

The mechanisms of the French colonial administration to expropriate agricultural property in Algeria –indigene reserve companies as a model-

آليات الإدارة الاستعمارية الفرنسية لانتزاع الملكيات الزراعية في الجزائر -الشركات الاهلية للاحتياط أنموذجا-

Meddour Khemissa¹

Meddour.khemissa@univ-guelma.dz
<https://orcid.org/0000-0001-8702-5128>

Received: 26/01/2025 Accepted: 10/03/2025 published: 22/03/2025

تاريخ الاستلام: 2025/01/26 تاريخ القبول: 2025/03/10 تاريخ النشر: 2025/03/22

Article abstract:

The process of stabilizing European settlement in Algeria required a tremendous effort and exorbitant human and material capabilities, foremost of which was the military effort that cost the public treasury in Paris millions of francs. However, the completion of the process also necessitated other methods, especially from an economic point of view, where the colonial administration resorted to a deterrent economic policy based on the absorption of the countryside and the integration of the agricultural sector. The various agricultural organizations and companies that revolve around the problem of this study, which focuses on indigene reserve companies, specifically with the aim of highlighting their role in the dispossession of Algerians and their displacement from it, embody this. The research paper concluded that these agricultural institutions ostensibly claimed to provide aid to the Algerian farmer, but their essence was to strip him of his land and impoverish him to the point of want and slavery.

Key words: indigene companies; Algerian farmer; Loans; Agricultural Property.

ملخص المقال:

تطلبت عملية تثبيت الاستيطان الأوروبي في الجزائر مجهودا جبارا وإمكانات بشرية ومادية باهظة في مقدمتها المجهود العسكري الذي كلف الخزينة العامة في باريس ملايين الفرنكات، غير أن استكمال العملية استلزم كذلك أساليب أخرى خاصة من الناحية الاقتصادية فقد لجأت الإدارة الاستعمارية إلى اتباع سياسة اقتصادية ردعية قائمة على استيعاب الريف، ودمج القطاع الزراعي، وهوما جسدهت شركات التنظيمات الزراعية المختلفة التي تتمحور حولها إشكالية هذه الدراسة التي تركز على الشركات الاهلية للاحتياط تحديدا بهدف إبراز دورها في تجريد الجزائريين من ملكياتهم و تهجيرهم منها حيث خلصت الورقة البحثية إلى أن هذه المؤسسات الفلاحية ادعت في ظاهرها تقديم المساعدة للفلاح الجزائري غير أن جوهرها هو تجريده من أرضه و افقاره لدرجة الفاقة و العبودية.

كلمات مفتاحية: الشركات الأهلية، الفلاح الجزائري، القروض، الملكيات الزراعية.



Introduction

The administration of the French occupation in Algeria since 1830 aimed to control the land and the population. Which was embodied by military force and the repressive legislative system that employed the French law experts to develop various legislations that allow the confiscation of agricultural land. foremost of which is the law of April 16, 1851 and the subsequent laws that embodied colonial control and exploitation such as the Senatus consulte Law of 1863, then the warnier Law of 1873 and the subsequent legislation. However, the occupation administration employed other methods: represented in the economic institutions that were ostensibly to help the Algerian farmer, but its essence was to support the European farmer and the economy of the mother country. In this context, this study comes with the aim of shedding light on one of the agricultural organizations that mastered in stripping the Algerian farmer of his land under the cover and illusion of assistance and charity.

That is based on the answer to the following general problems: What are the indigene reserve companies and how did they contribute to the dispossession of Algerians of their agricultural property and their forced displacement from their lands?

1. Experiences of providing loans and agricultural assistance to Algerians before 1893

The French colonial administration sought to find various mechanisms and means to influence the economy of the Algerians and strip them of their agricultural property and fertile lands as an embodiment of its colonial project. Which was confirmed through the first initiatives registered here and there before 1893 in the field of agricultural cooperative loans, cooperative institutions for plowing and agricultural companies to help Algerian farmers...

