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ENTREPRENEURIAL SUPPORT AND SME SUSTAINABILITY: A CASE STUDY IN TWO ALGERIAN PROVINCES

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ABSTRACT

This research examines the role of entrepreneurial support in sustaining small and medium enterprises (SMEs). The case study focuses on the National Unemployment Insurance Fund (CNAC) in Annaba and El Tarf, Algeria, administratively known as wilayas. SMEs are vital for job creation, economic growth, and local innovation, yet they face persistent challenges in financial management and long-term survival. The study employs a descriptive-analytical methodology supported by empirical data and questionnaires targeting entrepreneurs engaged in CNAC's programs. It emphasizes key forms of assistance, including financial and administrative support, training and capacity building, and follow-up processes. Findings indicate that entrepreneurial support has helped reduce unemployment by encouraging business creation. However, such support alone is insufficient to ensure long-term economic sustainability unless complemented by policies such as tax reductions, improved facilities, and a more favorable entrepreneurial climate. The study therefore recommends reconsidering current support mechanisms to help SMEs transition from aid dependency to competitiveness and sustainability, which is essential for local development and a resilient national economy.

1 INTRODUCTION

Today, small and medium-sized enterprises, or SMEs, play a crucial role in the social and economic advancement of numerous countries. In addition to being a vital source of employment, they also stimulate innovation and territorial dynamism. SMEs seem to be a strategic response to the difficulties of economic diversification and professional integration in an era of significant economic diversification and growing unemployment rates. But the significance of their function presents the crucial question: how can

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their sustainability and viability be guaranteed in frequently unstable and limited environments?

Entrepreneurial systems of assistance hold a central place in that perspective. Their goals are to support project promoters, encourage individual initiative, and establish an environment that is conducive to business growth (Ratinho et al., 2020). The Algerian government has put in place several measures to encourage self-employment and reduce dependence on the salaried labor market. The National Unemployment Insurance Fund (CNAC) is particularly noteworthy for the extent of its institutional development. Originally created to oversee unemployment benefits, it has progressively evolved into a significant force in assisting entrepreneurs, especially by offering funding and mentoring to young entrepreneurs.

One of the essential issues of this policy lies in the transition between support for business creation and ensuring the sustainability of SMEs. In other words, encouraging the creation of new projects is not enough; it is also essential to make sure that these projects endure, expand, and make a sustainable contribution to the socioeconomic fabric (Barron et al., 2023). Because it affects the actual efficacy of support systems and their capacity to achieve goals for social and economic development, the sustainability of SMEs thus becomes a crucial issue.

The National Unemployment Insurance Fund, CNAC-Annaba and El Tarf, as the case study, are explained by their geographical position and their economic specificities. These areas, which are on the country's eastern border, have many resources but still face structural challenges. As such, it provides a useful framework for observing how local entrepreneurial dynamics are affected by support mechanisms, especially CNAC. In addition to determining the possible constraints of these mechanisms, the examination of the CNAC (Annaba and El Tarf) case will enable an assessment of the degree to which the assistance offered aids in the establishment and, more crucially, the sustainability of SMEs.

1.1 Research Problem

The present research examines the role that entrepreneurial support plays in the expansion and sustainability of SMEs. The efficacy of support programs varies depending on the region, industry, and organizational context. Therefore, an analytical framework is required to connect public policies and support mechanisms to social, economic, and environmental outcomes. Given the above context, this research seeks to examine the following question: to what extent do entrepreneurial support mechanisms provided by CNAC foster the sustainability of SMEs in Annaba and El Tarf provinces?

1.2 Research Objectives

The objectives are:

- Assess the role of support: Determine whether the CNAC's support (financial and technical) not only facilitates immediate job creation but also ensures the long-term viability of businesses (growth, innovation, and resilience to risks such as economic fluctuations).
- Analyze the transition to sustainability: Investigate the factors that enable (or hinder) the shift from "initial support" (to combat unemployment) to "autonomy" (profitable and export-oriented businesses). For example, how to overcome barriers perceived by entrepreneurs (financial risks, bureaucracy, lack of skills).
- Draw local lessons for national policy: Based on the contrasting cases of El Tarf (a rural area characterized by agriculture and cross-border trade) and Annaba (an industrial city), the study offers recommendations to strengthen public support mechanisms in Algeria, particularly in a country where, the National Office of Statistics (ONS), more than 70% of the population is under the age of 35 (ONS, 2025).

2 LITERATURE REVIEW AND HYPOTHESES

The significance of entrepreneurial support in fostering the development and sustainability of SMEs has been the subject of extensive academic and policy discussions globally. As we undergo significant changes in our economies and societies, SMEs are essential to economic development. They generate most employment, reinforce local industries, influence communities, and play key roles in domestic and global value

chains. They additionally help reduce inequality and broaden the advantages of technological and international developments when the conditions are correct (OECD, 2019). However, SMEs' survival and growth frequently face more obstacles due to limited access to capital, inadequate managerial skills, and insufficient institutional support mechanisms, and limited access to finance is one of these (Beck & Demirguc-Kunt, 2006).

