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THE EFFECTS OF FRENCH COLONIAL FISCAL AND BANKING POLICIES ON ALGERIAN SOCIETY (1830–1900)

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ABSTRACT

The French colonial policy in Algeria, from its very beginnings, constituted a fully integrated strategy to reshape this colony according to the capitalist system. If the military control opened the door for the presence of the colons, the consolidation of this presence was not possible without a strong financial and banking system, which aimed at redirecting the country's resources and preparing an economic environment that serves the settlement project. Thus, during the second half of the nineteenth century, France sought to establish a financial pillar based mainly on heavy taxation imposed on the natives, as a preliminary step to serve the settlers. In parallel with that, it established a banking system that took charge of financing the settlement projects, by providing loans and financial facilities that aimed to entrench the European presence in Algeria.

KEYWORDS

French Colonialism, Settlement Policy, Fiscal Policy, Forced Exile, Migration, Social Disintegration Policy

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Introduction:

It cannot be denied the absolute truth that the Algerian society, although it was a primitive agrarian one, had achieved self-sufficiency for itself, and was able to create a particular internal economic mixture of its own. Likewise, the Ottoman state, in the same pattern, succeeded in opening the field for foreign trade with various foreign countries. However, with the coming of French colonization, the social and economic structures of this colony were penetrated. While it had been economically independent, it became emptied for French products, drained from its resources, in addition to the heavy taxes and oppressive loans that did not only empty the pockets, but also went beyond to disengage the lands from their owners and force them into displacement—either by coercion or by individualizing the choice between living with dignity outside the homeland or dying in Jihad, while trying to inhale the opium of freedom.

1. Marginalization of the Traditional Algerian Economy:

The local Algerian economy was penetrated and replaced by French capitalism according to two important rules (Amiraoui et al., 2014, p. 44):

- Looting the land, which was the vital base for the production of wealth and self-sufficiency for the natives, which led to the tearing of the social structures.
- Establishing the settler economy based on foreign dependency, through the monopoly of Algeria's exports and making it a consumer market for French goods.

Based on this, Algeria entered the monetary economy by force, which burdened it with many losses (Heimer, 2014, p. 264):

➤ The extinction of the habit of stocking as a strategy for achieving food security, because of its wide exportation to France.

➤ The increased need for money made the natives sell their livestock and their crops before harvesting. The three economic sectors were affected as follows:

A. Agriculture Sector:

Capitalism tried to orient agriculture toward commercial products such as vineyards and tobacco, which made the cultivation of cereals, especially wheat—the subsistence production for the natives—decrease from 80% in 1860 to about 44% in 1938 (Rawahna, n.d., p. 148).

The activity of livestock raising was not far from being affected, and due to the natural conditions and the French excesses in displacing the natives, and closing grazing areas such as the Law of June 16, 1851 in the Tell region, and the *Ghadir Policy* (Assoul, 2009, p. 22), which was based on walls polished and covered with *alfa* plants, the Algerians were deprived of pastures and water sources. This led to the decline of livestock numbers in the period between 1871 and 1880 by about 8,200,000 heads, to reach 6,351,000 heads in 1900 (Kebayli, 2017, p. 156). The same applies to cattle, which numbered one million in 1867, and decreased to 846,000 in 1900, thereby reducing the amount of wool and hair, which are considered raw materials for many industries such as clothing, tents, and carpet weaving (Bouaziz, n.d., p. 126).

B. Industry Sector:

Despite the agrarian character of Algerian society, it was not far away from the process of manufacturing, assembling, and weaving, and even if its craft was traditional, it represented a civilizational aspect of its history. Once Algeria fell as a colony in the hands of a capitalist state, traditional industry started to be pushed into the corner in front of its French counterpart, which was distinguished by quality and speed in production. Among the most important traditional industries:

C. Textile industry:

It is considered one of the oldest Algerian industries, relying on sheep wool, camel hair, and goat hair, and the transformation process is done by the loom, which consists of wooden tools and other assisting instruments such as the comb (Majmouat Mokhtassin, 2008, p. 42). This industry includes many types:

· **Carpet industry (zarabi):** which is considered one of the most important products of the southern Algerian regions (Madani, 1948, p. 62), and is characterized by high quality (Tabti, 2011, p. 185).
 · **Woolen clothing industry:** it is an industry directed to individual consumption, and was represented in:

– **Burnous:** it is a woolen cloak, representing the majority proportion of the woven products (Ghnabzia, 2017, p. 35).

