially when it comes to investing in value-added areas that directly impact the quality of life for individuals and families. Many national initiatives and strategies include various social protection programs. These programs necessitate a prudent state-level framework that aligns with available resources and capabilities to prevent coordination issues and program duplication. On the other hand, economic development, with a primary focus on social protection programs offering higher economic returns, faces numerous challenges, especially in today's ever-changing economic environment. In this paper, we explore the challenges confronting Algeria's social security funding sources and shed light on the key indicators the state aims to mitigate.

The following questions may arise:



• **What challenges does Algeria's social protection system encounter amid economic changes?**

**The research objective:**

This study aims to accomplish several objectives, including shedding light on the state of social protection in Algeria and the challenges it confronts in the context of economic changes. Additionally, it seeks to identify strategies to address unforeseen shocks affecting the financing sources of the social protection system.

**Structure and methodology of the study:**

This study holds significance in its examination of the challenges facing the social protection system, as it substantially contributes to enhancing the social and economic environment of the state, and we decided to divide the study into:

- Social protection.
- Social Protection in Algeria.
- Challenges to social protection programs.
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**I.Social protection**

**1. Definition of social protection**

There are several definitions of social protection, and a unified definition has not yet been reached. However, the most important aspect of the identified definitions is that they all share a common goal: the eradication of poverty and the promotion of social justice for all members of society.

Social protection, also known as social security, is defined as a set of policies and programs aimed at preventing poverty and vulnerability across the entire lifespan (UNCTAD, 2014). Social protection encompasses nine main areas: family benefits, maternity and unemployment protection, coverage for work-related accidents, illness, health protection, support for old age, disability benefits, and retirement provisions (ILO, 1952). Social protection spans across these areas by combining contributory social insurance and non-contributory social assistance. Its objective goes beyond poverty reduction; it also aims to prevent individuals from falling into poverty throughout their lifetime. This issue has been prioritized by United Nations organizations, the World Bank, and the European Union in the 2030 Agenda for Sustainable Development, which was adopted by the United Nations General Assembly in September 2015 and has become a global objective. In the pursuit of social justice and the achievement of Millennium Development Goals, the human right to social security is integral to contributing to both the social and economic pillars of development, and social protection plays a pivotal role in advancing progress towards sustainable development goals (Kaltenborn, 2015).



From these definitions, it can be concluded that social protection comprises a set of programs and mechanisms established under state laws, in accordance with its policies and regulations, and adhering to the provisions of international conventions, which recognize social protection as a fundamental human right. These programs target both social security groups and disadvantaged populations in need of social assistance to alleviate their living pressures and ensure a decent quality of life for all members of society.

## 2. Social Protection Components:

Social protection programs are designed to enhance the standard of living by providing assistance such as medical care, unemployment benefits, family benefits, maternity benefits, and more. Their primary aim is to assist impoverished and vulnerable groups who are particularly susceptible to various social risks, safeguarding them from the negative consequences of economic and social shocks. These programs are typically implemented by governments to address poverty and its associated indicators, particularly in developing countries. Additionally, social protection serves to protect fundamental levels of consumption and facilitates human investment to help the less fortunate overcome various challenges.

Social protection plays a pivotal role in the Sustainable Development Goals for 2030, acting as a "facilitating tool for poverty reduction, inequality reduction, risk mitigation, and vulnerability prevention." It encompasses three main components: "Social Insurance, Labour Market Programs, and Social Assistance Programs". The specific makeup of social protection programs may vary from one state to another (Elmnouer & Elabane, 2022), as illustrated in the following table.

**Table 1: « Social Protection Hubs and Programmes »**

Social Protection Themes	Programs, services and activities
Labour Market Programs (Based and Non-Contributory)	<ul style="list-style-type: none"> <li>• Improve job opportunities and profits.</li> <li>• Regular income through unemployment grants.</li> <li>• Active labour market programs (training and employment programs).</li> <li>• Negative labour market programs (unemployment insurance).</li> </ul>
Social Services (Social Insurance) (Subscription-based)	<ul style="list-style-type: none"> <li>• Ensure an adequate standard of living in order to face shocks and changes in life.</li> <li>• Contributory pensions.</li> </ul>