2.1 SMEs and Entrepreneurial Support

There is no one definition of SMEs that everyone agrees on. Different nations and even within countries have different ideas about what SMEs are (Tonge, 2001). The number of workers determines the definition of SMEs to group enterprises (Mbaye, 2023). The Organisation for Economic Co-operation and Development (OECD, 2000) defines SMEs as independent firms, non-subsidiary businesses (Van Wyk, 2022) with fewer than 250 employees. The European Union (EU) has the same definition, and SMEs must have either an annual turnover of less than €50 million or a balance sheet total of less than €43 million (European Commission, 2005). Complementing this, the World Bank also says that SMEs are formal and informal businesses with less than 250 workers that are very important for creating jobs and making money in developing countries. In the EU, a micro enterprise has no more than 9 employees. The Small Business Funding Scheme is an example of a government program that uses a tiered categorization system. Businesses with 0–9 workers are considered micro-businesses, those with 0–19 employees are considered small enterprises, and those with 0 – 249 employees are considered medium-sized firms. In addition to size, categorization systems may also consider things like yearly turnover. These many criteria constitute the basis for the classification of SMEs and guide further assessments. In general, these definitions stress that SMEs are essential to the dynamics of the economy, external financing and operational efficiency are significant for their growth and sustainability (Utara Malaysia, 2020). In this context, entrepreneurial support can be understood as the set of financial, administrative, technical, and advisory services provided to new and existing businesses to enhance their chances of success. Studies highlight that access to credit, capacity-building, and mentorship programs significantly improve SMEs' performance (Storey, 2004). It is essential to specify the nature of entrepreneurial support; it includes both the ways that firms may be started and grown and the circumstances that ensure they will last for a long time. Entrepreneurial support encompasses mechanisms that facilitate business creation, financing, and growth. It includes both financial measures (loans, grants, tax relief) and non-financial measures (training, follow-up, strategic support) (Ferreira & Ferreira, 2025).

International experiences show that effective support mechanisms are those that include both financial and non-financial support. Sole financing, without adequate follow-up, does not guarantee business sustainability (Poojari, 2023).

2.2 SMEs and Sustainability

A key dimension of this discussion lies in examining the organizational structures of SMEs and their capacity to support sustainability. SMEs exhibit considerable heterogeneity in their business models and organisational structures. So far, the literature has not provided a clear characterization of SMEs, particularly in reference to their internal structures and models of operation (Caputo et al., 2024). Despite growing interest in understanding the role of SMEs in the sustainability transition, academic literature is still not very clear. Current research frequently yields conflicting insights and is devoid of a cohesive theoretical framework that addresses the distinctive attributes of this sort of organization (Miethy et al., 2025). Indeed, according to Dyllick and Hockerts (2002), sustainability within SMEs goes beyond mere financial survival. It includes their ability to continually adapt to market dynamics, sustain competitive advantages, and actively contribute to socio-economic progress.

2.3 The Algerian Context and CNAC's Role

In Algeria, the government has introduced several programs to address unemployment and stimulate entrepreneurship. The National Unemployment

Insurance Fund (CNAC) is one of the most prominent initiatives (Mouhous et al., 2023). (National Unemployment Insurance Fund) supports individuals with no jobs to create and sustain SMEs through an entrepreneurship program. This mechanism operates by connecting the promoter, a partner bank, and the CNAC itself through a triangle financing model. The maximum investment is 10 million Algerian dinars. It combines a mix of tax and customs incentives (Ministère des Finances, 2023), interest-subsidized bank credit, and a public guarantee that covers up to 70% of the project's value (Ministère Des Finances, 2025). It also offers complete coaching and support from the idea stage to the launch of the business and the first few months of operation.

It should be noted that the National Entrepreneurship Support and Development Agency (NESDA) has overseen running the creation and growth program since 2022. CNAC, on the other hand, is still in charge of collecting unpaid debts and carrying out its main unemployment insurance duties (CNAC, n.d.).

The CNAC mechanism is mainly for jobless people who are registered with the National Employment Agency (ANEM) or CNAC. Historically, this included people between the ages of 30 and 50, but Presidential Decree No. 19-58 (2019) raised the maximum age restriction to 55 (Gouvernement, 2019). Eligible beneficiaries must submit proposals for starting or growing a business that meet the CNAC eligibility requirements and stay under the program's 10 million DZD investment limit.

Lastly, it is crucial to know the difference between financial tools like loans, guarantees, and tax breaks, and non-financial tools like advice, training, and technical help for project development inside the CNAC's support system.

