

**Female entrepreneurship in Algeria: between challenges  
and ways of development, based on international experiences.**

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**Abstract:**

Women choose the path of entrepreneurship less often than men. Despite a lean for entrepreneurship similar in many ways to men, women encounter a number of obstacles that can demotivate them. The fact of evolving in an environment associated with male, gender stereotypes constitutes the main difficulty. However, norms are changing and women are starting to get into entrepreneurship. In order to better understand female entrepreneurship, future research is still needed. in the national level, the roots of Algerian entrepreneurship goes back to the pre-colonial stage, which was known as gendering at work, and the marginalization of women from economic activity. During the post-independence period, much has been done to bring women back to the mainstream, but obstacles remain against their full economic participation. This research paper focuses on the factors of female entrepreneurship, especially in Algeria, including institutional voids and the ability to support and accompany female entrepreneurs.

**Keywords: Women Entrepreneurship, Innovation, Support and Accompaniment**

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**Introduction:**

The contribution of female entrepreneurs to economic activity and employment has increased over time. Women entrepreneurs and their businesses represent a rapidly growing share of the business population. Women entrepreneurs play an important role not only in the branches in which they have been active for a long time, but also in less traditional sectors, such as manufacturing, construction and transport. They have created a large number of new businesses and contributed to the development of a whole range of services and products. Despite an upward trend observed in the 1990, the percentage of female entrepreneurs in Europe nevertheless remains low, compared to the percentage of male entrepreneurs. The creative and entrepreneurial potential of women is a latent source of economic growth and new jobs, the exploitation of which should be encouraged. Research has shown that women face certain challenges in starting and sustaining businesses. Although most of these challenges are common to both genders, in many cases they tend to be more pronounced for female entrepreneurs. This situation is due to various factors, such as an unfavourable business environment, the choice of types and sectors of activity, information gaps, lack of contacts and access to networks, discrimination and gender stereotypes, the difficulties in reconciling family duties and professional obligations, or the differences in the female and male approaches to entrepreneurship. Increasing the rate of creation of new businesses by women is essential to stimulate innovation and employment in our economies. To achieve the goal of creating an environment conducive to the start-up or developing the innovative enterprises, (in particular small and medium-sized enterprises SMEs), entrepreneurship must be developed in all sectors, which are not only essential for the economy, but also vital for society. It is therefore necessary to make information and advising services available to women and provide them with the support they need to set up and manage their own businesses.

The emergence of entrepreneurship in Algeria is generally linked to the trend towards a market economy, by establishing organisms and agencies to promote small and medium enterprises and entrepreneurial activities in general The Algerian legislator summarized in the text of a law on the promotion of small and medium enterprises in 2001, and then a law (No. 17-02 of January 10, 2017) for the development of small and medium enterprises in 2017, where he considers them to be enterprises producing goods and/or services . Thus, the research question is: what

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are the obstacles facing women entrepreneurship in Algeria? And how can it be developed through International experiences?

In order to answer this research question, the paper was divided into three axes, where the definition of women's entrepreneurship and its relationship with innovation was in the first axis, while in the second axis, the reality of women's entrepreneurship in Algeria was addressed, and in the third axis, it was dealt with foreign experiences in women's entrepreneurship.

The objectives of this research is the aiming to know about women's entrepreneurship in Algeria compared to other countries, as well as an attempt to enrich the academic aspect in the field of women's entrepreneurship, and trying to find solutions to find solutions to the obstacles facing it in reality.

The statistical method was adopted to study the phenomenon of women's entrepreneurship in Algeria and the prospects for its development by researching in some foreign experiences.

## **I. Women's entrepreneurship:**

The majority of the world's population is poor, and globally there are urgent and intensified efforts to reduce poverty. Furthermore, seventy per cent (70%) of the world's one billion extremely poor are women and these numbers are set to increase, with the ILO (Bruin, Brush & Welter, 2009) estimating that a further twenty-two million women could become unemployed due to the global economic crisis. As primary caregivers in most societies globally, women's poverty impacts on the health and welfare of children, families and communities (Fotheringham & Saunders, 2014). Entrepreneurship has been called an 'engine of economic development', a 'source of wealth and employment' and a source of value globally (Fayolle (2007)).

"Rao:" considers it 'the foundation of a modern model of development for growing countries' and believes that 'nurturing entrepreneurship in rising economies is very important because it leads to enhanced economic efficiencies, creates new employment opportunities and sustains employment levels'. (Rao, Nurturing Entrepreneurial Women (2014), P196-212)

Women have been shown to have an important role to play in the economic development of countries, through their contribution to entrepreneurship generating these benefits referred to above as well as from their ability to positively impact the

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well-being of their families and communities. (Rao, **Nurturing Entrepreneurial Women (2014), P145-162**).