	<ul style="list-style-type: none"> <li>• (Maternity, work injuries, old age, disability....).</li> <li>• Health insurance coverage.</li> <li>• Housing programs for a decent living.</li> <li>• Education services and programs.</li> <li>• Health services and health insurance systems.</li> </ul>
Social assistance (non-contributory programmes)	<ul style="list-style-type: none"> <li>• Reducing poverty and inequality.</li> <li>• Social safety net.</li> <li>• Cash subsidy fuel subsidy.</li> <li>• Cash support, news support and basic foodstuffs.</li> <li>• Support transportation service.</li> <li>• Conditional and unconditional cash transfers.</li> <li>• Social pensions.</li> <li>• Food and in-kind transfers.</li> <li>• School feeding programs.</li> <li>• Public works.</li> <li>• Exemption from paying fees and targeted subsidies.</li> <li>• Other interventions (social services).</li> </ul>

Source: prepared by the researcher based on (world bank, 2019)

### 3. Social Protection Objectives:

Social Protection (ESCWA, 2019) through its policies and programs aims to:

- Assist those unable to meet their needs through their families and the labour market.
- Optimize resource utilization and increase income.
- Protect and secure all members of society against specific risks such as illness, accidents, unemployment, and death.
- Contribute to income redistribution, which involves deducting income from the working group and distributing it to categories unable to work, such as retirees, to ensure a minimum standard of living.
- Sustain people's purchasing power (demand support) and stimulate economic development.



- Ensure that individuals enjoy basic social and economic security, enabling them to develop their human potential at work, take care of their families, and participate in society at large.
- Mitigate social risks and expand opportunities for impoverished and vulnerable people.
- Reduce inequality and income insecurity, including the eradication of poverty and enhancing universal access to health services to guarantee decent working and living conditions (Ggardain, 2020) .
- Comprehensive social protection is a fundamental pillar for achieving a set of sustainable development goals.

## **II.Social Protection in Algeria:**

Algeria's social protection programs fall under the purview of the Ministry of Labour, Employment, and Social Security, as well as the Ministry of Solidarity and Family Affairs. Historically (Lamri, 2004), Algeria's social protection networks comprised social security and food subsidies. Additionally, the Algerian Government has instituted social assistance through two programs: social security programs for civil servants and their families and direct financial assistance for the elderly, disabled, and other forms of support like Ramadan allowances, scholarships for children, and additional aid (Karmbit & Yahyaoui, 2021). Social transfers are a critical component of the country's social policy (Djouani & El amraoui, 2023).

### **1. The Reality of Algeria's Social Protection System:**

Algeria implements its social protection system through mechanisms and programs managed by social security institutions, including CNAS, CNR, CASNOS, CNAC, CNAC, CNAS, and CACOBATH.

#### **a) Social Protection Funds in Algeria:**

##### **(1)National Fund for Social Insurance for Employed Workers (CNAS)**

The National Social Insurance Fund encompasses generally employed workers, as well as certain other groups like the disabled and mujahidin. A portion of workers' wages is deducted monthly to cover expenses related to illnesses or work-related accidents.

The National Fund for Social Insurance, Work Accidents, and Occupational Diseases (CNASAT) was renamed the National Fund for Social Security for Employed Workers (CNAS) in 1992. CNAS is a public institution of administrative nature with legal personality and financial autonomy, covering two types of risks: health and life risks (such as sickness, maternity, disability, and death) and risks associated with work (work accidents and occupational diseases).

**(2) National Fund for Social Security for Self-Employed Individuals (CASNOS):**

By Executive Decree No. 92-07 of 04 January 1992, the National Fund for Social Security for Self-Employed Individuals (CASNOS) was established. It is responsible for providing social protection to self-employed occupational groups, including traders, drivers, craftsmen, self-employed professionals, industrialists, and farmers, among others.

**(3) National Unemployment Insurance Fund (CNAC):**

The National Unemployment Insurance Fund was established in accordance with Article 30 of Legislative Decree No. 94-11 of 26 May 1994. It enjoys legal personality and financial independence and operates under the direct supervision of the Minister of Labour, Employment, and Social Security. This fund guarantees the payment of monthly wages for a specific duration to workers who have been laid off by ministerial law or in the case of public institution closures .