2.4 CNAC Mechanisms in Support of SMEs

CNAC implements several mechanisms:

- In terms of financial support, it provides a non-remunerated loan, subsidized bank credit, and fiscal and customs incentives to reduce investment costs (CNAC, n.d.).
- The financing structure is triangular (promoter + bank + CNAC) with an investment ceiling of 10 million Algerian dinars (DZD) (CNAC, n.d.).
- The non-financial support includes technical assistance, entrepreneurial training, validation of professional experience, and management support through local offices (CNAC, n.d.).
- Finally, other forms of support involve social incentives, institutional synergy with the National Agency for Microcredit Management (ANGEM) and National Entrepreneurship Support and Development Agency (NESDA) (Fethallah & Rais, 2024), and post-creation monitoring to ensure business sustainability.

Consequently, our research formulates the following hypotheses to investigate the correlation between entrepreneurial support and SME sustainability, utilizing the National Unemployment Insurance Fund (CNAC) program as a case study in Annaba and El-Tarf provinces:

H_1: CNAC's financial support has a significant and positive effect on entrepreneurial support.

H_2: The CNAC's Post-Creation Follow-up has a significant and positive effect on entrepreneurial support.

H_3: CNAC's Entrepreneurial Support has a significant and positive effect on the long-term sustainability of SME.

H_4: Internal and external business factors have a significant and positive effect on SME Sustainability.

H_5: Entrepreneurial Support has a significant indirect effect on SME Sustainability through Internal and External Business Factors.

3 METHODOLOGY

In this research paper, "sustainability" denotes explicitly the economic sustainability of SMEs, encompassing their long-term survival, stability, and financial performance, rather than environmental or ecological sustainability.

To explore the role of entrepreneurial support on the sustainability of SMEs, a questionnaire was administered to 216 projects supported by the CNAC in two Algerian provinces (Annaba and El Tarf). The choice of this population is justified due to the diversity of the sectors represented (steel

industry, tourism, services, agri-food, construction materials, chemicals/rubber/plastics…) and the economic significance of the CNAC's programs in fostering youth entrepreneurship and mitigating unemployment. This fieldwork aims to determine how financial and Post-Creation Follow-up impact the long-term success and competitiveness of these businesses.

3.1 Questionnaire Survey

The questionnaire was created in several steps: To find the main variables and how to measure them, we first did a thorough review of the literature on entrepreneurial support and SME sustainability. Drawing from prior empirical research and theoretical frameworks, three principal constructs were delineated: Entrepreneurial Support (*Independent Variable*), Internal and External Business Factors (*Mediating Variables*), and SME Sustainability (*Dependent Variable*).

The questionnaire items were formulated and categorized based on these constructs:

- Entrepreneurial support includes financial support (like loans, reductions in taxes, and guarantees), and Post-Creation Follow-up (like visits, calls, reviews).
- Internal and External Business Factors: the entrepreneur's skills, motivation, and experience, as well as the resources and organization of the business (financial management, innovation, and managerial practices).
- SME Sustainability: long-term survival, stability, and financial success.

A five-point Likert scale was used to rate everything, with number (1) being "Strongly Disagree" and (5) being "Strongly Agree" (Vagias, 2006).

To ensure the measurement instrument's reliability and validity, we used Cronbach's alpha, which measures the degree of internal consistency and the homogeneity of the items.

3.2 Data Collection

The researchers collected the data for this study between February and September 2025 by distributing a bilingual (French–Arabic) questionnaire to entrepreneurs who benefited from CNAC's support in Annaba and El-Tarf provinces.

The questionnaire was administered online via Google Forms and complemented by field visits to local CNAC agencies, ensuring adequate representation of supported SMEs.

In total, the researcher received 216 valid responses from SME managers whose businesses were established with CNAC's assistance.

In this study, Partial Least Squares Structural Equation Modeling (PLS-SEM) was utilized, as it is recommended over Covariance-Based SEM (CB-SEM) due to its effectiveness with relatively small sample sizes (Nguyen et al., 2024, p. 70).

The collected data were then coded and analyzed using SmartPLS 4, applying the PLS-SEM technique.

This method made it possible to empirically assess the role of entrepreneurial support (financial and post-creation) on SME sustainability, while testing the mediating role of internal and external business factors.

4 RESEARCH RESULTS

4.1 Descriptive Statistics

In total, 216 valid responses were obtained, all beneficiaries of the National Unemployment Insurance Fund (CNAC) in Annaba and El-Tarf provinces (Algeria). Most of the SMEs surveyed are small and very small businesses with an average of about two jobs created per project. 38% of them have been in business for 1 to 3 years, and 67.6% employ fewer than 10 people. The population studied is mainly characterised by services (37%), agriculture (30.6%), and tourism (18.5%), which reflect the local economy of Annaba and El-Tarf. Most entrepreneurs have a high school education (47.2%) or a university degree (44%), and a significant proportion have already acquired work experience (69.4%). The sample is primarily composed of educated and relatively experienced small business owners working in key local economic sectors, which coincides with the CNAC's mission objective of promoting sustainable entrepreneurship in the

region. The sample mainly consists of educated and relatively experienced small company owners engaged in essential local economic sectors, which coincides with the CNAC's aim to promote sustainable entrepreneurship in the regions.