Women's entrepreneurship 'extends well beyond their own businesses, to finance family enterprises, educate children, improve household nutrition, organise community groups, and build more equitable social structures' (Jones, Snelgrove & Muckosy (2006), P291-302).

Over the past few years, considerable efforts have been made to mainstream gender equality in both growth analytical models and policies underpinning economic development and poverty alleviation programs implemented by various governments in developed and developing economies alike.

### **Feminine entrepreneurship and innovation:**

Although they have an essential value for economic growth and human progress, innovation and female entrepreneurship are rarely discussed in the same context. They both require thinking outside the box and acting beyond existing predefined parameters and traditional interventions.

To understand where the two concepts converge, we will first define them. On the one hand, (Ganesamurthy (2007)) defined women entrepreneurs in her book "Economic Empowerment of Women" as "Confident, innovative and creative women, capable of achieving economic independence alone or in collaboration, generating employment opportunities for others. They create and manage the business following the rhythm of their family and social life." Moreover, innovation has been defined by Bulsara (Hemantkumar, Shailesh & P (2009), P58-72) as "the introduction of new ideas, goods or services that may be useful".

Vroom (Vroom (1964), P83-105) in his theory of expectancy, suggested that a person's behaviour is motivated by the hope that it will lead to results, as well as the values he places on these results. Vroom's theory of motivation is based on people's expectations.

Additionally, Herbig et al. (P, Golden & Dunphy (1994), P47-65) observed that: "Innovation requires three basic components: infrastructure, the capital, and the entrepreneurial capacity to make the first two, working".

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**Drucker** stated that innovation is at the heart of all entrepreneurial activity, (**Drucker (1998), p148-167**), and Hamel went so far as to say that innovation was the most important element of an organization's activities. (**Hamel (2000), p87-105**).

As for the Algerian legislator, he defined entrepreneurship under Article 549 of the Civil Code as “a contract under which one of the contracting parties undertakes to make something or perform a work in return for a wage that another contractor undertakes”. The basic law of the hand worker also defined entrepreneurship as “the use of the means of production in a permanent organization, based on a material establishment”. The work is considered commercial if it is carried out in the form of a project, and it is a subject that depends on the ideas of repetition and organization.

So, entrepreneurship is the actions and operations undertaken by the entrepreneur to establish a new institution or develop an existing one within the framework of the prevailing law, in order to create wealth, by taking the initiative, taking risks, identifying business opportunities, and following up and embodying them on the ground.

A female entrepreneurship is defined as a woman who manages and monitors an enterprise and owns in it more than 51% of its capital... according to the statistics of the "Global Entrepreneurship Monitor", it is estimated that around the world, the number of female entrepreneurship is about 163 million women who established new projects in 2016 in 174 countries (**Mansouri (2021), P174-190**).

From all the above, it can be concluded that innovation promotes the entrepreneurial spirit and entrepreneurial behaviour of women entrepreneurs.

### **1- Female entrepreneurship basic elements:**

Entrepreneurship includes five basic elements: innovation, Decision making, Risk, Vision and Organization: (**Gautam (2021), P135-154**)

- **Innovation:** It requires that the entrepreneur be innovative or able to extrapolate the demand for a particular good or service in the market, which makes him different from others, and his projects are more profitable than the projects of others.
- **Decision-making:** The entrepreneur should think about every decision he takes very carefully. Reviewing decisions periodically and analysing their results and their impact on the project helps to correct them before they have

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any negative impact and harm, which is difficult to avoid. The entrepreneur always deals with the positives and negatives helps to make a good decision using experience, intuition, intelligence, and awareness of the environment business, learning skills, benefit from the experiences of others, and thus the ability to respond when necessary.

- **Risk-taking:** Entrepreneurship is often associated with risks, so the entrepreneur is willing to take risks and bear its consequences and take steps to reduce them.
- **Vision:** It is one of the main driving forces for any entrepreneur, which determines the identity and culture of the organization, and is the energy that drives the business forward by using the entrepreneur's insight to plan for the future, define tasks and work to implement them. It is known that entrepreneurs in the world have a vision that helps them to define short and long-term goals for their business, and to adopt the necessary means to achieve that vision.
- **Organization:** It is considered one of the main factors of successful entrepreneurship. Without regulation, everything becomes chaotic or unmanageable, which leads to further losses. Therefore, it is necessary to have an honest organizational structure within the company, which defines the tasks and the ways to implement them.

There are many common traits of successful entrepreneurs, most notably are, self-confidence, optimism, and openness to new ideas related to their work. Among the most important of these features are: Commitment and discipline, creativity, tact and the way to deal with others, passion, openness to experience, ability to compete, direction and reaching the goal, facing and taking risks, practical personality and willingness to listen and learn (Wilson, 2010).

