

Support policies for Developing Traditional Industries and Crafts in Algeria Case study of the National Micro-credit Agency ANGEM

Amina Gassa ^{*1}, Ahmed Benguettaf ²

¹ Studies and Researches Laboratory in Rural Development (LERDR), University of Bordj Bou Arreridj, Algeria, amina.gassa@univ-bba.dz

² Studies and Researches Laboratory in Rural Development (LERDR), University of Bordj Bou Arreridj, Algeria, ahmed.benguettaf@univ-bba.dz

Received: 31 /10/2023

Accepted: 06 /03 /2024

Published: 30/06/2024

Abstract:

Through this study, we aim to learn about Algeria's supported policies for the development of traditional industries and crafts. These policies are generally aimed at enabling craftsmen to obtain the necessary financial and moral support for the development and improvement of the traditional industries and crafts sector. We used the descriptive approach on the theoretical side to examine the incoming variables, while on the applied side we relied on the analytical curriculum to study how the National Microcredit Agency supports traditional industries and crafts within the context of the situation.

We concluded the significance of traditional industries and crafts in Algeria's economy and the obligation to reconsider them and to provide all financial and moral support for their development, as they are important sectors.

Keywords: support policies, Traditional industries, and crafts, Algeria, National Microcredit Agency ANGEM.

JEL Classification Codes: H5, H8, L6.

* Corresponding Author

1. Introduction:

The State's public policies aim to upgrade and enhance national production by increasing local integration and improving various sectors. One of the challenges it faces in achieving this is to be able to find a contemporary formula for progress while preserving its national identity. This is essential for meeting the strategic objectives of the public authorities, including the significant reduction of imports, the orientation towards sectors that contribute to economic development, as well as the upgrading of domestic products to increase the competitiveness of local institutions, enabling their entry into global markets. Additionally, it concerns sector development through the State's support structures for these enterprises, including the traditional industries and crafts sector.

Traditional industries and crafts are one of the main drivers of economic development. The public authorities are therefore striving to develop these sectors due to the significant impact on Algeria's economy, including their ability to contribute to economic diversification, wealth creation, job creation, import limitation, and export promotion.

To this end, the public authorities have initiated various programs and introduced various support devices to enhance traditional industry and crafts enterprises, on the one hand, and to promote their performance by improving the quality of products on the other. One of the State's support agencies by law for the development of traditional industries and crafts is the National Agency for the Management of the ANGEM Microcredit.

The National Agency for the Management of Microcredit within the framework of targeted social development has been embodied as a direct policy of support proposed as an alternative to the spirit of dependency by public authorities, which are concerned with upgrading individuals' capacity to support themselves to attain an impartial standard of living and a significant position of employment by introducing a new social policy, the primary objective of which is to reduce the social cost of the transition to the market economy.

The problem: The issue of the study is how public policies affect the support and development of traditional industries and crafts in Algeria, with a focus on the role of the National Agency for Microcredit Management (ANGEM) in this context.

The importance of the study: The importance of the study stems from the vital role that traditional industries and crafts play in the Algerian economy. These industries contribute to job creation, support the local economy, and preserve cultural heritage. Therefore, it is important to analyze public policies, especially support agencies and their role in the development and promotion of this sector, to provide recommendations that would improve the effectiveness of these policies.

Objectives of the study:

This study aims to:

- Analyze public policies aimed at supporting traditional industries and crafts in Algeria.
- Analyze the role of traditional industries in Algeria and identify the challenges and obstacles they face.
- Evaluate the role of the National Microcredit Agency in supporting these industries.
- Provide recommendations to improve public policies and increase the effectiveness of supporting traditional industries and handicrafts.

Methodology of the study: This study adopts a descriptive-analytical approach, where support policies related to traditional industries and crafts will be analyzed, and the role of the National Agency for Microcredit Management (ANGEM) will be assessed through a case study. Data will be collected through secondary sources, such as official reports, previous studies, and government documents.

Support policies for the development of traditional industries and crafts in Algeria

Case study of the National Microcredit Agency ANGEM

2. Entrance to Algeria's traditional industries and crafts:

Traditional industries and crafts in their diverse forms, represent Algerian cultural heritage caused by thousands of years linking the past to the present. It was also one of Algeria's economic sectors whose development should be reconsidered. Moreover, these industries hold an important position due to their active role at various cultural, economic, and social levels.

2.1. Definition of traditional industries adopted in Algeria:

Traditional industries and crafts are generally defined as those carried out by an individual or group of individuals to produce or manufacture artisanal products of locally available materials and raw materials by traditional methods for the day-to-day needs of individuals or enterprises or to acquire them permanently or temporarily. (Dr. Fatima Bin Abdlaziz , 2017, p. 499)

Before the implementation of Ordinance No. 96-01 which defined the regulations for traditional industries and crafts, there was no precise definition of these sectors in Algeria. Article 5 of the Ordinance of 10 October 1996 stipulates that: "Any production, creation, conversion, artistic restoration, maintenance, repair or performance of service which is dominated by manual labor and is exercised in an official and permanent capacity, in a stable or mobile form, in an exhibition or one of the following areas of activity: Traditional industry, traditional technical industry, traditional craft industry for material production, traditional craft industry for services. Depending on the following methods: either individually or within a cooperative of traditional industry and crafts, or a contractor of traditional industry and crafts ". (Article 05 of Ordinance No. 01-96, 1996)

So, we can say that traditional industries and crafts in Algeria are all production or creative activity or manual conversion, it can be artistic, productive, or service activity. It is practiced either in a separate place at home or by movement, which can be by a single artisan individual or in the form of cooperatives or contractors for traditional industry.