Algerians have been the custom since ancient times to store crops, especially grains, In root cellar² after harvesting. Its shape and size vary. For example, in Guelma and Souk Ahras regions, the storage capacity of the root cellars is estimated to be between 20 and 200 quintals, while in the regions of southern Constantine and Tebessa, the storage capacity of the root cellars is estimated to be between 30 and 40 quintals (Pichardot, 1935, P 39-42). With the aim of consuming it when needed, especially in harsh conditions (drought, famine, and natural disasters such as locusts, etc.), or providing part of it as aid according to religious customs and traditions. However, the Algerian farmer found himself facing great suffering as a result of the French agricultural policy, which stripped him of thousands of hectares and transferred their ownership to the colon under the provisions of the various real estate legislation enacted for this purpose³. And who applied all modern technologies to increase agricultural production and its availability. On the other hand, the Algerian farmer continued to suffer from limited property, barren lands and the use of traditional means in the service of the land, which resulted in a lack of production, which reflected negatively on the standard of living of Algerians to the point of poverty and slavery.

² Large underground pits to store agricultural crops, especially grains, for times of need, wars, years of drought, famine and others. It was used by the Algerian peasant before the French occupation to store grain.

³ In addition to military force, the colonial administration used its legislative system to expropriate major agricultural properties from the Algerians, starting with the law of June 16, 1851, then the law of Senatus consulte on April 22, 1863, and then the law of warnier on July 26, 1873.



Natural disasters and economic crises that ravaged the Algerian countryside, most notably the famines of 1866-1867-1868-1869 (العنثري، ص 54-58) (Burzet, 1868, p 20) also increased the suffering of the Algerian farmer and deprived him of life due to the lack of livelihood resources and pushed him to beg. Moreover, the French colonial administration deliberately accused the Algerian farmer of negligence and ignorance of agricultural matters, and held him responsible for the lack of production and his unpreparedness to face pests and natural disasters, considering them as acts of fate and destiny (لونيبي، 2022، ص 27). This happened, of course, in the face of the refusal submitted by the committee composed of Algerian delegates⁴ (Rapport de la commission, 1870), and formed by Emperor Napoleon III⁵ (Tiab, 1999, p 56) to investigate the causes of this famine.

"The crises that befell the Algerian countryside turned the civil farmer into a working class and the lack of financial returns, This prompted the administration to reconsider the policy envisaged towards the peasants (نوشي، ص 368), where the first experiments to help the peasants, according to the colonial administration, were embodied in the reserve stores of Captain lapasset⁶ (Faucon, 1889, P 332)".

Captain Lapasset 's project is centered on the establishment of warehouses located within the defensive sphere of the French cities or centers that manage the affairs of the tribes(kabyles), and which are managed by the leadership, as was the case in the settlement he established under the supervision of the officers of the Arab offices. Where each tribe is tasked with building its stores in the north, but in the desert, the population is digging their root cellars in anticipation of periods of drought. As for its supply, voluntary contributions have been replaced by a tax on each area planted by the indigenous people estimated at 25 kg to 50 kg of wheat, which can be increased, decreased or canceled in case of drought (Lecoq, 1903, p38).

According to Lapasset, its function is to lend seeds to the indigenous people under the supervision of advisory committees, and in the event that the crop is normal, the grain is only given to planting, but in the event of drought, aid is given to the most affected families (Lecoq, 1903, p39).

⁴ They are, respectively: Al-Mekki ben Badis, Hussein ben Brihmet and Ahmed Ould Al-Qadi. They were interrogated by the investigation committee appointed by the government of Emperor Napoleon III, the committee of "Count" Lehoun and Randan. To investigate the causes of the famine incidents and natural disasters suffered by the Algerian people during the years 1866-1868.