**(4) National Fund of Retirement (CNR):**

The National pension fund is a public institution with specific management, governed by the laws applicable in the matter. The decree n°:92-07 of 04 January 1992 states, in its article 2 that the fund is endowed with legal personality and financial autonomy.

It is the result of the uniting of seven funds, put in place in 1985 and responsible for the management of the different pension plans existing before the institution of 1983, a national and unique scheme of retirement, providing the same benefits to all workers regardless of their sector of activity (Imokhla, 2016).

**(5) National Fund for Paid Vacation and Weather-Related Unemployment in Construction, Public Works, and Irrigation (CACOBATH):**

Established in 1997, this fund provides support to construction, public works, and irrigation workers, ensuring a consistent and secure income due to the seasonal nature of their work and various interruptions caused by adverse weather conditions that pose significant health and safety risks.

**(6) National Office Of Accessory Devices For People With Disabilities (ONAAPH):**

This office, established specifically for the disabled, operates under the aegis of the Ministry of Labour, Employment, and Social Security. It provides assistance in the form of prosthetic devices, wheelchairs, and other equipment free of charge (Decree No. 88-27 of 09 February 1988).

**(7) National Fund for Equalization of Social Services (FNPOS):**

Established by Decree No. 83-16 of 12 Ramadan 1403, dated 02 July 1983, this fund is designed to support the construction of social housing for employees and the working group. It is financed by the State and other social funds.



## 2. Sources of funding for social protection funds in Algeria:

The financing system of Algeria's social security fund is based on the distribution standard (ABDERRAHMANE, 2023). This criterion is rooted in the concept of intergenerational solidarity, wherein contributions made by active workers are redistributed to retirees, subject to certain necessary conditions. These contributions take the form of wage deductions, representing financial contributions shared between workers and employers, as well as deductions from the public budget through taxation, as stipulated in Law 99/03 on retirement. This arrangement serves to bridge the gap in the minimum pension benefits and also contributes to national solidarity funds, in accordance with Article 07 of Law 99/03, which supplements Law 83/12 through Article 25 bis (Minouna, 2016, p. 226).

### a) Contributions

Contributions constitute one of the primary sources of financing for social security funds and represent the largest funding stream. Algeria applies a contribution rate of 35% of wages, with this percentage being split between workers and employers, as indicated in the following table:

**Table 2 : « Distribution of Contributions »**

Section	On the employer	On the employee	On social benefits	Total
Social Insurance	%12.5	%1.50	-	%14.00
Work accidents and occupational diseases	%1.25	-	-	%1.25
Retirement	%10.00	%6.75	%0.50	%17.25
Unemployment Insurance	%1.00	%0.50	-	%1.50
Pre-retirement	%0.25	%0.25	-	%0.50
Social housing	-	-	%0.50	%0.50
Total	%25.00	%9.00	%1.00	%35.00

source : (Minister du travail de l'emploi et la sécurité social, 2010)

In the table, we can observe the distribution of contributions between the worker and the employer in the form of premiums for financing various social security services, including social insurance, accident and occupational disease coverage, retirement, unemployment insurance, prior retirement, and social housing.



Since January 1, 2013, the contribution rate has been set at 35% of income, divided as follows:

- 9% of the worker's income.
- 25% paid by the employer.
- 1% designated for other remittances (National Fund for Social Services Equalization) (Bendahma, 2015) .

For non-taxable employees, the total contribution rate is 15%, calculated based on their annual taxable income or, if applicable, their business income. In some cases, it may be calculated based on the guaranteed national minimum wage. These percentages are allocated with 7.5% going towards social insurance and retirement branches. In the case of special non-active groups, the contribution rate funded by the State budget varies from 0.5% to 7% of the guaranteed national minimum wage.

### **b) State's Contribution**

The state plays a role in social security systems, particularly when there are fund deficits. It intervenes through the state budget by carrying out various operations, including the disbursement of family grants and pensioners' expenses. In 2006, government authorities approved the establishment of the National Pension Reserve Fund to manage financial resources entrusted to it for the formation of retirement reserves. This contributes to the sustainability of the National Pension System, in accordance with Article 30 of the Supplementary Finance Act of 2006, at a rate of 2%.