2.2. Traditional industry activities, crafts, and forms of practice in Algeria:

Algeria's traditional industry and crafts activities were divided into three areas under implementing decree No. 07/339 of 31 October 2007. It amends and supplements Executive Decree No. 97/140 of 30 April 1997, which sets out the list of industry activities in tradition and crafts. They were divided as follows: (Implementing Decree No. 07/339, 2007)

- **Traditional artistic industry:** Every product is dominated by manual labor and the craftsman uses machinery to make or decorate utilitarian objects and is artistic allowing for the transmission of old skill;
- **Traditional material production industry:** Every manufacture of consumer goods that does not possess the requisite technical character and is directed at industry, farming, and families;
- **Traditional service industry:** includes all artisan activities such as maintenance, repair, or technical restoration.

Persons who practice their traditional craft industries by law may also be considered as "craftsmen" and benefit from privileges associated with this status determined by law, and these craftsmen have been divided into three main sections: (Ordinance No. 01-96, 1996)

- **Individual:** Algerian legislation, according to article 10 of Ordinance No. 01/96, distinguishes between three levels of artisans:
 - **Craftsman:** Any natural person registered in the Traditional Industry and Crafts Register who engages in a traditional activity, proving qualification and directly handling the execution of the work, managing its activity, running it, and assuming its responsibility.
 - **Master craftsman:** Each craftsman registered in the traditional industry and crafts register has special technical skills and high qualifications in his craft, and professional culture.
 - **Manufacturer:** Each wage worker has proven professional qualifications.
- **Traditional Industry and Crafts Cooperative:** A civil company with unstable capital and based on the freedom to join who all enjoy a craftsman's status. It aims to complete all operations and perform all services that will directly contribute to the development of traditional activities and crafts and the promotion and exercise of all its members.

• **Contracting for Traditional Industry and Crafts:** We distinguish between two types of contracting:

- **Traditional Industry Contracting:** A Traditional Industry Contracting shall be deemed to be any business constituted according to one of the forms provided for in the Commercial Code.

- **Craft contracting for the production of materials and services:** Craft contracting for the production of materials and services is regarded as any business established by one of the forms provided for in the Commercial Law.

2.3. Types of sectors of traditional industries and Algerian crafts:

Traditional industries and crafts exhibit a wide variety across different regions, due to multiculturalism. Through this part we will try to introduce the types of traditional industries and crafts that reflect Algerian identity, the following table summarizes the most famous categories: (Ministry of Tourism, 2023)

Table 1. Types of sectors of traditional industries and Algerian crafts:

traditional industries	Traditional Technical Industry	Traditional Material Production Industry	Traditional Service Industry
Their fields	Traditional Food Industries	Mines and quarries sector	Repair and maintenance of used equipment and materials
	Mud and plaster, stone, glass, and similar	Mechanical and Electrical Sector	Mechanical Works
	Metals including precious metals	Iron Sector	Construction, maintenance, and decoration of buildings for commercial use
		nutrition sector	
		Textile and leather sector	
	Wood and its derivatives	wood sector	Hygiene and Family Health
	Wool and similar materials	Furniture, scrap, and household items	Clothing
	Fabric and fabric	Public Construction and Construction Materials Sector	different services
Leather		Jewelry	
different materials		different materials	

Source: From the preparation of the researcher based: (the Ministry of Tourism and Traditional Industries, 2023)

3. Diagnosis of the situation of traditional industries and crafts in Algeria:

Traditional industry and crafts are among the active sectors at the Algerian local level and thus contribute to advancing the country's economic development, as reflected in its active role in Algeria.

3.1. The role of traditional industries and crafts in Algeria:

Traditional industries and Algerian crafts play an important role in economic development by influencing all economic spheres and fields, as follows:

• **Cultural and cultural role of traditional industries and crafts in Algeria:**

Traditional industries and Algerian crafts are one of the most important tributaries of heritage, a symbol of cultural, social, and cultural identity, and a vast space to refine the enormous creations highlighted by various craft products inherent in their origin and roots, through design, composition, and craftsmen in giving them profound social connotations. (Tourism Directorate, 2023) These ancient traditional crafts have long served as a vital link between generations. They stand as a significant bridge connecting Algeria's ancient past and its thriving present, reflecting Algeria's rich cultural stock of diversity of cultures and civilizations. The traditional industries in

Support policies for the development of traditional industries and crafts in Algeria

Case study of the National Microcredit Agency ANGEM

Algeria are varied according to each region, drawing artistic creative touches, and aesthetic images that reflect the difference and diversity of these crafts depending on the different terrain of these regions. (Nada Abros, 2023)

- **The social role of traditional industries and crafts in Algeria:** the social importance of traditional industries and crafts is reflected in: (Haizia Hani, Amer Isani, 2022)

- **Providing for the income of individuals:** by engaging young people, making it a contribution to steer them away from societal deviations. It is also characterized by its ability to create an economic fabric for families and productive families, which will positively affect the social network of families by contributing to increasing income and raising the standard of living of individuals.