⁵ **Napoleon III 1808 - 1873:** Charles Louis Napoleon was born in Paris on April 20, 1808, the nephew of Napoleon I. He was raised in Switzerland after the fall of the imperial regime in 1815. He attended the military school in Switzerland, where he graduated with the rank of officer in the artillery corps. In 1836, he was exiled to Brazil and then to the United States, from where he moved to Britain. He returned to France in 1848 after the fall of the monarchy. He was elected President of the Second French Republic. On December 2, he proclaimed himself emperor. Among his works was the release of Emir Abd-Elkader and his fight in many continental wars. He visited Algeria twice, first in September 1860 and again in May 1865, visiting many Algerian cities. He declared war on Prussia in July 1870, which ended with the defeat of France and his capture on September 2, 1870, after which he was exiled to Britain, where he died on January 9, 1873.

6 lapasset (Ferdinand Auguste): French military commander born on the island of Saint-Martin (1817-1875), became a captain at the Academy "Saint-Cyr" military, came to Algeria in 1840, an authoritarian figure known for her love of ownership and confiscation of the lands of the Algerians, thought of solving the problem of the colony by establishing a settlement village brought to it new settlers in order to install them in Algeria, then sought to control the livelihood of the Algerians when he decided to adopt a project known by his name to control the stores of the people, in addition to his military participation and his assumption of several Positions in the army, returned to France in 1865, died on September 16, 1875.

Although this project appears to help the people, its real goal is to seize the crops of the Algerian people and exploit them in supplying the army in the event of war in Europe or in the event of resistance to the occupation army (armed revolutions).

"Lapasset" also ordered to confiscate the stores of all tribes that refuse loyalty to the colonial authorities and put their stores at their disposal, which led to the exploitation of the people and the looting of their crops. These farmers showed great grumbling and rejection of these goals and thus to contribute to this exploitative project, which led to his disappearance in 1852 (شقرة، 2019، ص58).

its work is mainly to provide loans to Algerian peasants members of these companies and participants in an amount estimated at 01 French francs with the identification of sample loans and limited to 5 saa of barley Or 3 saa of wheat, while cash loans do not exceed 250 francs, the group from each tribe is tasked with collecting and adjudicating subscriptions and loan applications.

General "Liebert"⁷(Faucon, 1889, P 361) revived the Lapasset project, taking advantage of the famine of 1867-1869, when he established cooperative loan and assistance companies and set the laws regulating them in the Miliana region without a license from the Governor General, starting from 08/15/1867, to begin their actual activity on 08/31/1869 after the approval of Governor General "Mac-Mahon". Their work basically consisted of providing loans to Algerian farmers who were members of these companies and participants in an amount estimated at 01 French franc, with the identification of sample loans and limite it to 5 saa⁸ of barley Or 3 saa of wheat, while cash loans do not exceed 250 francs. A group from each tribe is charged with collecting subscriptions and loan applications and adjudicating them (Lecoq, 1903, p46).

The companies reappeared and started working again during the reign of Governor General "Tirman"⁹(Achille, 1909, p1-19), who was known for his support of the settlers and his efforts in transferring real estate ownership and annexing it to state property. He also contributed to establishing the Agricultural Loan to develop the colony.

Based on this, Governor Tirman sought to generalize this institution in all mixed municipalities by correspondence dated May 29, 1884 (Lecoq, 1903, p 49). In which he stresses the need to establish reserve companies whose aim is to take a quantity of grain and put it in stores in order to exploit it in lean years and convert part of it into usable funds deposited in special boxes from the crops of participants in all mixed municipalities. This led to the development of the number of these companies from 44 companies in 1886 to 61 companies in 1889.

However, this numerical development was not in the interest of simple Algerians because it originally served the interests of the settlers. And the reluctance of Algerian farmers to contribute to it was due to usurious interest¹⁰ in the first place imposed on loans, and the inability of these people to bear these interests in the second place, which always ends with the loss of their land.

⁷ General "Libert": Born on 17/07/1810, volunteered in the French army on 13/03/1831, came to Algeria on 12/09/1833 as a sergeant in charge of the subsidy, participated in the siege of the city of Miliana in 1841, promoted in the French army to the rank of general in 1870, participated in the elimination of the resistance of Bouchoucha in the southeast of Algeria

⁸ A unit of volume : is equal to four supplies and is approximately equal to two and a half liters (2.5).