4.2 Testing the Measurement Model

The process of PLS-SEM generally involves a two-step approach that includes evaluating both the measurement and the structural model (Nyankom Takyi, 2021). The initial phase involves assessing the measurement model to confirm the reliability and validity of the constructs. The examination of internal consistency reliability is examined by applying Cronbach's Alpha (CA) and Composite Reliability (CR) (Wui San et al., 2024), where threshold values above 0.70 signify satisfactory reliability (Nurhafizah et al., 2024; Gordon et al., 2023). Following this, the assessment of convergent and discriminant validity of the constructs is conducted to verify the adequacy of the measurement model, as shown in Figure 1.

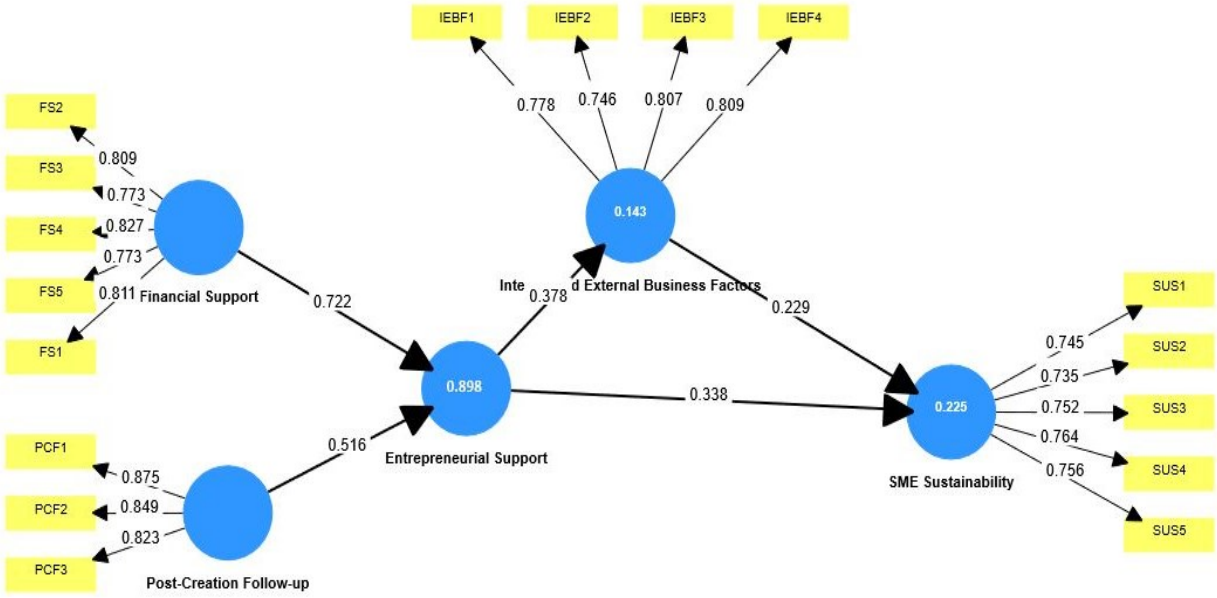

Fig. 1 Measurement Model. (Source: the outputs from Smart-PLS 4)

- Cronbach's Alpha (CA) coefficient assesses the internal consistency among items measuring the same construct. The obtained values range from 0.793 to 0.858, which exceed the minimum values of 0.60 to 0.70 (Hair et al., 2017). This indicates that all measurement scales demonstrate satisfactory internal consistency, meaning that the items are homogeneous and measure the same fundamental concept.
- In the internal reliability analysis, Cronbach's Alpha, the fourth PCF item (PCF4) was excluded due to its low item–total correlation, which compromised the overall reliability. The removal of this item significantly improved the internal consistency of the construct, thereby justifying its exclusion.
- The composite reliability (rho_a) values range from 0.801 to 0.860, and the CR values from 0.865 to 0.898. All these values are above the recommended 0.70 threshold (Hulland, 1999), indicating high reliability and measurement stability. The slightly higher CR compared to CA suggests that the shared variance among the indicators is greater than the error variance.
- The Average Variance Extracted (AVE) evaluates the proportion to which the indicators of each construct account for the variance. The AVE values span from 0.563 to 0.722, exceeding the suggested threshold of 0.50 (Ab Hamid et al., 2017).
- The outer loadings obtained fall within the following ranges: Financial Support (FS): from 0.773 to 0.827, Internal and External Business Factors (IEBF): from 0.746 to 0.809, Post-Creation Follow-up (PCF): from 0.702 to 0.875, SME Sustainability (SUS): from 0.735 to 0.764. All these values exceed the threshold of 0.70,

indicating that the indicators associated with each construct exhibit a strong correlation with their respective latent variables.

These coefficients suggest that each item contributes significantly to measuring the concept it is intended to represent.