- **Achieving a regional balance between Algeria's various regions:** Traditional industry and crafts allow for the alleviation of demographic pressure on cities through the stabilization of rural people in their areas as a result of the vogue and craft of their traditional industry, which in turn leads to more care for and preservation of them and attempts to develop them as their livelihood.

- **Valuing women's role:** the fact that traditional industries are largely practiced from within homes is usually by Algerian women who start in all their traditional industries.

- **The economic role of traditional industries and crafts in Algeria:** Traditional industries and crafts are crucial in advancing the country's economic development. This is reflected in several indicators that we will try to address in the following aspects:

- **The contribution of traditional industries and crafts to increasing labor force mobility:** Algerian citizens through traditional industries and crafts seek to create jobs. This will contribute to economic development by developing their craft skills, upgrading traditional industries, and improving product quality. Algeria has been able to achieve the following:

Table 2. Job positions developed in traditional industries and Algerian crafts between (2018-2022)

years	2018	2019	2020	2021	2022
New Job Positions	70305	86209	58473	57792	75129

Source: (Ministry of Tourism and Traditional Industries, 2023)

We note a significant increase in the number of job positions created in the sector. The year 2018 marked the distribution of professional shops for craftsmen and craftsmen to carry out their activities and market their products. In 2018, the level of employment went from 70,305 to 86,209 in 2019, an estimated increase of 22.6%. This is evidence that the local program "Traditional Industry Development" of the 2018 Sector Development, which aims to support and promote local traditional industries through training and vocational training as well as financial support and facilities provided to the sector has emerged. The slight decrease in the next two years is natural as a result of the world's COVID-19 health crisis, however, with the end of the health crisis, we note a further rise in the number of job positions in 2022. unemployment ", thus concluding that traditional industries and crafts play a significant role in providing jobs and absorbing the severity of unemployment.

- **The role of the traditional industry and crafts sector in the development of the annual establishment of activities by fields of activity:**

"Traditional industries and crafts" are locally an appropriate area for the creation of various industrial activities because of the ease of establishing crafts projects, which will contribute to the increase of economic activity in Algeria and the achievement of economic growth. The statistics of the ministry responsible for these industries indicate:

Table 3. Development of the annual establishment of activities by field of activity between 2018-2022

years	2018	2018	2020	2021	2022
Annual establishment of traditional activities	514437	530702	581551	617422	439596

Source: (Ministry of Tourism and Traditional Industries, 2023)

Where we note in the period beyond 2018 to 2020, and with the support of local sector development projects in Algeria through several actions since 2010, 81 traditional industry houses and centers have been active, especially in the use of these professional shops by artisans in production, training, and marketing of their products. s domestic economy, including the traditional industry sector. This is illustrated by the significant increase in that period from 3.16% to 9.58%. This is because the implementation of the strategy has yielded the desired results. The revitalization and functioning of these structures were allocated to it within the framework of the public service implications of 2018, an estimated financial contribution of 58,000 DZD, for the benefit of the chambers charged with this task, resulting in the sustainable development and welfare of society.

- The contribution of traditional industries and crafts to increasing rough domestic product:

Traditional industries and Algerian crafts contribute to increasing Algeria's rough domestic product The total value of GDP increased by 220 billion DZD in 2016, rising in 2019 to approximately 318 billion DZD of GDP, approximately 1.8% of GDP for the same year, estimated at 171,76 billion DZD at the time. As revealed by the Director General of Traditional Industry of the Ministry of Tourism, the sector saved 335 billion DZD of crude domestic product in 2020. The sector also recorded a contribution in 2022 of more than 350 billion DZD to GNR. This annual increase can contribute significantly to economic development. This development can be traced back to the State's care for the sector, especially in the light of the strategies that have been flagged. (Algerian News Agency, 2023)

- Activating exports of traditional industries and crafts outside the fuel sector:

Similar to 2021, which saw an increase in the value of exports outside of burning nearly \$5 billion. 2022 allowed these exports to be paid more than \$7 billion. It is a goal set by the President of the Republic to ensure the sustainability of national economic growth and diversification, recalling that exports outside the country were not above the \$1.3 billion limit. Thanks to the exceptional achievements of 2022 in the area of exports outside of fuel, and the revitalization of sectors including traditional industry and crafts, the trade balance surplus of \$17.7 billion was achieved. (Algerian News Agency, 2023)

3.2. Challenges and problems faced by Algeria's traditional and crafts industries:

Algeria's traditional industries and crafts suffer from several difficulties and obstacles, which have been and continue to be the greatest challenge to the development of this sector. Despite all the efforts made by the Algerian State in this regard, many problems remain. (Ben Ammar Saham, D. Ben Hamuda Beloved, 2015/2016, p. 77)

- **Supply problem:** Due to poor quality of materials and services provided due to high prices or total absence of raw materials.
- **Inadequate working conditions:** Most traditional industry and crafts activities are practiced either at home or in unprocessed professional shops, preventing organized and upgraded activity, so craftsmen use inappropriate equipment and gear that results in poor quality products.
- **Tax problem:** Most crafts do not have accounting records, nor do tax laws take into account the specific needs of traditional industries and crafts.
- **The lack of entrepreneurial spirit in the craftsman:** The craftsman must invest in the idea that the product alone is not enough to succeed. Therefore, most craftsmen must benefit from

Support policies for the development of traditional industries and crafts in Algeria

Case study of the National Microcredit Agency ANGEM

formative courses in management and marketing that enable them to improve the functioning of their institutions.