⁹ Governor General "Tirman": Doctor of Law Born in Miziar Arradon on 29/07/1837, appointed as a councilor in the province of Miziar, participated in the Prussian offensive during the war of 1870, became state counselor in 1877. He became governor-general of Algeria on 26/11/1881 in office for 8 years, known for his support for the settlers and cruelty to the indigenous people.

¹⁰ Usury is forbidden in Islamic law.

2. Indigene reserve companies, their definition and motives for their establishment:

2.1 Definition:

There are a set of definitions for these companies, but at its core they revolve around the dual role of them between a loan institution and cooperative companies to help.

first definition:

"It is an organization based on the grouping of sectors in cases of drought and the provision of loans to farmers," it performs the function of an agricultural loan, even if it is limited (اجيرون، 2007، ص412)

second definition:

A public benefit institution called "Indigene reserve companies" that aims to assist, relief and provide financial loans to Algerian farmers for the purpose of developing their agricultural crops and improving and renewing work tools (Lecoq, 1903, p 54).

Third definition:

They are institutions of public benefit, came on the ruins of failed experiments, were created with the aim of preparing and developing the rural agricultural sector and improving the living conditions of farmers, and they appeared officially in 1894 (M. Varnier, 1901, p 24).

Fourth definition:

They are public benefit institutions called indigene reserve companies with the aim of helping poor Algerian farmers and providing them with financial loans for the purpose of developing their agricultural crop, improving and renewing work tools, and also for their integration into social security (بن داهة، 2013، ص300-301).

In general, and according to European writers, these companies are considered charitable and benevolent associations, that provide aid and assistance to workers in the agricultural sector and poor farmers who have been afflicted with diseases or accidents.

It is also a cooperative loan association whose goal is to enable farmers and Khamasin¹¹ to obtain annual loans in cash or in samples to support them and help them develop their agriculture.

2.2 Motives for their establishment:

These companies were established to achieve the following objectives (BerSéville, 1897, p47):

:

- 1- Assisting participants in distributing grain and granting financial loans in times of crisis.
- 2- Assisting farmers by improving and renewing agricultural equipment and developing agricultural equipment, including the protection of livestock herds.
- 3- According to the company's bylaws, it aimed "to help local workers and farmers temporarily if they suffer from diseases or accidents, and aims through annual loans granted in samples and in cash to farmers and one over five farmers to preserve their crops and improve their tools and livestock.
- 4- Work to avoid high collective and individual loans and will also ensure economically moderate growth without general wealth.

¹¹ Farmers who get one over five of the crop.

- 5- Achieving calm among the people and maintaining the economic status of the heads of large families, which ensures the preservation of the colony.
- 6- Achieving calm among the indigenous people and maintaining the economic status of the heads of large families, which ensures the preservation of the colony.

This was explained by the Governor-General before the committee¹² he formed for this purpose: “... We encourage the people to make every agricultural progress, and we try to provide loans in order to raise the yield and its growth, to reform the civil destiny, we propose the formation of private reserve companies (SIP)¹³ and the development of applied agricultural private education” (قداش، 2011، ص22).

These goals are the goals of the French administration, of course.

3. Structuring of Indigene reserve companies and its sources of financing:

3.1 Issuance of the law of April 14, 1893(JORF¹⁴, p1-2)(Lecoq, p77-82):

The draft law (Berséville, 1895-1896, p 39-47) was submitted to the Chamber of Deputies for study on 06/05/1890 by the government headed by the President of the Republic "Carnot", and at the proposal of: Constans, the French Minister of Foreign Affairs develle, Minister of Agriculture and Rouvier (Berséville, 1895-1896, p 39) Minister of Finance. And this is after the insistence of the Governor General "Terman" on the importance of these companies. The deputy Charles Bourlier also supported the French authorities in Paris with a comprehensive and documented report, a copy of which was submitted to the House of Representatives on behalf of the committee tasked with studying the draft law.