This demonstrates an acceptable level of convergent validity, meaning that the indicators are well correlated with their respective latent construct. The Cronbach's Alpha (CA) coefficient, CR, AVE, and outer loadings scores are shown in Table 1.

Table 1. Reliability and Convergence Assessment

	Cronbach's alpha (CA)	Composite reliability (rho_a) (CR)	Composite reliability (rho_c) (CR)	Average variance extracted (AVE)	Outer loadings
Financial Support (FS)	0.858	0.860	0.898	0.638	0.773-0.827
Internal and External Business Factors (IEBF)	0.793	0.801	0.865	0.617	0.746-0.809
Post-Creation Follow-up (PCF)	0.807	0.810	0.886	0.722	0.702-0.875
SME Sustainability (SUS)	0.806	0.807	0.866	0.563	0.735-0.764

Establishing convergent validity is the initial requirement for demonstrating discriminant validity. Discriminant validity, alongside convergent validity, necessitates that each indicator loads uniquely on only one construct. Utilizing the same indicator for two constructs complicates the assertion of their distinctiveness. Unidimensionality necessitates the absence of cross-loaded indicators, which is essential for attributing meaning to a latent construct. This criterion was suggested in Fornell and Larcker's model, which posited the absence of cross-loaded indicators. This criterion was explicitly outlined in (Henseler et al., 2015), who proposed the Heterotrait Monotrait (HTMT) approach for assessing discriminant validity.

- Each indicator's loading on its own construct (the bolded diagonal values conceptually) is higher than its loadings on the other constructs. The results of the cross-loading analysis validate that all measurement items are distinctly distinguished and that each latent variable represents a unique theoretical construct (Table 2).
- The Fornell–Larcker criterion is utilized to evaluate discriminant validity, ensuring that each latent construct is empirically distinct from the others. Fornell and Larcker (1981) (Gordon et al., 2023) indicate that discriminant validity is confirmed when the square root of the AVE for each construct (the diagonal values) exceeds the correlations between that construct and all other constructs (the off-diagonal values). The results indicate that each construct in the model exhibits greater variance with its respective indicators than with any other construct within the model (Table 3). This suggests that the constructs of Financial Support, Internal and External Business Factors, Post-Creation Follow-up, and SME Sustainability are both conceptually and empirically distinct.
- The HTMT ratio is a stricter way to check for discriminant validity in PLS-SEM. It calculates the average correlation across indicators across constructs in comparison to the average correlation within the same construct (Henseler et al., 2015). Table 4 demonstrates that all the HTMT values are much lower than 0.85 and 0.90. This means that the constructs are distinct from each other in a real way and that there is no substantial multicollinearity or conceptual overlap between them.

The evaluation of discriminant validity for the constructs was conducted through three established methods: cross-loadings, the Fornell–Larcker criterion, and HTMT. The results of these tests, shown in Tables 2, 3, and 4, demonstrate that all constructs are empirically distinct, thus validating the measurement model's adequacy.

Table 2. Cross-loadings Discriminant Validity

Construct	Item	ES	FS	IEBF	PCF	SUS
Financial Support (FS)	FS1	0.698	0.811	0.191	0.253	0.314
	FS1	0.698	0.811	0.191	0.253	0.314
	FS2	0.713	0.809	0.252	0.241	0.325
	FS2	0.713	0.809	0.252	0.241	0.325
	FS3	0.664	0.773	0.218	0.212	0.298
	FS3	0.664	0.773	0.218	0.212	0.298
	FS4	0.737	0.827	0.264	0.262	0.332
	FS4	0.737	0.827	0.264	0.262	0.332
	FS5	0.648	0.773	0.246	0.148	0.302
	FS5	0.648	0.773	0.246	0.148	0.302
Internal and External Business Factors (IEBF)	IEBF1	0.318	0.238	0.778	0.270	0.169
	IEBF2	0.272	0.227	0.746	0.191	0.263
	IEBF3	0.303	0.219	0.807	0.277	0.311
	IEBF4	0.297	0.240	0.809	0.230	0.351
Post-Creation Follow-up (PCF)	PCF1	0.644	0.246	0.296	0.875	0.257
	PCF1	0.644	0.246	0.296	0.875	0.257
	PCF2	0.605	0.222	0.304	0.849	0.202
	PCF2	0.605	0.222	0.304	0.849	0.202
	PCF3	0.582	0.250	0.178	0.823	0.226
	PCF3	0.582	0.250	0.178	0.823	0.226
SME Sustainability (SUS)	SUS1	0.304	0.293	0.243	0.179	0.745
	SUS2	0.331	0.313	0.289	0.197	0.735
	SUS3	0.297	0.293	0.278	0.170	0.752
	SUS4	0.304	0.250	0.271	0.235	0.764
	SUS5	0.351	0.324	0.255	0.227	0.756

Table 3. Fornell-Larcker Discriminant validity

	FS	IEBF	PCF	SUS
FS	**0.799**			
IEBF	0.293	**0.785**		
PCF	0.282	0.307	**0.849**	
SUS	0.394	0.357	0.270	**0.750**

Table 4. Heterotrait-Monotrait Ratio (HTMT)

	FS	IEBF	PCF	SUS
FS				
IEBF	0.356			
PCF	0.336	0.382		
SUS	0.472	0.435	0.333	

After confirming the reliability, convergent validity, and discriminant validity of the measurement model, the subsequent step is to evaluate the structural model. This phase seeks to assess the interrelations among the latent constructs, their explanatory power, and the predictive relevance of the model.