- **Marketing, Promotion, and Export Problem:** In this regard, marketing problems are specific to traditional industry products and crafts, especially point of sale. Most products are inadequate to the standards of different markets. Therefore, it was necessary to create markets for craft products, as well as the absence of a brand or quality label device, which resulted in the absence of an effective network for distributing products for traditional industries and crafts.

4. Support policy for the development of traditional industries and crafts in Algeria:

In recent years, Algeria has focused on the provision of various forms of support and conditions that will help the traditional basal industrial fabric. It has also established many mechanisms that will develop and upgrade traditional industries and crafts.

At the forefront of these measures was the preparation of two strategic blueprints for the development of the traditional industry. The first blueprint was prepared between 2003 and 2010, which in turn worked towards the achievement of the established objectives, including the creation of craft activities and jobs, the strengthening of infrastructure, and the promotion of handicrafts and other objectives. The second blueprint was a strategic vision for the prospects of 2020. Since 2012, the State has consolidated the legislative and regulatory framework for crafts. In 2017, it provided opportunities and measures to promote professionalism to implement plans to develop traditional industries and crafts. (Ministry of Tourism, Traditional Industries and Crafts, 2023)

Enterprises operating in the traditional industries and crafts sector benefit from a range of the suggested programs by the Algerian State's public policy in this regard through the use of financial support bodies, as well as human resources development programs that can be divided as follows.

4.1. Material support for Algeria's traditional industries and crafts: through programs focused on by Algeria to communicate knowledge and adapt craft activities to upgrade human resources, as they are the key component of the production process, through many:

- **SPL:** Launched in 2007, it is the organization of a group of artisan contractors working in the same activity. Up to 30 June 2014, approximately 21 local production systems were incorporated, and the number of craftsmen organizing was approximately 2,949 craftsmen with the establishment of 24 accredited associations. (Ben Ammar Saham, D. Ben Hamuda Beloved, 2015/2016, p. 897)
- **The "Create and Manage Your Institution" program is a formative institutional management program approved by the International Office for Action in many countries around the world.** Algeria adopted it in September 2004 as a solution to support artisans' entrepreneurship and good control of management mechanisms by enabling them to study the market and take advantage of opportunities as well as customer management. (Boujamaa Mahdia, D, Ben Hamuda mahboub, 2017, p. 944)
- **Vocational and distance training:** in 2023, approximately 20 billion Algerian dinars were allocated for vocational training, divided between primary vocational training, continuing and distance vocational training, and pedagogical engineering for vocational training. (Presidential Decree 23-01)
- **Marketing and export support:** The Algerian State is working to provide a favorable environment for the export of traditional industry products and crafts and to try to overcome these obstacles through the support of the National Fund for Export Promotion (FSPE), which, in turn, provides financial support for the promotion of exports outside incineration, including traditional industry exports and crafts. (Oum Kulthum Gamaai, 2018, p. 564)

4.2. Financial support for Algeria's traditional and crafts industries:

Within the framework of the policy of revitalizing investments and promoting the projects of traditional industries and crafts. To promote self-employment, the Algerian State's public policy has allocated several financial institutions that provide economic and technical advice and financial support, including:

- **Institutions providing direct subsidies for traditional industries and crafts in Algeria:** These institutions are granted support for traditional industry activities and crafts in the form of equipment.

Processing subsidies include:

- National Fund for the Promotion of Traditional Industry Activities (FNPAAT).
- National Investment Development Agency ANDI.
- ADPMEPI SME Development and Innovation Promotion Agency.
- ADS Social Development Agency.

- **Institutions providing indirect subsidies for traditional industries and crafts in Algeria:**

These are institutions that grant financial financing in the form of loans to artisans and traditional industry owners within the framework of the Investment Recovery Policy to facilitate projects and provide financing for the commencement of the craft project. The financing process varies from one institution to another through the duration and size of the loan granted according to the type of practiced craft activity. These include:

- ANSEJ National Youth Employment Support Agency.
- ANADE National Contracting Support and Development Agency.
- CNAC National Unemployment Insurance Fund.
- ANGEM National Microcredit Management Agency.

5. Case study of the support provided by the National Agency for the Management of Microcredit for Traditional Industries and Crafts in Algeria:

5.1. Submission of the National Microcredit Agency:

The work of the National Agency for the Management of Microcredit is part of the social development targeted by the public authorities and concerned with the promotion of individuals' capacities and self-sustainment to achieve the required standard of living and to provide employment positions for the unemployed by introducing a new support policy, the main objective of which is to reduce the social cost.