The House of Representatives approved the law on 18/06/1892, which made the government put it on the Senate Office on 23/06/1892, and on 16/02/1893 Senator George Lozio submitted a detailed report to the Senate stressing the need to recognize Indigene reserve companies as institutions of public benefit (Berséville, 1895-1896, p 43). Moreover, on 02/03/1893 the Senate discussed the law and ratified it on 14/04/1893 in order for the Indigene reserve companies to acquire their unified legal and organizational status in the three departments.

A circular was issued on 29/01/1895 stressing the necessity of making contributions in samples, considering that they are more beneficial to the people than money, and thus the necessity of providing loans in the form of quantities of grain. (شقرة، 2019، ص55)

The law of April 14, 1893 was issued, which stipulates in its first article (JORF, article 01, p 01):

The establishment of a public benefit institution called (Indigene Reserve Companies) that aims to assist and provide relief to Algerian farmers and provide them with financial loans for the purpose of developing their agricultural crops and improving and renewing work tools.

The articles of this legislation also set out the structure of this institution as follows:

It stated in its second article:

"There is one company in each mixed municipality, and its organization depends on the organization of the mixed municipalities, divided into several branches that make up the municipality

¹² The committee in charge of studying the Algerian reforms 1919.

¹³ Société indigène de prévoyance.

¹⁴ Journal officiel de la république française.



(douars,...) Each of these branches has a board of shareholders headed by a representative of the people consisting of at least eight members similar to the "jmaa el-douar" The decision to appoint members is at the proposal of the administrator and is in the hands of the province's worker or the hands of large arrondissements in the province, while the small arrondissements are the tasks of their heads, and generally the appointment of members of the Board of Shareholders is delegated to the administrative staff.

The law also stipulates (JORF, article 01, p 02) that the administrative council of the Indigene reserve companies shall be appointed by the governor of the province in the presence of the secretary general of the mixed municipality, the secretary, the deputies of the indigenous people of the municipal branches, members of the council, the contributors holder in his capacity as a municipal holding, the treasurer, presidents, members (Algerians who are notables appointed for a period of three years by the governor of employment), secretaries of administrative councils and sub-councils whose activities are free of charge except for treasurers, and the secretary of the administrative council or the representative of the community, so they are allocated a salary, discounts and grants. Determined by the Governor-General on the proposal of departmental governors or military commanders (JORF, article 01, p 02).

They appointed a chairman from among them at the head of the company, often the ruler was administrative, and none of them was a Muslim member due to its colonial nature (ولد النبية، 2013، ص3). It then spread out in fully empowered municipalities.

The private reserve companies remained managed by an administrative board headed by the administrative governor under the supervision of the province governor, who had the right to punish and freeze these companies as he wished (JORF, article 03, p 02).

At the beginning of each agricultural campaign, the head of the company in the municipality asked the leadership for the list of borrowers, who in turn wrote positive or negative reports, then the company's board studied the applications and handed the list to the finance secretary for implementation. Note that the company's treasury is financed by the profits of the sale of grain and subscriptions, and so it buys grain from the farmer and sells it to the farmer, and the strange thing is that the profits achieved are borrowed in the form of loans to the same farmer (JORF, article 03, p 02).

3.2 Its funding sources:

Cash or in-kind money is the first source of financing for these companies, as they have a special fund and stores to store grain so that they are close to the shareholders, which necessitated the replacement of traditional in root cellars used by local farmers with new warehouses that are built with reinforced cement (mirante, 1930, p.29).

These companies can also own real estate, equipment and even agricultural equipment, in addition to receiving various donations, whether in kind or in cash, which are placed in the deposit box, which necessitated the opening of current accounts in favor of these institutions after the approval of the French Minister of Finance, who stipulated that these companies be institutions of public benefit (Berseville, (S.I.P), 1895-1896, P 94).