4.3 Testing the Structural Model

The structural model was evaluated based on the collinearity between constructs, the significance and relevance of the hypothesized paths (indirect effects and interaction effects), the adjusted R^2 coefficient, the effect size (f^2), and the predictive relevance (Q^2) (Cheah et al., 2020).

- Variance Inflation Factor (VIF): Checks for multicollinearity by determining the degree to which the variance of an estimated regression coefficient increases when there are correlations among the explanatory variables. (Akinwande et al., 2015). The recommended threshold for this criterion is that VIF values below 5 signify the absence of considerable multicollinearity, hence ensuring the results of the structural model and the

study's conclusions are more reliable. The outcomes are presented in Table 5.

Table 5. Collinearity statistics (VIF)- Inner model

	VIF
Entrepreneurial Support → Internal and External Business Factors	**1.000**
Entrepreneurial Support → SME Sustainability	**1.183**
Financial Support → Entrepreneurial Support	**1.087**
Internal and External Business Factors → SME Sustainability	**1.290**
Post-Creation Follow-up → Entrepreneurial Support	**1.087**

- The VIF values indicate no collinearity issues in the model. All predictors show VIF values between 1.000 and 1.290, well below the recommended threshold of 5 (Hair et al., 2021). These results confirm that the predictor constructs are sufficiently distinct and that multicollinearity does not threaten the reliability of the structural model estimates.
- Coefficient of Determination R^2: Most researchers interpret the coefficient of determination (R^2) as a measure of the model's in-sample fit, obtained by using the model estimates to predict the observations of the full dataset. Nevertheless, R^2 captures only the explanatory power of the model (Shmueli et al., 2019).

Table 6. Coefficient of Determination (R^2)

	R-square	R-square adjusted
Entrepreneurial Support	0.899	0.897
Internal and External Business Factors	0.143	0.139
SME Sustainability	0.225	0.218

Following the results shown in Table 6, the coefficient (R^2) provides an overview of how well the predictor constructs explain the variance of the endogenous variables:

- Entrepreneurial Support is almost fully explained by its predictors (R^2 = 0.899).
- IEBF shows low explanatory power (R^2 = 0.143).
- while SME Sustainability has moderate explanatory power (R^2 = 0.225).

Overall, the model demonstrates substantial prediction for ES and weaker prediction for IEBF and SME Sustainability.

- The effect size (f^2): In PLS-SEM, Cohen's f^2 is used to assess the effect size of each predictor on an endogenous construct. It measures how much the R^2 value decreases when a specific predictor is removed from the model. According to Cohen (1988), f^2 values of 0.126, 0.167, and 0.922 indicate small, medium, and large effects, respectively.

Table 7. (f^2) Effect Size Results

	f-square
Entrepreneurial Support -> Internal and External Business Factors	0.167
Entrepreneurial Support -> SME Sustainability	0.126
Financial Support -> Entrepreneurial Support	0.922
Internal and External Business Factors -> SME Sustainability	0.058
Post-Creation Follow-up -> Entrepreneurial Support	0.894

The effect size (f^2) results indicate that:

- Entrepreneurial Support has a moderate effect on IEBF (f^2 = 0.167) and a small effect on SME Sustainability (f^2 = 0.126).
- IEBF shows a small effect on SME Sustainability (f^2 = 0.058).
- In contrast, Financial Support (f^2 = 0.922) and PCF (f^2 =0.894) exhibit very strong effects on Entrepreneurial Support. These values indicate that both predictors substantially contribute to the variance of Entrepreneurial Support within the model.
- Q^2 predict: Since 2018, recommend PLSpredict as the preferred approach for assessing predictive power; the present study relies on the PLSpredict results. The LV summary table reporting Q^2-predict, RMSE, and MAE are commonly used metrics for evaluating models (Hodson, 2022).

Table 8. PLSpredict LV

	Q² predict	RMSE	MAE
Entrepreneurial Support	0.997	0.057	0.045
Internal and External Business Factors	0.119	0.947	0.764
SME Sustainability	0.157	0.927	0.751

Predictive relevance (Q^2), namely, testing to obtain information about how good the observation value is because of the model, and considering the parameters. If Q^2 values greater than zero for a particular reflective endogenous latent variable signify the predictive validity of the path model. (Hair et al., 2017), and vice versa, if the Q^2 value < 0, then the model used shows that it lacks predictive relevance.