We can observe from (the appedux01) above that expenditures for employees and various subsidies within the Algerian State budget have been increasing at an average rate over the period from 2017 to 2021. This includes wages, salaries, grants, as well as contributions on wages and other related expenses, accounting for approximately one-third of the total expenditure. Additionally, we note a significant increase in current transfers (outside of management services), educational and cultural activities, the Natural Disasters Fund, Internal and External Obligations, the National Solidarity Fund (comprising both the National Solidarity and Compensation Fund), Interest Rate Payment Subsidy, Support Fund for Youth Employment, and other remittances. In 2021, there was a half-fold increase in allocation compared to 2017, reflecting the Algerian State's heightened interest in the social aspect.





### III. Challenges to social protection programs:

The state of social protection varies significantly across countries and faces numerous challenges globally, including:

- Poverty and vulnerability: Many states are addressing poverty reduction and mitigating vulnerability to various risks such as diseases, accidents, and displacement.
- Expansion of the informal labour market: The number of workers in the informal labour market is on the rise worldwide, characterized by limited social protection. Consequently, countries are compelled to develop social protection programs for this workforce.
- Increased migration: Global migration has surged, necessitating social protection measures encompassing employment, training, education, healthcare services, housing, and health insurance.
- Decreased public spending: In several states, public expenditure has dwindled due to insufficient resources allocated for social protection. States must enhance public spending and allocate more resources to social protection.
- Economic and technological transformations: Rapid economic and technological shifts worldwide necessitate the modernization of social protection programs and employment and training to keep pace.
- Digital divide: Overcoming the digital divide poses challenges to social protection by ensuring access to basic social services, even in remote and impoverished areas, through digital communication, appropriate technology, training, and education.
- Demographic challenges: The world faces significant demographic shifts, including aging populations, family structure changes, and social transformations, which require the adaptation and modernization of social protection programs to address these challenges.
- Environmental challenges: The world grapples with pressing environmental issues like climate change and pollution, calling for social protection programs targeting affected groups and promoting social and environmental sustainability.

#### 1. Challenges to Algeria's social protection system amidst economic changes:

Algeria's social protection system faces several economic challenges, including demographic growth rates, labour market dynamics, population density, and the fluctuation of petroleum prices, particularly in rent-dependent states. These challenges have been further exacerbated by the recent COVID-19 pandemic, which has directly impacted the global social protection landscape.

##### a) Social protection challenges in the context of the covid-19 crisis:

In the early months of 2020, the world witnessed a global health crisis, COVID-19, which has reshaped the global landscape, adversely affecting economic, social,