## **I. The reality of women's entrepreneurship in Algeria:**

Recently, the increasing emphasis on entrepreneurship and private sector development as drivers of growth and employment, and the rise of Algerian female entrepreneurs have made research on Algerian female entrepreneurship an even greater priority for policymakers confronted with rising unemployment and the mass emigration of their youth population in search of better employment opportunities.

The particularity of women's entrepreneurship in Algeria lies in the fact that the Algerian female entrepreneur bears a two-dimensional social responsibility, between

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exploiting opportunities to achieve profits and her obligations as a housewife. In essence, while most other entrepreneurs are mainly concerned about their bottom line, Algerian female entrepreneurs have a dual objective: improving household welfare and sustaining the growth of their businesses by consistently maximizing their profits—a necessary condition for them to meet their growing social obligations.

Although evolving, in a challenging economic and business environment, where barriers to entry, have led to the rise of informal sector activities. and gender equality is still a complex concept, and perhaps, it is even more complex in the space of entrepreneurship. Especially when dealing in the informal sector of the economy, like in Algeria. Even though that sector accounts for a sizable share of (65%) from GDP and women have a small part of it. These differences in the sphere of production—where women entrepreneurs in advanced economies primarily contribute to growth through the formal sector while Algerian female entrepreneurs contribute to it largely through the informal sector—are all the more reasons to question the meaning of gender equality.

## **1. Mechanisms that support women's entrepreneurship in Algeria:**

Algeria has established many mechanisms, the first of which is the installation of a special ministry for small and medium enterprises and traditional industries in the beginning, which was restructured and turned into the Ministry of Industry and Small and Medium Enterprises and the promotion of investment, in addition to other mechanisms, including:

- The National Unemployment Insurance Fund (CNAC).
- National Agency for Youth Employment Support (ANSEJ).
- National Investment Development Agency (ANDI).
- Loan Guarantee Fund for Small and Medium Enterprises (FGAR PME).
- National Agency for Microcredit Management (ANGEM).
- The National Consultative Council for the Promotion of Small and Medium Enterprises.
- National Agency for the Development of Small and Medium Enterprises (AND-PME).
- The National Agency for Real Estate Mediation and Control (ANIREF).
- University business incubators.

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- Algerian women's associations.

**A-Number of women's institutions established according to the National Agency for the Management of Microcredit (ANGEM):**

The National Microcredit Administration Agency was established by Executive Decree No. 04-14 of January 22, 2004. The latter works to provide small bank advances guaranteed by the government for the purpose of setting up small projects. It also aims to encourage self-employment, especially for the category of women staying at home. The table (1) shows the number of loan's beneficiaries until June 30, 2022 by gender.

**Table No. (1) Distribution of loans by gender from the National Microcredit Management Agency (ANGEM)**

The outcome of financial services until 30\06\2022		
Distribution of loans granted by gender		
<b>Beneficiary gender</b>	<b>The number</b>	<b>The ratio (%)</b>
<b>Women</b>	<b>609990</b>	<b>63,34%</b>
<b>Men</b>	<b>353081</b>	<b>36,66%</b>
<b>Total</b>	<b>963071</b>	<b>100%</b>

Source: National Micro-credit Management Agency (ANGEM) /<https://www.angem.dz/ar/article/prets-octroyes> (28-10-2022)

It is clear from the above table that this mechanism is considered the most attractive to the female gender, as it reached the percentage of 63.34% loans granted to women, compared to 36.66% for men. The interpretation of these results is due to the small financial value of these loans, which does not cover technology-intensive activities that need more money, but can only be used in projects that do not need large funds such as traditional crafts, or Simple activities (food, sewing and clothing industries...).

**B- Number of women's institutions established according to the National Agency for Youth Employment Support (ANSEJ):**



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Through this agency, the Algerian government sought to support women and youth to obtain bank loans, as the National Agency for Supporting Youth Employment was established by Executive Decree No. 296-96 of 08.09.1996. The main mission of this agency is to support young entrepreneurs and advise them to implement their investment projects.

The table (2) shows the number of projects granted until 2016, which amounted to 140,503 projects. However, we find that the percentage of women benefiting from these projects does not exceed 10% of the total granted, despite the facilities and efforts made to integrate women into economic life.

**Table No. (02): Projects granted by the National Agency for Youth Employment Support**

	Total number of projects	men	women	Percentage of women projects
2010	140503	122128	18375	13 %
2011	42832	39881	2951	7 %
2012	65812	61335	4477	7 %
2013	43039	39513	3526	8 %
2014	40856	37191	3665	9 %
20 15	23676	21031	2645	11 %
2016	11262	9712	1550	14 %
<b>Total</b>	<b>367980</b>	<b>330791</b>	<b>37189</b>	<b>10 %</b>

Source: [www.ansej.org.dz](http://www.ansej.org.dz)

**C-The number of women's organizations according to the statistics of the Commercial Registry Center (CNRC):**

Since its establishment in 1994 as a public social security institution under the tutelage of the Ministry of Labour, Employment and Social Security; CNRC works to “mitigate” the cascading social effects of laying off wage workers in the economic sector, and it is responsible for managing the system of support for the creation and expansion of the activities of unemployed entrepreneurs between the ages of 30 and 50 years.