- Entrepreneurial Support (Q^2-predict = 0.997), this value is extremely high, indicating excellent out-of-sample predictive performance.
- Internal and External Business Factors (Q^2-predict = 0.119), this positive but low value suggests weak predictive relevance, although the model still performs better than a naïve benchmark.
- SME Sustainability (Q^2-predict = 0.157), this value indicates moderate predictive accuracy, showing that the model has a meaningful predictive capability for the sustainability of SMEs.

All Q^2-predict values are positive, confirming that the model possesses predictive relevance for all endogenous variables.

- The Root Mean Square Error (RMSE) measures the average error of a model's prediction (Wensheng et al., 2024). It penalizes large errors more strongly because the differences are squared. RMSE is particularly useful when evaluating how well the model performs across observations and when large errors are especially undesirable.
- RMSE can be applied to a variety of features because it aids in determining whether a feature enhances model prediction or not (Aryan et al., 2022).
- Entrepreneurial Support (RMSE = 0.057). The very low RMSE indicates minimal prediction error and excellent accuracy.
- Internal and External Business Factors (RMSE = 0.947). The higher RMSE shows that predictions for this construct are less accurate, consistent with its weaker Q^2-predict.
- SME Sustainability (RMSE = 0.927). Its RMSE value indicates a moderate level of prediction error.

Entrepreneurial Support is predicted with the highest precision, while IEBF and SME Sustainability show acceptable but less accurate predictions.

- Mean Absolute Error (MAE): Regularly employed in model evaluation studies (Chai & Draxler, 2014). MAE is the average absolute difference between predicted and actual values, easy to interpret because it uses absolute values, making it less sensitive to extreme errors compared to RMSE.
- Entrepreneurial Support (MAE = 0.045), a very small MAE, confirms highly accurate and consistent predictions.
- Internal and External Business Factors (MAE = 0.764), the large MAE indicates substantial prediction deviation, reflecting weaker predictive power.
- SME Sustainability (MAE = 0.751), this value shows a moderate average prediction error.

MAE values support the previous findings: Entrepreneurial Support is predicted very accurately, while the other two constructs show moderate to low accuracy.

Overall, the structural model demonstrates satisfactory quality. The VIF values indicate that multicollinearity among predictors is absent. The R^2 results indicate significant explanatory power for Entrepreneurial Support, while indicating acceptable levels for IEBF and SME Sustainability. The effect size analysis (f^2) indicates that Financial Support and Post-Creation Follow-up have a significant impact on Entrepreneurial Support, whereas the other relationships demonstrate small to moderate effects. If Q^2 values exceed zero, the model can be considered to have meaningful predictive relevance. These results collectively support the robustness and reliability of the structural model.

4.4 Hypotheses Testing

To evaluate the stated hypotheses, we used standardized path coefficients (β), t-values, and p-values to analyze the structural model. Table 9 shows the results for the four hypothesized correlations. All hypotheses are validated, indicating that the components within the model exert strong and positive impacts on one another.

The examination of the factors influencing Entrepreneurial Support reveals that Financial Support has a robust and statistically significant effect ($\beta = 0.722$, $t = 6.949$, $p < 0.001$), hence offering considerable validation for H_1, showing how important financial support is for helping entrepreneurs by making it easier for them to get the resources they need; relieving financial constraints and enhancing managerial competencies. Post-Creation Follow-up is a strong predictor of Entrepreneurial Support ($\beta = 0.516$, $t = 4.088$, $p < 0.001$), which supports H_2. This research underscores the need for continuous mentorship, advisory services, and oversight following firm creation in fostering entrepreneurial development.

The findings demonstrate that Entrepreneurial Support significantly influences SME Sustainability ($\beta = 0.338$, $t = 4.587$, $p < 0.001$), providing support for H_3 and underscoring the importance of training, mentoring, and access to resources in strengthening the long-term viability of SMEs. Moreover, both Internal and External Business Factors exhibited a positive and substantial effect on SME Sustainability ($\beta = 0.229$, $t = 3.202$, $p = 0.001$), hence validating H_4, indicating that beneficial internal competencies and external circumstances, such as operational efficiency, market accessibility, and competitive positioning, play a crucial role in the sustainability of SMEs.

Table 9. Structural Model Path Coefficients and Hypothesis Testing Results

Hypotheses	Path	Coeffi-cient (β)	t-value	p- value	Supported
H_1	**Financial Support → Entrepreneurial Support**	0.722	6.949	**0.000**	**Yes**
H_2	**Post-Creation Follow-up → Entrepreneurial Support**	0.516	4.088	**0.000**	**Yes**
H_3	**Entrepreneurial Support → SME Sustainability**	0.338	4.587	**0.000**	**Yes**
H_4	**Internal and External Business Factors → SME Sustainability**	0.229	3.202	**0.001**	**Yes**

The specific indirect effects analysis indicates that Entrepreneurial Support has a positive and significant indirect effect on SME Sustainability via Internal and External Business Factors ($\beta = 0.087$, $t = 2.934$, $p = 0.002$). Table 10 shows the result for the fifth hypothesized correlation. This result corroborates the mediating function of Internal and External Business Factors in the correlation between Entrepreneurial Support and SME Sustainability. The direct relationship between Entrepreneurial Support and SME Sustainability is still positive and significant ($\beta = 0.338$, $p < 0.001$); hence, validating H_5 means that Entrepreneurial Support contributes to SME Sustainability in two ways: directly and by improving business conditions better inside and outside the company.