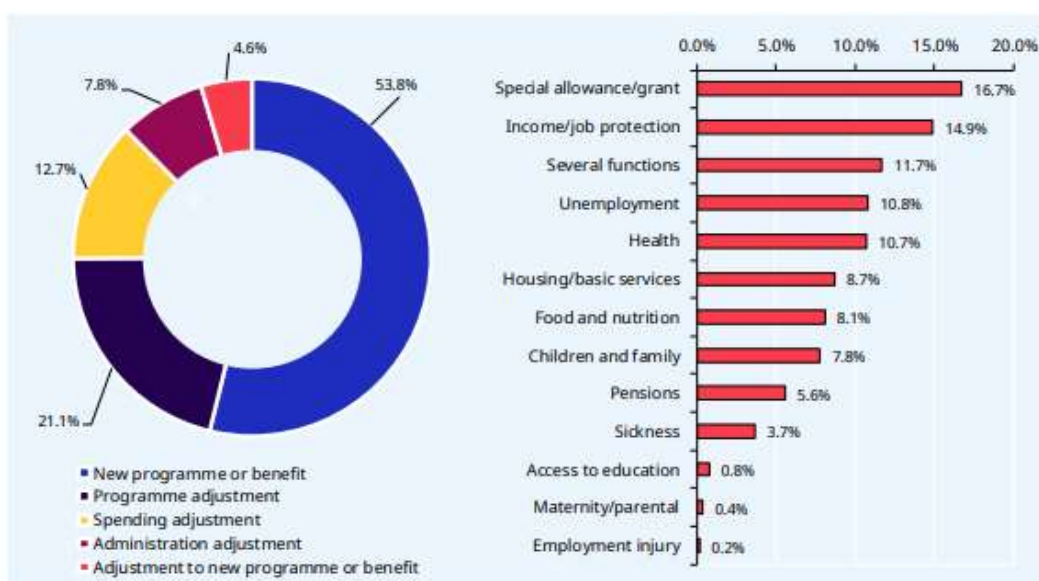


and political spheres. This crisis united people worldwide in facing its impact and revealed the vulnerabilities of social protection systems and services. The pandemic exposed deep-rooted inequalities in social protection coverage and inclusiveness among countries. Challenges such as high levels of economic insecurity, persistent poverty, growing inequality, widespread informality, and fragility in social safety nets became glaringly evident.

The crisis laid bare the vulnerability of billions of people, including children, the elderly, and unpaid caregivers, who engage in various forms of employment within the informal economy. These individuals either did not benefit adequately from existing social protection measures or were entirely deprived of them. Reports on social protection highlighted numerous gaps.

The COVID-19 pandemic prompted an unprecedented political response in the realm of social protection. Governments worldwide established protective measures as a frontline defence to safeguard people's health, jobs, incomes, and overall social stability. Some governments extended coverage to previously unprotected groups, increased subsidies, adapted service delivery mechanisms, and mobilized additional financial resources. However, despite some international support, many low- and middle-income countries struggled to provide proportionate social protection and a comprehensive response, unlike high-income countries, resulting in what is referred to as an "incentive gap." This gap is primarily due to substantial disparities in coverage and funding (ILO, 2022).

**Figure 1: « Measures to address the Covid -19 pandemic»**



Source: Prepared by the researcher based on (ILO, 2021).



The figure above illustrates the social protection measures implemented in various countries around the world in response to the COVID-19 pandemic, most of which were short-term measures in the form of subsidies and allowances aimed at mitigating the economic impact of the pandemic. In 2020, governments from 209 countries and territories introduced a total of 1,597 social protection measures in response to the COVID-19 pandemic. The majority of these measures, accounting for 53.8%, were newly established programs and subsidies. This was followed by adaptations to existing programs at 41.7%, as shown in the figure. Approximately 17.8% of the responses can be categorized as special subsidies, while 14.9% aimed at protecting income, 11.7% involved multiple measures, and 10.8% focused on safeguarding against unemployment, with various other measures detailed in the figure.

## **2. Algeria's social security system faces several challenges, including:**

a) **Coverage Challenge:** There exists a parallel economy where workers are not authorized or do not contribute to the social security fund (for health coverage), which transfers part of the deductions to the pension fund (Loussif & Ghadban, 2023). To address this, Algeria needs to reassess its labour market. In the informal sector, workers often refrain from making contributions and utilizing social security services, either due to their unwillingness or lack of awareness about the services provided by the funds. Employers may also fail to authorize their workers, contributing to low coverage (Ggardain, 2020) .

b) **Funding Challenge:** The current sources of funding for social security funds are inadequate to ensure their long-term sustainability. This is exacerbated by the inability of contributions from workers and employees to cover the increasing future expenses, particularly as healthcare costs rise, especially in the wake of the COVID-19 pandemic. Additionally, increased work-related accidents and evasion of contribution payments contribute to funding challenges (Bendahma, 2015).

c) **Adequacy Challenge:** The absence of funding mechanisms for health expenditures funded through social security bodies has become a stable issue, despite the growing volume of activity. This issue has persisted since the establishment of free treatment in 1974. Additionally, some services provided by social security agencies to beneficiaries are considered wholly inadequate due to their high costs, delays in service delivery, and difficulties in scheduling appointments for procedures like radiography or magnetic imaging. These factors lead many individuals to seek



private healthcare options, which places a burden on social security agencies to compensate (Mamouni, 2019).