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The number of natural economic dealers until the end of the year 2021 reached about 95,734 merchants, distributed by gender as follows: 95.13% merchants and 4.87 women merchants, as shown in Table (3).

**Table No. (3) Distribution of merchants (natural persons) by age and gender until the end of 2021**

<b>Age classification</b>	<b>Masculin</b>	<b>Feminin</b>	<b>total</b>	<b>Ratio</b>
<b>18-19 y.o</b>	<b>823</b>	<b>46</b>	<b>869</b>	<b>0,04%</b>
<b>20-28 y.o</b>	<b>117367</b>	<b>6662</b>	<b>124029</b>	<b>6,31%</b>
<b>29-38 y.o</b>	<b>542762</b>	<b>30228</b>	<b>573050</b>	<b>29,18%</b>
<b>39-48 y.o</b>	<b>586204</b>	<b>40417</b>	<b>626621</b>	<b>31,91%</b>
<b>49-58 y.o</b>	<b>348233</b>	<b>39285</b>	<b>387518</b>	<b>19,73%</b>
<b>59-68 y.o</b>	<b>133919</b>	<b>22417</b>	<b>156336</b>	<b>7,96%</b>
<b>69 y.o and more</b>	<b>76059</b>	<b>19675</b>	<b>95734</b>	<b>4,87%</b>
<b>Total</b>	<b>1805367</b>	<b>158790</b>	<b>1964157</b>	<b>100%</b>
<b>Ratio</b>	<b>91,92%</b>	<b>8,08%</b>	<b>100%</b>	

Source: /http://www.sidjilcom.cnrc.dz/guide-des-formalités1 (checked: 28-10-2022 at 21:14)

The low participation rate of women in the age group of less than 30 years can be explained by the fact that the entrepreneurial activity is a very recent activity in Algeria, and that this group wants to finish their studies and try a government job, and also because a young woman is not able to assume responsibility for an institution, so she prefers to marry and start a family.

The low participation rate of women in the age category of less than 30 years can be explained by the fact that the entrepreneurial activity is a very recent activity in Algeria, and that this category wants to finish their studies and try a government job, and also because young women are not able to assume responsibility for an institution, so they prefer to marry and start a family.

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**Table No. (4) Distribution of traders (natural persons) by age category at the end of 2021**

more	Men	women	total	ratio
<b>Total</b>	<b>1805367</b>	<b>158790</b>	<b>1964157</b>	<b>100%</b>
<b>Ratio</b>	<b>91,92%</b>	<b>8,08%</b>	<b>100%</b>	

Source: /<http://www.sidjilcom.cnrc.dz/guide-des-formalités1> (checked: 28-10-2022 at 21:14)

According to Table (4), which is related to the distribution of merchants into categories according to age, the number of merchants is 1805367, which is equivalent to 91.92 %, While the number of merchants is 158,790, which represents 8.08 % of the total number of merchants who have a commercial register. We explain the low turnout of women merchants by the lack of information they have about commercial register and regarding investment activity.

**Table No. (5) Number of registered companies by gender (2021)**

Feminine	ratio	Masculine	Ratio
<b>14897</b>	<b>6,8%</b>	<b>204335</b>	<b>93,2%</b>

Source: /<http://www.sidjilcom.cnrc.dz/guide-des-formalités1> (checked: 28-10-2022 at 22:23)

The same is true for companies, where the number of companies run by a woman is 14897, about an average of 6.8 % from the total companies registered in the Commercial Registry Center (table (5)). This is due to the obstacles that women face in the real field when they own the enterprise.

### **D-The number of women's enterprises established by the National Unemployment Insurance Fund (CNAC):**

The National Unemployment Insurance Fund was established by Executive Decree No. 94-188 of July 6, 1994, in implementation of Legislative Decree No. 94/1 of May 11, 1994, and among its tasks is the financing of micro-projects.

**Table No. (6) number of enterprises established by the National Unemployment Insurance Fund (CNAC) in 2013**

	Men	women	Total
<b>Total</b>	<b>78001</b>	<b>6163</b>	<b>84164</b>
<b>Ratio</b>	<b>92.67 %</b>	<b>7.33 %</b>	<b>100 %</b>

Source : Ministry of Industrial Development and Investment Promotion, SME Statistical Newsletter, N° 23, November 2013, P :42.

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According to Table (6), in June 2013, this fund financed: 84,164 projects, of which 78,001 projects were for men, at a rate of 92.67 % compared to 6163 projects for women, at a rate of 7.33 % from the total companies registered in the National Unemployment Insurance Fund.