– **Qachabiya:** a garment made from white and black wool specific to men (Zegab, n.d., p. 89), it resembles the qandoura in manufacture and exceeds it by the fez and the two sleeves (Al-Awamer, 2007, p. 105).

– **Qandoura:** widespread among urban people in their houses, or among Bedouins in their tents, and it is a garment specific to men, made from wool alone, and sometimes it is decorated with hair or silk (Zegab, n.d., p. 88).

– **Al-‘afan:** it is a shoe to protect the feet from the cold of winter and the heat of summer (Majmouat Mokhtassin, 2008, p. 42), provided with straps that tighten it when worn (Al-Awamer, 2007, p. 107).

D. Leather industry: it is the transformation of hides extracted from livestock into manufactured materials such as:

– **Footwear industry:** it depends on the traditional method and is concentrated in villages and remote towns (Madani, 1948, p. 391), where, for example, the province of Algiers produces from 1200 to 1500 shoes per day, and the province of Oran produces 600 shoes per day (Mhessas, 2007, p. 118)

– **Leather embroidery:** it depends on high-quality hides to embroider leather products, such as: sword and rifle sheaths, saddles, and others (Mhessas, 2007, p. 118).

E. Copper industry: it depends on a raw material which is copper, used in consumer industries such as household uses like: food plates (Zegab, n.d., p. 391), trays, teapots, lanterns, etc. (Mhessas, 2007, p. 118).

❖ **Jewelry making (al-siyagha):** it is the manufacture of jewelry and adornments, and the number of its workers in all Algeria reached 570 workers (Mhessas, 2007, p. 118).

In 1868, the French administration issued an order to abolish the trusts and craft and labor guilds, a matter which caused the cracking of the relationship between craftsmen and manufacturers, and demolished

the popular neighborhoods that were pulsing with traditional industry. In addition to that, the prices of raw materials upon which Algerian crafts depend (wool, leather, wood) rose, because a considerable part of them was exported abroad. Under these conditions, craftsmen abandoned their crafts and closed their workshops in Oran and Constantine, and others preferred migration instead of this miserable life. Only small factories remained, such as: Ben Djeko factory in Constantine, Ben Yenshi factory for wood manufacture, and oil presses in Kabylie (Abbas, n.d., pp. 16–17).

France did not much encourage the manufacturing industries, which were limited to the production of soap and some foodstuffs, wines, and oil presses, nor the local industries such as weaving, because it did not want to create an economic competitor from its colonies, but rather it encouraged the extractive industry and proceeded to drain the Algerian resources. Lead production, for example, reached in 1858 about 8,000 tons (Madi & Mokaddam, 2020, p. 53), and it exported crude iron in the amount of 3,200,000 tons out of 3,300,000 tons extracted, and nearly 560,000 tons of phosphate out of 6,000,000 tons (Abbas, n.d., p. 18).

G. Trade Sector:

Like the traditional industry that was marginalized, the trade sector was more dynamic during the colonial period, because it is considered the basic pillar of the principle of capitalism, and it was under the control of the colons, whether in internal trade or external trade.

The settler merchants were able to monopolize trade in all directions and achieved huge profits, and they did not grant the natives the opportunity to participate in this commercial movement except in limited aspects, which did not bring them large sums but only met their daily needs. If it exceeded that, they resorted to the monopolistic companies to sell it, and they thus bought their supplies from foreigners, which ultimately led to confining local industry and trade into the abyss. Even foreign trade was monopolized to serve its interests, as it achieved through commercial exchanges a financial value that reached 10,165,694,215 francs in the period from 1861 to 1871 (Abbas, n.d., p. 19).

As a result of marginalizing the local economy, new events emerged on the scene that gave the leadership of the economic arena to foreigners, and were represented in the following (Tammimi, n.d., p. 26):

- The disappearance of traditional institutions that used to provide help to peasants when necessary, such as zawiyyas, and their replacement with loan institutions that burden the peasant until he gives up his land.
- The spread of poverty and unemployment in Algerian society.
- The building of a colonial economic system based on transformation and export.
- The spread of the phenomenon of usury, which is forbidden among the natives but profitable for the Jews and the colons, and which began to increase from the year 1840.
- The emergence of the Jews as an active element in the economic field, especially in trade.