### **Conclusion :**

This study highlights the challenges facing social protection systems in Algeria and other developing countries, especially those dependent on petroleum revenues. These challenges are particularly evident during crises like the COVID-19 pandemic, which exposed gaps in social protection programs. Algeria is actively working to address these challenges through reforms aligned with technology and digital transformation, modernizing social protection systems, and expanding services to the broader population. Key findings include:

- Social protection in Algeria extends beyond social security and encompasses social assistance provided by the state and various charitable associations and foundations.
- Funding remains the most significant challenge for Algeria's social protection system.
- The informal labour market poses challenges to these programs, and reintegrating it into the formal market could help finance the system.
- Demographic changes have a considerable impact on the financial stability of the social protection system.

### **Proposals:**

Based on the study's findings, several proposals have been formulated:

- Raise awareness among workers in the informal economy about the importance of participating in social security funds through educational campaigns, advertisements, and social media.
- Expand the digitization process within the social security system.
- Assess the extent and quality of social coverage and monitor social protection programs to ensure that they effectively reach individuals in need, especially in rural, remote, and underserved areas.
- Maintain the financial stability of social security bodies and explore investment opportunities for sustainable funding.
- Establish cooperative partnerships to enhance the financial balance of Algeria's social protection system, involving internal and external institutional integration, capitalizing on financial resources, and promoting a positive transformation in the institutional status of the social protection system.



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**Appendix 1: « Includes central administration expenditures in amounts (billion) and percentage (%) of total expenditures »**

Statement		2017	2018	2019	2020	2021
Budget expenditures	Amounts	7282.6	7732.1	7741.3	6902.9	7428.7
	Percentage	95.3	94.0	90.3	87.9	90.5
Current expenditure	Amounts	4677.2	4813.7	4895.2	5009.3	5444.1
	Percentage	61.2	58.5	57.1	63.8	66.3
User expenses	Amounts	2308.3	2254.1	2353.7	2373.1	2477.8
	Percentage	30.2	27.4	27.5	30.2	30.2
	Wages, salaries and grants	1895.0	1850.1	1951.1	1926.4	2030.2
	Wage Subscriptions	413.2	404.0	402.5	446.6	447.6
	Other	0.0	0.0	0.0	0	0
Mujahideen grants		228.0	241.8	252.7	266.8	206.1
Materials & Supplies	Amounts	188.6	216.2	216.4	109.5	170.9
	Percentage	2.5	2.6	2.5	1.4	2.1
Management Interests	Amounts	777.8	795.3	816.4	806.4	918.5
	Percentage	10.2	9.7	9.5	10.3	11.2
	Hospitals	319.6	322.0	322.6	344.7	387.4
	Other (institutions of administrative nature)	458.2	473.3	493.9	461.7	531.1



Current transfers (outside administration services)	Amounts	1005.4	1204.5	1142.1	1281.9	1526.9
	Educational and cultural activities	12.3	14.2	13.3	11.7	12.3
	Natural Disaster Fund	0.0	0.0	0.0	0	0
	Internal and external obligations	1.7	14.4	1.1	0.5	2.3
	National Solidarity Fund (National Solidarity Compensation Fund) +	3.2	3.3	4.1	2.1	2.3
	Interest rate repayment subsidy	59.6	192.9	12.5	105.9	0.0
	Support Fund: Youth Employment	44.4	23.7	23.3	0.0	13.1
	Other Transfers	884.3	956.1	1087.8	1161.7	1497.0
Interest on public debt	Amounts	169.1	101.8	113.9	171.7	143.9
	Percentage	2.2	1.2	1.3	2.2	1.8
Capital expenditure	Amounts	2605.4	2918.4	2846.1	1893.5	1984.5
	Percentage	34.1	35.5	33.2	24.1	24.2
Net Public Treasury Loans	Amounts	390.3	517.2	863.0	984.6	734.7
	Percentage	5.1	6.3	10.1	12.5	9.0
Customizations Account Balance	Amounts	34.8-	26.4-	38.2-	48.0-	12.8
	Percentage	0.5-	0.3-	0.4-	0.6-	0.2
Specification for disinfection box	Amounts	0.0	1.0	5.0	17.0	29.0
	Percentage	0.0	0.0	0.1	0.2	0.4
Total expenses	Amounts	<b>7638.2</b>	<b>8223.8</b>	<b>8571.2</b>	<b>7856.5</b>	<b>8205.2</b>
	Percentage	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: Prepared by the researcher based on (Bank of Algeria, 2022).