**E- The number of women's projects established by The National Agency for Entrepreneurship Support and Development (ANAD):**

The National Agency for Entrepreneurship Support and Development was established by Executive Decree No. 20-329 of November 22, 2020, which amends and complements Executive Decree No. 96-296 of September 8, 1996. This body is directed to unemployed youth aged 19-35 years and pregnant women. For project ideas that enable them to create institutions.

**Table No. (7) women funded projects established by The National Agency for Entrepreneurship Support and Development (ANAD)**

	Total funded projects	Women funded projects	Female project rate
Since the creation to: 31/12/2010	140503	18375	13%
2011	42 832	2 951	7%
2012	65 812	4 477	7%
2013	43 039	3 526	8%
2014	40 856	3 665	9%
2015	23 676	2 645	11%
2016	11 262	1 550	14%
Since the creation to: 31/12/2016	367 980	37 189	10%

Source: /<http://www.anad.dz/index.php/fr/> (checked: 28-10-2022 at 19:46)

The rate of projects financed for the benefit of women, in Algerian economy, according to Table (7), has increased significantly from an average of 7% during the period (2010-2013) to 9% in 2014, 11% in 2015 and 14% during the year of 2016. This due to government’s intention to improve investment rate outside of hydrocarbons, by stimulating and encouraging the creation of innovative and quality projects that generate wealth (added value).

**2. Female entrepreneurship obstacles:**

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Despite the recognised importance of female entrepreneurship in fighting poverty, the literature finds that globally there are fewer female than male entrepreneurs and in some communities, women are effectively barred from economic participation. The result is that a large section of the female population is excluded from contributing to the solutions of poverty.

The business climate in Algeria is less favourable, as in 2017, it ranked 156 (according to World Bank studies). Where the experience of entrepreneurship policies is new in Algeria, unlike many countries that provide a favourable climate for the establishment and development of entrepreneurial projects, especially small and medium enterprises, and in the administrative aspect, according to the “Doing Business” report in 2014, establishing an enterprise in Algeria is difficult as it requires an average of 25 days, while in other countries it needs a lower rate, for example, in Morocco creating an enterprise takes almost 11 days.

It is necessary to raise the difficulties for women, such as raising the level of education so that they possess the ability and efficiency. As well as providing a safe and appropriate environment for its nature at work and combating the forms of violence practiced against her, which limits its role in the development of society (Meziane, Boukessani (2018), P386-400).

The socialist thinking of most Algerians, including women, makes their ambition stop when they get employment in a company or an administrative job, unlike developed countries where the student graduates from the university with a creative idea and a venture of his own, and this is due to the field training practiced by this student, in addition to the availability of effective support strategies in these countries that facilitate the integration of young people into the world of entrepreneurship. The female entrepreneurship obstacles includes:

- Financing difficulties: women entrepreneurs in most cases rely on self-financing, and they have less recourse to funds and support agencies or banks, as 60% of them do not know these organizations;
- Poor marketing efficiency as a result of its inability to provide information on the local and external market and consumer tastes;
- Difficulties in enterprise creation procedures, and lots of administrative hurdles related to the venture’s loan;
- Interference of family members (especially spouses) in the running of the business and in decision-making;

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- The difficulty of women traveling alone (especially in rural areas) to pursue other projects or to participate in forums and training programs and to benefit from the experiences of other countries, due to the family's refusal to do so, which reduces the chances of success;
- Businesses run by women face a serious problem in obtaining loans and stable financing. These female entrepreneurs are also in need of countersignature and permission from their husbands in some countries. In addition, legal institutional and socio-cultural barriers often limit women's access to financial services. This is due to their lack of knowledge of how to obtain funding for their projects, or their low level of education.
- The absence of awareness-raising campaigns, and the development of the spirit of interactions and economic and social seminars for young people in order to coordinate the national effort and achieve the creative institutional foundations for a diversified economy and a desired added value.

According to "Touissate Hind" in her article on female entrepreneurship in the MENA region (Touissate, Azdimousa (2020), P235-258), the responses of female entrepreneurs interviewed by the researcher was that:

- A woman's age and marital status play an important role in the creation of 'a company. Their responses imply that women entrepreneurs often have the opportunity to pursue entrepreneurial activities once they have taken care of their family responsibilities and are freed from household tasks "I cannot deny that it is difficult to run a business when you are a woman who works full time and a mother. Besides, the vast majority of society thinks that I can't be both at the same time or that I should choose one or the other instead of encouraging me."
- Women in the MENA region are traditionally seen as passive and dependent "I am very lucky to be supported by my family and my husband, but I was constantly reminded that I was a woman in the world of men and that i didn't have to work...".
- None of these companies under study has a specific formal structure for the implementation of innovation and social entrepreneurship.
- For many women entrepreneurs, it is difficult to innovate because the government has little or no support to encourage companies to innovate and create something new or different "History shows that the big advanced

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companies have been directly or indirectly supported by the government. If we want a culture of innovation, the government should help women through subsidies or preferential taxes”.