Peasants, farmers, agricultural workers, and even one over fifth farmers are obligated to pay the annual subscription in cash or in kind according to the desire of the shareholder, so that these

subscriptions become the social capital of the company, and none of the shareholders has the right to it, as it belongs to the company(B.O.G.G.A¹⁵,1897, p 711).

These contributing farmers benefit from loans after registering their names on a list prepared by Al-Gayed (the leader) upon the request of the president of indigene reserve company. The leader also regularly prepares either a positive or a negative report on each request and then submits the list to the treasury for implementation if he sees that the number of borrowers does not exceed the available possibilities. The leader acts as the mediator in the borrowing process and has control over it, which causes the poor farmer to endure great hardships before obtaining the loan. However, if the farmer is "stubborn" and behaves poorly during the elections, he will find himself immediately required to repay the borrowed amounts to these companies (بن اشنهو، 1979، ص233).

4. Its development in Constantine department:

The private reserve companies in the department of Constantine developed slowly; despite the increase in the number of indigenous subscribers from 74,180 in 1890 to 109,550 subscribers in 1894, and the capital reached 2135452 francs after it was 1483133 francs in 1890. But the people did not benefit from it, as the borrowing, which carried interest rates of 20%, did not exceed only rates between 2 and 9 francs (اجرون، 2007، ص412).

In 1901, it was found that out of 73 fully empowered municipalities in the Constantine prefecture, indigene reserve companies were found in only four of them, and 34 other companies were present in mixed municipalities. This is despite the fact that Governor Jonnart had instructed the delegated governors in the prefecture's Prosecutions to ensure the establishment of this type of company in fully empowered municipalities. However, the results during his reign were slow. In 1907, 98 fully empowered municipalities had established reserve companies with 29,745 partners. In 1910, 112 companies were established in fully empowered municipalities with 40,268 partners, compared to 81 reserve companies in mixed municipalities with 441,323 partners (M. varnier, 1903, p 41).

In 1914, reserve companies were established in only 113 municipalities out of 270 fully empowered municipalities in Algeria. These numbers continued to change after 1919, and these companies remained in place and had only a nominal existence. For example, the reserve company in the city of Constantine was established in 1911 and only lasted two years, while the reserve company in Philippeville ceased operations in 1914.

The following table shows the development of the number of companies in the Constantine department in 1921:

Constantine department	Number of institutions			Number of subscribers		Valid until 31/12/21
	fully empowered municipalities	Mixed municipalities	total	fully empowered municipalities	Mixed municipalities	
	49	34	83	123057	228515	F 15255001,30

(Meuleman, 1970, p 152-165) (Haddad, p 552).

¹⁵ B.O.G.G.A : BULLETIN OFFICIEL DU GOUVERNEMENT GÉNÉRAL DE L'ALGERIE TRENTES-SEPTIÈME ANNÉE 1897

The assistance granted by these funds is short-term or long-term loans and advances, and the following table reveals this type of financing:

Loans for cooperatives	Short term loans until 31/12	Number of subscribers	Number of Local Funds	Number of regional funds	Year
-	-	-	92	25	1905
614.000	12.327,74	16.241	259	41	1913
-	-	19.368	314	44	1920
7.226.000	43.609.000	20.108	313	39	1923
23.547.730	101.335.282	21.194	316	35	1926

Georget, 1970, p 56

5. Its role in dispossessing Algerians of their agricultural property and forcibly displacing them:

“The benevolence that has long been praised by the colonial administration in its description of these companies, was only coming from the peasants themselves”, and most of the peasants were not satisfied with the functioning of the indigene companies for reserve because only the wealthy were benefiting from their services. So this means that the poor peasants and Khamasin remained subject to the moneylenders and pay them a percentage of up to 20% of the amount of the advance as a bribe to the leader or the writer to register his name in the list of beneficiaries. Additionally, the agricultural equipment loans provided these companies with capital, as a modern plow could be rented for 20 to 30 francs (بن داهة، 2013، ص275).