- **Introduction to the National Microcredit Agency:**

The concept of microcredit first emerged in Algeria in 1999, but in its earlier version, it was not known what success was expected of the public authorities, owing to the weak escort process during the project maturity and follow-up stages.

The microcredit program is part of the public authorities' targeted social development, which is concerned with upgrading the capacity of individuals and population groups to support themselves to achieve an impartial standard of living and employment positions by introducing a new social policy, the main objective of which is to reduce the social cost of the transition to the market economy. In this sense, a direct support policy is proposed as an alternative to the dependent spirit, in which context the project to establish the National Microcredit Agency has been embodied (National Microcredit Management Agency ANGEM, 2023). It was established and its Basic Law was defined by Executive Decree No. 04-14 of 22 January 2004. (Executive Decree No. 04-14, 22)The general framework and implementation of the microcredit system was determined by Presidential Decree No. 11-133 of 22 March 2011 on the microcredit system. (Presidential Decree No. 11-133, 2011)

Support policies for the development of traditional industries and crafts in Algeria
Case study of the National Microcredit Agency ANGEM

The Agency is locally represented through 49 state agencies dispersed across the country, including two agencies (02) in Algiers. The network is supported by accompanying cells at the district level. Its primary goal is to combat unemployment and poverty in rural areas by encouraging self-employment, home-based work, trades, and occupations, especially women's groups. (National Microcredit Agency ANGEM, 2023) Finances the following activities:

Table 4. Types of activities financed by the National Microcredit Agency ANGEM.

activities	Industry	agriculture	traditional industries	services	Public buildings and works
type of activities	Food Industry Clothing Leather Industry Wooden industry	Livestock husbandry Land Farming	Textile and zarabi Sewing traditional clothing Pottery Industry The Wood Industry	Media Shave Health Car Repair	Construction Works

Source: (National Microcredit Agency, 2023)

5.2. Funding formats provided by the National Microcredit Agency:

- **Financial services:** two forms of funding, including one with the contribution of five partner public banks: (National Microcredit Agency ANGEM, 2023)

Raw Materials Loan Formula (Agency-Contractor): Interest-free loans directly granted by the Agency under the heading of purchasing raw materials not exceeding 100,000 DZD. It aims to fund people who have small equipment and tools but do not have money to buy raw materials to re-launch or launch an activity. It could be worth up to 250,000 DZD in southern states. The repayment period for this advance shall not exceed 36 months.

Triple Financing Formula (Agency - Bank - Contractor): Loans granted by the Bank and Agency entitled Establishment of Activity. The project cost may reach 1.000.000.00 DZD. The repayment period may be up to eight years with an estimated deferred repayment period of three years for the bank loan. Funding is provided as follows:

- bank loan 70%
- Interest-Free Agency Advance 29%
- Personal Contribution 1%

As shown in the following table:

Table 5. Funding formats granted by the National Microcredit Agency ANGEM.

Project value (DZD)	Contractor Category	personal contribution	bank loan	Agency's advance	interest rate
Don't exceed 100,000	All items (purchase raw materials)	0%	-	% 100	-
Don't exceed 250,000	All items (purchase of raw materials) for Southern States	%0	-	% 100	-
Don't exceed 1000,000	all varieties	% 1	%70	%29	-

Source: (National Microcredit Agency, 2023)

- **Non-financial services :**Besides the loan, the Agency seeks to provide more services in broad areas for beneficiaries. The objective is to support, to the maximum extent possible, business continuity, which the Agency provides: (National Microcredit Agency ANGEM, 2023)

Gassa Amina, Ahmed Benguettaf

- Reception in the best conditions available to holders of entrepreneurial ideas;
- Individual escort for contractors in the stages of establishment of the activity;
- Serious follow-up, to sustain the activities created;
- -Training courses for the establishment and operation of micro-financial institutions;
- Certification tests on professional experiences in partnership with specialized and authorized bodies and institutions;
- Exhibitions to display and sell products completed under the microcredit;
- Place a website on the Internet to publicize and sell products and share experiences.

The National Agency for the Management of Micro-Loans totaled from 2005 to 2022. Loans of approximately 051,915 DZD were distributed to more than 356,262 craftsmen. This helped to create approximately 109,420,1 jobs, as illustrated in the following figure:

Table 6. Total National Microcredit Agency ANGEM from 2005 to 2022

	Total number of contractors	Total number of non-financial beneficiaries	Number of job positions created	number of loans disbursed
2005 to 2022	262 356	496 545	1 420 109	915 051

Source: (SME Statistics Newsletter, Ministry of Industry, (2018, 2019, 2020, 2021, 2022))

5.2. National Microcredit Agency ANGEM activity in support of traditional industries and crafts in Algeria (2018/2022):

The "Traditional industries and crafts" sector is best suited to the creation and development of various industrial activities because of the ease of establishing handicrafts that will contribute to increased economic activity in Algeria and economic growth. to do so by providing the necessary support through various national agencies, including ANGEM, to different economic sectors to achieve material adequacy in financing economic projects. The following table shows the proceeds of ANGEM's loans through bilateral financing (agency-contractor) and triple financing (agency-bank-contractor) between 2018 and 2022.