## **II. Developing “women’s entrepreneurship” based on international experiences (Examples of facilitation practices for the benefit of women entrepreneurs):**

The following examples illustrate how it is possible to effectively promote women's entrepreneurship in the different Member States of the European Union and other developed countries through a wide range of actions.

### **1. "The flying entrepreneur" Program in BELGIUM : (Nuffel, 1990)**

The Belgian program entitled "The flying entrepreneur" (De Vliegende Ondernemer) aims to increase the number of female entrepreneurs by making the exercise of an independent entrepreneurial activity less restrictive, i.e. to allow women entrepreneurs to find a balance between work and private life more easily by offering them the possibility of calling on a competent replacement in the event of an emergency.

The flying entrepreneur is destined to become a new kind of profession. The program allows women to establish themselves as independent entrepreneurs who will temporarily replace an existing female entrepreneur or his associate, in the event of unforeseen events (eg. illness, accident, crisis situation), planned absences (eg. holidays, maternity leave, training) or peak periods. The flying entrepreneur program was set up by the Center for Independent Women Entrepreneurs ("Centrum van Zelfstandige Ondernemende Vrouwen", CEZOV) of the Markant organization in October 2001. Its training courses take place in each of the five Flemish provinces as well as in Brussels. The program is subsidized by the European Social Fund (ESF).

### **2. “The Women's Institute” in SPAIN : (Gomez, 1990)**

“The Women's Institute” (“Instituto de la Mujer”) is a public organism, integrated into the Spanish Ministry of Labour and Social Affairs, and which, among other things, obtains subsidies from the European Social Fund (ESF). Based on the Principle of Equality which was adopted by Spanish legislation

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in 1978, the Women's Institute was created in October 1983 and restructured in May 1997. The Institute promotes women's entrepreneurship through various measures, such as the implementation of support programs, which include advice, mentoring programs, training, funding as well as the publication of guides and brochures relating to the programs.

The Women's Institute fosters the conditions that lead to gender equality in Spain by supporting the participation of Spanish women in political, cultural, economic and social life, as well as by supporting the removal of obstacles that hinder gender equality policies.

**3. Guarantee Fund for women in FRANCE : (Clair, 1990)**

The “Guarantee fund for the creation, takeover or development of businesses on the initiative of women” (GFIW), in France, facilitates access for financing women who want to create, take over or develop a business.

The GFIW was created in response to the observation that women find it difficult to obtain bank loans. The GFIW is administered by a private organization, namely the Institute for the Development of the Social Economy (IDSE), and co-financed, among others, by the European Social Fund (ESF). IDSE was created in 1983, when social economy institutions (associations, cooperatives, etc.) decided to invest part of their reserves in favour of other social sector enterprises. Since 1989, IDSE has managed several guarantee funds financed by the State, including the GFIW.

**4. “Course for business creators” in GERMANY: (Schulz, 1990)**

The German Online Course for Women Entrepreneurs (Online Kurs zur Existenzgründung von Frauen) pays particular attention to the challenges, difficulties and benefits of business start-ups by women, especially those who have obtained a diploma at a university or in a higher technical school.

The online course for women entrepreneurs contributes to the increase in the number of businesses run by women by offering a course via the Internet that provides essential information and advice for the preparation, implementation and consolidation of projects. of business creation. The online course was instituted by **The Fachhochschule Karlsruhe -Higher Technical School Karlsruhe-** in 1999 and was created by students who were assisted by faculty professors, consultants and lawyers. In Germany, this online course is the first of its kind and represents a



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model project combining up-to-date practical information with new information and communication technologies. The course receives funding for the EXIST program from the Federal Ministry of Education and Research and from KEIM, the Karlsruhe Entrepreneurship Initiative for companies' creation.

In the year 2000, there were a total of 1.3 million women-owned enterprises in Germany, with a turnover of 232 billion euros, which represents 18% of the total owners of both genders, and 2 million employees are employed.

## 5. **Women in the network in the UK** : (Bennett, Mill, 1989)

Women into the Network (WIN) is a North East England networking initiative that offers easy, accessible and convenient information and support through a portal well-established and personalized on the Internet, which constitutes the heart of the network and fulfils its essential functions of communication.

WIN oversees the networking of women in an existing support system. This initiative is part of a larger Accelerated Women's Entrepreneurship Scheme which has 10 partners across the UK and 6 in other countries in Europe, with the aim of developing to a greater extent projects supporting businesses run by women. WIN is funded by the European Regional Development Fund and by local donors from both the public and private sectors. This initiative was developed by the SME Development Foundation set up by Durham University in August 1999, based on work undertaken by the Small Business Center at the University of Durham since its inception in 1971. The SME Development Foundation works with SMEs and key stakeholders to help develop an entrepreneurial economy and society.