Table 10. Specific indirect effects and Path coefficient

Hypothesis	Path	β (Coefficient)	t-value	p- value	Supported
H_5	**Entrepreneurial Support → Internal and External Business Factors → SME Sustainability**	0.087	2.934	**0.002**	**Yes**

5 DISCUSSIONS

The results of this study offer robust empirical evidence corroborating the theoretical proposition that entrepreneurial support systems are essential for enhancing operational conditions and supporting the sustainability of SMEs. These findings enhance the current research by illustrating that financial support and post-creation follow-up are critical determinants of SME success and long-term sustainability, especially in emerging nations.

First, the study shows that Financial Support has a considerable and significant positive influence on Entrepreneurial Support ($\beta = 0.722$; $p < 0.001$). This shows how important financial resources are for entrepreneurs to get the things they need, get around obstacles, and plan. This conclusion is consistent with (Beck & Demirguc-Kunt, 2006), who underscore that access to credit is crucial for SME growth, particularly in emerging nations.

Second, Post-Creation Follow-up is a strong and positive predictor of Entrepreneurial Support ($\beta = 0.516$; $p < 0.001$). This backs up the research of Chandler and Hanks (1998), who show that mentorship and advising services after starting a business improve management skills and strategic decision-making. The importance of this connection shows that SMEs get much help from institutions in the early stages, which helps them better manage risks and create skills that will help them survive in the long run.

Third, the results demonstrate that Entrepreneurial Support has significant effects on the sustainability of SMEs ($\beta = 0.338$, $p < 0.001$). This backs up what Urbano and Alvarez (2014) found in earlier research, that ecosystems that assist entrepreneurs make businesses more innovative, competitive, and able to persist over time. This indicates that cultivating entrepreneurial abilities and providing specialized support programs can directly improve SMEs' ability to adapt, expand, and sustain operational stability.

Fourth, internal and external business factors have significant effects on SME sustainability ($\beta = 0.229$, $p = 0.001$). This conclusion shows that good business circumstances, such as easy access to markets, efficient operations, and available resources, are still very important for the long-term success of SMEs. These findings are in line with Fatoki's (2014) work, which shows that both external influences and internal business factors affect the survival and competitiveness of SMEs.

Lastly, there is a significant indirect impact from Entrepreneurial Support to SME Sustainability through Internal and External Business Factors ($\beta = 0.087$; $p = 0.002$), which means that there is some mediation. This means that helping entrepreneurs helps SMEs stay in business by making their internal and external conditions better.

6 CONCLUSIONS

This study examined the importance of entrepreneurial support, including financial support, post-creation follow-up, and both internal and external business factors, in enhancing the sustainability of SMEs supported by CNAC in Annaba and El Tarf regions. The study utilized PLS-SEM to evaluate the direct and indirect impacts of different support mechanisms on the development of SMEs.

The results reveal that financial support and post-creation follow-up after starting a business are important factors that affect entrepreneurial capacity. Financial support helps entrepreneurs start and grow their businesses. Support once the business has been established, such as advice, training, supervision, and technical help, helps them develop their abilities, lower their risks, and improve their performance. Entrepreneurial support significantly assists SMEs in staying in business, and both internal and external business elements are equally important, with some of them acting as intermediaries in this interaction.

Methodologically, model indicators (VIF, R^2, f^2, Q^2, and direct and indirect effects) validate the robustness of the proposed framework and illustrate the applicability of PLS-SEM for examining intricate entrepreneurial support in emerging nations. In practice, the results show that CNAC and other comparable organizations should make their financial programs stronger, improve their post-creation follow-up services, and offer more opportunities for ongoing training. Digitalization, better governance, and easier access to markets are all things that policymakers should do to make the SME environment better.

Future studies may integrate additional variables, like innovation, digital transformation, or institutional quality, and employ longitudinal or comparative methodologies to enhance the understanding of how entrepreneurial assistance affects SME sustainability over time.

7 LIMITATIONS

This study has certain limitations, even if it made some important contributions. First, it was only done in the Annaba and El Tarf regions, which might make it hard to apply the results to other regions of Algeria where the economic, institutional, and entrepreneurial situations are different. Second, the study relies on cross-sectional data collected at one specific moment. A longitudinal methodology would enable academics to examine the evolution of entrepreneurial support over time and accurately represent the dynamics of SME sustainability. Consequently, subsequent research could extend the scope to include new locations and incorporate a time-based approach to enhance external validity and analytical depth.

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