Table7. Total number of loans from the National Microcredit Agency (2018-2022)

	2018	2019	2020	2021	2022
Financing the purchase of raw materials (Agency - contractor)	763 254	804 254	384 256	854 822	866 809
Triple Finance (Agency - Bank - Contractor)	81 672	84894	88 655	92 263	96262
Total	844 926	889 148	922 911	947 085	963 071

Source: (SME Statistics Newsletter, Ministry of Industry, (2018, 2019, 2020, 2021, 2022))

Through the table, which represents the total number of loans provided by the ANGEM Agency, we note a significant increase in the number of loans provided between 2018 and 2022 years, moving from 926,844 to 2018 year's loan and reaching 071,963 year's loan 2022 about an increase of 145,118 over five years, divided between bilateral loans. (Agency-contractor) which took the largest year in the number of loans and triple loans (agency-bank-contractor) and which were lower in number.

Support policies for the development of traditional industries and crafts in Algeria
Case study of the National Microcredit Agency ANGEM

All these loans were divided into several sectors, as mentioned earlier, including the traditional industries and crafts sector, which took a share of the total number of loans provided. ANGEM contributed to a significant number of loans for traditional industries and crafts projects. The following table shows this:

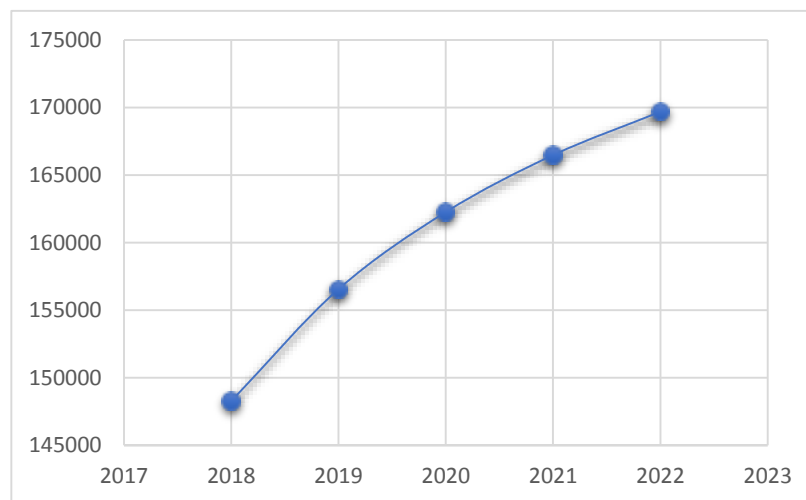
Table 8. Number of loans to traditional industries and crafts by ANGEM (2018 - 2022)

Years	2018	2019	2020	2021	2022
Number of loans to traditional industries and crafts	148 260	156 549	162 263	166 477	169 687

Source: (SME Statistics Newsletter, Ministry of Industry, (2018, 2019, 2020, 2021, 2022))

The results were shown in the following format:

Fig.2. Number of loans to traditional industries and crafts by ANGEM (2018 - 2022)



Source: From the researcher's preparation based on the previous table.

The chart, which represents the number of loans that ANGEM has made to traditional industries and crafts, is clear to us that there is an increase in the number of loans, from 260,148 in 2018 to about 687,169 in 2022. Year. This confirms that the Agency is working to revitalize traditional and craft industries and increase investments in them. We note that during the five years, approximately 21,427 loans were made, and if we compare them to the total number of loans for all sectors, previously estimated at 145,118 loans at 18.13% of total loans.

All these loans were in financial proportions and amounts provided to the sector in the form of loans, as follows:

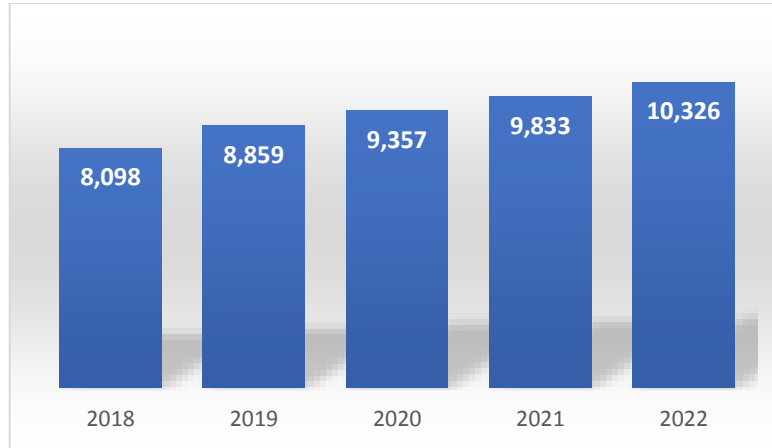
Table 9. Total amounts awarded to the traditional industries and crafts

years	2018	2019	2020	2021	2022
Total amounts awarded to the traditional industries and crafts (billion DZD)	8.098	8.859	9.357	9.833	10.326

Source: (SME Statistics Newsletter, Ministry of Industry, (2018, 2019, 2020, 2021, 2022))

The results were shown in the following format:

Fig.2. Total amounts awarded to the traditional industries and crafts



Source: From the researcher's preparation based on the previous table.