2. Draining the National Resources for the Benefit of Settlement:

The colonial project, from its embryonic moments, was based on a systematic system with military, political, economic, and even humanitarian dimensions, which sought in its essence to create a space in the Maghreb countries where all meanings of high welfare and the integrated civilizational pattern are prepared as a model for that European white man, mobilizing for this purpose its colonial agenda, which soon made one of its priorities the exploitation of the native man for the cheapest prices, stretching its authority over the land and what is under it, to unleash a new age of slavery, in which it practices the rituals of exchanging roles between the owner of the land and that one coming from beyond the seas.

A. Forest wealth:

The forest played a basic role in the life of the inhabitants of the Algerian countryside, as the mountain populations took it as pasture for their sheep from the beginning of autumn to the end of spring, and some tribes took it as a dwelling and a residence. In addition to that, it contained considerable agricultural areas and produced various wooden products and many food products (Ageron, n.d., p. 195). But the benefit from the logistic aspects of the forests became in favor of the French settler, after the colonial authorities enacted a set of exceptional laws that deprived the natives from exploiting anything from the forest, whether stone or fruit, and the matter went beyond that to punishment and fining from 10 to 30 francs (Zouzou, 2009, pp. 195–196). The settlers and European companies were granted licenses to exploit the forests by means of leasing with cheap prices, and this went beyond to free concession of all forest parts that were devoured by fires according to the decree of 7 August 1867 (Ageron, n.d., p. 216).

The decrees issued by the colonial administration for the exploitation of forests were like a strangling collar for the Algerian native, but they provided for the European settler a free-of-charge service to enter the world of capitalism and achieve wealth. Therefore, this wealth was used in a style that reflects the civilizational

jump, far from the traditional exploitation that seeks to achieve self-sufficiency, but this time in an industrial-commercial direction. Beech trees were used as poles for stretching telegraphic and electrical wires, and the stems of the heath shrubs were used in the manufacture of smoking pipes (Khannouf, 2012, p. 209). As for wood, it is considered a raw material entering simple handicraft industry and is also included among the exported materials. In their entirety they were brought to Annaba from the surrounding forest areas such as the forests of Edough, Beni Salah, El Kala, and Seybouse, and these woods were distinguished by the quality of their types and their suitability for construction and for placing sailing ships (Saïdouni, 2009, p. 467). As for pine, the glue material was collected from it (Ageron, n.d., pp. 199–200), and the bark of the cork tree is considered the best material in tanning, so small and large trees were uprooted. The number of uprooted trees in the period from 1870 to 1875 was estimated at about 966,311 trees, in order to obtain 43,485 tons of tanning material (Ageron, n.d., p. 200). As for figs, many companies intervened to invest them in the Turkish way and trade them in various markets of the world (Madani, n.d., p. 121).

B. Fish wealth:

Fishing on the Algerian seacoast was considered a forbidden work for Algerians at that time, as it was monopolized by Italians and Spaniards whose number was estimated at about six thousand men, and this craft included catching fish consumed locally and stored fish such as sardines and tuna, and catching coral. Some of that was sent by railways to the desert, or sent preserved in ice to Marseille and many European markets (Madani, n.d., p. 387).

C. Mineral wealth:

If the colonial administration had seized by force most of what is above the ground, it had in fact and in a total absolute way seized what is under the ground. It is like a space excessively rich in minerals and mines exploited in favor of the settler and the monopolistic companies, with no share in it for the land owner. Therefore, two stages can be identified in the context of the French economic invasion of Algeria, namely the exploration and establishment stage, which extends from 1865 to 1900 and is the period concerned in this study, and the second period is the expansion and investment period, which begins from 1921 to 1930 and is characterized by the growth of mineral production and its export to Western markets (Chelali, 2011, p. 18).

The stage of mineral exploration in the Algerian space up to the year 1900 was characterized by being the result of coincidence and not the outcome of an effort previously formulated with a methodology by the colonial authorities for mineral prospecting in Algeria, and the proof of that is the volume of licenses granted for mineral prospecting at the beginning (Chelali, 2011, p. 21). Europeans obtained 127 concessions for mineral extraction, 15 of them in Oran, 26 in the Algiers province, and 96 in the Constantine province (Madani, n.d., p. 388). The number of privileges granted to European investment companies increased, rising from 51 privileges at the beginning of 1898 to 69 privileges at the beginning of 1903, and the number of requests for mineral search and exploration increased by settlers in the Constantine province (Saleh, 1999, pp. 98–99). Despite that, it focused on the extractive industry, which was bringing to the colony more than 250 million francs annually from export alone (Chelali, 2011, p. 18). Among the most important extracted minerals are the following:

- **Iron:** The exploitation of iron in Algeria began since 1865 by exploiting the mines of Beni Saf, Ain M'qara, and others (Chelali, 2011, p. 34). The amount extracted yearly from the Beni Saf area reaches 400,000 tons (Madani, n.d., p. 388). The most important iron mines in Algeria are found in Mount El Ouenza, where the beginning of iron ore prospecting goes back to 1878, when the colonial authorities issued, on 26 February, a decree authorizing a settler from Annaba to search for iron ore in Mount El Ouenza and to exploit it (Chelali, 2011, p. 36). The total extracted from it annually is about 800,000 tons (Madani, n.d., p. 388)

- **Phosphate:** The major phosphate mines are found in eastern Algeria. It was discovered in 1873 in the region of Ksar El Bokhari in the present-day Wilaya of Médéa by a veterinary doctor in the French army named Philippe Thomas, and in 1885 the important mines were discovered in eastern Algeria (Chelali, 2011, p. 22), especially the Kouif mine near Tebessa, from which about 800,000 tons are sold annually (Madani, n.d., p. 125).

- **Lead and zinc:** The zinc and lead mines are located in the Ouarsenis and Guerrouche mountains and in the Sétif area, and the output of zinc may reach about 50,000 tons and that of lead about 20,000 tons per year (Madani, n.d., p. 389).

- **Copper:** It is among the minerals that are scarce in the Algerian space. About 1,500 tons per year are extracted from it in the Ain Barbar mine near Annaba (Madani, n.d., p. 389).

The exploitation of Algerian mines by Europeans increased greatly during the Third Republic, thanks to the availability of exploitation conditions, especially the existence of a railway network linking the inland

regions with the main ports (Chelali, 2011, p. 20). Meanwhile, the native remained a worker with a low wage, and the number of local workers in this field did not exceed 1,500 (Madani, n.d., p. 124).

Social impact:

1. Migration of Algerians and land confiscation:

Migration is considered an inevitable consequence in colonized countries whenever life in them becomes impossible, whether we call it forced displacement carried out by the occupying power or migration as a personal desire to search for other regions that take into account the requirements of life. Both of them resulted from economic and social oppression. The French manipulation of land ownership made the natives without identity, since the Algerian has been, since ancient times, tied to his land, and his loss of it is a loss of his self. For this reason, France imposed exile on the leaders of resistances so that they would not draw strength from their tribe and land to rise again. He becomes a dry human entity in the new land, neither are the people his people nor is the land his land.

A. Definition of migration:

Linguistically: from the verb *hajara*, and *al-hajr* is leaving and moving away: “leaving something or an act, and *hijra* is leaving a land to another land” (Al-Fayrouzabadi, 2003, p. 25).

Terminologically: “It is leaving the original homeland to another homeland, and on the human level it is the movement of humans from one homeland to another. It is used in the social sciences in the sense of the geographical movements of individuals and groups.” (Belarbi, 2023, p. 525).

Algerian migration in the colonial period was also defined as follows: Migration is taken from the word *muhajir*, meaning refugee, which is the person who left Algeria to go to another country to reside in it, fleeing from social repression and political persecution in the land of Algeria during the period of French occupation from 1830 to 1962.

B. Causes of migration:

Algerian migration has many causes, as was said previously it is a direct result of what the natives lived from injustice and domination. Among them are: (Ballah, n.d., p. 319)

- The abundance of arbitrary laws and repressive courts, which restricted life for the natives and deprived them from their simple rights.
- The compulsory conscription which made Algerians sell their properties and flee with their families.
- France encouraging migration towards it in order to absorb the national elements and keep them away from the cause.
- The land policy which stripped land ownership from its owners.
- The abundance of taxes which impoverished Algerians.
- The impact of borrowing and its harsh conditions on Algerians, “which the lender imposes on the one who borrows, and which reached in some times the limit of exaggeration and conspiracy against the land of this one or that one to seize it in cunning, malicious ways.” (Hilal, 2007, pp. 245–246)

C. Directions of Algerian migration:

The process of Algerian migration took place according to two important paths: the first path towards the Islamic Mashriq (1847–1914) and the second path towards France (since the First World War). (Ballah, n.d., p. 319)

❖ Migration towards the Mashriq countries:

The Islamic Mashriq is considered the most important destination for Algerians in the colonial period, due to the conformity of the religious and linguistic ground between them, and its possession of the Islamic holy places such as Jerusalem and Mecca, and the sources of knowledge such as Al-Azhar Mosque and others. In addition, the settling of Emir Abdelkader and his family in Syria made Algerians prefer the latter more (Ballah, n.d., p. 319), which knew many migration waves such as: (Ballah, n.d., p. 319)

➤ The migration of considerable numbers from the Zouaoua (Kabyle) family in 1857, and the migration of about 200 families from the same tribe in 1864.