Women in UK represent 26% of the total of 3.2 million self-employed workers, which is equivalent to 824,659 female entrepreneurs.

## 6. **Government program for business women in JAPAN** : (Chyoda, 1990)

In June 1999, the Japanese government enacted a new law to encourage the creation of a company where men and women have the opportunity to jointly influence the direction of company's development. The Ministry of Health, Labour and Social Protection published its strategy on equal employment opportunities, in the same year, while offices for women and young workers were set up in each prefecture to represent the ministry at the local level.

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"The Equal Opportunity Strategy" was implemented by the Japanese government to improve the status of women in Japan, particularly women who lack the necessary work experience required to start and operate a business, especially after taking a career break to raise a child.

7. **The international women's business initiative in CANADA** : (Lahey, 1989)

The Canadian Women's International Business Initiative (CWIBI) encourages Canadian businesswomen to consider international markets as a way to grow their business and promotes economic growth by attracting more Canadian women entrepreneurs to foreign opportunities.

This initiative was instituted by the Commerce Department of the Canadian Embassy in Washington. An initial outreach tour of Canadian trade commissioners in 1997, aimed at talking to Canadian businesswomen about international opportunities, which inspired the organization for more regional events in Canada. Until 2000, the CWIBI initiative made it possible to constitute a wide network of relations between the directors of companies with an international vocation. This initiative was launched to provide significant resources and funding for events and infrastructure that could help Canadian women in international trade.

In 2003 in Canada, 82,100 women entrepreneurs were counted, and their contributions to the economy exceeded 18.109 billion Canadian dollars annually. Whereas, between 1981 and 2001, the number of women entrepreneurs doubled by 208%, compared to 38% for men.

**Comparing Canadian Women and Men's Entrepreneurial Activity:**

Previous GEM Global Women's Reports (Karen, D Hughes (2015)) clearly shown that women's participation in entrepreneurship varies dramatically around the world. While some countries have very low levels of female participation—with women entrepreneurs comprising just 1-2% of the 18-64 year old population—other countries have a robust female presence within the entrepreneurial sector, with well over one-third of working women engaged in some form of business ownership. Likewise, across countries, we can see notable variation in the 'gender gap' between women and men's entrepreneurial participation.

Where do Canadian women entrepreneurs fit within this global picture? And how does their engagement with entrepreneurship compare to that of Canadian men?

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Looking first at women’s rates of entrepreneurship in Canada, shown in Table (8), we can see that, in 2014, women were well-represented, both in ‘Total Early Stage’ (TEA) activity—defined as a business 3.5 years old (or 42 months) and 11 younger—and in ‘Established Business Ownership’ (EBO)—defined as a business that has been operating for more than 42 months or 3.5 years. As Table (8) shows, 10.0% of Canadian women were involved in some type of early stage activity in 2014, while another 7.7% of women involved in a more established business.

**Table No. (8) Percentage of Women and Men activity in Canada**

	Early stage activity	Established business	Discontinued business
<b>Male</b>	<b>16,2 %</b>	<b>10,9 %</b>	<b>2,5 %</b>
<b>Female</b>	<b>10,0 %</b>	<b>7,7 %</b>	<b>1,6 %</b>

**Figure 2.1 Percentage of Women and Men in Total Early-Stage Activity (TEA), Established Business (EBO), and Discontinued Business, 18-64 years, Canada, 2014.**

Despite this, we can also see that there is still a gender gap when we compare activity rates for Canadian women and men. As Table (8) indicates, in 2014, 16.2% of men were involved in some form of early-stage activity. Another 10.9% of men were involved in a more established business. Though we know from other data and studies that the gender gap in entrepreneurship in Canada has been narrowing in recent decades, this gap is both notable and puzzling, given Canadian women’s rising education attainment and economic success in the economy overall.

In addition to total early-stage and established business ownership, we also see a small proportion of women and men discontinuing their business each year, either through business closure or through sale of a going concern. Here women’s rates are slightly below those of men.

**8. Offices for women's businesses in the USA: (Lawrence,1989)**  
 (SmallBusiness Administration, Office of women business ownership)

The Office of Women's Business Ownership (OWBO) in the United States promotes the creation and expansion of women-led businesses and provides information to policy makers.

The OWBO Organization was established in 1979 by executive order of President Carter. This decree was issued following a report by the inter-agency mission devoted to women's enterprises, which highlighted the obstacles faced by women in

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the creation and development of enterprises and called for a government effort to eliminate these barriers. (Potential) female business leaders can approach the OWBO through these Women Business Centers (WBCs) located in the 67 district and area offices of the Administration of the United States for small businesses (Small business administration - SBA).