Through the scale and chart, we note a sustained increase over the years in the Agency's provision of a pool of funds for bilateral and triangular funding. This is explained by an increase from about DZ8098 billion in 2018 to DZ10,326 billion in 2022, an increase of about \$2.237 billion over five years spent by ANGE on traditional industries and crafts. Note that ANGEM has worked hard to provide all the support needed for traditional industries and crafts because the primary goal of microfinance is to reduce unemployment and increase investment opportunities.

This has helped to increase the number of jobs and activities for traditional industries and crafts as shown in the following table:

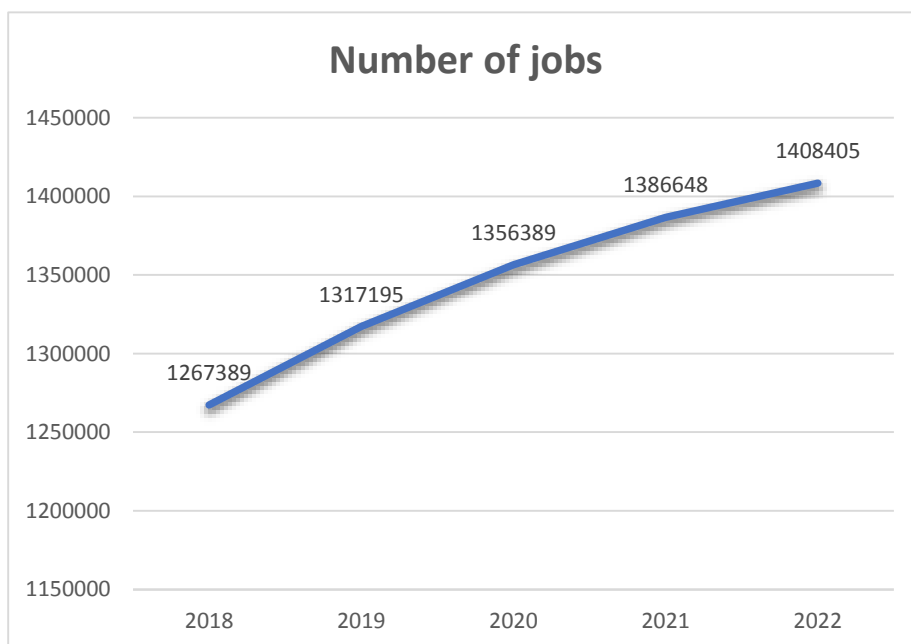
Table 9. Number of jobs created in traditional industries and crafts through ANGEM (2018-2022)

years	2018	2019	2020	2021	2022
Number of jobs	1 267 389	1 317 195	1 356 389	1 386 648	1 408 405

Source: (SME Statistics Newsletter, Ministry of Industry, (2018, 2019, 2020, 2021, 2022))

The results were shown in the following format:

Fig.3. Number of jobs created in traditional industries and crafts through ANGEM (2018-2022)



Source: The researcher's preparation is based on the previous table.

Support policies for the development of traditional industries and crafts in Algeria

Case study of the National Microcredit Agency ANGEM

Through the previous format, which represents the number of jobs ANGEM was able to provide during the period studied from 2018 to 2022, where it managed to achieve a significant increase in jobs estimated at 141 016 jobs in traditional industries and crafts during its years of Development ", the National Microcredit Agency assisted in achieving its main objective of supporting traditional industries and crafts and contributing to combat against unemployment and poverty in rural areas in particular. Through the promotion of self-employment and home-based work, trades, and occupations, there are many testimonies of beneficiaries on the Agency's official website who have been assisted by the National Microcredit Agency in obtaining jobs and exercising their trades at ease because they have received the necessary funding to carry out their activities.

6. Conclusion:

Traditional and artisanal industries are an important part of Algeria's national economy and heritage, encompassing a variety of traditional products and crafts considered the country's cultural heritage. It contributes significantly to the economic growth, as Algerian society continues to maintain it.

It also works towards sustainable development through self-sufficiency and employment for local employment.

In this context, ANGEM works to support these industries and crafts through several programs. Pursuing financial and moral support for these industries, among them

(Concessional financing and microcredit, training and development programs, support for marketing and promotion of Algerian national products on the national scene through opponents and trade opponents, support for leading technology in traditional and crafts to improve quality, as well as facilitate and expedite marketing of subsidiary products through support and advice in product marketing).

This study revealed Algeria's traditional industries and crafts, their importance in the economy, and the necessary ways of supporting them, including the National Agency for the Management of Microcredit through what was previously detailed and studied, the following results were achieved:

- Traditional industries and crafts are an essential part of the economy's economy;
- The primary objective of the non-demise of traditional industries and crafts is to preserve Algeria's cultural heritage and traditions;
- Traditional and crafts industries are one of Algeria's most important industries because they do not exploit many raw materials, most of which are local, and this is a significant added value for the economy;
- Traditional industries and crafts have an important role to play in providing employment opportunities to local citizens;
- microcredit is one of the most important financing instruments that helps to provide the necessary funds for undertaking projects;
- ANGEM's primary objective is to reduce unemployment by creating jobs for craftsmen.