- The migration of some big families from Miliana in 1899.
- The migration of families from Sétif in 1910.
- The migration of hundreds from Constantine, Sétif, and some western cities in 1911.
- The migration of more than 1,200 families from Tlemcen in 1911.

The numbers of migration towards Arab countries can be estimated as follows: the number of migrants to Syria reached 20,000 in 1911, and the same number according to the journal “Le Monde Musulman” in Morocco, and certainly the number will not be less than that in Tunisia. Dr. Abu Al-Qasim Saadallah estimated

the number of migrants in Egypt at about 15,000, and 7,500 in the Arabian Peninsula, while in Palestine it ranged from 2,500 to 3,000 migrants, and Algerians acquired a good reputation in the Mashriq for their fame as mujahideen. (Ballah, n.d., p. 321)

❖ Migration toward France:

It is not possible to determine a clear date for Algerian migration, whether internal or external. However, the year 1871 can be considered as a sign of the beginning of the change in the Algerian social formation, with the coming of the Third Republic which ended the rule of the French army, looted the fertile lands and granted them to foreigners, about 500,000 hectares, which represent his source of living. Thus, the idea of migration started to infiltrate his mind. On May 16, 1874, the French occupation issued a decree prohibiting migration to France without authorization, and from this, we understand that migration existed before this date. (Bouhouche, 2008, p.129)

In the first quarter of the twentieth century, the French interest in industrial expansion became increasing, in harmony with the progress achieved by the countries of Western Europe, which increased its need for labor, making it retreat from its decision about the permit for Algerians. Their number reached 5,000 migrants in 1912, and in the period from 1914 to 1918, during the First World War, the number of migrants reached 270,000. (Ben Fatima & Hafid Allah, 2017, pp.125-126)

It is worth mentioning about Algerian migration that the Algerian, despite his escape from miserable conditions and tax suffocation, did not find safety. The French government considered the absence of the landowner for one month as a waiver of his land in favor of France, and he loses the legitimacy of ownership. This is an arbitrary procedure that creates a rupture between the migrant and his homeland; if he returns, where will he go? (Ben Fatima & Hafid Allah, 2017, p.126)

❖ Forced displacement:

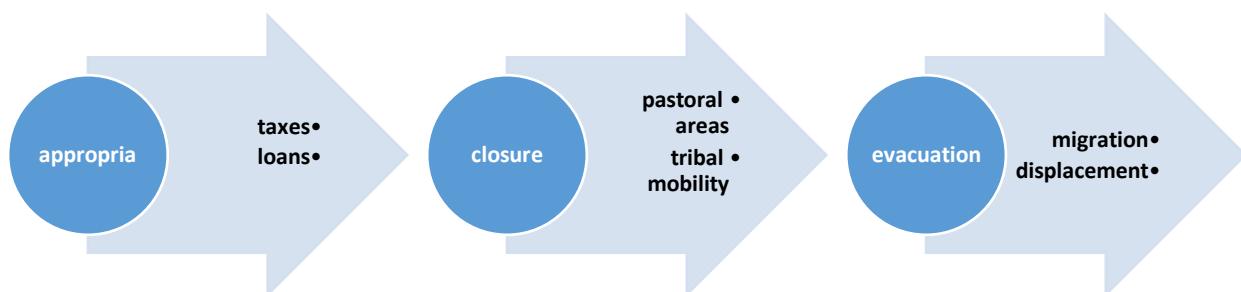
Despite the appearance of migration that seems voluntary on its surface toward the Islamic East or neighboring countries, there is another type of migration of individuals known as forced displacement, which was practiced by the colonial authority on everyone suspected to be loyal to the popular resistance or showing rejection to French laws. The authority prepared courts and issued unfair judgments. Among the main destinations used by France for the exile of persons were:

➤ **New Caledonia:** It is an island in the continent of Oceania. There is variation and contradiction regarding the number of Maghreb exiled to this island, but some statistics indicate that the number of exiled reached 5,000 after the revolution of Sheikh Mohamed Al-Haddad. (Ouachen, 2012, p.145)

➤ **Corsica:** It is an island in southern Europe belonging to France, where France exiled many Algerians. (Ouachen, 2012, p.145)

➤ **Guiana:** It is a French colony located in South America, occupied by France in 1626, used as a place of exile for the fighters against colonialism, and France did not stop using it as such exile until 1946, after the Second World War. (Somari & Dheeb, 2018, pp.50-51) French Guiana knew an increase in the number of exiled persons.