Also, the system of contribution and borrowing in cash would not have served the Algerian farmer. While he sold his wheat for 20 to 22 francs per quintal at harvest, he had to buy it for 25 to 30 francs per quintal in the planting season and in the intervals between seasons. Knowing that he pays the subscription and repays the loan to the reserve company generally after harvest, and borrows from it when plowing in October.

If we assume that he borrows 25 francs per quintal of seeds, and that this advance costs him—if we calculate contribution, legitimate interest, and necessary "tipping"—we estimated all this at 30 francs. He has to sell, at harvest in the month of June, one and a half quintals of wheat in order to be able to pay. The real interest is no longer 5%, but 50%.

Medium and long-term credit has always remained difficult for farmers (هامل، 2019، ص 87).

These companies linked the provision of assistance and services to the Algerian farmer under the following conditions (هامل، 2019، ص 88)(بن داهة، 2013، ص276):

- ❖ Ownership of an agricultural plot of land.
- ❖ Permanent residence in the douar affiliated with his family.
- ❖ Submit an extract proving his payment of the taxes imposed on him, and pay the subscriptions to the company
- ❖ Not be subject to judicial rulings for committing hostile acts against France

❖ Priority in utilizing applications for veterans and military veterans

However, the Algerian peasants did not integrate into this organization. Their rejection of it was clear, as they boycotted it completely and considered it a new way to identify their agricultural incomes, so that additional taxes would be imposed on them, burdening them with debts carrying high annual interest. This would ultimately make them unable to pay, providing a legal justification for confiscating their agricultural properties for the benefit of the colonizers.

It is thus an economic means of political control over the Algerian countryside, as well as a means in the hands of the settlers, because it enables them to invest the profits of public aid that return to them in the municipal budget, with interest. It also enables the leader—'that red shark,' as he was called by the administration itself—to live without fatigue.

Therefore, the colonial authority has in its possession an institution that preserves poverty and even feeds it, arbitrary with abundant profit without great expenses.

The private reserve companies were a symbol of colonialism within the municipalities (ولد النبية، 2013، ص04).

Conclusion:

The function of these companies was ostensibly to provide loans to Algerian farmers to promote their agricultural sector. However, their existence was merely a formality, especially since the peasants refused to integrate into them, boycotted them, and even considered them a tool for the intervention of the colonial administration in their traditional economy. The peasants saw these companies as a new way to track their incomes, impose additional taxes on them, and burden them with debts carrying an annual interest rate (5%), ultimately making it impossible for them to pay. This provided a legal justification for the confiscation of their agricultural property for the benefit of the settlers and their forced displacement. This situation contributed to the phenomenon of rural migration, either to the cities or outside Algeria, specifically to France.

It is one of the tools of administrative colonial control, used to influence the Algerian economy under the guise of preparing the agricultural sector in the Algerian countryside.

Sources and references

In Arabic:

-إبراهيم لونيسي، مجاعة 1866-1868 م في الجزائر من خلال جريدة المبشر الاستعمارية - ، المجلة الجزائرية للبحوث والدراسات التاريخية المتوسطية، المجلد 08، العدد 01، جوان 2022.

-أندري نوشي، الجزائر بين الماضي والحاضر، ترجمة اسطنبولي رابح ومنصف عاشور.

-شارل روبير أجيرون، الجزائريون المسلمون وفرنسا، 1871-1919، دار الرائد للكتاب، الجزائر، 2007.

-صالح العنتري، مجاعات قسنطينة، تحقيق وتقديم رابح بونار، الشركة الوطنية للنشر والتوزيع، الجزائر.