Through the study and the results reached, we recommend that the sector be further circumvented and given the necessary importance as an important sector working for economic growth. Among the recommendations we offer:

- Support for traditional industry and crafts entrepreneurs;
- To stimulate external transactions as they are among the most important factors helping to increase the demand for domestic products and attract foreign exchange;
- Provision of crafts and traditional industries training centers to enhance local skills;

Gassa Amina, Ahmed Benguettaf

- Supporting craftsmen to market their products, especially in light of the competitiveness of foreign products in markets, by organizing artisanal exhibitions of products as well as promoting them through social media platforms;
- Developing the work of national agencies that provide support to traditional industries and crafts, including the National Microcredit Agency;
- The need to hold more sensitization days to inform the agency about the refinement of craft talent in the form of real projects that help increase the national income.

7. References:

1. Theses:

- Saham Ben Ammar, D. Beloved Ben Hamuda. (2015/2016). Financing of the traditional industries and crafts sector under the National Youth Employment Support Agency. Memorandum for Master's Degree in Business Sciences. University of Algeria 3, Algeria.

2. Journal article:

- Oum Kulthum Gamaai. (2018). Marketing of traditional and artisanal products under intellectual property protection. Journal of Finance and Business Economics, (Issue 02), p564.
- Haizia Hani, Amer Isani. (2022). The reality of Algeria's traditional industries and crafts and their role in economic development and tourism. Journal of Social and Human Sciences, (Issue 25), p614.
- Dr. Fatima Bin Abdlaziz. (2017). Support mechanisms for traditional industry and crafts in Algeria. Journal of Studies in Economics and Financial Trade, (Issue 01), p499.
- Boujamaa Mahdia, D, Ben Hamuda mahboub. (2017). Role of the National Microcredit Agency in financing and revitalizing the traditional industries and crafts sector. Journal of Studies in Economics, Trade and Finance, (Issue 03), p944.

3. Presidential Laws and Decrees:

- Presidential Decree No. 11-133. (2011, MARS 22). Microcredit device. Official Gazette of the People's Democratic Republic of Algeria.
- Presidential Decree 23-01. (n.d.). Finance Act of 2023. Official Gazette No. 1, year 60, dated 2 Janhvi 2023.
- Ordinance No. 01-96. (1996, January 14). "Rules governing traditional industry and crafts". Official Gazette of the Republic of Algeria, No. 03 of 14 January 1996.
- Implementing Decree No. 07/339. (2007, October 31). "List of trademark and crafts activities", Official Gazette of the Republic of Algeria, No. 70, dated 05 November 2007.
- Executive Decree No. 04-14. (22, Jan 2004). Establishment of the National Microcredit Agency and determination of its basic law. Official Gazette No. 06 of 25 January 2004.
- Article 05 of Ordinance No. 01-96. (1996, January 14). "Rules governing traditional industry and crafts", Official Gazette of the Republic of Algeria, No. 03 of 14 January 1996.

4. Internet websites:

- Tourism Directorate, traditional industry. Retrieved from Satif State Tourism Directorate: <https://n9.cl/uoavr7> (2023, 10, 18).
- National Microcredit Management Agency ANGEM. Agency's submission. Retrieved from ANGEM National Microcredit Management Agency: <https://n9.cl/zzwe4>, (2023, 10, 21).
- National Microcredit Agency ANGEM. Services granted. Retrieved from National Microcredit Agency ANGEM: <https://n9.cl/jf84h>, (2023, 10, 23).
- Nada Abros. Traditional industries. The most important tributaries of economic development. Retrieved from Investor Magazine: <https://n9.cl/hzmqnx>, (2023, 10, 18).

Support policies for the development of traditional industries and crafts in Algeria
Case study of the National Microcredit Agency ANGEM

- Ministry of Tourism, Traditional Industries and Crafts. Action Plan to Develop the Craft Industry Horizon 2020. Retrieved from <https://n9.cl/7x0hot>, (2023, 10 20).
- Ministry of Tourism and Traditional Industries. Traditional Industry Statistics. Retrieved from Ministry of Tourism and Traditional Industries: <https://n9.cl/q4yz3h>, (2023, 10, 19).
- Ministry of Tourism, T. I. Ministry of Tourism, Traditional Industries and Crafts Website. Retrieved from Code of Activities of Traditional Industries and Crafts: <https://n9.cl/f2haa>, (2023, 10, 17).
- Algerian News Agency. National crude output: The traditional industry sector contributed 350 billion DZD in 2022. Retrieved from Algerian News Agency: <https://n9.cl/t9x8e>, (2023, 10, 20).
- Algerian News Agency. Record Rise in Exports Outside Incinerators and Control Imports. Retrieved from Algerian News Agency: <https://n9.cl/he11q>, (2023, 10, 20).
- SME Statistics Newsletter), Ministry of Industry, Algeria, <https://www.industrie.gov.dz/>, (2018, 2019, 2020, 2021, 2022).