➤ It is noticeable that the process of exile of Algerians rose during four years nearly three times, from 3,761 exiled in 1884 to 11,170 exiled in 1887, which confirms the same European view toward the new world represented in America. It was about dismantling the ethnic structure of the indigenous people represented in the Red Indians through encouraging the movement of migration and forced displacement toward Guiana, for the purpose of changing the demography of the population. The exiled were not treated as prisoners after arriving to the colony but as French citizens. The policy of the French government toward the looting of Algerian lands can be summarized with the following scheme:



Source :The scheme is designed with the help of the book (Ben Zerda, n.d., p. 84).

2. The emergence of a new colonial class benefiting from the financial system:

The French economic and financial policy in Algeria led to the expansion of the settlement movement and the development of the cultivation of commercial crops, at the head of which were vineyards, citrus fruits and tobacco, and in front of the need to export these products, the General Government moved toward reinforcing the basic infrastructures of railways and roads and ports for the purpose of disposing of this production in order to meet the needs of the French market and the European markets, which increased the wealth of the settlers who achieved huge profits after they transformed the mode of production in Algeria, which was based on meeting the needs of the population, into a capitalist economy. (Boudlaa, n.d., p. 67) European agriculture, which was practiced by less than 15% of the European population, was collecting 55% of the value of the total Algerian production (plant and animal production). (Ageron, n.d., p. 127)

The activity of the colonizers was not limited to the agricultural fields by looting lands from the natives and owning the forests, but their activity extended to all other economic aspects, as they invested their money in industry and mining companies and the exploitation of mines and trade and transport and other things, and among the settlers there emerged groups resembling trusts. Among the examples of that is the Bastos group (BASTOS), which monopolizes the industry and trade of tobacco, and the Borgeaud group (BORGEAUD), which controls real estate credits, and Lafarge (LAVARGE) in the monopoly of cement, and others from the colonizers who control the governmental apparatus and the economic bodies. (Egretaud, 1961, p. 113)

Thus the Europeans came to form a society that controlled all fields, as they represented 95.8% of the senior executives and 82.4% of the artists and 86% of the heads of projects, (Ageron, n.d., p. 128) in addition to monopolizing all rights and public functions and free professions and their supervision of public security, and sovereignty became for them and slavery for the natives. (Miyassi, 1996, p. 36)

The growth of the settlers' power and their financial control made them enjoy a political authority that reached the point of granting them financial self-rule through the law of 19 December 1900, which gave the colons full authority to supervise the incomes and expenses related to the Algerian budget, in addition to their parliamentary representation in the National Assembly in Paris, which allowed them to obtain special laws for Algeria and made them masters who influence the Governor General and the heads of departments and the mayors, in addition to the control over the Algerians. (Saadallah, 2007, p. 86) After they were from the lowest social classes of vagabonds and prison dwellers, they became masters over the owners of the land because of the repressive laws such as the property law and the forest law and naturalization, and with the passage of time they obtained financial self-independence, and after many of them were thinking about returning to the homeland, they became an economic and political force that allowed them to think of separating completely from that homeland. (Miyassi, 1996, p. 136)

General conclusion

The colonial administration sought to weaken the traditional local economic activities such as subsistence agriculture and crafts through imposing a new financial system that serves the interests of settlement, by which the peasants and local traders were marginalized, while the French banks monopolized all forms of support and investment, which led to the disruption of the old national economic cycle.

France mobilized the Algerian economic resources to serve its settlement project, which led to stripping the indigenous population of their natural and financial wealth in favor of the European settlers.

The financial and land policies adopted by the French colonial administration had a direct effect on thousands of Algerians through their forced displacement and deprivation from the means of production and basic living.

The financial and banking policy contributed to the creation of a new economic elite from the settlers who accumulated wealth and influence thanks to the privileges granted to them at the expense of the indigenous population, in the form of loans and funding of projects, which led in the end to creating a big gap between the settler and the local, and contributed to the establishment of the first in an official and systematic way.

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