- عبد اللطيف بن أشنهو، تكون التخلف في الجزائر محاولة لدراسة حدود التنمية الرأسمالية في الجزائر 1830-1962، الشركة الوطنية للنشر والتوزيع، الجزائر، 1979.
- عبد المنعم هامل، ملكية الفلاح الجزائري وتجربة شركات القرض الزراعي الفرنسي في عمالة قسنطينة 1954 - 1893 ، مجلة القرطاس للدراسات التاريخية والحضارية والفكرية، المجلد السادس -العدد 12 - جويلية 2019.
- عدة بن داهة، الاستيطان والصراع على ملكية الأرض ابان الاحتلال الفرنسي للجزائر 1830-1962.المؤلفات للنشر والتوزيع، ط1، 2013، الجزائر.
- كريم ولد النببة، الشركات الأهلية للاحتياط في الجزائر، 1962 - 1893م، المجلة المغاربية للدراسات التاريخية والاجتماعية ، امج 5، العدد01، 2013.
- محفوظ قداش، تاريخ الحركة الوطنية الجزائرية (1919-1939)، ترجمة محمد بن البار، ج1، دار الامة للطباعة والنشر والتوزيع، الجزائر، 2011.
- محمد شقرة، الفلاحون الجزائريون وسياسة شركات القرض الفلاحي في بلديات شمال الجزائر 1893-1962م، أطروحة دكتوراه علوم في التاريخ الحديث والمعاصر، جامعة جيلالي اليابس، سيدي بلعباس، 2018-2019م.

In french :

- Algérie, Rapport de la commission instituée par décision impériale du 5 Mai 1869 pour élaborer les questions qui se rattachent à la constitution et a l'organisation administrative et politique de l'Algérie, imprimerie impérial, paris, avril.1870.
- BerSéville, Rapport sur Les opérations des Sociétés Indigènes de Prévoyance, de Secours et des prêts Mutuels Des Communes De l'Algérie pendant l'exercice, 1895-1896, Giralt, Imprimeur du Gouvernement Général, Rue des Colons, 47, Alger, 1897.
- Bulletin officiel du gouvernement général de l'Algérie trente-septième année 1897.
- Faucon (Narssice), Le Livre D'or De L'Algérie, Histoire Politique, Militaire, Administrative, événements et fait principaux, biographie des Hommes Ayant Marqué dans L'armée, Les sciences, Les Lettres, de 1830-1889, T 1er , Biographiée, Challamel Et Cie, Editeurs, Librairie Algérienne et Coloniale, Paris, 1889.
- Jean mirante, la France et les œuvres indigènes en Algérie, publications du comité national métropolitain du centenaire de l'Algérie, 1930.
- Johon Hendrik Meuleman, Le Constantinois entre les deux guerre mondiales ; l'évolution économique et sociale de la population rurale , mémoire réalisée sous la direction du prof caniage, Paris, 1970.
- JORF, samedi 15 avril 1893, vingt-cinquième année-n°102 ,loi ayant pour objet la reconnaissance comme établissements d'utilité publique des sociétés indigènes de prévoyance de secours et de prêts mutuels des commune de l'Algérie .
- Joseph Lecoq, des Sociétés de Prévoyance de Secours et de Prêt Mutuel des Communes D'Algérie, librairie de la cour d'appel et de l'ordre des avocats, pédone éditeur, paris ,1903.
- L'Abbé, Burzet, Histoire de désastres de l'Algérie 1866- 1867- 1868, (Alger1868).



-M. varnier, rapport sur les opérations des sociétés indigènes de prévoyance dec0urs et de prêts mutuels des communes de l'Algérie pendant l'exercice 1899-1900, imprimerie orientale, pierre fontana et g'l', rue d'orlèax, 29, alger, 1901.

-Michel Georget, Le Constantinois entre les deux guerres (1920 – 1940) à travers la presse, mémoire de maîtrise 1970.

-Mohamed tiab : la chronologie algérienne 1830 _ 1962, tome 1 imprimerie ishak , Boufarik , 1999 .

-Mostefa Haddad, l'Emergence de l'Algérie moderne, Le Constantinois (l' est algérien) entre les deux guerres, Modernistes, traditionalistes et opinion publique algérienne dans le Constantinois, Volume 1.

-Robert Achille, biographie de tirman, revue africaine n272-273,1909.

-Roger Pichardot, la Mutualité Agricole chez les Indigènes d'Algérie, Thèse Pour le Doctorat, les Presses Modernes, Paris,1935.