OWBO programs address training in enterprise economy and technical assistance needs, access to credit and capital, access to business opportunities, and tenders.

In 2002, women-run enterprises in USA represented 28% of the total of 23 million units (4.6 million units), and employed 9.2 million people, which represented 9 % of all private sector employees.

## **Results:**

Through the previous statistics about the participation of women in entrepreneurship supporting agencies for the purpose of entrepreneurial innovation, it is noticed that women are present in the entrepreneurial field in Algeria, but this presence is at low rates compared to men. This is what makes women in Algeria deprived of effectively performing their duty on contributing to economic growth and development.

The experiences of developed countries about women's entrepreneurship have shown that these countries have gone beyond important strides in supporting and accompanying women's entrepreneurship, and this is through significant efforts that differ from one country to another according to the specificities of each society. In Spain, the Women's Institute was established to guarantee the rights of women, including women in the field of entrepreneurship, and this institute was under the tutelage of the Ministry of Gender Equality. France's efforts were represented in facilitating the access of women entrepreneurs to project financing. In Germany, the government's efforts were represented in educating and training women on entrepreneurial innovation, and this gives women entrepreneurs knowledge that helps them overcome the difficulties related to project implementation. In Canada, the government's efforts have reached the point of motivating and attracting more Canadian women entrepreneurs to foreign opportunities.

## **Conclusion:**

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It was emphasized by searchers that the strategic goal of entrepreneurial activity for women is not to achieve leadership in itself or to contribute to decision-making, but rather to contribute from the position of the leader to development.

The development of entrepreneurship and innovation, as well as their interactions, require an unfettered organizational culture and a strong management style.

The first step for the success of the entrepreneurial action lies in accompanying the entrepreneurial projects, so as to rise to a system that absorbs the effort of all sectors of training and preparation for the world of work (vocational training, higher education, and private training institutions), all of which flow into the perspective of building a diversified economy.

Support measures for (potential) female entrepreneurs range from facilitating the creation of businesses by women and offering training and mentoring programs specifically aimed for existing or potential female entrepreneurs, to providing very specific types of information or advices and providing access to the appropriate and necessary types of networks and venture funding.

With regard to Algeria, despite the government's attempts to stimulate women's entrepreneurship, by issuing laws that do not discriminate between the two sexes in the entrepreneurial field, and establishing support organizations. Unlike women's associations, we rarely find specific organizations that explicitly protect women entrepreneurs in Algeria, unlike other countries which are the subject of this study, most of which was the establishment of organisms concerned with finding ways to remove the obstacles and difficulties in the way of women entrepreneurs to achieve success. In addition to the above, the obstacles that women face in the field of entrepreneurship in Algeria are many, which are due to social, cultural and religious reasons related to the customs and traditions of Algerian society. These obstacles reduce the determination of the woman entrepreneur, but rather make her lose confidence in herself and in the prevailing investment climate. For this reason, the government must redouble its efforts in developing women's entrepreneurship, beginning with raising women's awareness and training them to gain the entrepreneurial spirit, then accompanying and supporting them with effective mechanisms and strategies (e.g. granting of non-reimbursable financial assistance for the development and start-up of the business, as well as technical assistance appropriate to the needs of the beneficiaries) that contribute to economic development as well as wealth creation.

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Feminist entrepreneurship is the result of economic, social and political changes in Algeria. The remarkable development is considered as a reason for the increasing entry of women into the business world, as their number changes from one country to another according to the degree of development of the national economy and the legal and financial facilities.

### **Practical suggestions:**

- 1- Despite the available qualifications, the data indicates that women's entrepreneurs in Algeria are mostly limited to medium and small businesses, which makes them always in need of accompanying and support, especially by major companies, to guarantee them additional investment opportunities and access to projects.
- 2- Women occupy a significant position in all areas of life, and therefore they must be liberated from socialist thinking and making them acquire the spirit and mental of creative and innovative entrepreneurship.
- 3- Improving the economic environment in Algeria, beginning with the removal of the informal sector, leads to motivate women to be competitive and enter the business world through its wide door.
- 4- Redouble the efforts of the Algerian University to empower students in the field of entrepreneurship and develop the entrepreneurial culture of young people.
- 5- Women are a key player in achieving sustainable development, and for this reason, the "social responsibility" of women entrepreneurs must be taken into account to make them more effective in the field of business.
- 6- In accordance with the experiences of developed countries, support agencies should be created for the benefit of women entrepreneurs, in parallel with the support agencies for men entrepreneurs.
- 7- Adopting the use of digital technology in introducing the mechanisms of entrepreneurial support to advance the feminist economy.
- 8- Organizing exhibitions and promotional platforms for women's products because of their clear impact, and allowing women to participate in local and international exhibitions to publicize their activities.

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